



**Sun Flower Insurance Brokers Limited**  
Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong  
Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk [www.sunflowerVIP.com](http://www.sunflowerVIP.com)  
Thank you for considering Sun Flower to be one of your selected intermediaries.  
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

## TravelSafe Insurance Plan 美亞倍安遊保障計劃



Enjoy your journeys with our  
comprehensive protection

# Enjoy your journeys with our comprehensive protection

## Highlights:



### COVID-19

- Up to HK\$1,800,000 COVID-19 Medical Coverage
- Journey Cancellation and Curtailment up to HK\$40,000



### Medical

- Up to HK\$1,500,000 overseas medical expense coverage
- Unlimited Coverage of Emergency Medical Evacuation and Repatriation of Remains



### Journey Inconvenience

- Travel Delay (up to HK\$300 compensation for every 5 hours delay)
- Early Return Home (Curtailment) expense up to HK\$50,000
- Missed Connection expense up to HK\$2,000
- Outbound Travel Alert (OTA) benefit



### Personal Effects

- Accidental loss or damage of mobile phones, laptops, personal money and fraudulent use of Credit Card.



### Amateur sports

- Marathon, skiing, hot air balloon, scuba diving, trekking (below 3,000 m) etc.



### Optional Benefits

- Cruise Vacation, Missed Events, Golf, Scuba Diving, Snow Sports and Journey Inconvenience



### Others

- No age limit for Single Trip Plan. Children traveling alone are covered
- Period of insurance extends up to 10 days if you are unable to return to Hong Kong

## If you need AIG Travel 24 Hour Worldwide Emergency Assistance Service, you have to:

- Contact AIG Travel 24 Hour Worldwide Emergency Hotline +(852) 3516 8699
- Please have your location details, telephone number, policy number and your name ready

## AIG Travel 24-Hour Hotline and Referral Service

- Emergency Medical Evacuation and Repatriation
- Medical Referrals
- Telephone Medical Advice
- Emergency Telephone Interpretation Assistance
- Legal Referral
- Lost Passport Assistance
- Lost Luggage Search Assistance
- Embassy Referral
- Pre-Trip Visa Information
- Pre-Trip Inoculation Information Services



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# Schedule of Benefits

Benefits	Maximum Benefit (HK\$)		
	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<b>Section 1 – Emergency Medical Expenses and Assistance</b>			
<b>a. Overseas Medical Expenses</b>			
Reimbursement for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey			
- Insured Person under age of 70 years	\$350,000	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$175,000	\$600,000	\$750,000
- Insured Person under age 17 years	\$175,000	\$600,000	\$750,000
<b>b. Follow-up Medical Expenses</b>			
Number of days for Follow-up Medical Expenses in Hong Kong:	90 days	90 days	180 days
• For injury sustained while Overseas			
- Insured Person under age of 70 years	\$175,000	\$600,000	\$750,000
- Insured Person age 70 or older	\$87,500	\$300,000	\$375,000
- Insured Person under age 17 years	\$87,500	\$300,000	\$375,000
• For sickness sustained while Overseas			
- Insured Person under age of 70 years	\$35,000	\$120,000	\$150,000
- Insured Person age 70 or older	\$17,500	\$60,000	\$75,000
- Insured Person under age 17 years	\$17,500	\$60,000	\$75,000
• Follow up include treatment by Chinese Medicine Practitioner	\$150 per visit per, day up to \$1,000	\$150 per visit per, day up to \$2,000	\$200 per visit per, day up to \$3,000
<b>c. Overseas Hospital Cash</b>			
Pay HK\$500 daily when Insured Person is hospitalized overseas	N/A	\$3,000	\$5,000
<b>d. Emergency Medical Evacuation<sup>1</sup></b>			
Provide en-route medical care and transportation to another location for appropriate medical treatment	Unlimited	Unlimited	Unlimited
<b>e. Repatriation of Remains<sup>1</sup></b>			
Arrange for the return of Insured Person's remains to Hong Kong includes coverage arising from pre-existing condition	Unlimited	Unlimited	Unlimited
<b>f. Emergency Telephone Charges and Internet use</b>			
Reimbursement for the telephone / internet / IDD expense in the event of contacting AIG emergency hotline during a medical or travel emergency	\$500	\$500	\$500
<b>Major exclusions applicable to Section 1 (a) to (e) Include</b>			
• Failure to obtain a written report from the Qualified Medical Practitioner			
<b>Section 2 – Personal Accident</b>			
Cover the following arising from an accident: Major burns, Permanent Total Disablement or Accidental Death			
<b>a. Accident while in a Common Carrier or an Automobile</b>			
• Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or driving / riding in an automobile			
- Insured Person under age of 70 years	\$250,000	\$800,000	\$1,500,000
- Insured Person age 70 or older	\$125,000	\$400,000	\$750,000
- Insured Person under age 17 years	\$125,000	\$400,000	\$750,000
<b>b. Other Accidents</b>			
• Accidents other than those listed in Section 2a			
- Insured Person under age of 70 years	\$250,000	\$400,000	\$750,000
- Insured Person age 70 or older	\$125,000	\$200,000	\$375,000
- Insured Person under age 17 years	\$125,000	\$200,000	\$375,000
<b>Major exclusions applicable to Section 2 Include</b>			
• Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness			
<b>Section 3 – Compassionate Death Cash</b>			
Pay to Insured Person's estate in case the Insured Person dies during the Journey	N/A	\$10,000	\$20,000

