

亞洲卓越 旅遊保



®

Sun Flower Insurance Brokers Limited

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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.

您的旅程良伴
讓您盡享旅遊之樂

ASIA SUPERIOR TRAVEL INSURANCE

Your best travel companion
allows you to enjoy the
pleasure of travel



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ASIA SUPERIOR TRAVEL INSURANCE

Asia Superior Travel Insurance is specially designed to provide you an all-round protection against unexpected accidents occurring during the trip, so that you can enjoy your trip with peace of mind.

PLAN HIGHLIGHTS

COVID-19 Extension

- Medical expenses coverage up to HK\$1,000,000
- Worldwide emergency assistance services
- Overseas hospital cash allowance
- Free automatic insurance extension (up to 21 days)

Extended Scale of Compensation for Permanent Disablement

- Compensation is provided starting from the loss of a toe

Act of Terrorist Extension

- Losses arising from the act of terrorist under Medical Expenses Benefit, Personal Accident Benefit, Worldwide Emergency Assistance Services and Outbound Travel Alert (OTA) Extension

Popular Amateur Sports and Activities

- Cover for popular amateur sports and activities such as bungee jumping, rafting, skiing and other winter sports, etc.

Other Newly Added Benefits

- Outbound Travel Alert (OTA) Extension
- Single Occupancy
- Home Care Benefit
- Overseas Rental Vehicle Excess Protection
- Trauma Counselling

Free Automatic Extension

- Free automatic extension up to 15 extra days (for Single Trip Plan only)

No Co-payment or Excess

SUMMARY OF COVERAGE

Benefits	Plan A	Plan B
	Maximum Limit per Journey per Insured Person (HK\$)	
Section 1 – Medical Expenses Benefit		
(A) Medical Expenses ¹ Reimbursement of reasonable medical and surgical fees, hospital charges and emergency dental treatment incurred overseas as a result of sudden sickness or accidental bodily injury. (Hospital room & board charges - maximum HK\$2,500 per day.)	500,000	1,000,000
(B) Follow-up Medical Expenses in Hong Kong Medical Expenses reasonably incurred within 90 consecutive days after the return to Hong Kong including:	50,000	100,000

<ul style="list-style-type: none">– Follow-up treatments by Chinese Medicine Practitioner (including Chinese bone-setting and acupuncture treatment) and physiotherapist. <p>The total Maximum Limit payable under Items (A) and (B) of this Section shall not exceed HK\$500,000 (for Plan A) or HK\$1,000,000 (for Plan B).</p>	2,000 (200 per day per visit)	3,000 (300 per day per visit)
Section 2 – Personal Accident Benefit		
In the event of death or permanent disablement of the Insured Person resulting from an accident, claim will be payable according to the Table of Personal Accident Benefit in this leaflet.		
(A) Accident on Public Conveyance (Not applicable to Insured Person aged below 18 or over 70.)	750,000	1,500,000
(B) Other Accidents ²	500,000	1,000,000
(C) Major Burns Benefit ³ Payable if the Insured Person suffers from third degree burns with burnt areas equal to or greater than 2% of head or 10% of total body surface area due to an accident during the journey.	200,000	300,000
Section 3 – Worldwide Emergency Assistance Services		
(A) Emergency Medical Evacuation	Unlimited	
(B) Repatriation after Local Treatment	Unlimited	
(C) Hospital Deposit Guarantee	40,000	
(D) Repatriation of Unattended Children	40,000	
(E) Compassionate Visit	40,000 (1,200 per day for 5 days for accommodation)	
(F) Repatriation of Mortal Remains	30,000	
(G) 24-Hour Worldwide Emergency Assistance Hotline (The services are provided by Europ Assistance Hong Kong Limited.)	Referral Service	
Section 4 – Translation Service in Overseas Hospital		
Reimbursement of reasonable costs incurred by the Insured Person in engaging the services of a local translator/interpreter in the overseas hospital where the Insured Person is confined over 24 consecutive hours.	2,000 (200 per day)	5,000 (500 per day)
Section 5 – Overseas Hospital Cash Allowance		
Daily cash allowance while the Insured Person is hospitalised overseas over 24 consecutive hours as a result of bodily injury or sickness during the journey.	2,000 (200 per day)	5,000 (500 per day)

Section 6 – Trip Cancellation		
(A) Trip Cancellation Reimbursement of the forfeited and irrecoverable prepaid tour package or travel ticket and/or accommodation expenses and/or overseas local tour costs due to cancellation of the journey necessitated by the occurrence of any of the following after the time of application of the insurance, or 30 days before the departure date of the planned journey (except for Items (3) and (4) below), whichever is the later: (1) death, serious bodily injury or serious sickness of Insured Person or his/her Immediate Family Member or travel companion; (2) jury service or witness summons of Insured Person; (3) unexpected outbreak of strike, industrial action, adverse weather conditions, natural disaster at the planned destination within 7 days before the departure date of the planned journey; (4) serious damage to Insured Person's home by fire, explosion or earthquake within 7 days before the departure date of the planned journey; (5) issuance of Red or Black Travel Alert ⁴ (except for the reason of a pandemic) on the planned destination.	20,000	30,000
OR (B) Single Occupancy Reimbursement of additional cost incurred as a result of a change in the per person occupancy rate applicable to the prepaid tour package or travel ticket and/or accommodation and/or overseas local tour in the event of death, serious bodily injury or serious sickness of Insured Person's travel companion within 7 days before departure date, if Insured Person decides to travel so planned.	5,000	10,000
Section 7 – Trip Curtailment ⁵		
Reimbursement of unused portion of the forfeited and the irrecoverable prepaid fees for tour package or travel ticket and/or accommodation and/or overseas local tour and the additional actual public conveyance expenses incurred to return to Hong Kong as a result of necessary and unavoidable curtailment of journey directly arising from the following causes:	20,000	30,000

(1) death, serious bodily injury, or serious sickness of Insured Person or his/her Immediate Family Member or travel companion;		
(2) unexpected outbreak of strike, industrial action, adverse weather conditions, natural disaster at the planned destination;		
(3) serious damage to Insured Person's home by fire, explosion or earthquake;		
(4) issuance of Red or Black Travel Alert ⁴ (except for the reason of a pandemic) on the destination during the journey.		
Section 8 – Trip Re-routing ⁵		
Reimbursement of reasonable and inevitable additional public conveyance and/or accommodation expenses incurred for the purpose of continuing the journey to the original planned destination or returning to Hong Kong if the itinerary has been confirmed before the commencement of the journey and the journey has to be re-routed after its commencement as a direct result of strike, industrial action, adverse weather conditions, natural disaster or hijack which prevents the Insured Person from continuing the original itinerary.	5,000 (1,000 per day for accommodation)	10,000 (2,000 per day for accommodation)
Section 9 – Travel Delay ⁵ (for delay over 6 consecutive hours)		
(A) Cash Allowance Cash benefit for delay of the arranged public conveyance for more than 6 consecutive hours due to strike, adverse weather conditions, natural disaster, hijack or mechanical and/or electrical breakdown of public conveyance.	2,000 (200 for each full 6-hour delay)	3,000 (300 for each full 6-hour delay)
OR (B) Additional Expenses Reasonable and inevitable additional public conveyance and/or accommodation expenses incurred due to the delay of at least 6 consecutive hours directly arising from the above reasons.	5,000 (1,000 per day for accommodation)	7,500 (1,500 per day for accommodation)
Section 10 – Personal Baggage and Personal Effects		
Accidental loss of or damage to personal baggage and personal effects, including golf equipment and purchases during journey.	7,500	20,000
Sub-limit: – Laptop – Mobile phone – Others: Any one item, pair, set or collection	4,000 500 2,000	6,000 1,000 3,000

