

Schedule of Benefits

Coverage			Coverage	Maximum Amount (HK\$)				
				Premier Plan Asia Pacific/ Worldwide	Smart Plan Asia Pacific/ Worldwide	Guangdong & Macau Plan	Cruise Worldwide Plan	Cruise Asia Plan
A.	Personal Accident		A.					
(a)	Accident whilst travelling on a Public Conveyance and/ or due to Kidnap or Hijacking (18 to 75 years of age)	Sum Insured	(a)	2,000,000	1,000,000	600,000	2,500,000	2,000,000
(b)	Other Accident (18 to 75 years of age)	Sum Insured	(b)	1,000,000	500,000	300,000	1,500,000	1,000,000
(c)	Additional Personal Accident Coverage due to Assault, Murder or Robbery (18 to 75 years of age)	Sum Insured	(c)	50,000	50,000	50,000	50,000	50,000
(d)	Accident (under 18 or over 75 years of age)	Sum Insured	(d)	500,000	250,000	150,000	500,000	500,000
B.	Medical Expenses		B.					
(a)	Medical Expenses	Sum Insured	(a)	1,200,000	600,000	300,000	1,500,000	1,200,000
(b)	Follow-up Medical Expenses	Sum Insured	(b)	1,200,000	600,000	Not Applicable	1,500,000	1,200,000
(b)(i)	Follow-up Medical Expenses for Bodily Injury	Sum Insured	(b)(1)(i)	1,200,000	600,000	Not Applicable	1,500,000	1,200,000
(b)(ii)	Follow-up Medical Expenses for Sickness	Sum Insured	(b)(1)(ii)	120,000	60,000	Not Applicable	150,000	120,000
(b)(2)(i)	Maximum amount for Chinese Medicine Practitioner	Sum Insured	(b)(2)(i)	3,000	3,000	Not Applicable	3,000	3,000
(b)(2)(ii)	Daily maximum amount for Chinese Medicine Practitioner		(b)(2)(ii)	150	150	Not Applicable	150	150
(c)	Trauma Counselling	Sum Insured	(c)	20,000	10,000	10,000	20,000	20,000
(c)(1)	Daily maximum amount for Trauma Counselling		(c)(1)	2,000	2,000	2,000	2,000	2,000
(d)	Mobility Extension	Sum Insured	(d)	20,000	10,000	3,000	20,000	20,000
(e)	Hotel Accommodation for Convalescence and Transport Expenses	Sum Insured	(e)	10,000	5,000	Not Applicable	20,000	10,000
(f)	IDD cost for confinement arrangement	Sum Insured	(f)	1,000	Not Applicable	Not Applicable	2,000	1,000
C.	Chubb Assistance - 24-Hour Worldwide		C.					
(a)	Emergency Medical Evacuation and/or Repatriation		(a)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
(b)	Return of Mortal Remains		(b)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
(c)	Compassionate Visit	Sum Insured	(c)	20,000	10,000	5,000	20,000	20,000
(d)	Child Escort	Sum Insured	(d)	20,000	10,000	5,000	20,000	20,000
(e)	Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services		(e)	Applicable	Applicable	Applicable	Applicable	Applicable
D.	Hospital Cash		D.					
(a)	Maximum amount	Sum Insured	(a)	10,000	5,000	Not Applicable	10,000	10,000
(b)	Maximum daily benefit		(b)	500	500	Not Applicable	500	500
E.	Burns Benefit	Sum Insured	E.	250,000	150,000	100,000	250,000	250,000
F.	Personal Property		F.					
(a)	Maximum amount	Sum Insured	(a)	20,000	15,000	5,000	30,000	20,000
(b)	Maximum amount for each item/set/pair of Sports Equipment		(b)	5,000	5,000	3,000	5,000	5,000

Chubb TravelWell Protection Plan, Hong Kong SAR Published 12/2021.