## Benefits

## Maximum Benefit (HK\$)

	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<b>Section 4 – Journey Cancellation and Interruption</b>			
<b>a. Journey Cancellation</b>			
<p>Reimbursement for the non-recoverable cost of accommodation, basic tour fees, and visas in the event of journey cancellation due to:</p> <ul style="list-style-type: none"> <li>90 days before the departure date <ul style="list-style-type: none"> <li>Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion or a relative / friend living abroad the insured has planned to stay with</li> <li>Witness summons or jury service of Insured Person</li> </ul> </li> <li>Within the period of 1 week before the departure date <ul style="list-style-type: none"> <li>Redundancy</li> <li>Natural disaster and extreme weather conditions at the main travel destination(s)</li> <li>Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>Major industrial or common carrier accident affecting the journey of the intended carrier</li> <li>Civil unrest, riot, commotion or strike resulting in cancellation of scheduled common carrier services</li> <li>Multiple local airport closures</li> <li>The Government of Hong Kong issuing a Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> <li>Serious damage to the insured person's primary residence in Hong Kong from fire or natural disasters and extreme weather conditions</li> </ul> </li> </ul>	\$2,000	\$25,000 (50% under OTA Red or 100% under Black Alert)	\$50,000 (50% under OTA Red or 100% under Black Alert)
<b>b. Journey Interruption<sup>3</sup></b>			
<p><b>(1) Early Return Home - Curtailment Expenses</b></p> <p>Reimbursement for basic tour fee and / or travel fare and / or accommodation, forfeited and / or additional travel ticket and / or accommodation reasonably and necessarily incurred after the commencement of the journey due to:</p> <ul style="list-style-type: none"> <li>Natural disaster and extreme weather conditions</li> <li>Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>Major industrial or common carrier accident of the intended carrier</li> <li>Civil unrest, riot or commotion, strike, resulting in cancellation of scheduled common carrier services;</li> <li>Multiple local airport closures</li> <li>Unexpected death or serious injury or serious sickness of your immediate family member, close business partner, traveling companion or a relative or friend living abroad who you had planned to stay with for the majority of your journey</li> <li>Primary residence or place of business in Hong Kong is subject to burglary or vandalism and the police require the urgent attendance of the insured</li> <li>A direct consequence of the trauma suffered from the hijack of the aircraft in which the insured is traveling</li> <li>A Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> </ul>	\$3,000 Included	\$25,000 Included	\$50,000 Included

