Annual Travel Insurance
全年旅遊保險

Where every journey is exceptional, our care is always present

成就非凡旅程，
時刻守護在您身邊

MSIG

PROTECTING
GOALS
POWERING
FUTURES

A Member of MS&AD INSURANCE GROUP

無論是商務出行，還是與摯愛共度溫馨時光，每段旅程都應滿載探索的樂趣與歡欣。**MSIG全新升級的全年旅遊保險**，正是為此悉心設計。無論您和您的家人身在何方，您的無憂體驗始終是我們的首要承諾。

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**全年保障**、**不限旅遊次數**及**24小時全球支援服務**。此外，您更可享有專屬禮遇，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。

計劃特點

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。

說明例子

黃先生經常出差，也喜歡和妻子、兒子一起度假。
他投保了全年旅遊保險的計劃A（家庭保障），他和家人可以安心出行。

例子一 錯過交通轉乘保障及航班改道

黃先生前往倫敦公幹6天，來回程航班須經多哈轉機。

去程時，黃先生由香港飛往多哈的航班因雷暴延誤3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8時轉降台北，最終較原定時間延遲12小時才抵達香港。

MSIG 全年旅遊保險如何為黃先生提供保障？

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：取消旅程

黃先生與太太及兒子原定前往仁川5日冬季之旅，但於出發前七日，其兒子獲通知需參加中學入學面試。雖然機票及住宿費用均不設退款，最終他們決定取消行程。

MSIG 全年旅遊保險如何為黃先生一家提供保障？

機票：
港幣3,000元 x 3位成人 = 港幣9,000元

住宿損失：
港幣1,800元 x 4晚 = 港幣7,200元

總賠償金額：港幣16,200元

說明例子

例子三：因任何原因取消旅程

黃太原訂於復活節期間與兒子前往東京進行5天賞櫻之旅。然而，鑑於東京即將發生大地震的傳聞令她感到憂慮，遂決定取消行程。

MSIG 全年旅遊保險如何為黃太及兒子提供保障？

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

註：保單必須於首次支付或訂購「旅程」之日起計七日或之前購買，否則本項下之索償將不獲受理。

例子四：醫療費用

黃先生與太太及兒子一家前往意大利杜林8天享受滑雪之旅。行程第3天，黃先生滑雪時失控，扭傷腿部，隨即被送往醫院接受治療，餘下4天行程因此取消，包括透過網上旅行社預訂的一場演唱會門票及一日遊旅行團。由於傷勢穩定，黃先生一家乘搭原訂航班返港。

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 全年旅遊保險如何為黃先生一家提供保障？

意大利醫療費用：港幣10,000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次 = 港幣6,000元
- **物理治療（5次）：**
  港幣200元 × 5次 = 港幣1,000元
- **中醫診治（3次）：**
  港幣200元 × 3次 = 港幣600元

行動輔助設備（拐杖）：
港幣1,500元

總賠償金額：港幣25,700元

免責聲明：以上例子僅供參考，實際賠償金額將根據個別情況而有所調整。

保障概覽

保障範圍	每年最高賠償額（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]	500,000	250,000	125,000
2. 雙倍人身意外賠償[4]	2,000,000	1,000,000	不適用
3. 嚴重燒傷	500,000	250,000	125,000
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
o 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
o 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
o 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
o 每日最高賠償額	500	500	300
• 回港後住院現金	5,000	2,500	1,500
o 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]	500,000	250,000	125,000
• 自動延長「保險期」最高賠償日數	30	30	30
第3節 — 取消及縮短行程[9]	**60,000**	**30,000**	**5,000**
1. 取消行程[10]	60,000	30,000	5,000
2. 縮短行程	60,000	30,000	5,000
3. 旅程延期[10]	9,000	4,500	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	每年最高賠償額（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			
o 懸掛黑色外遊警示之最高賠償額	60,000	30,000	5,000
o 懸掛紅色外遊警示之最高賠償額	30,000	15,000	2,500
o 懸掛黃色外遊警示之最高賠償額	15,000	7,500	1,250
o 旅行社收取之手續費之最高賠償額	300	300	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	包括	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	1,000	1,000
第4節 — 行程延誤及行程更改[9]			
1. 行程延誤[14]	3,000	2,000	500
• 每5小時之延誤時期賠償	300	250	250
• 離開或抵達中國旅程的最高賠償	500	500	500
2. 行程更改[14]	13,000	5,000	1,500
• 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	1,000	1,000
3. 航班改道[14]	3,000	2,000	500
• 每5小時之延誤時期賠償	300	250	250
4. 航班超額預訂[14]	1,200	不適用	不適用
• 每5小時之延誤時期賠償	300	不適用	不適用
5. 錯過交通轉乘保障[14]	3,000	2,000	500
• 每5小時之延誤時期賠償	300	250	250
6. MSIG 航班延誤貴賓室通行證服務[15]	包括	包括	包括
• 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			
7. 騎劫	2,500	不適用	不適用
• 每延誤一天/不足一天	500		
額外保障			
• 自動延長「保險期」			
o 最高賠償日數	14	14	14
第5節 — 行李及個人金錢			
1. 行李及個人財物	25,000	15,000	10,000
• 每件、每套或每組物品	5,000	3,000	3,000
• 每部手提電話[16]	3,000	1,000	不適用
o 最高賠償數量	1	1	不適用
• 每部手提電腦/平板電腦	6,000	2,000	不適用
o 最高賠償數量	1	1	不適用
2. 行李延誤超過6小時	1,000	500	250
3. 個人金錢、證件及額外的住宿開支	15,000	10,000	2,000
• 現金及旅行支票	3,000	2,000	300
• 每日住宿費用	2,000	1,000	500