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Coverage			Coverage	Maximum Amount (HK\$)				
				Premier Plan Asia Pacific/ Worldwide	Smart Plan Asia Pacific/ Worldwide	Guangdong & Macau Plan	Cruise Worldwide Plan	Cruise Asia Plan
(c)	Maximum amount for Camera / Laptop Computer		(c)	8,000	5,000	3,000	10,000	8,000
(d)	Maximum amount for mobile phone		(d)	2,000	Not Applicable	Not Applicable	3,000	2,000
(e)	Maximum amount for each item/set/pair of other Personal Property		(e)	3,000	3,000	1,500	5,000	3,000
G.	Personal Money	Sum Insured	G.	2,500	2,000	500	3,000	2,500
H.	Loss of Travel Documents	Sum Insured	H.	10,000	5,000	3,000	10,000	10,000
(a)	Maximum daily benefit for accommodation or transport expenses		(a)	10,000	5,000	3,000	10,000	10,000
I.	Trip Cancellation	Sum Insured	I.	30,000	15,000	10,000	50,000	30,000
(a)	Maximum amount for Red Alert		(a)	10,000	3,000	3,000	20,000	10,000
J.	Trip Interruption		J.					
(a)	Special Occasion Interruption	Sum Insured	(a)	1,000	Not Applicable	Not Applicable	2,000	1,000
(b)	Trip Curtailment	Sum Insured	(b)	40,000	25,000	10,000	50,000	40,000
K.	Travel Delay		K.					
	Cover for any one (1) item under Section K (a) to (c) only:							
(a)	Maximum amount for Section K(a)	Sum Insured	(a)	2,000	1,500	250	3,000	2,000
(a)(1)	Cash Benefit for each period of delay	Each 6 hour period of delay	(a)(1)	500	250	250	500	500
(b)(1)	Maximum amount for additional accommodation expenses (After 6 hours period of delay)	Sum Insured	(b)(1)	1,500	1,000	Not Applicable	2,000	1,500
(b)(2)	Maximum amount for additional transport expenses (After 6 hours period of delay)	Sum Insured	(b)(2)	5,000	3,000	Not Applicable	10,000	5,000
(c)	Forfeited travel expenses (Trip cancelled after 24-Hour period of delay)	Sum Insured	(c)	3,000	3,000	Not Applicable	10,000	5,000
L.	Baggage Delay	Sum Insured	L.	2,000	1,000	Not Applicable	3,000	2,000
M.	Personal Liability	Sum Insured	M.	3,000,000	2,000,000	2,000,000	4,000,000	3,000,000
N.	Rental Vehicle Excess	Sum Insured	N.	5,000	3,000	Not Applicable	5,000	5,000
O.	Home Contents Protection		O.					
(a)	Maximum amount	Sum Insured	(a)	10,000	5,000	1,000	20,000	10,000
(b)	Maximum amount for each item/set/pair		(b)	3,000	1,500	Not Applicable	3,000	3,000
P.	Credit Card Protection	Sum Insured	P.	50,000	30,000	5,000	50,000	50,000
Q.	Cruise Benefits		Q.					
(a)	Cruise Re-route	Sum Insured	(a)	Not Applicable	Not Applicable	Not Applicable	10,000	5,000
(b)	Excursion Tour Cancellation		(b)					
	Maximum amount under Q(b)	Sum Insured		Not Applicable	Not Applicable	Not Applicable	10,000	5,000
(b)(1)	Forfeited excursion tour expenses	Sum Insured	(b)(1)	Not Applicable	Not Applicable	Not Applicable	10,000	5,000
(b)(2)	Maximum Amount of cash benefit	Sum Insured	(b)(2)	Not Applicable	Not Applicable	Not Applicable	2,000	1,000
		Per excursion		Not Applicable	Not Applicable	Not Applicable	1,000	500
(c)	Excursion Tour Curtailment		(c)					
(c)(1)	Cash Benefit Maximum Amount	Sum Insured	(c)(1)	Not Applicable	Not Applicable	Not Applicable	2,000	1,000
		Per excursion		Not Applicable	Not Applicable	Not Applicable	1,000	500
(d)	Satellite Phone Fee	Sum Insured	(d)	Not Applicable	Not Applicable	Not Applicable	3,000	1,500

保障範圍

保障	保障	保障	最高賠償額 (港幣)					
			優越計劃 亞太/環球	明智計劃 亞太/環球	廣東及澳門 計劃	環球郵輪 計劃	亞洲郵輪 計劃	
A. 個人意外		A.						
(a) 乘搭公共交通工具時發生及 / 或遇上綁架或騎劫引致的意外 (18 歲至 75 歲)	保額	(a)	2,000,000	1,000,000	600,000	2,500,000	2,000,000	
(b) 其他意外 (18 歲至 75 歲)	保額	(b)	1,000,000	500,000	300,000	1,500,000	1,000,000	
(c) 因襲擊、謀殺或搶劫引致意外的額外保障 (18 歲至 75 歲)	保額	(c)	50,000	50,000	50,000	50,000	50,000	
(d) 意外 (18 歲以下或 75 歲以上)		(d)	500,000	250,000	150,000	500,000	500,000	
B. 醫療費用	保額	B.						
(a) 醫療費用	保額	(a)	1,200,000	600,000	300,000	1,500,000	1,200,000	
(b) 覆診醫療費用	保額	(b)	1,200,000	600,000	不適用	1,500,000	1,200,000	
(b)(1)(i) 身體損傷之覆診醫療費用	保額	(b)(1)(i)	1,200,000	600,000	不適用	1,500,000	1,200,000	
(b)(1)(ii) 患病之覆診醫療費用	保額	(b)(1)(ii)	120,000	60,000	不適用	150,000	120,000	
(b)(2)(i) 中醫最高限額	保額	(b)(2)(i)	3,000	3,000	不適用	3,000	3,000	
(b)(2)(ii) 中醫每日最高限額		(b)(2)(ii)	150	150	不適用	150	150	
(c) 創傷輔導保障		(c)	20,000	10,000	10,000	20,000	20,000	
(c)(1) 創傷輔導保障每日最高限額	保額	(c)(1)	2,000	2,000	2,000	2,000	2,000	
(d) 傷殘設施津貼	保額	(d)	20,000	10,000	3,000	20,000	20,000	
(e) 休養期酒店住宿及交通費用	保額	(e)	10,000	5,000	不適用	20,000	10,000	
(f) 住院安排國際長途電話費用	保額	(f)	1,000	不適用	不適用	2,000	1,000	
C. Chubb Assistance – 24-小時環球支援服務		C.						
(a) 緊急醫療運送及 / 或運返		(a)	不設上限	不設上限	不設上限	不設上限	不設上限	
(b) 遺體運返		(b)	不設上限	不設上限	不設上限	不設上限	不設上限	
(c) 親友探望	保額	(c)	20,000	10,000	5,000	20,000	20,000	
(d) 小童護送	保額	(d)	20,000	10,000	5,000	20,000	20,000	
(e) Chubb Assistance – 24-小時電話熱線及轉介服務	保額	(e)	適用	適用	適用	適用	適用	
D. 住院現金		D.						
(a) 住院現金最高限額	保額	(a)	10,000	5,000	不適用	10,000	10,000	
(b) 住院現金每日最高限額		(b)	500	500	不適用	500	500	
E. 燒傷保障	保額	E.	250,000	150,000	100,000	250,000	250,000	
F. 個人財物		F.						
(a) 最高限額	保額	(a)	20,000	15,000	5,000	30,000	20,000	
(b) 運動用品每件 / 套 / 對之最高限額		(b)	5,000	5,000	3,000	5,000	5,000	
(c) 相機或手提電腦最高限額		(c)	8,000	5,000	3,000	10,000	8,000	
(d) 手提電話最高限額		(d)	2,000	不適用	不適用	3,000	2,000	
(e) 其它個人財物每件 / 套 / 對之最高限額		(e)	3,000	3,000	1,500	5,000	3,000	

