

## 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；受保人之任何不法行為
- 自殺、企圖自殺或故意自我傷害；心智或精神不正常
- 任何受保前已存在之疾病或傷患；妊娠或分娩；愛滋病或性病
- 珠寶手飾或配件、手提電話、貨辦、古董、易碎物品、電子貨幣（包括八達通等）
- 從事或參與任何持械紀律性部隊；以航空公司空勤人員身份乘搭或駕駛任何飛機；演員；從事體力勞動性工作（如地盤工人、漁夫、廚師或廚房員工）
- 比賽、職業運動或受保人因參與該運動而可賺取收入或報酬
- 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

此計劃由美亞保險香港有限公司承保。

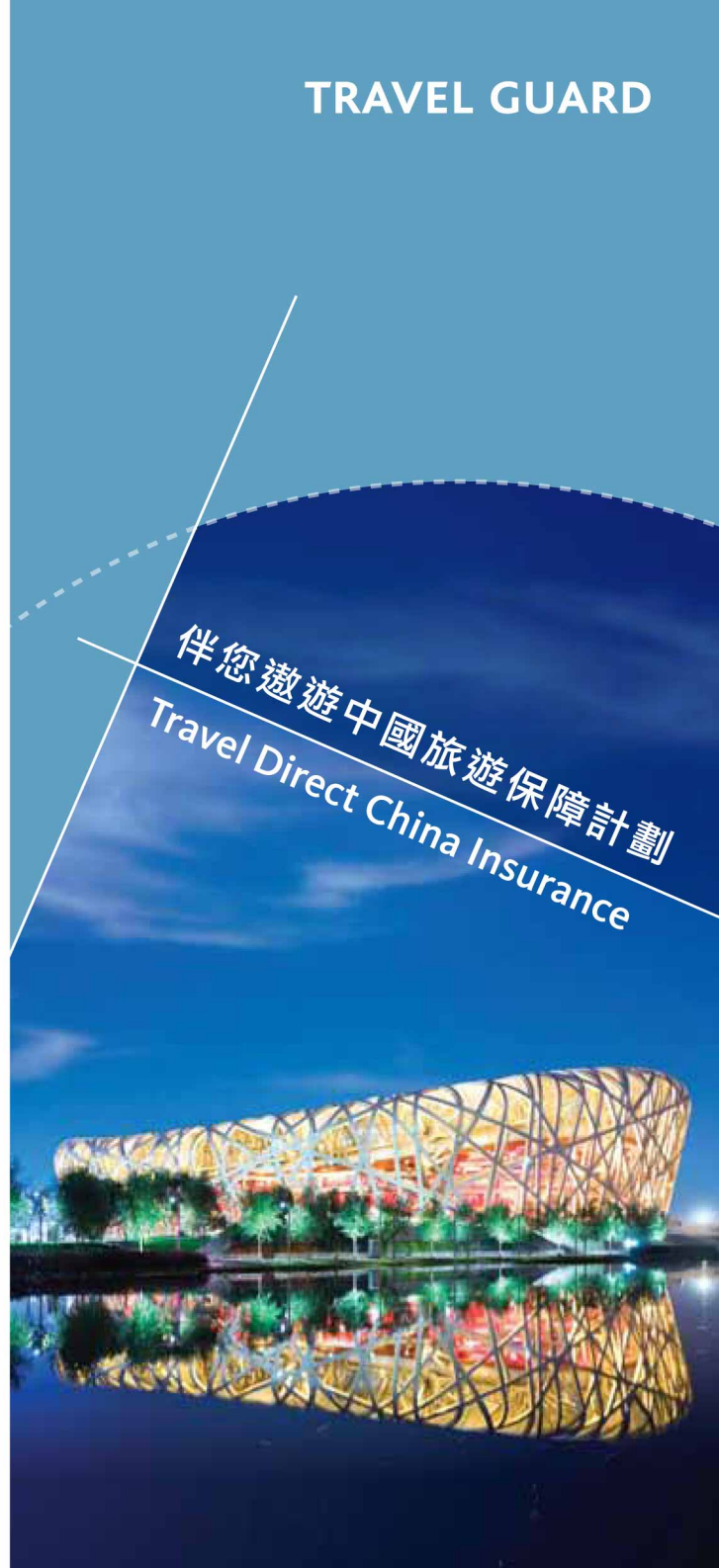
本小冊子僅提供保單摘要，保單承保範圍請參照保單條文、條款及不保事項。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

