



Main Coverage

BENEFITS

	MAXIMUM LIMIT (HK\$)		
	BRONZE	SILVER	GOLD
1. Medical Expenses ^{1,2}			
Medical expenses on injury or sickness incurred during the journey, inclusive of the additional transportation and accommodation incurred as a result.	300,000	500,000	1,000,000
a. Follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance	On Injury 100% On Sickness 10%	On Injury 100% On Sickness 10%	On Injury 100% On Sickness 10%
b. Follow up treatment by Chinese medicine practitioner	1,000 (150/ day visit)	1,500 (150/ day visit)	3,000 (150/ day visit)
c. Follow up treatment by physiotherapist or chiropractor	2,000 (200/ day visit)	3,000 (300/ day visit)	5,000 (500/ day visit)
2. Hospital or Quarantine Allowance	1,000 (200/ day)	2,000 (300/ day)	5,000 (500/ day)
3. 24-Hours Worldwide Emergency Assistance Services			
a. Emergency Medical Evacuation and/or Repatriation	As charged		
b. Repatriation of Mortal Remains	As charged		
c. Return of Unattended Child(ren)	One-way economy airfare		
d. Hospital Admission Guarantee	50,000		
e. Compassionate Visit	One economy return airfare and room accommodation at 10,000 (2,000/ day)		
f. Convalescence Assistance	10,000 (2,000/ day)		
g. Hotline and Referral Services	Free		
4. Personal Accident ³			
• Accidental death or permanent disablement	300,000	500,000	1,000,000
• Accidental death or permanent disablement occurs whilst traveling on common carrier	600,000	1,000,000	2,000,000
• Second or Third Degree Burn	150,000	250,000	500,000
5. Compassionate Cash			
Cash relief on death due to sudden sickness.	Not Covered	5,000	10,000
6. Personal Belongings			
a. Baggage and Personal Effects ⁴	3,000	10,000	20,000
- Per item/pair/set limit	1,000	2,000	3,000
- Laptop or Notebook per item/set	2,000	5,000	6,000
- Sports equipment per item/pair/set	1,000	3,000	5,000
b. Personal Money	Not Covered	1,000	2,000
c. Document Loss - replacement cost for the loss of travel document and the additional transportation and accommodation expenses incurred as a result	2,000	3,000	10,000
7. Trip Cancellation			
Loss of transportation and accommodation expenses paid in advance by cancellation of trip due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service, compulsory quarantine; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster or adverse weather at the scheduled destination within 1 week from departure; OTA ⁵ to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary within 1 week from departure.	4,000	20,000	30,000
• Cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed	1,000	1,000	1,000

BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)		
	BRONZE	SILVER	GOLD
8. Trip Curtailment Loss of or additional transportation and accommodation expenses incurred as a result of curtailment due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service, unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster or adverse weather; OTA ⁵ to the city or country travelling or insured person's home being seriously damaged by fire, flood or burglary. <ul style="list-style-type: none"> • Cancellation fee of the redeemed air mileage up to US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed 	4,000	20,000	30,000
9. Trip Re-route⁶ Additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown.	2,000 (8 full hrs)	5,000 (6 full hrs)	10,000 (6 full hrs)
10. Baggage Delay⁴ Emergency purchases of clothing, requisites or toiletries if the baggage is delayed.	Not Covered	1,000 (300 first 6 full hrs, 500 every 6 full hrs thereafter)	1,500 (500 first 6 full hrs, 1,000 every 6 full hrs thereafter)
11. Travel Delay⁶ <ul style="list-style-type: none"> • Cash allowance for the delay of departure of common carrier due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown or; • Additional transportation expenses and overseas overnight accommodation incurred as a result; or • Loss of pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed resulting in cancellation of trips 	Not Covered	2,000 (200 every 6 full hrs)	2,500 (250 every 6 full hrs)
12. Missed Event Overseas sports, music, entertainment, museum and theme park ticket paid in advance by credit card if unable to attend due to sudden death or serious sickness of the insured person, his/her immediate family member or traveling companion; witness summon or jury service; compulsory quarantined; mechanical or electrical breakdown of the common carrier.	Not Covered	1,000	2,000
13. Rental Vehicle Excess	Not Covered	3,000	5,000
14. Personal Liability Legal liability to third party bodily injury or property damage.	500,000	1,000,000	2,000,000
15. Aircraft Hijack Cash allowance if delay in excess of 12 hours caused by hijack.	5,000 (2,000/ day)	8,000 (2,000/ day)	10,000 (2,000/ day)
16. Credit Card Protection⁷ Unsettled balance on purchases made during the journey in the event of the accidental death.	Not Covered	10,000	20,000
17. Emergency Cash Allowance Cash allowance for the period of loss of travel documents that prohibits the continuation of journey.	1,000 (500/ day)	2,000 (500/ day)	5,000 (500/ day)
18. Home Contents Protection Loss or damage to home contents due to burglary whilst the home is uninhabited.	Not Covered	10,000 (5,000/ item)	20,000 (5,000/ item)
19. Home Return Protection Accommodation at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions.	Not Covered	1,000	2,000