Annual TravelSurance 4.0
全年旅遊保險 4.0

Perfect for frequent travellers

經常外遊人士必備之選

MSIG

Insurance that sees the heart in everything

A Member of MS&AD INSURANCE GROUP

全年旅遊保險4.0

全面的個人及家庭旅遊計劃專誠為經常遠行公幹或旅遊人士而設

現今全球聯繫日益繁密，處身於商業世界，貿易往來頻繁，您自然需要經常遠行公幹，又或於生活忙碌之餘，出外旅遊盡情輕鬆一下，更是不可缺少。因此，一份切合您需要的全年旅遊保險顯然十分重要。本公司專誠為您設立全年旅遊保險4.0計劃，讓您享有倍感安心的旅遊保障。

產品特點

本保險計劃提供多項完善而實惠的保障，讓您遠行時倍感安心。

"家庭計劃投保優惠折扣高達七五折"

- **第3級別 / 第2級別澳門旅遊警示制度下的額外保障最高賠償額分別為港幣50,000元及港幣25,000：**
  - 如懸掛第3級別警示，賠償相關損失之100%，並以「取消及縮短行程」中的最高賠償額為限; 如懸掛第2級別警示，賠償相關損失之50%，並以「取消及縮短行程」所載的最高賠償額之50%為限
  - 旅行社安排取消或縮短受保行程所收取之手續費，最高限額為每名受保人港幣300元；
  - 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澳門，可獲賠償該等額外交通費用；
  - 倘受保人必須轉往其他城市留宿以等候所需之公共交通工具回澳，可獲賠償現金津貼港幣1,000元

- **遺失行李保障**
  新增保障手提電話*遺失或損壞，最高賠償額為港幣2,000元

- **危險運動及活動保障^**
  若因參與熱氣球、水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳、騎馬、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時遇到意外而導致身故或身體受傷，可獲賠償「人身意外」及「醫療費用」之保額的50%。

- **自然災害保障**
  - 取消及縮短行程保障高達港幣50,000元
  - 行程延誤保障高達每6小時港幣250元，總額高達港幣2,000元
  - 行程更改可獲高達港幣7,500元之額外交通及/或住宿費用保障

- **恐怖活動保障**
  倘因恐怖活動受傷，保障伸延至「人身意外」與「醫療費用」保障及全球旅遊支援服務，每人最高賠償額為港幣3,000,000元。惟任何使用生物劑、化學劑或核子裝置之恐怖活動並不受保障。