## Benefits

## Maximum Benefit (HK\$)

	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<p><b>(2) Journey Re-arrangement</b> Reimbursement for additional costs of Common Carrier and Accommodation for the Journey re-routing to intended destination (including return to Hong Kong) and Hong Kong airport parking cost / kennel or cattery fee for late arrival to Hong Kong due to natural disaster and extreme weather conditions, terrorist act, strike resulting in cancellation of scheduled common carrier services, civil unrest, riot or commotion, or epidemic at planned destination</p>	Included	Included	Included
<p><b>(3) Missed Connection</b> Reimbursement for the cost of an alternative common carrier due to the late arrival of the preceding common carrier</p>	N/A	\$1,000	\$2,000
<p><b>(4) Compassionate Visit</b> Reimbursement for additional Travel Ticket and / or Accommodation for 1 adult Immediate Family Member to fly over or for 1 Travel Companion to stay behind in case of Insured person's death, Serious Injury or Serious Sickness</p>	N/A	\$20,000	\$30,000
<p><b>(5) Travel Documents</b> Reimbursement for the replacement cost of lost travel documents and / or Travel Tickets and additional Travel Tickets and / or Accommodation incurred as a direct result of theft, robbery or burglary</p>	\$3,000	\$25,000	\$50,000
<p><b>Major exclusions applicable to Section 4 Include</b></p> <ul style="list-style-type: none"> <li>In respect of any loss claimed under Section 9a (Travel Delay), Section 4b (1) (Curtailed Expenses), Section 4b (2) (Journey Re-arrangement) and 4b (3) (Missed Connection) arising from the same cause</li> </ul>			
<p><b>Section 5 – Loss of Income</b> Pay HK\$1,250 for each full week, in the event that the Insured Person is unable to return to work in his / her usual gainful occupation, as recommended by Qualified Medical Practitioner upon return to Hong Kong due to accidental injury during the journey</p>	N/A	\$15,000	\$30,000
<p><b>Section 6 – Land Travel Arrangement</b> Reimbursement for the traveling expense for in seeking medical service overseas and returning home from the Hong Kong airport after overseas hospital confinement</p>	N/A	\$500	\$600
<p><b>Section 7 – Child Guard</b> Reimbursement for additional Accommodation and / or 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 Death, Serious Injury or Serious Sickness</p>	N/A	\$10,000	\$10,000
<p><b>Section 8 – Personal Effects</b></p> <p><b>a. Baggage and Personal Effects</b> Pay for loss or damage to Insured Person's baggage, clothing and personal effects</p> <ul style="list-style-type: none"> <li>Sub-limit per article / pair / set of articles</li> <li>Sub-limit for laptops / all cameras, camcorders and accessories and related equipment</li> </ul>	\$3,000	\$12,000	\$25,000
	\$3,000	\$3,000	\$3,000
	\$3,000	\$12,000	\$15,000
<p><b>b. Mobile Phone (only for Worldwide Platinum Plan)</b> Reimbursement for loss of or damage to a mobile phone including Tablet Computer during the journey</p>	N/A	N/A	\$3,000

