

JOURNEYGUARD

JourneyGuard is a comprehensive travel insurance plan that you can count on whilst you are far away from home, be it on holiday or on business. Apart from extensive travel coverage, JourneyGuard protects you from terrorism and war when you are travelling, as well as amateur sports and activities, regardless if it is self-paid or part of a package.

DISTINCTIVE FEATURES

- ✓ Terrorism and war cover whilst travelling overseas
- ✓ Double Indemnity when travelling in a public conveyance
- ✓ Cover for popular amateur sports and activities
- ✓ New covers include:
 - Loss of Frequent Flyer Points due to trip cancellation
 - Fraudulent use of credit card
 - Emergency purchase of phone charger due to travel delay
 - Cancellation due to Insolvency of travel agent
 - Curtailment due to death, serious injury or serious sickness of pet (dog/cat)
- ✓ No excess applies
- ✓ 24-hour Worldwide Assistance Service
- ✓ Automatic extension up to 10 extra days



Cover	Benefits	Limits (HK\$)	
		Plan I	Plan II
1. Personal Accident	<ul style="list-style-type: none"> • Accidental death / Loss of limbs or eyesight / Permanent total disablement • Double indemnity is provided for personal accident, while travelling on a common carrier that is licensed to carry passengers (Not applicable to accident arising out of terrorism) • Major Burns: cover for third degree burns with burn areas as (i) 2% or more of the total head surface area, or (ii) 10% or more of the total body surface area 	500,000 1,000,000	1,000,000 2,000,000
2. Medical Expenses	<ul style="list-style-type: none"> • Medical and surgical fees, hospital charges and emergency dental treatment incurred as a result of sickness or injury during the journey, including the additional travel and accommodation expenses • Follow-up medical expenses arising from sickness or accidental bodily injury incurred within 3 months after returning to Hong Kong up to HK\$50,000, including Bone-setting and acupuncture treatment arising from injury up to HK\$1,500 per policy and HK\$150 per visit per day 	500,000	1,000,000
3. Hospital Cash	Cash allowance while the insured person hospitalised overseas	2,500 (250/day)	5,000 (500/day)
4. Trauma Counselling	Reimburse the cost of trauma counselling incurred if the insured person suffers from an acute mental trauma after witnessing, or being subject to a sudden unexpected event such as robbery or burglary, threat, personal assault, serious bodily injury, fire, explosion, traffic accident, natural disaster, hijacking or terror attack	15,000 (max1,500/visit)	
5. Mugging	Cash allowance for the insured person suffered from bodily injury and hospitalised overseas as the result of a mugging attack	5,000 (500/day)	
6. 24-hour Worldwide Emergency Service	<ul style="list-style-type: none"> • Emergency transfer of an injured or sick person to an adequately equipped hospital and arrange medical supervision and medical facility as appropriate • Repatriation of an injured or sick person to home country after local treatment by appropriate means of transport in economy class • Escort unattended children of an injured or sick person back home plus reasonable travel expenses incurred inclusive of economy air ticket and accommodation • Round trip economy ticket and hotel accommodation (HK\$1,200 per day for a maximum of 5 consecutive days) for a relative to visit an insured person hospitalised overseas for more than 7 consecutive days • Expenses incurred in transporting the body or ashes home or payment of local burial expenses incurred in the event of death of an insured person (excluding the cost of coffin) 	Unlimited	
7. Cancellation	In the event of 1) the scheduled public transport is delayed due to strike, industrial action, adverse weather, natural disaster, mechanical breakdown of such transporting carrier or airport closure; 2) compulsory quarantine of an insured person or insured travelling companions 3) sudden death, serious injury or serious sickness of an insured person, close relatives or business associates or travelling companions 4) jury or witness services of an insured person or insured travelling companions 5) fire, explosion or earthquake causing uninhabitable of an insured person or insured travelling companions' home 6) issuance of Black Alert under Outboard Travel Alert (OTA) for the planned destination within 7 days before departure 7) insolvency of travel agent Occurred within 30 days before the commencement date of the journey, resulting in a cancellation which leads to a loss of advance payments in transportation, tour charges or hotel accommodation, including irrecoverable loss of frequent flyer points	10,000	20,000
8. Curtailment	In the event of 1) the scheduled public transport is delayed due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such transporting carrier 2) compulsory quarantine of an insured person or insured travelling companions 3) sudden death, serious injury or serious sickness of an insured person, pet (dog/cat), close relatives or business associates or travelling companions 4) hijacking of aircraft 5) fire, explosion or earthquake causing uninhabitable of an insured person or insured travelling companions' home 6) issuance of Black Alert under Outboard Travel Alert (OTA) for the planned destination Occurred during the journey, resulting in a curtailment that immediate return to Hong Kong is necessary and which leads to a loss, including forfeited or additional transportation and accommodation expenses	10,000	20,000
9. Travel Delay or Re-routing Expenses	As a result of delay to common carrier for more than 6 hours due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier, we shall pay: a) HK\$250 for each full 6 hours delay; OR b) additional transportation costs and accommodation expenses if re-routing is necessary in order to get to the original destination, provided that no compensation is received from the carrier or any third party	2,500 5,000	2,500 10,000
10. Emergency Purchase of Phone Charger	If delay to the common carrier for more than 6 hours as a result of the above incidents under Cover 9, expenses incurred for emergency purchase of mobile phone charger will be reimbursed	300	500

