

## Schedule of Benefits

Benefits	Maximum Benefit (HK\$)		
	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<b>Section 1 – Emergency Medical Expenses and Assistance</b>			
<b>a. Overseas Medical Expenses</b>			
Reimbursement for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey			
- Insured Person under age of 70 years	\$350,000	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$175,000	\$600,000	\$750,000
- Insured Person under age 17 years	\$175,000	\$600,000	\$750,000
<b>b. Follow-up Medical Expenses</b>			
Number of days for Follow-up Medical Expenses in Hong Kong:			
• For injury sustained while Overseas	90 days	90 days	180 days
- Insured Person under age of 70 years	\$175,000	\$600,000	\$750,000
- Insured Person age 70 or older	\$87,500	\$300,000	\$375,000
- Insured Person under age 17 years	\$87,500	\$300,000	\$375,000
• For sickness sustained while Overseas			
- Insured Person under age of 70 years	\$35,000	\$120,000	\$150,000
- Insured Person age 70 or older	\$17,500	\$60,000	\$75,000
- Insured Person under age 17 years	\$17,500	\$60,000	\$75,000
• Follow up include treatment by Chinese Medicine Practitioner	\$150 per visit per, day up to \$1,000	\$150 per visit per, day up to \$2,000	\$200 per visit per, day up to \$3,000
<b>c. Overseas Hospital Cash</b>			
Pay HK\$500 daily when Insured Person is hospitalized overseas			
	N/A	\$3,000	\$5,000
<b>d. Emergency Medical Evacuation<sup>1</sup></b>			
Provide en-route medical care and transportation to another location for appropriate medical treatment			
	Unlimited	Unlimited	Unlimited
<b>e. Repatriation of Remains<sup>1</sup></b>			
Arrange for the return of Insured Person's remains to Hong Kong includes coverage arising from pre-existing condition			
	Unlimited	Unlimited	Unlimited
<b>f. Emergency Telephone Charges and Internet use</b>			
Reimbursement for the telephone / internet / IDD expense in the event of contacting AIG emergency hotline during a medical or travel emergency			
	\$500	\$500	\$500
<b>Major exclusions applicable to Section 1 (a) to (e) Include</b>			
• Failure to obtain a written report from the Qualified Medical Practitioner			
<b>Section 2 – Personal Accident</b>			
Cover the following arising from an accident: Major burns, Permanent Total Disablement or Accidental Death			
<b>a. Accident while in a Common Carrier or an Automobile</b>			
• Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or driving / riding in an automobile			
- Insured Person under age of 70 years	\$250,000	\$800,000	\$1,500,000
- Insured Person age 70 or older	\$125,000	\$400,000	\$750,000
- Insured Person under age 17 years	\$125,000	\$400,000	\$750,000
<b>b. Other Accidents</b>			
• Accidents other than those listed in Section 2a			
- Insured Person under age of 70 years	\$250,000	\$400,000	\$750,000
- Insured Person age 70 or older	\$125,000	\$200,000	\$375,000
- Insured Person under age 17 years	\$125,000	\$200,000	\$375,000
<b>Major exclusions applicable to Section 2 Include</b>			
• Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness			
<b>Section 3 – Compassionate Death Cash</b>			
Pay to Insured Person's estate in case the Insured Person dies during the Journey			
	N/A	\$10,000	\$20,000

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<b>Section 4 – Journey Cancellation and Interruption</b>			
<b>a. Journey Cancellation</b>			
Reimbursement for the non-recoverable cost of accommodation, basic tour fees, and visas in the event of journey cancellation due to: <ul style="list-style-type: none"> <li>• 90 days before the departure date               <ul style="list-style-type: none"> <li>- Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion or a relative / friend living abroad the insured has planned to stay with</li> <li>- Witness summons or jury service of Insured Person</li> </ul> </li> <li>• Within the period of 1 week before the departure date               <ul style="list-style-type: none"> <li>- Redundancy</li> <li>- Natural disaster and extreme weather conditions at the main travel destination(s)</li> <li>- Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>- Major industrial or common carrier accident affecting the journey of the intended carrier</li> <li>- Civil unrest, riot, commotion or strike resulting in cancellation of scheduled common carrier services</li> <li>- Multiple local airport closures</li> <li>- The Government of Hong Kong issuing a Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> <li>- Serious damage to the insured person's primary residence in Hong Kong from fire or natural disasters and extreme weather conditions</li> </ul> </li> </ul>	\$2,000	\$25,000 (50% under OTA Red or 100% under Black Alert)	\$50,000 (50% under OTA Red or 100% under Black Alert)
<b>b. Journey Interruption<sup>3</sup></b>			
<b>(1) Early Return Home - Curtailment Expenses</b> Reimbursement for basic tour fee and / or travel fare and / or accommodation, forfeited and / or additional travel ticket and / or accommodation reasonably and necessarily incurred after the commencement of the journey due to: <ul style="list-style-type: none"> <li>• Natural disaster and extreme weather conditions</li> <li>• Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>• Major industrial or common carrier accident of the intended carrier</li> <li>• Civil unrest, riot or commotion, strike, resulting in cancellation of scheduled common carrier services;</li> <li>• Multiple local airport closures</li> <li>• Unexpected death or serious injury or serious sickness of your immediate family member, close business partner, traveling companion or a relative or friend living abroad who you had planned to stay with for the majority of your journey</li> <li>• Primary residence or place of business in Hong Kong is subject to burglary or vandalism and the police require the urgent attendance of the insured</li> <li>• A direct consequence of the trauma suffered from the hijack of the aircraft in which the insured is traveling</li> <li>• A Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> </ul>	\$3,000 Included	\$25,000 Included	\$50,000 Included

