

## Maximum Benefits Payable (HK\$)

Benefits	Coverage	Plan A	Plan B	Child Plan
1. Personal Accident	<ul style="list-style-type: none"> <li>Accidental Death/Permanent Total Disablement/Loss of two limbs or sight of both eyes/Permanent Total Loss of speech and hearing. (An advance payment of HK\$50,000 cash relief will be paid to your legal representative in the event of your accidental death).</li> <li>Loss of one limb* or sight of one eye/Permanent Total Loss of speech or hearing.</li> <li>Major Burns : Cover 3<sup>rd</sup> degree burns of the minimum percentage of the surface area of your body as specified in the policy.</li> </ul>	1,000,000	500,000	250,000
		500,000	250,000	125,000
		500,000	250,000	125,000
2. Double Indemnity for Personal Accident	<ul style="list-style-type: none"> <li>Double Indemnity for Accidental Death while you are travelling in a private car or as a fare-paying passenger on public transport (e.g. scheduled flight, train) or in any armed robbery or attempted armed robbery.</li> </ul>	2,000,000	1,000,000	Not Applicable
3. Medical Expenses	<ul style="list-style-type: none"> <li>Pays for necessary medical treatment expenses, and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad.</li> <li>Pays for follow-up medical expenses within 90 days after arrival in Hong Kong up to HK\$50,000 including Chinese medicine practitioners' fees up to HK\$150 per visit per day and up to HK\$1,500 in total.</li> <li>Hospital Cash benefit for paying HK\$500 per day when you are hospitalised as an inpatient due to bodily injury or sickness when abroad.</li> </ul>	1,000,000	500,000	250,000
		2,000	1,000	500
4. Worldwide Travel Assistance Services	<ul style="list-style-type: none"> <li>24-hour worldwide emergency medical evacuation &amp; repatriation after treatment.</li> <li>Deposit guarantee for hospital admission.</li> <li>Unexpected return to Hong Kong, Compassionate Visit, Children Escort Arrangements, etc.</li> </ul>	2,000,000	2,000,000	2,000,000
		40,000 Covered	40,000 Covered	40,000 Covered
5. Terrorism Extension <sup>^</sup>	<ul style="list-style-type: none"> <li>Extends to provide you with Worldwide Travel Assistance Services as well as cover in respect of death or bodily injury (including necessary medical expenses incurred) which may be sustained through acts of terrorism under Personal Accident &amp; Medical Expenses Sections.</li> </ul>	3,000,000		
6. Dangerous Sports and Activities Coverage	<ul style="list-style-type: none"> <li>Pays you in the event of accidental death or bodily injury while you are taking part in hot-air ballooning, scuba diving, recreational alpine skiing or snowboarding, tobogganing or sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities. (This benefit is not applicable to those aged over 70)</li> </ul>	50% of maximum benefits under the Personal Accident & Medical Expenses Sections	50% of maximum benefits under the Personal Accident & Medical Expenses Sections	50% of maximum benefits under the Personal Accident & Medical Expenses Sections
7. Trip Cancellation & Curtailment	<ul style="list-style-type: none"> <li>Reimburses expenses of unused travel and accommodation if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé(e), close business partner or travel companion; residential fire or flooding; jury services, witness summons or compulsory quarantine of you; or if you decide to cancel your trip due to adverse weather conditions, natural disaster directly resulting in suspension of public transport, strike, industrial action, riot, mechanical and/or electrical breakdown of the public transport or closure of the airport which results in delay in departure from Hong Kong for not less than 24 hours.</li> </ul> <p><b>For Black Alert and Red Alert under the Outbound Travel Alert System:</b></p> <ul style="list-style-type: none"> <li>If the Black Alert is hoisted, pays up to 100% of the relevant loss and up to 100% of the section limit, or if the Red Alert is hoisted, pays up to 50% of the relevant loss and up to 50% the section limit</li> <li>Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed</li> <li>Reimburses additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Hong Kong</li> <li>Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Hong Kong</li> </ul>	50,000	25,000	15,000