Section 11 – Baggage Delay (for delay over 6 consecutive hours)		
Expenses incurred for emergency purchases of essential toiletries or clothing due to at least 6 consecutive hours of deprivation of baggage from the time of arrival at destination outside Hong Kong due to delay or misdirection in delivery.	1,000	2,000
Section 12 – Loss of Travel Document		
Expenses to obtain a replacement of a travel document which has been lost or stolen during overseas journey and related additional public conveyance and/or accommodation expenses reasonably and necessarily incurred.	2,000 (1,000 per day for accommodation)	5,000 (2,000 per day for accommodation)
Section 13 – Personal Money		
Loss of cash, banknotes and travellers' cheque belonging to and being carried by the Insured Person arising from theft, burglary or robbery during the journey. (Not applicable to Insured Person aged below 12.)	1,000	3,000
Section 14 – Unauthorised Use of Lost Credit Card		
Monetary loss due to unauthorised use of credit card carried by the Insured Person which is accidentally lost during the journey.	1,000	3,000
Section 15 – Personal Liability		
Indemnity against legal liability to third parties in respect of accidental bodily injury or damage to property due to the Insured Person's negligence.	2,000,000	2,000,000
Section 16 – Home Care Benefit		
Loss of or damage to home contents of the Insured Person's unoccupied home in Hong Kong due to fire or burglary when the Insured Person is travelling overseas.	10,000	20,000
Sub-limit: – Any one item, pair, set or collection	5,000	5,000
Section 17 – Overseas Rental Vehicle Excess Protection		
Reimbursement of the rental vehicle insurance excess or deductible charged by the licensed vehicle rental company due to car accident, parking damage or theft of a rental vehicle during the journey.	3,000	5,000
Section 18 – Trauma Counselling		
Counselling fees if Insured Person witnesses and/or is the victim of a traumatic event which is serious bodily injury, act of terrorist, armed robbery, hijack, natural disaster or rape during the journey.	10,000 (1,000 per day per visit)	15,000 (1,500 per day per visit)

- ¹ For Insured Person aged below 18 or over 70, the maximum limit of Medical Expenses incurred overseas and under COVID-19 Extension shall be HK\$250,000 and HK\$350,000 for Plan A and Plan B respectively.
- ² For Insured Person aged below 18 or over 70, the maximum limit of Other Accidents shall be HK\$250,000 and HK\$350,000 for Plan A and Plan B respectively.
- ³ For Insured Person aged below 18 or over 70, the maximum limit payable under Major Burns Benefit shall be 50% of the limit applicable to the plan selected.
- ⁴ Refer "Outbound Travel Alert (OTA) Extension" for the details of benefit limit.
- ⁵ Insured Person can only claim under either Section 7 – Trip Curtailment or Section 8 – Trip Re-routing or Section 9 – Travel Delay (but not more than 1 section) in respect of any loss arising from the same cause.

TABLE OF PERSONAL ACCIDENT BENEFIT

Insured Events		Benefits Payable (% of Maximum Limit)
A. Accidental Death		100%
B. Permanent Disablement		
1.	Total loss of sight of both eyes or total loss of two limbs	100%
2.	Total loss of sight of one eye and total loss of one limb	100%
3.	Total paralysis or injuries resulting in the Insured Person being permanently bedridden	100%
4.	Permanent Total Disablement	100%
5.	Total loss of sight of one eye or total loss of one limb	50%
6.	Loss of four fingers and thumb of one hand	50%
7.	Loss of four fingers of one hand	40%
8.	Loss of thumb (a) both phalanges (b) one phalanx	25% 10%
9.	Loss of index finger (a) three phalanges (b) two phalanges (c) one phalanx	10% 8% 4%
10.	Loss of each other finger (a) three phalanges (b) two phalanges (c) one phalanx	5% 3% 2%
11.	Loss of toes (a) all toes of one foot (b) great toe both phalanges (c) great toe one phalanx (d) other than great toe, each	15% 5% 2% 1%
12.	Loss of hearing (a) both ears (b) one ear	50% 15%
13.	Permanent and total loss of speech	50%

The aggregate benefit payable for the above insured events during the same journey shall not exceed 100% of the maximum limit of Personal Accident Benefit for each Insured Person.

AUTOMATIC INSURANCE EXTENSION (For Single Trip Plan only)

The Period of Insurance will be extended automatically for up to 15 days in case of delay in return to Hong Kong due to transport delay, sickness or injury of Insured Person, adverse weather conditions, strike, hijack or mechanical and/or electrical breakdown of public conveyance.

COVID-19 EXTENSION*

If during the Period of Insurance, the Insured Person is diagnosed with COVID-19 during the journey, the following benefits will be provided.

Benefit Items	Plan A	Plan B
Section 1 – Medical Expenses Benefit	✓	✓
Section 3 – Worldwide Emergency Assistance Services	✓	✓
Section 5 – Overseas Hospital Cash Allowance	✓	✓
Automatic Insurance Extension^	Up to 21 days	Up to 21 days

- * COVID-19 Extension will not be provided if the Insured Person (i) fails to be vaccinated with at least 2 doses of COVID-19 vaccine recognised by the Government of Hong Kong SAR before the journey (not applicable to Insured Person aged below 12) and/or (ii) fails to comply with the vaccination related entry requirement of the destination the Insured Person is travelling to. Insured Person will not be covered under this Extension notwithstanding that he/she is medically unsuitable for vaccination and obtained a COVID-19 Vaccination Medical Exemption Certificate (Exemption Certificate).
- ^ If Insured Person is diagnosed with COVID-19 while travelling overseas, free-of-charge extension of insurance cover for up to 21 days will be provided to Insured Person, Insured Person's spouse/children/parents and person aged below 18 accompanied by Insured Person provided that they are insured under the same policy. (For Single Trip Plan only)

OUTBOUND TRAVEL ALERT (OTA) EXTENSION

The extended coverage for Outbound Travel Alert (OTA) provides more comprehensive protection in different situations and minimises the financial loss due to the issuance of travel alert. The Insured Person will be entitled to the benefits listed below for red or black travel alerts.

Extension of Benefit Items	Maximum Limit per Journey per Insured Person	
	Red Alert	Black Alert
Section 6 – Trip Cancellation	50% of loss or up to the maximum limit, whichever is the lower	100% of loss or the maximum limit, whichever is the lower
Section 7 – Trip Curtailment	50% of loss or up to the maximum limit, whichever is the lower	100% of loss or the maximum limit, whichever is the lower
Refund of Administration Fee charged by the Travel Agent or Visa Fee	Up to HK\$300	Up to HK\$300

- Conditions:
- (1) Cancellation of trip must take place not earlier than 7 days from the departure date of the scheduled itinerary and the Red or Black OTA to the planned destination must be in force at the time of cancellation.
 - (2) Curtailment of trip must take place while Red or Black OTA to the destination is in force after commencement of the journey.
 - (3) Irrecoverable administration fee charged by the travel agent/public conveyance provider/accommodation provider and/or visa fee shall be paid only while the Red or Black OTA is hoisted within 7 days before the commencement date of the insured journey and the Insured Person has to cancel such insured journey.
- Exclusions:
- (1) Not covered if the Red or Black OTA is hoisted or announced to the destination(s) listed in the itinerary before or at the time of the insurance application (for Single Trip Plan) or the time of booking the scheduled journey (for Annual Travel Plan).
 - (2) Excludes any loss and/or claim if the Insured Person refuses to take the first available alternative transportation offered by the original public conveyance provider.

HOME TO HOME COVER

Covers the entire journey starting from the time the Insured Person directly leaves his/her place of residence or place of work in Hong Kong (whichever is the later) to commence his/her overseas journey but not exceeding 4 hours prior to booked departure time; and ending at the time the Insured Person arrives at his/her place of residence or place of work in Hong Kong or 4 hours after the scheduled arrival time, whichever is the earlier.

