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TravelSurance 7.0
逍遙遊 7.0

The easy way to
enjoy travel
輕鬆享受
逍遙遊



msig.com.hk


MSIG | Insurance
that sees
the heart
in everything

A Member of MS&AD INSURANCE GROUP

TravelSurance 7.0

The easy way to enjoy travel

You may be planning for a vacation, but have you ever wondered what you would do if some unwelcome occurrence has suddenly happened to you or your family, leaving you all unprotected and helpless, far from home?

Flight delays, loss of baggage and sickness are common predicaments that travellers experience. Without a convenient travel protection plan, travellers are faced with significant problems that can lead to a ruined vacation.

Now, with TravelSurance 7.0, you can be assured that you and your family are constantly protected throughout your journey. So all you have to do is to enjoy your holiday.

Total Cover Wherever You Go

Available in short-term trip plans, TravelSurance 7.0 is especially designed to offer 17 comprehensive benefits including:

1. Extensive Personal Accident Cover - up to HK\$1,000,000
 - Advance payment of HK\$50,000 cash relief for Accidental Death
 - Major Burns Benefit - up to HK\$500,000
2. Double Indemnity for Personal Accident - up to HK\$2,000,000
3. Attractive Medical Benefits - up to HK\$1,000,000
 - Follow-up expenses of up to HK\$50,000 within 90 days, which provide Chinese medicine practitioners' fees of up to HK\$150 per visit per day and up to HK\$1,500 in total
 - Overseas Hospital Cash Benefits –up to HK\$2,000 in total and up to HK\$500 per day
4. Terrorism Cover* - up to HK\$3,000,000
5. Trip Cancellation & Curtailment Cover - up to HK\$50,000
6. Travel Delay Cover - up to HK\$2,000
7. Trip Rearrangement Cover –Up to HK\$7,500 and up to HK\$1,000 per day for accommodation expenses
8. Loss of Passport Cover - up to HK\$2,000
9. Loss of Baggage Cover - up to HK\$20,000
 - Newly added loss of or damage to mobile phone[^] cover up to HK\$2,000

10. Delayed Baggage Cover - up to HK\$1,500
11. Personal Money and Documents Cover - up to HK\$3,000
12. Personal Liability - up to HK\$2,500,000
13. Rental Vehicle Excess Cover - up to HK\$5,000
14. Golfers' Hole-in-One Cover - up to HK\$5,000
15. Dangerous Sports and Activities Coverage
16. Comprehensive 24-hour Worldwide Travel Assistance Services
17. Automatic Cover Extension for Period of Journey

[^] No mobile phone benefit is payable for Plan B or Child Plan.

* Any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.

Highlights

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 for 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

Dangerous Sports and Activities Coverage*

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, you can get 50% of the maximum indemnity under the Personal Accident and Medical Expenses sections.

Natural disaster cover

- Trip Cancellation and Curtailment cover up to HK\$50,000
- Travel Delay cover of HK\$250 for every 6 hours of delay, up to HK\$2,000
- Additional transport and/or accommodation expenses incurred for Trip Rearrangement, up to HK\$7,500

Terrorism cover

Terrorism cover up to HK\$3,000,000 per person for accidental death, bodily injury, medical expenses and Worldwide Travel Assistance Services. However, any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.

Trip Rearrangement

Up to HK\$7,500 cover for additional transport and/or accommodation expenses if your return trip to Hong Kong is unavoidably re-routed.

Loss of limb benefit

Pays for loss of limb, which 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 under Personal Accident Section.

24-hour Worldwide Travel Assistance Services

In an emergency, please call our 24-hour emergency hotline immediately to obtain assistance. The maximum cover for Medical Evacuation and Repatriation after treatment is HK\$2,000,000.

Automatic Extension of Cover

The insurance cover provided will be automatically extended for a maximum of 14 days if the trip of the Insured Person is delayed due to unforeseen events covered under Travel Delay, Trip Rearrangement and Loss of Passport Sections.