## Maximum Benefits Payable (HK\$)

Benefits	Coverage	Plan A	Plan B	Child Plan
8. Travel Delay	<p><b>Pays HK\$250 for each period of 6 hours of delay if</b></p> <ul style="list-style-type: none"> <li>the arrival/departure of public transport is delayed as a result of strike or industrial action, riot, hijack, adverse weather conditions, natural disaster directly resulting in suspension of public transport, mechanical and/or electrical breakdown of the public transport or closure of the airport or</li> <li>your trip is delayed due to serious bodily injury, serious sickness or death of you or your travel companion.</li> <li>If the original departure and arrival ports / airports of the Public Transport conveyance that you have arranged are in/from mainland China, the maximum cover is HK\$500.</li> </ul>	2,000	1,500	1,000
9. Trip Rearrangement	<ul style="list-style-type: none"> <li>Reimburses unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, musical, concert, museum or theme park) you have paid or payments for which you are legally obliged to pay, or reimburses additional transport and/or accommodation expenses incurred, and which are not recoverable from any other source in reaching your planned destination, or for your return trip to Hong Kong if your trip is unavoidably re-routed due to strike or industrial action, riot, hijack, adverse weather conditions, natural disaster or closure of the airport directly resulting in Suspension of Public Transport.</li> <li>Pays for accommodation expenses up to HK\$1,000 per day.</li> </ul>	7,500	5,000	2,500
10. Loss of Passport	<ul style="list-style-type: none"> <li>Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad.</li> </ul>	2,000	2,000	Not Applicable
11. Loss of Baggage	<p><b>Pays for accidental loss of or damage to personal baggage. The maximum amount we will pay for:</b></p> <ul style="list-style-type: none"> <li>any single article, pair or set of articles is HK\$2,000.</li> <li>all of your sports equipment is HK\$5,000 in total.</li> <li>all of your valuables is HK\$5,000 in total.</li> <li>all of your cameras, camcorders and audio/video equipment is HK\$5,000 in total.</li> <li>any mobile phone is HK\$2,000 (mobile phone cover is not applicable to Plan B and Child Plan).</li> <li>If the articles are not more than 1 year old at the time of an accident, you will be compensated for the new purchase value.</li> </ul>	20,000	15,000	10,000
12. Delayed Baggage	<ul style="list-style-type: none"> <li>Pays for the cost of emergency purchase of essential clothing or toiletries if your baggage is delayed more than 8 hours on the outward journey.</li> </ul>	1,500	1,000	500
13. Personal Money & Documents	<ul style="list-style-type: none"> <li>Cover the loss of cash or travelers' cheques directly arising from theft, robbery or burglary during the Period of Insurance.</li> <li>Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport.</li> </ul>	3,000	2,500	2,000
14. Personal Liability	<ul style="list-style-type: none"> <li>Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property.</li> </ul>	2,500,000	2,500,000	2,500,000
15. Rental Vehicle Excess	<ul style="list-style-type: none"> <li>Pays an excess which you become liable to pay under the agreement with a licensed rental company for loss of or damage to the vehicle that you rent.</li> </ul>	5,000	5,000	Not Applicable
16. Golfers' Hole-in-One	<ul style="list-style-type: none"> <li>Pays for the cost of hospitality if you achieve a "Hole-in-One" in any recognised golf-course.</li> </ul>	5,000	3,000	Not Applicable
17. Automatic Extension of Cover	<ul style="list-style-type: none"> <li>Cover is automatically extended free of charge in the event of delays due to unforeseen events covered under Travel Delay &amp; Trip Rearrangement Sections.</li> </ul>	up to 14 days	up to 14 days	up to 14 days

**Remarks :**

- Child Plan only applies to those aged below 18. Child aged below 12 must be accompanied by a parent or guardian.
- Plan A and Plan B only apply to those aged 18 to 85.
- The maximum indemnity under Benefits 1 & 3 for the Insured Person aged above 70 will be limited to only 25%.
- The double indemnity for personal accident under Benefit 2 will not be available to those Insured Persons covered under Child Plan or aged over 70 at the time of an accident covered under Plan A / B.
- \* "Loss of one limb" is defined in the Policy as loss by physical severance at or above the wrist or ankle or the total loss of use of an entire hand, arm, foot or leg.
- ^ Any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.

N.B. This brochure is only a summary of the coverage. For details of terms, conditions and exclusions, please refer to the policy wording. A copy will be provided upon request.

