

忠意旅遊綜合保險計劃

Generali Travel

Package Insurance



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# 旅遊綜合保險計劃

## Travel Package Insurance

## 旅遊綜合保險計劃特點

- 所有保障均毋須自負金額
- 乘坐公共交通工具之人身意外可獲「雙倍賠償」（只適用於單次旅遊計劃）
- 單次旅遊計劃的保障期長達 182 天，而全年旅遊計劃的每次旅遊保障期長達 120 天
- 全年旅遊計劃沒有旅程次數限制、適合任何 18 至 72 歲人士為申請人、可附加中國醫療保證咭
- 二十四小時全球緊急支援服務，包括海外入院現金保證
- 保障緊急醫療運送及遺體運返，並不預設賠償限額，符合香港旅遊業議會的建議
- 保障因恐怖襲擊引致之醫療費用、人身意外、行李 / 證件遺失、取消旅程、縮短旅程或更改旅程、旅程延誤
- 回港後之覆診費用包括中醫治療、跌打及針灸
- 燒傷保障範圍增加至二級及三級程度的燒傷
- 保障一切業餘及消閒活動（包括滑雪、水肺潛水、激流、高空彈簧跳繩、高山遠足、跳傘及騎馬等）
- 保障包括天然災難（例如地震、海嘯等）
- 醫療費用保障包括食物中毒、氣體襲擊及傳染病（例如沙士、禽流感、登革熱等）
- 個人行李保障包括高爾夫球用品及手提電腦
- 於不能避免的情況下延期，保障期將自動延長至最多 10 天（只適用於單次旅遊計劃）
- 手提電話保障額為港幣 2,500
- 加設自選的「星級個人意外附加保障」，提供更全面的人身意外賠償



- 加設自選的「星級郵輪附加保障」，提供更全面的旅遊保障。（只適用於單次旅遊計劃內的尊貴計劃）

## Travel Package Insurance Plan Highlights

- No excess for all benefits
- Double indemnity for accident whilst on a Public Common Carrier (Only For Single Trip Travel Plan)
- The maximum period of insurance is 182 days for Single Trip Travel Plan and 120 days per trip for Annual Travel Plan.
- Annual Travel Plan enjoys the following benefits: unlimited no. of trips, applicant can be aged 18 to 72, China Medical Guarantee Card is available for optional
- 24-hour worldwide emergency assistance services including hospital admission guarantee
- Emergency Medical Evacuation and Repatriation of Mortal Remains are covered with full actual cost without any limit as per the advice of the Travel Industry Council of Hong Kong
- Terrorist Act cover including Medical Expenses, Personal Accident, Loss of Baggage/Travel Document, Trip Cancellation, Trip Curtailment or Re-arrangement, Travel Delay
- Follow-up medical treatment, including Chinese medicine, bonesetter & acupuncture
- Extends to cover 2nd to 3rd Degree Burns
- Cover all kinds of leisure sports (e.g. skiing, scuba diving, rafting, bungee jumping, hiking, parachuting, horse riding, etc)
- Cover natural disaster (e.g. earthquake, tsunami, etc).
- Medical Expenses cover including gas / food poisoning and infectious disease (e.g. SARS, Bird Flu, Dengue Fever, etc)
- Personal Baggage covers including golf equipment and lap-top computer
- Automatic cover extension for up to 10 days if the trip is unavoidably delay (Only for Single Trip Travel Plan)
- Mobile Phone reimbursement extends to HK\$2,500 per item
- Added option for upgraded Personal Accident cover to provide a more comprehensive protection



- Added option for Cruise Benefit to provide a more comprehensive travel protection (Only for Premier Plan of Single Trip Travel Plan)

最高賠償額 (港幣) Maximum Limit (HK\$)