- **行程更改**
  如無可避免地必須更改行程回澳，可獲高達港幣7,500元之額外交通及/或住宿費用保障。

- **24小時全球旅遊支援服務**
  提供緊急醫療運送及入院保證金等多項保障。

- **全年旅遊保障次數不限**
  全年無限次商務或消閒旅遊保障，每次旅程的保障期最長可達90天。

* 銀計劃及年齡為18歲以下之受保人，將不會獲得手提電話賠償
^ 是項保障不適用於年齡為65歲以上之受保人

保障範圍一覽表

保障項目	保障範圍	最高賠償額 (港幣/元)
第一節：人身意外		
人身意外	• 意外引致死亡、完全終身殘廢、喪失兩肢或雙目失明、永久完全喪失說話能力及失聰，可獲賠償投保額之100% (如受保人意外身故，受保人之合法遺產代理人可獲港幣50,000元撫恤金以應燃眉之急)。 • 嚴重燒傷達3級程度，且燒傷部份達保單列明的最低百份比。 • 失去一肢*或一目之視力或永久完全喪失說話能力或失聰，可獲賠償投保額之50%。 如需增大投保額，本公司亦設有以下賠償等級，以供投保人選擇： C級：港幣2,000,000元， D級：港幣3,000,000元，E 級：港幣4,000,000元， F級：港幣5,000,000元	A級：500,000 B級：1,000,000 250,000
第二節：醫療費用		
醫療費用	• 在旅遊期間生病或身體受傷，除可獲賠償必需的醫療費用外，亦可獲賠償因須於海外停留而又未能於原定日期回澳所需支付的額外而合理的交通費用。 • 保障更包括於返澳後90天內所需的覆診費用，最高可達港幣100,000元，當中中醫師費用每天每次可達港幣150元及總額可高達港幣1,500元。	1,000,000
住院現金	• 於海外因身體受傷或生病需入住醫院，可獲額外現金保障。賠償額為每日港幣500元。	5,000
恐怖活動		
恐怖活動	• 「人身意外」和「醫療費用」保障以及「全球旅遊支援服務」伸延至因恐怖活動而導致受保人死亡或身體受傷(包括必須之醫療費用)之保障。(惟任何使用生物劑、化學劑或核子裝置之恐怖活動並不受保障。)	3,000,000
第三節：取消及縮短行程		
取消及縮短行程	• 如受保人、受保人的直系親屬、未婚夫（妻）、主要商業伙伴或旅遊伙伴遭受嚴重 身體受傷、嚴重生病或死亡；受保人的住所火災或水浸；受保人需出任陪審員、上庭作供、按規定接受隔離檢疫而引致取消或縮短行程； • 又或者因惡劣天氣、自然災害導致公共交通工具中止服務、罷工、工業行動、騷動、公共交通工具發生機械及/ 或電力故障或機場關閉而延遲離澳24小時而引致受保人決定取消行程，可獲賠償不能退回的旅行及住宿費用。在第3級別 / 第2級別澳門旅遊警示制度下： • 在懸掛第3級別下，賠償相關損失之100%，並以此保障項目中的最高賠償額為限；在懸掛第2級別下，賠償相關損失之50%，並以此保障項目所載的最高賠償額之50%為限。 • 旅行社安排取消或縮短行程所收取之手續費，每名受保人最高賠償港幣300元； • 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澳門，可獲賠償該等額外交通費用； • 倘受保人必須轉往其他城市留宿以等候所需之公共交通工具回澳，可獲賠償現金津貼港幣1,000元。	50,000
替代僱員	• 如受保人因疾病或身體受傷必須送返澳門，可獲安排另一位僱員前往海外工作所需之費用，最高賠償額將不超過經濟客位機票價錢。(只適用於投保人為有限公司或無限公司。)	20,000
第四節：行程延誤及行程更改		
行程延誤	遇下列情況而延誤超過6小時，則每6小時可獲賠償港幣250元： • 如公共交通工具因罷工或工業行動、騷亂、騎劫、惡劣天氣、自然災害導致公共交通工具中止服務、公共交通工具發生機械及/ 或電力故障或機場關閉而延誤； • 如受保人或受保人的旅遊伙伴遭受嚴重身體受傷、嚴重生病或死亡而引致行程延誤。 • 如受保人已安排乘坐的公共交通工具之原定出發及到達港口 / 機場於中國大陸，最高賠償額為港幣500元。	2,000
行程更改	• 賠償已支付或法律上必須支付但尚未享用的旅程及住宿費用（包括於海外之當地旅行套票或任何主要體育賽事、音樂劇、音樂會、博物館或主題公園的入場券），或； • 賠償您以前往原定目的地而不能從任何其他途徑追討之額外交通及或住宿費用，或； • 因罷工或工業行動、騷亂、騎劫、惡劣天氣、自然災害直接導致公共交通暫停服務或機場關閉，而導致您在迫不得已情況下須以其他路線前往原定目的地或回澳。 • 可獲賠償住宿費用每天高達港幣1,000元。	7,500
遺失護照	• 如受保人在海外遺失或護照被竊，可獲賠償換領新護照所需的額外交通及住宿費用。	2,000
因劫機延誤行程	• 如受保人因所乘坐的飛機遭騎劫而未能抵達目的地，可獲每日港幣 500 元。	2,500