最高賠償額(港幣 / 元)

保障項目	保障範圍	A計劃	B計劃	小童計劃
1. 人身意外	<ul style="list-style-type: none"> <li>因意外引致死亡、完全終身殘廢、喪失兩肢或雙目失明、永久完全喪失說話能力及失聰。(如受保人意外身故,受保人之合法遺產代理人可獲港幣50,000元撫恤金以應燃眉之急。)</li> <li>失去一肢*或一目之視力/永久完全喪失說話能力或失聰。</li> <li>嚴重燒傷達三級程度,且燒傷部份達保單列明的最低百分比。</li> </ul>	1,000,000元  500,000元 500,000元	500,000元  250,000元 250,000元	250,000元  125,000元 125,000元
2. 雙倍人身意外保額賠償	<ul style="list-style-type: none"> <li>旅途中乘搭私家車或自費乘搭公共交通工具(如定期航班、火車)而遇上意外身故或於任何持械劫案或企圖持械劫案中無辜死亡可獲雙倍賠償。</li> </ul>	2,000,000元	1,000,000元	不適用
3. 醫療費用	<ul style="list-style-type: none"> <li>在旅遊期間生病或身體受傷,除可獲賠償必需的醫療費用外,亦可獲賠償因須於海外停留而又未能於原定日期回港所需支付的額外而合理的交通費用。</li> <li>保障更包括於返港後90天內所需的覆診費用,最高可達港幣50,000元,當中中醫師費用每天每次可達港幣150元及總額可高達港幣1,500元。</li> <li>於海外因身體受傷或患病而需要入住醫院時,可獲額外現金保障。賠償額為每日港幣500元。</li> </ul>	1,000,000元   2,000元	500,000元   1,000元	250,000元   500元
4. 全球旅遊支援服務	<ul style="list-style-type: none"> <li>24小時全球緊急醫療運送及接受治療後送返現居住地服務。</li> <li>入院保證金。</li> <li>因意外必須更改行程回港、安排親戚探訪、安排護送子女送返原居地等。</li> </ul>	2,000,000元  40,000元 承保	2,000,000元  40,000元 承保	2,000,000元  40,000元 承保
5. 恐怖活動^	<ul style="list-style-type: none"> <li>「人身意外」和「醫療費用」保障以及「全球旅遊保障支援服務」伸延至因恐怖活動而導致受保人死亡或身體受傷(包括必須之醫療費用)之保障。</li> </ul>		3,000,000元	
6. 危險運動及活動保障	<ul style="list-style-type: none"> <li>參與熱氣球、水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳、騎馬、徒步登山旅行或遠足、水上滑翔傘、香蕉船、獨木舟、皮划艇、海上皮划艇、水底漫步、滑沙、野生動物觀賞之旅或飛索體驗活動時遇上意外而引致身故或身體受傷,可獲賠償。(此項保障不適用於年齡為70歲以上之受保人。)</li> </ul>	50%之 「人身意外」 及 「醫療費用」 保障額	50%之 「人身意外」 及 「醫療費用」 保障額	50%之 「人身意外」 及 「醫療費用」 保障額
7. 取消及縮短行程	<ul style="list-style-type: none"> <li>如受保人、受保人的直系親屬、未婚夫(妻)、主要商業伙伴或旅遊伙伴遭受嚴重身體受傷、嚴重生病或死亡;受保人的住所火災或水浸;受保人需出任陪審員、上庭作供、按規定接受隔離檢疫而引致取消或縮短行程;又或者因惡劣天氣、自然災害導致公共交通工具中止服務、罷工、工業行動、騷亂、公共交通工具發生機械及/或電力故障或機場關閉而延遲離港超過24小時而引致受保人決定取消行程,可獲賠償不能退回的旅行及住宿費用。</li> </ul> <p>在黑色外遊警示及紅色外遊警示制度下:</p> <ul style="list-style-type: none"> <li>在黑色外遊警示發出下,賠償相關損失之100%,並以此保障項目中的最高賠償額為限;在紅色外遊警示發出下,賠償相關損失之50%,並以此保障項目所載的最高賠償額之50%為限。</li> <li>旅行社安排取消或縮短行程所收取之手續費,每名受保人最高賠償港幣300元;</li> <li>如在迫不得已情況下須離開原定計劃逗留之城市,繞道到其他城市以折返香港,可獲賠償該等額外費用;</li> <li>倘受保人必須轉往其他城市留宿以等候所需之公共交通工具回港,可獲賠償現金津貼港幣1,000元。</li> </ul>	50,000元	25,000元	15,000元