保障範圍 Coverage	尊貴計劃 Premier Plan	優越計劃 Classic Plan	標準計劃 Standard Plan
<b>1. 緊急醫療 Emergency Medical</b>			
a) 醫療費用 Medical Expenses	1,000,000	650,000	350,000
b) 海外住院現金 Overseas Hospital Cash	8,000	5,000	2,500
c) 醫療設施津貼 Medical Facility Extension	20,000	15,000	10,000
<b>2. 人身意外 Personal Accident</b>			
<u>單次旅遊計劃 Single Trip Travel Plan</u>			
a) 乘搭公共交通工具或遇劫之人身意外 Accident on Public Common Carrier or caused by armed Robbery	2,000,000	1,300,000	700,000
b) 其他意外 Other Accident	1,000,000	650,000	350,000
<u>全年旅遊計劃 Annual Travel Plan</u>			
c) 人身意外 Personal Accident	1,000,000	650,000	350,000
<u>單次及全年旅遊計劃 Single Trip and Annual Travel Plan</u>			
d) 燒傷保障 Burns Benefit	300,000	200,000	150,000
<b>3. 全球緊急支援服務 Worldwide Emergency Assistance Service</b>			
a) 緊急醫療運送 Emergency Medical Evacuation	Actual Cost	Actual Cost	Actual Cost
b) 遺體運返 Repatriation of Mortal Remains	Actual Cost	Actual Cost	Actual Cost
c) 24 小時全球緊急支援服務	Included	Included	Included
<b>4. 旅程受阻 Travel Inconvenience</b>			
a) 取消旅程 Trip Cancellation	30,000	30,000	25,000
b) 縮短旅程或更改旅程 Trip Curtailment or Re-arrangement	30,000	30,000	25,000
c) 旅程延誤 Travel Delay	2,000	2,000	2,000
d) 行李延誤 Baggage Delay	1,000	1,000	1,000
<b>5. 個人財物 Personal Belongings</b>			
a) 個人行李 Personal Baggage	20,000	15,000	10,000
b) 個人金錢 Personal Money	3,000	2,500	2,000
c) 證件遺失 Loss of Travel Document	10,000	7,500	5,000
d) 應急現金 Emergency Cash	10,000	7,500	5,000
<b>6. 附加保障 Special Care</b>			
a) 親屬探望 Compassionate Visit	20,000	15,000	10,000
b) 子女護送 Child Escort	20,000	15,000	10,000
c) 信用卡保障 Credit Card Protection	50,000	30,000	20,000
d) 恩恤保障 Consolation Benefit	20,000	15,000	10,000
e) 附加住院現金 Hospital Income Plus	8,000	5,000	2,000
f) 租車自負額保障 Rental Vehicle Excess	5,000	5,000	5,000
g) 強制隔離現金津貼 Compulsory Quarantine Cash Allowance	5,000	5,000	5,000
<b>7. 法律責任 Legal Liability</b>			
a) 個人責任 Personal Liability	3,000,000	2,000,000	1,000,000
<b>8. 自選附加保障 Optional Benefit</b>			
a) 星級個人意外附加保障 Additional Upgrade Personal Accident Benefits			
i) 星級個人意外保障 Upgrade Additional Personal Accident Benefit	長表 Scale 2	長表 Scale 2	長表 Scale 2
ii) 臉部疤痕保障 Scarring of the Face Benefit	20,000	20,000	20,000
iii) 綁架保障 Kidnap Benefit	15,000	15,000	15,000
b) 星級郵輪附加保障 (只限附加於「尊貴計劃」) Additional Cruise Benefits (Only for Premier Plan)			
i) 取消旅程 Trip Cancellation	30,000		
ii) 縮短旅程 Trip Curtailment	30,000		
iii) 更改旅程 Trip Re-arrangement	30,000		
iv) 取消郵輪旅程 Cancellation of Cruise Trip	30,000		
v) 取消岸上觀光費用 Shore Excursion Cancellation Allowance	10,000		
vi) 縮短岸上觀光津貼 Shore Excursion Curtailment Allowance	500	不適用 N/A	不適用 N/A
vii) 非自願性滯留之額外保障 Additional Benefit due to Involuntary Journey Extension	每天 (最長五天) 500 per day (Max. 5 days)		
viii) 衛星電話費用 Satellite Phone Calls Expenses	2,000		
ix) 海上旅遊期間意外死亡 Accidental Death on Voyage	100,000		

單次旅遊計劃 Single Trip Travel Plan  
基本保障 Basic Plan

保費表 (港幣) Premium Table (HK\$)

天數 No. of Day(s)	尊貴計劃 Premier Plan				優越計劃 Classic Plan			標準計劃 Standard Plan		
	個人 Individual	個人及子女 Individual + Children*	家庭 Family*		個人 Individual	個人及子女 Individual + Children*	家庭 Family*	個人 Individual	個人及子女 Individual + Children*	家庭 Family*
1	100	152	242		74	110	184	53	79	126
2	142	210	336		116	173	273	74	110	179
3	179	273	420		147	210	347	100	147	226
4	252	378	588		181	284	431	137	200	299
5	281	431	662		198	307	463	154	232	348
6	303	465	717		204	317	485	166	255	386
7	320	494	761		210	329	507	176	267	408
8	336	516	805		221	335	519	182	278	431
9	348	539	849		226	345	551	193	295	463
10	364	562	882		232	357	579	204	312	490
11	380	584	941		237	369	612	210	323	522
12	414	635	1,032		259	397	664	226	345	567
13	431	664	1,066		265	408	680	237	363	590
14	446	686	1,100		276	425	709	243	374	612
15	463	714	1,146		281	437	726	248	385	629
16	480	742	1,191		292	448	742	254	397	657
17	497	765	1,224		298	459	765	265	408	675
18	519	794	1,259		309	470	782	270	420	692
19	534	822	1,293		314	482	794	276	431	704
20	551	851	1,328		320	489	814	287	441	715
21	568	857	1,347		326	496	820	292	446	737
22	579	874	1,380		331	506	837	298	455	760
23	590	890	1,425		336	512	843	303	461	777
24	601	912	1,458		342	523	854	309	471	782
25	612	929	1,469		353	529	870	314	483	805
26	623	946	1,491		358	540	887	320	488	817
27	634	963	1,514		364	551	904	326	500	827
28	651	985	1,531		370	557	921	331	511	839
29	662	1,002	1,558		375	568	938	336	517	851
30	673	1,019	1,592		380	573	949	342	528	862
以後每天 Each additional day	19	28	47		15	21	36	13	18	29

全年旅遊計劃 Annual Travel Plan	2,850	不適用 N/A	5,130		1,950	不適用 N/A	3,510	1,050	不適用 N/A	1,890
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中國醫療保證咭 China Medical Guarantee Card (只適用於全年旅遊計劃 Only for Annual Travel Plan)	每人 100 per person				每人 100 per person			每人 100 per person		
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自選附加保障 Optional benefit	保費表 (港幣) Premium Table (HK\$)
星級人個人意外保障 Additional Upgrade Personal Accident Benefit	基本保障保費 Premium of Basic Plan x1.25
星級郵輪附加保障 (只限附加於單次旅遊的 「尊貴計劃」) Additional Cruise Benefit (Only for Premier Plan of Single Trip Travel)	保費表 (港幣) Premium Table (HK\$)
天數 No. of Day(s)	每人 Per Person
1	180
2	255
3	321
4	454
5	507
6	546
7	576
8	605
9	626
10	656
11	684
12	745
13	775
14	803
15	833
16	864
17	894
18	934
19	962
20	992
21	1,022
22	1,041
23	1,062
24	1,081
25	1,102
26	1,121
27	1,142
28	1,172
29	1,191
30	1,211
以後每天 Each additional day	34