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<p><b>(2) Journey Re-arrangement</b> Reimbursement for additional costs of Common Carrier and Accommodation for the Journey re-routing to intended destination (including return to Hong Kong) and Hong Kong airport parking cost / kennel or cattery fee for late arrival to Hong Kong due to natural disaster and extreme weather conditions, terrorist act, strike resulting in cancellation of scheduled common carrier services, civil unrest, riot or commotion, or epidemic at planned destination</p>	Included	Included	Included
<p><b>(3) Missed Connection</b> Reimbursement for the cost of an alternative common carrier due to the late arrival of the preceding common carrier</p>	N/A	\$1,000	\$2,000
<p><b>(4) Compassionate Visit</b> Reimbursement for additional Travel Ticket and / or Accommodation for 1 adult Immediate Family Member to fly over or for 1 Travel Companion to stay behind in case of Insured person's death, Serious Injury or Serious Sickness</p>	N/A	\$20,000	\$30,000
<p><b>(5) Travel Documents</b> Reimbursement for the replacement cost of lost travel documents and / or Travel Tickets and additional Travel Tickets and / or Accommodation incurred as a direct result of theft, robbery or burglary</p>	\$3,000	\$25,000	\$50,000
<p><b>Major exclusions applicable to Section 4 Include</b></p> <ul style="list-style-type: none"> <li>In respect of any loss claimed under Section 9a (Travel Delay), Section 4b (1) (Curtailment Expenses), Section 4b (2) (Journey Re-arrangement) and 4b (3) (Missed Connection) arising from the same cause</li> </ul>			
<p><b>Section 5 – Loss of Income</b> Pay HK\$1,250 for each full week, in the event that the Insured Person is unable to return to work in his / her usual gainful occupation, as recommended by Qualified Medical Practitioner upon return to Hong Kong due to accidental injury during the journey</p>	N/A	\$15,000	\$30,000
<p><b>Section 6 – Land Travel Arrangement</b> Reimbursement for the traveling expense for in seeking medical service overseas and returning home from the Hong Kong airport after overseas hospital confinement</p>	N/A	\$500	\$600
<p><b>Section 7 – Child Guard</b> Reimbursement for additional Accommodation and / or Travel Ticket for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child(ren) aged below 15 back to Hong Kong in the event of Insured Person's overseas hospitalization due to Death, Serious Injury or Serious Sickness</p>	N/A	\$10,000	\$10,000
<p><b>Section 8 – Personal Effects</b></p> <p><b>a. Baggage and Personal Effects</b> Pay for loss or damage to Insured Person's baggage, clothing and personal effects</p> <ul style="list-style-type: none"> <li>Sub-limit per article / pair / set of articles</li> <li>Sub-limit for laptops / all cameras, camcorders and accessories and related equipment</li> </ul>	\$3,000	\$12,000	\$25,000
	\$3,000	\$3,000	\$3,000
	\$3,000	\$12,000	\$15,000
<p><b>b. Mobile Phone (only for Worldwide Platinum Plan)</b> Reimbursement for loss of or damage to a mobile phone including Tablet Computer during the journey</p>	N/A	N/A	\$3,000