## Benefits

## Maximum Benefit (HK\$)

	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<p><b>c. Personal Money</b></p> <p>Reimbursement for the loss of cash, bank notes, traveler's cheque and money order as a result of robbery, burglary or theft</p>	N/A	\$1,500	\$2,500
<p><b>d. Fraudulent Use of Credit Card</b></p> <p>Reimburse the non-legal liability for payment arising out of the unauthorized use of credit cards and / or the cost of replacing credit cards in the event the credit cards are stolen during the journey</p>	N/A	\$16,000	\$32,000
<p><b>Major exclusions applicable to Section 8a Include</b></p> <ul style="list-style-type: none"> <li>Jewelry or accessories, antiques, fragile articles, plastic money (including the credit value of credit card, Octopus cards, etc)</li> <li>Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the police station near the place of loss</li> <li>Any loss or damage while in the custody of a hotel or common carrier, unless reported immediately on discovery in writing to such hotel or common carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.</li> <li>Any loss claimed under Section 9b (Baggage Delay) arising from the same cause</li> </ul>			
<b>Section 9 – Delay Coverage<sup>4</sup></b>			
<p><b>a. Travel Delay</b></p> <p>(i) Pay HK\$300 for the first full 5 hours for all plans, then HK\$500 for each following full 10 hours of delay for Worldwide Gold Plan and Worldwide Platinum Plan. Either departure or arrival delay can be claimed for the same delayed Common Carrier, in which the Insured Person has arranged to travel is delayed and caused directly by:</p> <ul style="list-style-type: none"> <li>Natural disaster and extreme weather conditions or less severe weather conditions which impacts a delay</li> <li>Terrorist act</li> <li>Major industrial or common carrier accident</li> <li>Civil unrest, riot or commotion, strike</li> <li>Airport closure</li> <li>Mechanical breakdown, equipment (including computer) failure or structural defect of the common carrier</li> </ul> <p>OR</p> <p>(ii) Reimburse the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time owing to natural disaster, extreme weather conditions, equipment failure, hijack or strike of the employees of the Common Carrier</p> <p>Either Section 9a(i) or Section 9a(ii) can be claimed arising from the same cause</p>	\$300	\$2,000	\$3,000

Benefits	Maximum Benefit (HK\$)		
	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<b>b. Baggage Delay</b> Compensate for an insured in case when an insured person's baggage is not delivered within 6 hours by the Common Carrier	N/A	\$600	\$1,200
<b>Major exclusions applicable to Section 9 Include</b> <ul style="list-style-type: none"> <li>Failure to obtain written confirmation from the common carrier on the number of hours and the reason for such delay</li> <li>Any loss arising from the failure to get on-board the first available alternative transportation offered by the administration of the relevant common carrier</li> <li>Any loss claimed under Section 4b (1) (Curtailment Expenses) Section 4b (2) (Journey Re-arrangement) or Section 4b (3) (Missed Connections) arising from the same cause</li> </ul>			
<b>Section 10 – Personal Liability</b> To indemnify Insured Person against legal liability to third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence	\$1,000,000	\$2,000,000	\$3,000,000
<b>Major exclusions applicable to Section 10 Include</b> <ul style="list-style-type: none"> <li>Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals</li> </ul>			
<b>Section 11 – Loss of Home Contents</b> Reimbursement for the loss or damage to household contents in Insured Person's Hong Kong primary Residence as a direct result of burglary	N/A	\$10,000	\$15,000
<b>Section 12 – Car Rental Excess Charges and Return Cost</b> Reimburse the Insured Persons when they are liable for the excess in the event of loss or damage of the rental vehicle and car rental vehicle return costs due to hospital confinement	N/A	\$6,000	\$12,000
<b>Section 13 – COVID-19 Coverage</b>			
<b>a. Medical Expenses, Emergency Medical Evacuation and Repatriation of Remains</b> Medical Expenses & Emergency Medical Evacuation & Repatriation of Remains if you contract COVID-19 while travelling internationally.			
- Insured Person under age of 70 years	\$500,000	\$1,500,000	\$1,800,000
- Insured Person age 70 or older	\$250,000	\$750,000	\$900,000
- Insured Person under age 17 years	\$250,000	\$750,000	\$900,000
<b>b. Journey Cancellation</b> For non-refundable travel and or accommodation expenses if you or your immediate family member contract COVID-19 before your scheduled trip departure date.	\$3,500	\$20,000 (50% under OTA Red or 100% under Black Alert)	\$40,000 (50% under OTA Red or 100% under Black Alert)
<b>c. Journey Curtailment</b> For non-refundable trip costs and additional travel costs to return to Hong Kong if you or your immediate family member contract COVID-19 while traveling internationally.	\$3,000	\$20,000 (50% under OTA Red or 100% under Black Alert)	\$40,000 (50% under OTA Red or 100% under Black Alert)
<b>d. Out-of-country COVID-19 Diagnosis Quarantine Allowance</b> For accommodation, meals and other expenses directly related to quarantine if you contract COVID-19 and are unexpectedly quarantined outside Hong Kong.	N/A	\$2,800 (\$200/day)	\$5,600 (\$400/day)

