

SCHEDULE OF BENEFITS

Sum Insured in HKD

		Bronze	Silver	Gold
1 Medical Expenses	1.1 Overseas medical expenses COVID-19+	1,000,000	1,500,000	2,000,000
	1.2 Follow-up medical expenses	100,000	150,000	200,000
	1.2.1 Chinese medical practitioner	2,000 (200 per visit)	2,000 (200 per visit)	4,000 (200 per visit)
2 Overseas Hospital Daily Cash Benefit COVID-19+		Not Covered	5,000 (500 per day)	10,000 (500 per day)
3 Emergency Medical Assistance COVID-19+	3.1 Emergency medical evacuation	Actual Cost	Actual Cost	Actual Cost
	3.2 Repatriation of mortal remains	Actual Cost	Actual Cost	Actual Cost
	3.3 Compassionate visit	10,000	15,000	20,000
	3.4 Compassionate return	10,000	15,000	20,000
	3.5 Return of unattended child(ren)	10,000	15,000	20,000
4 Personal Accident	4.1 Accident whilst travelling on a Common Carrier	500,000	750,000	1,200,000
	4.1 Other accident	250,000	375,000	600,000
5 Baggage and Personal Effects		Not Covered	15,000 (Max 2,000 per item)	25,000 (Max 3,000 per item)
6 Theft of Mobile Device		Not Covered	Not Covered	5,000
7 Loss of Personal Money		Not Covered	1,000	3,000
8 Loss of Travel Documents		Not Covered	5,000	10,000
9 Personal Liability		1,000,000	1,000,000	1,500,000
10 Travel Delay		Not Covered	2,000 (300 per 5 hours)	5,000 (300 per 5 hours)
11 Baggage Delay Allowance		Not Covered	500 (after 6 hours)	1,000 (after 6 hours)
12 Cancellation of Journey COVID-19+		Not Covered	20,000	40,000
13 Curtailment of Journey COVID-19+		Not Covered	20,000	40,000
14 Journey Re-Route		Not Covered	10,000	20,000
15 Rental Vehicle Excess		Not Covered	Not Covered	5,000
16 Credit Card Protection		Not Covered	1,500	5,000
17 Missed Event		Not Covered	Not Covered	3,000
18 Loss of Home Content		Not Covered	Not Covered	20,000 (Max 3,000 per item)

Major Exclusions: Pre-existing condition, war, suicide, childbirth, pregnancy, professional sport. For full list of exclusions please refer to policy wording.

Note: Plans available as Single Trip or Annual Cover except for Bronze which is Single trip only. Please refer to your Certificate of Insurance to confirm the duration of your policy. Please also note Annual Cover provides for unlimited journeys up to 90 days per each journey within one year.

COVID-19+: Includes coverage in respect of COVID-19. Please refer to your policy wording for details.

保障表

最高保障額（港元）

		銅計劃	銀計劃	金計劃
1 醫療費用	1.1 海外醫療費用 <small>2019冠狀病毒保障+</small>	1,000,000	1,500,000	2,000,000
	1.2 覆診醫療費用	100,000	150,000	200,000
	1.2.1 中醫治療之覆診費用	2,000 (每次 200)	2,000 (每次 200)	4,000 (每次 200)
2 海外住院每日現金保障 <small>2019冠狀病毒保障+</small>		不適用	5,000 (每日 500)	10,000 (每日 500)
3 緊急醫療支援 <small>2019冠狀病毒保障+</small>	3.1 緊急醫療運送	實際費用	實際費用	實際費用
	3.2 遺體運返	實際費用	實際費用	實際費用
	3.3 親友探望	10,000	15,000	20,000
	3.4 親友回程	10,000	15,000	20,000
	3.5 隨行未獲照料子女送返	10,000	15,000	20,000
4 個人意外	4.1 乘坐公共交通工具時發生之意外	500,000	750,000	1,200,000
	4.1 其他意外	250,000	375,000	600,000
5 行李及個人財物保障		不適用	15,000 (每件限額 2,000)	25,000 (每件限額 3,000)
6 流動設備被盜竊保障		不適用	不適用	5,000
7 遺失個人現金		不適用	1,000	3,000
8 遺失旅遊證件		不適用	5,000	10,000
9 個人責任		1,000,000	1,000,000	1,500,000
10 旅程延誤		不適用	2,000 (每5小時 300)	5,000 (每5小時 300)
11 行李延誤津貼		不適用	500 (滿 6 小時)	1,000 (滿 6 小時)
12 旅程取消 <small>2019冠狀病毒保障+</small>		不適用	20,000	40,000
13 旅程中斷 <small>2019冠狀病毒保障+</small>		不適用	20,000	40,000
14 變更旅程		不適用	10,000	20,000
15 租賃車輛自負額		不適用	不適用	5,000
16 信用卡保障		不適用	1,500	5,000
17 缺席海外預訂行程保障		不適用	不適用	3,000
18 家居物品保障		不適用	不適用	20,000 (每件限額 3,000)

主要不保項目 已先存在的傷害或疾病、戰爭行為、參與非法行為、職業體育、懷孕、分娩、自殺。有關不保項目的完整列表，請查看保單條款。

注意 以上計劃均設有單次及全年(銅計劃除外)可供選擇。請查詢您的保險證明書以確認您投保的日數。請注意，全年計劃一年內無限次數出發，每次旅程最多90天。

2019冠狀病毒保障+：包括有關COVID-19的保障。詳情請參閱保單條款。