保障範圍一覽表

保障項目	保障範圍	最高賠償額 (港幣 / 元)
第五節：行李及個人錢財		
遺失行李	可獲賠償已遺失或損毀的隨身行李 。最高賠償額為: • 每一件、一對或一組/ 一套物品的最高賠償總額為港幣3,000元 • 所有體育器材的總賠償為港幣5,000 元 • 所有「貴重物品」的總賠償額為港幣5,000元 • 所有相機、攝錄機 及影音器材的總賠償額為港幣5,000元 • 手提電話的最高賠償額為港幣2,000元 (手提電話保障不適用於銀計劃或年齡為18歲以下之「受保人」)。 • 如遺失之行李購入不超過一年，以新購價賠償。	25,000
行李延誤	• 如受保人的行李於離澳行程中運送遭延誤超過8小時，可獲賠償購買應急必需衣物或梳洗用品之費用。	1,500
遺失文件或樣品	• 如遺失或損毀商業記錄、文件或樣品，可獲賠償更換 / 重新添置的費用 (每一件物品之最高賠償為港幣1,000 元)。	2,500
遺失個人錢財	• 可獲賠償於旅程期間直接因盜竊、搶劫或爆竊而遺失之現金或旅行支票。 • 如遺失澳門身份證、信用卡、駕駛執照、交通工具票證、酒店憑單或護照，可獲賠償補領費用。 • 為是次旅程而購買的旅行支票及外幣，如於啓程離澳時間前之72小時內在澳門遭遇盜劫或偷竊，將可獲賠償。	3,000
第六節：個人責任		
個人責任	• 可獲賠償受保人因意外引致他人身體受傷或他人財物損毀於法律上必須承擔的賠償責任。	2,500,000
第七節：租車自負金額保障		
租車自負金額保障	• 可獲賠償根據租車協議受保人損毀或遺失租用之汽車而必須支付的自負金額。	5,000
額外保障		
無自負金額	• 各項保障均不設自負金額。	承保
危險運動及活動保障	• 參與熱氣球、水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳、騎馬、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時遇上意外而引致身體受傷，可獲賠償 (是項保障不適用於年齡為65歲以上之受保人)。	50%之「人身意外」及「醫療費用」保障額
24小時全球旅遊支援服務	• 24小時全球緊急醫療運送及接受治療後送返原居地服務。 • 入院保證金。 • 因意外必須更改行程回澳、安排親戚探訪、安排護送子女送返原居地等。	2,000,000 40,000 承保
自動延長保障期	• 如因「行程延誤」一節(行程延誤、行程更改、遺失護照或騎劫)內提及的事故導致延遲返澳日期，可獲免費自動延長保障期，最長可達14天。 • 因「醫療費用」一節內承保之身體受傷或疾病而導致延遲回澳日期，亦可獲免費自動延長保障，最長可達30天。	承保 承保

金計劃包括以上所有保障項目。銀計劃只包括第一及第二節保障項目，凡額外投保每多一節保障須另繳附加保費港幣170元。金及銀計劃皆可享有「額外保障」。
*「失去一肢」於保單中之釋義為喪失自手腕以上部份之手臂或自腳踝以上之腿部，或完全及永久地喪失整隻手掌、手臂、腳掌或腿部之功能。

全年保費表(港幣/元)

個人計劃			
級別	人身意外保障 投保額 (港幣/元)	金計劃 — 全面保障 (港幣/元)	銀計劃 基本保障 — 只保障人身意外及 醫療費用部分 (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
每個額外部分的額外保費			170
家庭計劃 *			
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	

***家庭計劃適用於提供全面保障之金計劃。**
#級別C、D、E、F不適用於受保人年齡為65歲以上。

重要事項

- 年齡限制：75歲或以下人士。
- 每次旅程期限最長可達90天，全年外出旅遊次數不限。
- 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。
- 每次旅程必須為由澳門出發之來回旅遊。
- 每名18歲以下之受保人可享第一節保障(人身意外)的最高賠償額為港幣**150,000**元，所有18歲以下之受保人可享第一節保障(人身意外)的最高賠償總額為港幣450,000元、第二節保障(醫療費用)的最高賠償總額為港幣450,000元及第六節保障(個人責任)的最高賠償額為港幣2,500,000元。
- 每名65歲以上之受保人可享第一節保障(人身意外)及第二節保障(醫療費用)最高賠償額的25%，及不可享有危險運動及活動保障。
- 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。
- 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。
- 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。

注意事項： 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，如有需要，本公司樂意送上保單樣本，以供您參考。

Annual TravelSurance 4.0
The Perfect Single & Family Plans for Business or Leisure Travellers

In today's business environment, with the whole world just one global village, travel is more necessary than ever no matter for business or leisure. A travel insurance plan to protect yourself during travel is absolutely vital. Annual TravelSurance 4.0 provides convenience, savings and complete annual cover for you as a frequent traveller.