- \* 包括所有 17 歲或以下同行之子女
  - 受保人年齡為滿 18 歲，應選擇 "個人" 計劃
  - "個人及子女" 計劃包括受保人及其所有年齡為 17 歲或以下同行之子女
  - "家庭" 計劃包括受保人及其配偶及其所有年齡為 17 歲或以下同行之子女。全年旅遊計劃的子女受保年齡為 1-17 歲
  - 年齡為 17 歲或以下之人士，其保障利益 2a 不適用，2b 及 2c 則為 50%
  - 80 歲或以上之人士，經保險公司批核後，可投保「標準計劃」；非由父或母攜同之 17 歲或以下之人士，只可投保「標準計劃」(只適用於單次旅遊計劃)
  - 「星級郵輪附加保障」只限附加於單次旅遊的「尊貴計劃」
  - 全年旅遊計劃的「家庭」計劃總賠償額以不超過一位成人投保利益之 300% 為限
  - 此保單不適用於海外全日制留學生或居住於海外之學生

- \* Include all accompanying children aged 17 or below
  - Aged 18 or over should choose "Individual" plan
  - "Individual & Children" plan includes insured person and all accompanying child(ren) aged 17 or below
  - "Family" plan includes insured person and his/her legal spouse and all accompanying child(ren) aged 17 or below. For Annual Travel Plan, the insured age for accompanying child(ren) should within 1 to 17
  - For aged 17 or below, Coverage 2a is not applicable and Coverage 2b & 2c is 50%
  - Only "Standard Plan" is applicable to the insured person aged 80 or above (subject to our prior approval) and child(ren) aged 17 or below who travel other than father or mother (Only for Single Trip Travel Plan)
  - "Additional Cruise Benefit" is only applicable to "Premier Plan" of Single Trip Travel Plan
  - For Annual Travel Plan the maximum limit per "Family" plan will be subject to 300% of one single adult insured
  - The Policy is not applicable to overseas full time student or student lives at overseas

# 基本保障 Basic Plan

## 基本保障 保障範圍

### 1) 緊急醫療

#### a. 醫療費用

- 在受保旅程期間因意外受傷或疾病所支付的醫療費用，包括住院、門診及手術，均可獲得賠償
- 覆診費用 - 如受保人於海外接受診治後，回港後 90 天內繼續接受治療的醫療費用，亦可獲得賠償。因意外受傷之最高賠償金額為保障餘額的 100%；因患病之最高賠償金額為保障餘額的 10%。覆診費用包括註冊 / 表列中醫、跌打及針灸治療，每天每次的最高限額為 HK\$ 150，最高為 HK\$3,000

#### b. 海外住院現金

在受保旅程期間因意外或疾病而需入院接受治療，住院期間每天可獲現金 HK\$ 500 補償

#### c. 醫療設施津貼

因意外導致傷殘而需要安裝家居及日常活動輔助設施的項目

### 2) 人身意外

#### 單次旅遊計劃

##### a. 乘搭公共交通工具或遇劫之人身意外

若受保人以付費乘客身份乘搭公共交通工具、或經旅行社安排乘搭之旅遊車、或遇劫時發生意外導致死亡或永久傷殘，可獲“2b 其他意外”保額之雙倍賠償

##### b. 其他意外

如意外非因乘搭公共交通工具或遇劫導致，可根據保障金額獲得賠償

#### 全年旅遊計劃

##### c. 人身意外

若受保人在旅程期間發生意外導致死亡或永久傷殘，可根據保障金額獲得賠償

#### 單次及全年旅遊計劃

##### d. 燒傷保障

受保人在外地因意外導致身體燒傷程度達二級或三級，將可根據保障金額獲得賠償

(17 歲或以下人士，保障 2a 不適用，2b 及 2c 之保障額為 50%)

### 3) 全球緊急支援服務

#### a. 緊急醫療運送

因應緊急醫療而需運送嚴重受傷或患病之受保人至就近地區或返回香港進行治療，賠償額並不設上限，確保受保人得到最充分的保障

#### b. 遺體運返

安排運送在外地身故的受保人之遺體或骨灰返回香港。

#### c. 24小時全球緊急熱線支援服務

包括代付入院保證金、電話醫療諮詢、醫生及醫院轉介、法律服務轉介及緊急旅遊服務

## 4) 旅程受阻

### a. 取消旅程（此保障在保單簽發後及出發前 30 天內生效）

受保人如因以下原因而必須取消旅程，其不能退回的旅行費用包括旅行團費用、訂金、住宿及 / 或交通費用，均可獲得賠償：

- 受保人、其直系親屬、商業夥伴或同行夥伴之身故、嚴重受傷或病重；
- 受保人於出發前 7 天內目的地突然發生航運機構員工之罷工、暴亂、民亂、天然災難、恐怖襲擊、爆發傳染病或在未能預計的情況下旅程目的地被發出黑色警示；
- 受保人因法庭傳召履行陪審團責任、證人或需被政府強制性隔離；
- 受保人出發前 7 天住所因火災、水災或天然災難而嚴重損毀並需受保人逗留在家中