伴您遨遊中國旅遊保障計劃  
Travel Direct China Insurance



® **Sun Flower Insurance Brokers Limited**  
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## 保障特點

- 免費「中國支援卡」- 提供中國國內之住院按金保證服務
- 所有保障均不設自負額
- 「緊急醫療運送」及「運返服務」- 不設最高賠償額
- 保障所有業餘運動，如笨豬跳、水肺潛水、滑雪等活動
- 24小時全球緊急支援服務
  - 緊急匯款服務
  - 中國法律轉介服務
  - 行李遺失支援
  - 緊急訂票服務

- 特設商務客戶優惠
  - 保障期內可隨時加減受保人數
  - 團體折扣優惠
    - 5-10個受保人可享9折
    - 11-20個受保人可享85折
    - 21個受保人或以上可享75折

## 保障範圍

保障	最高賠償額 (港幣)
<b>第1項 醫療費用</b> 賠償旅程中因意外受傷或患病而須接受治療或外科手術及住院服務之費用 賠償返回香港3個月內之覆診費用： <ul style="list-style-type: none"><li>• 意外受傷或疾病覆診費用限額：HK\$50,000</li><li>• 中醫覆診費用限額：每日每次 HK\$100，最高賠償額為 HK\$1,500</li></ul>	\$250,000
<b>第2項 緊急醫療運送*</b> 提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療	不設限額
<b>第3項 運返費用*</b> 安排運送遺體或骨灰返回香港 <small>* 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排</small>	不設限額
<b>第4項 人身意外保障</b> 保障因意外而導致： <ul style="list-style-type: none"><li>• 永久傷殘 或</li><li>• 身故</li></ul>	\$250,000
<b>第5項 恩恤金</b> 若受保人在旅程中不幸身故，其遺產承繼人將可獲恩恤賠償	\$10,000
<b>第6項 行李及個人物品</b> 賠償受保人行李、衣服及個人財物之遺失或損毀 每件、每對或每套物品賠償限額：HK\$1,500	\$3,000
<b>第7項 個人責任保障</b> 保障受保人因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任	\$1,000,000

## 全年保費 (港幣)

文職人員	628
非文職人員	750

## 重要事項

### 投保年齡及資格

17-70歲之香港居民

### 保障期

保障期內旅程次數不限，而每次旅程最長90日

### 行程

旅程必須由香港出發

### 旅遊目的

本保障計劃只適用於常規的假期旅遊及文職商務旅遊

### 取消保單

所有已簽發之保單，保費均不獲退還

### 為商務客戶而設

如保單持有人為商務客戶，客戶可於保單期內增加或刪減受保人數，而保費將按日數比例徵收或退回。(如需刪減受保人，客戶必須退回中國支援卡後方可獲安排保費退還，否則本公司需收取行政費HK\$100)

### 重覆保障

如受保人在同一次旅程中購買多於一份由美亞保險香港有限公司承保之自購綜合旅遊保險，本公司只會根據較高賠償額的一份保單作出賠償

### 索償手續

請於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

## Unique Features

- CHINA Assist Card  
Provide hospital guarantee admission deposit service in Mainland China
- No excess on all benefits
- Unlimited benefit amount for Medical Evacuation and Repatriation
- Cover for amateur sporting activities, such as bungee jump, scuba diving, skiing etc
- 24-hour Worldwide Emergency Assistance Services
  - Cash Transmission Arrangement
  - China Legal Referral Service
  - Loss of Baggage
  - Emergency Ticket

- Special offers for corporate clients
  - Available to add or delete Insured Person during the policy period
  - Group discount (for corporate clients) :
    - 10% discount for 5-10 insured persons
    - 15% discount for 11-20 insured persons
    - 25% discount for 21 insured persons or above

