



MSIG

**PROTECTING
GOALS
POWERING
FUTURES**

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

Travel Insurance

Exclusive privileges to elevate your travel experience

Successfully apply for MSIG Travel Insurance products*, you can enjoy 3 exclusive travel privileges that enhance your travel experience and provide you with extra peace of mind.

Privilege **1** MSIG Easy Lounge

At over 1,700 airports worldwide, if your flight is delayed for 60 minutes or more, you and up to 5 travel companions can access designated airport lounges for free, regardless of the reasons. Enjoy complimentary food and beverages, Wi-Fi services, and charging facilities.

Flight is delayed for



You and up to **5 travel companions** can access the airport lounge for **free**



Applicable to over **1,600 airport lounges** worldwide



Free Wi-Fi access and device charging stations

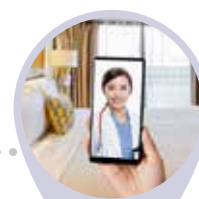


Complimentary food and drink

Privilege **2** Overseas medical teleconsultation

If you unfortunately fall ill while traveling, you can use the DrGo App to schedule a free overseas medical teleconsultation via a third-party platform. In addition to designated local registered doctors at your destination, you can also book a Hong Kong doctor for a second medical opinion, ensuring you receive the necessary medical support.

This service is only available in Japan, Singapore, Thailand, Vietnam, and the Philippines, subject to relevant terms and conditions.



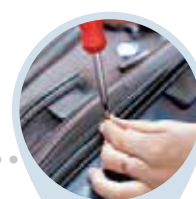
Use the **DrGo App** to schedule a **free** virtual medical consultation



Receive the **necessary medical support**

Privilege **3** Door-to-door Luggage repair service

If your luggage is unfortunately damaged during your trip, you can contact MSIG luggage repair specialist at +852 2410 8022 or WhatsApp at +852 6645 0349 after returning to Hong Kong. The repair company will pick up your luggage for repair and deliver it back to your home once the repair is completed. This service is completely free of charge, eliminating the inconvenience of transporting the luggage yourself, making it convenient and efficient.



Pick up your luggage for repair and **deliver it back to your home** for free

* MSIG Easy Lounge and Overseas medical teleconsultation are only applicable to designated MSIG travel insurance products. Please refer to the online enrolment website for details.

MSIG provides you with instant support, allowing you to travel worry-free and fully enjoy every moment of your journey. Get insured with MSIG travel insurance products now!

How it works:

MSIG Easy Lounge

- 1 You will receive a designated redemption code upon successful application.
- 2 Enter the redemption code and register your flight details for up to 6 travellers at msig.smartdelay.com/msig-hkst (Single Travel)/msig.smartdelay.com/msig-hkat (Annual Travel) 24 hours before the scheduled departure of your flight.
- 3 If a delay of 60 minutes or more occurs, an SMS will be sent to your registered mobile phone number notifying you to check your email for the complimentary digital airport lounge access voucher.



Overseas medical consultation

- 1 You will receive a redemption letter containing the redemption code(s) from MSIG upon successful application of designated MSIG travel insurance policy. Each redemption code can only be used to redeem the overseas medical teleconsultation service for one insured member (aged 6 or above) for the coverage period of the relevant MSIG travel insurance policy.
- 2 Download DrGo App and register as a DrGo user in Hong Kong before departure.
- 3 Redeem the "Overseas Plan" with designated redemption code for free overseas medical teleconsultation service.
- 4 If feel unwell during your trip in designated overseas location, you can use DrGo App to access to third-party platform to schedule a medical teleconsultation with a designated local registered doctor at the overseas location and schedule a designated Hong Kong-registered doctor for a second medical opinion.
- 5 The designated local registered doctor at the overseas location may prescribe necessary and appropriate medications and/or issue medical certificates based on the doctor's professional judgment. Prescribed medications and delivery of prescribed medications and/or medical certificates are subject to additional charges. Please pay upfront and later submit an insurance claim to MSIG.



Terms and conditions:

MSIG Easy Lounge

1. Promotion period: From 17 December 2024 until further notice.
2. The service is only applicable to designated MSIG travel insurance products. Please refer to the online enrolment website for details.
3. "MSIG Easy Lounge" is provided and managed by Collinson Insurance Services Limited ("Collinson") on behalf of MSIG Insurance (Hong Kong) Limited. "MSIG Easy Lounge" Terms and Conditions apply.
4. Designated redemption code cannot be refunded nor exchanged for cash or other products for whatever reason.
5. Delay must be officially announced by the airline as outlined and reported to the flight status data service provider of Collinson.
6. You must have access to a device that has internet access and can open PDF files.
7. Not all flights are covered by MSIG Easy Lounge. MSIG Easy Lounge is provided at the discretion of Collinson and only selected scheduled commercial flights are eligible for registration. Charter flights are not eligible for registration.
8. Entry to the designated airport lounge is subject to the capacity and availability of the lounge, entry might be delayed or denied at the discretion of the lounge.