Product Highlights

With multiple attractive bensfits, this plan gives you comprehensive protection with convenience and savings, so you can enjoy every moment of your trip.

- **Extra benefits provided for Level 3 / Level 2 Alert under the Macau Travel Alert System up to HK$50,000 and HK$25,000 respectively:**
  - If the Level 3 Alert is hoisted, pays up to 100% of the relevant loss and up to 100% of 'Trip Cancellation andCurtailment' section limit, or if the Level 2 Alert is hoisted, pays up to 50% of the relevant loss and up to 50% the section limit.
  - Up to HK$300 administration charge billed by the travel agent if your trip is cancelled or curtailed.
  - Additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Macau.
  - HK$1,000 cash allowance if you must stay overnight in another city waiting for the necessary public transport to return to Macau.

- **Loss of baggage Cover**
  Newly added loss of or damage to mobile phone* cover up to HK$2,000

- **Dangerous Sport and Activities coverage^**
  In the event of accidental death or bodily injury while you are taking part in hot-air ballooning, scuba diving, recreational alpine skiing or snowboarding, tobogganing or sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities, you can get 50% of the maximum indemnity under the Personal Accident and Medical Expenses sections.

- **Natural disaster cover**
  - Trip Cancellation and Curtailment cover up to HK$50,000
  - Travel Delay cover HK$250 for every 6 hours of delay, up to HK$2,000
  - Additional transport and/or accommodation expenses incurred for Trip Rearrangement, up to HK$7,500

- **Terrorism cover**
  Terrorism cover up to HK$3,000,000 per person for accidental death, bodily injury, medical expenses and Worldwide Travel Assistance Services. However, any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.

- **Trip Rearrangement**
  Up to HK$7,500 cover for additional transport and/or accommodation expenses if your return trip to Macau is unavoidably re-routed.

- **24-hour Worldwide Travel Assistance Services**
  Provide travel assistance services including emergency medical evacuation, deposit guarantee for hospital admission, etc.

- **Full Year Protection with Unlimited Trips**
  Cover unlimited times of business or leisure travel of up to 90 days per trip throughout the year.

*** No mobile phone benefit is payable for Sliver Plan or the Insured Persons are below 18 years of age**

^ These sections will not be available to those Insured Persons who are over 65 years of age