Free Child Cover

Child Plan coverage is given free to 1 child aged below 18 years old when 2 adults are insured.

Our Annual TravelSurance 4.0 is well-suited to frequent travellers. You will be provided with comprehensive travel coverage on an unlimited number of trips outside Hong Kong in a year. Please contact your insurance agent or broker for details.

* This benefit is not applicable to those aged over 70

Premium Table[^]:

Days	Plan A (HK\$)	Plan B (HK\$)	Child Plan (HK\$)
2	164	114	87
3	204	139	105
4	236	160	124
5	254	179	143
6	273	197	161
7	293	209	174
8	310	223	186
9	329	236	197
10	348	242	205
11	367	247	211
12	380	254	217
13	392	260	223
14	405	266	229
15	417	273	236
16	430	279	242
17	442	286	247
18	455	292	249
19	467	299	253
20	480	305	257
21	493	311	259
22	505	317	264
23	518	323	268
24	530	331	272
25	543	336	274
26	560	342	278
27	575	350	281
28	591	355	285
29	608	362	289
30	625	369	292
31 up to 182	HK\$16/each additional day	HK\$13/each additional day	HK\$9/each additional day

Important Notes:

- **Age Limit: up to 85 years of age.**
- **Maximum Days Per Trip: 182 days.**
- **Child Plan only applies to those aged below 18. Child aged below 12 must be accompanied by a parent or guardian.**
- **Plan A and Plan B only apply to those aged 18 to 85.**
- **The maximum indemnity under Personal Accident and Medical Expenses Sections for the Insured Person aged above 70 will be limited to only 25% of the Sum Insured.**
- **The double indemnity benefit under Personal Accident section will not be available to those Insured Persons covered under Child Plan or aged over 70 at the time of an accident covered under Plan A/B.**
- **If you are simultaneously enjoying protection against any act of terrorism under more than one insurance policy underwritten by us, the maximum aggregate limit of indemnity of terrorism cover to which you are entitled will be subject to the terms and conditions of these policies.**
- **Cover does not begin until the proposal form has been accepted and the premium paid, except as provided in writing by MSIG Insurance (Hong Kong) Limited.**
- **No refund of the premium is allowed once the policy document / certificate of insurance has been issued.**

[^]Important Note: 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.

Maximum Benefits Payable (HK\$)

Benefits	Coverage	Plan A	Plan B	Child Plan
1. Personal Accident	<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. (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
	<ul style="list-style-type: none"> Loss of one limb* or sight of one eye/Permanent Total Loss of speech or hearing. 	500,000	250,000	125,000
	<ul style="list-style-type: none"> Major Burns : Cover 3rd degree burns of the minimum percentage of the surface area of your body as specified in the policy. 	500,000	250,000	125,000
2. Double Indemnity for Personal Accident	<ul style="list-style-type: none"> 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	<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 Chinese medicine practitioners' fees up to HK\$150 per visit per day and up to HK\$1,500 in total. Hospital Cash benefit for paying HK\$500 per day when you are hospitalised as an inpatient due to bodily injury or sickness when abroad. 	1,000,000	500,000	250,000
		2,000	1,000	500
4. Worldwide Travel Assistance Services	<ul style="list-style-type: none"> 24-hour worldwide emergency medical evacuation & repatriation after treatment. 	2,000,000	2,000,000	2,000,000
	<ul style="list-style-type: none"> Deposit guarantee for hospital admission. 	40,000	40,000	40,000
	<ul style="list-style-type: none"> Unexpected return to Hong Kong, Compassionate Visit, Children Escort Arrangements, etc. 	Covered	Covered	Covered
5. Terrorism Extension [^]	<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 & Medical Expenses Sections. 		3,000,000	
6. Dangerous Sports and Activities Coverage	<ul style="list-style-type: none"> Pays 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. (This benefit is not applicable to those aged over 70) 	50% of maximum benefits under the Personal Accident & Medical Expenses Sections	50% of maximum benefits under the Personal Accident & Medical Expenses Sections	50% of maximum benefits under the Personal Accident & Medical Expenses Sections
7. Trip Cancellation & Curtailment	<ul style="list-style-type: none"> Reimburses expenses of unused travel and accommodation if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé(e), close business partner or travel companion; 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, mechanical and/or electrical breakdown of the public transport or closure of the airport 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	15,000