ANNUAL TRAVEL PLAN

- Frequent travellers can insure themselves under annual travel insurance policy and do not need to arrange separate insurance policy for each trip.
- ❖ Available to Insured Person aged 18 to 70 inclusive
 - ❖ No limit on number of trips made during the period of insurance
 - ❖ Cover is on a worldwide basis
 - ❖ Duration of each trip is up to 60 consecutive days

ENROLLMENT

	Single Trip Plan	Annual Travel Plan
Age Limit	From 6 months up to age of 75	From age of 18 to 70
Trip Duration	Maximum 90 days	Maximum 60 days
Eligibility	Insured Person(s) must be Hong Kong resident(s)	Insured Person(s) must be Hong Kong resident(s)
Itinerary	Insured journey must be departing from Hong Kong	All insured journeys must be departing from Hong Kong

PREMIUM TABLE (HK\$) (for each Insured Person)						
Single Trip Plan	Adult (Aged 18-75)				Child (Aged below 18)	
	Travelling in "Asia"		Travelling Worldwide			
Coverage Period (No. of Days)	Plan A	Plan B	Plan A	Plan B	Plan A	Plan B
1	125	176	138	194	83	97
2	125	176	138	194	83	97
3	158	224	174	246	104	123
4	173	270	190	297	114	149
5	188	293	207	322	124	161
6	201	314	232	352	139	176
7	213	333	246	373	147	186
8	263	413	303	463	182	231
9	275	433	318	485	191	242
10	289	457	334	512	200	256
11	299	475	345	532	207	266
12	310	495	358	554	215	277
13	320	514	370	576	222	288
14	331	534	382	598	229	299
15	390	631	450	707	270	353
16	402	653	464	731	278	366
17	420	682	485	764	291	382
18	430	702	497	786	298	393
19	440	722	508	809	305	404
20	450	741	520	830	312	415
21	460	761	524	852	314	426
22	540	833	612	921	367	461
23	551	853	624	943	374	472
24	563	874	637	966	382	483
25	574	894	649	988	389	494
26	585	914	662	1,020	397	510
27	596	934	674	1,042	404	521
28	608	955	687	1,065	412	533
29	619	975	699	1,087	419	544
30	630	995	711	1,109	427	555
From 31 to 60 day (Each Additional Day)	16	23	18	30	11	15
From 61 to 90 day (Each Additional Day)	20	28	23	38	14	19
Annual Travel Plan (max. 60 days per trip)	Adult (Aged 18-70)					
	Plan A		1,700	Plan B		2,850

Remarks:

- "Asia" includes Brunei, Cambodia, China, Guam, Indonesia, Japan, South Korea, Laos, Macau, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Thailand and Vietnam.
- Premium Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit www.asiainsurance.hk or contact: (852) 3606 9933. Asia Insurance will pay the Premium Levy on behalf of the policyholders of **Asia Superior Travel Insurance**.

MAJOR EXCLUSIONS

The following is a highlight of some key exclusions to **Asia Superior Travel Insurance**. Please refer to policy document for the full list of exclusions that apply to each section and the entire policy.

- War (whether declared or not), invasion, rebellion, biological or chemical attack, civil war, civil commotion and related perils.
- Act of Terrorist (for all Sections except Section 1 – Medical Expenses Benefit, Section 2 – Personal Accident Benefit, Section 3 – Worldwide Emergency Assistance Services and Outbound Travel Alert (OTA) Extension).
- Nuclear fission or radioactive contamination.
- Infectious disease requiring quarantine or isolation by law or the public conveyance provider.
- Any wilful, malicious, criminal, unlawful, or deliberate act of the Insured, the Insured Person or any family member of the Insured or of the Insured Person, or travel companion.
- Any pre-existing conditions, including but not limited to congenital or hereditary conditions.
- Any circumstance, event or incident which exists or is known to exist or ought to be known or announced before the time of application of the insurance (applicable to Single Trip Plan); or the time of booking or reservation of the journey (applicable to Annual Travel Plan);
- Self-inflicted injuries, pregnancy, psychological disturbances, alcoholism, drug addiction, venereal disease, AIDS or AIDS related complex.
- Sport or game in a professional capacity; trekking or parachuting or hiking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level or mountaineering (necessitating the use of ropes or pitons); any speed time trial for or any form of race competition including but not limited to car racing, motor rallies and competition, horse-racing, and competitions of swimming, sailing, bicycling, skiing and so forth (other than on foot).
- Flying or other aerial activities except while travelling as a fare-paying passenger in a licensed passenger carrying aircraft operated by a recognised airline or air charter company and not as pilot or air crew nor for the purpose of any trade or technical operation in or on the aircraft;
- Loss of baggage, travel documents or personal money not reported to the relevant authorities (e.g. airlines, travel agents, police, etc.) within 24 hours upon discovery of such loss and failure to provide a report certified by such authorities.
- Personal liabilities arising from ownership, possession, hire, use or operation of vehicles, unmanned aircraft system, aircraft, watercraft, or weapons.
- Property Cyber and Data Exclusion.
- Communicable Diseases including any mutation or variation thereof (for Section 2 – Personal Accident Benefit and Section 15 – Personal Liability only).
- COVID-19/Pandemics or epidemics including any mutation or variation thereof (for all Sections except Section 2 – Personal Accident Benefit and Section 15 – Personal Liability).

IMPORTANT NOTES:

- Insured/Proposer must be a Hong Kong resident and aged 18 or above.
- This Policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
- Any children under 12 years of age must be accompanied by an adult.
- COVID-19 Extension will not be provided if the Insured Person (i) fails to be vaccinated with at least 2 doses of COVID-19 vaccine recognised by the Government of Hong Kong SAR before the journey (not applicable to Insured Person aged below 12) and/or (ii) fails to comply with the vaccination related entry requirement of the destination the Insured Person is travelling to.
- Insured Person must be fit to travel at the time of applying this insurance and not in acknowledgement of any circumstances (including but not limited to financial, medical, political, adverse weather conditions) which could lead to cancellation, interruption or curtailment of the journey.
- For Single Trip Plan, the policy is non-cancellable, and no refund of premium is allowed once the policy is issued.
- The insurance cover shall be non-transferable.
- Written notice of claim must be given to Asia Insurance within 30 days following the occurrence of any event giving rise or likely to give rise to a claim under this Policy. Written proof of loss must be furnished to Asia Insurance within 30 days from the date of issuance of receipt of the claim form provided to Asia Insurance.
- This leaflet is only a brief description of product features and does not constitute any part of the insurance contract. Please refer to the policy document for details of insurance terms, conditions and exceptions which shall prevail in case of inconsistency. Asia Insurance reserves the right of final approval and decision.
- If there is any conflict or inconsistency between the English & Chinese versions of this leaflet, the English version shall prevail.

To apply or for more details, please contact your insurance intermediary, or feel free to contact us directly.



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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.

