TravelCare Premier Insurance

TravelCare Premier Insurance provides you and your family with comprehensive travel protection for both leisure and business trips. Included is coverage for Medical Expenses, Worldwide Emergency Services, Personal Accident, Major Burns, Personal Money, Loss or Damaged to Baggage, Personal Liability, Travel Delay, and Cancellation and Curtailment of Trip. For details, please refer to the section of "Coverage" below.

Product Highlights

- No excess for all benefits
- 24-hour Worldwide Emergency Assistance Services
- Up to HK\$1,500,000 on overseas medical expenses and follow-up medical expenses
- Up to HK\$2,000,000 on personal accident benefit
- Cover for amateur leisure and sports activities (with altitude limit not over 5,000
 meters above sea-level or depth not greater than 30 meters below sea-level) during
 your travel including winter sports, bungee jumping, horse riding, scuba diving and
 other water sports
- Extended coverage for cancellation or curtailment of your trip for Red Alerts and Black Alerts
- Cover for loss of mobile phone
- · Cover for missed events due to trip cancellation or curtailment
- Optional cover for Cruise Benefit (Single Trip Only)
- Unlimited number of insured children for Family Plan
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary

Coverage

Cover		Maximum Limit (HK\$)
1. Medical Expenses Benefit	 a) Medical Expenses – the cost of qualified medical treatment, surgery and hospitalization arising from a sickness or bodily injury. 	\$1,500,000
	 Follow-up Medical Expenses – medical, hospital and treatment expenses reasonably incurred within 90 days after the insured Person's return to Hong Kong from overseas. 	
	Follow-up Medical Expense for Bodily Injury	100% of balance of maximum limi
	Follow-up Medical Expenses for sickness	10% of balance of maximum limi
	 c) Trauma Counselling – Reimburse the expenses for trauma counselling incurred within 90 days from the occurrence of the traumatic event, if an Insured Person is the victim of a traumatic event (maximum daily limit per visit: HK\$1,500) 	\$25,000
	d) Mobility Benefit – Reimburse the cost of mobility installation or modification required for household and daily purposes, as a result of accidental permanent total disability during a journey.	\$20,000
2. Overseas	a) Overseas Hospital - HK\$500 for each complete day in hospital during journey.	\$10,000
Hospital or Quarantine Cash Allowance	 b) Compulsory Quarantine – HK\$500 for each complete day under compulsory quarantine during journey or within 7 days of returning to usual country of residence. 	\$10,000
3. Worldwide	a) Telephone Medical Assistance – provide the medical advice to the insured person over the telephone.	Included
Emergency Assistance Services	b) Hospital Admission and Guarantee of Hospital Admission Deposit – for hospital admittance fees on behalf of the Insured Person.	\$40,000
	c) Arrange Delivery of Essential Medicine	Included
	d) Emergency Medical Evacuation and Repatriation – to the nearest hospital where appropriate medical care is available and to repatriate back to the usual country of residence if Intl. SOS determines that it is necessary, if the Insured Person suffers a serious medical condition covered under Medical Expenses Benefit.	Actual Cost
	e) Transportation of Mortal Remains - transportation charges for repatriation of the mortal remains to the usual country of residence.	\$40,000

