

iTravel Go (Single Trip)
iTravel Go 單次旅遊保險

Travel with confidence

Travel with heart

旅行隨心話 Go就Go



PROTECTING
GOALS
POWERING
FUTURES

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

熱愛旅遊的您，喜歡隨時出走。**MSIG**全新推出的**iTravel Go**單次旅遊保險，為您的旅程提供全方位保障，讓您隨心出發，話Go就Go，輕鬆創造難忘回憶！

我們的全面保障涵蓋**自然災害保障**、**手機損毀保障**、**行程更改支援**及**醫療保障**，並提供**24 小時全球支援服務**，隨時隨地為您提供支援。此外，您更可享受專屬禮遇，包括 **MSIG EASY Lounge 航班延誤貴賓室通行證服務**及**海外醫療視像診症諮詢**。

計劃特點



市場上獨特的保障



人身意外：

兒童教育補助金保障高達港幣40,000元，
家庭援助保障高達港幣10,000元。



醫療費用：

回港後住院現金保障高達港幣5,000元，
海外懷孕相關疾病醫療費用高達港幣15,000元。



全球旅遊支援服務：

緊急醫護運送、治療後運送返國、以及運送遺體/骨灰返國保障不設上限，惟旅行前已存在的狀況之相關保障上限為港幣50,000元。



行李箱維修上門交收服務：

免費上門收取及送還於旅程中損壞的行李箱。





主要保障特點



人身意外：

賠償額高達港幣1,000,000元，意外身故雙倍賠償保障高達港幣2,000,000元及信用卡保障高達港幣50,000元。



醫療費用：

賠償額高達港幣2,000,000元，全面涵蓋因海外醫療及返港90天後跟進治療衍生的費用。



旅程保障：

涵蓋旅程延期、更換旅客或替代僱員、持牌旅遊營辦商破產保障，以及因任何原因取消旅程。外遊警示保障延伸至黃色級別，黑色外遊警示保障高達港幣50,000元。



行程延誤及行程更改：

航班延誤每5小時可獲賠償港幣300元（上限為港幣3,000元），行程更改保障額高達港幣13,000元。提供航班改道、航班超額預訂及錯過交通轉乘保障。



業餘危險運動及活動：

涵蓋馬拉松、熱氣球、滑雪及水肺潛水等活動，人身意外及醫療費用保障各高達港幣250,000元。



手提電話遺失或損壞：

手提電話保障高達港幣3,000元及手提電腦/平板電腦保障高達港幣6,000元。



租車保障：

歸還租賃車輛保障高達港幣2,500元，租車自負額保障提高至港幣10,000元。



MSIG航班延誤貴賓室通行證服務：

當航班延誤超過60分鐘時，您可與最多5位同行旅客免費使用全球超過1,700間機場貴賓室。



綁架及人質保障：

保障高達港幣15,000元。

說明例子



例子一：錯過交通轉乘保障及航班改道

陳先生前往倫敦七天參加朋友婚宴，往返航班均需經多哈轉機。因此，他選擇投保了iTravel Go 單次旅遊保險的計劃A（全球保障）。

去程時，陳先生由香港飛往多哈的航班因雷暴延誤2.5小時，以致未能趕及接駁前往倫敦的航班。航空公司安排其改乘下一班航班，最終延遲5小時抵達倫敦。

回程時，倫敦至多哈段航班順利抵達。然而，原定由多哈返港的航班因香港懸掛八號風球，多次嘗試降落不果，於早上10時轉降廈門，最終較原定時間延遲12小時才抵達香港。

iTravel Go 單次旅遊保險如何為陳先生提供保障？



MSIG Easy Lounge 航班延誤貴賓室通行證：
已包括



錯過交通轉乘保障：
每延誤5小時可獲賠償港幣300元
合資格延誤時數（5小時）= 港幣300元



航班改道：
每延誤5小時可獲賠償港幣300元
合資格延誤時數（10小時）
= 港幣300元 x 2 = 港幣600元



總賠償金額：港幣900元



例子二：因任何原因取消旅程

林小姐計劃於復活節期間與其朋友前往東京進行5天賞櫻之旅，當確認機票酒店住宿後，她們隨即投保了iTravel Go 單次旅遊保險的計劃A（亞洲保障）。然而，鑑於東京即將發生大地震的傳聞令她們感到憂慮，遂決定取消行程。

iTravel Go 單次旅遊保險如何為林小姐及其朋友提供保障？



a. 機票：
港幣5,000元 x 2位成人 = 港幣10,000元



b. 住宿損失：
港幣1,500元 x 4晚 = 港幣6,000元

項目總和

(**a** + **b**) : 港幣16,000元



自負額 (50%)：
港幣16,000元 x 50% = 港幣8,000元



總賠償金額：
港幣16,000元 — 港幣8,000元 = 港幣8,000元



例子三：醫療費用及租車相關費用



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。因此，黃先生選擇投保了iTravel Go 單次旅遊保險的家庭計劃A（全球保障）。黃先生在旅程的第10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。出租私家車的損毀賠償金額為港幣15,000元。

他扭傷前臂，而太太及兒子遭到輕微割傷和瘀傷，隨即被送往醫院接受治療。餘下4天行程因此取消，包括一場已購票的演唱會及透過網上旅行社預訂的一日遊旅行團。由於黃先生未能駕駛損毀的私家車返回租賃公司，租賃公司收取了港幣2,000元的送返費用。黃先生一家的傷勢穩定，乘搭原訂航班返港。