## Schedule of Benefits

Benefits	Maximum Benefit(HK\$)
<b>Section 1 Medical Expenses</b> Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey Cover follow up Medical Expenses in Hong Kong within 3 months <ul style="list-style-type: none"><li>• HK\$50,000 for injury or sickness</li><li>• HK\$100 / day / visit up to maximum of HK\$1,500 for Chinese Medicine Practitioner</li></ul>	\$250,000
<b>Section 2 Emergency Medical Evacuation*</b> Provide en-route medical care and transportation to another location for appropriate medical treatment	Unlimited
<b>Section 3 Repatriation*</b> Arrange for the return of Insured Person's remains to Hong Kong <small>* Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement</small>	Unlimited
<b>Section 4 Personal Accident Protection</b> Cover the following arising from an accident: <ul style="list-style-type: none"><li>• Permanent Total Disablement</li><li>• Accidental Death</li></ul>	\$250,000
<b>Section 5 Compassionate Death Cash</b> Pay to the Insured Person's estate in case the Insured Person dies during the Journey	\$10,000
<b>Section 6 Baggage &amp; Personal Effects</b> Pay for loss of or damage to baggage, clothing and personal effects Sub-limit per article / pair / set of articles: HK\$1,500	\$3,000
<b>Section 7 Personal Liability</b> To indemnify Insured Person against legal liability to third parties arising as a result of accidental injury, death, loss or damage to their property caused by Insured Person's negligence	\$1,000,000

## Annual Premium (HK\$)

Administrative Duties	628
Non Administrative Duties	750

## Important Notice

### Age Limit & Eligibility

Legal Hong Kong residents aged 17 to 70

### Trip Duration

Maximum 90 days per trip and unlimited number of trips during the policy period

### Itinerary

The insured journey must commence from Hong Kong

### Purpose of Trip

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

### Policy Cancellation

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

### 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 provided that the CHINA Assist Card has been returned. Otherwise HK\$100 will be charged as administration fee

### Duplicate Coverage

If the Insured Person is covered under more than 1 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

### Claims Procedure

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

## 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; any illegal or unlawful acts
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders
- Any pre-existing condition; pregnancy or childbirth; AIDS or sexually transmitted disease
- Jewelry or accessories, mobile phone, sample, antique, fragile article, plastic money (including Octopus cards etc.)
- Military, naval or air force service or operations; flight crew (except as a passenger); actors; manual workers (e.g. site worker, fisherman, cook or kitchen worker)
- Competition, engaging in a professional capacity in any sport where the Insured Person would or could earn income
- Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

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.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

美國國際集團 (AIG) 為領導全球的保險公司之一，在超過130個國家及地區為客戶提供服務。AIG旗下公司透過全球最廣泛的產物意外保險業務網路，為商業、機構及個人客戶提供各項服務。此外，AIG旗下公司在美國為壽險及退休金服務市場之領導品牌。AIG為紐約證券交易所及東京證券交易所之上市公司。

AIG為美國國際集團在全球提供產物意外保險、壽險及退休金，和一般保險服務所使用之統一品牌。如需更多相關資訊，請瀏覽本公司網站 [www.aig.com](http://www.aig.com)。所有商品及服務皆由AIG之附屬公司或關聯公司所承保或提供，但並非所有商品或服務在所有國家或地區皆有提供。各項保險商品之承保範圍以實際訂立之保險合約為準。部份商品及服務可能由獨立第三方機構提供。保險商品亦會經由關聯實體或非關聯實體銷售。部份產物意外保險商品可能由提供超額保險之保險公司承保。在美國，提供超額保險之保險公司一般不參與各州之保險保證基金，因此超額保險之受保人不會受該基金保障。

AIG Insurance Hong Kong Limited  
46/F, One Island East, 18 Westlands Road,  
Island East, Hong Kong

美亞保險香港有限公司  
香港港島東華蘭路18號港島東中心46樓

CS Hotline 客戶服務熱線：(852)3666 7022  
Fax 傳真：(852)2838 4180

Claims Hotline 索償查詢熱線：(852)3666 7090

Website 網址：[www.aig.com.hk](http://www.aig.com.hk)

E-mail 電郵地址：[travelguard.hk@aig.com](mailto:travelguard.hk@aig.com)

