

iTravel Plus (Annual)  
iTravel Plus (全年旅程)

# All-round protection for frequent travelers

給經常旅遊的您  
之全面旅遊保障



**MSIG**

Insurance  
that sees  
the heart  
in everything

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

(For Macau only)  
(只適用於澳門)

# iTravel Plus (Annual)

## All-round protection for frequent travelers

### 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 and Curtailment' 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

- Newly added loss of or damage to mobile phone<sup>4</sup> cover up to HK\$2,000

### Amateur Dangerous Sports and Activities<sup>5</sup> cover at no extra cost

- Include 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

### Natural disaster cover:

- Trip Cancellation and Curtailment cover up to HK\$50,000
- Travel Delay cover of HK\$250 for first 6 hours of delay and each subsequent 12 hours, up to HK\$2,000
- Up to HK\$7,500 cover for additional transport and accommodation expenses if your return trip to Macau is unavoidably re-routed, including up to HK\$1,000 per day for additional accommodation expenses

### Terrorism Extension:

- Terrorism<sup>6</sup> cover up to HK\$3,000,000 per person for accidental death, bodily injury, medical expenses and Worldwide Travel Assistance Services

### Other benefits:

- Personal Accident<sup>7,8,9</sup> cover up to HK\$1,000,000
  - Major Burns Benefit up to HK\$1,000,000
  - Loss of Limb Benefit cover, which is defined in the Policy as loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg under Personal Accident Section
- Deposit Guarantee of Hospital Admission up to HK\$40,000
- Hospital Cash benefit up to HK\$5,000
- Medical Expenses benefit cover emergency dental treatment, medical and surgical expenses up to HK\$1,000,000<sup>8,9</sup>
- Comprehensive 24-hour Worldwide Emergency Assistance Services
- Follow up medical expenses after returning to Macau for up to HK\$100,000 for a maximum period within 90 days, including registered herbalists, bonesetters and acupuncture fees up to HK\$1,500 in total
- Personal Liability cover up to HK\$2,500,000
- Family Plan<sup>3,8</sup> covering unlimited number of children
- Rental Vehicle Excess cover up to HK\$5,000

### Important Notes:

1. Maximum days per trip is 90 days, each trip should be a round-trip commencing in Macau.
2. There is no minimum age limit for this plan. Maximum age limit is 75.
3. Family Plan is only applicable to a legally married couple and any number of your child(ren) under 18 years of age. Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
4. No mobile phone benefit is payable for Plan B, or if the Insured Person(s) is(are) below 18 years of age insured under a Family Plan.
5. The Amateur Dangerous Sports and Activities Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 65 years of age.
6. Any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.
7. The maximum indemnity under Personal Accident Section for an Insured Person who is under 18 years of age will be limited to HK\$250,000.
8. 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.
9. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 65 years of age will be limited to only 25% of the Sum Insured.
10. iTravel Plus (Annual) is only available for online purchase.

## Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
1. Personal Accident <sup>1,2,3</sup>	<ul style="list-style-type: none"> <li>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.)</li> <li>Loss of one limb<sup>8</sup> or sight of one eye/Permanent Total Loss of speech or hearing.</li> <li>Cover 3<sup>rd</sup> degree burns of the minimum percentage of the surface area of your body as specified in the policy.</li> </ul>	1,000,000	500,000
		500,000	250,000
		1,000,000	500,000
2. Medical Expenses <sup>1,3</sup>	<ul style="list-style-type: none"> <li>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.</li> <li>Pays for follow-up medical expenses within 90 days after arrival in Macau up to HK\$100,000 including registered herbalists, bonesetters and acupuncture<sup>9</sup> fees up to HK\$150 per visit per day and up to HK\$1,500 in total.</li> </ul>	1,000,000	500,000
3. Hospital Cash	<ul style="list-style-type: none"> <li>Pays HK\$500 per day when you are hospitalised as an inpatient due to bodily injury or sickness when abroad.</li> </ul>	5,000	
4. Worldwide Travel Assistance Services <sup>6</sup>	<ul style="list-style-type: none"> <li>24-hour worldwide emergency medical evacuation and repatriation after treatment.</li> <li>Deposit guarantee for hospital admission.</li> <li>Unexpected return to Macau, Compassionate Visit, Children Escort Arrangements etc.</li> </ul>	2,000,000	
		40,000 (as stated in Policy Appendix) Covered	
5. Terrorism Extension <sup>4</sup> (Applicable to the above Benefits 1-4)	<ul style="list-style-type: none"> <li>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 and Medical Expenses Sections.</li> </ul>	3,000,000	
6. Dangerous Sports and Activities Coverage <sup>5</sup>	<ul style="list-style-type: none"> <li>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, 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.</li> </ul>	Up to 250,000 maximum benefits under the Personal Accident and Medical Expenses Sections	Up to 125,000 maximum benefits under the Personal Accident and Medical Expenses Sections
7. Trip Cancellation and Curtailment	<ul style="list-style-type: none"> <li>Reimburses expenses of unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé(e) or close business partner; 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.</li> </ul> <p>For Level 3 / Level 2 Alert under the Macau Travel Alert System:</p> <ul style="list-style-type: none"> <li>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.</li> <li>Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed</li> <li>Reimburses additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Macau</li> <li>Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Macau</li> </ul>	50,000	25,000

Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
8. Replacement Employee <sup>7</sup>	<ul style="list-style-type: none"> <li>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.</li> </ul>	20,000	
9. Travel Delay	<p>Pays HK\$250 for first 6 hours of delay and each subsequent 12 hours if</p> <ul style="list-style-type: none"> <li>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 or mechanical and/or electrical breakdown of the public transport, closure of the airport or</li> <li>your trip is delayed due to the death, serious bodily injury or serious sickness of you, your immediate family members, fiancé(e) or close business partner travelling with you abroad.</li> <li>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.</li> </ul>	2,000	1,000
10. Trip Rearrangement	<ul style="list-style-type: none"> <li>Reimburses unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) 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.</li> <li>Pays for accommodation expenses up to HK\$1,000 per day</li> </ul>	7,500	5,000
11. Delay Due to Hijack	<ul style="list-style-type: none"> <li>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.</li> </ul>	2,500	
12. Loss of Baggage	<p>Pays for accidental loss of or damage to personal baggage. The maximum amount we will pay for:</p> <ul style="list-style-type: none"> <li>any single article, pair or set of articles is HK\$2,000.</li> <li>all of your sports equipment is HK\$5,000 in total.</li> <li>all of your valuables is HK\$5,000 in total.</li> <li>all of your cameras, camcorders and audio/video equipment is HK\$5,000 in total.</li> <li>any mobile phone is HK\$2,000 (mobile phone cover is for plan A only and is not applicable to Insured Person(s) who is(are) aged below 18 under Family Plan)</li> <li>Excess HK\$200</li> </ul>	20,000	15,000
13. Delayed Baggage	<ul style="list-style-type: none"> <li>Pays for the cost of emergency purchase of essential clothing or toiletries if your baggage is delayed for more than 12 hours on the outward journey.</li> </ul>	1,500	1,000
14. Loss of Business Documents or Samples	<ul style="list-style-type: none"> <li>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)</li> <li>Excess HK\$200</li> </ul>	2,500	

Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
15. Personal Money, Documents and Additional Accommodation Expenses	<ul style="list-style-type: none"> <li>Cover the loss of cash or travellers cheques directly arising from theft, robbery or burglary during the Period of Insurance, subject to a maximum amount of HK\$3,000 for Plan A and HK\$2,000 for Plan B<sup>9</sup>.</li> <li>Reimburses the replacement cost of Macau identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport.</li> <li>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.</li> <li>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.</li> <li>Excess HK\$200.</li> </ul>	10,000	5,000
16. Personal Liability	<ul style="list-style-type: none"> <li>Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property.</li> </ul>	2,500,000	
17. Rental Vehicle Excess	<ul style="list-style-type: none"> <li>Pays an excess which you become liable to pay under the agreement with licensed rental company for loss of or damage to the vehicle that you rent.</li> </ul>	5,000	
18. Automatic Extension of Cover (Applicable to the above Benefits 2,9,10 and 11)	<ul style="list-style-type: none"> <li>Cover is automatically extended free of charge up to 14 days in the event of delays due to unforeseen events covered under Travel Delay Section (Travel Delay, Trip Rearrangement, Delay Due to Hijack).</li> <li>Cover is automatically extended free of charge up to 30 days in the event of delays due to bodily injury or illness covered under Medical Expenses Section.</li> </ul>	Covered	

**Important Notes:**

- The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 65 years of age will be limited to only 25% of the Sum Insured.
- The maximum indemnity under Personal Accident Section for an Insured Person who is under 18 years of age will be limited to HK\$250,000.
- 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.
- Any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.
- The Amateur Dangerous Sports and Activities Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 65 years of age.
- 24-hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Macau.
- The Replacement Employee Benefit is only applicable if the Insured is either an incorporated or unincorporated company.
- "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.
- This benefit is not applicable to Insured Person(s) is(are) below 18 years of age and insured under a Family Plan.

## Premium Table

Plan	Personal Accident Sum Insured (HK\$)	Annual Premium (HK\$)	
		Individual Plan (HK\$)	Family Plan <sup>3,4</sup> (HK\$)
A	1,000,000	2,206	5,514
B	500,000	1,902	4,754

## Major Exclusions:

1. Any liability arising from a contractual agreement without the prior consent of Us is not covered
2. Any liability arising from the loss of or damage to property which belongs to or in custody or control of You or your family members is not covered
3. Professional or organised dangerous sports or activities
4. Trekking or hiking at an altitude of over 5,000 meters above sea-level, scuba diving to a depth greater than 30 meters below sea-level
5. Manual work undertaken during business trips
6. Suicide, intentional self-inflicted injury, insanity
7. Mental or nervous disorders, sleep disorder, psychiatric disorder
8. Alcoholic and drug addiction or solvent abuse
9. HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome)
10. Flying activities other than as a fare-paying passenger on a regular or schedule airline or licensed chartered aircraft
11. Air flight crew
12. Unlawful acts
13. War and terrorism (Except for Terrorism Extended Cover)
14. Nuclear weapons and radiations
15. Loss of or damage to any pager, mobile phone (except for the benefit specifically provided under the above Benefit 12), tablet computer, portable telecommunication equipment, aerial device (i.e. aerial photography equipment) or any of its accessories including sim card or digital storage card and the like

### Important Notes:

1. Maximum days per trip is 90 days, each trip should be a round-trip commencing in Macau.
2. There is no minimum age limit for this plan. Maximum age limit is 75.
3. Family Plan is only applicable to a legally married couple and any number of your child(ren) under 18 years of age. Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
4. 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.
5. iTravel Plus (Annual) is only available for online purchase.

This product leaflet is for reference only. Please refer to the policy wording for details for the coverage, terms, conditions and exclusions.



## Rest assured about our claims solution

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# iTravel Plus (全年旅遊)

## 給經常旅遊的您之全面旅遊保障

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，最高賠償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

- 新增保障手提電話<sup>4</sup>遺失或損壞，最高賠償額為港幣2,000元

### 業餘危險運動及活動<sup>5</sup>保障毋須額外收費

- 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

### 自然災害保障：

- 取消及縮短行程保障高達港幣 50,000 元
- 旅程延誤保障首6小時及其後每12小時為港幣 250 元，最高賠償額高達港幣 2,000 元
- 如無不可避免地必須更改行程回澳，可獲高達港幣7,500元之額外交通及住宿費用保障，當中住宿費用每天可達港幣1,000元

