

TravelSurance 7.0
逍遙遊 7.0

The easy way to enjoy travel

輕鬆享受逍遙遊



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
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.



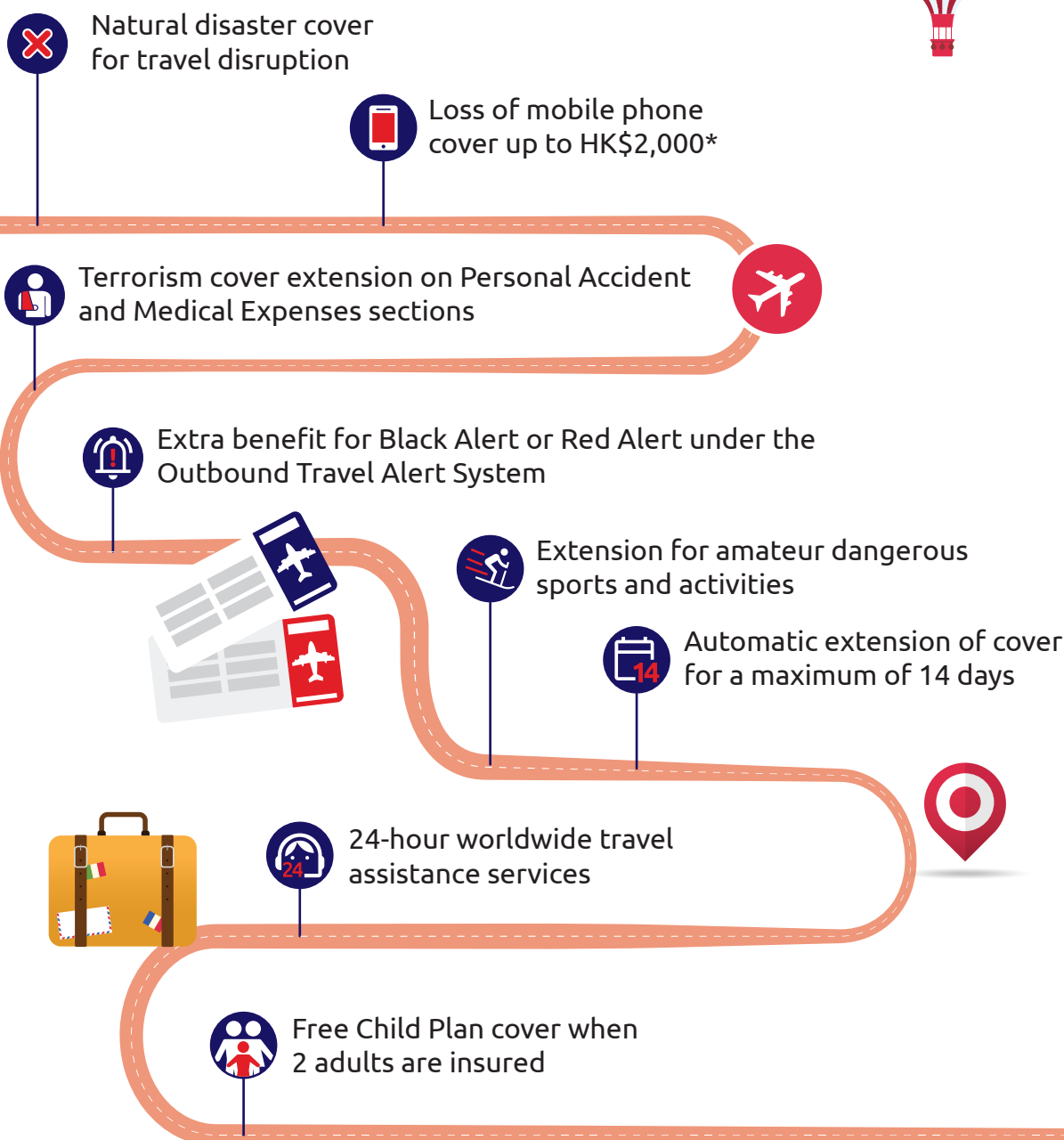
Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Experiencing the sights and sounds of a new destination is one of life's great pleasures. Indeed, Hong Kong people are renowned for their passion for exploring the world. And yet, as with all things in life, travelling for business or holidays comes with risks. That's why TravelSurance 7.0 protects you from the unforeseen, so you and your loved ones can truly enjoy the journey.