# 伴您遨遊中國旅遊保障計劃申請表格 Travel Direct China Insurance Application Form

(請以英文正楷填寫 Please type or print in English block letters)



**Sun Flower Insurance Brokers Limited**  
Room 1105-08, Hing Yip Commercial Centre,  
282 Des Voeux Road Central, Hong Kong  
Tel: (852) 2521-1881 Fax: (852) 2521-1919  
Web: [www.sunflowerVIP.com](http://www.sunflowerVIP.com) [www.sunflowerMPF.com](http://www.sunflowerMPF.com)

CNT 03/2013

投保人姓名 (保單持有人)  
Name of Applicant (Policyholder): \_\_\_\_\_  
通訊地址  
Correspondence Address: \_\_\_\_\_

起保日期  
Effective Date: \_\_\_\_\_ (日/月/年)  
(DD/MM/YYYY)

全年保費  
Annual Premium \_\_\_\_\_

文職人員  
Administrative Duties  HK\$628

非文職人員  
Nonadministrative Duties  HK\$750

手提電話號碼  
Mobile No.: \_\_\_\_\_

傳真號碼  
Fax No.: \_\_\_\_\_

受保人姓名 Name of Insured Person(s) (Surname, First Name)	性別 Gender (M/F)	香港身份證號碼 HKID No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	受保人職業 (職務) Occupation (give exact duties)	保費 (港幣) Premium (HK\$)
1					
2					
3					

(如空位不足, 請以另頁補充 If space provided is insufficient, please use a separate sheet)

\*註: 部份職業的投保恕不接受, 詳情請向我們或您的保險顧問查詢或查閱保單。

\*Note: Application from some occupations are not accepted. For details, please contact our customer service hotline or your insurance consultants or refer to the policy wording.

合共 Total: \_\_\_\_\_

## 聲明

- 本人/吾等現申請投保「伴您遨遊中國旅遊保障計劃」, 並聲明本申請表內之陳述及提供之細節均為完整及真實無訛, 而本申請表將會構成本人/吾等與美亞保險香港有限公司(「美亞保險」)所簽署合約之依據。本人/吾等所提供的所有個人資料及其他資料將可能被持有、使用、處理或披露予有關方面以作「收集個人資料聲明」上所述的用途。
- 本人/吾等現確認及保證: 受保人絕不會違反醫生之勸告, 而旅程目的亦非往海外治療疾病及受保人現時健康狀況良好。
- 本人/吾等現聲明本人/吾等已細閱以下之「收集個人資料聲明」, 並知悉及同意有關於本人/吾等於是次申請由本人/吾等所提供的所有個人資料及其他資料將可能被持有、使用、處理或披露予有關方面以作「收集個人資料聲明」上所述的用途。
- 本人/吾等現聲明本人/吾等已獲受保人授予全權簽署本項申請, 並提供任何個人資料作評核此項申請之用。
- 如遺失「中國支援卡」, 本人/吾等須於48小時內向美亞保險報失並繳付HK\$100作補領費用。
- 商務客戶適用: 任何於保單發出後就保險計劃而作之更改(包括受保人之增加、刪減或更換或其他類型的改動), 本公司或本人經本公司授權同意;
- 該等更改須於美亞保險收到本公司書面指示後方為處理, 而任何保費之改動將按日數比例計算; 及
- 在刪減受保人的情況下, 本公司必須將中國支援卡退回給美亞保險, 否則美亞保險不會於該刪減生效後退還任何就該受保人已付之保費。
- 商務客戶適用: 本公司或本人經本公司授權同意只有在保障生效前, 經本公司填妥指定表格向美亞保險申報其名字的會員/職員才合格受保於本計劃。
- 如本申請是經由保險經紀安排, 本人/吾等在簽署本表格後, 同意美亞保險向保險經紀支付佣金, 作為保險經紀安排(及/或續保)有關保單的報酬。

## 9. 收集個人資料聲明

就有關此表格所收集的個人資料, 本人/吾等同意及確認:

