

iTravel Plus (Single Trip)



Coverage with Natural Disaster and Trip Rearrangement cover



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 period of 12 hours, up to HK\$3,500
- 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



Extra benefits provided for Black Alert under the Outbound Travel Alert System up to HK\$50,000:

- 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



Other benefits:

- Personal Accident^{4,5,6} cover up to HK\$1,000,000
 - Advance payment of HK\$50,000 cash relief for Accidental Death
 - 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
- Medical Expenses benefit cover emergency dental treatment, medical and surgical expenses up to HK\$1,000,000^{5,6}
- Comprehensive 24-hour Worldwide Emergency Assistance Services
- Amateur Dangerous Sports⁸ cover at no extra cost. Amateur Dangerous Sports include hot-air ballooning, scuba diving, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping or horse riding
- Double Indemnity⁷ for Personal Accident up to HK\$2,000,000
- Follow up medical expenses after returning to Hong Kong up to HK\$50,000 for a maximum period of 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^{3,5} covering unlimited number of children
- Rental Vehicle Excess cover up to HK\$5,000
- Automatic Extension of Cover

Important Notes:

1. Maximum days per trip of Plan A and Plan B are 182 days. Maximum days per trip of Plan C is 30 days, each trip should be commenced in Hong Kong.
2. There is no minimum age limit for this plan. Maximum age limit is 85.
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. Family Plan is not offered for Plan C.
4. The maximum indemnity under Personal Accident Section for the Insured Person who is under 18 years of age will be limited to HK\$250,000.
5. 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.
6. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 70 years of age will be limited to 25% of the Sum Insured.
7. The Double Indemnity benefit under Personal Accident Section will not be available to those Insured Persons who are under 18 or over 70 years of age at the time of an accident. This extra benefit is not applicable to Plan C.
8. The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 70 years of age. This extra benefit is not applicable to Plan C.
9. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
10. iTravel Plus (Single Trip) is only available for online purchase.

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)		
		Plan A (Worldwide)	Plan B (Worldwide)	Plan C ¹¹ (Asia)
1. Personal Accident ^{1,2,3}	• 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.)	1,000,000	500,000	250,000
	• Loss of one limb ⁹ or sight of one eye/Permanent Total Loss of speech or hearing.	500,000	250,000	125,000
	• Cover 3rd degree burns of the minimum percentage of the surface area of your body as specified in the policy.	1,000,000	500,000	250,000
2. Double Indemnity for Personal Accident ⁴	• 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.	2,000,000	1,000,000	Not Applicable
3. Medical Expenses ^{1,3}	<ul style="list-style-type: none"> • 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. • Pays for follow-up medical expenses within 90 days after arrival in Hong Kong up to HK\$50,000 including registered herbalists, bonesetters and acupuncture⁷ fees up to HK\$150 per visit per day and up to HK\$1,500 in total. 	1,000,000	500,000	100,000
4. Worldwide Travel Assistance Services ⁸	<ul style="list-style-type: none"> • 24-hour worldwide emergency medical evacuation & repatriation after treatment. • Deposit guarantee for hospital admission. • Unexpected return to Hong Kong, Compassionate Visit, Children Escort Arrangements, etc. 	2,000,000 40,000 (as stated in Policy Appendix) Covered		
5. Terrorism Extension ⁵ (Applicable to the above Benefits 1-4)	• 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 and Medical Expenses Sections.	3,000,000		
6. Amateur Dangerous Sports Coverage ⁶	• Pays you in the event of accidental death or bodily injury while you are taking part in hot-air ballooning, scuba diving, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping and horse riding.	Up to 500,000 maximum benefits under the Personal Accident and Medical Expenses Sections	Up to 250,000 maximum benefits under the Personal Accident and Medical Expenses Sections	Not Applicable
7. Trip Cancellation and Curtailment	<ul style="list-style-type: none"> • Reimburses expenses of unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé(e) or close business partner; 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 or mechanical and/or electrical breakdown of the public transport which results in delay in departure from Hong Kong for not less than 24 hours. <p>For Black Alert under the Outbound Travel Alert System:</p> <ul style="list-style-type: none"> • Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed. • 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. • Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Hong Kong. 	50,000	25,000	3,500