Plan highlights

Comprehensive coverage



* Mobile phone cover is not applicable to Plan B and Child Plan.

Illustrative example



Mr Wong's family goes skiing in Seoul, South Korea, for 10 days during the Christmas holiday. While he is looking forward to the experience with his wife and son, he does have some concerns about accidents and injuries occurring on the slopes. He and his wife take out Plan A of TravelSurance 7.0, which provides dangerous sports and activities cover, so they can fully enjoy their skiing trip worry-free. Their son gets free coverage under the Child Plan, too. The premium is HK\$696.

Scenario 1

Before they go skiing, the family stays at Myeong-dong for a few days for some sightseeing and shopping. On one of these days, Mrs Wong's handbag is stolen at the train station. As a result, she loses her handbag, sunglasses, mobile phone, purse and cash. How does TravelSurance 7.0 cover Mrs Wong?



Handbag: HK\$2,000



Purse: HK\$2,000



Sunglasses: HK\$2,000



Cash: HK\$3,000



Mobile phone: HK\$2,000

Total compensation: HK\$11,000

Scenario 2

After a few days of sightseeing in the city, Mr Wong's family go skiing in Alpensia. While Mrs Wong is learning to ski with her 10-year-old son on the lower part of the slope, Mr Wong, an experienced skier, goes further up the mountain. Unluckily for him, he has an accident and breaks his arm. He is sent to hospital for treatment and the rest of their holiday is cancelled. How does TravelSurance 7.0 cover Mr Wong?



Medical expenses in Korea: HK\$100,000



Follow-up treatment in Hong Kong: HK\$50,000



Trip curtailment: HK\$10,000 (unused accommodation for 3 days)

Total compensation: HK\$160,000

Benefits at a glance

 Coverage	Maximum Benefits Payable Per Year (HK\$)		
	Plan A	Plan B	Child Plan
1. Personal accident - Accidental death/permanent disablement - Double indemnity for accidents during travelling on a public transport or during an armed robbery - Major burns	1,000,000 2,000,000 500,000	500,000 1,000,000 250,000	250,000 Not applicable 125,000
2. Medical expenses Reasonable additional transport expenses if need to stay beyond the intended return date due to sickness or bodily injury abroad - Follow-up treatment ▶ Maximum no. of days ▶ Chinese medicine practitioner ◦ Limit per visit per day - Overseas hospital cash benefits (in-patient) ▶ Limit per day	1,000,000 Included 50,000 90 1,500 150 2,000 500	500,000 Included 50,000 90 1,500 150 1,000 500	150,000 Included 50,000 90 1,500 150 500 500
3. Terrorism extension* Applicable to benefits 1 – 2	3,000,000	3,000,000	3,000,000
4. Trip cancellation and curtailment - Unused travel and accommodation deposits ▶ Maximum limit under Black Outbound Travel Alert ▶ Maximum limit under Red Outbound Travel Alert ▶ Maximum limit of administration charge billed by travel agent - Additional transport expenses for leaving the city you are staying for another city in order to return to Hong Kong - Cash allowance for staying overnight in another city waiting for the necessary public transport to return to Hong Kong	50,000 100% 50% 300 Included 1,000	25,000 100% 50% 300 Included 1,000	15,000 100% 50% 300 Included 1,000
5. Travel delay - Limit per each 6 hours of delay - Maximum limit for trips to or from China	2,000 250 500	1,500 250 500	1,000 250 500
6. Trip rearrangement - Unused transport and accommodation expenses or additional transport and/or accommodation expenses for return trip to Hong Kong - Accommodation expenses ▶ Limit per day	7,500 1,000	5,000 1,000	2,500 1,000

