

Benefit Table

Summary of Benefits	Basic Plan	Advance Plan	Prestige Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Core Benefits			
Section 1 - Medical and Related Expenses			
(a) Insured person aged 18 to 70	500,000	1,200,000	2,000,000
(b) Insured person aged over 70	250,000	600,000	1,000,000
(c) Insured person aged below 18	125,000	300,000	500,000
(d) Insured person aged below 18 and is charged at adult's premium	500,000	1,200,000	2,000,000
Sublimit			
(1) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(2) Compassionate visit (economy class only)	20,000 (1 person only)	40,000 (1 person only)	40,000 (1 person only)
(3) Return of unattended children to Hong Kong (economy class only)	20,000	20,000	40,000
(4) Hospital admittance deposit guarantee	40,000		
(5) Translation services in hospital	5,000 (500 per day)		
(6) Reverting to original travel schedule/itinerary and/or rejoining the travel companions following an interruption caused by accidental injury or sickness	3,000	5,000	5,000
(7) Follow-up medical treatment in Hong Kong within 3 months of return from abroad			
- due to accidental injury	100% of maximum limit		
- due to sickness	10% of maximum limit		
- Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(8) Daily hospital cash~	3,000 (500 per day)	5,000 (500 per day)	5,000 (500 per day)
(9) Daily compulsory quarantine cash~	3,500 (500 per day)	5,600 (800 per day)	5,600 (800 per day)
(10) Satellite phone call expense while on board a cruise	1,500	3,000	3,000
~(8) and (9) cannot be claimed together for the same event			
Extensions to Section 1			
(a) Travelling expense for seeking medical treatment in an overseas hospital	500		
(b) Follow up medical expense in Hong Kong if the infectious disease is contracted overseas and confirmed within 7 days after returning to Hong Kong, even if no medical expense has been incurred overseas	10% of maximum limit		
Section 2 – Worldwide Emergency Assistance Service			
(1) 24-hour emergency assistance hotline service	Fully covered		
(2) Emergency medical evacuation			
(3) Repatriation/Repatriation of mortal remains			
Section 3 – Personal Accident			
Maximum benefit per insured person	750,000	1,200,000	2,000,000
Sublimit			
Accidental Death			
Insured person aged 18 to 70	750,000	1,200,000	2,000,000
Insured person aged over 70	375,000	600,000	1,000,000
Insured person aged below 18	100,000	100,000	100,000
Insured person aged below 18 and is charged at adult's premium	375,000	600,000	1,000,000

Benefit Table (Cont.)

Summary of Benefits	Basic Plan	Advance Plan	Prestige Plan
Permanent Total Disablement			
Insured person aged 18 to 70	750,000	1,200,000	2,000,000
Insured person aged over 70	375,000	600,000	1,000,000
Insured person aged below 18	750,000	1,200,000	2,000,000
Insured person aged below 18 and is charged at adult's premium	750,000	1,200,000	2,000,000
Extensions to Section 3			
(a) Burn			
Second degree burn	Not applicable	Not applicable	200,000
Third degree burn	100,000	200,000	500,000
(b) Compassionate Death Cash Benefit			
Due to accidental injury	25,000	50,000	50,000
Due to sickness	10,000	20,000	20,000
(c) Credit Card Protection	30,000	50,000	50,000
(d) Disappearance	Covered as accidental death		
Section 4 – Baggage and Personal Effects			
Maximum benefit per insured person	10,000	20,000	20,000
Sublimit			
Per article or pair or set of article	2,000	3,000	5,000
Per laptop computer ⁺	5,000		
Per tablet computer or mobile phone ⁺	1,000	2,000	3,000
⁺ Up to one item of laptop computer or one tablet computer or one mobile phone only			
Section 5 – Baggage Delay			
Emergency purchase of essential items if baggage is delayed for at least 6 hours	800	1,000	1,000
Section 6 – Personal Money and Travel Documents			
Maximum benefit per insured person	4,000	6,000	6,000
Sublimit			
(a) Loss of money or unauthorised use of credit card	2,000	3,000	3,000
(b) Replacement cost of travel documents and additional travelling and accommodation expenses	2,000	3,000	3,000
Section 7 - Personal Liability			
For legal liability towards third parties for accidental injury or property damage, as well as any associated legal costs and expenses	1,500,000	3,000,000	5,000,000
Section 8 – Travel Inconvenience			
Maximum benefit per insured person	5,000	10,000	10,000
Sublimit			
Applicable for (a), (b) and (c): covers strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disasters, mechanical and/or electrical breakdown of the public common carrier, or closure of the airport			
(a) Cash allowance in case of travel delay for 6 hours or more	2,000 (250 per 6 hours)	3,000 (300 per 6 hours)	3,000 (300 per 6 hours)
(b) i) Extra overseas accommodation expenses; OR ii) Irrecoverable deposits or charges for accommodation; AND iii) Irrecoverable deposits or charges for missed events due to travel delay	2,000	3,000	3,000
(c) Trip re-routing travel costs due to travel delay for 6 hours or more (economy class only)	5,000	10,000	10,000

Benefit Table (Cont.)

Summary of Benefits	Basic Plan	Advance Plan	Prestige Plan
(d) Missed journey: accommodation and meal expenses for failure to board a common public carrier due to missed transportation connection, if not compensated by a third party	5,000	10,000	10,000
(e) Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party	5,000	10,000	10,000
Section 9 – Loss of Deposit or Cancellation of Trip Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR government at the planned destination within 7 days before departure, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, witness summon, jury service or compulsory quarantine of the insured person, and bankruptcy of a registered travel agent			
Irrecoverable deposits or charges of transportation, accommodation or missed events	25,000	50,000	100,000
Sublimit			
Red outbound travel alert	50% of the irrecoverable deposits or charges		
Section 10 – Trip Curtailment Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured persons's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR government at the planned destination, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent			
Proportional return of relevant irrecoverable prepaid cost of the planned holidays including but not limited to travel tickets and missed events OR additional transportation (economy class only) and accommodation expenses	25,000	50,000	100,000
Sublimit			
Red outbound travel alert	50% of the irrecoverable deposits or charges		
Section 11 – Home Care Benefit			
Loss of or damages to your home contents as a result of fire or burglary while you are overseas	10,000	20,000	20,000
Section 12 – Trauma Counseling			
Counseling fees if you are the witness and/or victim of a traumatic event	15,000 (1,000 per day)	15,000 (1,000 per day)	25,000 (1,500 per day)
Section 13 – Rental Vehicle Excess and Vehicle Return Cost			
Motor insurance policy's excess and return cost for rental vehicle	3,000	10,000	10,000
Optional Benefits			
Section A1 - China Hospital Deposit Guarantee Benefit (Applicable for annual cover only)			
Chinese hospital deposit guarantee card	Applicable		
Section A2 - Enhanced Medical and Related Expenses & Personal Accident Benefit for Insured Person Aged under 18 with Parent or Legal Guardian Insured in the Same Policy			
Upgrade Section 1 - Medical and Related Expenses to 100% and Accidental Death under Section 3 - Personal Accident to 50% of the maximum limit per insured person aged 18 to 70, by paying adult's premium	Not applicable	Applicable (refer to Sections 1 and 3)	Applicable (refer to Sections 1 and 3)
Section A3 - Enhanced Personal Accident Benefit			
Enhanced personal accident benefits with compensation paid according to over 18 severity levels of disablement, by paying 20% additional premium	Not applicable	Applicable	Already covered under core benefits