保障概覽

保障範圍	每年最高賠償額（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 2. 歸還租賃車輛	15,000 2,500	10,000 1,500	5,000 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[18]			
1. 恐怖活動附加保障	包括	包括	包括

1. 如受保人年齡為65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%。
2. 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。
3. 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。
4. 「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65歲以上的人士。
5. 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。
6. 此保障不適用於所有18歲以下之受保人。
7. 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。
8. 此保障只適用於身體受傷或患病時未滿65歲之受保人。
9. 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。
10. 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。
11. 僅適用於投保人為有限公司或無限公司之保單。
12. 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。
13. 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。
14. 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。
15. 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。
16. 此保障不適用於家庭計劃中未滿18歲之受保人。
17. 不適用於未滿18歲之受保人。
18. 此保障只適用於第1節（人身意外）、第2節（醫療費用）、第3.1節（取消行程）、第3.2節（縮短行程）、第3.3節（旅程延期）、第4.1節（行程延誤）、第4.2節（行程更改）及第4.3節（航班改道）。

保障概覽

全球旅遊支援服務	每年最高賠償額（港幣/元）		
	計劃A	計劃B	計劃C
1. 醫護運送	無限	無限	無限
• 由於旅行前已存在的狀況導致	50,000	50,000	不適用
2. 治療後運送返國	無限	無限	無限
• 由於旅行前已存在的狀況導致	50,000	50,000	不適用
3. 運送遺體/骨灰返國	無限	無限	無限
• 由於旅行前已存在的狀況導致	30,000	30,000	不適用
4. 恩恤探訪費用	50,000	40,000	20,000
• 交通費用	來回定期航班機票（經濟客位）	來回定期航班機票（經濟客位）	來回定期航班機票（經濟客位）
o 每日酒店住宿費用	1,500	1,000	1,000
o 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」	50,000	40,000	20,000
• 交通費用	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）
6. 入院按金保證	40,000	40,000	40,000
7. 入住酒店客房療養	7,500	7,500	7,500
• 每日酒店住宿費用	1,500	1,500	1,500
8. 醫院診症傳譯服務	4,000	4,000	不適用
• 每日傳譯服務上限（每日上限3小時）	800	800	不適用
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	50%	50%	50%
• 黃色外遊警示	75%	75%	75%
因任何原因取消行程	50%	不適用	不適用

保費一覽表^ (HK$)

保費(港幣)	全年保費（港幣/元）	
計劃	個人	家庭
	全球	全球
A	2,050	5,125
B	1,768	4,420
C	972	2,431

^ 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：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歲以下的兒童須由最少一位成人陪同成行。
4. 每次旅程必須為由香港出發之來回旅遊。
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（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。

Whether you're traveling for business or sharing special moments with loved ones, your journey should be all about exploration and joy. That's why MSIG offers an enhanced **Annual Travel Insurance**, designed with you in mind. You and your family can discover the world confidently, knowing that your peace of mind is our priority, no matter where your travels take you.

From **natural disaster protection** and **mobile phone coverage to trip rearrangement support** and **medical protection**, our comprehensive plan is designed to safeguard your travels with **full-year protection**, **unlimited trips**, and **24-hour worldwide assistance**. Plus, enjoy exclusive benefits like **MSIG EASY Lounge access for 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.

Plan highlights

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

Mr Wong travels often for work and enjoys vacations with his wife and son. With Plan A (Family coverage) of our Annual Travel Insurance, he and his family can travel worry-free.