返港後，黃先生接受了3次專科跟進診症、5次物理治療及3次中醫診治。

iTravel. Go單次旅遊保險如何為黃先生一家提供保障？



洛杉磯醫療費用：
港幣20,000元



租車自負金額*：
港幣10,000元



歸還租賃車輛：
港幣2,000元



縮短行程：
港幣6,600元

• **演唱門票**
港幣1,000元 × 3 = 港幣3,000元

• **一日遊旅行團**
港幣1,200元 × 3 = 港幣3,600元



香港跟進治療費用：
港幣7,600元

• **香港醫療費用（3次）：**
港幣2,000元 × 3 = 港幣6,000元

• **物理治療（5次）：**
港幣200元 × 5 = 港幣1,000元

• **中醫診治（3次）：**
港幣200元 × 3 = 港幣600元



行動輔助設備（拐杖）：
港幣1,500元



總賠償金額：港幣47,700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。

保障概覽

 保障範圍	最高賠償額（港幣/元）		
	計劃A	計劃B	計劃C
第1節 — 人身意外^{1,2}			
1. 意外死亡/永久傷殘	1,000,000	500,000	250,000
額外保障			
1. 業餘危險運動及活動保障 ³	250,000	125,000	不適用
2. 雙倍人身意外賠償 ⁴	2,000,000	1,000,000	不適用
3. 嚴重燒傷	1,000,000	500,000	250,000
4. 意外死亡喪葬費	50,000	25,000	不適用
5. 兒童教育補助金	40,000	20,000	不適用
6. 家庭援助保障 ⁵	10,000	5,000	不適用
7. 信用卡保障 ⁶	50,000	30,000	10,000
第2節 — 醫療費用^{1,2}	2,000,000	1,000,000	500,000
1. 海外醫療費用	2,000,000	1,000,000	500,000
2. 返港後的覆診費用			
• 人身意外引致之醫療費用	2,000,000	1,000,000	500,000
• 因疾病引致之醫療費用	200,000	100,000	50,000
◦ 最多日數	90	90	90
• 中醫師/物理治療/脊醫治療費用	4,000	3,000	3,000
◦ 每日及每次最高賠償限額	200	200	200
3. 住院及海外住院的現金保障 ⁷	12,000	5,000	3,000
• 海外住院現金	12,000	5,000	3,000
◦ 每日最高賠償額	500	500	300
• 因COVID-19而導致海外住院/海外隔離檢疫的現金保障	5,000	5,000	3,000
◦ 每日最高賠償額	500	500	300
• 回港後住院現金	5,000	2,500	1,500
◦ 每日最高賠償額	500	500	300
4. 創傷輔導服務費用	20,000	10,000	5,000
• 每日及每次最高賠償額	2,000	1,000	800
5. 行動輔助設備	20,000	5,000	不適用
6. 海外懷孕相關疾病醫療費用	15,000	7,500	不適用
額外保障			
1. 業餘危險運動及活動保障 ^{3,8}	250,000	125,000	不適用
第3節 — 取消及縮短行程⁹	50,000	25,000	3,500
1. 取消行程 ¹⁰	50,000	25,000	3,500
2. 縮短行程	50,000	25,000	3,500
3. 旅程延期 ¹⁰	7,500	3,750	不適用
4. 更換旅客 ¹⁰	5,000	2,500	不適用
5. 替代僱員 ^{10,11}	5,000	2,500	不適用
6. 持牌旅遊營辦商破產保障 ¹⁰	10,000	5,000	不適用
7. 因任何原因取消旅程 ¹²	25,000	不適用	不適用

保障概覽

 保障範圍	最高賠償額（港幣/元）		
	計劃A	計劃B	計劃C
額外保障 1. 外遊警示 ¹³ - 尚未使用的旅程及住宿按金 - 懸掛黑色外遊警示之最高賠償額 50,000 - 懸掛紅色外遊警示之最高賠償額 25,000 - 懸掛黃色外遊警示之最高賠償額 12,500 - 旅行社收取之手續費之最高賠償額 300 - 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 - 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			
第4節 — 行程延誤及行程更改⁹			
1. 行程延誤 ¹⁴ - 每5小時之延誤時期賠償 300 - 離開或抵達中國旅程的最高賠償 500 2. 行程更改 ¹⁴ - 尚未使用的旅程及住宿按金或額外交通及或住宿費用 - 每日最高限額 1,500 3. 航班改道 ¹⁴ - 每5小時之延誤時期賠償 300 4. 航班超額預訂 ¹⁴ - 每5小時之延誤時期賠償 300 5. 錯過交通轉乘保障 ¹⁴ - 每5小時之延誤時期賠償 300 6. MSIG 航班延誤貴賓室通行證服務 ¹⁵ - 免費進入指定機場貴賓室 - 享用免費餐飲 - 享用免費Wi-Fi及充電服務	3,000 300 500 13,000 1,500 3,000 300 1,200 300 3,000 300 包括	2,000 250 500 5,000 1,000 2,000 250 不適用 不適用 2,000 250 包括	500 250 500 1,500 1,000 500 250 不適用 不適用 500 300 包括
額外保障 - 自動延長「保險期」 - 最高賠償日數 14	14	14	14
第5節 — 行李及個人金錢			
1. 行李及個人財物 - 每件、每套或每組物品 5,000 - 每部手提電話¹⁶ 3,000 - 最高賠償數量 1 - 每部手提電腦/平板電腦 6,000 - 最高賠償數量 1 2. 行李延誤超過6小時 1,000 3. 個人金錢、證件及額外的住宿開支 30,000 - 現金及旅行支票 3,000 - 每日住宿費用 2,000 4. 信用卡盜用保障 3,000	20,000 5,000 3,000 6,000 1,000 30,000 3,000 2,000 3,000	15,000 3,000 1,000 2,000 500 10,000 2,000 1,000 2,000	5,000 3,000 不適用 不適用 不適用 250 1,000 300 500 不適用

