

Annual TravelSurance 4.0  
全年旅遊保險4.0

Start exploring the world  
again with confidence

再次遨遊世界  
保障全面信心之選



Insurance  
that sees  
the heart  
in everything

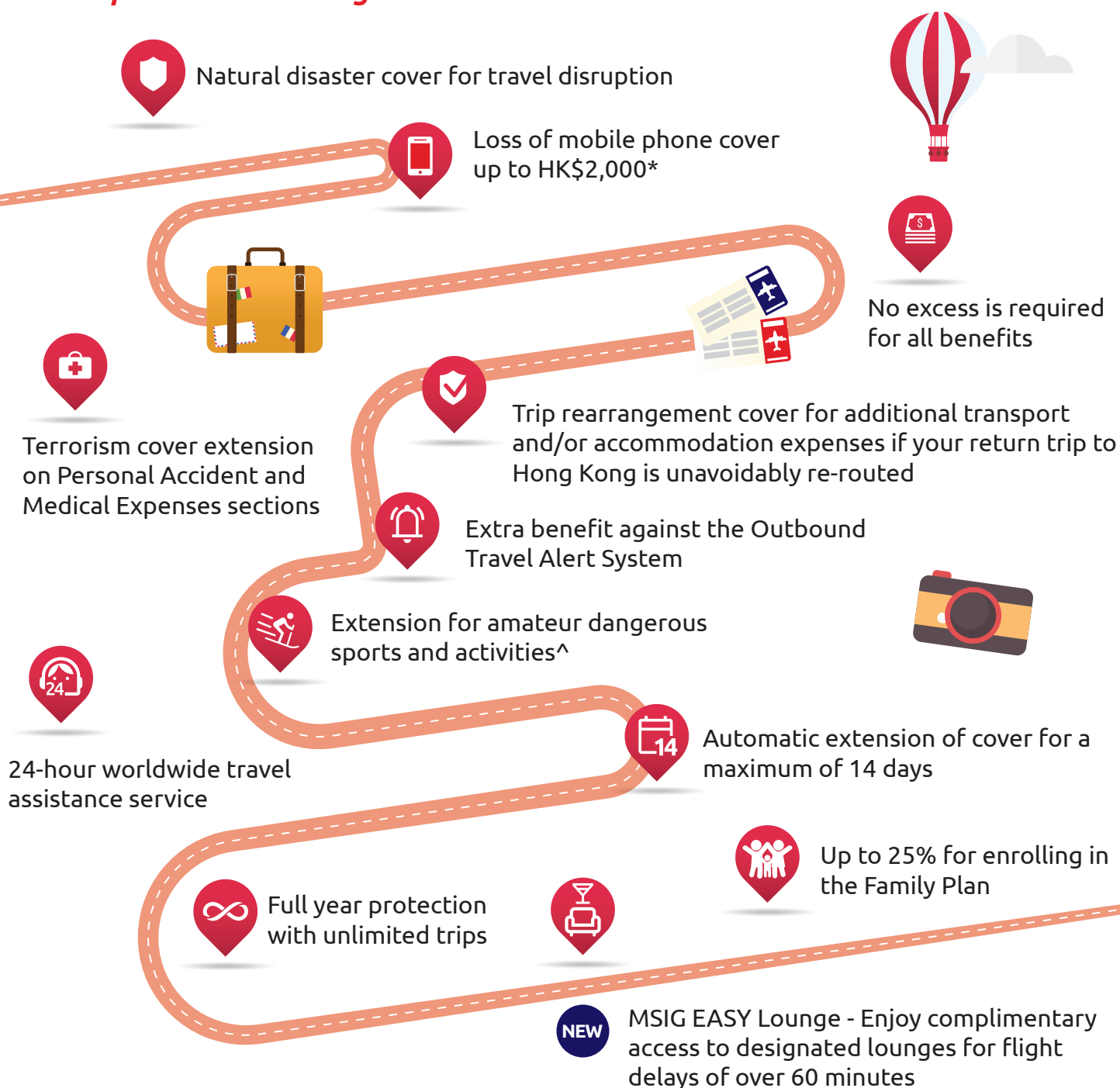
A Member of **MS&AD** INSURANCE GROUP

Whether travelling for work or play, we've got you and your family covered.