Benefits at a glance

 Coverage	Maximum Benefits Limits (HK\$)		
	Plan A	Plan B	Child Plan
7. Loss of passport Additional travel and accommodation expenses which are necessary to obtain a replacement passport	2,000	2,000	Not applicable
8. Loss of baggage - Limit per article, pair or set of articles - Limit of all sports equipment - Limit of all valuables - Limit of all cameras, camcorders and audio/video equipment - Limit of mobile phone* - Maximum no. of device	20,000 2,000 5,000 5,000 5,000 2,000 1	15,000 2,000 5,000 5,000 5,000 Not applicable	10,000 2,000 5,000 5,000 5,000 Not applicable
9. Delayed baggage for more than 6 hours	1,500	1,000	500
10. Personal money and documents	3,000	2,500	2,000
11. Personal liability	2,500,000	2,500,000	2,500,000
12. Rental vehicle excess	5,000	5,000	Not applicable
13. Golfer's hole-in-one	5,000	3,000	Not applicable
14. Amateur dangerous sports and activities extension	50% of the maximum benefits under the Personal Accident & Medical Expenses sections		
15. Worldwide travel assistance services - Deposit guarantee for hospital admission - Unexpected return to Hong Kong, compassionate visit, children escort arrangement, etc.	2,000,000 40,000 Included	2,000,000 40,000 Included	2,000,000 40,000 Included
16. Automatic extension of cover Maximum no. of days	14	14	14

Important notes:

- Age limit: Up to 85 years of age.
- Maximum days per trip: 182 days.
- Child Plan only applies to those aged below 18. Child aged below 12 must be accompanied by a parent or guardian.
- Plan A and Plan B only apply to those aged 18 to 85.
- The maximum indemnity under Personal Accident and Medical Expenses sections for the Insured Person aged above 70 will be limited to only 25% of the sum insured.
- The double indemnity benefit under Personal Accident section will not be available to those Insured Persons covered under Child Plan or aged over 70 at the time of an accident covered under Plan A or Plan B.
- Mobile phone cover is not applicable to Plan B and Child Plan.
- Amateur Dangerous Sports and Activities Extension is only applicable to Insured Persons who are aged 70 or below at the time of bodily injury.
- Any acts of terrorism involving the use of biological, chemical agents or nuclear devices are excluded.
- If you are simultaneously enjoying protection against any act of terrorism under more than one insurance policy underwritten by us, the maximum aggregate limit of indemnity of terrorism cover to which you are entitled will be subject to the terms and conditions of these policies.

Premium Table[^]

Days	Plan A (HK\$)	Plan B (HK\$)	Child Plan (HK\$)
2	164	114	87
3	204	139	105
4	236	160	124
5	254	179	143
6	273	197	161
7	293	209	174
8	310	223	186
9	329	236	197
10	348	242	205
11	367	247	211
12	380	254	217
13	392	260	223
14	405	266	229
15	417	273	236
16	430	279	242
17	442	286	247
18	455	292	249
19	467	299	253
20	480	305	257
21	493	311	259
22	505	317	264
23	518	323	268
24	530	331	272
25	543	336	274
26	560	342	278
27	575	350	281
28	591	355	285
29	608	362	289
30	625	369	292
31 or above	16 per day	13 per day	9 per day

[^] Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this premium table are subject to levy.

Important notes:

1. Cover does not begin until the proposal form has been accepted and the premium paid, except as provided in writing by MSIG Insurance (Hong Kong) Limited.
2. No refund of the premium is allowed once the policy document / certificate of insurance has been issued.



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at +852 2894 0660 (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our ***EASY Claims*** online platform anytime, anywhere.

The above product information is only for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

探索從未踏足的地方，欣賞當地景致，細聽不一樣的聲音，絕對是人生一大樂事。香港人以體驗世界各地風情文化的熱愛，享負盛名。不過，出外公幹或度假旅遊其實跟我們日常生活中的所有事情一樣，歡欣美好的同時也會出現風險。逍遙遊7.0特別照顧您和摯愛親朋的需要，保護您免受意外事件的影響，讓您能放開日常瑣碎事情，真正放鬆享受旅程。

計劃特點

全面保障



* 手提電話保障不適用於B計劃及小童計劃。



黃先生一家在聖誕假期前往韓國首爾滑雪10天。他對於可以與太太及兒子一同體驗滑雪的樂趣感到很雀躍，但也實在對滑雪有可能引起的意外和身體受傷感到擔憂。他為自己 and 太太投保了逍遙遊7.0的A計劃，計劃為業餘危險運動及活動提供保障，讓他們盡情享受滑雪之旅，無後顧之憂。兒子也可以獲得免費小童計劃保障。保費為港幣696元。