保障概覽

 保障範圍	最高賠償額（港幣/元）		
	計劃A	計劃B	計劃C
第6節 — 個人責任			
1. 個人責任	2,500,000	2,500,000	2,500,000
第7節 — 租車保障			
1. 租車自負金額	10,000	5,000	2,000
2. 歸還租賃車輛	2,500	1,500	1,000
第8節 — 高爾夫球一棒入洞¹⁷			
1. 高爾夫球一棒入洞	5,000	3,000	不適用
第9節 — 家居財物保障			
1. 因爆竊而招致的家居財物損失或損毀	30,000	10,000	不適用
第10節 — 綁架及人質			
1. 綁架及人質 • 每6小時賠償額	15,000 500	10,000 500	不適用
第11節 — 恐怖活動附加保障			
1. 恐怖活動附加保障	包括	包括	包括

- 如受保人年齡為70歲以上，人身意外及醫療費用保障項目之最高賠償額將為投保額的50%。
- 於家庭計劃中，所有18歲以下之受保人可享「人身意外」保障的最高總賠償額為港幣1,500,000元及「醫療費用」保障的最高總賠償額為港幣3,000,000元。
- 以業餘身份參與熱氣球、不超過水深30米之水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、馬拉松、滑水、無繩滑水、寬板滑水、帆船航行、急流飄筏、滑浪風帆、吊索跳、騎馬、在海拔5,000米以下的高地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而身體受傷或患上疾病，本公司將賠償有關之醫療費用及因身體受傷而導致死亡或永久殘廢的賠償。
- 「人身意外」保障之雙倍人身意外保額賠償不適用於在意外發生時年齡為18歲以下或70歲以上的人士。
- 於家庭計劃中，計劃A的「家庭援助」保障的最高賠償額為港幣20,000元；計劃B為港幣10,000元。
- 此保障不適用於所有18歲以下之受保人。
- 就同一原因引致之任何損失，受保人只可向第2節 — 「住院及海外住院的現金保障」中的其中一項提出索償。
- 此保障只適用於身體受傷或患病時未滿70歲之受保人。
- 就同一原因引起的任何損失，受保人僅可向第3節或第4節提出索償。
- 就同一原因引起的任何損失，受保人僅可根據第3.1節（取消行程）、第3.3節（旅程延期）、第3.4節（更換旅客）、第3.5節（替代僱員）或第3.6節（持牌旅遊營辦商破產保障）其中一項提出索償。
- 僅適用於投保人為有限公司或無限公司之保單。
- 保單必須於受保人首次支付或訂購旅程之日起計七日內購買，否則本項下之索償將不獲受理。
- 就同一原因引起的任何損失，受保人僅可就「黑色警示」、「紅色警示」或「黃色警示」其中一項提出索償。
- 就同一原因引致之任何損失，受保人僅可根據第4.1節（行程延誤）、第4.2節（行程更改）、第4.3節（航班改道）、第4.4節（航班超額預訂）或第4.5節（錯過交通轉乘保障）其中一項提出索償，而不可就多於一項索償。
- 請於航班預定出發時間至少24小時前登記有關航班資料，方合資格享用此服務。
- 此保障不適用於家庭計劃中未滿18歲之受保人。
- 不適用於未滿18歲之受保人。

保障概覽

 自選附加保障	最高賠償額（港幣/元）		
	計劃A	計劃B	計劃C
額外運動器材保障			
1. 所有運動器材總賠償額	增至10,000	增至8,000	不適用
2. 因托運行李延誤超過12小時而導致的體育器材租賃的實際費用	1,000	1,000	不適用
升級租車自負金額			
1. 升級租車自負金額	增至 15,000	增至10,000	增至7,000
寵物保障			
1. 寵物住宿保障 • 每日住宿費用	5,000 500	5,000 500	不適用
2. 因寵物緊急情況導致的取消或縮短行程	50,000	25,000	不適用
郵輪旅遊保障			
1. 額外取消及縮短行程及行程更改保障	額外提高30,000	額外提高30,000	不適用
2. 取消岸上觀光 • 取消岸上觀光費	10,000	10,000	
• 取消岸上觀光津貼	10,000	10,000	
• 每次觀光旅行	2,000	2,000	
3. 縮短岸上觀光 • 縮短岸上觀光津貼	5,000	5,000	
• 每次觀光旅行	500	500	
4. 衛星電話費	3,000	3,000	

 全球旅遊支援服務	最高賠償額（港幣/元）		
	計劃A	計劃B	計劃C
1. 醫護運送 • 由於旅行前已存在的狀況導致	無限 50,000	無限 50,000	無限 不適用
2. 治療後運送返國 • 由於旅行前已存在的狀況導致	無限 50,000	無限 50,000	無限 不適用
3. 運送遺體/骨灰返國 • 由於旅行前已存在的狀況導致	無限 30,000	無限 30,000	無限 不適用
4. 恩恤探訪費用 • 交通費用	50,000 來回定期航班機票 （經濟客位）	40,000 來回定期航班機票 （經濟客位）	20,000 來回定期航班機票 （經濟客位）
• 每日酒店住宿費用	1,500	1,000	1,000
• 最高賠償日數	7	7	7
5. 無人照料受供養子女送返「原居國家」 • 交通費用	50,000 單程定期航班機票 （經濟客位）	40,000 單程定期航班機票 （經濟客位）	20,000 單程定期航班機票 （經濟客位）
6. 入院按金保證	40,000	40,000	40,000
7. 入住酒店客房療養 • 每日酒店住宿費用	7,500 1,500	7,500 1,500	7,500 1,500
8. 醫院診症傳譯服務 每日傳譯服務上限（每日上限3小時）	4,000 800	4,000 800	不適用 不適用

