

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

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, 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

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.

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
1. Personal Accident ^{1,2,3}	<ul style="list-style-type: none"> Accidental Death/Permanent Total Disablement/Loss of two limbs or sight of both eyes/ Permanent Total Loss of speech and hearing. Loss of one limb⁸ or sight of one eye/Permanent Total Loss of speech or hearing. 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 1,000,000	500,000 250,000 500,000
2. 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\$100,000 including registered herbalists, bonesetters and acupuncture' fees up to HK\$150 per visit per day and up to HK\$1,500 in total. 	1,000,000	500,000
3. Hospital Cash	<ul style="list-style-type: none"> Pays HK\$500 per day when you are hospitalised as an inpatient due to bodily injury or sickness when abroad. 	5,000	
4. Worldwide Travel Assistance Services ⁶	<ul style="list-style-type: none"> 24-hour worldwide emergency medical evacuation and 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 ⁴ (Applicable to the above Benefits 1-4)	<ul style="list-style-type: none"> 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 and Activities Coverage ⁵	<ul style="list-style-type: none"> Pay 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 	Up to 250,000 maximum benefits under the Personal Accident and Medical Expenses Sections	Up to 125,000 maximum benefits under the Personal Accident and Medical Expenses Sections
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 or closure of the airport, 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 and Red Alert under the Outbound Travel Alert System:</p> <ul style="list-style-type: none"> 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. 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

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
8. Replacement Employee ⁷	<ul style="list-style-type: none"> Reimburses transport costs of sending an employee overseas to replace the insured person who needs to be repatriated to Hong Kong due to bodily injury or sickness. The maximum amount payable will not exceed an economy class air ticket. 	20,000	
9. Travel Delay	<ul style="list-style-type: none"> Pays HK\$250 for first 6 hours of delay and each subsequent 12 hours if 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 closure of the airport, 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. 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. 	2,000	1,000
10. 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 or closure of the airport. Pays for accommodation expenses up to HK\$1,000 per day 	7,500	5,000
11. Delay Due to Hijack	<ul style="list-style-type: none"> Pays HK\$500 for each day that you are prevented from reaching your scheduled destination through hijack of the aircraft in which you are travelling. 	2,500	
12. Loss of Baggage	<ul style="list-style-type: none"> Pays for accidental loss of or damage to personal baggage. The maximum amount we will pay for: any single article, pair or set of articles is HK\$2,000. all of your sports equipment is HK\$5,000 in total. all of your valuables is HK\$5,000 in total. all of your cameras, camcorders and audio/video equipment is HK\$5,000 in total. any mobile phone is HK\$2,000 (mobile phone cover is for plan A only and is not applicable to Insured Person(s) who is(are) aged below 18 under Family Plan) 	20,000	15,000
13. 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
14. Loss of Business Documents or Samples	<ul style="list-style-type: none"> Reimburses the cost of replacing business records, documents or samples which have been lost or damaged. (The maximum cover for any one article is HK\$1,000) Excess HK\$200 	2,500	
15. 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 and HK\$2,000 for Plan B⁹. Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport. Covers the loss of travellers' cheques and foreign currency purchased in respect of the Journey for up to 72 hours before the planned departure time in Hong Kong due to theft or burglary. 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
16. 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	

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
17. 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	
18. Automatic Extension of Cover (Applicable to the above Benefits 2,9,10 and 11)	<ul style="list-style-type: none">Cover is automatically extended free of charge up to 14 days in the event of delays due to unforeseen events covered under Travel Delay Section (Travel Delay, Trip Rearrangement, Delay Due to Hijack).Cover is automatically extended free of charge up to 30 days in the event of delays due to bodily injury or illness covered under Medical Expenses Section.	Covered	

Important Notes:

1. 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.
2. 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.
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.
4. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
5. The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 65 years of age.
6. 24-hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Hong Kong.
7. The Replacement Employee Benefit is only applicable if the Insured is either an incorporated or unincorporated company.
8. "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.
9. This benefit is not applicable to Insured Person(s) is(are) below 18 years of age and insured under a Family Plan.

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.

Important Notes:

- Maximum days per trip is 90 days, each trip should be a round-trip commencing in Hong Kong.
- There is no minimum age limit for this plan. Maximum age limit is 75.
- 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.
- 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.
- iTravel Plus (Annual) is only available for online purchase.

*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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H951 (CP/02-20/02-20/0K)