Optional Benefits	Maximum Benefit (HK\$)	
	Mainland China & Macau	Worldwide Gold / Platinum
<b>Section 14 – Golf Protection</b>		
<b>a. Golf Baggage</b> Reimbursement for the theft of or damage to Golf Baggage during the Journey	N/A	\$8,000
<b>b. Hire Golf Equipment</b> Reimburse the cost of hiring Golf Equipment if the Golf Equipment is lost, stolen or damaged	N/A	\$6,000
<b>c. Loss of Green Fees</b> Reimburse the amount of any green fees or golf tuition fees or any fees for hiring any Golf Equipment incurred for a game of golf or golf tuition with such golf club or tuition due to the Serious Injury or Serious Sickness of the Insured	N/A	\$3,000
<b>Section 15 – Cruise Vacation</b>		
<b>a. Additional Journey Cancellation and Interruption</b> The Maximum Benefit of the Section 4a Journey Cancellation and Section 4b Journey Interruption shall be increased by HK\$30,000	N/A	Extra \$30,000
<b>b. Cruise Cancellation and Interruption</b> Reimbursement for forfeiture of payments made for the cruise tour and / or additional and reasonable travel fare incurred to go to the next scheduled destination of the cruise tour, for the purpose of re-joining the cruise tour in the event that the Common Carrier in which the Insured Person has arranged to travel to board the cruise is delayed for at least eight (8) hours from the scheduled arrival time specified in the itinerary due to natural disasters and extreme weather conditions, equipment failure, hijack or strike by the employees of the Common Carrier	N/A	\$50,000
<b>c. Excursion Tour Cancellation</b> Reimbursement for the forfeiture of payments made in relation to the excursion tour in the event of the excursion tour cancellation due to Serious Injury or Serious Sickness of the Insured or inclement weather at the planned destination	N/A	\$10,000
<b>d. Satellite Phone Fee</b> Reimbursement for satellite phone call expenses incurred up to HK\$2,000 if the Insured Person cannot continue journey and must return directly to Hong Kong due to Serious Injury or Serious Sickness of the Insured Person or Traveling Companion	N/A	\$2,000
<b>Section 16 – Scuba Diving</b>		
<b>a. Dive Tour</b> Pay proportionate loss of the irrecoverable dive tour costs paid or contracted to be paid prior to the insured commencing the diving if the Insured Person is certified by a Qualified Medical Practitioner as being unfit to dive due to Sickness or Injury during the insured Journey	N/A	\$15,000
<b>b. Equipment Hire</b> Reimburse the costs of hiring Diving Equipment as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of the Insured Person's Diving Equipment during the insured Journey.	N/A	\$10,000



Optional Benefits	Maximum Benefit (HK\$)	
	Mainland China & Macau	Worldwide Gold / Platinum
<b>Section 17 – Snow Sports</b>		
<b>a. Missed Booking</b> Reimburse the proportionate loss of non-refundable pre-paid ski lift passes, tuition fees or snow equipment hire costs paid or contracted to be paid due to injury or sickness of the Insured Person occurring during the journey	N/A	\$3,000
<b>b. Piste Closure</b> Pay HK\$500 for each completed 24 hours if skiing is prevented during the Journey because of insufficient snow or too much snow causing a total closure of the lift system and there is no other ski resort available	N/A	\$5,000 (\$500/day)
<b>c. Snow Sport Equipment Hire</b> Pay the necessary cost of hiring replacement snow sport equipment if your snow sports equipment is lost, delayed or damaged during the Journey	N/A	\$1,500
<b>d. Ski Equipment</b> Reimburse the loss of or damage to snow sports equipment	N/A	\$3,000
<b>Section 18 – Missed Event</b>		
Reimburse the non-refundable ticket cost for an overseas music or performance event, sports event and theme park admission if unable to attend due to : <ul style="list-style-type: none"> <li>- 90 days before departure death or serious sickness of the insured or his / her immediate family member, close business partner, traveling companion or a relative living abroad with whom the Insured intends to stay with, jury service</li> <li>- 1 week before departure being in quarantine, redundancy, natural disaster and extreme weather conditions at main destination, terrorist act, civil unrest, riot, red / black OTA, strike and etc.</li> </ul>	N/A	\$3,000