亞洲卓越旅遊保

亞洲卓越旅遊保為您的旅程提供全方位保障，讓您安心享受愉快旅程帶來的樂趣。

計劃特點

2019冠狀病毒病延伸保障

- 醫療費用保障高達港幣1,000,000元
- 全球緊急支援服務
- 海外住院現金津貼
- 免費自動延長保險期（最長21日）

全面永久傷殘保障

- 人身意外保障中永久傷殘之賠償由喪失一隻腳趾開始

延伸保障恐怖主義活動

- 延伸醫療費用保障、人身意外保障、全球緊急支援服務及外遊警示延伸保障項下，因恐怖主義活動而引致之損失

熱門業餘運動及消閒活動

- 保障熱門業餘運動及消閒活動，如笨豬跳、急流飄筏、滑雪及其他冬季運動等

其他新增保障

- 外遊警示延伸保障
- 單人啟程
- 家居保障
- 海外租車自負額保障
- 創傷輔導

免費自動延長保險期

- 免費自動延長保險期長達15日（只適用於單次旅遊計劃）

不設自負額

保障摘要

保障	計劃 A	計劃 B
	每名受保人每次旅程之最高賠償額（港元）	
第一部份 – 醫療費用保障		
(A) 醫療費用 ¹ 受保人在旅程中，因患病或意外受傷而需在外地支付醫療、手術、住院及緊急牙科護理等合理的醫療費用可獲賠償。 (住院房間及膳食費用 – 每日最高限額為2,500港元。)	500,000	1,000,000
(B) 回港覆診費用 受保人曾於外地就醫，回港後連續90日內須繼續覆診之醫療費用，包括： – 由中醫師（包括跌打及針灸治療）及物理治療師進行的覆診治療。	50,000 2,000 (每日每次200)	100,000 3,000 (每日每次 300)
本部份就項目 (A) 及 (B) 應付的總賠償額合共不得超過 500,000 港元 (計劃A) 或 1,000,000 港元 (計劃B)。		
第二部份 – 人身意外保障		
若受保人因意外身故或永久傷殘，按「人身意外保障項目表」作出賠償。		

(A) 乘坐公共交通工具時發生之意外 (不適用於18歲以下或70歲以上的受保人。)	750,000	1,500,000
(B) 其他意外 ²	500,000	1,000,000
(C) 嚴重燒傷保障 ³ 受保人於旅程期間因意外遭受3級程度燒傷，且燒傷部份達其頭部表面面積的2%或以上或其身體總表面面積的10%或以上。	200,000	300,000
第三部份 – 全球緊急支援服務		
(A) 緊急醫療護送	不設上限	
(B) 治療後護送回港	不設上限	
(C) 住院按金保證	40,000	
(D) 護送沒人照料隨行兒童返回香港	40,000	
(E) 親屬前往海外探望費用	40,000 (住宿: 每日 1200; 最長5日)	
(F) 遺體運返費用	30,000	
(G) 24小時全球支援服務熱線 (服務由 Europ Assistance Hong Kong Limited 提供。)	轉介服務	
第四部份 – 海外醫院翻譯服務		
受保人因在海外住院（連續超過24小時）而需聘請翻譯員/傳譯員之合理費用可獲賠償。	2,000 (每日 200)	5,000 (每日 500)
第五部份 – 海外住院現金津貼		
旅行期間，受保人因身體受傷或患上疾病而須在海外住院連續超過24小時，將每日提供現金津貼。	2,000 (每日 200)	5,000 (每日 500)
第六部份 – 取消行程		
(A) 取消行程 於申請保險後或在原定旅程出發日期前30日內（以較遲者為準），由於以下原因（第(3)及(4)項除外），取消行程而導致已繳付而被沒收且未能退回的旅行團或旅行票及/或住宿費用及/或海外之當地旅行團費用的損失： (1) 受保人或其直系親屬或旅遊同伴死亡、嚴重受傷或患上嚴重疾病； (2) 受保人出任陪審員或被傳召作證人； (3) 於原定旅程出發日期前7日內，在計劃旅程目的地突然發生罷工、工業行動、惡劣天氣、自然災害； (4) 於原定旅程出發日期前7日內，受保人的居所因火災、爆炸或地震而遭受嚴重損毀； (5) 計劃旅程目的地獲發出紅色或黑色外遊警示 ⁴ （因全球大流行疫症引致者除外）。	20,000	30,000
或		
(B) 單人啟程 如受保人的旅遊同伴在出發日期前7日內死亡、嚴重受傷或患上嚴重疾病，而受保人決定按計劃出發旅行，補償因單獨繼續行程而必須補回的旅程費用差額（包括預繳的旅行團或旅行票及/或住宿及/或海外之當地旅行團）。	5,000	10,000
第七部份 – 縮短行程 ⁵		
因出現以下不能控制的事情而無可避免地縮短旅程回港，賠償旅程尚未使用及被沒收且不可退回的預繳旅行團或旅行票及/或住宿費用及/或海外之當地旅行團的損失，及額外公共交通工具費用：	20,000	30,000

(1) 受保人或其直系親屬或旅遊同伴死亡、嚴重受傷或患上嚴重疾病；		
(2) 在計劃旅程目的地突然發生罷工、工業行動、惡劣天氣、自然災害；		
(3) 受保人的居所因火災、爆炸或地震而遭受嚴重損毀；		
(4) 在旅程期間，旅程目的地獲發出紅色或黑色外遊警示 ⁴ （因全球大流行疫症引致者除外）。		
第八部份 – 行程改道 ⁵		
保障旅程開始後，因直接遇上罷工、工業行動、惡劣天氣、自然災害或騎劫導致受保人不能繼續已在旅程開始前確定的行程，而需作改道繼續前往原定旅程目的地或返回香港所引致的合理且不可避免的額外公共交通工具及/或住宿費用。	5,000 (住宿: 每日 1,000)	10,000 (住宿: 每日 2,000)
第九部份 – 旅程延誤 ⁵ （延誤連續超過6小時）		
(A) 現金津貼 因罷工、惡劣天氣、自然災害、騎劫或原定的公共交通工具出現機械及/或電路故障，而引致早已安排的公共交通工具時間延遲連續達6小時或以上的現金津貼。	2,000 (每6小時延誤200)	3,000 (每6小時延誤300)
或		
(B) 額外費用 由於上述原因而延遲連續達6小時或以上引致的合理且不可避免的額外公共交通工具及/或住宿費用。	5,000 (住宿: 每日 1,000)	7,500 (住宿: 每日 1,500)
第十部份 – 個人行李及個人財物		
賠償意外遺失或損毀的個人行李及個人物品，包括高爾夫球用品及在旅程中購買之物品。 分項限額： – 手提電腦 – 手提電話 – 其他: 每件、每對、每套或每系列	7,500	20,000
	4,000	6,000
	500	1,000
	2,000	3,000
第十一部分 – 行李延誤（延誤連續超過6小時）		
抵達旅程目的地後，因行李延誤超過連續6小時而需要購買的梳洗用品或衣物之費用。	1,000	2,000
第十二部份 – 旅遊證件遺失		
受保人在旅程中因遺失或被竊旅遊證件而引致的額外費用可獲賠償，包括補領證件及所引致合理及必須的公共交通工具及/或住宿費用。	2,000 (住宿: 每日 1,000)	5,000 (住宿: 每日 2,000)
第十三部份 – 個人錢財		
在旅途中因盜竊、爆竊或搶劫而導致屬於並由受保人攜帶的現金、鈔票及旅遊支票的損失。 (不適用於12歲以下的受保人。)	1,000	3,000
第十四部份 – 信用卡盜用		
於旅程中，受保人隨身攜帶的信用卡因意外遺失而遭盜用所造成之金錢損失。	1,000	3,000
第十五部份 – 個人法律責任		
保障受保人因疏忽而導致第三者蒙受傷亡或財物損失，所需承擔之個人法律責任。	2,000,000	2,000,000
第十六部份 – 家居保障		
受保人於海外旅行期間，在香港的無人居住的居所因火災或爆竊而引致的家居財物損失或損毀。 分項限額： – 每件、每對、每套或每系列	10,000	20,000
	5,000	5,000

