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JS 03/2013

TRAVEL GUARD

導航萬里旅遊保險計劃

Travel Compass Insurance

保障特點

- 無年齡限制[1,2]，並承保小童獨立旅遊
- 各項保障不設自負額[2]
- 24小時全球緊急支援服務
- 提供強制隔離保障
- 符合香港旅遊業議會建議「緊急醫療運送」[3]及「運返費用」[3]保障，並不設賠償限額[2]
- 保障一般風土傳染病（包括人類豬型流感、禽流感、沙士、登革熱等）
- 保障所有業餘運動（包括滑雪、激流、水肺潛水、笨豬跳及各項水上活動等），毋須額外保費

保障範圍

保障	最高賠償額（港幣）環球	中國
1. 緊急醫療費用及援助		
a. 醫療費用	$1,000,000	$250,000
b. 緊急醫療運送[3]	不設限額[2]	不設限額[2]
c. 運返費用[3]	不設限額[2]	不設限額[2]
d. 海外住院現金津貼	$5,000	不適用
e. 緊急啟程	$30,000	不適用
f. 子女護送	$30,000	不適用
2. 人身意外保障[1]		
a. 乘搭交通工具之意外	$1,000,000	$600,000
b. 其他意外	$500,000	$300,000
3. 緊急入息援助	$30,000	不適用
4. 旅程阻礙保障		
a. 取消旅程	$30,000	$10,000
b. 旅程中斷 (1) 提早結束旅程 (2) 更改旅程 (3) 強制隔離保障	$40,000	$10,000
5. 個人財物保障		
a. 行李及個人物品	$10,000	$5,000
每件/每對/每套限額	$3,000	$2,000
b. 個人金錢	$2,500	$500[4]
c. 旅遊證件	$30,000	$3,000[4]
6. 延誤保障		
a. 旅程延誤	$2,000	$500
b. 行李延誤	$800	不適用
7. 個人責任	$2,000,000	$2,000,000
8. 信用卡保障	$20,000	不適用
9. 家居物品保障	$3,000	不適用

保障摘要

1. 緊急醫療費用及援助

a. 醫療費用

賠償受保人在旅程中因生病或意外受傷而須接受合資格醫生治療、外科手術、住院服務的費用

- 覆診費用
  賠償受保人回港後3個月內繼續治療的覆診費用，最高賠償額為HK$50,000，並包括註冊中醫、針灸及跌打診治，每日每次最高HK$150，最高賠償額為HK$1,800

b. 緊急醫療運送[3]

提供緊急醫療運送、協助安排交通和護理等服務，運送受保人到其他地方作適當治療

c. 運返費用[3]

安排運送其遺體或骨灰返回香港

d. 海外住院現金津貼（只適用於環球計劃）

若受保人於海外住院，每日可獲現金津貼HK$500，最高賠償額為HK$5,000

- 延長保障
  賠償受保人於海外住院期間使用IDD服務，最高賠償額為HK$500

e. 緊急啟程（只適用於環球計劃）

賠償受保人在旅程中身故、嚴重受傷或患上嚴重疾病，需要1名成年直系親屬前往或1名旅遊夥伴停留該地所引致之額外住宿費及/或交通費

f. 子女護送（只適用於環球計劃）

賠償受保人在旅程中因嚴重受傷或患上嚴重疾病需於海外住院，其同行之15歲以下子女沒有其他直系親屬陪伴，而需其1名直系親屬或1名旅遊夥伴陪伴該名小童返港之額外住宿費及/或交通費

適用的不保事項包括

- 未能提供合資格醫生之醫療報告及收據正本

2. 人身意外保障[1]

保障受保人在旅遊期間遇上意外引致：

- 嚴重燒傷 或
- 永久傷殘 或
- 意外身故

a. 乘搭交通工具之意外

若受保人因自費乘搭公共交通工具、或經旅行社安排乘搭交通工具或乘坐私家車時發生意外所致

b. 其他意外

若非因第2a項「乘搭交通工具之意外」

適用的不保事項包括

- 一切由疾病或病毒引致的損害

3. 緊急入息援助（只適用於環球計劃）

若受保人在旅程中意外受傷，在合資格醫生證明下，返港後不能返回其慣常及賺取收入的工作，每周可獲賠償HK$1,250，最長為24星期

4. 旅程阻礙保障

a. 取消旅程

賠償受保人若因下列原因必須取消旅程，而不能退回之團費及/或交通費及/或住宿費：

- 出發前90日內，受保人、其直系親屬、密切商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病
- 出發前90日內，受保人收到傳票需出庭作證、當陪審員或被政府強制隔離
- 出發前1星期內，突然爆發公共交通工具機構員工罷工、目的地廣泛性爆發傳染病、暴動或民亂
- 出發前1星期內，受保人及/或旅遊夥伴之香港主要住所因火災、水淹或天然災害導致嚴重損毀

b. 旅程中斷

(1) 提早結束旅程

賠償受保人啟程後因下列原因必須提早結束旅程，而不能退回之未享用的團費及/或交通費及/或住宿費及/或額外交通費及/或住宿費：

- 受保人、其直系親屬、密切商業夥伴或旅遊夥伴身故、嚴重受傷、患上嚴重疾病
- 目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害或廣泛性爆發傳染病