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<p><b>c. Personal Money</b> Reimbursement for the loss of cash, bank notes, traveler's cheque and money order as a result of robbery, burglary or theft</p>	N/A	\$1,500	\$2,500
<p><b>d. Fraudulent Use of Credit Card</b> Reimburse the non-legal liability for payment arising out of the unauthorized use of credit cards and / or the cost of replacing credit cards in the event the credit cards are stolen during the journey</p>	N/A	\$16,000	\$32,000
<p><b>Major exclusions applicable to Section 8a Include</b></p> <ul style="list-style-type: none"> <li>Jewelry or accessories, antiques, fragile articles, plastic money (including the credit value of credit card, Octopus cards, etc)</li> <li>Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the police station near the place of loss</li> <li>Any loss or damage while in the custody of a hotel or common carrier, unless reported immediately on discovery in writing to such hotel or common carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.</li> <li>Any loss claimed under Section 9b (Baggage Delay) arising from the same cause</li> </ul>			
<p><b>Section 9 – Delay Coverage<sup>4</sup></b></p>			
<p><b>a. Travel Delay</b></p> <p>(i) Pay HK\$300 for the first full 5 hours for all plans, then HK\$500 for each following full 10 hours of delay for Worldwide Gold Plan and Worldwide Platinum Plan. Either departure or arrival delay can be claimed for the same delayed Common Carrier, in which the Insured Person has arranged to travel is delayed and caused directly by:</p> <ul style="list-style-type: none"> <li>Natural disaster and extreme weather conditions or less severe weather conditions which impacts a delay</li> <li>Terrorist act</li> <li>Major industrial or common carrier accident</li> <li>Civil unrest, riot or commotion, strike</li> <li>Airport closure</li> <li>Mechanical breakdown, equipment (including computer) failure or structural defect of the common carrier</li> </ul> <p>OR</p> <p>(ii) Reimburse the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time owing to natural disaster, extreme weather conditions, equipment failure, hijack or strike of the employees of the Common Carrier</p> <p>Either Section 9a(i) or Section 9a(ii) can be claimed arising from the same cause</p>	\$300	\$2,000	\$3,000

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<b>b. Baggage Delay</b> Compensate for an insured in case when an insured person's baggage is not delivered within 6 hours by the Common Carrier	N/A	\$600	\$1,200
<b>Major exclusions applicable to Section 9 Include</b> <ul style="list-style-type: none"> <li>Failure to obtain written confirmation from the common carrier on the number of hours and the reason for such delay</li> <li>Any loss arising from the failure to get on-board the first available alternative transportation offered by the administration of the relevant common carrier</li> <li>Any loss claimed under Section 4b (1) (Curtailment Expenses) Section 4b (2) (Journey Re-arrangement) or Section 4b (3) (Missed Connections) arising from the same cause</li> </ul>			
<b>Section 10 – Personal Liability</b> To indemnify Insured Person against legal liability to third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's Person's negligence	\$1,000,000	\$2,000,000	\$3,000,000
<b>Major exclusions applicable to Section 10 Include</b> <ul style="list-style-type: none"> <li>Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals</li> </ul>			
<b>Section 11 – Loss of Home Contents</b> Reimbursement for the loss or damage to household contents in Insured Person's Hong Kong primary Residence as a direct result of burglary	N/A	\$10,000	\$15,000
<b>Section 12 – Car Rental Excess Charges and Return Cost</b> Reimburse the Insured Persons when they are liable for the excess in the event of loss or damage of the rental vehicle and car rental vehicle return costs due to hospital confinement	N/A	\$6,000	\$12,000
<b>Section 13 – COVID-19 Coverage</b>			
<b>a. Medical Expenses, Emergency Medical Evacuation and Repatriation of Remains</b> Medical Expenses & Emergency Medical Evacuation & Repatriation of Remains if you contract COVID-19 while travelling internationally.			
- Insured Person under age of 70 years	\$500,000	\$1,500,000	\$1,800,000
- Insured Person age 70 or older	\$250,000	\$750,000	\$900,000
- Insured Person under age 17 years	\$250,000	\$750,000	\$900,000
<b>b. Journey Cancellation</b> For non-refundable travel and or accommodation expenses if you or your immediate family member contract COVID-19 before your scheduled trip departure date.	\$3,500	\$20,000	\$40,000
<b>c. Journey Curtailment</b> For non-refundable trip costs and additional travel costs to return to Hong Kong if you or your immediate family member contract COVID-19 while traveling internationally.	\$3,000	\$20,000	\$40,000
<b>d. Out-of-country COVID-19 Diagnosis Quarantine Allowance</b> For accommodation, meals and other expenses directly related to quarantine if you contract COVID-19 and are unexpectedly quarantined outside Hong Kong.	N/A	\$2,800 (\$200/day)	\$5,600 (\$400/day)

