

TravelCare Insurance

TravelCare provides you with comprehensive travel protection (including COVID-19 protection) for leisure and business trips. Medical Expenses, Worldwide Emergency Services, Hospital Cash Allowance, Personal Accident, Major Burns, Personal Money, Baggage, Personal Liability, Travel Delay, Cancellation and Curtailment of Trip benefits are all included. For details, please refer to the Coverage section below.

Product Highlights

- No excess for all benefits
- 24-hour Worldwide Emergency Assistance Services
- Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level) during the journey including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports etc
- Cover for personal accident and medical related claims caused by act of terrorism
- Premium is calculated on a daily basis according to the exact length of your trip
- Unlimited number of insured children for Family Plan
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary
- Cover for loss of mobile phone

Coverage

Cover	Benefits	Maximum Limits (HK Dollars)	
		Plan A	Plan B
1. Medical Expenses	a) Medical Expenses Not Due to COVID-19 i) the cost of qualified medical treatment, surgery and hospitalisation arising from sickness or accidental injury. ii) Follow-up Expenses - medical, hospital and treatment expenses reasonably incurred within 90 days of the Insured Person's return to the place of origin from overseas up to HK\$100,000 (Including Chinese bone-setting in Hong Kong up to HK\$3,000 with a maximum daily limit per visit HK\$200).	\$1,000,000	\$500,000
	b) Medical Expenses Due to COVID-19	\$500,000	\$100,000
2. Hospitalization or Quarantine Cash Allowance	a) Overseas Hospital Cash Allowance (Not Due to COVID-19) – HK\$500 for each complete day in hospital to meet Insured Person's extra expenses.	\$10,000	\$5,000
	b) Hospital Cash Allowance Due to COVID-19 i) during overseas – HK\$1,000 for each complete day ii) after returned to Hong Kong – HK\$500 for each complete day	\$14,000 \$7,000	\$14,000 \$7,000
	c) Compulsory Quarantine (Not Due to COVID-19) – HK\$500 for each complete day during the journey or 7 days upon return to Hong Kong	\$10,000	\$5,000
3. Worldwide Emergency Assistance Service	(A) Worldwide Emergency Assistance Service (Not Due to COVID-19) a) Emergency Medical Evacuation and Repatriation - send the Insured Person to the nearest facility capable of providing adequate medical care, and repatriate the Insured Person back to Hong Kong if the physician determines that it is necessary.	Actual Cost	Actual Cost
	b) Guarantee of Hospital Admission Deposits - for hospital admittance fees on behalf of the Insured Person.	\$40,000	\$40,000
	c) Additional Costs of Accommodation - for an Insured Person's family member or travelling companion when such costs arise from hospitalization or delay due to a serious medical condition of the Insured Person.	\$40,000	\$15,000
	d) Compassionate Visit and Hotel Accommodation - up to 2 immediate family members, includes travelling cost to join the Insured Person who is confined in hospital for more than 3 days or dies abroad.	\$40,000	\$15,000
	e) Return of Minor Children - reasonable additional accommodation and travelling expenses, such as a one-way economy airfare for the return of unattended Insured Person's children (aged below 18) to Hong Kong.	\$40,000	\$15,000
	f) Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong.	\$40,000	\$15,000