Maximum Benefits Payable (HK\$)

Benefits	Coverage	Plan A	Plan B	Child Plan
8. Travel Delay	<p>Pays HK\$250 for each period of 6 hours of delay 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, mechanical and/or electrical breakdown of the public transport or closure of the airport or your trip is delayed due to serious bodily injury, serious sickness or death of you or your travel companion. 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	1,500	1,000
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, musical, concert, museum or theme park) 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, natural disaster or closure of the airport directly resulting in Suspension of Public Transport. Pays for accommodation expenses up to HK\$1,000 per day. 	7,500	5,000	2,500
10. Loss of Passport	<ul style="list-style-type: none"> 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. 	2,000	2,000	Not Applicable
11. Loss of Baggage	<p>Pays for accidental loss of or damage to personal baggage. The maximum amount we will pay for:</p> <ul style="list-style-type: none"> 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 not applicable to Plan B and Child Plan). If the articles are not more than 1 year old at the time of an accident, you will be compensated for the new purchase value. 	20,000	15,000	10,000
12. 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 more than 8 hours on the outward journey. 	1,500	1,000	500
13. Personal Money & Documents	<ul style="list-style-type: none"> Cover the loss of cash or travelers' cheques directly arising from theft, robbery or burglary during the Period of Insurance. Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport. 	3,000	2,500	2,000
14. 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	2,500,000	2,500,000
15. Rental Vehicle Excess	<ul style="list-style-type: none"> Pays an excess which you become liable to pay under the agreement with a licensed rental company for loss of or damage to the vehicle that you rent. 	5,000	5,000	Not Applicable
16. Golfers' Hole-in-One	<ul style="list-style-type: none"> Pays for the cost of hospitality if you achieve a "Hole-in-One" in any recognised golf-course. 	5,000	3,000	Not Applicable
17. Automatic Extension of Cover	<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 & Trip Rearrangement Sections. 	up to 14 days	up to 14 days	up to 14 days

Remarks :

- **Child Plan only applies to those aged below 18. Child aged below 12 must be accompanied by a parent or guardian.**
- **Plan A and Plan B only apply to those aged 18 to 85.**
- **The maximum indemnity under Benefits 1 & 3 for the Insured Person aged above 70 will be limited to only 25%.**
- **The double indemnity for personal accident under Benefit 2 will not be available to those Insured Persons covered under Child Plan or aged over 70 at the time of an accident covered under Plan A / B.**
- * "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.
- ^ Any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.

N.B. This brochure is only a summary of the coverage. For details of terms, conditions and exclusions, please refer to the policy wording. A copy will be provided upon request.

逍遙遊7.0

輕鬆享受逍遙遊

您或許現正計劃遠行度假，但曾否考慮過如何應付在旅途中發生的不順利事情，甚至是意外？在遠離自己熟悉的環境中遇上突發事故，往往會令您和家人陷入徬徨無助，毫無保障的處境。