保障概覽

 全球旅遊支援服務	最高賠償額（港幣/元）		
	計劃A	計劃B	計劃C
9. 突然返回「原居國家」	單程定期航班機票 （經濟客位）	單程定期航班機票 （經濟客位）	單程定期航班機票 （經濟客位）
10. 醫療診治、電話醫療顧問、評估及轉介約診	包括	包括	包括
11. 緊急電話費用	1,000	1,000	500
12. 旅遊資訊	包括	包括	包括
13. 尋回行李	包括	包括	包括
14. 緊急更改行程安排	包括	包括	包括
15. 行政支援	包括	包括	包括
16. 法律援助	包括	包括	包括

主要自負金額

項目	自負金額（港幣／元，每次索償）		
	計劃 A	計劃 B	計劃 C
外遊警示的額外保障 • 紅色外遊警示 • 黃色外遊警示	50% 75%	50% 75%	50% 75%
因任何原因取消行程	50%	不適用	不適用

保費一覽表[^]

保費	個人計劃（港幣／元）						家庭計劃（港幣／元）					
	亞洲			全球			亞洲			全球		
旅行期間 日數	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C
1	236	180	143	247	189	149	591	451	357	619	472	373
2	257	196	155	269	205	162	643	490	388	673	513	405
3	296	218	170	327	241	187	740	545	425	818	603	468
4	327	234	180	382	272	210	818	585	450	955	680	525
5	354	261	201	413	304	235	885	653	503	1,033	760	588
6	384	290	222	448	339	259	960	725	555	1,120	848	648
7	411	308	237	479	360	277	1,028	770	593	1,198	900	693
8	486	363	278	584	436	334	1,215	908	695	1,460	1,090	835
9	518	382	292	622	459	351	1,295	955	730	1,555	1,148	878
10	549	393	300	659	472	360	1,373	983	750	1,648	1,180	900
11	579	404	309	695	485	371	1,448	1,010	773	1,738	1,213	928
12	600	415	317	720	498	381	1,500	1,038	793	1,800	1,245	953
13	622	426	325	747	512	390	1,555	1,065	813	1,868	1,280	975
14	643	435	333	772	522	400	1,608	1,088	833	1,930	1,305	1,000
15	696	464	354	861	574	439	1,740	1,160	885	2,153	1,435	1,098
16	718	479	366	888	593	453	1,795	1,198	915	2,220	1,483	1,133
17	740	491	374	916	608	463	1,850	1,228	935	2,290	1,520	1,158
18	763	499	382	944	618	472	1,908	1,248	955	2,360	1,545	1,180
19	784	511	390	970	632	483	1,960	1,278	975	2,425	1,580	1,208
20	806	522	398	998	647	493	2,015	1,305	995	2,495	1,618	1,233

保費一覽表[^]

保費	個人計劃（港幣／元）						家庭計劃（港幣／元）					
	亞洲			全球			亞洲			全球		
旅行期間 日數	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C	計劃 A	計劃 B	計劃 C
21	826	534	408	1,022	661	505	2,065	1,335	1,020	2,555	1,653	1,263
22	1,051	674	514	1,132	726	553	2,628	1,685	1,285	2,830	1,815	1,383
23	1,078	688	524	1,161	741	565	2,695	1,720	1,310	2,903	1,853	1,413
24	1,105	701	535	1,190	755	576	2,763	1,753	1,338	2,975	1,888	1,440
25	1,131	715	545	1,218	770	587	2,828	1,788	1,363	3,045	1,925	1,468
26	1,167	727	556	1,256	783	598	2,918	1,818	1,390	3,140	1,958	1,495
27	1,200	741	566	1,293	798	609	3,000	1,853	1,415	3,233	1,995	1,523
28	1,237	753	574	1,332	811	618	3,093	1,883	1,435	3,330	2,028	1,545
29	1,368	826	629	1,466	885	674	3,420	2,065	1,573	3,665	2,213	1,685
30	1,406	840	640	1,506	900	686	3,515	2,100	1,600	3,765	2,250	1,715
以後每日	34	28	20	37	30	22	85	70	50	93	75	55

自選附加保障	個人計劃（以港幣計）	家庭計劃（以港幣計）
額外運動器材保障	30	75
升級租車自負金額	60 （兩位受保人或以上投保只需港幣120元）	120
寵物保障	60 / 5日 （以每名受保人及一隻寵物計算）	60 / 5日 （以每個家庭及一隻寵物計算）
郵輪旅遊保障	保費的50%	保費的50%

[^] 保費金額將附加保費徵費，並由保險業監管局（「保監局」）徵收。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。因此，本產品投保書上所列明的保費金額將附加保費徵費。詳情請瀏覽 www.ia.org.hk/tc/levy。

重要事項

1. 年齡限制：85歲或以下人士。
2. 家庭計劃包括合法夫婦及其年齡為18歲以下之子女；12歲以下的兒童須由家長或監護人陪同成行。
3. 每次旅程期限最長可達182天，並必須為由香港出發之來回旅遊。
4. 亞洲國家及地區：包括中國、澳門、汶萊、柬埔寨、印尼、日本、韓國、寮國、馬來西亞、緬甸、菲律賓、新加坡、台灣、泰國及越南。
5. 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。
6. 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。
7. 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」，由理賠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。

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。

As a travel enthusiast, you embrace the thrill of traveling out of sight and out of mind. With **MSIG's iTravel Go (Single Trip)**, we prioritise your needs, letting you focus on creating unforgettable memories.