Frequent travel is often an essential part of life. Whether you fly frequently for business or simply enjoy the pleasure of discovering new experiences with your loved ones, you should ensure that you all have adequate financial protection against the unforeseen. That's why MSIG has developed Annual TravelSurance 4.0, so you and your family can get back to exploring the world again with renewed confidence.

## Plan highlights

### Comprehensive coverage



\* Mobile phone cover is not applicable to the Silver Plan or if the Insured Person(s) is (are) below 18 years of age

^ This section will not be available to Insured Persons who are over 65 years of age

## Illustrative example



Mr Wong is a businessman and a frequent traveller, who likes to go abroad with his wife and 16-year-old son during school holidays and festive periods.

To give himself peace of mind and maximise his travel experience, he takes out Annual TravelSurance 4.0, specifically Class B of the Family Plan along with Full Cover of the Gold Plan (2 Adults (Parents) & Children). This covers both his personal business trips and family trips.

The annual premium is HK\$4,755.

### Scenario 1

When Mr Wong arrives in Tokyo for a 5-day business trip. Unfortunately, shortly after landing he discovers that his mobile phone has been stolen.

On the third day of the trip, he slips and fall in the street after lunch, injuring his knees and left shoulder. He seeks treatment at the local hospital and the doctor confirms that he has dislocated his left shoulder.

After returning to Hong Kong, he attends 3 follow-up sessions with doctors for his dislocated shoulder. How does Annual TravelSurance 4.0 Insurance cover Mr Wong?



Loss of mobile phone\*: HK\$2,000



Medical expenses in Japan: HK\$3,000



Follow-up treatment in Hong Kong:  
HK\$2,400 (HK\$800 x 3 visits)

**Total compensation: HK\$7,400**

\* Mobile phone cover is not applicable to the Silver Plan or if the Insured Person(s) is (are) below 18 years of age

### Scenario 2

During a summer holiday, Mr Wong sets off on a 15-day road trip from Los Angeles with his wife and son. On the fourth day of the trip, Mr Wong is driving his rented car in the Grand Canyon National Park. Halfway through the journey, he accidentally crashes into a traffic light, slightly injuring himself, his wife and his son. They suffer minor cuts and bruises, and are all taken to hospital for treatment without the need for an overnight stay. The damage to the car amounts to HK\$15,000.

In addition, a typhoon hits Hong Kong on the day when Mr Wong and his family are returning to the city. As a result, their flight is diverted to Osaka where they are obliged to stay in a hotel for one night.

How does Annual TravelSurance 4.0 Insurance (Family Plan – 2 Adults (Parents) & Children) cover Mr Wong's family?



Medical expenses in  
Los Angeles: HK\$5,000



Trip rearrangement - additional  
accommodation expenses in  
Osaka: HK\$1,000



Rental vehicle excess\*: HK\$5,000




Additional transport expenses from  
Osaka to Hong Kong: HK\$6,500

**Total compensation: HK\$17,500**


\* We will reimburse you up to the maximum indemnity as stated in the Summary of Benefits if you rent or hire a rental vehicle, or a campervan: (a) from a licensed rental agency, and (b) the vehicle rental agreement includes an excess (or deductible) which makes you liable for the loss of or damage to the vehicle.


