

## TravelCare Insurance Coverage

### TravelCare 旅遊保險保障範圍

**IMPORTANT NOTICE:** Please note that this is a Schedule of Benefits only and the coverage is governed by the Policy Provisions. For further details, please refer to the Policy Provision.

Cover 保障項目	Benefits 承保範圍	Maximum Limits (HK\$) 最高保障金額 (港幣)
		Plan A A 計劃
1. Medical Expenses 醫療費用	<p>a) Medical Expenses – the cost of qualified medical treatment, surgery and hospitalization arising from sickness or accidental injury. 醫療費用 – 因生病或身體受傷所需的醫療費用包括門診、住院或其他醫療服務。</p> <p>b) Follow-up Expenses – medical, hospital and treatment expenses reasonably incurred within 90 days of the insured Person's return to the place of origin from overseas up to HK\$ 100,000 (including Chinese Bonesetting in Hong Kong up to HK\$3,000 with maximum daily limit per visit HK\$200). 覆診費用 – 如曾於外地就醫，返回香港後九十日內之必須醫療費用。最高可達 HK\$100,000 (包括跌打每日每次上限為 HK\$200，最高賠償額為 HK\$3,000)。</p>	\$1,000,000
2. Hospital or Quarantine Cash Allowance 住院或被隔離現金津貼	a) Overseas Hospital – HK\$500 for each complete day in hospital to meet Insured Person's extra expenses. 海外住院 – 受保人在住院期間，每日可獲得現金 HK\$500 的附加津貼，以應付額外開支。	\$10,000
	b) Compulsory Quarantine – HK\$ 500 for each complete day during the journey or 7 days upon return to Hong Kong. 強制隔離 – 於受保旅程中被隔離，或於受保旅程完結後返回香港七日內被強制隔離，受保人可獲得每完整一天 HK\$500 的現金津貼。	\$10,000
3. Worldwide Emergency Assistance Services 全球緊急支援服務	a) Emergency Medical Evacuation and Repatriation – to the nearest facility capable of providing adequate medical care and to repatriate back to Hong Kong if the physician determines that it is necessary. 緊急醫療撤離及遣返 – 將受保人緊急運送至就近有足夠醫療設備的醫療中心及在必須情況下，將受保人送返香港治療。	Fully Covered 全部開支
	b) Guarantee of Hospital Admission Deposits – for hospital admittance fees on behalf of the Insured Person. 入院按金保證 – 辦理緊急入院按金保證。	\$40,000

	<p>c) Additional Costs of Accommodation – for an Insured Person’s family member or travelling companion when such costs arise from hospitalization or delay due to a serious medical condition of the Insured Person. 額外住宿費用 – 如受保人遭遇嚴重醫療問題，使其同行的一名受保人之家人或同行朋友支付額外的住宿費用。</p> <p>d) Compassionate Visit and Hotel Accommodation – up to 2 immediate family members, includes travelling cost to join the Insured Person who is confined in hospital for more than 3 days or is dead abroad. 親友探望 – 受保人遭遇嚴重疾病或意外導致死亡或需停留外地治療超過 3 天，兩名直系親屬前往該地照料而引致的交通費。</p> <p>e) Return of Minor Children – reasonable additional accommodation and traveling expenses for the return of unattended Insured Person’s children (aged below 18) to Hong Kong. 安排未成年子女送返香港 – 安排受保人的十八歲以下同行及受保子女送返香港之費用。</p> <p>f) Repatriation of Mortal Remains – transportation charges for repatriation of the mortal remains to Hong Kong. 運送遺體/骨灰送返香港 – 若受保人不幸身故，其遺體或骨灰運返香港之費用。</p> <p>g) Unexpected Return in the Event of the Death of a Close Relative – return economy class airfare for unexpected return to Hong Kong following the death of a close relative. 安排返回香港以便辦理至親人後事 – 因直系親屬去世而需臨時折返香港(包括經濟客位機票)。</p> <p>h) Other Assistance – including telephone medical advice, emergency travel service assistance or legal referral etc. 其他援助 – 提供電話醫療諮詢服務，緊急旅遊支援服務或法律團體轉介等等。 Worldwide Emergency Assistance Services is arranged by International SOS (HK) Limited. 全球緊急支援服務由國際(SOS)救援中心提供。</p>	<p>\$40,000</p> <p>\$40,000</p> <p>\$40,000</p> <p>\$40,000</p> <p>\$40,000</p> <p>Included 已包括</p>
4. Personal Accident 人身意外	<p>a) Personal Accident – Accidental death/permanent total disablement/total and permanent loss of sight in one or both eyes/ loss by severance or permanent and total loss of use of one or more limbs. (Death benefit for children under 18 years old and for person over 70 years old shall not exceed HK\$300,000.) 人身意外 – 意外死亡/永久完全殘廢/一目或雙目視力全失/一肢或四肢不全或永久喪失功效。(死亡賠償適用於 18 歲以下兒童及 70 歲以上人士最高賠償為 HK\$300,000)</p> <p>b) Major Burns – Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface</p>	<p>\$1,200,000</p> <p>\$200,000</p>