航機延誤、遺失行李及突然患病均為旅遊人士經常遇到的困難，若沒有全面的旅遊保障計劃，本應愉快的旅程可能變得掃興萬分。

為配合您的需要，我們現專誠推薦逍遙遊7.0保障計劃，讓您盡享全面旅遊保障，輕鬆寫意，暢快逍遙！

暢遊世界各地均可享有全面保障

逍遙遊7.0特備17項周全保障，

包括：

1. 周全人身意外保障 — 賠償額高達港幣1,000,000元
 - 意外身亡時給予合法遺產代理人港幣50,000元的即時撫卹金
 - 嚴重燒傷保障 — 賠償額高達港幣500,000元
2. 雙倍人身意外保額賠償 — 賠償額高達港幣2,000,000元
3. 全面醫療保障 — 賠償額高達港幣1,000,000元
 - 90天內的覆診費用高達港幣50,000元，當中中醫師費用每天每次可達港幣150元及總額可高達港幣1,500元
 - 海外住院現金保障—總賠償額高達港幣2,000元及每天可達港幣500元
4. 恐怖活動保障* — 賠償額高達港幣3,000,000元
5. 取消及縮短行程保障 — 賠償額高達港幣50,000元
6. 行程延誤保障 — 賠償額高達港幣2,000元
7. 行程更改保障—總賠償額高達港幣7,500元及賠償住宿費用每天可達港幣1,000元
8. 遺失護照保障 — 賠償額高達港幣2,000元
9. 遺失行李保障 - 賠償額高達港幣20,000元
 - 新增保障手提電話[^]遺失或損壞，最高賠償額為港幣2,000元
10. 行李延誤保障 — 賠償額高達港幣1,500元
11. 個人錢財及證件保障 — 賠償額高達港幣3,000元
12. 個人責任保障 — 賠償額高達港幣2,500,000元
13. 租車自負金額保障 — 賠償額高達港幣5,000元
14. 高爾夫球「一棒入洞」保障 — 賠償額高達港幣5,000元

15. 危險運動及活動保障
16. 24小時全球旅遊支援服務
17. 自動延長保障期

[^]是項保障不適用於B計劃及小童計劃

* 任何使用生物劑、化學劑或核子裝置之恐怖活動並不受保障。

保障重點

黑色外遊警示及紅色外遊警示制度下的額外保障最高賠償額分別為港幣50,000元及港幣25,000元：

- 在黑色外遊警示發出下，賠償相關損失之100%，並以「取消及縮短行程」中的最高賠償額為限；在紅色外遊警示發出下，賠償相關損失之50%，並以「取消及縮短行程」所載的最高賠償額之50%為限
- 旅行社安排取消或縮短受保行程所收取之手續費，最高限額為每名受保人港幣300元；
- 如在迫不得已情況下須離開原定計劃逗留之城市，繞道到其他城市以折返香港，可獲賠償該等額外交通費用；
- 倘受保人必須轉往其他城市留宿以等候所需之公共交通工具回港，可獲賠償現金津貼港幣1,000元。

危險運動及活動保障*

您若因參與熱氣球、水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳、騎馬、徒步登山旅行或遠足、水上滑翔傘、香蕉船、獨木舟、皮划艇、海上皮划艇、水底漫步、滑沙、野生動物觀賞之旅或飛索體驗活動時遇到意外而導致身故或身體受傷，可獲賠償「人身意外」及「醫療費用」之保額的50%。

自然災害保障

- 取消及縮短行程保障高達港幣50,000元
- 行程延誤保障高達每6小時港幣250元，總額高達港幣2,000元
- 行程更改可獲高達港幣7,500元之額外交通及/或住宿費用保障

恐怖活動保障

倘因恐怖活動受傷，保障伸延至「人身意外」與「醫療費用」保障及全球旅遊支援服務，每人最高賠償額為港幣3,000,000元。惟任何使用生物劑、化學劑或核子裝置之恐怖活動並不受保障。