Mainland China & Macau Plan - Optional Benefits	Mainland China & Macau	Worldwide Gold / Platinum
<b>Journey Inconvenience</b>		
<b>a. Journey Cancellation</b> (Coverage shall be subject to Section 4a above)	Extra \$5,000	N/A
<b>b. Loss of Travel Document</b> (Coverage shall be subject to Section 4b(5) above)	Extra \$5,000	N/A
<b>c. Baggage and Personal Effects</b> (Subject to the maximum coverage and the sublimit of Section 8a above)	Extra \$5,000	N/A
<b>d. Journey Delay</b> (Coverage shall be subject to Section 9a above) <ul style="list-style-type: none"> <li>(i) Extra HK\$200 for first 5 hours and HK\$200 for each 10 hours thereafter;</li> <li>or;</li> <li>(ii) Reimburse the expenses if the journey is cancelled due to departure delay for at least 10 hours</li> </ul>	Extra \$1,000	N/A

## Enrollment

	Single Trip Plan	Annual Multi-trip Plan
No. of Trips per policy	One	Unlimited
Trip Duration	Maximum 182 days	Maximum 90 days per trip
Age Limit (Individual Plan)	No age limit	Aged 17-70
Age Limit (Family Plan) Include 2 adults and unlimited number of children*	Insured and the spouse <sup>6</sup> (aged 17 or above) and unlimited number of children aged below 17, ages are determined on the age when the journey commences	Insured and the spouse <sup>6</sup> (aged 17 or above) and unlimited number of children aged below 17, ages are determined on the age when the journey commences
Eligibility	<p>■ Insured Person:</p> <ul style="list-style-type: none"> <li>(i) must be either a Hong Kong citizen or Hong Kong permanent resident or a resident with full rights to enter in to and return to Hong Kong regardless of medical status; and</li> <li>(ii) must be returning to Hong Kong at the end of the journey, or be intending to return to Hong Kong on completion of your journey; and</li> <li>(iii) whose pre-travel arrangements must be made and paid for in Hong Kong and your journey must commence in Hong Kong</li> </ul> <p>■ This plan does not cover any insured person who is a People's Republic of China passport holder and travels to/ within Mainland China</p>	<p>■ Insured Person:</p> <ul style="list-style-type: none"> <li>(i) must be either a Hong Kong citizen or Hong Kong permanent resident or a resident with full rights to enter in to and return to Hong Kong regardless of medical status; and</li> <li>(ii) must be returning to Hong Kong at the end of the journey, or be intending to return to Hong Kong on completion of your journey; and</li> <li>(iii) whose pre-travel arrangements must be made and paid for in Hong Kong and your journey must commence in Hong Kong</li> </ul> <p>■ This plan does not cover any insured person who is a People's Republic of China passport holder and travels to/ within Mainland China</p>
Itinerary	All insured journeys must depart from Hong Kong	All insured journeys must depart from Hong Kong

\* Maximum Benefit Limits for Family Plan is 300% of the maximum benefit stated in the Schedule of Benefits

Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.