	f) Compassionate Visit and Hotel Accommodation – up to 2 close relatives, include one economy class return airfare and hotel accommodation to join the Insured Person who is travelling alone and confined in hospital for more than 3 cousecutive days. g) Return of Minor Children – economy class one way fare for the return of unattended Insured Person's children (aged below 18 and unmarried) to the usual country of residence h) Convalescence Expenses – additional hotel expenses incurred in relation to an incident which requires medical evacuation, repatriation or hospitalization. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$40,000 \$40,000 \$6,000	10. Cancellation Charge Benefit	Reimbursement of irrecoverable prepaid travel ticket, accommodation or tour package due to cancellation of trip in the event of death, serious bodily injury or sickness of the Insured Person, immediate family member, close business partner or travel companion insured under the same policy, witness summons, jury service, compulsory quarantine of the Insured Person; serious damage to the Insured Person's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date; adverse weather conditions, natural disaster or an unexpected outbreak of an infectious disease; industrial action involving a public conveyance, Black Alert issued by the Government of Hong Kong at the destination within 7 days before departure date. Maximum amount for Red Outbound Travel Alert issued by the Government of Hong Kong at the destination within 7 days before departure date.	\$80,000 \$40,000
	 Unexpected Return to Usual Country of Residence – one-way economy class airfare for unexpected return of 	\$40,000		departure date.	
	the insured person to the usual country of residence		11.	Reimbursement of irrecoverable prepaid and unused portion of the	\$80,000
	following the death of a close relative. Additional Cost of Travel and Accommodation – economy class airfare for return of the Insured Person to the usual country of residence after the treatment and accommodation charges for the Insured Person's travel companion insured under the same policy while the Insured Person is in a hospital, if the Insured Person suffers a serious bodily injury or sickness which requires medical treatment covered under Medical Expenses Benefit.	\$40,000	Curtailment of Trip Benefit	transport and accommodation charges and additional travel expenses incurred to return to Hong Kong due to curtailment of trip in the event of death, serious bodily injury or sickness of the insured person, immediate family members, travel companion or close business partner of the Insured Person; hi-jack of public conveyance, vehicle or vessel arranged by a travel agency in which the Insured Person is travelling as a fare-paying passenger; adverse weether conditions, natural disasters or unexpected outbreak of infectious disease, industrial action involving a public conveyance, riot, civil commotion at the planned destination which prevents the Insured	
	Referral Services – for emergency travel service assistance or legal referral etc. Worldwide Emergency Assistance Services are arranged by International SOS Assistance (HK) Limited (Int'l SOS).	Included		Person from continuing with the journey, Black Alert issued by the Government of Hong Kong for the planned destination is in effect during the journey.	
4. Personal	a) Accidental Death & Permanent Total Disablement Benefit limit for Insured Person aged 18-70	\$2,000,000		Maximum amount for Red Outbound Travel Alert issued by the Government of Hong Kong the destination is in effect during the journey.	\$40,000
Accident Benefit	Benefit limit for Insured Person under age 18 or over age 70 b) Major Burns – Payable if the Insured Person suffers from second or third degree burns as a result of an accident c) Credit Card Reimbursement – Outstanding balance of the	\$500,000 \$250,000 \$50,000	12. Missed Event Benefit	Reimburse the cost of any tickets purchased for any theme park, sporting event, music or other performance that the Insured Person was going to attend while on the journey, but had to cancel as a result of one of the events set out in the "Cancellation Charges Benefit" or "Curtailment of Trip Benefit" above.	\$2,000
	Insured Person's credit card as at the date of the accident will be paid in the event of accidental death of the Insured Person during the journey.	1211111	13. Loss of Home	The loss of or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary accompanied by forcible and violent entry into or exit from the	\$30,000