### b) 縮短旅程

受保人如因以下原因引致旅程提早返港，其不能退回之未享用旅遊費、訂金及 / 或額外住宿及交通費用，均可獲得賠償：

- 如啟程後，受保人、其直系親屬、商業夥伴或同行夥伴身故、嚴重受傷、病重或劫持；
- 目的地突然發生航運機構員工之罷工、暴亂、民亂、惡劣天氣、天然災難、恐怖襲擊、爆發傳染病或在未能預計的情況下旅程目的地被發出黑色警示

或

### bii) 更改旅程

因以下原因而必需更改行程，其額外之住宿及交通費用均可獲得賠償：

- 如啟程後，目的地突然發生航運機構員工之罷工、暴亂、民亂、惡劣天氣、天然災難、恐怖襲擊、爆發傳染病或在未能預計的情況下旅程目的地被發出黑色警示；
- 所乘公共交通工具因嚴重延誤 24 小時以上而不能接駁另一班固定班次交通工具

### c. 旅程延誤

因惡劣天氣、天然災難、恐怖襲擊、機件故障、劫持或所乘坐之航運機構員工之罷工而引致所乘坐之公共交通工具延誤，每 6 小時可獲 HK\$500 現金補償

### d. 行李延誤

受保人隨行之寄運行李因運送延誤達 6 小時或以上，可獲得賠償購買必需品應急。

(第 4b(ii) 更改旅程及第 4c 旅程延誤不能在同一事件下索償)

## 5) 個人財物

### a. 個人行李

旅程期間受保人隨行之行李因意外損壞、遺失、被竊或搶劫，每項 / 套 / 對物品最高賠償額為 HK\$3,000；運動用品為 HK\$5,000 及個人電腦為 HK\$10,000，手提電話保障額為 HK\$2,500

### b. 個人金錢

旅程期間因意外遺失、被竊、搶劫導致現金、旅行支票或匯票等之損失，均可獲得賠償

### c. 證件遺失

旅程期間受保人的旅遊證件被竊、搶劫或意外遺失所引致的額外交通、酒店住宿及有關之證件補領費用均可獲得賠償

### d. 應急現金

在外地因意外損毀或遺失重要旅行證件而需滯留當地，並於 24 小時內報警，辦理補領證件手續期間每天可獲得 HK\$500 補償。

(如索償 5a、5b、5c、5d，須於 24 小時內於當地報警及出示報案紙正本；第 4d 行李延誤及 5a 個人行李不能在同一事件下索償)

## 6) 附加保障

### a. 親屬探望

受保人在外地如不幸身故、嚴重受傷或病重而需住院超過 24 小時，經審核後因應緊急需要可獲安排一名直系親屬前往探望或一名同行伙伴逗留照顧受保人，保障包括來回交通及住宿酒店費用

### b. 子女護送

受保人在外地如不幸身故或入院，因應緊急需要，無人照顧的 17 歲或以下之同行子女可獲安排護送返港

### c. 信用咭保障

受保人在外地因意外身故，在旅程期間以信用咭簽賬購物之未繳結餘及費用可獲賠償

### d. 恩恤保障

受保人於旅程期間因意外或疾病而導致死亡

### e. 附加住院現金

因在外地嚴重受傷或疾病導致回港後需入院繼續治療，回港後 90 日內之住院期間每天可獲 HK\$300 補償

### f. 租車自負額保障

若受保人在旅遊期間駕駛租用車輛而發生意外碰撞或意外損毀或在停泊時車輛被偷竊，受保人須負責的自負額可獲賠償

### 特別條款

受保人必須購買由有關出租車輛機構安排的汽車綜合保險以保障於租車期間對出租車輛之損失

### g. 強制隔離現金津貼

於旅程期間或於回港後 7 天內因感染傳染病而被強制隔離，每天可獲 HK\$500 的現金津貼

## 7) 法律責任

### a. 個人責任

因疏忽導致第三者受傷或財物損毀而負上的法律責任。有關之責任必須由本公司代為處理。(保障不適用於駕駛或租用汽車、飛機及任何水上機動遊戲)



# Basic Plan

## Table Of Coverage

### 1) EMERGENCY MEDICAL

#### a. Medical Expenses

- Reimbursement of medical expenses, including outpatient, surgery and hospitalization arising from accident or sickness during the period of insurance
- Follow-up medical treatment incurred within 90 days after returning to Hong Kong will be covered up to 100% of unused portion of sum insured for injury, and will be covered up to 10% of unused portion of sum insured for sickness. This benefit also includes expenses for registered / listed Chinese herbalist, Chinese bonesetter and acupuncturist up to HK\$150 per visit per day, max. HK\$3,000

#### b. Overseas Hospital Cash

HK\$500 per day will be payable if necessarily confined in a hospital due to accident or sickness overseas during the period of insurance

#### c. Medical Facility Extension

Reimbursement on cost of medical facility equipment and installation for household and daily purpose, as a result of accidental permanent total disablement

### 2) PERSONAL ACCIDENT

#### For Single Trip Travel Plan

#### a. Accident whilst on a Public Common Carrier or caused by armed robbery - Double Indemnity

In the event of death or disablement arising as a result of an accident sustained during the period of insurance while riding as a passenger in a public common carrier or caused by armed robbery, benefits payable will be doubled from 2b Personal Accident.