Your Benefits At a Glance

Benefits	Coverage	Maximum Benefits Payable (HK$)
Section 1 - Personal Accident		
Personal Accident	• Pays 100% of the sum insured in the event of accidental death/permanent total disablement / loss of two limbs or sight of both eyes/permanent total loss of speech and hearing (An advance payment of HK$50,000 cash relief will be paid to your legal representative in the event of your accidental death). • Major Burns: Cover 3rd degree burns of the minimum percentage of the surface area of your body as specified in the policy. • Pays 50% of the sum insured in the event of loss of one limb* or sight of one eye/permanent total loss of speech or hearing. Higher cover limits of sum insured are also available at: Class C : HK$2,000,000, Class D : HK$3,000,000, Class E : HK$4,000,000, Class F : HK$5,000,000	Class A : 500,000 Class B : 1,000,000 250,000
Section 2 – Medical Expenses		
Medical Expenses	• Pays for necessary medical treatment expenses and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad. • Pays for follow-up medical expenses within 90 days after arrival in Macau up to HK$100,000 including Chinese medical practitioners' fees up to HK$150 per visit per day and up to HK$1,500 in total.	1,000,000
Hospital Cash	• Pays HK$500 per day up to HK$5,000 in total when you are hospitalised as an inpatient due to bodily injury or sickness when abroad.	5,000
Terrorism Extension		
Terrorism Extension	• Extends to provide you with Worldwide Travel Assistance Services as well as cover in respect of death or bodily injury (including necessary medical expenses incurred) which may be sustained through acts of terrorism under Personal Accident & Medical Expenses Sections. (Any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.)	3,000,000
Section 3 – Trip Cancellation & Curtailment		
Cancellation & Curtailment	• Reimburses expenses of unused travel and accommodation if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé(e), close business partner or travel companion; residential fire or flooding; jury services, witness summons or compulsory quarantine of you; • or if you decide to cancel your trip due to adverse weather conditions, natural disaster directly resulting in suspension of public transport, strike, industrial action, riot, mechanical and/or electrical breakdown of the public transport or closure of the airport which results in delay in departure from Macau for not less than 24 hours. For Level 3 / Level 2 Alert under the Macau Travel Alert System: • If the Level 3 Alert is hoisted, pays up to 100% of the relevant loss and up to 100% of the section limit, or if the Level 2 Alert is hoisted, pays up to 50% of the relevant loss and up to 50% the section limit • Pays up to HK$300 administration charge billed by the travel agent if your trip is cancelled or curtailed. • Reimburses additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Macau • Pays HK$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Macau.	50,000
Replacement Employee	• Reimburses transport costs of sending an employee overseas to replace the insured person who needs to be repatriated to Macau due to bodily injury or sickness. The maximum amount payable will not exceed an economy class air ticket. (This is only applicable if the Insured is either an incorporate or unincorporated company.)	20,000
Section 4 -Travel Delay & Trip Rearrangement		
Travel Delay	Pays HK$250 for each period of 6 hours of delay if: • the arrival/departure of public transport is delayed as a result of strike or industrial action, riot, hijack, adverse weather conditions, natural disaster directly resulting in suspension of public transport, mechanical and/or electrical breakdown of the public transport, closure of the airport or • your trip is delayed due to serious bodily injury, serious sickness or death of you or your travel companion. • If the original departure and arrival ports / airports of the Public Transport conveyance that you have arranged are in / from mainland China, the maximum cover is HK$500.	2,000
Trip Rearrangement	• Reimburses unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, musical, concert, museum or theme park) you have paid or payments for which you are legally obliged to pay, or; • Reimburses additional transport and/or accommodation expenses incurred, and which are not recoverable from any other source in reaching your planned destination, or; • For your return trip to Macau if your trip is unavoidably re-routed due to strike or industrial action, riot, hijack, adverse weather conditions, natural disaster directly resulting in Suspension of Public Transport or closure of the airport. • Pays for accommodation expenses up to HK$1,000 per day.	7,500
Loss of Passport	• Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad.	2,000
Delay Due to Hijack	• Pays HK$500 for each day that you are prevented from reaching your scheduled destination through hijack of the aircraft in which you are travelling.	2,500