第十七部份 – 海外租車自負額保障		
如租用車輛於旅程期間發生意外或在停泊時遭損毀或被偷竊，持牌車輛租賃公司所收取的汽車保單自負額可獲賠償。	3,000	5,000
第十八部份 – 創傷輔導		
若受保人在旅程中因目擊及/或是創傷性事件（嚴重身體受傷、恐怖主義活動、武裝劫持、騎劫、自然災害或強姦）的受害者而需接受創傷輔導治療的費用。	10,000 (每日 每次 1,000)	15,000 (每日 每次 1,500)

- 如受保人年齡為18歲以下或70歲以上，「醫療費用保障」及「2019冠狀病毒病延伸保障」之最高賠償額分別為計劃A 250,000港元及計劃B 350,000港元。
- 如受保人年齡為18歲以下或70歲以上，「其他意外」之最高賠償額分別為計劃A 250,000港元及計劃B 350,000港元。
- 如受保人年齡為18歲以下或70歲以上，「嚴重燒傷保障」之最高賠償額為原有所選計劃的50%。
- 有關賠償額的詳情，請參考以下「外遊警示延伸保障」。
- 就同一事故引致的損失，受保人只能索償第七部份 – 縮短行程、第八部份 – 行程改道或第九部份 – 旅程延誤其中一項保障（不可多於一項）。

人身意外保障項目表

受保事項	須付保障（最高賠償額之百分比）
A. 意外身故	100%
B. 永久傷殘	
1. 完全喪失雙目視力或完全喪失兩肢	100%
2. 完全喪失單目視力及完全喪失一肢	100%
3. 受保人因完全癱瘓或受傷而永久臥床	100%
4. 永久完全傷殘	100%
5. 完全喪失單目視力或完全喪失一肢	50%
6. 喪失一隻手的拇指及四隻手指	50%
7. 喪失一隻手的四隻手指	40%
8. 喪失拇指 (a) 兩節指骨	25%
(b) 一節指骨	10%
9. 喪失食指 (a) 三節指骨	10%
(b) 兩節指骨	8%
(c) 一節指骨	4%
10. 喪失其他每一隻手指 (a) 三節指骨	5%
(b) 兩節指骨	3%
(c) 一節指骨	2%
11. 喪失腳趾 (a) 一隻腳掌之全部腳趾	15%
(b) 大腳趾之兩節趾骨	5%
(c) 大腳趾之一節趾骨	2%
(d) 大腳趾以外之其他每一隻腳趾	1%
12. 喪失聽覺能力 (a) 兩隻耳朵	50%
(b) 一隻耳朵	15%
13. 永久完全喪失語言能力	50%

於同一旅程，每名受保人就上表所列之受保事項可獲得的賠償總額不可超過「人身意外保障」之最高賠償額的100%。

自動延長保險期（只適用於單次旅遊計劃）

倘若受保人因交通延誤、患病或受傷、惡劣天氣、罷工、騎劫或公共交通工具出現機械及/或電路故障而需延期返港，可獲免費自動延長保險期長達15日。

2019冠狀病毒病延伸保障*

於保單生效期內，若受保人在旅程中確診2019冠狀病毒病，將提供以下保障。

保障項目	計劃 A	計劃 B
第一部份 – 醫療費用保障	✓	✓
第三部份 – 全球緊急支援服務	✓	✓
第五部份 – 海外住院現金津貼	✓	✓
自動延長保險期 ^	最長21日	最長21日

- * 如受保人 (i) 在旅程前未能完成接種至少2劑獲香港特別行政區政府認可的新冠疫苗（不適用於12歲以下的受保人）及/或 (ii) 並不符合旅程目的地的疫苗接種相關入境要求，將不會提供「2019冠狀病毒病延伸保障」。
- 如受保人因健康理由不適合接種疫苗而獲發「新冠疫苗接種醫學豁免證明書」（「豁免證明書」），受保人亦不會獲得此保障。
- ^ 若受保人在海外旅遊時被確診感染2019冠狀病毒病，受保人、其配偶、子女、父母及受保人陪同的18歲以下人士，可獲免費延長保險期長達21日，惟他們必須在同一保單下投保。（只適用於單次旅遊計劃）

外遊警示延伸保障

「外遊警示延伸保障」為受保人帶來更全面的旅遊保障，減低因警示生效時可能蒙受的金錢損失。在紅色或黑色警示級別下，受保人可享有以下保障項目。

延伸保障項目	每名受保人每次旅程之最高賠償額	
	紅色警示	黑色警示
第六部份 – 取消行程	損失的50%或最高賠償額，以較低者為準	損失或最高賠償額的100%，以較低者為準
第七部份 – 縮短行程	損失的50%或最高賠償額，以較低者為準	損失或最高賠償額的100%，以較低者為準
退還旅行社收取的行政費或簽證費	最多300港元	最多300港元

條款：

- 旅程必須於原定行程出發前之7日內取消，並旅程目的地之紅色或黑色外遊警示於取消行程時必須仍然生效。
- 縮短旅程必須於旅程出發後，而旅程目的地之紅色或黑色外遊警示在出發後才生效。
- 必須於受保旅程出發前之7日內發出紅色或黑色外遊警示引致取消行程，受保人由旅行社/公共交通工具機構/住宿機構收取而不獲退回的行政費用及/或已支付之旅程目的地的入境簽證費用才可獲得賠償。

不承保事項：

- 不承保列明於行程表內的旅程目的地於申請保險時或之前（適用於單次旅遊計劃）或確認任何旅程安排時或之前（適用於全年旅遊計劃）已被發出或已宣佈會發出紅色或黑色外遊警示。
- 不承保因受保人拒絕登上由原本之公共交通工具機構安排之首班替代交通工具而引致的任何損失及/或索償。

完整行程保障

保障由受保人直接離開其在香港的住所或工作地點（以較遲者為準）展開其海外旅程開始，但不超過預定出發時間前4小時；並於受保人到達其在香港的住所或工作地點，或預定回程到達時間後4小時結束，以較早者為準。

全年旅遊計劃

經常出外旅遊或公幹人士可投保全年旅遊保險，無需為每次旅程單獨安排保險。

- ❖ 供18至70歲人士投保
- ❖ 保險期內外遊次數不限
- ❖ 旅遊地區為「全球」
- ❖ 每次外遊的保障期為最長連續60日

投保條件

	單次旅遊計劃	全年旅遊計劃
年齡限制	6個月至75歲	18至70歲
保障期	最長90日	最長60日
投保資格	受保人必須為香港居民	受保人必須為香港居民
旅程	受保旅程必須從香港出發	所有受保旅程必須從香港出發

保費表 (港元) (以每名受保人計算)						
單次旅遊計劃	成人 (18歲 – 75歲)				兒童 (18歲以下)	
	旅遊地區： 「亞洲區域」		旅遊地區： 全球			
保障期 (日)	計劃 A	計劃 B	計劃 A	計劃 B	計劃 A	計劃 B
1	125	176	138	194	83	97
2	125	176	138	194	83	97
3	158	224	174	246	104	123
4	173	270	190	297	114	149
5	188	293	207	322	124	161
6	201	314	232	352	139	176
7	213	333	246	373	147	186
8	263	413	303	463	182	231
9	275	433	318	485	191	242
10	289	457	334	512	200	256
11	299	475	345	532	207	266
12	310	495	358	554	215	277
13	320	514	370	576	222	288
14	331	534	382	598	229	299
15	390	631	450	707	270	353
16	402	653	464	731	278	366
17	420	682	485	764	291	382
18	430	702	497	786	298	393
19	440	722	508	809	305	404
20	450	741	520	830	312	415
21	460	761	524	852	314	426
22	540	833	612	921	367	461
23	551	853	624	943	374	472
24	563	874	637	966	382	483
25	574	894	649	988	389	494
26	585	914	662	1,020	397	510
27	596	934	674	1,042	404	521
28	608	955	687	1,065	412	533
29	619	975	699	1,087	419	544
30	630	995	711	1,109	427	555
31至60日 (每增加一日)	16	23	18	30	11	15
61至90日 (每增加一日)	20	28	23	38	14	19
全年旅遊計劃 (每次行程最長 60日)	成人 (18歲 – 70歲)					
	計劃 A		1,700	計劃 B		2,850