### 恐怖襲擊活動附加保障：

- 倘因恐怖活動<sup>6</sup>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

### 其他保障：

- 人身意外保障<sup>7,8,9</sup>高達港幣1,000,000元
  - 如受保人遭嚴重燒傷（三級程度的燒傷），可獲賠償高達港幣1,000,000 元
  - 如受保人失去一肢或兩肢，即喪失自手腕或以上部份之手臂或自腳踝以上部份之腿部，或完全及永久地喪失整隻手掌、手臂、腳掌或腿部之功能，可獲「人身意外」保障賠償
- 入院保證金高達港幣 40,000 元
- 住院現金保障高達港幣 5,000 元
- 全面醫療保障包括緊急牙科治療、醫療及外科手術費用賠償高達港幣 1,000,000 元<sup>8,9</sup>
- 24小時全球旅遊支援服務
- 回澳後90天內的有關覆診費用的支出，最高賠償額為港幣 100,000 元。當中包括註冊中醫、跌打及針灸費用，最高賠償總額為港幣 1,500 元
- 個人責任保障高達港幣 2,500,000 元
- 家庭計劃<sup>3,8</sup>所提供的小童保障，小童人數不限
- 租車自負金額保障高達港幣 5,000 元

### 註：

- 每次旅程期限最長可達 90 天。每次旅程必須由澳門出發之來回旅遊。
- 本保障不設年齡下限，惟最高受保年齡為 75 歲。
- 家庭計劃包括合法夫婦及其年齡為 18 歲以下之子女。12 歲以下之兒童須由家長或監護人陪同成行。
- 計劃B或於「家庭計劃」中年齡為18歲以下的受保人，將不會獲得手提電話保障。
- 「人身意外」保障及「醫療費用」保障中的業餘危險運動及活動保障並不適用於在意外發生時年齡 65 歲以上之受保人。
- 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。
- 每名 18 歲以下之受保人可享「人身意外」保障的最高賠償額為港幣 250,000 元。
- 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。
- 每名 65 歲以上之受保人的「人身意外」及「醫療費用」保障之最高賠償額將為投保額的 25%。
- iTravel Plus (全年旅程) 只供網上投保。

## 保障概覽

保障項目	保障範圍	最高賠償額（以港幣計）	
		計劃 A （全球）	計劃 B （全球）
1. 人身意外 <sup>1,2,3</sup>	<ul style="list-style-type: none"> <li>因意外導致死亡、完全終生殘廢、喪失兩肢或雙目失明、永久完全喪失說話能力及失聰。</li> <li>失去一肢<sup>4</sup>或一目之視力/永久完全喪失說話能力或失聰。</li> <li>嚴重燒傷達三級程度，且燒傷的身體面積達保單列明的最低百分比。</li> </ul>	1,000,000  500,000 1,000,000	500,000 250,000 500,000
2. 醫療費用 <sup>1,3</sup>	<ul style="list-style-type: none"> <li>在旅遊期間生病或身體受傷，除可獲賠償必須的醫療費用外，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。</li> <li>返澳後90天內所需的覆診費用，最高可達港幣 100,000 元，當中包括註冊中醫、跌打及針灸費用每天每次可達港幣 150 元及最高賠償額可高達港幣 1,500 元。</li> </ul>	1,000,000	500,000
3. 住院現金	<ul style="list-style-type: none"> <li>於海外因身體受傷或生病而需入住醫院，可獲額外現金保障。賠償額為每日港幣 500 元。</li> </ul>	5,000	
4. 全球旅遊支援服務 <sup>5</sup>	<ul style="list-style-type: none"> <li>24小時全球緊急醫療運送及接受治療後送返現居住地方服務。</li> <li>入院保證金。</li> <li>因意外必須更改行程回澳、安排親友探訪、安排護送子女送返原居地等。</li> </ul>	2,000,000 40,000 (承保詳情已列於保單附件) 承保	
5. 恐怖活動 <sup>4</sup> (適用於保障項目 1-4)	<ul style="list-style-type: none"> <li>「人身意外」和「醫療費用」項目以及「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（包括必須之醫療保障費用）之保障。</li> </ul>	3,000,000	
6. 危險運動及活動保障 <sup>5</sup>	<ul style="list-style-type: none"> <li>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故或身體受傷，可獲賠償。</li> </ul>	「人身意外」及「醫療費用」最高賠償額250,000	「人身意外」及「醫療費用」最高賠償額125,000
7. 取消及縮短行程	<ul style="list-style-type: none"> <li>如受保人、受保人的直系親屬、未婚夫（妻）或主要商業夥伴嚴重身體受傷、嚴重疾病或死亡；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、騷亂、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超過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（包括於海外之當地旅行套票或任何主要體育賽事、音樂會或主題公園等的入場券）。</li> </ul> <p>在第3級別 / 第2級別澳門旅遊警示制度下：</p> <ul style="list-style-type: none"> <li>在懸掛第3級別警示下，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級別警示下，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。</li> <li>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；</li> <li>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，可獲賠償該等額外費用；</li> <li>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。</li> </ul>	50,000	25,000
8. 替代僱員 <sup>7</sup>	<ul style="list-style-type: none"> <li>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。</li> </ul>	20,000	
9. 行程延誤	<p>遇到下列情況而延誤首6小時及其後每12小時，可獲賠償港幣250元：</p> <ul style="list-style-type: none"> <li>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；</li> <li>如受保人或與受保人同行的直系親屬、未婚夫（妻）或主要商業夥伴在同行之海外旅程中嚴重身體受傷、嚴重疾病或死亡而致行程延誤。</li> <li>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。</li> </ul>	2,000	1,000