## Important Notice

### Purpose of Trip

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty)

### Ages

All ages are determined by reference to the age of a person when the journey commences. The journey commences when the Insured Person leaves an immigration counter of Hong Kong for the purpose of commencement of the journey

### Maximum Benefit Limits for Family Plan

300% of the maximum benefit stated in the Schedule of Benefits

### No Refund Protocol

No refund of premium is allowed once the policy has been issued

### Annual Plan for Corporate Client as Policyholder

Staff replacement is allowed for a corporate client. The premium will be charged or refunded on a pro-rata day basis for addition or deletion of insured staff

### Duplicate Coverage

If the Insured Person is covered under more than 1 comprehensive voluntary travel insurance policy underwritten by AIG Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

### Claims Procedure

Complete and return a claim form together with all relevant supporting documents within 30 days of the incident

## Major General Exclusions Applicable to All Sections of Coverage<sup>7</sup>

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government of military power; any illegal or unlawful acts
- Jewelry or accessories, antiques, fragile articles, plastic money (including credit cards / Octopus cards etc)
- Any pre-existing condition (except for repatriation of remains); pregnancy and childbirth; AIDS or sexually transmitted disease
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders; alcoholism or drug addiction
- Participating in any professional sports or any sport in which remuneration, donation, sponsorship or financial rewards of any kind would / could be earned / received; racing other than on foot (i.e. human); expeditions; hunting trips and safaris that are not provided by a licensed commercial operator; off-piste skiing / snowboarding; white water rafting grade 4 or above; or sailing outside of territorial waters;
- Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, or the Crimea region
- Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation
- Any person who is a People's Republic of China passport holder and travels to / within Mainland China. This exclusion will however be waived if the Insured Person has an official document issued by an overseas government (other than Mainland China) to prove his / her identity as a legal resident of the said country but travelling with a People's Republic of China passport

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.



## Download Region 下載專區

本冊子的中文電子版本  
Chinese Brochure



本冊子的英文電子版本  
English Brochure



英文保單條款及細則  
English Policy Wordings



旅遊索償表格  
Claims Form



更改保單資料  
Amend Your Policy



客戶服務  
Customer Service



## Footnotes

- <sup>1</sup> AIG Travel Emergency Hotline (852) 3516 8699 shall be contacted for the arrangement
- <sup>2</sup> 50% of maximum Benefit from Outbound Travel Alert (OTA)
- <sup>3</sup> The maximum amount payable under Section 4b(1), 4b(2), 4b(3), 4b(4), 4b(5) and 4b(6) will not in aggregate exceed 100% of the maximum Benefit for Section 4b.
- <sup>4</sup> No benefit for Section 9a Delay will be provided for any loss claimed under Section 4b(1) Curtailment Expenses, 4b(2) Journey Re-arrangement or 4b(3) Missed Connection
- <sup>5</sup> Section 17b Piste Closure only apply between (a) 1 Dec and 15 Apr for travel to the Northern Hemisphere or (b) 1 July and 30 Sept for travel to the Southern Hemisphere
- <sup>6</sup> Spouse means the person married to or in a civil partnership with the Insured Person. For these purposes, a marriage or civil partnership is a formal and legally binding union entered into between two people which is recognized as a marriage or civil partnership under the laws of the jurisdiction in which the union takes place.
- <sup>7</sup> The exclusions and terms and conditions set out in this brochure are not an exhaustive list of all applicable exclusions and conditions. Please refer to the policy wording for a full list of all applicable exclusions and conditions.