備註:

- 「亞洲區域」包括：汶萊、柬埔寨、中國、關島、印尼、日本、南韓、老撾、澳門、馬來西亞、緬甸、菲律賓、新加坡、台灣、泰國及越南。
- 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽亞洲保險網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。亞洲保險將會為亞洲卓越旅遊保之保單持有人繳付保費徵費。

主要不保事項

下列為亞洲卓越旅遊保不承保事項的部份概略，請詳細參閱適用於本保單及每部份完整列出的不承保事項：

- 戰爭（無論已宣戰與否）、侵略、叛亂、生物或化學攻擊、內戰、內亂及相關危險。
- 恐怖主義活動（適用於所有保障項目，但第一部份 – 醫療費用保障、第二部份 – 人身意外保障、第三部份 – 全球緊急支援服務及外遊警示延伸保障除外）。
- 核裂變或輻射污染。
- 需要依法或公共交通工具機構要求進行檢疫隔離或隔離的傳染病。
- 任何投保人、受保人或受保人的任何家庭成員或旅遊同伴蓄意、惡意、犯罪、非法或故意的行為。
- 任何已存在的病症，包括但不限於先天或遺傳的疾病、症狀或身體狀況。
- 在申請投保時（適用於單次旅遊計劃）或在投保全年保障而確定行程前已存在或已知悉其存在或應該知悉或已公佈的任何情況。
- 自損行為、懷孕、精神病、酗酒、濫用藥物、性病、愛滋病或愛滋病相關併發症。
- 受保人以專業形式情況下所參與的運動或比賽、在海拔5,000米以上進行高山遠足或跳傘、在30米水深以下潛水、或登山（需要使用繩索或岩釘）；任何計時賽或任何形式的競速比賽包括但不限於賽車、汽車拉力賽、賽馬、及游泳、帆船、單車、滑雪等比賽（徒步進行的比賽如跑步或競步則不受限制）。
- 任何飛行或其他空中活動，除非受保人是作為付費乘客去乘坐由認可航空公司或包機公司運營的持牌客運飛機，而不是作為飛行員或機組人員，也不是出於任何工作或技術操作的目的。
- 任何未能於發現行李、旅遊證件或個人錢財遺失後24小時內向有關機構（例如航空公司、旅行社、警方等）報告及提供由該機構就相關遺失發出的書面證明的損失。
- 因擁有、佔用、租用、使用或操作車輛、無人機、飛機、船隻或武器所引起的個人責任。
- 財產網絡及數據不承保條款。
- 傳染病包括其任何突變或變異（只適用於第二部份 – 人身意外保障及第十五部份 – 個人法律責任）。
- 2019冠狀病毒病/全球大流行症或流行病，包括其任何突變或變異（適用於所有保障項目，但第二部份 – 人身意外保障及第十五部份 – 個人法律責任除外）。

重要事項：

- 投保人/申請人必須為18歲或以上香港居民。
- 本保險只適用於常規假期旅遊或商務旅遊（文職或行政），不適用於探險、冒險或類似行程。
- 12歲以下之兒童於旅程中必須由成人陪同。
- 如受保人 (i) 在旅程前未能完成接種至少2劑獲香港特別行政區政府認可的新冠疫苗（不適用於12歲以下的受保人）及/或 (ii) 並不符合旅程目的地的疫苗接種相關入境要求，將不會提供「2019冠狀病毒病延伸保障」。
- 申請保險時，受保人的身體健康狀況必須適合旅行，及沒有察覺任何足以導致取消、妨礙或縮短旅程之情況（包括但不只限於財務、醫療、政治、惡劣天氣）。
- 單次旅遊計劃保單一經簽發，恕不能取消且保費不獲退還。
- 本保單不可轉讓。
- 如要申請索償，必須於引致損失或可能引致損失的事件發生後30日內以書面通知亞洲保險，並於亞洲保險收到賠償申報表後30日內呈交所有損失證明文件。
- 本小冊子概述的保障資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的詳細內容、條款和細則及不承保範圍，請參閱正式保單，如有任何差異，均以保單內的條款細則為準，亞洲保險保留最終批核和決定權。
- 本小冊子的中文內容力求符合英文原意，如有任何歧異，概以英文版本為準。

如有意投保或欲進一步了解本保險計劃的內容，
歡迎致電 貴保險中介人或向本公司查詢。

ASIA SUPERIOR TRAVEL INSURANCE
PROPOSAL FORM 亞洲卓越旅遊投保書

Sun Flower Insurance Brokers Limited
Room 1105-06, Hing Yip Commercial Centre, 262 Des Voeux Road Central, Hong Kong
Tel: 2021 1881 Fax: 2021 1919 Email: vip@sunflowergroup.com.hk www.sunflowerif.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.

亞洲保險
ASIA INSURANCE
7/F & 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong
香港干諾道西118號7樓及8樓
Tel: (852) 3606 9933 | Fax: (852) 2810 0218 | Email: mailbox@afh.hk
asiainsurance.hk

Please complete the form in BLOCK CAPITALS and tick ☒ the appropriate boxes.
請以英文正楷填寫，並在適當的空格內填上 ☒ 號。

Details of Applicant/Proposer 1 申請人資料 1		
Name of Applicant/Proposer (Corporate/Individual) 申請人名稱 (公司/個人)		<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Ms 女士
Contact Telephone No. 聯絡電話號碼 (Please provide at least one telephone no. 請提供至少1個電話號碼)		HKID Card No. 香港身份證號碼 (The first 4 characters/digits 首4個英文字/數字) <div><div></div><div></div><div></div><div></div></div>
Home 住宅	Office 公司	Date of Birth 出生日期 (D日/M月/Y年)
Correspondence Address 通訊地址		Email Address 電郵地址

1 If Applicant/Proposer is an individual, he/she must be a Hong Kong resident and aged 18 or above. 如申請人為個人，必須為18歲或以上的香港居民。

Insurance Particulars 投保細則			
Single Trip Plan 單次旅遊計劃		<input type="checkbox"/> Plan A 計劃 A	<input type="checkbox"/> Plan B 計劃 B
Period of Insurance 2 保險期限 2		Annual Travel Plan 全年旅遊計劃 <input type="checkbox"/> Plan A 計劃 A <input type="checkbox"/> Plan B 計劃 B	
From 由 D日 M月 Y年		Proposed Effective Date 4 建議保險生效日期 4	
To 至 D日 M月 Y年		From 由 D日 M月 Y年	
Area 區域 <input type="checkbox"/> "Asia Only" 3 「亞洲區域」 3 <input type="checkbox"/> Worldwide 環球		Destination 旅程目的地	
		For 12 months 開始起計12個月	

2 For Single Trip Plan, the maximum period of insurance is 90 days for any one journey. 單次旅遊計劃每次旅程的最長保險期限為90日。
3 "Asia" includes : Brunei, Cambodia, China, Guam, Indonesia, Japan, South Korea, Laos, Macau, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Thailand and Vietnam.
「亞洲區域」包括: 汶萊、柬埔寨、中國、關島、印尼、日本、南韓、老撾、澳門、馬來西亞、緬甸、菲律賓、新加坡、台灣、泰國及越南。
4 During the insured period, the maximum period of insurance per journey is 60 days. 在承保期間，每次旅程的最長保險期限為60日。

