

承保範圍		每位受保人最高賠償額 (港幣\$)	
		尊貴計劃	典雅計劃
<b>醫療及相關費用</b>			
1	醫療費用 70 歲或以下受保人 70 歲以上受保人 18 歲以下受保兒童	\$1,000,000 \$500,000 \$250,000	\$500,000 \$250,000 \$125,000
1A	兒童護送	\$40,000	\$20,000
1B	親屬探訪	\$40,000	\$20,000
1C	入院保證金	\$40,000	\$40,000
1D	當地的翻譯服務	\$5,000 (每日\$500)	\$5,000 (每日\$500)
1E	傷病延誤	\$5,000	\$3,000
1F	回港後連續三個月內之覆診費用 (i) 意外受傷引致 (ii) 疾病引致	最高賠償額的 100% 最高賠償額的 10%	最高賠償額的 100% 最高賠償額的 10%
1G	住院現金津貼	\$5,000 (每日\$500)	\$3,000 (每日\$300)
1H	強制隔離現金津貼	\$5,600 (每日\$800)	\$3,500 (每日\$500)
1I	在乘坐郵輪期間使用衛星電話的費用	\$3,000	\$1,500
*備註：18 歲以下兒童及 70 歲以上的受保人，最高賠償額分別為本項總賠償額的 25%及 50%。 1A - 1I 為章節 1 之分項限額。			
<b>海外緊急援助服務</b>			
2	24 小時緊急援助熱線服務	全部開支	全部開支
2A	緊急醫療救援		
2B	遣送回國/遺體運返		
<b>人身意外</b>			
3	70 歲或以下受保人 70 歲以上受保人 18 歲以下受保兒童	\$1,000,000 \$500,000 \$100,000	\$500,000 \$250,000 \$100,000
3A	三級程度燒傷	\$200,000	\$100,000
3B	死亡恩恤賠償： (i) 意外受傷引致 (ii) 疾病引致	\$50,000 \$20,000	\$25,000 \$10,000
3C	信用卡保障	\$50,000	\$30,000
*備註：18 歲以下兒童的死亡賠償額為\$100,000。70 歲以上受保人的最高賠償額為本項總賠償額之 50%。 3A - 3C 為章節 3 之分項限額。			

承保範圍		每位受保人最高賠償額 (港幣\$)	
		尊貴計劃	典雅計劃
<b>旅遊不便</b>			
4	遺失或損毀的行李及個人財物	25,000	15,000
4A	每件 / 對	\$7,500	\$5,000
4B	- 每部手提電話或平板電腦 (只限其中一部)	\$3,000	\$2,000
5	因行李延誤達 6 小時或以上而需購買必須應急物品的費用	\$1,000	\$800
6	遺失現金及旅遊證件	6,000	4,000
6A	遺失現金或信用卡被盜用	\$3,000	\$2,000
6B	補領遺失旅遊證件所需的費用及需額外支付的交通及/或住宿費用	\$3,000	\$2,000
7	個人責任	\$3,000,000	\$1,500,000
8	旅程延誤、更改行程、行程誤點及超額訂票	\$10,000	\$5,000
8A	旅程延誤	\$2,500 (每 6 小時\$300)	\$2,000 (每 6 小時\$250)
8B	因旅程延誤而需額外支付的住宿費用或已繳付而不能索回的訂金或費用	\$3,000	\$2,000
8C	因旅程延誤而需要更改行程的額外支付費用	\$10,000	\$5,000
8D	行程誤點	\$10,000	\$5,000
8E	超額訂票	\$10,000	\$5,000
9	損失訂金或取消旅程	\$50,000	\$25,000
10	提早結束旅程	\$50,000	\$25,000
*備註: 4A & 4B 為章節 4 之分項限額, 6A & 6B 為章節 6 之分項限額, 8A - 8E 為章節 8 之分項限額。			
<b>其他保障</b>			
11	家居財物保障	\$20,000	\$10,000
12	創傷輔導保障	\$25,000 (每日每次 \$1,500)	\$15,000 (每日每次 \$1,000)
13	租車自負額保障	\$5,000	\$3,000
<b>自動延長 10 日保障期 (只適用於單次旅程)</b>			
若受保人或其家人因不能避免的原因而須延長旅程, 即可自動享有為期高達 10 日的延續保障。			
<b>計劃特點</b>			
<ul style="list-style-type: none"> <li>▪ 保障一般業餘及消閒活動 - 包括滑雪、溜冰、滑雪板、滑水、滑浪、水肺潛水、急流漂筏、吊索跳、騎馬等</li> <li>▪ 恐怖襲擊 保障包括由核子、生物化學物質所引致之損失</li> <li>▪ 保障受保人在旅遊期間因意外遺失或損毀之隨身物品包括手提電腦、攝影器材、運動器材及手提電話</li> <li>▪ 所有保障均 不設自負金額</li> </ul>			