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)		
		Plan A (Worldwide)	Plan B (Worldwide)	Plan C ¹¹ (Asia)
8. Travel Delay	<p>Pays HK\$250 for first 6 hours of delay and each subsequent period of 12 hours if</p> <ul style="list-style-type: none"> 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 or mechanical and/or electrical breakdown of the public transport or your trip is delayed due to the death, serious bodily injury or serious sickness of you, your immediate family members, fiancé(e) or close business partner travelling with you abroad. 	3,500	3,000	500
9. Trip Rearrangement	<ul style="list-style-type: none"> Reimburses unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) 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 or natural disaster directly resulting in Suspension of Public Transport. Pays for accommodation expenses up to HK\$1,000 per day 	7,500	5,000	1,500
10. Loss of Baggage	<ul style="list-style-type: none"> Pays for accidental loss of or damage to personal baggage. (The maximum cover for any single article, pair or set of articles is HK\$2,000 and the overall limit for all sports equipment is HK\$5,000, with Excess HK\$200) 	20,000	15,000	5,000
11. Delayed Baggage	<ul style="list-style-type: none"> Pays for the cost of emergency purchase of essential clothing or toiletries if your baggage is delayed for more than 12 hours on the outward journey. 	1,500	1,000	500
12. Personal Money, Documents and Additional Accommodation Expenses	<ul style="list-style-type: none"> Cover the loss of cash or travellers cheques directly arising from theft, robbery or burglary during the Period of Insurance, subject to a maximum amount of HK\$3,000 for Plan A, HK\$2,000 for Plan B and HK\$300 for Plan C¹⁰. Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport. 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. Excess HK\$200. 	10,000	5,000	600
13. Personal Liability	<ul style="list-style-type: none"> 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. 	2,500,000		250,000
14. Rental Vehicle Excess	<ul style="list-style-type: none"> Pays an excess which you become liable to pay under the agreement with licensed rental company for loss of or damage to the vehicle that you rent. 	5,000		2,000
15. Golfers' Hole-in-One ⁷	<ul style="list-style-type: none"> Pays for the cost of hospitality if you achieve a "Hole-in-One" in any recognized golf-course. 	5,000	3,000	Not Applicable
16. Automatic Extension of Cover (Applicable to the above Benefits 8 and 9)	<ul style="list-style-type: none"> Cover is automatically extended free of charge in the event of delays due to unforeseen events covered under Travel Delay and Trip Rearrangement Sections. 	Up to 14 days		

Optional Benefits (Applicable to Plan A and Plan B)

For 2-10 days single trip travel plan and only applicable if it is shown as being operative in the schedule	Maximum Benefits Payable (HK\$)	
Extra Sports Equipment Benefits (Applicable to the above Benefit 10 or 11)	(a) Pays for accidental loss of or damage to personal baggage sub-limit for all sports equipment.	Extra 5,000
	(b) Cover the actual expense for rental of sports equipment due to check-in baggage delayed more than 12 hours.	1,000
Upgraded Rental Vehicle Excess (Applicable to the above Benefit 14)	Pays an excess which you become liable to pay under the agreement with licensed rental company for loss of or damage to the vehicle that you rent.	Extra 5,000
Pet Accommodation Benefit	Cover additional accommodation expenses for one pet charged by the licensed kennel/cattery or pet hotel for the insured trip if You are unable to collect your dog/cat on the day agreed due to the following reasons:	1,000
	(a) the arrival of your return flight is delayed by at least 6 hours; or	
	(b) You were hospitalized or quarantined outside Hong Kong and as a result You cannot arrive in Hong Kong on the original return date.	