## Benefits at a glance

 Coverage	Maximum Benefits Limits Per Year (HK\$)	
	Gold Plan	Silver Plan
<b>1. Personal accident</b> <ul style="list-style-type: none"><li>• Accidental death/permanent total disablement</li><li>• Major burns</li></ul>	Class A: 500,000 Class B: 1,000,000 Class C: 2,000,000 Class D: 3,000,000 Class E: 4,000,000 Class F: 5,000,000 250,000	
<b>2. Medical expenses</b> <ul style="list-style-type: none"><li>• Reasonable additional transport expenses if need to stay beyond the intended return date due to sickness or bodily injury abroad</li><li>• Follow-up treatment in Hong Kong<ul style="list-style-type: none"><li>▶ Maximum no. of days</li><li>▶ Chinese medicine practitioner<ul style="list-style-type: none"><li>◦ Limit per visit per day</li></ul></li></ul></li><li>• Overseas hospital cash benefits (in-patient)<ul style="list-style-type: none"><li>▶ Limit per day</li></ul></li></ul>	1,000,000	100,000 90 1,500 150 5,000 500
<b>3. Terrorism extension</b> <ul style="list-style-type: none"><li>• Applicable to benefits 1 – 2</li></ul>	3,000,000	
<b>4. Trip cancellation and curtailment</b> <ul style="list-style-type: none"><li>• Unused travel and accommodation expenses</li></ul> <p>Extra benefit against the Outbound Travel Alert System:</p> <ul style="list-style-type: none"><li>▶ Maximum limit of the relevant loss if the Black Alert is hoisted</li><li>▶ Maximum limit of the relevant loss if the Red Alert is hoisted</li><li>▶ Maximum limit of administration charge billed by travel agent if your trip is cancelled or curtailed</li><li>▶ Additional transport expenses if you are forced to leave the city you are staying to another city in order to return to Hong Kong</li><li>▶ Cash allowance for staying overnight in another city waiting for the necessary public transport to return to Hong Kong</li></ul>	50,000   100% 50% 300 Included 1,000	Not applicable
<b>5. Replacement employee</b>	20,000	
<b>6. Travel delay</b> <p>Compliment access to designated lounges for flight delays of over 60 minutes <span>NEW</span></p> <ul style="list-style-type: none"><li>• Limit for each 6 hours of delay</li><li>• Maximum limit for trips to or from China</li></ul>	2,000 Included 250 500	Not applicable Included Not applicable Not applicable



## Benefits at a glance

 Coverage	Maximum Benefits Limits Per Year (HK\$)	
	Gold Plan	Silver Plan
<b>7. Delay due to hijack</b>	2,500	Not applicable
<b>8. Trip rearrangement</b> <ul style="list-style-type: none"> <li>Unused transport and accommodation expenses or additional transport and/or accommodation expenses</li> <li>Additional accommodation expenses               <ul style="list-style-type: none"> <li>▶ Limit per day</li> </ul> </li> </ul>	7,500	
<b>9. Loss of passport</b>	2,000	
<b>10. Loss of baggage</b> <ul style="list-style-type: none"> <li>Limit per article, pair or set of articles</li> <li>Limit of all sports equipment</li> <li>Limit of all valuables</li> <li>Limit of all cameras, camcorders and audio/video equipment</li> <li>Limit of mobile phone*               <ul style="list-style-type: none"> <li>▶ Maximum no. of device</li> </ul> </li> </ul>	25,000 3,000 5,000 5,000 5,000 2,000 1	
<b>11. Delayed baggage for more than 8 hours</b>	1,500	
<b>12. Loss of Personal money</b>	3,000	
<b>13. Loss of Documents or Samples</b> <ul style="list-style-type: none"> <li>Limit per article</li> </ul>	2,500 1,000	
<b>14. Personal liability</b>	2,500,000	
<b>15. Rental vehicle excess</b>	5,000	

 Additional Benefits	Maximum Benefits Limits Per Year (HK\$)	
	Gold Plan	Silver Plan
<b>1. No excess</b>	Included	
<b>2. Amateur dangerous sports and activities extension*</b>	50% of the maximum benefits under the Personal Accident & Medical Expenses sections	
<b>3. Worldwide travel assistance services</b> <ul style="list-style-type: none"> <li>24-hour worldwide emergency medical evacuation &amp; repatriation after treatment</li> <li>Deposit guarantee for hospital admission</li> <li>Unexpected return to Hong Kong, compassionate visit, children escort arrangement, etc.</li> </ul>	2,000,000  40,000  Included	
<b>4. Automatic extension of cover</b> <ul style="list-style-type: none"> <li>Maximum no. of days</li> <li>Maximum no. of days for medical expenses</li> </ul>	14 30	

\* Mobile phone cover is not applicable to the Insured Person(s) is(are) below 18 years of age.