保障項目	保障範圍	最高賠償額（以港幣計）	
		計劃 A （全球）	計劃 B （全球）
10. 行程更改	<ul style="list-style-type: none"> <li>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，可獲賠償您不能從任何其他途徑追討之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、音樂會或主題公園等的入場券）或合理及必須的額外交通及/或住宿費用。</li> <li>可獲賠償住宿費用每天高達港幣1,000元。</li> </ul>	7,500	5,000
11. 因劫機延誤行程	<ul style="list-style-type: none"> <li>如受保人因所乘坐的飛機遭騎劫而未能抵達行程目的地，可獲每日港幣 500 元。</li> </ul>	2,500	
12. 遺失行李	<p>可獲賠償已遺失或損毀的隨身行李。最高賠償額為：</p> <ul style="list-style-type: none"> <li>每一件、一對或一組/ 一套物品的最高賠償總額為港幣2,000 元</li> <li>所有體育器材的最高賠償總額則為港幣5,000 元</li> <li>所有「貴重物品」的總賠償額為港幣5,000元</li> <li>所有相機、攝錄機及影音器材的總賠償額為港幣5,000元</li> <li>手提電話的最高賠償額為港幣2,000元（手提電話保障只適用於計劃A 及不適用於「家庭計劃」中年齡為18歲以下之「受保人」）。</li> <li>自負額為港幣200元。</li> </ul>	20,000	15,000
13. 行李延誤	<ul style="list-style-type: none"> <li>如受保人的行李於離澳行程中運送遭延誤超過12小時，可獲賠償購買應急必需衣物或梳洗用品之費用。</li> </ul>	1,500	1,000
14. 遺失商業文件或貨版	<ul style="list-style-type: none"> <li>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額為港幣 1,000 元，其中自負額為港幣200元。）</li> </ul>	2,500	
15. 個人金錢、證件及額外住宿開支	<ul style="list-style-type: none"> <li>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，最高賠償額分別為計劃A 港幣3,000元及計劃B 港幣2,000元<sup>9</sup>。</li> <li>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。</li> <li>為是次旅程而購買的旅行支票及外幣，如於啟程離澳時間前之72 小時內在澳門遭盜劫或偷竊，將可獲賠償。</li> <li>如受保人於海外遺失護照或護照被竊，可獲賠償換領新護照所需的額外交通及住宿費用。</li> <li>自負額為港幣200元。</li> </ul>	10,000	5,000
16. 個人責任	<ul style="list-style-type: none"> <li>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而於法律上必須承擔的賠償責任。</li> </ul>	2,500,000	
17. 租車自負金額保障	<ul style="list-style-type: none"> <li>可根據租車協議賠償受保人因損毀或遺失所租用之汽車而必須支付的自負金額。</li> </ul>	5,000	
18. 自動延長保障期 (適用於保障項目2, 9,10及11)	<ul style="list-style-type: none"> <li>如因「行程延誤」一節( 行程延誤、行程更改或騎劫) 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。</li> <li>如因「醫療費用」項目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期，最長可達 30 天。</li> </ul>	承保	