Major Exclusions:

1. Any liability arising from a contractual agreement without the prior consent of Us is not covered
2. 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
3. Professional or organised dangerous sports or activities
4. 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
5. Manual work undertaken during business trips
6. Suicide, intentional self-inflicted injury, insanity
7. Mental or nervous disorders, sleep disorder, psychiatric disorder
8. Alcoholic and drug addiction or solvent abuse
9. HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome)
10. Flying activities other than as a fare-paying passenger on a regular or schedule airline or licensed chartered aircraft
11. Air flight crew
12. Unlawful acts
13. War and terrorism (Except for Terrorism Extended Cover)
14. Nuclear weapons and radiations
15. Loss of or damage to any pager, mobile phone, 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

Important Notes:

1. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 70 years of age will be limited to only 25% of the Sum Insured.
2. The maximum indemnity under Personal Accident Section for the Insured Person who is under 18 years of age will be limited to HK\$250,000.
3. 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. Family Plan is not offered to Plan C.
4. The Double Indemnity benefit under Personal Accident Section will not be available to those Insured Persons who are under 18 or over 70 years of age at the time of an accident. This extra benefit is not applicable to Plan C.
5. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
6. The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 70 years of age. This extra benefit is not applicable to Plan C.
7. The Golfers' Hole-in-One benefit will not be available to those Insured Persons who are under 18 years of age.
8. 24-hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Hong Kong.
9. "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.
10. This benefit is not applicable to Insured Person(s) is(are) below 18 years of age and insured under a Family Plan.
11. Asia: Listed countries and areas in Asia including China, Macau, Brunei, Cambodia, Indonesia, Japan, Korea, Laos, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Thailand and Vietnam.

Premium Table*

Days	Individual Plan			Family Plan ^{3,4}	
	Plan A (HK\$)	Plan B (HK\$)	Plan C (HK\$)	Plan A (HK\$)	Plan B (HK\$)
2	226	172	131	566	431
3	288	212	159	720	529
4	336	240	179	839	600
5	364	268	199	910	670
6	394	298	220	984	744
7	422	317	235	1,055	793
8	450	336	248	1,125	839
9	480	354	261	1,199	886
10	508	364	268	1,270	910
11	536	374	276	1,341	935
12	556	384	283	1,390	959
13	576	394	290	1,439	984
14	595	403	297	1,488	1,009
15	613	408	301	1,531	1,021
16	632	422	311	1,581	1,055
17	652	432	318	1,630	1,079
18	672	440	324	1,679	1,101
19	691	450	331	1,728	1,125
20	710	460	338	1,774	1,150
21	728	470	346	1,820	1,175
22	748	480	353	1,870	1,199
23	768	490	360	1,919	1,224
24	787	499	367	1,968	1,248
25	806	509	374	2,014	1,273
26	831	518	381	2,079	1,295
27	855	528	388	2,137	1,319
28	881	536	394	2,202	1,341
29	905	546	401	2,263	1,365
30	930	556	408	2,325	1,390
31 up to 182	HK\$22 each additional day	HK\$18 each additional day	Not available	HK\$55 each additional day	HK\$46 each additional day

Optional Benefits ⁵ (Applicable to Plan A and Plan B)	Individual Plan (HK\$)	Family Plan ³ (HK\$)
1. Extra Sports Equipment Benefits	30	75
2. Upgraded Rental Vehicle Excess	60 (HK\$120 for 2 or more insured persons)	120
3. Pet Accommodation Benefit	30 (for one pet per insured person)	30 (for one pet per family)

Important Notes:

- Maximum days per trip of Plan A and Plan B are 182 days, maximum days per trip of Plan C is 30 days, each trip should be commenced in Hong Kong.
- There is no minimum age limit for this plan. Maximum age limit is 85.
- Family Plan cover 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 of must be accompanied by a parent or a guardian in the insured trip. Family Plan is not applicable to Plan C.
- 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.
- Optional Benefit is applicable to single trip 2 - 10 days. This optional benefit is not applicable to Plan C.
- No refund of the premium and the Levy will be allowed once the policy document has been issued.
- iTravel Plus (Single Trip) is only available for online purchase.

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

*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 factsheet are subject to levy.