Cover	Benefits	Limits (HK\$)	
		Plan I	Plan II
11. Loss of Baggage, Travel Documents and Cash	<ul style="list-style-type: none"> Accidental loss of or damage to baggage Cost of replacing lost travel documents, identification and credit cards, including the additional accommodation and transportation costs incurred as a result Loss of cash, banknotes and travellers cheques arising from theft or robbery during the journey 	15,000 (2,000/article) 5,000 2,000	20,000 (2,000/article) 10,000 2,000
12. Fraudulent Use of Credit Card	Monetary loss due to fraudulent use of credit card which is accidentally lost during the journey, excluding ATM cash withdrawal	3,000	5,000
13. Emergency Purchases	<ul style="list-style-type: none"> Emergency purchases of essential clothing, toiletries, etc. if baggage is delayed or misplaced for more than 6 hours If the baggage proves to be permanently lost, any amount paid under this cover is deducted from the amount payable under Loss of Baggage cover above 	1,000	1,500
14. Credit Card Protection	Outstanding balance of credit card(s) for purchases during the journey in the event of insured person suffers accidental death overseas	15,000	30,000
15. Compulsory Quarantine Cash Allowance	Daily cash allowance if the insured person is compulsory quarantined due to infectious disease during the journey or within 7 days after returning to Hong Kong		10,000 (500/day)
16. Rental Vehicle Excess	Reimburse the excess amount borne by the insured person under the rental condition for the damage or loss of the rental vehicle during the journey		5,000
17. Personal Liability	Against legal liability to third parties for accidental bodily injury and loss of or damage to property, but excluding liabilities arising out of use of vehicles and watercraft, horse-riding and liability to family members or employees	1,000,000	2,000,000

Single Trip	
Free / Half Price for Children Cover	Free Cover for the 1st child accompanied by each adult enrolled Half Price Cover for the 2nd accompanied child and thereafter
Maximum Duration	180 days each trip
General Conditions	<ul style="list-style-type: none"> Not applicable to PRC citizens travelling within the territory of Mainland China Home country travel subject to max 30 days No premium refund for Single Trip Policy

Annual Plan		Annual Family Plan	
Medpass	China Medical Pass for Frequent Travellers to China Just HK\$138 per annum for Admission Guarantee to Network Hospitals		
Max No. of Trips	Unlimited number of trips per year		
Free / Half Price for Children Cover	Half Price Cover for all the children on Single Trip accompanied by the Parent enrolled in Annual Plan.	Free Cover for UNLIMITED number of children accompanied by the Parent enrolled in Annual Family Plan.	
Maximum Duration	90 days each trip		
General Conditions	<ul style="list-style-type: none"> Not applicable to emigrants and residents outside of Hong Kong Insured staying in Hong Kong less than 180 days in a year will be subject to special underwriting Annual/Annual Family Policy covers children aged below 16 and travelling together with their parent(s) 		

Remarks:

Age limit:	Single Trip Policy – 85 years old Annual Policy – 75 years old
Cover for adults above the age of 75:	Cover 1 – 50% of the stated limit, double indemnity is not applicable Cover 2 – HK\$250,000 Cover 3 – 25% of the stated maximum limit
Cover for children below the age of 16:	Cover 1 – 50% of the stated limit, double indemnity is not applicable HK\$50,000 for Major Burns as sub-limit under Personal Accident

Major Exclusions:

War, HIV/AIDS, self-inflicted injuries, pre-existing or congenital health conditions, influence by alcohol, non-prescription drugs, pregnancy, professional sports, racing, psychological disturbance, losses not reported to the police or the carrier within 24 hours for baggage and cash, dangerous assignments or manual work, flying except as a fare-paying passenger.

***Premium per insured person (HK\$) 保費 (每位受保人) (港幣/元)**

Single Trip Period of Insurance (days) 單次旅遊 承保期 (日數)	Plan I 計劃 I	Plan II 計劃 II
1	102	125
2	115	156
3	128	187
4	141	206
5	154	225
6	167	244
7	180	263
8	193	282
9	205	300
10	217	318
11	229	336
12	241	354
13	253	372
14	264	389
15	275	406
16	286	423
17	297	440
18	308	457
19	318	473
20	328	489
21	338	505
22	348	521
23	358	537
24	367	552
25	376	567
26	385	582
27	394	597
28	403	612
29	411	626
30	419	640
Additional premium per day after 30 days 由第31日起 (每日)	12	16
Annual Plan 全年計劃	1,600	2,400
Annual Family Plan 全年家庭計劃	3,200	4,800
China Medical Pass (per insured person) 中國醫療卡 (每位受保人)	138	

*Please note the above premium rates have not included the levy imposed by the Insurance Authority. For further information on the levy, please visit <https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> or contact: (852) 2968 1636.

請注意以上保單保費未計算由保險業監管局收取的保費徵費在內。如欲了解更多保費徵費詳情，請登入<https://donline.alliedworldgroup.com.hk/file/IALevy.pdf> 或致電我們：(852) 2968 1636。

優悠樂

「優悠樂」是一份全面的旅遊保險計劃，令您即使置身遙遠萬里之外，仍感優悠自在。「優悠樂」的保障範圍相當廣泛，除了一般的旅遊保障項目外，還享有恐怖襲擊及外遊期間的戰爭保障，以及自費或行程已包括的業餘及消閒活動，讓您無論出門公幹或旅遊渡假都倍感安心。

特點推介

- ✓ 恐怖襲擊及外遊期間的戰爭保障
- ✓ 公共交通工具上的雙倍賠償保障
- ✓ 熱門業餘及消閒活動
- ✓ 嶄新旅遊保障包括
 - 取消行程引致損失飛行哩數
 - 信用卡被盜用
 - 因行程延誤需緊急購買手機充電器
 - 旅行社倒閉引致取消行程
 - 因家中寵物突然身故，嚴重受傷或病危而須提早返港
- ✓ 不設自負金額
- ✓ 免費24小時緊急支援服務
- ✓ 免費自動延續保障期長達10天