#### b. Other Accident

In the event of death or disablement arising as a result of an accident other than on Public Common Carrier or caused by armed robbery, maximum benefits up to the limit stated in the coverage will be payable

#### For Annual Travel Plan

#### c. Personal Accident

In the event of death or disablement arising as a result of an accident, maximum benefits up to the limit stated in the coverage will be payable

#### For Single Trip and Annual Travel Plan

#### d. Burns Benefit

Compensation for Second or Third Degree Burn of body surface arising from accident abroad  
(for those aged 17 or below, coverage 2a is not applicable; coverage 2b or 2c will be 50%)

### 3) WORLDWIDE EMERGENCY ASSISTANCE SERVICE

#### a. Emergency Medical Evacuation

Necessary evacuation to Hong Kong or nearest place for appropriate medical treatment due to serious injury or sickness. Payment on actual cost basis without any limit so to ensure adequate protection

#### b. Return of Mortal Remains

Necessary arrangement to return deceased insured person's mortal remains to Hong Kong

#### c. 24-hours Worldwide Emergency Assistance Services

Including hospital admission guarantee, phone medical advice and evaluation, referral to doctors and hospitals, medical evacuation and repatriation, referral to legal service and emergency travel service

### 4) TRAVEL INCONVENIENCE

#### a. Trip Cancellation (This coverage is effected within 30 days before commencement of the insured trip or after policy issuance, whichever is later)

Reimbursement for the loss of travel expenses, including travel fare, tour fee and/or accommodation expenses paid in advance, in the event of cancellation of the trip due to :

- death or serious injury or serious sickness of the insured person, immediate family member, close business partner or traveling companion;
- sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot, civil commotion, terrorism, natural disaster, epidemic or unexpected issuance of a Black Alert at the planned destination within one week before the departure date;
- witness summons, jury service or compulsory quarantine of the insured person;
- serious damage to insured person's home arising from fire, flood or natural disaster within one week before the departure date

#### b. i) Trip Curtailment

Reimbursement for the additional or forfeited travel fare and/or accommodation expenses incurred arising from:

- death, serious injury, serious sickness or hijack of the insured person, immediate family member, close business partner or travelling companion;
- sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot or civil commotion, adverse weather conditions, natural disasters, terrorism, epidemic or unexpected issuance of a Black Alert at the planned destination

## OR

### b. ii) Trip Re-arrangement

Reimbursement for the additional travel fare and/or accommodation expenses incurred upon having to re-route the planned trip arising from:

- sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot and civil commotion, terrorism, adverse weather conditions, natural disaster, epidemic or unexpected issuance of a Black Alert at the planned destination
- delayed by public common carrier over 24 hours which cause to miss the next scheduled conveyance

### c. Travel Delay

HK\$500 cash for each full 6 hours delay if the scheduled public common carrier is delayed due to adverse weather conditions, natural disasters, terrorism, equipment failure, hijacking or strike by the employees of the public common carrier

### d. Baggage Delay

Compensation for emergency purchases due to over 6 hours delay of accompanied baggage abroad

(No benefit will be provided for the claim under both coverage 4b(ii) Trip Rearrangement and coverage 4c Travel Delay due to same event.)

## 5) PERSONAL BELONGINGS

### a. Personal Baggage

Indemnify for loss of or damage to personal baggage arising from accident, theft or robbery during the trip. Every set/pair of item up to HK\$3,000; sports equipment up to HK\$5,000 per set/pair; laptop computer up to HK\$10,000 per set/item; mobile phone up to HK\$2,500 per item

### b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's cheques and/or money order as a result of accidental loss, theft, robbery or burglary

### c. Loss of Travel Document

Reimburse for the additional transportation, accommodation and document replacement cost arising from loss of essential travel documents abroad

### d. Emergency Cash

If the insured person has to necessarily stay behind due to loss of or damage to essential travel documents abroad, the company shall pay HK\$500 each calendar day until the documents are recovered, or the insured person can leave the place where loss occurred

(For the claims of coverage 5a, 5b, 5c, 5d, police report must be obtained locally within 24 hours and submitted with original copy and receipts; No benefit will be provided for the claim under coverage 4d Baggage Delay and coverage 5a Personal Baggage due to same event.)

## 6) SPECIAL CARE

### a. Compassionate Visit

Indemnify for the additional traveling and accommodation expenses necessarily incurred by an immediate family member to fly over or by one accompanying traveling companion to stay behind with the insured person who is hospitalized or passed away abroad

### b. Child Escort

Indemnify for the additional traveling and accommodation expenses for returning the insured person's accompanying child(ren) who is (are) aged 17 or below and no other adult accompanied the child(ren) back to Hong Kong if the insured person passes away or sustains serious injury or sickness abroad

### c. Credit Card Protection

In the event of death of the insured person due to accident abroad, the unsettled credit card purchases during the period of insurance and charges incurred will be compensated

### d. Consolation Benefit

Compensation will be payable for the insured person's immediate family member if the insured person passed away as a result of sudden injury or sickness abroad within the period of insurance

### e. Hospital Income Plus

HK\$300 cash per day within a 90 days period after returning to the home country if the insured person is confined to a hospital due to serious injury or sickness sustained abroad

### f. Rental Vehicle Excess

Reimbursement for the excess, which the insured person is liable under part of hiring agreement, if the insured person rents or hires a rental vehicle during the period of insurance and the vehicle is involved in a collision whilst under his/ her control, or it is damaged, or stolen during parking  
Special Condition:

The insured person must purchase relevant comprehensive motor vehicle insurance arranged by the rental organization against loss of or damage to the rental vehicle during the rental period

### g. Compulsory Quarantine Cash Allowance

HK\$500 per day will be payable for each complete day of compulsory quarantine due to infection with an infectious disease during the covered trip or within 7 days upon return to Hong Kong

