

iTravel Plus (Annual)

Newly Added Benefits For Red Alert Under the Outbound Travel Alert System and Extend Amateur Dangerous Sports And Activities Coverage



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

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Extra benefits provided for Black Alert and Red Alert under the Outbound Travel Alert system up to HK\$50,000 and HK\$25,000 respectively:

- If the Black Alert is hoisted, pays up to 100% of the relevant loss and up to 100% of 'Trip Cancellation and Curtailment' section limit, or if the Red Alert is hoisted, pays up to 50% of the relevant loss and up to 50% the section limit.
- Up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed
- Additional transport expenses if you are forced to leave the city you are staying to another city in order to return to Hong Kong
- HK\$1,000 cash allowance if you must stay overnight in another city waiting for the necessary public transport to return to Hong Kong

Amateur Dangerous Sports and activities⁴ cover at no extra cost:

- Include hot-air ballooning, scuba diving, skiing, snowboarding, tobogganing, 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

Loss of Baggage

- Newly added loss of or damage to mobile phone⁵ cover up to HK\$2,000

Natural disaster cover:

- Trip Cancellation and Curtailment cover up to HK\$50,000
- Travel Delay cover of HK\$250 for first 6 hours of delay and each subsequent 12 hours, up to HK\$2,000
- Up to HK\$7,500 cover for additional transport and accommodation expenses if your return trip to Hong Kong is unavoidably re-routed, including up to HK\$1,000 per day for accommodation expenses

Terrorism Extension:

- Terrorism⁹ cover up to HK\$3,000,000 per person for accidental death, bodily injury, medical expenses and Worldwide Travel Assistance Services

Other benefits:

- Personal Accident^{6,7,8} cover up to HK\$1,000,000
 - Major Burns Benefit up to HK\$1,000,000
 - Loss of Limb Benefit cover, which is defined in the Policy as loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg under Personal Accident Section
- Deposit Guarantee of Hospital Admission up to HK\$40,000
- Hospital Cash benefit up to HK\$5,000
- Medical Expenses benefit cover emergency dental treatment, medical and surgical expenses up to HK\$1,000,000^{7,8}
- Comprehensive 24-hour Worldwide Emergency Assistance Services
- Follow up medical expenses after returning to Hong Kong for up to HK\$100,000 for a maximum period within 90 days, including registered herbalists, bonesetters and acupuncture fees up to HK\$1,500 in total
- Personal Liability cover up to HK\$2,500,000
- Personal Money, Documents and Additional Accommodation Expenses cover up to HK\$10,000
- Family Plan^{3,7} covering unlimited number of children
- Rental Vehicle Excess cover up to HK\$5,000

Important Notes:

1. Maximum days per trip is 90 days, each trip should be a round-trip commencing in Hong Kong.
2. There is no minimum age limit for this plan. Maximum age limit is 75.
3. Family Plan is only applicable to a legally married couple and any number of your child(ren) under 18 years of age. Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
4. The Amateur Dangerous Sports And Activities Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 65 years of age.
5. No mobile phone benefit is payable for Plan B, or if Insured Person(s) is(are) below 18 years of age insured under a Family Plan.
6. The maximum indemnity under Personal Accident Section for an Insured Person who is under 18 years of age will be limited to HK\$250,000.
7. For Family Plan, the maximum indemnity under Personal Accident Section will be limited to HK\$1,500,000 and the maximum indemnity under Medical Expenses Section will be limited to HK\$3,000,000 for all of the Insured Persons who are under 18 years of age.
8. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 65 years of age will be limited to only 25% of the Sum Insured.
9. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
10. iTravel Plus (Annual) is only available for online purchase.

Premium Table*

Plan	Personal Accident Sum Insured (HK\$)	Annual Premium (HK\$)	
		Individual Plan (HK\$)	Family Plan ^{3,4} (HK\$)
A	1,000,000	2,206	5,514
B	500,000	1,902	4,754

Major Exclusions:

- Any liability arising from a contractual agreement without the prior consent of Us is not covered
- Any liability arising from the loss of or damage to property which belongs to or in custody or control of You or your family members is not covered
- Professional or organised dangerous sports or activities
- Trekking or hiking at an altitude of over 5,000 meters above sea-level, scuba diving to a depth greater than 30 meters below sea-level
- Manual work undertaken during business trips
- Suicide, intentional self-inflicted injury, insanity
- Mental or nervous disorders, sleep disorder, psychiatric disorder
- Alcoholic and drug addiction or solvent abuse
- HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome)
- Flying activities other than as a fare-paying passenger on a regular or schedule airline or licensed chartered aircraft
- Air flight crew
- Unlawful acts
- War and terrorism (Except for Terrorism Extended Cover)
- Nuclear weapons and radiations
- Loss of or damage to any pager, mobile phone (except for the benefit specifically provided under the above Benefit 12), tablet computer, portable telecommunication equipment, aerial device (i.e. aerial photography equipment) or any of its accessories including sim card or digital storage card and the like.

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- For Family Plan, the maximum indemnity under Personal Accident Section will be limited to HK\$1,500,000 and the maximum indemnity under Medical Expenses Section will be limited to HK\$3,000,000 for all of the Insured Persons who are under 18 years of age.
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*Collection of Levy on Insurance Premium:

The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this product brochure are subject to levy.

This product leaflet is for reference only. Please refer to the policy wording for details for the coverage, terms, conditions and exclusions.

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