- 註：
- 每名 65 歲以上之受保人的「人身意外」及「醫療費用」保障之最高賠償額將為投保額的 25%。
  - 每名 18 歲以下之受保人可享「人身意外」保障的最高賠償額為港幣 250,000 元。
  - 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。
  - 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。
  - 「人身意外」保障及「醫療費用」保障中的業餘危險運動及活動保障並不適用於在意外發生時年齡 65 歲以上之受保人。
  - 24 小時全球旅遊緊急支援保障的服務範圍只限於受保人原居地以外的地方。原居地即指澳門。
  - 「替代僱員」保障只適用於投保人為有限公司或無限公司。
  - 「失去一股」於保單中之釋義為喪失自手腕或以上部份之手臂或自腳踝以上部份之腿部，或完全及永久地喪失整隻手掌、手臂、腳掌或腿部之功能。
  - 此保障不適用於家庭計劃中，所有18歲以下之受保人。

## 保費表

計劃	人身意外保障投保額 (港幣/元)	全年保費 (港幣/元)	
		個人計劃 (港幣/元)	家庭計劃 <sup>3,4</sup> (港幣/元)
A	1,000,000	2,206	5,514
B	500,000	1,902	4,754

## 主要不承保事項：

1. 任何沒有在本公司同意前所簽訂的合約所招致的責任並不受保障
2. 你或你的家人擁有、托管或控制的財物損失或損毀所招致的責任並不受保障
3. 以職業選手身份參與體育活動或參與有組織活動
4. 於海拔逾5,000米的高地徒步登山或遠足、於逾30米水深進行水肺潛水
5. 出外公幹時進行之體力勞動工作
6. 自殺、自戕、精神錯亂
7. 精神或神經紊亂、睡眠失調、精神病
8. 酗酒、吸毒或濫用藥物
9. 由於 HIV (人類免疫力缺乏症病毒) 有關的任何疾病及愛滋病 (獲得性免疫缺陷綜合症)
10. 受保人並非作為付費乘客乘搭定期商業航班及特許包機
11. 航空公司機組人員
12. 不法行為
13. 戰爭及恐怖活動 (惟恐怖活動伸延保障除外)
14. 核子武器及輻射
15. 遺失或損毀傳呼機、手提電話(在保障項目12特別注明的保障除外)、平板電腦、手提通訊設備、航空設備(如航空攝影器材)或其任何配件，包括電話卡和數碼存儲卡等

### 註：

1. 每次旅程期限最長可達 90 天。每次旅程必須由澳門出發之來回旅遊。
2. 本保障不設年齡下限，惟最高受保年齡為75 歲。
3. 家庭計劃包括合法夫婦及其年齡為 18 歲以下之子女。12 歲以下之兒童須由家長或監護人陪同成行。
4. 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。
5. iTravel Plus (全年旅程)只供網上投保。

以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單。



## 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：[+853 2849 2849](tel:+85328492849)（星期一至五，上午9時至下午12時45分及下午2時至下午5時45分，公眾假期除外）

如您的家居或財物受到損毀，可透過 **EASY** 網上索償系統申請索償。

以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單。

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