## 7) LEGAL LIABILITY

### a. Personal Liability

Covers the insured person against legal liability for bodily injury or property damage to a third party due to the insured person's negligence. The company shall take over for any settlement that is being made (Not applicable for any driving or rental of automobile, aircraft and watercraft)

## 自選附加保障 Optional Benefits

### 8) 自選附加保障 a) 星級個人意外附加保障

投保人只需額外繳付保費之 25%，即可享有以下附加保障，令旅程更加放心：

- i) 星級個人意外保障
- ii) 臉部疤痕保障
- iii) 綁架保障

#### i) 星級個人意外保障

現時一般之旅遊保險保單只會在受保人意外死亡、單肢或雙肢永久完全傷殘、永久完全失聰及失明等方可作出賠償，此星級個人意外保障大幅增加保障範圍至 19 項，就算意外傷殘種類不在損害事項表列中，本公司亦會以註冊西醫診斷之傷殘程度作參考而予以賠償，令保障更為全面

#### 個人意外賠償表

意外死亡及傷殘	「最高賠償額」百分比
1 意外死亡	100%
2 永久完全殘廢	100%
3 四肢永久癱瘓及無法痊癒	100%
4 永久完全喪失雙眼視力	100%
5 永久完全喪失一眼視力	100%
6 喪失任何雙肢或任何雙肢完全失去功能	100%
7 喪失任何一肢或任何一肢完全失去功能	
右手	100%
左手	100%
一足	100%
8 雙耳完全失聰及完全喪失言語能力	100%
9 永久及無法痊癒之精神錯亂	100%
10 永久完全失聰	
雙耳	75%
單耳	15%
11 完全喪失言語能力	50%
12 永久完全喪失一眼晶狀體	50%
13 喪失或永久完全喪失四隻手指及拇指功能	
右手	70%
左手	50%
14 喪失或永久完全喪失四隻手指功能	
右手	40%
左手	30%

15	喪失或永久完全喪失一隻拇指功能	
	兩個右關節	30%
	一個右關節	15%
	兩個左關節	20%
	一個左關節	10%
16	喪失或永久完全喪失手指功能	
	三個右關節	15%
	兩個右關節	10%
	一個右關節	7.5%
	三個左關節	10%
	兩個左關節	7.5%
	一個左關節	5%
17	喪失或永久完全喪失腳趾功能	
	所有腳趾 - 一隻腳	20%
	腳拇趾 - 兩個關節	7.5%
	腳拇趾 - 一個關節	5%
18	折斷腿部或膝蓋而無法聯合	15%
19	腿部因意外而做手術後導致縮短五厘米或以上	10%
20.	一切在上述第 10 至 19 項損害事項以外的永久殘缺，忠意保險有限公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第 10 至 19 項之百分率不一致	

## ii) 臉部疤痕保障

若受保人不幸因意外導致永久性毀容或臉部永久性疤痕，最高賠償額為 HK\$20,000

## iii) 綁架保障

若受保人在旅程中不幸被綁架挾持，每天可獲賠償 HK\$500，最長為 30 天

## b) 星級郵輪附加保障 (只適用附加於單次旅遊的尊貴計劃)

### i) 取消旅程

- 保障生效期延長至保單簽發後或出發前 90 天內因以下原因而必須取消旅程，以較遲者為準
  - 因受保人，其直系親屬，商業夥伴或同行夥伴身故，嚴重受傷或病重而未成行，未能退回的旅行團費用、訂金、住宿及 / 或機票費用可獲賠償
- 此保障其他條款與基本保障相同
- 此保障提供基本保障之額外保障額

### ii) 縮短旅程

此保障提供基本保障之額外保障額

### iii) 更改旅程

此保障提供基本保障之額外保障額

### iv) 取消郵輪旅程

如因遇上惡劣天氣、天然災難；所乘公共交通工具之罷工、機件故障或遭騎劫；以致航班抵達延誤超過 12 小時，導致未能登上郵輪而取消郵輪旅程，此郵輪旅程不能退回之訂金或費用，均可獲得賠償

### v) 取消岸上觀光費用

受保人如因以下情況而必須取消岸上觀光可獲得現金津貼。每個岸上觀光限額為 HK\$1,500，上限為 HK\$10,000。

- 受保人或同行人士於海上旅遊期間死亡、嚴重受傷或患上嚴重疾病
- 觀光目的地在觀光行程出發前一天突然發生罷工、暴亂、動亂、恐怖活動、傳染病、惡劣天氣或天然災難

## vi) 縮短岸上觀光津貼

受保人如因觀光地點突然天氣惡劣或發生天然災難而必須放棄岸上觀光及返回船上可獲得現金津貼賠償

## vii) 因非自願性滯留引致之額外住宿費用（最長為期五天）

受保人如因以下情況以致被迫滯留在旅遊目的地而無法於原定行程表列明的時間內完成其受保旅程的實際住宿費用：

- 突然發生罷工、暴亂、動亂、恐怖活動
- 強制隔離檢疫
- 目的地出現惡劣天氣或天然災難

## viii) 衛星電話費用

於受保旅程期間，受保人如因受傷或患病而必須結束受保旅程，可獲賠償因此而需於郵輪上使用衛星電話的費用

## ix) 海上旅遊期間意外死亡

受保人如於海上旅遊期間不幸因意外死亡可獲額外保障

## 中國醫療保證咭（只適用於全年旅遊計劃）

- 全面國內認可醫院網絡，毋須繳付入院保證金
- 全部認可之醫院網絡均通過實地考察
- 保障因意外或疾病住院之醫療費用
- 另設 24 小時緊急援助熱線
- 全國、全年通用