保障			保障	最高賠償額 (港幣)				
				優越計劃 亞太/環球	明智計劃 亞太/環球	廣東及澳門 計劃	環球郵輪 計劃	亞洲郵輪 計劃
G.	個人金錢	保額	G.	2,500	2,000	500	3,000	2,500
H.	遺失證件	保額	H.	10,000	5,000	3,000	10,000	10,000
(a)	酒店住宿及交通費用的每日最高保障		(a)	10,000	5,000	3,000	10,000	10,000
I.	取消旅程	保額	I.	30,000	15,000	10,000	50,000	30,000
(a)	紅色警示最高限額		(a)	10,000	3,000	3,000	20,000	10,000
J.	旅程阻礙		J.					
(a)	特別活動阻礙	保額	(a)	1,000	不適用	不適用	2,000	1,000
(b)	縮短旅程	保額	(b)	40,000	25,000	10,000	50,000	40,000
K.	旅程延誤		K.					
	僅支付章節 K(a)至(c)內任何一(1)項:							
(a)	章節 K(a)最高限額	保額	(a)	2,000	1,500	250	3,000	2,000
(a)	現金賠償, 按每段延誤計算	每滿 6 小時 延誤	(a)(1)	500	250	250	500	500
(b)	額外酒店住宿費用的最高限額 (滿 6 小時延誤後)	保額	(b)(1)	1,500	1,000	不適用	2,000	1,500
(b)	額外公共交通費用的最高限額 (滿 6 小時延誤後)	保額	(b)(2)	5,000	3,000	不適用	10,000	5,000
(c)	損失的旅遊費用 (延誤 24 小時後最終取消旅程)	保額	(c)	3,000	3,000	不適用	10,000	5,000
L.	行李延誤	保額	L.	2,000	1,000	不適用	3,000	2,000
M.	個人責任	保額	M.	3,000,000	2,000,000	2,000,000	4,000,000	3,000,000
N.	租用汽車的免責補償費用	保額	N.	5,000	3,000	不適用	5,000	5,000
O.	家居財物保障		O.					
(a)	最高限額	保額	(a)	10,000	5,000	1,000	20,000	10,000
(b)	每件 / 套 / 對物件的最高限額		(b)	3,000	1,500	不適用	3,000	3,000
P.	信用卡保障	保額	P.	50,000	30,000	5,000	50,000	50,000
Q.	郵輪計劃保障		Q.					
(a)	重新安排郵輪旅程	保額	(a)	不適用	不適用	不適用	10,000	5,000
(b)	取消岸上觀光旅程		(b)					
	章節 Q(b)最高限額	保額		不適用	不適用	不適用	10,000	5,000
(b)	取消岸上觀光之實際費用	保額	(b)(1)	不適用	不適用	不適用	10,000	5,000
(b)	現金保障最高限額	保額	(b)(2)	不適用	不適用	不適用	2,000	1,000
		每一岸上觀 光旅程計		不適用	不適用	不適用	1,000	500
(c)	縮短岸上觀光旅程		(c)					
(c)	現金保障最高限額	保額	(c)(1)	不適用	不適用	不適用	2,000	1,000
		每一岸上觀 光旅程計		不適用	不適用	不適用	1,000	500
(d)	衛星電話費用	保額	(d)	不適用	不適用	不適用	3,000	1,500