

Summary of Benefits

Reference to the actual

| Description of Benefits | Per Adult Limit of Indemnity | Per Child Limit of Indemnity |
|--|---------------------------------|---------------------------------|
| Personal Accident | | |
| • Accidental Death and Permanent Disability | HK\$1,200,000 | HK\$600,000 |
| • Double Indemnity for Public Conveyance Include Major Burns (Second & Third Degree) up to HK\$200,000 Extend to cover Exposure and Disappearance | HK\$2,400,000 | N.A. |
| • Burial or Cremation Expenses | HK\$20,000 | HK\$20,000 |
| Medical Expenses | HK\$1,200,000 | HK\$600,000 |
| • Medical Expenses outside Hong Kong | | |
| • Include follow-up medical expenses incurred within 3 months after return to Hong Kong | | |
| a) Resulting from Accidental Bodily Injury: Up to HK\$1,200,000 per Adult Insured Person and HKD\$600,000 Per Dependent Child Insured Person | | |
| b) Resulting from Sickness: Up to HK\$120,000 per Adult Insured Person and HK\$60,000 Per Dependent Child Insured Person | | |
| (Inclusive of treatment by Registered Chinese Medicine Practitioner in Hong Kong of HK\$200 per day and HK\$2,000 in aggregate) | | |
| • Include daily allowance HK\$500 per day and HK\$5,000 in aggregate per Insured Person for Hospital confinement outside Hong Kong or being compulsory quarantined due to infectious disease | | |
| Baggage and Personal Effects | HK\$20,000 | HK\$10,000 |
| Personal Money and Travel Documents | | |
| • Personal Money | HK\$3,000 | N.A. |
| • Travel Document | HK\$10,000 | HK\$10,000 |
| • Unauthorised Use of Credit Card | HK\$3,000 | N.A. |
| Baggage Delay | HK\$1,500 | HK\$1,500 |
| Personal Liability | HK\$2,000,000 | N.A. |
| Cancellation Expenses | HK\$50,000 | N.A. |
| Curtailment Expenses | HK\$50,000 | N.A. |
| Re-routing Expenses | HK\$15,000 | N.A. |
| Travel Delay | HK\$5,000 | N.A. |
| Rental Vehicle Excess | HK\$5,000 | N.A. |

Summary of Benefits

| Description of Benefits | Per Adult Limit of Indemnity | Per Child Limit of Indemnity |
|---|---|---|
| <p>24 hours Worldwide Emergency Assistance Services</p> <ul style="list-style-type: none"> • Emergency Medical Evacuation • Medically Supervised Repatriation • Repatriation of Mortal Remains • Compassionate Visit • Return of Dependent Children • Hospital Admission Guarantee • Dispatch of Essential Medication/Medical Equipment • Medical Referral Service • Legal Referral Service • Emergency Travel Service Assistance • Travel Concierge Assistance | <p>Actual cost (only for medical evacuation and repatriation)</p> | <p>Actual cost (only for medical evacuation and repatriation)</p> |