	<p>area.</p> <p>嚴重燒傷 – 受保人於旅程期間因意外遭受三級程度燒傷且燒傷部分達其頭部表面面積的 5%或以上或其身體總表面面積的 10%或以上。</p> <p>c) Credit Card Protection – In the event of accidental death of the Insured Person during the journey, the outstanding balance of the Insured Person's credit card as at the date of accident will be covered.</p> <p>信用卡保障 – 受保人在旅途中因意外死亡，意外發生當日其信用卡之結欠將得到賠償。</p>	\$30,000
5. Baggage 行李	<p>Loss, physical breakage of damage directly resulting from accident, theft, burglary, or mishandling by carriers to the Insured Person's baggage or personal property carry-on.</p> <p>The limit for each item, pair or set shall be HK\$3,000.</p> <p>在旅途中因盜竊、搶劫、意外遺失或損毀而導致受保人的財物損失，但每件/對/套最高賠償限額為 HK\$3,000。</p>	\$20,000
6. Baggage Delay 行李延誤	<p>Emergency purchases of essential items of toiletries and clothing and the additional travelling cost to get back the baggage consequent upon temporary deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery. &lt;This part is not applicable when the Insured Person already reach home or the final destination.&gt;</p> <p>受保人在抵達目的地 6 小時後，寄運之行李因誤送或延遲仍未送達，可就購買必需品或須付來回機場以取回行李之額外交通費而提出索償。(如受保人已返家或抵達最後目的地，則本部份不再適用。</p>	\$1,500
7. Personal Money 個人錢財	<p>Loss of cash, banknotes and travelers cheque arising from theft, burglary or robbery.</p> <p>受保人被偷竊、爆竊、搶劫而導致的金錢損失。(包括：現金、旅行支票。)</p>	\$3,000
8. Loss of Travel Document 旅遊證件遺失	<p>Cost of obtaining replacement air tickets, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss (Reimbursement is limited to HK\$2,000 per day for Plan A or HK\$1,000 per day for Plan B).</p> <p>因遺失護照、機票及其他旅遊證件所支付的補領費用，額外交通及住宿費用等。(額外交通及住宿費用最高賠償為每天 HK\$2,000 (A 計劃)或每天 HK\$1,000 (B 計劃))</p>	\$20,000
9. Travel Delay 旅程延誤	<p>a) Additional Travel Cost – public transportation expenses necessarily incurred as a direct consequence of airline or other public transportation is delayed due to serious weather condition, industrial action, hijack, mechanical derangement, but only if the Insured Person has to re-route the trip as the result of cancellation of the transportation previously confirmed.</p>	\$10,000

	<p>額外交通費 – 飛機或其他公共交通工具如受惡劣天氣、工業行動、騎劫、機件故障取消或延誤，而必須改動行程而導致之額外交通費。</p> <p>b) Cash Allowance – If the Insured Person need not to pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at HK\$300 for each full 6-hour period delay.</p> <p>現金津貼 – 如旅程延誤超過 6 小時而又無須支付額外交通費，每超過 6 小時可獲 HK\$300 現金津貼。</p> <p>(Select either a or b for compensation only.)</p> <p>(只可選擇 A 項或 B 項作為賠償)</p>	\$2,500
10. Cancellation Charge 旅程取消	<p>Reimbursement of irrecoverable prepaid tour costs and airfares in the event of death, serious sickness or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, witness summons, jury service, compulsory quarantine of the Insured Person, natural disaster or unanticipated outbreak of epidemic diseases/industrial action, riot/civil commotion at the destination within 7 days before departure date, serious damage to the Insured Person's Principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination is in effect 7 days before the departure date.</p> <p>若投保人因須出庭作證、出任陪審團、被強迫性隔離、或受保人其直系家人、同行伙伴或生意伙伴遭遇身故、嚴重疾病或嚴重身體受傷或於出發前 10 天因住宅受到水災或火災嚴重損毀而不能成行或出發前 7 天目的地發出黑色外遊警示受保人可就不能取回之訂金、旅費及機票費用提出索償。</p>	\$30,000
11. Curtailment of Trip 縮短旅程	<p>Irrecoverable unused portion of prepaid transport or accommodation charges and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Person, immediate family member or a travel companion who is insured under this insurance, or of the hi-jack, adverse weather conditions, natural disaster, or unanticipated outbreak of epidemic diseases/industrial action, riot/civil commotion at the destination or Black Outbound Alert for the destination is in effect during the journey.</p> <p>受保人及其直系家人或同行伙伴或生意伙伴遭遇身故、嚴重疾病或嚴重身體受傷，或所乘搭的交通工具被騎劫、惡劣天氣、自然災害或突然爆發廣泛性傳染病、工業行動、暴動或內亂或旅遊目的地發出黑色外遊警示而必須縮短旅程，其不獲退回之未用旅費及返回香港之額外旅費均可獲得賠償。</p>	\$30,000
12. Loss of Home Contents	The loss or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary	\$30,000

家居爆竊	<p>accompanied by forcible and violent entry to or exit from the premise whilst the home is unoccupied during the period of travel.</p> <p>受保人之主要住所於外遊期間空置，並遭人使用暴力進出及入屋爆竊引致住所內家居物品或個人財物之失竊或破損。</p>	
13. Personal Liability 人身責任	<p>Indemnity against third party legal liability arising as a result of accidental injury, Loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arises from the use or hire of motor vehicle.)</p> <p>因意外導致他人身體受傷或他人財物損失而負上法律責任。 (駕駛或租用汽車引起的責任不在受保範圍之列)</p>	\$3,000,000
14. Rental Vehicle Excess 租車自負保額	<p>If the Insured Person hires a rental vehicle during the journey and involves in a car accident, or the vehicle is damaged or stolen, the excess of the claims in the motor insurance policy purchased by the Insured Person will be reimbursed.</p> <p>受保人在旅行期間所租用的車輛發生汽車意外，或車輛損壞或被盜，受保人可就該租用車輛之汽車保險保單所支付的自負額獲得賠償。</p>	\$5,000
15. Golfer "Hole-in-One" 高爾夫球“一桿入洞”	<p>If the Insured Person achieve a "hole-in-one" at any recognized golf course.</p> <p>受保人於任何認可的高爾夫球場成功打出了“一桿入洞”。</p>	\$3,000