- 除非於本表格上另有訂明, 本表格所要求提供的個人資料是供美亞保險香港有限公司(「美亞保險」)處理此申請的所需資料; 若未能提供任何所需資料此申請則可能不被處理;
- 美亞保險可控制於其私隱政策的用途使用此表格所收集的個人資料, 其用途包括核保及管理已申請的保單(包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使任何權利及任何有關用途);
- 除非本人/吾等於以下的「不收取推廣資料」表格填上「號」以作表示(其內容本人/吾等已細閱), 美亞保險可控制於其私隱政策的用途使用此表格所收集的個人資料, 其用途包括核保及管理已申請的保單(包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使任何權利及任何有關用途);
- 美亞保險亦可向以下類別的人士(不論在香港或海外)轉交該些個人資料, 作上述(b)及(c)項所列明之用途:
  - 提供有關本人/吾等保單管理服務的第三者(包括再保險公司);
  - 財務機構, 作處理此申請及收取保費;
  - 公證人、調查員、第三者管理、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構, 以處理索償事宜;
  - AIG集團授權的市場推廣公司, 以作直銷之用(如上(c)項所述);
  - 其它在任何國家之AIG集團之成員公司, 作上述(b)及(c)項所列明之用途; 或
  - 其它於美亞保險私隱政策所列明的人士, 作為私隱政策列明之用途。
- 本人/吾等可隨時致函到美亞保險香港有限公司之私隱事務主任(地址: 香港郵政總局信箱456號或電郵: [cs.hk@aig.com](mailto:cs.hk@aig.com)) 查詢, 或要求修改本人/吾等的個人資料(美亞保險可查閱及修改要求收取合理費用), 或選擇不將本人/吾等的個人資料用作直銷用途。美亞保險私隱政策的全文載於[www.aig.com.hk](http://www.aig.com.hk)。

不收取推廣資料(如閣下不欲收取推廣資料, 請在表格填上「號」)

## Declaration

- I/We hereby apply for Travel Direct China Insurance and declare that the statements and particulars given in this application are, to the best of my/our knowledge and belief, true and complete and that this application will form the basis of my/our contract with AIG Insurance Hong Kong Limited ("AIG HK"). I/We understand and agree that no insurance will be effected until the application is accepted by and the required premium has been paid to AIG HK. No refund of premium is allowed once the application has been accepted (except for corporate client).
- I/We hereby acknowledge and warrant that none of the Insured Person(s) is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that all of the Insured Person is now in good health.
- I/We confirm that I/We have read the Personal Information Collection Statement below and acknowledge and agree that all personal data and information with respect to me/us and the Insured Person(s) which are provided by me/us in relation to this application may be held, used, processed or disclosed to such parties for such purposes as set out in the Personal Information Collection Statement.
- I/We declare that I/We have full and complete authority from the Insured Person(s) to sign the application and to disclose any personal information being requested to assess the insurance application.
- In the event of loss of CHINA Assist Card, I/We should advise AIG HK within 48 hours and pay HK\$100 for each replacement card.
- For corporate client: In case we/our company wish(es) to effect any change in the insurance plan (including addition or deletion or substitution of the insured person or other kinds of adjustment) after issuance of the insurance policy, our company or the undersigned on behalf of the company acknowledges and agrees that:
  - such change will be processed after our company's instruction in writing received by AIG HK and any adjustment in the amount of premium payable will be effected pro-rata on daily basis; and
  - In case of deletion of any Insured Person, our company must return the CHINA Assist Card to AIG HK, otherwise AIG HK will not refund any paid premium in respect of such Insured Person after such deletion has become effective.
- For corporate client: Our company or the undersigned on behalf of the company acknowledges and agrees that only those member(s)/employee(s) named and/or declared by our company to AIG HK under prescribed form prior to binding of the policy are eligible for the plan.
- If this application is made through an insurance broker, by signing this form I/We agree to AIG HK paying the insurance broker commission as remuneration for arranging and/or renewing the insurance policy.