保障項目	承保範圍	最高賠償限額 (港幣/元)	
		計劃 I	計劃 II
1. 人身意外	<ul style="list-style-type: none"> • 意外身故 / 四肢傷殘或失明 / 永久完全傷殘 • 在乘搭公共交通工具時發生的人身意外將獲雙倍賠償 (不適用於因「恐怖襲擊」引致的人身意外) • 第三級燒傷，範圍包括(i)多於2%之頭部皮膚燒傷或(ii)多於10%身體皮膚燒傷 	500,000 1,000,000 250,000 (分項限額)	1,000,000 2,000,000 500,000 (分項限額)
2. 醫療及其他費用	<ul style="list-style-type: none"> • 在外遊期間生病或意外受傷所引致的醫療費、手術費、住院費、緊急牙科治療以及額外的交通及住宿費用 • 受保人在外遊期間生病或意外受傷，回港後3個月內仍需繼續接受治療，覆診費用保障高達港幣50,000元，包括因意外受傷所引致之跌打及針灸治療：總額高達港幣1,500元，每日每次治療費用最高為港幣150元 	500,000	1,000,000
3. 住院現金	於海外入院留醫的現金津貼	2,500 (250/每日)	5,000 (500/每日)
4. 創傷輔導保障	若外遊期間因目擊或親歷突發事故，包括搶劫、恐嚇、身體受襲、嚴重受傷、火災、爆炸、交通意外、自然災難、騎劫或恐怖襲擊，引致嚴重心理創傷而接受心理輔導治療的費用	15,000 (1,500/每次)	
5. 街頭行劫保障	於外遊期間不幸遇劫受傷，在海外留院期間的現金補償	5,000 (500/每日)	
6. 24小時全球支援服務	<ul style="list-style-type: none"> • 將傷病的受保人緊急轉送至有足夠醫療設備的醫院，並在有需要時安排隨行醫療人員及醫療設備 • 在當地治療完成後以合適的交通工具，以經濟客位將傷病的受保人送返原居地 • 護送傷病的受保人的同行子女返家及保障合理的額外旅費，包括經濟客位機票及住宿 • 安排一名親屬前往探望受保人 (於海外住院連續超過7日) 的來回經濟客位機票及高達每晚港幣1,200元，最多連續5晚的住宿費用 • 如受保人不幸身故，將其遺體或骨灰運返原居地的全部費用，或在肇事地方進行殮葬的費用 (不包括棺木費用) 	不設限額	
7. 取消行程	於出發前30天內，由於以下原因導致必須取消行程所引致的損失，包括無法退回的交通、旅行團、酒店住宿及飛行哩數等費用 1) 已安排的公共交通工具因罷工、工業行動、惡劣天氣、自然災難、該交通工具機件故障、機場關閉引致的延誤 2) 受保人或偕行的同伴受強制隔離 3) 受保人、其近親、業務夥伴或偕行的同伴突然身故、嚴重受傷或生病 4) 受保人或偕行的同伴須擔任陪審團或證人 5) 受保人或偕行的同伴因為火警、爆炸或地震導致居所不能居住 6) 目的地於出發前7天內在外遊警示制度下被發出黑色外遊警示 7) 所參加的旅行社倒閉	10,000	20,000
8. 縮短行程	於外遊期間，由於以下原因導致行程必須縮短，提早回港所引致的損失，包括無法退回或額外的交通、旅行團、酒店住宿等費用 1) 已安排的公共交通工具因罷工、工業行動、惡劣天氣、自然災難、該交通工具機件故障引致的延誤 2) 受保人或偕行的同伴受強制隔離 3) 受保人、其近親、寵物(貓/狗)、業務夥伴或偕行的同伴突然身故、嚴重受傷或生病 4) 受保人乘搭的客機被騎劫 5) 受保人或偕行的同伴因為火警、爆炸或地震導致居所不能居住 6) 所前赴的目的地在外遊警示制度下被發出黑色外遊警示	10,000	20,000
9. 行程延誤或更改行程費用	已安排乘搭的公共交通工具如因罷工、工業行動、惡劣天氣、自然災難或該公共交通工具的機件故障，造成啟航時間延誤超過6小時， a) 每6小時延誤可獲港幣250元現金津貼；或 b) 必須更改路線前赴本來目的地所引致，但不獲航空公司或任何第三者補償的額外住宿及交通費用	2,500 5,000	2,500 10,000
10. 緊急購買手機充電器	如因第9項事故，造成啟航時間延誤超過6小時，需要購買手機充電器之緊急購物津貼	300	500