Details of Insured Person(s) 受保人資料					
If space provided is insufficient, please use a separate sheet 若空位不足，請以另紙補充					
Insured Person(s) 5 受保人 5		Sex 性別	Age 6 年齡 6	Date of Birth (D/M/Y) 出生日期 (日/月/年)	Relationship with Applicant/Proposer 與申請人關係
Surname 姓	Given Name 名				Premium (HK\$) 保費 (港元)
Total Premium 合共保費					HK\$ 港元

5 Insured Person(s) must be Hong Kong resident(s). 受保人必須為香港居民。
6 Age Limit: Single Trip Plan - From 6 months up to age of 75
年齡限制 單次旅遊計劃 - 6個月至75歲
Annual Travel Plan - From age of 18 to 70
全年旅遊計劃 - 18至70歲

Please answer the following questions 請回答以下問題	
1. Do/does any proposed Insured Person(s) now hold a Personal Accident Insurance Policy with Asia Insurance? 受保人是否已在亞洲保險購買個人意外保險?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. Has/have the Insured Person(s) ever had any physical disability or deformity or been receiving any medical treatment or suffering from any disease? 受保人是否有任何身體殘障或缺陷或正接受醫藥治療或正感染任何疾病?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3. During the past 3 years, has/have the Applicant/Proposer or any proposed Insured Person(s) made any claim under any Travel Insurance taken out with any insurance company? 申請人或受保人在過去3年內曾否向任何保險公司提出任何與旅遊保險有關之賠償申請?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
4. Has/have the Insured Person(s) NOT been vaccinated with at least 2 doses of COVID-19 vaccine recognised by the Government of Hong Kong SAR? 受保人是否並未接種至少2劑獲香港特別行政區政府認可的新冠疫苗?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
If the answer to any of the above questions is "Yes", please supply details. 在上述問題中，若有答案為「是」者，請詳加說明。	

Declaration 聲明

I/We apply to Asia Insurance Company Limited ("the Company") for insurance on terms as set out in the Company's Asia Superior Travel Insurance Policy, and hereby declare that: 本人/本公司現依據「亞洲卓越旅遊保」保險單內條款向亞洲保險有限公司(「亞洲保險」)投保該項保險，並謹此聲明如下:

- the particulars and statements I/we supply in this Proposal Form are true, correct and complete, and nothing materially affecting the insurance risk has been concealed by me/us. Where applicable, I/we declare that I/we have full and complete authority from the Insured Person(s) to submit on their behalf this application and disclose any personal information being requested to assess this application. I/We further agree that this Proposal Form and Declaration shall be incorporated in and taken as the basis of the proposed contract between me/us and the Company; 在本投保書內填報的資料，均為屬實、正確及完整，無隱瞞事實或虛構；在適用的情況下，本人/本公司聲明本人/本公司已獲受保人授予全權代為遞交此投保書並披露所要求的任何個人資料，以作評估申請之用，並同意以此投保書及聲明作為本人/本公司與亞洲保險訂立契約之根據；
- all proposed Insured Persons are in good health and free from any physical defect, illness or recurring illness and are not travelling contrary to medical advice or for the purpose of obtaining medical treatment or for migration purpose; 所有受保人身體健康、體格健全，現時絕無疾病，包括間歇性復發疾病；並無違背醫生勸告而出外遠行，亦非為尋求醫藥治療或以移民海外為目的；
- all proposed Insured Persons are not aware of any condition, cause or circumstances that may necessitate the cancellation, interruption or curtailment of the journey as planned; 所有受保人毫不知悉任何可能導致已計劃旅程被取消、妨礙或縮減的情況、原因或事故；
- I/We authorise the Company to obtain the necessary medical information from the Insured Person's medical practitioner(s) and I/we agree to supply additional information relevant to the policy of this Plan at my/our own expenses; 本人/本公司授權亞洲保險有權向受保人之醫生索取所需之病歷資料，本人/本公司亦同意提供任何進一步與此計劃有關之資料並且支付所需之費用；
- I/We understand that I/we must not have travelled against the advice from the Government of Hong Kong SAR or any local authority at destination(s); 本人/本公司亦明白本人/本公司的旅程必須符合香港特別行政區政府或旅程目的地之政府機關就當地之相關旅遊建議；
- I/We confirm having read and understood the Company's Personal Information Collection Statement as accompanied with this Proposal Form. 本人/本公司確認已閱讀及明白隨本投保書附上有關亞洲保險的收集個人資料聲明。

Signature of Applicant/Proposer (with Company Chop, if applicable)
申請人/申請公司 (連公司蓋章) 簽署

Name of Applicant/Proposer:
申請人姓名: _____

Date Signed 簽署日期: _____

Name of Licensed Insurance Intermediary
持牌保險中介人名稱

Important Notes to Applicant/Proposer 申請人注意事項

- This insurance is only valid for travel originating from Hong Kong. 此項保險只適用於由香港出發之旅程。
- Any other facts known to you which are likely to affect acceptance or assessment of this insurance cover must be disclosed. If you have any doubt about what you should disclose, do not hesitate to check with the Company or your insurance intermediary. Failure to disclose such information may mean that your policy will NOT provide you with the cover you require and may even invalidate the policy altogether. 閣下必須盡己所知呈報可能影響亞洲保險於接納或釐定此保單條款的資料，如對資料應否透露有任何疑問，請即向亞洲保險或閣下的保險中介人查詢。閣下應如實呈報有關資料，否則此保單將可能無法提供閣下所需的保障，甚至可能導致此保單無效。
- Incomplete Proposal Form will delay your application. 未經填妥之投保書會延誤閣下之申請。
- This insurance will not be effective unless the Proposal has been officially accepted by the Company. 投保須經批核，方可生效。
- Any children under 12 years of age must be accompanied by an adult. 任何12歲以下的兒童必須由成人陪同。
- COVID-19 Extension will not be provided if the Insured Person (i) fails to be vaccinated with at least 2 doses of COVID-19 vaccine recognised by the Government of Hong Kong SAR before the journey (not applicable to Insured Person aged below 12) and/or (ii) fails to comply with the vaccination related entry requirement of the destination the Insured Person is travelling to. 如受保人 (i) 在旅程前未能完成接種至少2劑獲香港特別行政區政府認可的新冠疫苗（不適用於12歲以下的受保人）及/或 (ii) 並不符合旅程目的地的疫苗接種相關入境要求，將不會提供「2019冠狀病毒病延伸保障」。
- Premium Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate and would be remitted in accordance with the prescribed arrangements. For further information, please visit www.asiainsurance.hk or contact: (852) 3606 9933. Asia Insurance will pay the Premium Levy on behalf of the policyholders of Asia Superior Travel Insurance. 保監局將透過保險公司向保單持有人根據訂明的徵費率按保單保費收取保費徵費。如要進一步資料，請瀏覽亞洲保險網頁 www.asiainsurance.hk 或致電 (852) 3606 9933。亞洲保險將會為「亞洲卓越旅遊保」之保單持有人繳付保費徵費。
- The Applicant/Proposer understands, acknowledges and agrees that as a result of the purchasing and taking up this policy issued by the Company, licensed insurance broker will receive remuneration paid by the Company during the continuance of the policy including renewals, for arranging the said policy. Where the Applicant/Proposer is a body corporate, the authorised person who signs on behalf of the Applicant/Proposer further confirms to the Company that he or she is authorised to do so. The Applicant/Proposer further understands that the above agreement is necessary for the Company to proceed with the application. 申請人明白、確知及同意，持牌保險經紀會就申請人購買及接受由亞洲保險簽發的保單，於保單有效期內（包括續保期）負責安排有關保單而獲取由亞洲保險給予的酬金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向亞洲保險確認他/她已獲該法人團體授權。申請人亦明白亞洲保險必須取得申請人以上的同意，才可以處理其保險申請。
- This document is not a policy of insurance. Please refer to the policy document for full details of terms, conditions and exceptions. 此文件並非保單，詳情請參閱保單之條款細則及不承保範圍。
- If there is any conflict or inconsistency between the English & Chinese versions of this document, the English version shall prevail. 此文件的中文內容力求符合英文原意，如有任何歧異，概以英文版本為準。