# Amateur dangerous sports and activities extension is not applicable to those aged over 65.

## Annual Premium Table<sup>^</sup> (HK\$)

### Individual Plan

Class	Personal Accident Sum Insured (HK\$)	Gold Plan Full Cover (HK\$)	Silver Plan Basic Cover - Personal Accident and Medical Expenses Sections only (HK\$)
<b>A</b>	500,000	1,620	1,150
<b>B</b>	1,000,000	1,905	1,480
<b>C<sup>+</sup></b>	2,000,000	2,475	1,810
<b>D<sup>+</sup></b>	3,000,000	3,045	2,200
<b>E<sup>+</sup></b>	4,000,000	3,615	2,700
<b>F<sup>+</sup></b>	5,000,000	4,185	3,260

Additional premium for each additional benefit: HK\$170.

### Family Plan<sup>~</sup>

2 Adults (Parents) & Children			
A	500,000	4,040	Not applicable
B	1,000,000	4,755	
1 Adult (Father/Mother) & Children			
A	500,000	2,420	Not applicable
B	1,000,000	2,850	

<sup>^</sup> 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 1<sup>st</sup> January 2018. As a result, all premium amounts shown in this premium table are subject to levy.

<sup>+</sup> Class C, D, E & F are not applicable to those insured persons above 65 years of age.

<sup>~</sup> Family Plans are only applicable to the Full Cover of Gold Plan.

### Important notes:

1. Age Limit: Up to 75 years of age.
2. The maximum period of each journey is 90 days. Number of trips per year is unlimited.
3. The children benefits of family plan apply only to any insured persons aged under 18. Child aged below 12 must be accompanied by a parent or guardian.
4. Each trip should be a round-trip commencing from Hong Kong.
5. For insured persons aged below 18, the maximum indemnity will be limited to HK\$150,000 per person under Personal Accident. For all insured persons aged below 18, the total maximum indemnity will be limited to HK\$450,000 under Personal Accident and HK\$450,000 under Medical Expenses and the maximum indemnity will be limited to HK\$2,500,000 per person under Personal Liability.
6. For insured persons aged above 65, Personal Accident and Medical Expenses benefits are limited to 25% of maximum Sum Insured, and No Amateur Dangerous Sports and Activities Extension shall apply.
7. 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.
8. Cover does not begin until the proposal form has been accepted and premium paid, except as provided in writing by MSIG Insurance (Hong Kong) Limited.
9. We shall not be liable for any claims arising from manual work undertaken during your trips.
10. In the event of any discrepancy between the English and Chinese versions of any of the above details, the English version shall prevail.



### **Rest assured about our claims solution**

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

無論您出差公幹還是旅遊玩樂，MSIG保險都會為您和您的家人提供完善保障。

頻繁出行是現今生活不可或缺的一部分。無論是因為公務經常乘搭飛機，還是享受與摯愛親朋一起探索全新旅遊體驗的樂趣，您都要事先確保所有人都有足夠的財務保障以應付無法預料的情況。MSIG保險專誠為您推出全年旅遊保險4.0，讓您和家人可以如以往一樣安枕無憂，重拾探索世界的樂趣。

## 計劃特點

### 全面保障



\* 手提電話保障不適用於銀計劃及年齡為18歲以下之受保人

<sup>^</sup> 此保障不適用於年齡為65歲以上之受保人



黃先生是一位商人，經常要出門公幹。他喜歡趁著學校假期和節日期間與太太和16歲的兒子出門度假。

他希望可以盡情享受每一個旅程，無後顧之憂，所以黃先生購買了保障兩位成人（父母）及子女的全年旅遊保險4.0家庭計劃金計劃，並選擇了B級別。此計劃全面保障他的個人商務旅程和家庭旅行。

全年保費為港幣4,755元。

### 例子一

黃先生到東京出差5天，不幸的是，抵埗後不久，他便發現他的手機被人盜去。

在行程的第三天，他於午飯後意外地在街上滑倒，令膝蓋和左肩受傷。他到當地醫院接受治療，醫生診斷他的左肩脫臼。

回港後，他就左肩脫臼接受了3次跟進治療。全年旅遊保險4.0如何保障黃先生？



遺失手提電話\*：港幣2,000



在日本的醫療費用：港幣3,000



返港後的覆診費用：港幣2,400元  
(港幣800元 X 3次覆診)