5. Baggage	Loss or damage directly resulting from accident, theft, robbery, burglary, or mishandling by carriers to the Insured	\$50,000	Contents	premises whilst the home is unoccupied during the journey. Sub-limit for each item, pair or set	\$3,000
Benefit	Person's baggage or personal property carry-on. Sub-limit for each item, pair or set (except for Notebook Computer and Sporting Equipment) Sub-limit for Notebook Computer Sub-limit for Sporting Equipment	\$3,000 \$10,000 \$5,000	14. Personal Liability Benefit	Indemnity against third party legal liability arising from a result of accidental bodily injury to third party or accidental loss or damage to third party's property during the journey.	\$5,000,000
6. Baggage Delay Benefit	Emergency purchase of essential items of toiletries and clothing and 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	\$2,000	15. Rental Vehicle Excess	If the Insured Person rents a private car or motorhome during the journey and is involved in a car accident, or the vehicle is damaged while parking or stolen, the costs of excess or deductible under the rental agreement will be payable.	\$10,000
7.	abroad due to delay or misdirection in delivery. Loss of cash, banknotes, travelers cheque and mobile phone /	\$3,000	16. Golfer "Hole-in-One"	If the Insured Person achieve a "hole-in-one" at any recognized golf course, the bar expenses on a one-off basis incurred for celebration on the same day at the same golf course will be payable.	\$3,000
Loss of Personal Money & Mobile	tablet arising from theft, burglary or robbery during the	\$3,000	Optional Bene	efit (For Single Trip Only)	
Phone / Tablet	journey.		17.	a) Cruise Re-route - reimburse additional one way economy class	\$5,000
8. Loss of Travel Documents Benefit	Cost of obtaining replacement of passports, travel tickets or other travel documents, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. Sub-limit for Travel and Accommodation Expenses per day	\$20,000	Cruise Benefit	transport expenses for catching the missed cruise or continuing to the next destination, if a strike, riot or civil commotion, advise weather, natural catastrophe, epidemic, or the Insured Person is confined due to Bodily Injury or Sickness occurred during the Journey which prevents the Insured Person from boarding the scheduled cruise tour or from arriving the scheduled destination.	
9. Travel Delay Benefit	Reimbursement for costs incurred due to delay or postponement of public conveyance as a result of adverse weather condition, natural disaster, closure of airport, industrial action, hijack, technical or other mechanical derangement of the public conveyance. The Insured Person will be reimbursed one of the following benefits:	\$2,000		b) Excursion Tour Cancellation – Irrecoverable and forfeited deposits or any payment made in advance for excursion tour will be reimbursed in the event of serious bodily injury or serious sickness of the Insured Person or his/her travel companion, adverse weather conditions, natural disaster, infectious disease, unanticipated outbreak of strike, not or civil commotion at the scheduled destination of the excursion, maximum limit of each	\$5,000
	a) Cash Allowance – in the event of travel delay exceeding 6 hours, the Insured Person will be indemnified at HK\$300 for each full 6 hours period delay; or b) Additional accommodation and transport expenses –	3,000 \$15,000		cancelled excursion is HK\$1,000. c) Excursion Tour Curtailment – If the excursion tour is shortened by more than half of the original scheduled time due to adverse weather or natural disaster, and the Insured Person is forced to returned to the cruise directly, we will pay a cash benefit per	\$1,000
	necessarily incurred and the Insured Person has to Re-route the trip as the result of the cancellation of the transportation previously confirmed for the travel delay over 6 hours; or Sub-limit of additional accommodation	\$5,000		each affected paid excursion tour HK\$500. d) Satellite Phone Fee – Reimbursement for satellite phone call expenses incurred by the insured person whilst on board a cruise during the period of insurance, in the event that the Insured.	\$1,500
CONTRACT	Sub-limit of transport expenses c) The forfeited travel expenses by cancellation the journey due to the delay for after a 24 consecutive hours.	\$10,000 \$10,000		Person must return directly to Hong Kong following bodily injury or sickness of the insured person which prevents the insured person from continuing the journey.	