Overseas medical teleconsultation

1. Promotion period: From 16 April 2025 (Hong Kong time) until further notice.
2. The Overseas medical teleconsultation (this "Promotion") is only applicable to designated MSIG travel insurance products. Please refer to the online enrolment website for details.
3. An eligible insured person will be asked to verify the identity before the teleconsultation. If an eligible insured person is under aged 18 at the time of teleconsultation, he/she is required to be physically accompanied by an adult during the teleconsultation. This Promotion is not available to pregnant user.
4. The service is for non-emergency conditions only and is not suitable for serious or urgent medical needs.
5. The service is limited to once per day (or once plus one second opinion from a Hong Kong doctor) per eligible person.
6. Any unredeemed redemption code will become invalid after the end of the coverage period of relevant MSIG travel insurance policy.
7. Eligible insured person must register as a DrGo user in Hong Kong before departure. The registration with and use of DrGo are subject to relevant terms and conditions. For details, please see DrGo website: www.drgo.com.hk.
8. The overseas medical teleconsultation service is only available in Japan, Singapore, Thailand, Vietnam, and the Philippines, at service hours designated by the local service providers. There is no guarantee that the service will be available at eligible customers' desired time and the availability of the service and the service hours are subject to change.
9. Terms and Conditions for Overseas Medical Teleconsultation apply. For full Terms and Conditions, please refer to www.msig.com.hk/sites/msig_hk/files/downloads/TC_for_Overseas_Medical_Teleconsultation.pdf.

Door-to-door luggage repair service

1. Promotion period: From 2 April 2025 until further notice.
2. The service is applicable to all MSIG travel insurance products.
3. This service is provided and managed by external repairer. They may need to pick up the damaged luggage to access the damage. We do not guarantee that the luggage could be repaired. If the luggage could not be repaired, we may offer and deliver a new luggage of similar value after deducting applicable depreciation.
4. The pickup and delivery service is applicable in Hong Kong only. Delivery cost will be incurred for Discovery Bay.
5. The hotline service is available during service time 9am to 6pm, Monday – Saturday (Sunday & Public holidays closed).
6. The service is subject to the terms and conditions of your travel policy, except your policy excess (if any) will be waived if the repair or replacement is done through our repairer.



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旅遊保險

專屬非凡禮遇 提升您的旅遊體驗

成功投保MSIG旅遊保險產品*，即享3大專屬旅遊禮遇，提升您的旅遊體驗並讓您加倍安心。

禮遇 1 MSIG Easy Lounge航班延誤貴賓室通行證服務

於全球超過1,700個機場，無論任何原因，只要航班延誤超過60分鐘，您與最多5位同行旅伴可免費使用指定機場貴賓室，享受免費食物和飲品、Wi-Fi服務和充電設備。

航班延誤超過



您與最多5位同行旅伴
可免費使用機場貴賓室



適用於全球超過
1,600個機場貴賓室



免費使用Wi-Fi服務
和充電設備



免費食物飲品

禮遇 2 海外視像醫療諮詢

如你於外遊時感到不適，可使用DrGo應用程式透過第三方平台預約免費視像醫療諮詢。除了你所在地的指定當地醫生，你亦可同時預約香港醫生索取第二醫療意見，讓你獲得所需的醫療支援。

此服務只適用於日本、新加坡、泰國、越南和菲律賓，受相關條款及細則約束。



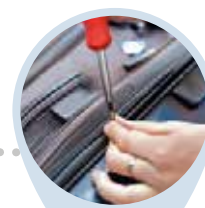
透過DrGo App預約
免費視像醫療諮詢



獲得所需醫療支援

禮遇 3 行李箱維修上門交收服務

於外遊期間行李箱不幸損毀，回港後可聯絡MSIG行李箱維修專家（電話：+852 2410 8022，WhatsApp：+852 6645 0349），維修公司將上門提取行李箱進行維修，維修完畢後再送回府上。此服務完全免費，免除親自運送的不便，方便快捷。



免費上門提取行李箱，
維修完畢再送回府上

* MSIG Easy Lounge航班延誤貴賓室通行證服務及海外視像醫療諮詢只適用於指定MSIG旅遊保險產品，詳情請參閱投保網站。

MSIG為您提供即時支援，讓您的旅程更安心，
充分享受旅程的每一刻。立即投保MSIG旅遊保險產品！

如何使用：

MSIG Easy Lounge航班延誤貴賓室通行證服務

- 1 成功投保後，將收到MSIG Easy Lounge航班延誤貴賓室通行證服務專屬兌換碼。
- 2 航班預定出發24小時前於指定網站msig.smartdelay.com/msig-hkst（單次旅遊）/msig.smartdelay.com/msig-hkat（全年旅遊）使用您的兌換碼及為最多6位乘客輸入有關航班資料以登記航班。
- 3 如您所登記的航班延誤超過60分鐘或以上，我們會發送短訊至您所登記的手提電話號碼，通知您查閱電子郵件以取得您的機場貴賓室電子通行證。