**總賠償額：港幣7,400元**

\*手提電話保障不適用於銀計劃及年齡為18歲以下之受保人

### 例子二

暑假期間，黃先生與太太和兒子到洛杉磯度假，展開為期15天的自駕遊之旅。

黃先生在旅程的第四天，駕駛其租來的私家車前往大峽谷國家公園觀光。路途中，他不小心碰撞到紅綠燈。他與妻子和兒子都受了輕傷，遭到輕微割傷和瘀傷，被送往醫院接受治療，無需留院。出租私家車的損毀賠償金額為港幣15,000元。

他們一家人返港當天遇上颱風襲港，所乘坐的航班轉飛大阪，他們一家只好在大阪的酒店住宿一晚。

全年旅遊保險4.0（家庭計劃 — 2位成人（父母）及子女）如何保障黃先生？



在洛杉磯的醫療費用：港幣5,000元



大阪的額外住宿費用：港幣1,000元



租車自負金額保障\*：港幣5,000元



大阪至香港的額外交通費用：港幣6,500元

**總賠償額：港幣17,500元**

\* 倘您(a) 從持牌出租代理處租用汽車或露營車，及(b) 其汽車租賃協議規定須要您支付汽車遺失或損毀的自負金額（或免賠金額），我們將支付不超過「保障項目表」所載的最高賠償額的賠款。



## 保障範圍一覽表

 保障範圍	每年最高賠償額（港幣/元）	
	金計劃	銀計劃
<b>1. 人身意外</b> <ul style="list-style-type: none"> <li>意外死亡/永久完全殘廢</li> <li>嚴重燒傷</li> </ul>	A 級別：500,000 B 級別：1,000,000 C 級別：2,000,000 D 級別：3,000,000 E 級別：4,000,000 F 級別：5,000,000 250,000	
<b>2. 醫療費用</b> <ul style="list-style-type: none"> <li>因生病或身體受傷而須於海外停留及未能於原定日期回港所需支付的額外而合理的交通費用</li> <li>返港後覆診費用               <ul style="list-style-type: none"> <li>▶ 最多日數 90</li> <li>▶ 註冊中醫師費用 1,500</li> <li>◦ 每日每次限額 150</li> </ul> </li> <li>海外住院現金津貼               <ul style="list-style-type: none"> <li>▶ 每日限額 500</li> </ul> </li> </ul>	1,000,000           100,000           5,000	
<b>3. 恐怖活動伸延保障</b> <ul style="list-style-type: none"> <li>適用於保障項目 1-2</li> </ul>	3,000,000	
<b>4. 取消及縮短行程</b> <ul style="list-style-type: none"> <li>不能退回的旅行及住宿費用</li> </ul> 在外遊警示制度下的額外保障： <ul style="list-style-type: none"> <li>▶ 如懸掛黑色外遊警示，相關損失的最高賠償額 100%</li> <li>▶ 如懸掛紅色外遊警示，相關損失的最高賠償額 50%</li> <li>▶ 旅行社安排取消或縮短受保行程所收取之手續費之限額 300</li> <li>▶ 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之額外交通費用 包括</li> <li>▶ 如受保人必須轉往其他城市留宿以等候所需之交通工具回港，可獲賠償現金津貼 1,000</li> </ul>	50,000	不適用
<b>5. 替代僱員</b>	20,000	
<b>6. 行程延誤</b> <ul style="list-style-type: none"> <li>航班延誤超過60分鐘，免費使用指定機場貴賓室 <small>新增</small></li> <li>每6小時之延誤時期賠償 250</li> <li>離開或抵達中國旅程的最高賠償 500</li> </ul>	2,000	
<b>7. 因劫機延誤行程</b>	2,500	不適用