Scenario 1: Missed travel connection & flight diversion

Mr Wong is on a 6-day business trip to London, with flights transit in Doha.

His flight from Hong Kong to Doha was delayed by 3 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. Wong's flight from London to Doha went smoothly. However, his flight from Doha to Hong Kong was diverted to Taipei at 8am 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 our Annual Travel Insurance cover Mr. Wong?

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) = HK300 x 2 = HK$600

Total compensation: HK$900

Scenario 2: Trip cancellation

Mr Wong planned a 5-day winter holiday to Seoul, with his wife and son. 7 days before departure, his son was invited to a secondary school admission interview. They decided to cancel the trip, even though the flight tickets and accommodation were non-refundable.

How does our Annual Travel Insurance cover Mr. Wong's Family?

Flight tickets:
HK$3,000 x 3 adults = HK$9,000

Accommodation:
HK$1,800 x 4 nights = HK$7,200

Total compensation: HK$16,200

Illustrative example

Scenario 3: Trip cancellation of journey for any reason

Mrs Wong planned a trip with her son to Tokyo during Easter for 5 days to see the cherry blossoms. Rumour has it in the community that a large-scale earthquake will be occurring in Tokyo soon, and Mrs Wong is worried. As a result, she has decided to cancel the trip.

How does our Annual Travel Insurance cover Mrs Wong and her son?

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 4: Medical expenses

Mr. Wong is on an 8-day ski trip in Turin, Italy, with his wife and son. On day 3, while skiing, he loses control and injures his leg. He is taken to the 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. Given the stable condition of his injured leg, 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 our Annual Travel Insurance cover Mr Wong's family?

Medical expenses in Italy: HK$10,000

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$25,700

Disclaimer: The above is an illustrative example. Actual payable expenses may vary based on individual circumstances.

Benefits at a glance

Coverage	Maximum benefits payable per year (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]	500,000	250,000	125,000
2. Double indemnity for personal accident[4]	2,000,000	1,000,000	Not applicable
3. Major burns	500,000	250,000	125,000
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
o Maximum no. of days	90	90	90
• Chinese medicine practitioner, physiotherapy or chiropractic treatment fees	4,000	3,000	3,000
o 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
o Limit per day	500	500	300
• Overseas hospital cash benefit/quarantine allowance due to COVID-19 extension	5,000	5,000	3,000
o Limit per day	500	500	300
• Hospitalisation daily cash benefit in Hong Kong	5,000	2,500	1,500
o 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]	500,000	250,000	125,000
• Maximum of day of extension of period of journey	30	30	30
Section 3 – Trip cancellation and curtailment[9]	**60,000**	**30,000**	**5,000**
1. Trip cancellation[10]	60,000	30,000	5,000
2. Trip curtailment	60,000	30,000	5,000
3. Trip postponement[10]	9,000	4,500	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 per year (HK$)		
	Plan A	Plan B	Plan C
Extra benefits			
1. Outbound Travel Alert[13]			
• Unused travel and accommodation deposit			
o Maximum limit under Black Outbound Travel Alert	60,000	30,000	5,000
o Maximum limit under Red Outbound Travel Alert	30,000	15,000	2,500
o Maximum limit under Amber Outbound Travel Alert	15,000	7,500	1,250
o Maximum limit of administration charge billed by travel agent	300	300	300
• Additional transport expenses for leaving the city you are staying for another city in order to return to Hong Kong	Included	Included	Included
• Cash allowance for staying overnight waiting for returning to Hong Kong	1,000	1,000	1,000
Section 4 – Travel delay and trip rearrangement[9]			
1. Travel delay[14]	3,000	2,000	500
• Limit per every 5 hours of delay	300	250	250
• Maximum limit for trips to or from China	500	500	500
2. Trip rearrangement[14]	13,000	5,000	1,500
• Unused transport and accommodation expenses or additional transport and/or accommodation expenses for return trip to Hong Kong			
o Maximum limit per day for accommodation	1,500	1,000	1,000
3. Flight diversion[14]	3,000	2,000	500
• Limit per every 5 hours of delay	300	250	250
4. Overbooked flight[14]	1,200	Not applicable	Not applicable
• Limit per every 5 hours of delay	300	Not applicable	Not applicable
5. Missed travel connection[14]	3,000	2,000	500
• Limit per every 5 hours of delay	300	250	250
6. MSIG Easy Lounge service[15]	Included	Included	Included
• Free access to designated airport lounge access			
• Complimentary food and drink			
• Free Wi-Fi access and device charging stations			
7. Hijack	2,500	Not applicable	Not applicable
• Limit per day or part of a day	500		
Extra benefits			
• Automatic extension of period of journey			
o Maximum no. of days	14	14	14
Section 5 – Baggage and personal money			
1. Baggage and personal effects	25,000	15,000	10,000
• Limit per article, pair or set of articles	5,000	3,000	3,000
• Limit of per mobile phone[16]	3,000	1,000	Not applicable
o Maximum no. of device	1	1	Not applicable
• Limit of per laptop/tablet	6,000	2,000	Not applicable
o Maximum no. of device	1	1	Not applicable
2. Delayed baggage for more than 6 hours	1,000	500	250