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。

所有金額均以港元計算。

本中文簡譯，概以英文原文為準。

Summary of Benefits		Maximum Limit per Insured Person (HK\$)	
		VIP Plan	Classic Plan
<b>MEDICAL AND RELATED EXPENSES</b>			
1	Medical Expenses Adult up to 70 years old Adult above 70 years old Child under 18 years old	\$1,000,000 \$500,000 \$250,000	\$500,000 \$250,000 \$125,000
1A	Return Of Unattended Dependent Children	\$40,000	\$20,000
1B	Compassionate Visit	\$40,000	\$20,000
1C	Guarantee of Hospital Admittance Deposit	\$40,000	\$40,000
1D	Local Translator / Interpreter Services	\$5,000 (\$500 per day)	\$5,000 (\$500 per day)
1E	Catch Up Expenses	\$5,000	\$3,000
1F	Follow Up Medical Treatment within 3 Consecutive Months due to (i) accidental bodily injury (ii) sickness	100% of Max. Limit 10% of Max. Limit	100% of Max. Limit 10% of Max. Limit
1G	Hospital Cash Benefit	\$5,000 (\$500 per day)	\$3,000 (\$300 per day)
1H	Compulsory Quarantine Cash Benefit	\$5,600 (\$800 per day)	\$3,500 (\$500 per day)
1I	Satellite Phone Calls Expenses whilst on Board a Cruise	\$3,000	\$1,500
*Note: Children aged under 18 and Insured Person aged over 70, will receive 25% and 50% of the Maximum limit respectively. 1A – 1I are sub-limit of Section 1. 1A – 1I are sub-limit of Section 1			
<b>WORLDWIDE EMERGENCY ASSISTANCE SERVICE</b>			
2	24-Hour Emergency Assistance Hotline Service	Fully Covered	Fully Covered
2A	Emergency Medical Evacuation		
2B	Repatriation / Repatriation of Mortal Remains		
<b>PERSONAL ACCIDENT</b>			
3	Adult up to 70 years old Adult above 70 years old Child under 18 years old	\$1,000,000 \$500,000 \$100,000	\$500,000 \$250,000 \$100,000
3A	Third Degree Burn	\$200,000	\$100,000
3B	Compassionate Death Cash Benefit due to: (i) accidental bodily injury (ii) sickness	\$50,000 \$20,000	\$25,000 \$10,000
3C	Credit Card Protection	\$50,000	\$30,000
*Note: Children aged under 18 at the time of death, will receive up to \$100,000 only. Insured Person aged over 70 will receive 50% of the maximum limit). 3A – 3C are sub-limit of Section 3.			

Summary of Benefits		Maximum Limit per Insured Person (HK\$)	
		VIP Plan	Classic Plan
<b>TRAVEL INCONVENIENCE</b>			
4	Loss of or Damage to Your Baggage & Personal Effects	25,000	15,000
4A	Any one item or pair	\$7,500	\$5,000
4B	– Any one mobile phone or tablet computer (Max. of one set of either one)	\$3,000	\$2,000
5	Baggage Delay (More than 6 hours of delay)	\$1,000	\$800
6	Personal Money & Travel Documents	6,000	4,000
6A	Loss of Money or Unauthorized Use of Credit Card	\$3,000	\$2,000
6B	Replacement cost of travel documents (Include additional travelling expenses and/ or accommodation expenses)	\$3,000	\$2,000
7	Personal Liability	\$3,000,000	\$1,500,000
8	Travel Delay, Trip Re-routing, Missed Journey & Overbooking	\$10,000	\$5,000
8A	Travel Delay	\$2,500 (\$300 for each and every full 6 hours)	\$2,000 (\$250 for each and every full 6 hours)
8B	Extra Accommodation Expenses or Irrecoverable Pre-paid Deposits or Charges due to travel delay	\$3,000	\$2,000
8C	Trip Re-routing Costs Due To Travel Delay	\$10,000	\$5,000
8D	Missed Journey	\$10,000	\$5,000
8E	Overbooking	\$10,000	\$5,000
9	Loss of Deposit or Cancellation of Trip	\$50,000	\$25,000
10	Trip Curtailment	\$50,000	\$25,000
*Note: 4A & 4B are sub-limit of Section 4, 6A & 6B are sub-limit of Section 6, 8A – 8E are sub-limit of Section 8.			
<b>OTHER BENEFITS</b>			
11	Home Care Benefit	\$20,000	\$10,000
12	Trauma Counseling	\$25,000 (\$1,500 per visit per day)	\$15,000 (\$1,000 per visit per day)
13	Rental Vehicle Excess	\$5,000	\$3,000
<b>FREE AUTOMATIC 10 DAYS EXTENSION (applicable to single journey only)</b>			
Automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.			
<b>SPECIAL FEATURES</b>			
<ul style="list-style-type: none"> <li>▪ cover amateur sports and activities such as snow skiing, snow boarding, water skiing, wake boarding, scuba diving, rafting, bungee jumping, horse riding etc.</li> <li>▪ terrorism cover including attacks caused by nuclear, chemical and biological substances</li> <li>▪ cover loss of or damage to portable equipments including laptop computers, photographic equipments, sports equipments &amp; mobile phones</li> <li>▪ no excess for the whole policy</li> </ul>			

Note: Please refer to the policy for complete details. A specimen policy can be made available upon request. All amounts are in Hong Kong Dollars.