

SCHEDULE OF BENEFITS

SUM INSURED IN HKD		Gold	Platinum
1	Medical Expenses		
1.1	Overseas medical expenses	1,500,000	3,000,000
1.2	Follow-up medical expenses	50,000	50,000
1.2	Follow-up medical expenses for Chinese medical practitioner, Chiropractic, Physiotherapy	1,500 (150 per day) 3,000 (300 per day)	1,500 (150 per day) 5,000 (500 per day)
2	Overseas Hospital Daily Cash Benefit		
3	Emergency Medical Assistance		
3.1	Emergency medical evacuation	Actual Cost	Actual Cost
3.2	Repatriation of mortal remains	1,000,000	2,000,000
3.3	Compassionate visit	25,000	50,000
3.4	Compassionate return	25,000	50,000
3.5	Return of unattended child(ren)	25,000	50,000
4	Personal Accident		
4.1	Accident whilst travelling on a Common Carrier	1,200,000	2,000,000
4.2	Other Accident	600,000	1,000,000
5	Baggage and Personal Effects	20,000 (Max 3,000 per item)	25,000 (Max 3,000 per item)
6	Theft of Mobile Device	2,000	4,000
7	Loss of Personal Money	1,000	3,000
8	Loss of Travel Documents	4,000	7,000
9	Personal Liability	1,500,000	2,000,000
10	Travel Delay	2,500 (250 per 6 hours)	5,000 (250 per 6 hours)
11	Baggage Delay Allowance	1,000 (250 per 6 hours)	2,000 (250 per 6 hours)
12	Cancellation of Journey		
12.1	Cancellation of Journey	25,000	50,000
12.3	Cancellation (or Change) of Journey for any Unforeseen Reason ⁴⁵⁶	10,000 (Excess: 25%)	20,000 (Excess: 25%)
13	Curtailment of Journey	25,000	50,000
14	Journey Re-route	6,000	12,000
15	Rental Vehicle Excess	5,000	5,000
16	Credit Card Protection	4,000	7,000
17	Missed Event	3,000	3,000
18	Loss of Home Content	10,000	20,000

Important Information regarding your Travel Insurance

1. Major Exclusions include Pre-existing conditions, war, suicide, acts committed with the intent to cause loss. For a full list of exclusions, please refer to the Policy Wording.
2. Gold and Platinum plans are available with options for Single Trip or Annual Coverage. Please refer to your Certificate of Insurance to confirm the duration of your policy.
3. Annual Coverage provides for unlimited journeys up to ninety (90) days per each journey during the policy effective period.
4. For Single Trip Coverage, the Effective Date should be at least more than six (6) days before the Departure Date as shown on your Certificate of Insurance.
5. For Single Trip and Annual Coverage, the cancellation or change of journey must be notified to the Common Carrier and/or accommodation provider at least twenty-four (24) hours prior to the Departure Date.
6. Subject to Terms and Conditions, and Exclusions. For a full list of Exclusions, please refer to the Policy Wording.

保障表

最高保障額 (港元)		金計劃	白金計劃
1	醫療費用		
1.1	海外醫療費用	1,500,000	3,000,000
1.2	覆診醫療費用	50,000	50,000
1.2	覆診費用包括中醫治療/ 脊骨神經療/ 物理治療	1,500 (每日上限 150)	1,500 (每日上限 150)
2	海外住院每日現金保障	3,000 (每日上限 300)	5,000 (每日上限 500)
3	緊急醫療支援		
3.1	緊急醫療運送	實際費用	實際費用
3.2	遺體運返	1,000,000	2,000,000
3.3	親友探望	25,000	50,000
3.4	親友回程	25,000	50,000
3.5	隨行未獲照料子女送返	25,000	50,000
4	個人意外		
4.1	乘坐公共交通工具時發生之意外	1,200,000	2,000,000
4.1	其他意外	600,000	1,000,000
5	行李及個人財物保障	20,000 (每件/每對/每套限額3,000)	25,000 (每件/每對/每套限額3,000)
6	流動設備被盜竊保障	2,000	4,000
7	遺失個人現金	1,000	3,000
8	遺失旅遊證件	4,000	7,000
9	個人責任	1,500,000	2,000,000
10	旅程延誤	2,500 (每 6 小時250)	5,000 (每 6 小時250)
11	行李延誤津貼	1,000 (每 6 小時250)	2,000 (每 6 小時250)
12	旅程取消		
12.1	旅程取消	25,000	50,000
12.3	因任何不可預見的原因而取消或更改 旅程 ^{4 5 6}	10,000 (自負額: 25%)	20,000 (自負額: 25%)
13	旅途中斷	25,000	50,000
14	變更旅程	6,000	12,000
15	租賃車輛自負額	5,000	5,000
16	信用卡保障	4,000	7,000
17	缺席海外預訂行程保障	3,000	3,000
18	家居物品保障	10,000	20,000

有關您的旅遊保險的重要事項

- 主要不保項目: 已先存在的傷害或疾病、戰爭行為、自殺、以造成損失為目的的行為。有關不保項目的完整列表, 請查看保單條款。
- 以上計劃均設有單次及全年可供選擇。請查詢您的保險證明書以確認您投保的日數。
- 全年計劃一年內無限次數出發, 每次旅程最多九十 (90) 天。
- 對於單次旅遊計劃, 保單生效日期應至少比保險證明書上所示的出發日期早六 (6) 天以上。
- 對於單次旅遊及全年計劃, 取消或更改旅程必須在出發日期前至少二十四 (24) 小時通知公共運輸公司及/或住宿提供者。
- 受條款及細則及不保項目約束。有關不保項目的完整列表, 請查看保單條款。