TravelCare 星級旅遊保險

TravelCare 星級旅遊保險提供全面保障,讓您和您的家人無憂盡享旅遊樂趣。計劃包括 Tidyetcale 生販加減で成立では、上間下降・原心や心心にあったが高温チル減が発売。 II 製 C 2 1 磨液費用・全球緊急支援服務・人身意外、整重機傷・個人錢財、行李遺失或損毀、個人 責任、取消及縮短行程等保障。有關保險詳情,請参閱以下的「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
- 高達港幣1,500,000的海外醫療費用及回港後覆診費用保障
- 高達港幣2,000,000的人身意外保障
- 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、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)
- 旅程取消及旅程縮短保障延伸至「紅色旅遊警示」及「黑色旅遊警示」
- 手提電話遺失的保障
- 因旅程取消或縮短而缺席海外特別活動的保障
- 自選郵輪保障 (只適用於單次旅程)
- 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 保障範圍 			平板電 失保障
保障項目	承保範圍	最高保障 金額(港幣)	8.旅遊證 遺失保
1.醫療費用 保障	a) 醫療費用 - 身體損傷或疾病所引致的合資格醫療診治手術及 住院的費用。	\$1,500,000	
	b) 種診費用 - 受保人於返港後90日內合理招致的藥物、醫院及 診治費用。 身體損傷種診費用	甲女心理众然什么从	9. 旅程延 保障
	疾病覆診費用	最高保障金額結餘的100% 最高保障金額結餘的10%	
	c) 創傷輔導 - 若受保人為創傷事件的受害人,就受保人於創傷 事件發生的90日內招致的創傷輔導費用作出賠傷。 (每日每次最高賠償為HK\$1,500)	\$25,000	
	d) 傷殘般施津貼 - 賠償於旅程中因意外導致永久完全傷殘而需要 安裝或改裝家居及日常活動輔助的般施。	\$20,000	
2.海外住院或 強制隔離現	a)海外住院 - 於旅程中就住院·每完整一天可獲得HK\$500現金津貼。	\$10,000	
金津貼	b) 強制隔離-於旅程中,或於返回經常居住地七日內被強制隔離, 受保人可獲得每完整一天HK\$500的現金津貼。	\$10,000	
3. 全球緊急	a) 電話醫療援助 - 透過電話向受保人提供醫療建議	包括	10.旅程取
支援服務	b) 入院及入院按金保證 - 為受保人辦理入院費用。	\$40,000	5050
	c) 安排運送所需藥物	包括	
	d) 聚急醫療數離及遺返-若受保人遭受醫療費用保障受保的重 大醫療狀況,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國際SOS認為必須情況下將受保人送返其慣常居住國家接受治療。	實際費用	
	e) 遺體/骨灰運返 - 若受保人不幸身故,其骨灰或遺體運返其 價常居住國家之費用。	\$40,000	
	f) 近親探望及酒店住宿-若受保人單獨旅遊及需留院超過連續 3日,就最多2名至親前往該地照料而引致的交通(經濟客位機票)費用及住宿費用。	\$40,000	11. 縮短旅程 保障
7.00	g) 送返未成年子女 - 安排受保人的18歳以下未婚之同行子女乘 塔單程經濟客位航班返回其慣常居住國家。	\$40,000	
	h) 療養費用-為受保人因事故而需接受緊急醫療運送,撒離或 住院治療所衍生之額外酒店費用作出安排(最多連續5晚住 宿,每晚HK\$1,200)。	\$6,000	
	i) 緊急啟程返回經常居住地-因至親突然身故以致受保人需要返回其慣常居住國家的單程經濟客艙機票費用。	\$40,000	12.錯過活動保障
	前额外旅遊及住宿費用-如受保人遇嚴重身體損傷或嚴重疾病 而需接受醫療保障承保的醫療診治,受保人在接受治療後返 回其慣常居住國家的經濟客艙機聚費用及同一保單下所受保 之同行伙伴在受保人住院期間的額外住宿費用。	\$40,000	13.家居財物
	k)轉介服務 - 提供緊急旅遊支援服務或法律轉介服務。 全球緊急支援服務由國際(SOS)教援中心提供。	包括	損失保障