行程更改

如無可避免地必須更改行程回港，更可獲高達港幣7,500元之額外交通及/或住宿費用保障。

失去一肢保障

如您失去一肢或兩肢，即喪失自手腕以上部份之手臂或自腳踝以上之腿部，或完全及永久地喪失整隻手掌、手臂、腳掌或腿部之功能，可獲人身意外保障賠償。

24小時全球旅遊支援服務

在旅遊期間遇緊急事故需要支援，可立即致電24小時緊急熱線。醫療運送及接受治療後送返現居住地方的兩項服務之保障額可高達港幣2,000,000元。

自動延長保障期

如因「行程延誤」及、「行程更改」及「遺失護照」保障內提及的事故導致延遲返港日期，可獲免費自動延長保障期，最長可達14天。

小童免費保障

如兩位成人同時投保，一名18歲以下之小童可享有免費「小童計劃」保障。

我們更專誠為經常遠行公幹或旅遊的人士提供全年旅遊保險4.0計劃，只需一次投保便提供一年內無限次海外旅遊的保障。詳情請向您的保險代理或經紀查詢。

保費一覽表[^]：

旅程日數	A計劃 (港幣/元)	B計劃 (港幣/元)	小童計劃 (港幣/元)
2	164	114	87
3	204	139	105
4	236	160	124
5	254	179	143
6	273	197	161
7	293	209	174
8	310	223	186
9	329	236	197
10	348	242	205
11	367	247	211
12	380	254	217
13	392	260	223
14	405	266	229
15	417	273	236
16	430	279	242
17	442	286	247
18	455	292	249
19	467	299	253
20	480	305	257
21	493	311	259
22	505	317	264
23	518	323	268
24	530	331	272
25	543	336	274
26	560	342	278
27	575	350	281
28	591	355	285
29	608	362	289
30	625	369	292
31日 至 182日	以後每日 港幣16元	以後每日 港幣13元	以後每日 港幣9元

重要事項：

- 年齡限制：85歲或以下人士。
- 每次旅程最長保障期：可達182天。
- 「小童計劃」只接受18歲以下的兒童投保。12歲以下之兒童須由家長或監護人陪同成行。
- 「A計劃」及「B計劃」只接受18至85歲人士投保。
- 受保人年齡為70歲以上，「人身意外」及「醫療費用」保障之最高賠償額將為投保額的25%。
- 「人身意外」雙倍賠償不適用於投保「小童計劃」或投保「A計劃」或「B計劃」而在意外發生時年齡為70歲以上的人士。
- 倘若您同時擁有多張由本公司承保之保單，當中亦包含恐怖活動保障的話，您可獲享相關保障之總賠償額上限則須視乎個別保單的條款及細則。
- 保障於投保書獲接納及繳付保費後始行生效，惟三井住友海上火災保險（香港）有限公司以書面批准除外。
- 保單/保險證書一經發出，保費概不退還。

[^]重要事項：收取保費徵費之新規定 - 保險業監管局(保監局)已於《保險業條例》中公佈有關收取保費徵費的新規定，並於2018年1月1日正式生效。因此，本產品小冊子上所列明的保費金額將附加保費徵費。

* 是項保障不適用於年齡為70歲以上之受保人

最高賠償額(港幣 / 元)