## Premium Table (HK\$)

### Mainland China & Macau Plan

Age	Age 0-17		Age 18-69		Age 70 or above	
Travel Period Day(s)	Individual	Individual	Family	Individual	Family	Family
1	60	86	172	125	250	
2	60	86	172	125	250	
3	60	86	172	125	250	
4	60	86	172	125	250	
5	76	110	220	158	316	
6	87	126	252	182	364	
7	98	142	284	205	410	
8	109	158	316	227	454	
9	120	173	346	250	500	
10	130	188	376	272	544	
11	140	203	406	293	586	
12	150	218	436	314	628	
13	160	232	464	335	670	
14	170	246	492	355	710	
Each Additional Week	-	-	-	-	-	-
Annual Plan	786	1138	2276	1644	3288	

## Worldwide Gold & Platinum Plan

Age	Age 0-17		Age 18-69		Age 18-69		Age 70 or above			
Plan	Gold Plan	Platinum Plan	Gold Plan		Platinum Plan		Gold Plan		Platinum Plan	
Travel Period Day(s)	Individual		Individual	Family	Individual	Family	Individual	Family	Individual	Family
1	158	195	229	458	281	562	330	660	406	812
2	158	195	229	458	281	562	330	660	406	812
3	158	195	229	458	281	562	330	660	406	812
4	158	195	229	458	281	562	330	660	406	812
5	201	247	291	582	358	716	420	840	517	1034
6	231	284	334	668	411	822	482	964	593	1186
7	260	320	376	752	463	926	543	1086	669	1338
8	289	355	418	836	514	1028	604	1208	743	1486
9	317	390	459	918	564	1128	663	1326	816	1632
10	345	424	499	998	614	1228	721	1442	887	1774
11	372	458	539	1078	663	1326	778	1556	958	1916
12	399	491	577	1154	710	1420	834	1668	1027	2054
13	426	524	616	1232	758	1516	890	1780	1095	2190
14	451	555	653	1306	803	1606	943	1886	1161	2322
15	477	586	690	1380	849	1698	997	1994	1226	2452
16-18	521	641	754	1508	927	1854	1089	2178	1340	2680
19-22	607	747	879	1758	1081	2162	1270	2540	1563	3126
23-27	697	858	1009	2018	1242	2484	1458	2916	1794	3588
28-31	796	980	1153	2306	1418	2836	1666	3332	2050	4100
Each Additional Week	77	94	111	222	136	272	160	320	197	394
Annual Plan	1986	2186	2874	5748	3164	6328	4154	8308	4573	9146

\*The annual plan is only applicable to persons aged 70 or below, please refer to enrollment details on P17-18.

# Premium Table (HK\$)

## Optional Benefit

	Journey Inconvenience		Golf		Cruise	Vacation	Scuba Diving		Snow Sports		Missed Event	
Plan	Mainland China & Macau Plan		Worldwide Gold/Platinum Plan									
Travel Period Day(s)	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
1	18	36	3	6	21	42	8	16	14	28	9	18
2	21	42	4	8	23	46	9	18	16	32	10	20
3	23	46	4	8	26	52	10	20	18	36	11	22
4	31	62	5	10	33	66	12	24	23	46	14	28
5	37	74	6	12	39	78	15	30	27	54	17	34
6	45	90	7	14	48	96	18	36	32	64	20	40
7	48	96	8	16	52	104	19	38	35	70	22	44
8	52	104	8	16	56	112	21	42	38	76	24	48
9	56	112	9	18	60	120	22	44	41	82	26	52
10	60	120	9	18	64	128	24	48	44	88	28	56
11	66	132	10	20	71	142	26	52	48	96	30	60
12	74	148	11	22	79	158	29	58	54	108	34	68
13	77	154	12	24	83	166	31	62	56	112	35	70
14	83	166	13	26	88	176	33	66	60	120	38	76
15	N/A	N/A	13	26	93	186	34	68	63	126	40	80
16-18	N/A	N/A	15	30	101	202	38	76	69	138	43	86
19-22	N/A	N/A	16	32	108	216	40	80	73	146	46	92
23-27	N/A	N/A	17	34	114	228	43	86	78	156	49	98
28-31	N/A	N/A	19	38	129	258	48	96	88	176	55	110
Each Additional Week	N/A	N/A	4	8	29	58	11	22	20	40	12	24
Annual Plan	350	681	54	105	374	727	139	270	255	496	160	311




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 We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

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We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

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