註：若有關疾病或意外不屬保障範圍，本公司有權向受保人追討全部有關費用

### 主要不承保事項（適用於所有保障項目）

- 任何已存在之損傷或疾病、遺傳或先天性狀況（不論受保人知道與否）
- 自殺、企圖自殺或自我傷害；任何違反醫生意見之旅遊、或以醫療為目的之旅遊
- 懷孕或分娩；牙齒之損害（除因意外損害天然及健全之牙齒）；精神失常或神經錯亂；受酒精或藥物影響；愛滋病（AIDS）或於 HIV 抗體測試中呈陽性反應；性病
- 任何戰爭行動、內戰、參與革命運動、暴動或受保人參與任何持械或紀律工作、軍事服務或執法行為；任何電子或核子燃料或廢料之污染或輻射
- 參與任何職業性運動、任何競賽（跑步除外）、輔以繩索之爬山或攀岩活動及比賽活動；以非乘客身份乘搭商業航機；參與任何體力勞動或從事任何危險、離岸採礦、處理爆炸品或高空攝影之工作
- 海關、政府或有關當局所頒佈之禁令或規條、充公、扣留或毀壞所引致之損失；受保人之違法行為，固意或惡意破壞；受保人干犯嚴重罪行期間或被捕期間

### 重要提示

- 單次旅遊計劃旅程保障長達 182 天
- 全年旅遊計劃每次旅程可長達 120 天
- 如投保單次旅遊計劃，受保人士年齡為 80 歲或以上，保險公司須作個別批核
- 全年旅遊計劃之投保年齡為 18 至 72 歲
- 如投保人在同一次旅遊中投保多於一份由忠意保險有限公司（香港分行）承保的自購綜合旅遊保險，本公司只會根據其中一份最高保障作出賠償
- 保單簽發後，概不發還保費
- 如旅程在無可避免之情況下延期，保期將自動延長最多 10 天
- 此保險只適用於渡假或商務旅遊（只限文職工作），並不適用於以導遊或領隊身份旅遊及非文職商務旅遊（如表演、機械操作等）
- 此保險不適用於中國公民於中國境內旅遊
- 本小冊子僅提供保單摘要，保單承保範圍請參照保單條款及細則，及以英文版本為準

## 8) Optional Benefits

### a.) Additional Upgrade Personal Accident Benefit

Insured person can gain the following extensive protection by only paying an extra 25% of the original premium, so as to enjoy a wonderful trip with no worry

#### i) Upgrade Additional Personal Accident Benefit

#### ii) Scarring Of The Face Benefit

#### iii) Kidnap Benefit

### i) UPGRADE ADDITIONAL PERSONAL ACCIDENT BENEFIT

Unlike most of the similar travel products in the market which only indemnify for accidental death, permanent total disablement of one limb or both limbs caused by accident, permanent total loss of sight or hearing, the "Upgrade Additional Personal Accident Cover" provides a wider coverage for personal accident compensation

#### Compensation Table

Events	Percentage of Amount of Benefits
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
Right Hand	100%
Left Hand	100%
One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
both Ears	75%
one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four	
Fingers and Thumb of	
Right Hand	70%
Left Hand	50%

14. Loss of or the Permanent Total Loss of use of four	
Fingers of	
Right Hand	40%
Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
both Right Joints	30%
one Right Joint	15%
both Left Joints	20%
one Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
all toes - one Foot	20%
great - both Joints	7.5%
great - one Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive	

### ii) SCARRING OF THE FACE BENEFIT

In the event of the insured person suffers bodily injury results in permanent disfigurement or permanent scarring of the face of at least, one square centimeter or two centimeters in length to be certified by physician, the company will pay the amount insured up to HK\$20,000. The amount of insured payable will not take into account any psychological effects

### iii) KIDNAP BENEFIT

If during the period of insurance an insured person is kidnapped, the company shall pay a daily benefit of HK\$500 for each completion of twenty-four (24) hours or subsequent endorsement(s) (if any) per any one accident subject to a maximum of thirty (30) days. Kidnapped means the illegal abduction and holding hostage of one or more insured person for the purpose of demanding. Police report for such kidnapping must be obtained

## b) Additional Cruise Benefits (Only for Premier Plan of Single Trip Travel)

### i) TRIP CANCELLATION

- This coverage is effected to cover the insured trip under the following event within 90 days before commencement of the insured trip
  - Reimbursement for the loss of travel expenses, including travel fare, tour fee and/or accommodation expenses paid in advance, in the event of cancellation of the trip due to death or serious injury or serious sickness of the insured person, immediately family member, close business partner or traveling companion.
- Other terms and conditions are same as "Basic Plan"
- Additional amount per benefit item with same terms of "Basic Plan"

### ii) TRIP CURTAILMENT

Additional amount per benefit item with same terms of "Basic Plan"

### iii) TRIP RE-ARRANGEMENT

Additional amount per benefit item with same terms of "Basic Plan"

### iv) CANCELLATION OF CRUISE TRIP

Reimbursement for loss of deposit or charges paid in advance if the cruise trip is cancelled due to arrival delay of the flight more than 12 hours which is arising from adverse weather conditions, natural disaster, unexpected outbreak of strike, equipment failure or hijacking of public comment carrier

### v) SHORE EXCURSION CANCELLATION ALLOWANCE

Pay a lump sum allowance HK\$1,500 per excursion (up to HK\$10,000) if the insured person has to cancel the excursion tour due to:

- death, serious bodily injury or serious sickness of the insured person or travel companion;
- unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the destinations of the excursion occur one day before the departure date of the shore excursion.