Our comprehensive coverage safeguards you against **natural disasters, mobile phone coverage, trip rearrangement support, and medical coverage**. With **24-hour worldwide assistance**, you'll have support whenever you need it. Plus, enjoy exclusive benefits like **MSIG EASY Lounge access** during flight delays and **Overseas medical teleconsultation**.

Plan highlights



Signature benefits in the market



Personal accident:

Child education grant of up to HK\$40,000 and family assistance benefit of up to HK\$10,000.



Medical expenses:

Hospitalisation daily benefit in Hong Kong of up to HK\$5,000 and maternity medical expenses overseas of up to HK\$15,000.



Worldwide emergency services:

Unlimited coverage for emergency medical evacuation, post-treatment repatriation, and repatriation of remains/ashes, with pre-existing conditions covered up to HK\$50,000.



Door-to-door luggage repair service:

Free pickup and delivery for travel-damaged luggage.





Key features and benefits



Personal accident:

Coverage up to HK\$1,000,000, double indemnity for accidental death up to HK\$2,000,000 and credit card protection up to HK\$50,000.



Medical expenses:

Coverage up to HK\$2,000,000 for medical expenses incur overseas and follow-up treatment after returning to Hong Kong for 90 days.



Trip protection:

Covers trip postponement, replacement of traveller or employee, insolvency of registered travel operator, and cancellation for any reason. Outbound Travel Alerts coverage extended to Amber level, compensation of Black Alert is up to HK\$50,000.



Flight delay and trip rearrangement:

HK\$300 for every 5-hour flight delay (up to HK\$3,000) and up to HK\$13,000 for trip rearrangement. Coverage for flight diversion, overbooked flight, and missed travel connection is provided.



Amateur dangerous sports and activities:

Includes marathon, hot-air ballooning, skiing, scuba diving, etc. with coverage of up to HK\$250,000 for both personal accident and medical expenses.



Loss of or damage to mobile phone:

Coverage up to HK\$3,000 for mobile phone and up to HK\$6,000 for laptop/tablet.



Rental vehicle coverage:

Returning a rental vehicle covered up to HK\$2,500, with increased rental car excess coverage up to HK\$10,000.



MSIG Easy lounge service:

Complimentary access for you and up to 5 companions during flight delays over 60 minutes at 1,700+ lounges worldwide.



Kidnap & hostage:

Coverage of up to HK\$15,000.

Illustrative example



Scenario 1: Missed travel connection & flight diversion



Mr. Chan is travelling to London for 7 days to attend his friend's wedding banquet, with flights transiting in Doha. He has taken out our Plan A (Worldwide coverage) of iTravel Go (Single Trip).

His flight from Hong Kong to Doha was delayed by 2.5 hours due to thunderstorms, causing him to miss his connection to London. The airline booked him on the next available flight, so he arrived in London 5 hours late.

On his return, Mr. Chan's flight from London to Doha went smoothly. However, his flight from Doha to Hong Kong was diverted to Xiamen at 10am due to multiple unsuccessful landing attempts caused by Typhoon signal no. 8 in Hong Kong. Ultimately, he arrived in Hong Kong 12 hours later than scheduled.

How does iTravel Go (Single Trip) cover Mr. Chan?



MSIG Easy Lounge access pass:
Included



Missed travel connection:
HK\$300 for every 5 hours of delay
Eligible hours (5 hours) = HK\$300



Flight diversion:
HK\$300 for every 5 hours of delay
Eligible hours (10 hours) = HK\$300 x 2 = HK\$600



Total compensation: HK\$900



Scenario 2: Trip cancellation of journey for any reason



Miss Lam planned a trip with her friend to Tokyo during Easter for 5 days to see the cherry blossoms. They both have taken out our Plan A (Asia coverage) of iTravel Go (Single Trip) immediately after confirming their flight and hotel bookings. Rumour has it in the community that a large-scale earthquake will be occurring in Tokyo soon, and Miss Lam and her friend are worried. As a result, they have decided to cancel the trip.

How does iTravel Go (Single Trip) cover Miss Lam and her friend?



a. Flight tickets:
HK\$5,000 x 2 adults = HK\$10,000



b. Accommodation:
HK\$1,500 x 4 nights = HK\$6,000

Item subtotal

(**a** + **b**) : HK\$16,000



Excess (50%):
HK\$16,000 x 50% = HK\$8,000



Total compensation:
HK\$16,000 – HK\$8,000 = HK\$8,000

Remark: Policy must be purchased before or within 7 days of making your initial payment or deposit for your trip. Otherwise, no claims under this coverage will be accepted.



Scenario 3: Medical expenses and rental vehicle related expenses



During a summer holiday, Mr Wong sets off on a 15-day road trip from Los Angeles with his wife and son. Mr Wong has taken out our Family Plan A (Worldwide coverage) of iTravel Go (Single Trip). On day 10 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, and the damage to the car amounts to HK\$15,000.

He injures his forearm, and his wife and his son suffer minor cuts and bruises, and are all taken to hospital for treatment. As a result, the remaining 4 days of their trip are cancelled, including pre-booked concert tickets and a day tour through online travel agency. As Mr Wong was unable to drive the damaged private car back to the rental company, a return fee of HK\$2,000 was charged by the rental company. Given the stable condition of his family, they proceeded to return to Hong Kong on their originally scheduled flight.

Upon returning to Hong Kong, Mr Wong undergoes 3 specialist follow-up consultations, 5 sessions of physiotherapy and 3 Chinese medicine consultations.

How does iTravel Go (Single Trip) cover Mr Wong's family?