(2) 更改旅程

賠償受保人啟程後，目的地因下列原因必須更改旅程，引致額外交通費及/或住宿費：

- 突然爆發公共交通工具機構員工罷工、暴動或民亂、惡劣天氣、天然災害或廣泛性爆發傳染病

(3) 強制隔離保障

賠償受保人因被懷疑患上大流行病而被強制隔離，其不能退回之未享用的團費及/或住宿費

適用的不保事項包括

- 以同一原因同時索償第4b(1)項「提早結束旅程」、第4b(2)項「更改旅程」及第6a項「旅程延誤」

5. 個人財物保障

a. 行李及個人物品

賠償受保人行李、衣服及個人財物之意外遺失或損毀

b. 個人金錢

賠償受保人因意外遺失之現金、銀行鈔票、旅行支票及匯票之損失

c. 旅遊證件

賠償受保人因被偷竊、搶劫或爆竊而遺失旅遊證件及/或旅遊票之有關補領費用，及額外交通費及/或住宿費

適用的不保事項包括

- 珠寶手飾或配件、手提電話（包括電子手帳電話及配件）、貨物或貨辦、食物、古董、易碎物品等
- 遺失後24小時內未有向當地警方報失

6. 延誤保障

a. 旅程延誤

若因惡劣天氣、天然災害、機件故障、騎劫或所乘之公共交通工具機構員工罷工而導致旅程延誤：

- 環球計劃就首滿5小時的延誤賠償HK$300，而其後每滿10小時賠償HK$700，最高賠償額為HK$2,000
- 中國計劃則每滿10小時的延誤賠償HK$200，最高賠償額為HK$500

b. 行李延誤（只適用於環球計劃）

行李若因被誤送而延遲送達，以致受保人於抵達目的地10小時後仍未取得行李，最高賠償額為HK$800

適用的不保事項包括

- 未能獲取公共交通工具機構書面證明延誤的時間及原因
- 受保人最終未有登上有關公共交通工具機構所安排之首班取替交通工具
- 以同一原因同時索償第4b(2)項「更改旅程」及第6a項「旅程延誤」
- 以同一原因同時索償第5a項「行李及個人物品」及第6b項「行李延誤」

7. 個人責任

保障受保人因疏忽導致他人身故、身體損傷或財物損失而負上法律責任。但並不保障因駕駛或租用汽車、飛機、船隻及任何水上機動遊戲而引致之個人責任

適用的不保事項包括

- 由於擁有或使用車輛、飛機、輪船、槍械或動物所引起的責任

8. 信用卡保障（只適用於環球計劃）

賠償受保人在旅程期間意外身故，其間以信用卡簽賬而未繳付的結餘款項

9. 家居物品保障（只適用於環球計劃）

賠償受保人外遊期間，因香港主要住所遭爆竊而引致之財物損失

適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權
- 任何賽車活動、比賽、職業運動或參與可賺取收入或報酬的運動
- 自殺、自我傷害、自我暴露於非必要的危險狀況
- 分娩、懷孕；精神病、睡眠或精神失調、精神錯亂；酗酒及濫用藥物
- 任何投保前已存在之疾病或損傷（不論受保人知道與否）
- 所有持中華人民共和國護照前往或在中國大陸境內之人士，惟同時為其他國家合法居民除外
- 因恐怖襲擊所引致的損失(第1項「緊急醫療費用及援助」、第2項「人身意外保障」、第3項「緊急入息援助」及第8項「信用卡保障」除外)
- 不保國家：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比里亞、蘇丹、敍利亞
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者

