

Travel Insurance
單次旅遊保險

We safeguard your journey
wherever you go

全程守護
伴您同行



PROTECTING
GOALS
POWERING
FUTURES

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

You deserve not just experiences, but also the peace of mind that comes with them. With **MSIG Travel Insurance**, we put your needs first, empowering you to focus on what truly matters – 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 incurred 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\$60,000.



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\$500,000 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\$15,000.



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 MSIG Travel Insurance.

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 MSIG Travel Insurance 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 MSIG Travel Insurance 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 MSIG Travel Insurance 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.

Illustrative example



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 MSIG Travel Insurance. 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, he undergoes 3 specialist follow-up consultations, 5 sessions of physiotherapy and 3 Chinese medicine consultations.

How does MSIG Travel Insurance 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.

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
24	1,216	772	589	1,309	831	634	3,039	1,928	1,472	3,273	2,077	1,584
25	1,245	787	600	1,340	847	646	3,111	1,967	1,499	3,350	2,118	1,615
26	1,284	800	612	1,382	862	658	3,210	2,000	1,529	3,454	2,154	1,645
27	1,320	816	623	1,423	878	670	3,300	2,038	1,557	3,556	2,195	1,675
28	1,361	829	632	1,466	893	680	3,402	2,071	1,579	3,663	2,231	1,700
29	1,505	909	692	1,613	974	742	3,762	2,272	1,730	4,032	2,434	1,854
30	1,547	924	704	1,657	990	755	3,867	2,310	1,760	4,142	2,475	1,887
Each additional day	38	31	22	41	33	25	94	77	55	102	83	61

Optional cover	Individual Plan (HK\$)	Family Plan (HK\$)
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](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.

您值得擁有的，不只是一段段精彩經歷，更是旅程中那份安心自在。**MSIG單次旅遊保險**，始終以您為先，讓您專注於創造獨一無二的難忘回憶。

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，您更可享受有專屬禮遇，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後90天內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60,000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500,000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15,000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。

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MSIG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。

MSIG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MSIG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。

MSIG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MSIG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。

MSIG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。

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	261	199	157	273	208	164	651	496	393	681	519	410
2	283	216	171	296	226	179	707	539	427	740	564	446
3	326	240	187	360	266	206	814	600	468	900	663	515
4	360	258	198	421	300	231	900	644	495	1,051	748	578
5	390	288	222	455	335	259	974	718	553	1,136	836	647
6	423	319	245	493	373	285	1,056	798	611	1,232	933	713
7	453	339	261	527	396	305	1,131	847	652	1,318	990	762
8	535	400	306	643	480	368	1,337	999	765	1,606	1,199	919
9	570	421	322	685	505	387	1,425	1,051	803	1,711	1,263	966
10	604	433	330	725	520	396	1,510	1,081	825	1,813	1,298	990
11	637	445	340	765	534	409	1,593	1,111	850	1,912	1,334	1,021
12	660	457	349	792	548	420	1,650	1,142	872	1,980	1,370	1,048
13	685	469	358	822	564	429	1,711	1,172	894	2,055	1,408	1,073
14	708	479	367	850	575	440	1,769	1,197	916	2,123	1,436	1,100
15	766	511	390	948	632	483	1,914	1,276	974	2,368	1,579	1,208
16	790	527	403	977	653	499	1,975	1,318	1,007	2,442	1,631	1,246
17	814	541	412	1,008	669	510	2,035	1,351	1,029	2,519	1,672	1,274
18	840	549	421	1,039	680	520	2,099	1,373	1,051	2,596	1,700	1,298
19	863	563	429	1,067	696	532	2,156	1,406	1,073	2,668	1,738	1,329
20	887	575	438	1,098	712	543	2,217	1,436	1,095	2,745	1,780	1,356
21	909	588	449	1,125	728	556	2,272	1,469	1,122	2,811	1,818	1,389
22	1,157	742	566	1,246	799	609	2,891	1,854	1,414	3,113	1,997	1,521
23	1,186	757	577	1,278	816	622	2,965	1,892	1,441	3,193	2,038	1,554
24	1,216	772	589	1,309	831	634	3,039	1,928	1,472	3,273	2,077	1,584
25	1,245	787	600	1,340	847	646	3,111	1,967	1,499	3,350	2,118	1,615
26	1,284	800	612	1,382	862	658	3,210	2,000	1,529	3,454	2,154	1,645
27	1,320	816	623	1,423	878	670	3,300	2,038	1,557	3,556	2,195	1,675
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29	1,505	909	692	1,613	974	742	3,762	2,272	1,730	4,032	2,434	1,854
30	1,547	924	704	1,657	990	755	3,867	2,310	1,760	4,142	2,475	1,887
以後每日	38	31	22	41	33	25	94	77	55	102	83	61

自選附加保障	個人計劃（以港幣計）	家庭計劃（以港幣計）
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歲以下的兒童須由最少一位成人陪同成行。
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。



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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。

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