海外視像醫療諮詢

- 1 成功投保指定MSIG旅遊保險產品後，你將收到MSIG發出的兌換信，內含兌換碼。每個兌換碼只適用於一位受保人（6歲或以上）按相關MSIG旅遊保單的保障期兌換海外視像醫療諮詢服務。
- 2 出發前於香港下載DrGo應用程式並登記成為DrGo用戶。
- 3 用指定兌換碼兌換「海外視診」以作海外視像醫療諮詢服務。
- 4 在指定國家旅遊時如有不適，你可透過DrGo應用程式到第三方平台預約指定當地註冊醫生進行醫療諮詢及指定香港註冊醫生索取第二醫療意見。
- 5 海外的指定當地註冊醫生可基於其專業判斷開出有必要及適當的處方藥物及或醫療證明。處方藥物及處方藥物及/或醫療證明的送遞服務需另外收費，請先行支付並其後向MSIG提交索償有關費用。



條款及細則：

MSIG Easy Lounge航班延誤貴賓室通行證服務

1. 推廣期：由2024年12月17日起至另行通知。
2. 此服務只適用於指定MSIG旅遊保險產品，詳情請參閱投保網站。
3. 「MSIG Easy Lounge」是由Collinson Insurance Services Limited「Collinson」代表三井住友海上火災（香港）有限公司提供及管理，受「MSIG Easy Lounge」條款及細則約束。
4. 專屬兌換碼在任何情況下均不可退款或兌換現金或轉換其他產品。
5. 航空公司需要正式宣布航班延誤，並準確地向Collinson之航班追蹤系統服務供應商報告。
6. 您必須持有具網路存取功能並能打開PDF檔案格式文件的設備。
7. MSIG Easy Lounge並未涵蓋所有航班。所提供之服務由Collinson提供及決定，並且只有指定的預定商用航班才符合登記資格，而包機的航班將不符合登記資格。
8. 進入指定機場貴賓室需視乎貴賓室的容量及安排而定，貴賓室亦會因應其使用條款及細則而自行決定延遲或拒絕客戶入內。

海外視像醫療諮詢

1. 推廣期：2025年4月16日（香港時間）至另行通知。
2. 海外視像醫療諮詢服務（此「推廣」）只適用於指定MSIG旅遊保險產品，詳情請參閱投保網頁。
3. 進行視像醫療諮詢前，合資格受保人會被要求核對身份。如合資格受保人為18歲以下，在進行視像醫療諮詢期間必須有成年人親身陪同。此外，此推廣並不適用於懷孕的受保人。
4. 本服務僅適用於非緊急情況，並不適用於嚴重或急需即時治療的症狀。
5. 每位合資格受保人每日可享一次視像諮詢服務，或一次視像諮詢及一次香港醫生之第二意見服務。
6. 任何未經兌換的兌換碼將於相關MSIG旅遊保單的保障期後失效。
7. 合資格受保人必須於出發前在香港登記成為DrGo用戶。DrGo的登記及使用受相關條款及細則約束。詳情請參閱DrGo網頁www.drgo.com.hk。
8. 海外視像醫療諮詢只適用於日本、新加坡、泰國、越南和菲律賓及由當地服務供應商指明的服務時間。無法保證服務會在合資格受保人想要的時間進行，而服務時間有可能會更改。
9. 受海外視像醫療諮詢服務條款及細則約束。完整條款及細則，請參閱：
www.msig.com.hk/sites/msig_hk/files/downloads/TC_for_Overseas_Medical_Teleconsultation.pdf。

行李箱維修上門交收服務

1. 推廣期：由2025年4月2日起至另行通知。
2. 此服務適用於所有MSIG旅遊保險產品。
3. 此服務由第三方維修公司提供和管理。他們有機會需要提取損毀的行李以評估損毀情況，我們並不保證所有行李箱損壞均能修復。如果行李箱無法修復，我們有機會會在扣除適用的折舊損耗價值後，為您提供同等價值的全新行李箱。
4. 免費提取及運送服務只適用於香港地區。愉景灣將收取運送費用。
5. 熱線服務時間為星期一至星期六上午9時至下午6時（星期日及公眾假期休息）。
6. 此服務受您的旅遊保險保單的相關條款及細則約束。如您透過我們的維修公司進行維修或更換，自負額（如有）將被豁免。