## 9. Personal Information Collection Statement

- (unless specifically indicated otherwise in this form) the personal data requested in this form is necessary for AIG Insurance Hong Kong Limited ("AIG HK") to process this application and any such data not provided may mean this application cannot be processed.
- the personal data collected in this form may be used by AIG HK for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting, renewals, data matching, claim processing, investigation, payment and subrogation and any related purposes),
- unless I/we have indicated otherwise by ticking the "Promotion Material Opt-out" box (of which I/we take note), AIG HK may use my/our contact details (name, address, phone number and e-mail address) to contact me/us about other insurance products provided by the AIG group and that my/our contact details may not be so used without me/us giving this agreement.
- AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) and (c) above:
  - third parties providing services related to the administration of my/our policy (including reinsurance);
  - financial institutions for the purpose of processing this application and obtaining policy payments;
  - in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
  - for the purpose of conducting direct marketing activities (per (c) above), marketing companies authorized by the AIG group;
  - another member of the AIG group (for all of the purposes stated in (b) and (c)) in any country; or
  - any other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.
- I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), or opt out of my/our personal data being used for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or [cs.hk@aig.com](mailto:cs.hk@aig.com). The full version of AIG HK's Data Privacy Policy can be found at [www.aig.com.hk](http://www.aig.com.hk).

Promotion Material Opt-out (if you wish to opt-out, please tick)

申請人簽署 Signature of Applicant \_\_\_\_\_ 日期 Date \_\_\_\_\_

## 繳費方式 Payment

- 支票 By Cheque 支票號碼 Cheque No. \_\_\_\_\_  
附上抬頭為「美亞保險香港有限公司」之劃票支票。  
Enclosed a crossed check made payable to "AIG Insurance Hong Kong Limited"
- 信用卡 (只適用於個人投保人) By Credit Card (for Individual Applicant ONLY)  
本人授權美亞保險香港有限公司從本人下列之信用卡戶口支付此旅遊保險保費。  
I hereby authorize and request AIG Insurance Hong Kong Limited to charge my VISA / Master Card account as below for the premium payment of this insurance.
- 信用卡種類 Type of Credit Card  Visa  MasterCard
- 信用卡號碼 Credit Card No.: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- 有效期至 Expiry Date: \_\_\_\_\_ 月MM \_\_\_\_\_ 年YYYY
- 持卡人姓名 Name of Cardholder: \_\_\_\_\_
- 持卡人簽名 Cardholder's Signature: \_\_\_\_\_
- X

簽名必須與信用卡上簽名相同  
The signature must be identical to the one on your credit card

代理人姓名 Producer Name: Sun Flower Insurance Brokers Limited

代理人編號 Producer Code: \_\_\_\_\_

## 保險經紀 For Insurance Broker

如保險經紀代申請人填妥此表格, 保險經紀請細閱下文並簽署:

本人確認申請人授權本人協助其填妥此申請表。本人已向申請人解釋上述聲明及「收集個人資料聲明」(以及向申請人說明「不收取推廣資料」表格), 及申請人明白及同意作出上述聲明及同意其個人資料將轉交予美亞保險作處理此申請之用, 且該資料亦會轉交有關第三方作該些用途, 此外, 申請人亦明白及同意其可透過保單上列明的聯絡資料要求查詢或修改美亞保險所持有其個人資料。本人在收到保單後會將保單轉發予申請人。

本人已告知申請人美亞保險會向本人就安排此保單向本人支付佣金。

For Broker who completes this application for the Insured Person/Applicant

I confirm that the Applicant has authorised me to assist him/her complete this application. I have explained the above Declaration and the Personal Information Collection Statement to the Applicant (and drawn the Applicant's attention to the Promotion Material Opt-out box) and the Applicant understands and has agreed to make such declaration and agreed that his/her personal data will be transferred to AIG HK to process this application and that the data may be transferred to third parties involved in that process and that the Applicant may request access to or correct such data which AIG HK holds (by means of the contact details given in the policy). If the policy is sent to me, I will forward it to the Applicant.

I have told the Applicant that AIG HK may pay commission to me for arranging this insurance.

保險經紀簽署  
Signature of Broker \_\_\_\_\_

日期 (日/月/年)  
Date (DD/MM/YYYY) \_\_\_\_\_

保險經紀姓名及編號:  
Broker Name and Code \_\_\_\_\_

保險經紀電話:  
Phone No. of Broker \_\_\_\_\_