### vi) SHORE EXCURSION CURTAILMENT ALLOWANCE

Pays a lump sum allowance HK\$500 if the insured person has to abandon the shore excursion and return to the voyage after the excursion has begun due to adverse weather conditions or natural disaster at the place of the excursion

### vii) ADDITIONAL BENEFIT DUE TO INVOLUNTARY JOURNEY EXTENSION

Pay allowance HK\$500 per day (Up to 5 days) if the insured person needs to stay in the planned destination involuntarily due to:

- unexpected outbreak of strike, riot, civil commotion, terrorism;
- compulsory quarantine;
- adverse weather conditions or natural disaster at the planned destination which prevent the insured person to complete the covered trip within the period of insurance

### viii) SATELLITE PHONE CALLS EXPENSES

Reimbursement for the satellite phone call expenses incurred by the insured person whilst on board a cruise ship after the occurrence of injury or illness which prevents him/her from continuing the covered trip

### ix) ACCIDENTAL DEATH ON VOYAGE

Additional benefit if the insured person sustains accidental death on voyage

### Major Exclusions (applicable to all coverages)

- pre-existing, congenital or heredity condition (whether aware or not)
- suicide, attempted suicide or intentional self-infliction of bodily injury; contrary to doctor's advice, or the purpose of trip is for obtaining medical treatment
- abortion, miscarriage, pregnancy or resulting childbirth; dental care (unless resulting from accidental injury to sound and natural teeth); mental or nervous disorders, insanity; under the influence of alcohol or drugs; AIDS, HIV seropositive or related disease, sexually transmitted diseases
- War or warlike actions, civil war, participate in revolution, riot and strike, performing armed forces duties, police, volunteer and engaged in war or crime suppression; nuclear weapons, radiation, radioactivity
- Professional sports, racing (except on foot), mountaineering and competition; riding in any aircraft except as a passenger in a property licensed aircraft flown by a qualified pilot; manual labour or hazardous works, offshore drilling, mineral extraction, handling of explosives and aerial photography
- Prohibition or regulation by any government, or customs detention; unlawful, willful, malicious acts of the insured person; committing a felony or while under arrest because of commission of a felony

# China Medical Guarantee Card

## (Only for Annual Travel Plan)

- Comprehensive hospital network in PRC, no admittance deposit needed
- All recognised hospital network has undergone medical facilities evaluation
- Cover medical expenses in hospital for both accident and sickness
- 24 hours hotline services inclusive
- Comprehensive cover applicable anytime, anywhere in PRC.

Remarks: If the accident/sickness or relevant expenses are not covered under the insurance, the insured person shall be fully responsible for all relevant expenses on his/her behalf.

### Important Notes

- The maximum period of protection of Single Trip Travel Plan is 182 days
- The maximum period of protection of Annual Travel Plan is 120 days
- For Single Trip Travel Plan, if the insured person is aged 80 or above, please contact us for approval
- For Annual Travel Plan, the age limit is 18-72
- If the insured person is covered by more than comprehensive voluntary travel insurance policies underwritten by Assicurazioni Generali S. p. A., Hong Kong Branch for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable
- No refund of premium is allowed once the policy has been issued
- Cover will automatically be extended up to a maximum of 10 calendar days in the event the covered trip is being unavoidably delayed
- This insurance is only valid for the purpose of leisure travel or business travel (limited to administrative duty) only and not applicable to tour guide/escort (eg. performance, machine operation)
- This insurance is not applicable to PRC citizen traveling within the PRC territory
- This brochure provides only a summary of the policy benefits. Coverage should be subject to the terms and conditions of the policy



## 有關忠意集團

自1970年代起，忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到客戶不同的個別需求，並不斷隨時代改進去迎合客戶的真正所需。

忠意是世界最大的保險集團之一，並擁有超過185年歷史。2016年，集團總保費收入超過700億歐羅，成功並列《財富》世界50強。現有超過7萬4千員工遍佈全球超過60多個國家，為7千2百萬客戶提供優質專業服務。集團在歐市場佔有領先地位，業務更擴展至中東歐及亞洲等地。

忠意集團獲A.M. Best授予財務實力評級「A」<sup>^</sup>。憑著集團雄厚的財政實力，屢獲獨立評級公司的高度評價。

2015年，忠意集團榮登《麻省理工學院科技評論雜誌》全球最聰明公司50強，而且是榜上唯一的保險公司。

公司資料截至2017年4月

<sup>^</sup>A.M. Best確認評級截至2016年11月

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡

## About Generali

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our clients, and are continuously adapting and innovating to meet their changing needs.

The Generali Group is one of the largest global insurance providers. We pride ourselves for our history of over 185 years and we are listed amongst the Fortune Global Top 50 companies with 2016 total premium income of more than € 70 billion. With above 74,000 employees worldwide serving 72 million insured persons in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and Central and Eastern Europe.

Generali and its core subsidiaries have been affirmed "A"<sup>^</sup> Best Financial Strength Rating by A.M. Best. For our Group's financial strength, we have consistently received high ratings by independent agencies.

Generali is also ranked among the world's 50 smartest companies in 2015 according to the MIT Technology Review and we are the only insurer on the list.

Company information as at April 2017

<sup>^</sup>Rating affirmed by A.M. Best as at November 2016

For details, please contact your insurance advisers or our Company Representatives.

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## 忠意保險有限公司

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