Cover	Benefits	Maximum Limits (HK Dollars)	
		Plan A	Plan B
3. Worldwide Emergency Assistance Service	g) Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare for unexpected return to Hong Kong following the death of a close relative.	\$40,000	\$15,000
	h) Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral etc.	Included	Included
	(B) Medical Evacuation and Repatriation Due to COVID-19 Worldwide Emergency Assistance Service is arranged by International SOS (HK) Limited.	\$100,000	\$100,000
4. Personal Accident	Accidental death / permanent total disablement / total and permanent loss of sight in one or both eyes / loss by severance or permanent and total loss of use of one or more limbs. (Death benefit for children under 18 years old and for person over 70 years old shall not exceed HK\$300,000.)	\$1,000,000	\$500,000
	Major Burns Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area.	\$200,000	\$100,000
	Credit Card Protection In the event of accidental death of the Insured Person during the journey, the outstanding balance of the Insured Person's credit card as at the date of accident will be covered.	\$30,000	\$15,000
5. Baggage	Loss, physical breakage of damage directly resulting from accident, theft, robbery, burglary, or mishandling by carriers to the Insured Person's baggage or personal property carry-on.	\$20,000	\$3,000
	a) Sub-Limit per item, pair or set	\$3,000	\$3,000
	b) Sub-Limit for loss of mobile phone	\$2,500	\$2,000
6. Baggage Delay	Emergency purchases of essential items of toiletries and clothing and the additional travelling cost to get back the baggage consequent upon temporary deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery.	\$1,500	\$500
7. Personal Money	Loss of cash, banknotes and travellers cheques arising from theft, burglary or robbery.	\$3,000	\$2,000
8. Loss of Travel Document	Cost of obtaining replacement air tickets, travel document, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss (Reimbursement is limited to HK\$2,000 per day for Plan A or HK\$1,000 per day for Plan B).	\$20,000	\$5,000
9. Travel Delay	a) Cash Allowance - If the Insured Person need not to pay additional transportation expenses in the event of travel delay, resulting from adverse weather condition, natural disaster, closure of airport, industrial action, hi-jack, technical or other mechanical derangement, the Insured Person will be indemnified HK\$300 for each full 6-hour period delay.	\$2,500	\$600
	b) Additional Travel Cost For Re-routing - Public transportation expenses necessarily incurred to re-route the trip due to delay or cancellation of airline or other public transportation resulting from adverse weather condition, natural disaster, closure of airport, industrial action, hijack or mechanical derangement. (Select either a or b for compensation only.)	\$10,000	\$2,500
10. Cancellation Charge	a) Reimbursement of irrecoverable prepaid accommodation, tour costs and travel tickets due to cancellation of trip in the event of death, serious sickness (not due to COVID-19) or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, witness summons, jury service, compulsory quarantine of the Insured Person, adverse weather conditions, natural disaster or unexpected outbreak of infectious diseases (except COVID-19) / industrial action, riot/civil commotion at the destination within 7 days before departure date, serious damage to the Insured Person's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination is in effect 7 days before the departure date.	\$30,000	\$5,000

Cover	Benefits	Maximum Limits (HK Dollars)	
		Plan A	Plan B
10. Cancellation Charge	b) Reimbursement of irrecoverable prepaid cost due to cancellation of trip in the event of the Insured Person being diagnosed with COVID-19 30 days before start of the journey.	\$5,000	\$5,000
11. Curtailment of Trip	a) Reimbursement of irrecoverable prepaid transport or accommodation charges and additional public transportation expenses incurred to return to Hong Kong due to curtailment of trip in the event of death, serious sickness (not due to COVID-19) or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, adverse weather conditions, natural disaster or unexpected outbreak of infectious diseases (except COVID-19), industrial action, riot, civil commotion at the destination that prevents the Insured Person from continuing the journey or Black Outbound Alert for the destination is in effect during the journey.	\$30,000	\$5,000
	b) Reimbursement of unexpected additional expenses incurred to return to Hong Kong due to curtailment of trip in the event of the Insured Person being diagnosed with COVID-19.	\$5,000	\$5,000
12. Loss of Home Contents	The loss of or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary with forcible and violent entry to or exit from the premises whilst the home is unoccupied during the journey of travel.	\$30,000	\$10,000
13. Personal Liability	Indemnity against legal liability to third party as a result of accidental injury, loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.)	\$3,000,000	\$1,500,000
14. Rental Vehicle Excess	If the Insured Person hires a rental vehicle during the journey and is involved in a car accident, or the vehicle is damaged or stolen, the claims excess in the motor insurance policy purchased by the Insured Person will be reimbursed.	\$5,000	\$3,000
15. Golfer "Hole-in-One"	If the Insured Person achieves a "hole-in-one" at any recognized golf course.	\$3,000	\$1,000

Major Exclusions

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Acts of Terrorism (Except for Personal Accident, Medical Cover, Worldwide Emergency Services, Travel Delay, Cancellation Charges and Trip Curtailment benefits as a result of Acts of Terrorism are covered by TravelCare).
- Pre-existing condition, congenital and hereditary condition.
- Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports.
- Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in an activity of which the maneuver or navigation is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- Losses which are not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Pager, handheld portable telecommunication equipment, computer equipment (except laptop computer and loss of mobile phone).
- Any illegal or unlawful act.
- Any dwelling quarantine.