保障項目	保障範圍	A計劃	B計劃	小童計劃
1. 人身意外	<ul style="list-style-type: none"> 因意外引致死亡、完全終身殘廢、喪失兩肢或雙目失明、永久完全喪失說話能力及失聰。(如受保人意外身故, 受保人之合法遺產代理人可獲港幣50,000元撫恤金以應燃眉之急。) 失去一肢*或一目之視力/永久完全喪失說話能力或失聰。 嚴重燒傷達三級程度, 且燒傷部份達保單列明的最低百分比。 	1,000,000元	500,000元	250,000元
2. 雙倍人身意外保額賠償	<ul style="list-style-type: none"> 旅途中乘搭私家車或自費乘搭公共交通工具(如定期航班、火車)而遇上意外身故或於任何持械劫案或企圖持械劫案中無辜死亡可獲雙倍賠償。 	2,000,000元	1,000,000元	不適用
3. 醫療費用	<ul style="list-style-type: none"> 在旅遊期間生病或身體受傷, 除可獲賠償必需的醫療費用外, 亦可獲賠償因須於海外停留而又未能於原定日期回港所需支付的額外而合理的交通費用。 保障更包括於返港後90天內所需的覆診費用, 最高可達港幣50,000元, 當中中醫師費用每天每次可達港幣150元及總額可高達港幣1,500元。 於海外因身體受傷或患病而需要入住醫院時, 可獲額外現金保障。賠償額為每日港幣500元。 	1,000,000元 2,000元	500,000元 1,000元	250,000元 500元
4. 全球旅遊支援服務	<ul style="list-style-type: none"> 24小時全球緊急醫療運送及接受治療後送返現居住地方服務。 入院保證金。 因意外必須更改行程回港、安排親戚探訪、安排護送子女送返原居地等。 	2,000,000元 40,000元 承保	2,000,000元 40,000元 承保	2,000,000元 40,000元 承保
5. 恐怖活動^	<ul style="list-style-type: none"> 「人身意外」和「醫療費用」保障以及「全球旅遊保障支援服務」伸延至因恐怖活動而導致受保人死亡或身體受傷(包括必須之醫療費用)之保障。 		3,000,000元	
6. 危險運動及活動保障	<ul style="list-style-type: none"> 參與熱氣球、水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳、騎馬、徒步登山旅行或遠足、水上滑翔傘、香蕉船、獨木舟、皮划艇、海上皮划艇、水底漫步、滑沙、野生動物觀賞之旅或飛索體驗活動時遇上意外而引致身故或身體受傷, 可獲賠償。(此項保障不適用於年齡為70歲以上之受保人。) 	50%之 「人身意外」 及 「醫療費用」 保障額	50%之 「人身意外」 及 「醫療費用」 保障額	50%之 「人身意外」 及 「醫療費用」 保障額
7. 取消及縮短行程	<ul style="list-style-type: none"> 如受保人、受保人的直系親屬、未婚夫(妻)、主要商業伙伴或旅遊伙伴遭受嚴重身體受傷、嚴重生病或死亡; 受保人的住所火災或水浸; 受保人需出任陪審員、上庭作供、按規定接受隔離檢疫而引致取消或縮短行程; 又或者因惡劣天氣、自然災害導致公共交通工具中止服務、罷工、工業行動、騷亂、公共交通工具發生機械及/ 或電力故障或機場關閉而延遲離港超過24小時而引致受保人決定取消行程, 可獲賠償不能退回的旅行及住宿費用。 <p>在黑色外遊警示及紅色外遊警示制度下:</p> <ul style="list-style-type: none"> 在黑色外遊警示發出下, 賠償相關損失之100%, 並以此保障項目中的最高賠償額為限; 在紅色外遊警示發出下, 賠償相關損失之50%, 並以此保障項目所載的最高賠償額之50%為限。 旅行社安排取消或縮短行程所收取之手續費, 每名受保人最高賠償港幣300元; 如在迫不得已情況下須離開原定計劃逗留之城市, 繞道到其他城市以折返香港, 可獲賠償該等額外費用; 倘受保人必須轉往其他城市留宿以等候所需之公共交通工具回港, 可獲賠償現金津貼港幣1,000元。 	50,000元	25,000元	15,000元

最高賠償額(港幣 / 元)