4.人身意外 保障	a) 意外死亡及永久完全傷殘 18至70歲之受保人賠償限額 18歲以下及70歲以上之受保人賠償限額	\$2,000,000 \$500,000
	b) 嚴重燒傷-賠償受保人因意外而導致的第二級或第三級之	\$250,000
	燒傷。 c) 信用卡保障 - 如受保人於旅程期間因意外身故,本公司將支 付其信用卡截至意外發生日的未價結餘。	\$50,000
5. 行李保障	在旅程中因意外、盜竊、搶劫、爆竊或搬運工人錯級處理受保 人的行李或個人隨身攜帶的財物而直接導致受保人的財物損失 或損毀。	\$50,000
avi par	每件、每對或每套的最高上限 (手提電腦及運動器材除外) 手提電腦的最高上限 運動器材的最高上限	\$3,000 \$10,000 \$5,000
6.行李延誤 保障	寄運之行李因延誤或誤送以致受保人暫時未能使用行李達6小時或以上(由到達目的地起計),可就購買沐浴用品和服裝等必需品或須支付來回機場以取回行李之額外交通費作出貼償。	\$2,000
7.個人錢財及 手提電話/ 平板電腦遺 失保障	受保人在旅程中因被盗騙、爆騙或搶劫而導致的現金、鈔票、旅行支票及手提電話/平板電腦的損失。	\$3,000
8.旅遊證件 遺失保障	受保人被盜竊、爆竊、搶劫或意外而遺失護照、交通票及其他旅遊證件,而需支付的補領費用及因補領而支付的額外交通住宿費用	\$20,000
grand seri	交通及住宿費之每日上限	\$2,000
9. 旅程延誤 保障	賠償旅程中乘搭公共交通工具期間因惡劣天氣、天然災害、機 場關閉、工業行動、該公共交通工具被廢劫,出現技術性或其 他機械性失常而引致延誤所導致的費用。受保人可選擇以下一 項作為賠償:	
	a) 現金津貼 - 如旅程延誤超過6小時,受保人可就每6小時的延 誤獲得HK\$300賠償;或	\$3,000
	 b)額外住宿及交通費用-如旅程延誤超過6小時,賠償受保人因原有交通安排取消而必須改動行程所導致之額外住宿及交通費用;或 	\$15,000
	額外住宿費用上限	\$5,000
	額外交通費用上限	\$10,000
	c) 賠償因旅程延誤超過連續24小時,導致受保人須取消旅程而不獲發還的旅遊費用。	\$10,000
10.旅程取消 保障	若受保人、其直系親屬、緊密業務伙伴或同一保單下所受保之同行伙伴遭遇身故、嚴重身體損傷或疾病;受保人因須出庭作證、出任陪審團、被強制隔離;於出發前10日內受保人位於香港的主要住宅受到水災或火災嚴重損毀;於出發前7日內目的地受惡劣天氣、天然災害、突發廣泛性傳染病、所乘公共交通	\$80,000
	工具發生工業行動、香港政府對旅遊目的地發出黑色外遊警示 ,而導致不能成行,受保人可就不能發還之預繳交通費用、住 宿費用及旅行團費提出索償。	
	出發前7日香港政府對旅遊目的地發出紅色外遊警示的最高賠 償上限	\$40,000
1.縮短旅程 保障	若受保人、其直系親屬、緊密業務伙伴或同行伙伴遭遇身故、 嚴重身體損傷或疾病;所乘公共交通公員、由旅行社安排付費 的車輛或船隻遭受騎劫;所計劃的目的地受惡劣天氣、天然災 客。 內憂影響;香港政府對旅遊目的地發出黑色外遊警示,而 必須縮短旅程,其不獲發還之交通及住宿費用及返回香港之額	\$80,000
	外公共交通費用均可獲得賠償。 香港政府對旅遊目的地發出紅色外遊警示的最高賠償上限	440
- 4HIRTEL		\$40,000
保障	如受保人因上述「旅程取消保障」或「縮短旅程保障」提及的事件而導致旅程取消或縮短而缺席旅程中準備前往的主題公園、 體房項目、音樂節目或其他表演,其已繳付之門票費用均可獲 得賠償。	\$2,000
5.家居財物 損失保障	受保人之主要住所於外遊期間空置,並遭人強制及暴力進出住 所進行爆竊而引致住所內家居或個人財物損失或損壞。	\$30,000
	每件、每對或每套的最高上限	\$3,000

14.人身責任 保障	受保人在旅程期間因疏忽直接導致他人身體損傷或他人財物損 失而須負上的第三者法律責任。	\$5,000,000
15.租車自負 額	受保人在旅程期間所租用的車輛或露營車發生交通意外,或該車輛在泊車時損壞或被盜,受保人可就該租用車輛之汽車租用 協議所需支付的自負額獲得賠償。	\$10,000
16.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「一桿入洞」,可獲支 付於該球場內酒吧慶祝的一次性消費的費用。	\$3,000
自選保障 (只	R適用於單次旅程)	
17.郵輪保障	a) 郵輪旅程改動 - 若受保人在離港後因計劃目的地之羅工、暴動,內亂、惡劣天氣、天然災害、突發廣泛性傳染病或身體損傷或疾病以致未能於指定碼頭登上郵輪或不能繼續其計劃的旅程,將賠價受保人因要前往下一個原定安排的郵輪停泊港口或抵達計劃目的地所需之額外單程經濟客位費用。	\$5,000
	b)取消岸上觀光旅程-若受保人或其同行夥伴嚴重身體損傷或 患上嚴重疾病、原定之觀光目的地出現惡劣天氣、天然災 害、突發廣泛性傳染病、顯工、暴動或內亂,受保人可就 不養發還之岸上觀光行程預繳訂金或任何費用提出索償, 每一損失之觀光旅程最高賠償 [K\$1,000。	\$5,000
	c) 縮短岸上觀光旅程 - 若因突然的惡劣天氣或天然災害而須縮 短岸上觀光行程超過一半的原定時間,並需直接返回郵輪, 每一受影響的觀光旅程可獲得 HK\$500 現金津貼。	\$1,000
	 d)衛星電話費用-郵輪旅程中如受保人因身體損傷或疾病而導致不能繼續其原定旅程及必須返回香港,賠償因此原因於保險期間而需於郵輪上使用衛星電話的費用。 	\$1,500