Medical expenses in Los Angeles:
HK\$20,000



Rental vehicle excess*:
HK\$10,000



Returning a rental vehicle:
HK\$2,000



Trip curtailment:
HK\$6,600

- **Pre-booked concert tickets**
HK\$1,000 x 3 = HK\$3,000
- **Pre-booked day tour**
HK\$1,200 x 3 = HK\$3,600



Follow-up treatment in Hong Kong:
HK\$7,600

- **Medical expenses in Hong Kong (3 times):**
HK\$2,000 x 3 times = HK\$6,000
- **Physiotherapy treatment (5 times):**
HK\$200 x 5 times = HK\$1,000
- **Chinese medicine practitioner (3 times):**
HK\$200 x 3 times = HK\$600



Mobility aid reimbursement (crutches):
HK\$1,500



Total compensation: HK\$47,700

* 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 payable (HK\$)		
	Plan A	Plan B	Plan C
Section 1 – Personal accident^{1,2}			
1. Accidental death/permanent disablement	1,000,000	500,000	250,000
Extra benefits			
1. Amateur dangerous sports and activities ³	250,000	125,000	Not applicable
2. Double indemnity for personal accident ⁴	2,000,000	1,000,000	Not applicable
3. Major burns	1,000,000	500,000	250,000
4. Funeral expenses due to accidental death	50,000	25,000	Not applicable
5. Child education grant	40,000	20,000	Not applicable
6. Family assistance benefit ⁵	10,000	5,000	Not applicable
7. Credit card protection ⁶	50,000	30,000	10,000
Section 2 – Medical expenses^{1,2}	2,000,000	1,000,000	500,000
1. Medical expenses overseas	2,000,000	1,000,000	500,000
2. Follow-up medical treatment after returning to Hong Kong			
• Follow-up for bodily injury	2,000,000	1,000,000	500,000
• Follow-up for sickness	200,000	100,000	50,000
◦ Maximum no. of days	90	90	90
• Chinese medicine practitioner, physiotherapy or chiropractic treatment fees	4,000	3,000	3,000
◦ Limit per visit per day	200	200	200
3. Hospital cash and quarantine allowance ⁷	12,000	5,000	3,000
• Overseas hospital cash benefits	12,000	5,000	3,000
◦ Limit per day	500	500	300
• Overseas hospital cash benefit/quarantine allowance due to COVID-19 extension	5,000	5,000	3,000
◦ Limit per day	500	500	300
• Hospitalisation daily cash benefit in Hong Kong	5,000	2,500	1,500
◦ Limit per day	500	500	300
4. Trauma counselling expenses	20,000	10,000	5,000
• Limit per visit per day	2,000	1,000	800
5. Mobility aid reimbursement	20,000	5,000	Not applicable
6. Maternity medical expenses overseas	15,000	7,500	Not applicable
Extra benefits			
1. Amateur dangerous sports and activities ^{3,8}	250,000	125,000	Not applicable
Section 3 – Trip cancellation and curtailment⁹	50,000	25,000	3,500
1. Trip cancellation ¹⁰	50,000	25,000	3,500
2. Trip curtailment	50,000	25,000	3,500
3. Trip postponement ¹⁰	7,500	3,750	Not applicable
4. Replacement of traveller ¹⁰	5,000	2,500	Not applicable
5. Replacement of employee ^{10,11}	5,000	2,500	Not applicable
6. Insolvency of licensed travel operator ¹⁰	10,000	5,000	Not applicable
7. Cancellation of journey for any reason ¹²	25,000	Not applicable	Not applicable

Benefits at a glance

 Coverage	Maximum benefits payable (HK\$)		
	Plan A	Plan B	Plan C
Extra benefits			
1. Outbound Travel Alert ¹³ - Unused travel and accommodation deposit - Maximum limit under Black Outbound Travel Alert - Maximum limit under Red Outbound Travel Alert - Maximum limit under Amber Outbound Travel Alert - Maximum limit of administration charge billed by travel agent - Additional transport expenses for leaving the city you are staying for another city in order to return to Hong Kong - Cash allowance for staying overnight waiting for returning to Hong Kong	50,000 25,000 12,500 300 Included 1,000	25,000 12,250 6,250 300 Included 1,000	3,500 1,750 875 300 Included 1,000
Section 4 – Travel delay and trip rearrangement⁹			
1. Travel delay ¹⁴ - Limit per every 5 hours of delay - Maximum limit for trips to or from China	3,000 300 500	2,000 250 500	500 250 500
2. Trip rearrangement ¹⁴ - Unused transport and accommodation expenses or additional transport and/or accommodation expenses for return trip to Hong Kong - Maximum limit per day for accommodation	13,000 1,500	5,000 1,000	1,500 1,000
3. Flight diversion ¹⁴ Limit per every 5 hours of delay	3,000 300	2,000 250	500 250
4. Overbooked flight ¹⁴ Limit per every 5 hours of delay	1,200 300	Not applicable Not applicable	Not applicable Not applicable
5. Missed travel connection ¹⁴ Limit per every 5 hours of delay	3,000 300	2,000 250	500 250
6. MSIG Easy Lounge service ¹⁵ - Free access to designated airport lounge access - Complimentary food and drink - Free Wi-Fi access and device charging stations	Included ¹⁵	Included	Included
Extra benefits - Automatic extension of period of journey - Maximum no. of days	14	14	14
Section 5 – Baggage and personal money			
1. Baggage and personal effects - Limit per article, pair or set of articles - Limit of per mobile phone¹⁶ - Maximum no. of device - Limit of per laptop/tablet - Maximum no. of device	20,000 5,000 3,000 6,000 1	15,000 3,000 1,000 2,000 1	5,000 3,000 Not applicable Not applicable Not applicable Not applicable
2. Delayed baggage for more than 6 hours	1,000	500	250
3. Personal money, documents and additional accommodation expenses - Cash or traveller's cheques - Daily accommodation expenses	30,000 3,000 2,000	10,000 2,000 1,000	1,000 300 500
4. Unauthorised use of credit cards	3,000	2,000	Not applicable