重要事項

- 保障期：每次旅程最長為182日
- 若投保環球計劃，其旅程的起點或行程不包括香港，行程必須於香港安排及付款。如投保中國計劃，行程必須於香港出發
- 17歲以下非與其父母同行之小童，需付「個人」保費
- 若受保人年齡為75歲以上，在任何情況下，各項保障合共的最高賠償額不能超過HK$500,000（環球計劃）或HK$250,000（中國計劃）
- 所有已簽發之保單，保費均不能退還
- 如旅程在無可避免之情況下延期，保單將自動延長最多10日
- 此保險只適用於常規的假期旅遊或文職商務旅遊，並不適用於以導遊或領隊身份旅遊
- 若受保人在同一次旅遊中購買多於一份由美亞保險香港有限公司承保的自購綜合旅遊保險，本公司只會根據較高賠償額的一份保單作出賠償

註

[1] 若受保人年齡為17歲以下或75歲以上，第2項「人身意外保障」的最高賠償額為HK$250,000

[2] 若受保人年齡為75歲以上，在任何情況下，各項保障合共的最高賠償額不能超過HK$500,000（環球計劃）或HK$250,000（中國計劃）

[3] 屆時請致電Travel Guard 國際支援熱線(852) 3516 8699以作出有關安排

[4] 中國計劃之5b及5c合共之最高賠償額為 HK$ 3,000

此計劃由美亞保險香港有限公司承保。
本小冊子僅提供保單摘要，保單承保範圍請參照保單條文、條款及不保事項。
如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

保費表 Premium Table (港幣HK$)

保障期 Duration	環球 Global		中國 China	
	個人 Individual	家庭 Family*	個人 Individual	家庭 Family*
1日Day	$88	$176	$42	$84
2日Days	$98	$196	$53	$106
3日Days	$122	$244	$61	$122
4日Days	$158	$316	$75	$150
5日Days	$178	$356	$88	$176
6日Days	$212	$424	$105	$210
7日Days	$242	$484	$119	$238
8日Days	$278	$556	$130	$260
9日Days	$298	$596	$130	$260
10日Days	$318	$636	$152	$304
11日Days	$338	$676	$152	$304
12日Days	$378	$756	$152	$304
13日Days	$408	$816	$152	$304
14日Days	$418	$836	$152	$304
15日Days	$438	$876	$198	$396
16-20日Days	$498	$996	$198	$396
21-25日Days	$588	$1,176	$220	$440
26-31日Days	$708	$1,416	$270	$540
每增1日 Each Additional Day	$18	$36	$10	$20

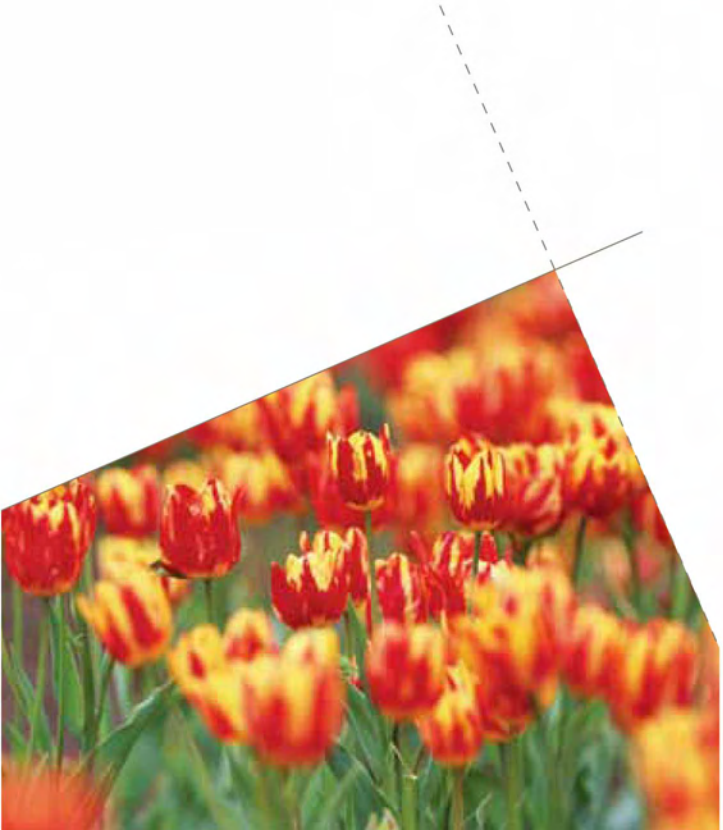
* 家庭：包括合法夫婦及其17歲以下子女
Family : For a legal couple and any number of children aged under 17

環球計劃適用於任何海外旅程
Global Plan coverage may be purchased for any overseas journey

中國計劃只適用於中國及澳門旅程
China Plan coverage may be purchased for any journey to Mainland China and Macau