Your Benefits At a Glance

Benefits	Coverage	Maximum Benefits Payable (HK$)
Section 5 – Baggage and Personal Money		
Loss of Baggage	Pays for accidental loss of or damage to personal baggage. The maximum amount we will pay for: • any single article, pair or set of articles is HK$3,000. • all of your sports equipment is HK$5,000 in total. • all of your valuables is HK$5,000 in total. • all of your cameras, camcorders and audio / video equipment is HK$5,000 in total. • any mobile phone is HK$2,000 (mobile phone cover is not applicable to Sliver Plan and the Insured Person(s) is(are) below 18 years of age). • If the articles are not more than 1 year old at the time of an accident, you will be compensated for the new purchase value.	25,000
Delay of Baggage	• Pays for the cost of emergency purchase of essential clothing or toiletries if your baggage is delayed for more than 8 hours on the outward journey.	1,500
Loss of Documents or Samples	• Reimburses the cost of replacing business records, documents or samples which have been lost or damaged (The maximum cover for any one article is HK$1,000).	2,500
Loss of Personal Money	• Cover the loss of cash or travelers' cheques directly arising from theft, robbery or burglary during the journey. • Reimburses the replacement cost of Macau identity card, credit card, driving licence, travel tickets, hotel vouchers or passport. • Covers the loss of travellers' cheques and foreign currency purchased in respect of the journey for up to 72 hours before the planned departure time in Macau due to theft or burglary.	3,000
Section 6 – Personal Liability		
Personal Liability	• Pays for any amount which you become leqally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property.	2,500,000
Section 7 – Rental Vehicle Excess		
Rental Vehicle Excess Cover	• Pays an excess which you become liable to pay under the agreement with a licensed rental company for loss of or damage to the vehicle that you rent.	5,000
Additional Benefits		
No Excess	• No excess is required for all benefits.	Covered
Dangerous Sports and Activities Coverage	• Pays you in the event of accidental death or bodily injury while you are taking part in hot-air ballooning, scuba diving, recreational alpine skiing or snowboarding, tobogganing or sledding, water skiing, wakesurfing, wakeboarding, raftung, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities (This benefit is not applicable to those aged over 65).	50% of the maximum benefits under the Personal Accident & Medical Expenses Sections
24-hour Worldwide Travel Assistance Services	• 24-hour worldwide emergency medical evacuation and repatriation after treatment. • Deposit guarantee for hospital admission. • Unexpected return to Macau, Compassionate Visit, Children Escort Arrangements, etc.	2,000,000 40,000 Covered
Automatic Extension of Cover	• Cover is automatically extended free of charge up to 14 days in the event of delays due to unforeseen events covered under Trip Delay Section (Travel Delay, Trip Rearrangement, Delay Due to Loss of Passport, Delay Due to Hijack). • Cover is automatically extended free of charge up to 30 days in the event of delays due to bodily injury/sickness covered under Medical Expenses Section.	Covered Covered

Gold Plan covers all Sections. Silver Plan covers Section 1 and 2 only. An additional premium of HK$170 will be charged for each additional section.
All "Additional Benefits" are applicable to Gold and Silver Plans.
*** "Loss of one limb" is defined in the Policy as loss by physical severance at or above the wrist or ankle or the total loss of use of an entire hand, arm, foot or leg.**

Annual Premium Table (HK$)

Individual Plan			
Class	Personal Accident Sum Insured (HK$)	Gold Plan Full Cover (HK$)	Sliver Plan Basic Cover – Cover PA & Medical Expenses Section only (HK$)
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
Additional premium for each additional section			170
Family Plan *			
2 Adults (Parents) & Children			
A	500,000	4,040	N/A
B	1,000,000	4,755	
1 Adult (Father/Mother) & Children			
A	500,000	2,420	N/A
B	1,000,000	2,850	

*** Family Plans are only applicable to the Full Cover of Gold Plan.**
 # Class C, D, E & F are not applicable to those Insured Persons above 65 years of age.

Important Notes

- Age limit : 75 years of age or below.
- The maxium period of each journey is 90 days. Number of trips per year is unlimited.
- The children benefits of family plan apply only to any insured aged under 18. Child aged below 12 must be accompanied by a parent or guardian.
- Each trip should be a round-trip commencing from Macau.
- For those aged below 18, the maximum indemnity will be limited to HK$150,000 per person under Section 1 (Personal Accident). For all Insureds aged below 18, the total maximum indemnity will be limited to HK$450,000 under Section 1 (Personal Accident), HK$450,000 under Section 2 (Medical Expenses)and the maximum indemnity will be limited to HK$2,500,000 per person under section 6 (Personal Liability).
- For insured persons aged above 65, Section 1 (Personal Accident) and Section 2 (Medical Expenses) benefits are limited to 25% of maximum Sum Insured, and No Amateur Dangerous Sports and Activities Extension shall apply.
- 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.
- 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.
- We shall not be liable for any claims arising from manual work undertaken during your trips.

N.B.: This brochure is only a summary of the coverage. For details of terms, conditions and exclusions, please refer to the policy wording. A copy will be provided upon request.

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