ASIA INSURANCE COMPANY LIMITED –
PERSONAL INFORMATION COLLECTION STATEMENT ("PICS")

- Your personal information and particulars may be required by Asia Insurance Company Limited (the "Company") in connection with our services and products. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
- The Company may also generate and compile additional personal data using the information and particulars provided by you. All personal data collected, generated and compiled by the Company about you from time to time is collectively referred to in this PICS as "Your Personal Data".
- "Your Personal Data" will also include personal data relating to your beneficiaries, dependents, authorised representatives and other individuals in relation to which you have provided information. If you provide personal data on behalf of any person you confirm that you are either their parent or guardian or you confirm that you have obtained that person's consent to provide that personal data for use by the Company for the purposes set out in this PICS.
- As detailed in this PICS, Your Personal Data may also be processed by the Company's subsidiaries, holding companies, associated or affiliated companies and companies controlled by or under common control with the Company (collectively, "the Group").
- The Company may use the personal data the Company collect about you for the following purposes:
 - processing and assessing of applications or requests for any insurance products and daily operation of the related services;
 - administering your insurance policy and providing services in relation to your insurance policy;
 - investigating, analyzing, processing and paying claims made under your insurance policy;
 - exercising any right under the insurance policy including right of subrogation, if applicable;
 - detecting and preventing fraud (whether or not relating to the policy issued in respect of this application);
 - developing insurance and other financial services and products;
 - developing and maintaining credit and risk related models;
 - carrying out and/or verifying any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with our services and products;
 - for statistical or actuarial research undertaken by the Company or any member of the Group;
 - complying with the requirements under any law and regulation, industry codes, guidelines, requests from regulators, industry bodies, government agencies and court order;
 - contacting you for any of the above purposes;
 - other ancillary purposes which are directly related to the above purposes.
- Your Personal Data may be transferred or disclosed to the following parties in Hong Kong or overseas for the purposes set out in the above paragraph:
 - any insurance adjusters, agents and brokers, employers, healthcare professionals, hospitals, advisors, contractors or third party service providers who provide administrative, telecommunications, computer, payment, debt collection, security, data processing or storage or related services or any other company carrying on insurance or reinsurance related business, or an intermediary, or a claim or investigation or other service provider providing services relevant to insurance business, for any of the above or related purposes;
 - organisations that consolidate claims and underwriting information for the insurance industry;
 - fraud prevention organisations;
 - other insurance companies (whether directly or through fraud prevention organisation or other persons named in this paragraph), the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information;
 - any association, federation or similar organisation of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
 - any members of the Federation by the Federation for any of the above or related purposes;
 - regulators;
 - lawyers;
 - accountants, financial advisors, auditors;
 - other members of the Group;
 - any assignee, transferee, participant or sub-participant of all or any



- substantial part of the Company's business;
- The Company undertakes to keep the information confidential and solely for the purposes set out in the above paragraph.
- If you do not agree to the use of Your Personal Data for above purposes, it would not be possible for the Company to process your policy and/or claim application and render the services.
- You have the right to ascertain the Company policies and practices in relation to personal data, obtain access to and to request correction of any personal information concerning yourself held by the Company and the Company has the right to charge you a reasonable fee for processing your data access request. Requests for such access or correction can be made in writing to the Personal Data Protection Officer, Asia Insurance Company Limited, 8/F, 118 Connaught Road West, Sheung Wan, Hong Kong SAR.
- In case of any discrepancies between the English and Chinese versions of this PICS, the English version shall apply and prevail.
- The Company reserves the right, at any time effective upon notice to you, to add to, change, update or modify this PICS.

亞洲保險有限公司 – 收集個人資料聲明

- 亞洲保險有限公司（「本公司」）可能會要求閣下就本公司提供的服務及產品提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
- 本公司亦可以利用閣下提供的資料及詳情製作及匯編額外的個人資料。本公司不時收集、製作及匯編的所有個人資料，以下統稱為「閣下的個人資料」。
- 「閣下的個人資料」亦包括由閣下提供有關閣下的受益人、受養人、獲授權代表及其他人士的資料。如閣下代表他人提供個人資料，代表閣下確認閣下乃是該等人士之父母或監護人或閣下確認已取得該等人士同意提供其之個人資料予本公司作本聲明之用途。
- 如本聲明所述，閣下的個人資料亦可能被本公司的附屬公司、控股公司、聯營或聯屬公司或本公司控制的公司或與本公司受共同控制的公司（統稱「本集團」）處理。
- 本公司將所收集閣下的個人資料，可能用作下列的用途：
 - 處理及評估任何保險產品之申請或要求，及有關服務之日常運作；
 - 管理閣下的保單及為閣下的保單提供相關服務；
 - 閣下保單索償的調查、分析、處理及賠償；
 - 行使有關保險單賦予的任何權利包括代位權，如適用；
 - 偵測和防止欺詐行為（無論是否與就此申請而發出的保單有關）所需的目的；
 - 發展保險及其他金融服務及產品；
 - 發展及維持本公司信貸及風險之相關模型；
 - 就本公司之服務及產品作出資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - 作本公司或本集團的任何成員的統計或精算研究；
 - 遵守及符合任何法例及條例規定的要求、行業手則、指引，監管機構、相關行業認可機構、政府機構及法庭頒令的要求；
 - 為上述任何用途與閣下聯絡；
 - 與上述用途直接有關之其他附帶的目的。
- 閣下的個人資料可能會轉移或披露予下列各方在香港或海外單位作前段所述的用途：
 - 任何保險理算人、代理和經紀、僱主、醫護專業人士、醫院、顧問、諮詢人、承辦商或提供行政、電訊、電腦、付賬、債務追討、保安、數據處理或儲存或有關服務的第三者服務供應商或任何其他從事與保險或再保險業務有關的公司，或中介人，或索償或調查或其他提供與保險業務有關的服務供應商，以達到任何上述或有關的用途；
 - 整合保險業申索和承保資料的組織；
 - 防欺詐組織；
 - 其他保險公司（無論是直接地，或是通過防欺詐組織或本段中指名的其他人士）；警察；和保險業就現有資料而對所提供的資料作出分析和檢查的數據庫或登記冊（及其運筆者）；
 - 現存或不時成立的任何保險公司協會或聯會或類同組織（聯會），以達到任何上述或有關的用途，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在合理要求下賦予聯會的職能；
 - 或透過聯會提供予任何聯會的會員，以達到任何上述或有關的用途；
 - 監管機構；
 - 執業律師；
 - 會計師、財務顧問、認可核數師；
 - 本集團的其他成員；
 - 任何承讓人、受讓人、本公司業務的任何實質部分的參與人或次參與人；本公司承諾將資料保密並純粹用作上述的用途。
- 如果閣下不同意本公司使用閣下的個人資料於上述用途上，本公司可能不能處理閣下之保單及/或索償申請及為閣下提供服務。
- 閣下有權查明本公司就個人資料的政策和實務，並有權要求查閱及更正由本公司持有有關閣下的個人資料，及本公司有權就處理閣下的查閱資料要求而收取合理費用。有關查閱或更正的要求，可致函香港上環干諾道西一百一十八號八樓亞洲保險有限公司的個人資料保護主任提出。
- 中英文版本如有差異，將以英文版本為準。
- 本公司保留隨時增補、更改、更新及修訂本聲明之權利，任何更改將於發出通知時起生效。