## 保障範圍一覽表

 保障範圍	每年最高賠償額（港幣/元）	
	金計劃	銀計劃
<b>8. 行程更改</b> <ul style="list-style-type: none"> <li>尚未使用的旅程及住宿按金或額外交通及/或住宿費用</li> <li>額外住宿費用               <ul style="list-style-type: none"> <li>▶ 每日限額</li> </ul> </li> </ul>	7,500	不適用
<b>9. 遺失護照</b>	1,000	
<b>10. 遺失行李</b> <ul style="list-style-type: none"> <li>每件、每套或每組物品</li> <li>所有運動器材</li> <li>所有貴重物品</li> <li>所有相機或攝錄機及影音器材</li> <li>手提電話*</li> <li>▶ 最高賠償數量</li> </ul>	25,000 3,000 5,000 5,000 5,000 2,000 1	
<b>11. 行李延誤超過8小時</b>	1,500	
<b>12. 遺失個人錢財</b>	3,000	
<b>13. 遺失商業文件或貨辦</b> <ul style="list-style-type: none"> <li>每件物品</li> </ul>	2,500 1,000	
<b>14. 個人責任</b>	2,500,000	
<b>15. 租車自負金額</b>	5,000	

 額外保障	每年最高賠償額（港幣/元）	
	金計劃	銀計劃
<b>1. 無自負金額</b>	包括	
<b>2. 業餘危險運動及活動<sup>#</sup></b>	人身意外及醫療費用保障額的50%	
<b>3. 全球旅遊支援服務</b> <ul style="list-style-type: none"> <li>24小時全球緊急醫療運送及接受治療後送返原居地服務</li> <li>入院保證金</li> <li>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</li> </ul>	2,000,000  40,000  包括	
<b>4. 自動延長保障期</b> <ul style="list-style-type: none"> <li>最高賠償日數</li> <li>醫療費用最高賠償日數</li> </ul>	14 30	

\* 手提電話保障不適用於年齡為18歲以下之受保人。

<sup>#</sup> 業餘危險運動及活動保障不適用於年齡為65歲以上之受保人。

## 全年保費一覽表<sup>^</sup>（港幣/元）

### 個人計劃

級別	人身意外保障投保額 （港幣/元）	金計劃保費 - 全面保障 （港幣/元）	銀計劃保費 - 基本保障 - 只提供人身意外及醫療費用 （港幣/元）
A	500,000	1,620	1,150
B	1,000,000	1,905	1,480
C*	2,000,000	2,475	1,810
D*	3,000,000	3,045	2,200
E*	4,000,000	3,615	2,700
F*	5,000,000	4,185	3,260

每個額外保障的額外保費：港幣170元。

### 家庭計劃<sup>~</sup>

2位成人（父母）及子女			
A	500,000	4,040	不適用
B	1,000,000	4,755	
1位成人（父/母）及子女			
A	500,000	2,420	不適用
B	1,000,000	2,850	

<sup>^</sup> 收取保費徵費之新規定 - 香港保險業監管局（保監局）已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。本保單應付保費徵費是按照適用徵費率訂定。

\* C、D、E及F級別不適用於65歲以上之投保人。

~ 家庭計劃適用於提供全面保障之金計劃。

#### 重要事項：

1. 年齡限制：75歲或以下人士。
2. 每次旅程期限最長可達90天，全年外出旅遊次數不限。
3. 家庭計劃中的子女保障只適用於年齡為18歲以下的兒童。12歲以下的兒童須由家長或監護人陪同成行。
4. 每次旅程必須為由香港出發之來回旅遊。
5. 每名18歲以下之受保人可享人身意外保障的最高賠償額為港幣150,000元，所有18歲以下之受保人可享人身意外保障的最高賠償總額為港幣450,000元、醫療費用保障的最高賠償總額為港幣450,000元及個人責任保障的最高賠償額為港幣2,500,000元。
6. 每名65歲以上之受保人可享人身意外保障及醫療費用保障最高賠償額的25%，及不可享有危險運動及活動保障。
7. 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。
8. 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。
9. 本公司不負責受保人在旅途中從事體力勞動工作而引致的任何索償。
10. 中、英文版本內容如有歧義，在任何情況下將以英文版本為準。



### 貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由賠償部專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。  
賠償服務熱線：[+852 2894 0660](tel:+85228940660)（星期一至五，上午9時至下午5時30分，公眾假期除外）

您亦可隨時隨地，透過 **EASY網上索償系統** 申請索償。

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