Unique Features

- No age limit[1,2] Children traveling alone are allowed
- No excess on all benefits
- 24-hour Worldwide Emergency Assistance Services
- Additional benefits for Compulsory Quarantine
- In accordance with the advice of the Travel Industry Council of Hong Kong, "Emergency Medical Evacuation"[3] and "Repatriation of Remains"[3] are covered with unlimited benefit amount[2]
- Cover against common epidemic, such as H1N1, Bird Flu, SARS, Dengue Fever etc
- All amateur sporting activities (e.g. Winter sports, rafting, scuba diving, Bungee jump & all water sports) are covered without extra premium



Schedule of Benefits

Benefits	Maximum Benefit (HK$) Global	China
1. Emergency Medical Expenses & Assistance		
a. Medical Expenses	$1,000,000	$250,000
b. Emergency Medical Evacuation[3]	Unlimited[2]	Unlimited[2]
c. Repatriation of Remains[3]	Unlimited[2]	Unlimited[2]
d. Overseas Hospital Cash	$5,000	Not applicable
e. Compassionate Visit	$30,000	Not applicable
f. Child Guard	$30,000	Not applicable
2. Personal Accident[1]		
a. Accident while in a Common Carrier	$1,000,000	$600,000
b. Other Accidents	$500,000	$300,000
3. Loss of Income Benefit	$30,000	Not applicable
4. Journey Cancellation and Interruption		
a. Journey Cancellation	$30,000	$10,000
b. Journey Interruption	$40,000	$10,000
(1) Curtailment Expenses		
(2) Journey Re-arrangement		
(3) Compulsory Quarantine		
5. Personal Effects		
a. Baggage and Personal Effects	$10,000	$5,000
Sub-limit per article/pair/set of articles	$3,000	$2,000
b. Personal Money	$2,500	$500[4]
c. Travel Documents	$30,000	$3,000[4]
6. Delay Coverage		
a. Travel Delay	$2,000	$500
b. Baggage Delay	$800	Not applicable
7. Personal Liability	$2,000,000	$2,000,000
8. Credit Card Protection	$20,000	Not applicable
9. Loss of Home Content	$3,000	Not applicable

1. Emergency Medical Expenses and Assistance

a. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization that may arise from accidental injury or sickness occurring during the Journey

- Follow-up Medical Expenses
  Reimburse for the costs of any necessary follow-up medical treatment up to HK$50,000 within 3 months upon return to Hong Kong. This benefit is extended to cover the cost of Chinese Medicine Practitioner treatments with per day and per visit limit of HK$150 up to HK$1,800

b. Emergency Medical Evacuation[3]

Provide en-route medical care and transportation to another location for appropriate medical treatment

c. Repatriation of Remains[3]

Arrange for the return of Insured Person's remains to Hong Kong

d. Overseas Hospital Cash (Applicable to Global Insurance only)

Pay HK$500 daily when Insured Person is hospitalized overseas during the Journey up to HK$5,000

- Extended Coverage
  Reimburse for the actual IDD calls expenses incurred for up to HK$500 during hospitalization overseas

e. Compassionate Visit (Applicable to Global Insurance only)

Reimburse for the reasonable additional Accommodation and Travel Ticket for 1 adult Immediate Family Member to fly over or 1 Traveling Companion to stay behind in the event of Insured Person's death, Serious Injury or Serious Sickness

f. Child Guard (Applicable to Global Insurance only)

Reimburse for the reasonable additional Accommodation and Travel Ticket for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child (ren) aged below 15 back to Hong Kong in the event of Insured Person's overseas hospitalization due to Serious Injury or Serious Sickness

Applicable Exclusions Include

- Failure to obtain a written report from the Qualified Medical Practitioner

2. Personal Accident[1]

Cover the following arising from an accident:

- Major Burns or
- Permanent Total Disablement or
- Accidental Death

a. Accident while in a Common Carrier

Accident occurring during the Journey while riding as a passenger in a Common Carrier or a carrier arranged by a travel agent or in an automobile

b. Other Accidents

Accidents other than those stated in Section 2a (Accident while in a Common Carrier)

Applicable Exclusions Include

- Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness

3. Loss of Income Benefit (Applicable to Global Insurance only)

Pay HK$1,250 for each full week, up to 24 weeks, in the event that Insured Person is unable to return to work in usual gainful occupation, as recommended by Qualified Medical Practitioner upon return to Hong Kong due to accidental injury during the Journey

4. Journey Cancellation and Interruption

a. Journey Cancellation

Reimburse for loss of tour fee and/or travel fare and/or Accommodation paid in advance, in the event of trip cancellation due to:

- Death or Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion within 90 days before the departure date
- Witness summons, jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
- Unexpected outbreak of strike by the employees of a Common Carrier for the planned insured Journey, epidemic, riot or civil commotion at the planned destination within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire or flood within 1 week before the departure date

b. Journey Interruption

(1) Curtailment Expenses

Reimburse for the tour fee and/or travel fare and/or Accommodation forfeited and/or additional travel fare

and/or Accommodation incurred for Journey Curtailment due to:

- Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic at planned destination

(2) Journey Re-arrangement

Reimburse for the additional travel fare and/or Accommodation incurred for Journey Re-arrangement due to:

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disaster or epidemic at planned destination

(3) Compulsory Quarantine

Reimburse for the amount of pro-rated tour fee and/or Accommodation forfeited after the commencement of the Journey where Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection

Applicable Exclusions Include

- In respect of losses claimed under Section 4b(1) (Curtailment Expenses), Section 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause

5. Personal Effects

a. Baggage and Personal Effects

Reimburse for the loss of or damage to Insured Person's property in the event of accidental loss or damage during the Journey

b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of accidental loss

c. Travel Documents

Reimburse for the replacement cost of lost travel document and Travel Ticket, and additional travel fare and/or Accommodation incurred as a direct result of theft, robbery or burglary

Applicable Exclusions Include

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), business goods or sample, foodstuffs, antiques, fragile articles etc
- Losses not reported to the police within 24 hours from occurrence of the incident

6. Delay Coverage

a. Travel Delay

If travel delay is directly caused by inclement weather, natural disasters, equipment failure, hijacking or strike by the employees of the Common Carrier, we shall pay:

- Global Insurance - HK$300 for the 1st full 5 hours of delay, then HK$700 for each of following full 10 hours of delay
- China Insurance - HK$200 for each full 10 hours of delay

b. Baggage Delay (Applicable to Global Insurance only)

Pay HK$800 for full 10 hours of delay of Insured Person's baggage due to misdirection in delivery by the Common Carrier

Applicable Exclusions Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier
- In respect of losses claimed under Section 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause
- In respect of losses claimed under Section 5a (Baggage and Personal Effects) and Section 6b (Baggage Delay) arising from the same cause

7. Personal Liability

To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

Applicable Exclusions Include

- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals

8. Credit Card Protection (Applicable to Global Insurance only)

Cover any outstanding balance charged to Insured Person's credit card(s) for goods purchased during the Journey in the event of accidental death of Insured Person

Applicable Exclusions Include

- Interest accrued or financial charges on the outstanding expense

9. Loss of Home Content (Applicable to Global Insurance only)

Cover Insured Person for the loss or damage to household contents in Insured Person's Hong Kong Primary Residence as a direct result of burglary

General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power
- Riding or driving in any kind of motor racing, competition, and Insured Person's participation in any professional sports to earn remuneration
- Suicide, self-inflicted injury, self-exposure to needless peril
- Childbirth and pregnancy; mental, nervous or sleeping disorders, insanity; alcoholism or drug addiction
- Any Pre-Existing Condition
- Any Person who is a Chinese passport holder and travels to / within China. This exclusion will be waived if the Person has an official document issued by the government (other than Mainland China) to prove his / her identity as resident of the said country
- Any loss arising from Terrorist Act - except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) & Section 8 (Credit Card Protection)
- Excluded Countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
- Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

Important Notice

- Maximum insurance period: 182 consecutive days per journey
- For Global Insurance, if journey does not originate or go via Hong Kong, the travel arrangement must be made and paid in Hong Kong. For China Insurance, journey must commence from Hong Kong
- Child(ren) under 17 years of age who travel other than with parent will be required to pay the premium of an Individual
- The maximum aggregate sum insured of all sections for age over 75 shall not exceed HK$500,000 (Global Insurance) or HK$250,000 (China Insurance)
- 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 journey is being unavoidably delayed
- This insurance is only valid for conventional vacation or business trips (administrative duty only) and not applicable to tour guide / escort etc
- If Insured Person is covered by more than one comprehensive voluntary travel insurance policies underwritten by AIG Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

Footnotes

[1] For Insured aged below 17 or over 75, the Maximum Benefit payable under Section 2 (Personal Accident) is HK$250,000

[2] The maximum aggregate sum insured of all sections for age over 75 shall not exceed HK$500,000 (Global Insurance) or HK$250,000 (China Insurance)

[3] Travel Guard Assistance Hotline at (852) 3516 8699 shall be contacted for the arrangement

[4] For China Insurance, the maximum aggregate amount of 5b and 5c shall be HK$3,000

This Insurance is underwritten by AIG Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.