Age Limit

Individual - Refers to the Insured Person aged between 18 and 85

Children - Refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey

Individual & Children - Refers to Insured Person and his/her children defined above with no limit on number of children

Family - Refers to the Insured Person and his/her spouse and children as defined above with no limit on number of children

(This summary gives only an outline of the insurance cover. Please refer to the insurance policy for the precise terms and conditions)

旅遊保險

TravelCare專為旅遊或外出公幹人士而設，提供全面旅遊保障(包括2019冠狀病毒病)，讓您無論身處何地，亦可享有醫療、全球緊急支援服務、住院現金津貼、人身意外、嚴重燒傷、個人錢財、行李、個人責任、旅程延誤、取消及縮短行程等保障。有關保障詳情，請參閱以下的保障範圍。

產品特點

- 每項保障均無自負金額
- 24小時全球緊急支援服務
- 保障旅遊期間進行的休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、水肺潛水及其他水上運動(不超過海拔5,000米或不超過水深30米)
- 保障因恐怖主義活動而引起的個人意外及醫療相關的索償
- 保費按日計算，切合實際旅程需要，毋須多付保費
- 家庭計劃內受保的子女數目不限
- 若因不能避免的原因需要延續旅程，可自動享有為期高達10天的免費額外保障
- 手提電話遺失的保障

保障範圍

保障項目	承保範圍	最高保障金額(港幣)	
		計劃 A	計劃 B
1. 醫療費用	a) 醫療費用(非因2019冠狀病毒病所引致) i) 因生病或身體受傷所需的醫療費用包括手術、住院或其他合資格醫療服務。 ii) 覆診費用 - 受保人由外地返回出發地後九十日因醫療及住院衍生之合理費用。最高可達100,000港元(包括於香港接受跌打治療，每日每次上限為200港元，最高賠償額為3,000港元)。 b) 醫療費用(因2019冠狀病毒病所引致)	\$1,000,000	\$500,000
2. 住院或隔離現金津貼	a) 海外住院現金津貼(非因2019冠狀病毒病所引致) - 受保人在住院期間，每完整一日可獲得500港元的現金津貼，以應付額外開支。 b) 住院現金津貼(因2019冠狀病毒病所引致) i) 於海外時 - 每完整一日可獲得1,000港元的現金津貼 ii) 抵返香港 - 每完整一日可獲得500港元的現金津貼 c) 強制隔離(非因2019冠狀病毒病所引致) - 於受保旅程中，或於受保旅程完結後返回香港七日內被強制隔離，受保人可獲得每完整一日500港元的現金津貼。	\$10,000 \$14,000 \$7,000 \$10,000	\$5,000 \$14,000 \$7,000 \$5,000
3. 全球緊急支援服務	(A) 全球緊急支援服務(非因2019冠狀病毒病所引致) a) 緊急醫療撤離及遣返 - 將受保人緊急運送至就近有足夠醫療設備的醫療中心及在必須情況下，將受保人送返香港治療。 b) 入院按金保證 - 辦理緊急入院按金保證。 c) 額外住宿費用 - 如受保人遭遇嚴重醫療問題，使其同行的一名家人或朋友支付額外的住宿費用。 d) 近親探望 - 受保人遭嚴重疾病或意外導致死亡或需停留外地治療超過3天，兩名直系親屬前往該地照料而引致的交通費。 e) 安排未成年子女送返香港 - 安排受保人的十八歲以下同行及受保子女送返香港之合理住宿及交通費用，例如單程的回港經濟客位機票。 f) 運送遺體 / 骨灰返港 - 若受保人不幸身故，其遺體或骨灰運返香港之費用。 g) 安排返回香港以便辦理至親人的後事 - 因直系親屬去世而需臨時折返香港的經濟客位機票費用。 h) 其他援助 - 提供電話醫療諮詢服務，緊急旅遊支援服務或法律團體轉介等等。 (B) 緊急醫療撤離及遣返(因2019冠狀病毒病所引致) 全球緊急支援服務由國際(SOS)救援中心提供。	全部開支 \$40,000 \$40,000 \$40,000 \$40,000 \$40,000 \$40,000 \$40,000 已包括 \$100,000	全部開支 \$40,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 已包括 \$100,000
4. 人身意外	人身意外 意外死亡/永久完全傷殘/單目或雙目視力永久喪失/單肢或四肢不全或永久喪失功效。(18歲以下兒童及70歲以上人士的最高死亡賠償為300,000港元)	\$1,000,000	\$500,000