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Optional Benefits	Maximum Benefit (HK\$)	
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<b>Section 14 – Golf Protection</b>		
<b>a. Golf Baggage</b> Reimbursement for the theft of or damage to Golf Baggage during the Journey	N/A	\$8,000
<b>b. Hire Golf Equipment</b> Reimburse the cost of hiring Golf Equipment if the Golf Equipment is lost, stolen or damaged	N/A	\$6,000
<b>c. Loss of Green Fees</b> Reimburse the amount of any green fees or golf tuition fees or any fees for hiring any Golf Equipment incurred for a game of golf or golf tuition with such golf club or tuition due to the Serious Injury or Serious Sickness of the Insured	N/A	\$3,000
<b>Section 15 – Cruise Vacation</b>		
<b>a. Additional Journey Cancellation and Interruption</b> The Maximum Benefit of the Section 4a Journey Cancellation and Section 4b Journey Interruption shall be increased by HK\$30,000	N/A	Extra \$30,000
<b>b. Cruise Cancellation and Interruption</b> Reimbursement for forfeiture of payments made for the cruise tour and / or additional and reasonable travel fare incurred to go to the next scheduled destination of the cruise tour, for the purpose of re-joining the cruise tour in the event that the Common Carrier in which the Insured Person has arranged to travel to board the cruise is delayed for at least eight (8) hours from the scheduled arrival time specified in the itinerary due to natural disasters and extreme weather conditions, equipment failure, hijack or strike by the employees of the Common Carrier	N/A	\$50,000
<b>c. Excursion Tour Cancellation</b> Reimbursement for the forfeiture of payments made in relation to the excursion tour in the event of the excursion tour cancellation due to Serious Injury or Serious Sickness of the Insured or inclement weather at the planned destination	N/A	\$10,000
<b>d. Satellite Phone Fee</b> Reimbursement for satellite phone call expenses incurred up to HK\$2,000 if the Insured Person cannot continue journey and must return directly to Hong Kong due to Serious Injury or Serious Sickness of the Insured Person or Traveling Companion	N/A	\$2,000
<b>Section 16 – Scuba Diving</b>		
<b>a. Dive Tour</b> Pay proportionate loss of the irrecoverable dive tour costs paid or contracted to be paid prior to the insured commencing the diving if the Insured Person is certified by a Qualified Medical Practitioner as being unfit to dive due to Sickness or Injury during the insured Journey	N/A	\$15,000
<b>b. Equipment Hire</b> Reimburse the costs of hiring Diving Equipment as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of the Insured Person's Diving Equipment during the insured Journey.	N/A	\$10,000

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Optional Benefits	Maximum Benefit (HK\$)	
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<b>Section 17 – Snow Sports</b>		
<b>a. Missed Booking</b> Reimburse the proportionate loss of non-refundable pre-paid ski lift passes, tuition fees or snow equipment hire costs paid or contracted to be paid due to injury or sickness of the Insured Person occurring during the journey	N/A	\$3,000
<b>b. Piste Closure</b> Pay HK\$500 for each completed 24 hours if skiing is prevented during the Journey because of insufficient snow or too much snow causing a total closure of the lift system and there is no other ski resort available	N/A	\$5,000 (\$500/day)
<b>c. Snow Sport Equipment Hire</b> Pay the necessary cost of hiring replacement snow sport equipment if your snow sports equipment is lost, delayed or damaged during the Journey	N/A	\$1,500
<b>d. Ski Equipment</b> Reimburse the loss of or damage to snow sports equipment	N/A	\$3,000
<b>Section 18 – Missed Event</b>		
Reimburse the non-refundable ticket cost for an overseas music or performance event, sports event and theme park admission if unable to attend due to : <ul style="list-style-type: none"> <li>- 90 days before departure death or serious sickness of the insured or his / her immediate family member, close business partner, traveling companion or a relative living abroad with whom the Insured intends to stay with, jury service</li> <li>- 1 week before departure being in quarantine, redundancy, natural disaster and extreme weather conditions at main destination, terrorist act, civil unrest, riot, red / black OTA, strike and etc.</li> </ul>	N/A	\$3,000
<b>Mainland China &amp; Macau Plan - Optional Benefits</b>		
<b>Journey Inconvenience</b>		
<b>a. Journey Cancellation</b> (Coverage shall be subject to Section 4a above)	Extra \$5,000	N/A
<b>b. Loss of Travel Document</b> (Coverage shall be subject to Section 4b(5) above)	Extra \$5,000	N/A
<b>c. Baggage and Personal Effects</b> (Subject to the maximum coverage and the sublimit of Section 8a above)	Extra \$5,000	N/A
<b>d. Journey Delay</b> (Coverage shall be subject to Section 9a above) <ul style="list-style-type: none"> <li>(i) Extra HK\$200 for first 5 hours and HK\$200 for each 10 hours thereafter;</li> <li>or;</li> <li>(ii) Reimburse the expenses if the journey is cancelled due to departure delay for at least 10 hours</li> </ul>	Extra \$1,000	N/A

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