Benefits at a glance

 Coverage	Maximum benefits payable (HK\$)		
	Plan A	Plan B	Plan C
Section 6 – Personal liability			
1. Personal liability	2,500,000	2,500,000	2,500,000
Section 7 – Rental vehicle			
1. Rental vehicle excess	10,000	5,000	2,000
2. Returning a rental vehicle	2,500	1,500	1,000
Section 8 – Golfer's hole-in-one¹⁷			
1. Golfer's hole-in-one	5,000	3,000	Not applicable
Section 9 – Home contents			
1. Loss of/damage to home contents due to burglary	30,000	10,000	Not applicable
Section 10 – Kidnap and hostage			
1. Kidnap and hostage • Limit per every 6 hours	15,000 500	10,000 500	Not applicable
Section 11 – Terrorism extension			
1. Terrorism extension	Included	Included	Included

- The maximum indemnity under Personal Accident and Medical Expenses sections for the Insured Person aged above 70 will be limited to only 50% of the sum insured.
- 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.
- We will cover death or permanent disablement arising out of bodily injury and the necessary medical expenses incurred if you suffer from bodily injury or sickness whilst you are taking part in the capacity of an amateur in hot-air ballooning, scuba diving to a depth not greater than 30 meters below sea-level, recreational alpine skiing or snowboarding, tobogganing or sledding, marathon, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking at an altitude of below 5,000 meters above sea-level, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities.
- The Double Indemnity benefit only applicable to Insured Persons who are aged between 18 and 70 at the time of an accident.
- For family plan, the maximum amount we will pay under Family Assistance Benefit is HK\$20,000 for Plan A and HK\$10,000 for Plan B.
- No benefit will be payable if the Insured Persons who are below 18 years of age.
- You can only claim one of these benefits under Section 2 – Hospital cash and quarantine allowance in respect of any losses arising from the same cause.
- Only applicable to Insured Persons who are aged below 70 for bodily Injury or sickness.
- You can only claim under either Section 3 or Section 4 in respect of any losses arising from the same cause.
- You can only claim under Section 3.1 – Travel Cancellation, Section 3.3 – Travel Postponement, Section 3.4 – Replacement of Traveller, Section 3.5 – Replacement of Employee or Section 3.6 – Insolvency of Licensed Travel Operator results from the same event, we will pay for the claim under one of the sections only.
- Only applicable to policyholder who is an incorporated or unincorporated company.
- Your policy must be purchased before or within 7 days from the date you made your initial payment or deposit for your Trip. Otherwise, no claims under this Section will be accepted.
- You can only claim either Black Alert, Red Alert or Amber Alert, in respect of any losses arising from the same cause.
- You can only claim under either Section 4.1 – Travel Delay, Section 4.2 – Trip Rearrangement, Section 4.3 – Flight Diversion, Section 4.4 – Overbooked Flight or Section 4.5 – Missed travel connection, but not more than one, in respect of any losses arising from the same cause.
- You will become eligible for the MSIG Easy Lounge service once you register your flight at least 24 hours before the scheduled departure.
- For family plan, this benefit is not applicable to the Insured Person(s) is(are) below 18 years of age.
- Not applicable to the Insured Persons who are below 18 years of age.

Benefits at a glance

 Optional cover	Maximum benefits payable (HK\$)		
	Plan A	Plan B	Plan C
Top-up sports equipment benefits			
1. Loss of or damage to personal baggage sub-limit for all sports equipment	Increased to 10,000	Increased to 8,000	Not applicable
2. Actual expense for rental of sports equipment due to check-in baggage delayed more than 6 hours	1,000	1,000	
Top-up rental vehicle excess			
1. Top-up rental vehicle excess	Increased to 15,000	Increased to 10,000	Increased to 7,000
Pet care			
1. Pet accommodation benefit Daily accommodation expenses	5,000 500	5,000 500	Not applicable
2. Trip cancellation and curtailment due to pet emergency	50,000	25,000	
Cruise trip cover			
1. Additional cancellation & curtailment & rearrangement	Additional 30,000	Additional 30,000	Not applicable
2. Shore excursion cancellation - Irrecoverable and forfeited deposits - Shore excursion cancellation allowance Each excursion	10,000 10,000 2,000	10,000 10,000 2,000	
3. Shore excursion curtailment Shore excursion curtailment allowance Each excursion	5,000 500	5,000 500	
4. Satellite phone fee	3,000	3,000	

 Worldwide travel emergency assistance services	Maximum benefits payable (HK\$)		
	Plan A	Plan B	Plan C
1. Medical evacuation Limit due to pre-existing condition	Unlimited 50,000	Unlimited 50,000	Unlimited Not applicable
2. Repatriation after treatment Limit due to pre-existing condition	Unlimited 50,000	Unlimited 50,000	Unlimited Not applicable
3. Repatriation of mortal remains/ashes Limit due to pre-existing condition	Unlimited 30,000	Unlimited 30,000	Unlimited Not applicable
4. Compassionate visit Travel expenses	50,000	40,000	20,000
- Daily hotel accommodation expenses - Maximum no. of days	One economy class round-trip ticket 1,500 7	One economy class round-trip ticket 1,000 7	One economy class round-trip ticket 1,000 7
5. Return of unattended dependent children to country of residence Travel expenses	50,000	40,000	20,000
	One economy class one-way ticket	One economy class one-way ticket	One economy class one-way ticket