Benefits at a glance

Coverage	Maximum benefits payable per year (HK$)		
	Plan A	Plan B	Plan C
3. Personal money, documents and additional accommodation expenses	15,000	10,000	2,000
• Cash or traveller's cheques	3,000	2,000	300
• Daily accommodation expenses	2,000	1,000	500
Section 6 – Personal liability			
1. Personal liability	2,500,000	2,500,000	2,500,000
Section 7 – Rental vehicle			
1. Rental vehicle excess	15,000	10,000	5,000
2. Returning a rental vehicle	2,500	1,500	1,000
Section 8 – Golfer's hole-in-one[17]			
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	15,000	10,000	Not applicable
• Limit per every 6 hours	500	500	
Section 11 – Terrorism extension[18]			
1. Terrorism extension	Included	Included	Included

1. The maximum indemnity under Personal Accident and Medical Expenses sections for the Insured Person aged above 65 will be limited to only 50% of the sum insured.
2. 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.
3. 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.
4. The Double Indemnity benefit only applicable to Insured Persons who are aged between 18 and 65 at the time of an accident.
5. 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.
6. No benefit will be payable if the Insured Persons who are below 18 years of age.
7. 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.
8. Only applicable to Insured Persons who are aged below 65 for bodily Injury or sickness.
9. You can only claim under either Section 3 or Section 4 in respect of any losses arising from the same cause.
10. 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.
11. Only applicable to policyholder who is an incorporated or unincorporated company.
12. 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.
13. You can only claim either Black Alert, Red Alert or Amber Alert, in respect of any losses arising from the same cause.
14. 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.
15. You will become eligible for the MSIG Easy Lounge service once you register your flight at least 24 hours before the scheduled departure.
16. For family plan, this benefit is not applicable to the Insured Persons who are below 18 years of age.
17. Not applicable to the Insured Persons who are below 18 years of age.
18. Applicable to Section 1 – Personal accident, Section 2 – Medical expenses, Section 3.1 – Trip Cancellation, Section 3.2 – Trip Curtailment, Section 3.3 – Trip Postponement, Section 4.1 – Travel Delay, Section 4.2 – Trip Rearrangement and Section 4.3 – Flight Diversion only.

Benefits at a glance

Worldwide travel emergency assistance services	Maximum benefits payable per year (HK$)		
	Plan A	Plan B	Plan C
1. Medical evacuation	Unlimited	Unlimited	Unlimited
• Limit due to pre-existing condition	50,000	50,000	Not applicable
2. Repatriation after treatment	Unlimited	Unlimited	Unlimited
• Limit due to pre-existing condition	50,000	50,000	Not applicable
3. Repatriation of mortal remains/ashes	Unlimited	Unlimited	Unlimited
• Limit due to pre-existing condition	30,000	30,000	Not applicable
4. Compassionate visit	50,000	40,000	20,000
• Travel expenses	One economy class round-trip ticket	One economy class round-trip ticket	One economy class round-trip ticket
o Daily hotel accommodation expenses	1,500	1,000	1,000
o Maximum no. of days	7	7	7
5. Return of unattended dependent children to country of residence	50,000	40,000	20,000
• Travel expenses	One economy class one-way ticket	One economy class one-way ticket	One economy class one-way ticket
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	One economy class one-way ticket	One economy class one-way ticket
10. Medical attention telephone medical advice, evaluation and referral appointment	Included	Included	Included
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 (HK$)	Annual Premium^ (HK$)	
Plan	Individual	Family
	Worldwide	Worldwide
A	2,050	5,125
B	1,768	4,420
C	972	2,431

^ 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 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 are only applicable to any insured persons aged under 18. Child aged below 12 must be accompanied by at least one adult.
4. Each trip should be a round-trip commencing from Hong Kong.
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.

This brochure is only a summary of the coverage. For details of terms, conditions and exclusions, please refer to the policy wording.

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：