保障項目	承保範圍	最高保障金額(港幣)	
		計劃 A	計劃 B
4. 人身意外	嚴重燒傷 受保人於旅程期間因意外遭受三級程度燒傷且燒傷部分達其頭部表面面積的5%或以上或其身體總表面面積的10%或以上。	\$200,000	\$100,000
	信用卡保障 受保人在旅途中因意外死亡,意外發生當日其信用卡之結欠將得到賠償。	\$30,000	\$15,000
5. 行李	在旅途中因盜竊、搶劫、爆竊、意外遺失或損毀而導致受保人的財物損失。	\$20,000	\$3,000
	a) 每件/對/套最高賠償限額	\$3,000	\$3,000
	b) 遺失手提電話最高賠償限額	\$2,500	\$2,000
6. 行李延誤	受保人在抵達目的地6小時後,寄運之行李因誤送或延遲仍未送達,可就購買必需品或來回機場以取回行李之額外交通費而提出索償。	\$1,500	\$500
7. 個人錢財	受保人被盜竊、爆竊、搶劫而導致的金錢損失。(包括:現金、旅行支票)	\$3,000	\$2,000
8. 旅遊證件遺失	因遺失護照、機票及其他旅遊證件所支付的補領費用,額外交通及住宿費用等。(額外交通及住宿費用最高賠償為每天2,000港元(計劃A)或每1,000港元(計劃B))	\$20,000	\$5,000
9. 旅程延誤	a) 現金津貼 如旅程因惡劣天氣、天然災害、機場關閉、工業行動、劫持、機件故障而延誤超過6小時但無須支付額外交通費,每延誤超過6小時可獲300港元現金津貼。	\$2,500	\$600
	b) 因改動行程而導致之額外交通費 飛機或其他公共交通工具因惡劣天氣、天然災害、機場關閉、工業行動、劫持、機件故障而取消或延誤,以致受保人必須改動行程而導致之額外交通費。 (只可選擇a項或b項作為賠償)	\$10,000	\$2,500
10. 旅程取消	a) 若受保人或其直系親屬、同一保單下所受保之同行伙伴或緊密業務伙伴遭遇身故、嚴重疾病(非因2019冠狀病毒病所引致)或嚴重身體受傷,或受保人因須出庭作證、出任陪審團、被強制隔離,或於出發前7天內目的地受惡劣天氣、天然災害、所乘公共交通工具發生工業行動或突然爆發廣泛性傳染病(2019冠狀病毒病除外)、目的地發生暴動或內亂、香港政府對目的地發出黑色外遊警示,或受保人的住宅於出發前10天內受到水災或火災嚴重損毀,而導致不能成行,受保人可就不能取回之預繳住宿費用、旅費及交通費用提出索償。	\$30,000	\$5,000
	b) 若受保人在旅程開始前30日內被確診感染2019冠狀病毒病而要取消旅程,本公司將向受保人賠償已提前支付但無法收回的費用。	\$5,000	\$5,000
11. 縮短旅程	a) 受保人或其直系親屬或同行伙伴或緊密業務伙伴遭遇身故、嚴重疾病(非因2019冠狀病毒病所引致)或嚴重身體受傷,或因惡劣天氣、天然災害、突然爆發廣泛性傳染病(2019冠狀病毒病除外)、工業行動、暴動或內亂或旅遊目的地發出黑色外遊警示而必須縮短旅程,其不獲退回之交通或住宿費用及返回香港之額外公共交通費均可獲得賠償。	\$30,000	\$5,000
	b) 如受保人因被確診感染2019冠狀病毒病而無法按原定行程返回香港,本公司將賠償因返回香港而產生的額外費用。	\$5,000	\$5,000
12. 家居爆竊	受保人之主要住所於外遊期間空置,並遭人使用暴力進出及入屋爆竊引致住所內家居物品或個人財物之損失或損壞。	\$30,000	\$10,000
13. 人身責任	因疏忽直接導致他人身體意外受傷或他人財物損失而負上法律責任。(駕駛或租用汽車引起的責任不在受保範圍之列)	\$3,000,000	\$1,500,000
14. 租車自負額	受保人在旅行期間所租用的車輛發生汽車意外,或車輛在停泊時遭損毀或被盜竊,受保人可就該租用車輛之汽車保險保單所支付的自負額獲得賠償。	\$5,000	\$3,000
15. 高爾夫球 「一桿入洞」	受保人於任何認可的高爾夫球場成功打出了「一桿入洞」。	\$3,000	\$1,000

主要不受保項目

1. 戰爭(不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
2. 核危機。
3. 恐怖主義活動(除了由恐怖主義活動所導致的人身意外、醫療費用、全球緊急支援服務、旅程延誤、旅程取消、縮短旅程項目則受此旅遊計劃承保)。
4. 投保前已存在之傷疾、先天及遺傳性疾病。
5. 自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理(因意外而損壞健全的牙齒除外)。
6. 任何種類的競賽(徒步進行的比賽除外)或任何職業性質的運動或受保人可能或可以賺取收入或報酬的運動。