## 最高賠償額(港幣 / 元)

保障項目	保障範圍	A計劃	B計劃	小童計劃
8. 行程延誤	遇下列情況而延誤超過6小時，則每6小時可獲賠償港幣250元： <ul style="list-style-type: none"> <li>如公共交通工具因罷工或其他工業行動、騷亂、騎劫、惡劣天氣、自然災害導致公共交通工具中止服務或公共交通工具發生故障或機場關閉而延誤；</li> <li>如受保人或受保人的旅遊伙伴遭受嚴重身體受傷、嚴重生病或死亡</li> <li>如受保人已安排乘坐的公共交通工具之原定出發及到達港口 / 機場於中國大陸，最高賠償額為港幣500元。</li> </ul>	2,000元	1,500元	1,000元
9. 行程更改	<ul style="list-style-type: none"> <li>因罷工或工業行動、騷亂、騎劫、惡劣天氣、自然災害直接導致公共交通暫停服務或機場關閉，而導致您在迫不得已情況下須以其他路線前往原定目的地或回港，可獲賠償您不能從任何其他途徑追討之已支付或法律上必須支付但尚未享用的旅程及住宿費用（包括於海外之當地旅行套票或任何主要體育賽事、音樂劇、音樂會、博物館或主題公園的入場券）或合理及必須的額外交通及/或住宿費用。</li> <li>可獲賠償住宿費用每天高達港幣1,000元。</li> </ul>	7,500元	5,000元	2,500元
10. 遺失護照	<ul style="list-style-type: none"> <li>如受保人在海外遺失護照或護照被竊，可獲賠償換領新護照所需的額外交通及住宿費用。</li> </ul>	2,000元	2,000元	不適用
11. 遺失行李	可獲賠償已遺失或損毀的隨身行李。最高賠償額為： <ul style="list-style-type: none"> <li>每一件、一對或一組 / 一套物品的最高賠償總額為港幣2,000元</li> <li>所有體育器材的總賠償為港幣5,000元</li> <li>所有「貴重物品」的總賠償額為港幣5,000元</li> <li>所有相機、攝錄機及影音器材的總賠償額為港幣5,000元</li> <li>手提電話的最高賠償額為港幣2,000元（手提電話保障不適用於計劃B及小童計劃）。</li> <li>如遺失之行李購入不超過一年，以新購價賠償。</li> </ul>	20,000元	15,000元	10,000元
12. 行李延誤	<ul style="list-style-type: none"> <li>如受保人的行李於離港行程中運送遭延誤超過8小時，可獲賠償購買應急必需衣物或梳洗用品之費用。</li> </ul>	1,500元	1,000元	500元
13. 個人錢財及證件	<ul style="list-style-type: none"> <li>可獲賠償於旅程期間直接因盜竊、搶劫或爆竊而遺失之現金或旅行支票。</li> <li>如遺失香港身份證、信用卡、駕駛執照、交通工具票證、酒店憑單或護照，可獲賠償補領費用。</li> </ul>	3,000元	2,500元	2,000元
14. 個人責任	<ul style="list-style-type: none"> <li>可獲賠償受保人因意外引致他人身體受傷或他人財物損毀而於法律上必須承擔的賠償責任。</li> </ul>	2,500,000元	2,500,000元	2,500,000元
15. 租車自負金額保障	<ul style="list-style-type: none"> <li>可根據租車協議賠償受保人因損毀或遺失所租用之汽車而必須支付的自負金額。</li> </ul>	5,000元	5,000元	不適用
16. 高爾夫球「一棒入洞」	<ul style="list-style-type: none"> <li>如受保人創出「一棒入洞」的佳績，可獲支付按傳統在球會內慶祝的開支。</li> </ul>	5,000元	3,000元	不適用
17. 自動延長保障期	<ul style="list-style-type: none"> <li>受保人如因「行程延誤」及「行程更改」保障內提及的事故導致延遲返港日期，可獲免費自動延長保障期。</li> </ul>	最長可達14天	最長可達14天	最長可達14天

## 附註：

- 「小童計劃」只接受18歲以下的兒童投保，12歲以下之小童須由家長或監護人陪同成行。
- 「A計劃」及「B計劃」只接受18至85歲人士投保。
- 受保人年齡為70歲以上，第1及第3項保障之最高賠償額將為投保額的25%。
- 第2項保障之雙倍人身意外保額賠償不適用於投保「小童計劃」或投保「A計劃」或「B計劃」而在意外發生時年齡為70歲以上的人士。
- \* 「失去一肢」於保單中之釋義為喪失自手腕以上部份之手臂或自腳踝以上之腿部，或完全及永久地喪失整隻手掌、手臂、腳掌或腿部之功能。
- ^ 任何使用生物劑、化學劑或核子裝置之恐怖活動並不受保障。

注意事項：本小冊子僅為保單摘要，有關的條文細節及不承保項目，請參閱正式保單，如有需要，本公司樂意送上保單樣本，以供您參考。