保障項目	承保範圍	最高賠償限額 (港幣/元)	
		計劃 I	計劃 II
11. 遺失行李、旅遊證件及現金	<ul style="list-style-type: none"> 意外遺失或損毀的行李 補領旅遊證件、身份證明文件及信用卡的費用，包括因此引致額外住宿及交通費用 在旅途中因偷竊或搶劫而損失的現金、銀行本票及旅行支票 	15,000 (2,000/每件)	20,000 (2,000/每件)
12. 信用卡被盜用	在外遊期間意外遺失信用卡，導致信用卡被盜用而引致金錢損失，但不包括櫃員機被提取之現金	5,000	10,000
13. 緊急購物	<ul style="list-style-type: none"> 因行李被錯誤運送或延誤超過6小時，需要緊急購買日用必需品如衣服、洗漱用品等費用 若行李證實為永久遺失，本項目將在上列「遺失行李」賠償中扣除 	2,000	2,000
14. 信用卡簽賬保障	受保人在外地因意外身故而在旅程途中以信用卡簽賬的未繳結餘	3,000	5,000
15. 強制隔離現金津貼	受保人在旅程途中或回港後7天內因傳染病而被強制隔離	15,000	30,000
16. 租車自負額保障	於外遊期間因租用的車輛遭受意外損毀或失竊，就有關損失需承擔的保險自負額將獲得賠償	10,000 (500/每天)	
17. 個人責任保障	償付受保人導致他人身體受傷或財物損失而需負上的法律責任，但不包括使用任何車輛及船隻、騎馬及對家庭成員及僱員的責任	5,000	
		1,000,000	2,000,000

單次旅遊	
兒童保障免費或半價	每名成年人投保，同行首名兒童可獲免費保障，同行第二名及其後的兒童可獲半價優惠
最長旅遊保障期	每次180天
保單條款	<ul style="list-style-type: none"> 不適用於中國公民於國內旅遊 受保人到原居地旅遊最長以30日為限 單次旅遊之保費恕不退回

全年計劃		全年家庭計劃	
中國醫療卡	經常往返中國各地可附加中國醫療卡，只需港幣138元便可獲得國內指定醫院住院按金保證		
旅遊次數	全年旅遊次數不限		
子女保障免費或半價	若父或母已投保全年旅遊計劃，同行子女可以半價購買單次旅遊計劃	同行子女可獲免費保障，子女人數不限	
最長旅遊保障期	每次90天		
保單條款	<ul style="list-style-type: none"> 不適用於移民外地或非香港居民 於一年內在港居留少於180天，將受額外條款限制 全年或全年家庭計劃之子女只限16歲以下同行子女 		

備註：

年齡限制：

單次旅遊 - 最高85歲
全年計劃 - 最高75歲

75歲以上人士承保範圍：

保障項目1 - 最高賠償限額之50%，雙倍賠償不適用
保障項目2 - 港幣250,000元
保障項目3 - 最高賠償限額之25%

兒童承保範圍：
(指未滿16歲的小童)

保障項目1 - 賠償限額之50%，雙倍賠償不適用，第三級燒傷之最高保額為港幣50,000元

主要不受保項目

戰爭、愛滋病、自損行為、先天或旅遊前已存在之疾病、受酒精影響之行為、使用非醫生處方之藥物、懷孕、職業運動、競賽、精神病、在遺失金錢或行李後24小時內未向警方申報、危險或體力勞動工作、非以航班乘客身份參與的飛行。

註：本小冊子只為一般簡介，僅供參考之用。有關承保範圍之條款及細則和不受保項目，概以保單所載為準。如中文譯本與英文有異，以英文文本為準。

PRE-TRIP CONSIDERATIONS 溫馨小貼士

- Any sports games or leisure activities planned in this journey? 您今次外遊會否參加任何運動或消閒活動?
- Is the place you are visiting famous for amateur sports or special sightseeing activities? 您將會到訪的地方會否有任何熱門的運動或特別的觀光活動?

List of amateur sports and activities covered:
受保障的業餘運動及活動



- Scuba diving / skin diving 水肺潛水 / 徒手潛水
- Rafting 激流 / 急流漂筏
- Water skiing and water sports 滑水及水上活動
- Gliding driven from water surface or land 由水面或陸上驅動的滑翔活動
- Yachting 帆船航行

- Hot air ballooning 熱氣球
- Bungee jumping 筌豬跳
- Sky walking 高空漫步
- Flying as fare-paying passenger in helicopter or aircraft for sightseeing 以付費乘客身份乘坐觀光直昇機或小型飛機



- Skiing and winter sports 滑雪及冬季活動
- Horse riding 騎馬
- Hiking 高山遠足
- Polar sightseeing 極地觀光
- Potholing 岩洞探險

We are unable to list everything as new tourist activities are being developed across the globe all the time. 旅遊活動日新月異，獲保障項目未能盡錄。

Worry about your protection? Please contact your agent / broker or us. 如有疑問，請聯絡您的保險代理或本公司。