Benefits at a glance

 Worldwide travel emergency assistance services	Maximum benefits payable (HK\$)		
	Plan A	Plan B	Plan C
6. Deposit guarantee for hospital admission	40,000	40,000	40,000
7. Hotel room accommodation for convalescence	7,500	7,500	7,500
• Daily hotel accommodation expenses	1,500	1,500	1,500
8. Hospital Interpreter Services	4,000	4,000	Not applicable
• Daily interpreter service limit (maximum 3 hours)	800	800	Not applicable
9. Unexpected return to Hong Kong	One economy class one-way ticket Included	One economy class one-way ticket Included	One economy class one-way ticket Included
10. Medical attention telephone medical advice, evaluation and referral appointment			
11. Emergency telephone call charges	1,000	1,000	500
12. Travel information	Included	Included	Included
13. Luggage retrieval	Included	Included	Included
14. Emergency rerouting arrangements	Included	Included	Included
15. Administration assistance	Included	Included	Included
16. Legal assistance	Included	Included	Included

Major excess

Item(s)	Excess for each and every claim (HK\$)		
	Plan A	Plan B	Plan C
Extra benefit for the Outbound Travel Alert			
• Red Alert	50%	50%	50%
• Amber Alert	75%	75%	75%
Cancellation of journey for any reason	50%	Not applicable	Not applicable

Premium table[^]

Premium	Individual Plan (HK\$)						Family Plan (HK\$)					
	Asia			Worldwide			Asia			Worldwide		
Travel Period Days	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
1	236	180	143	247	189	149	591	451	357	619	472	373
2	257	196	155	269	205	162	643	490	388	673	513	405
3	296	218	170	327	241	187	740	545	425	818	603	468
4	327	234	180	382	272	210	818	585	450	955	680	525
5	354	261	201	413	304	235	885	653	503	1,033	760	588
6	384	290	222	448	339	259	960	725	555	1,120	848	648
7	411	308	237	479	360	277	1,028	770	593	1,198	900	693
8	486	363	278	584	436	334	1,215	908	695	1,460	1,090	835
9	518	382	292	622	459	351	1,295	955	730	1,555	1,148	878
10	549	393	300	659	472	360	1,373	983	750	1,648	1,180	900
11	579	404	309	695	485	371	1,448	1,010	773	1,738	1,213	928
12	600	415	317	720	498	381	1,500	1,038	793	1,800	1,245	953
13	622	426	325	747	512	390	1,555	1,065	813	1,868	1,280	975
14	643	435	333	772	522	400	1,608	1,088	833	1,930	1,305	1,000
15	696	464	354	861	574	439	1,740	1,160	885	2,153	1,435	1,098

Premium table[^]

Premium	Individual Plan (HK\$)						Family Plan (HK\$)					
	Asia			Worldwide			Asia			Worldwide		
Travel Period Days	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C	Plan A	Plan B	Plan C
16	718	479	366	888	593	453	1,795	1,198	915	2,220	1,483	1,133
17	740	491	374	916	608	463	1,850	1,228	935	2,290	1,520	1,158
18	763	499	382	944	618	472	1,908	1,248	955	2,360	1,545	1,180
19	784	511	390	970	632	483	1,960	1,278	975	2,425	1,580	1,208
20	806	522	398	998	647	493	2,015	1,305	995	2,495	1,618	1,233
21	826	534	408	1,022	661	505	2,065	1,335	1,020	2,555	1,653	1,263
22	1,051	674	514	1,132	726	553	2,628	1,685	1,285	2,830	1,815	1,383
23	1,078	688	524	1,161	741	565	2,695	1,720	1,310	2,903	1,853	1,413
24	1,105	701	535	1,190	755	576	2,763	1,753	1,338	2,975	1,888	1,440
25	1,131	715	545	1,218	770	587	2,828	1,788	1,363	3,045	1,925	1,468
26	1,167	727	556	1,256	783	598	2,918	1,818	1,390	3,140	1,958	1,495
27	1,200	741	566	1,293	798	609	3,000	1,853	1,415	3,233	1,995	1,523
28	1,237	753	574	1,332	811	618	3,093	1,883	1,435	3,330	2,028	1,545
29	1,368	826	629	1,466	885	674	3,420	2,065	1,573	3,665	2,213	1,685
30	1,406	840	640	1,506	900	686	3,515	2,100	1,600	3,765	2,250	1,715
Each additional day	34	28	20	37	30	22	85	70	50	93	75	55

Optional cover	Individual Plan (HK\$)	Family Plan (HK\$)
Top-up sports equipment benefits	30	75
Top-up rental vehicle excess	60 (120 for 2 or more insured persons)	120
Pet care	60 / 5 days (for one pet per insured person)	60 / 5 days (for one pet per family)
Cruise trip cover	50 % of the premium	50 % of the premium

[^] The premium amounts are subject to levy which is collected by the Insurance Authority ("IA"). 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 factsheet are subject to levy. For further information, please visit www.ia.org.hk/en/levy.

Important notes

1. Age Limit: Up to 85 years of age.
2. Family Plan cover is only applicable to a legally married couple, and the children benefits of family plan are only applicable to any insured persons aged under 18. Child aged below 12 must be accompanied by at least one adult.
3. Maximum days per trip is 182 days, and each trip should be a round-trip commencing from Hong Kong.
4. Asia: Listed countries and areas in Asia including China, Macau, Brunei, Cambodia, Indonesia, Japan, Korea, Laos, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Thailand and Vietnam.
5. We shall not be liable for any claims arising from manual work undertaken during your trips.
6. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
7. 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** (Mon – Fri, 09:00 – 17:30, except public holidays).

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

MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

三井住友海上火災保險（香港）有限公司
香港太古城英皇道1111號9樓
電話 +852 2894 0555 傳真 +852 2890 5741

For more information,
please call us at +852 3122 6922
or contact your Insurance Representative at:
詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：