保障項目	保障範圍	A計劃	B計劃	小童計劃
8. 行程延誤	遇下列情況而延誤超過6小時，則每6小時可獲賠償港幣250元： <ul style="list-style-type: none"> 如公共交通工具因罷工或其他工業行動、騷亂、騎劫、惡劣天氣、自然災害導致公共交通工具中止服務或公共交通工具發生故障或機場關閉而延誤； 如受保人或受保人的旅遊伙伴遭受嚴重身體受傷、嚴重生病或死亡 如受保人已安排乘坐的公共交通工具之原定出發及到達港口 / 機場於中國大陸，最高賠償額為港幣500元。 	2,000元	1,500元	1,000元
9. 行程更改	<ul style="list-style-type: none"> 因罷工或工業行動、騷亂、騎劫、惡劣天氣、自然災害直接導致公共交通暫停服務或機場關閉，而導致您在迫不得已情況下須以其他路線前往原定目的地或回港，可獲賠償您不能從任何其他途徑追討之已支付或法律上必須支付但尚未享用的旅程及住宿費用（包括於海外之當地旅行套票或任何主要體育賽事、音樂劇、音樂會、博物館或主題公園的入場券）或合理及必須的額外交通及/或住宿費用。 可獲賠償住宿費用每天高達港幣1,000元。 	7,500元	5,000元	2,500元
10. 遺失護照	<ul style="list-style-type: none"> 如受保人在海外遺失護照或護照被竊，可獲賠償換領新護照所需的額外交通及住宿費用。 	2,000元	2,000元	不適用
11. 遺失行李	可獲賠償已遺失或損毀的隨身行李。最高賠償額為： <ul style="list-style-type: none"> 每一件、一對或一組 / 一套物品的最高賠償總額為港幣2,000元 所有體育器材的總賠償為港幣5,000元 所有「貴重物品」的總賠償額為港幣5,000元 所有相機、攝錄機及影音器材的總賠償額為港幣5,000元 手提電話的最高賠償額為港幣2,000元（手提電話保障不適用於計劃B及小童計劃）。 如遺失之行李購入不超過一年，以新購價賠償。 	20,000元	15,000元	10,000元
12. 行李延誤	<ul style="list-style-type: none"> 如受保人的行李於離港行程中運送延誤超過8小時，可獲賠償購買應急必需衣物或梳洗用品之費用。 	1,500元	1,000元	500元
13. 個人錢財及證件	<ul style="list-style-type: none"> 可獲賠償於旅程期間直接因盜竊、搶劫或爆竊而遺失之現金或旅行支票。 如遺失香港身份證、信用卡、駕駛執照、交通工具票證、酒店憑單或護照，可獲賠償補領費用。 	3,000元	2,500元	2,000元
14. 個人責任	<ul style="list-style-type: none"> 可獲賠償受保人因意外引致他人身體受傷或他人財物損毀而於法律上必須承擔的賠償責任。 	2,500,000元	2,500,000元	2,500,000元
15. 租車自負金額保障	<ul style="list-style-type: none"> 可根據租車協議賠償受保人因損毀或遺失所租用之汽車而必須支付的自負金額。 	5,000元	5,000元	不適用
16. 高爾夫球「一棒入洞」	<ul style="list-style-type: none"> 如受保人創出「一棒入洞」的佳績，可獲支付按傳統在球會內慶祝的開支。 	5,000元	3,000元	不適用
17. 自動延長保障期	<ul style="list-style-type: none"> 受保人如因「行程延誤」及「行程更改」保障內提及的事故導致延遲返港日期，可獲免費自動延長保障期。 	最長可達14天	最長可達14天	最長可達14天

附註：

- 「小童計劃」只接受18歲以下的兒童投保，12歲以下之小童須由家長或監護人陪同成行。
- 「A計劃」及「B計劃」只接受18至85歲人士投保。
- 受保人年齡為70歲以上、第1及第3項保障之最高賠償額將為投保額的25%。
- 第2項保障之雙倍人身意外保額賠償不適用於投保「小童計劃」或投保「A計劃」或「B計劃」而在意外發生時年齡為70歲以上的人士。
- * 「失去一肢」於保單中之釋義為喪失自手腕以上部份之手臂或自腳踝以上之腿部，或完全及永久地喪失整隻手掌、手臂、腳掌或腿部之功能。
- ^ 任何使用生物劑、化學劑或核子裝置之恐怖活動並不受保障。

注意事項：本小冊子僅為保單摘要，有關的條文細節及不承保項目，請參閱正式保單，如有需要，本公司樂意送上保單樣本，以供您參考。