例子一

前往滑雪之前，他們一家在明洞逗留數天觀光購物。期間，黃太太的手袋在地鐵站被竊，失去了手袋、太陽眼鏡、手提電話、錢包和現金。逍遙遊7.0如何保障黃太太？



手袋：港幣2,000元



錢包：港幣2,000元



太陽眼鏡：港幣2,000元



現金：港幣3,000元



手提電話：港幣2,000元

總賠償額：港幣11,000元

例子二

黃先生一家在城市裡觀光了數天後，就轉到平昌阿爾卑斯滑雪場。黃太太和10歲的兒子留在斜坡低端學習滑雪，至於滑雪經驗豐富的黃先生則繼續往山上走。不幸的是，他發生意外摔斷了手臂，被送往醫院接受治療。一家人餘下的假期被迫取消。逍遙遊7.0如何保障黃先生？



於韓國的醫療費用：港幣100,000元



返港後的覆診費用：港幣50,000元



縮短行程：港幣10,000元（3天未使用的住宿）

總賠償額：港幣160,000元

保障範圍一覽表

 保障範圍	每年最高賠償額（港幣/元）		
	A計劃	B計劃	小童計劃
1. 人身意外 - 意外死亡/永久傷殘 - 如乘搭公共交通工具時發生意外或被持械搶劫導致身亡，可獲發雙倍賠償 - 嚴重燒傷	1,000,000 2,000,000 500,000	500,000 1,000,000 250,000	250,000 不適用 125,000
2. 醫療費用 因生病或身體受傷而須於海外停留及未能於原定日期回港所需支付的額外而合理的交通費用 - 覆診費用 ▶ 最多日數 ▶ 註冊中醫師費用 ◦ 每日每次限額 - 海外住院現金津貼 ▶ 每日限額	1,000,000 包括 50,000 90 1,500 150 2,000 500	500,000 包括 50,000 90 1,500 150 1,000 500	150,000 包括 50,000 90 1,500 150 500 500
3. 恐怖活動伸延保障* 適用於保障項目1-2	3,000,000	3,000,000	3,000,000
4. 取消及縮短行程 - 尚未使用的旅程及住宿按金 ▶ 懸掛黑色外遊警示之最高賠償額 ▶ 懸掛紅色外遊警示之最高賠償額 ▶ 旅行社收取之手續費之最高賠償額 - 離開原定計劃逗留之城市，繞道到其他城市以折返香港之額外交通費用 - 如受保人必須轉往其他城市留宿以等候所需之交通工具回港，可獲賠償現金津貼	50,000 100% 50% 300 包括 1,000	25,000 100% 50% 300 包括 1,000	15,000 100% 50% 300 包括 1,000
5. 行程延誤 - 每6小時之延誤時期賠償 - 離開或抵達中國旅程的最高賠償	2,000 250 500	1,500 250 500	1,000 250 500
6. 行程更改 - 尚未使用的旅程及住宿按金或額外交通及/或住宿費用 - 住宿費用 ▶ 每日限額	7,500 1,000	5,000 1,000	2,500 1,000
7. 遺失護照 因換領新護照所引致必須的額外交通及住宿費用	2,000	2,000	不適用
8. 遺失行李 - 每件、每套或每組物品 - 所有運動器材 - 所有貴重物品 - 所有相機或攝錄機及影音器材 - 手提電話* ▶ 最高賠償數量	20,000 2,000 5,000 5,000 5,000 2,000 1	15,000 2,000 5,000 5,000 5,000 不適用	5,000 2,000 5,000 5,000 5,000 不適用

保障範圍一覽表

 保障範圍	每年最高賠償額（港幣/元）		
	A計劃	B計劃	小童計劃
9. 行李延誤超過6小時	1,500	1,000	500
10. 個人金錢及文件	3,000	2,500	2,000
11. 個人責任	2,500,000	2,500,000	2,500,000
12. 租車自負金額	5,000	5,000	不適用
13. 高爾夫球一棒入洞	5,000	3,000	不適用
14. 業餘危險運動及活動	個人意外及醫療費用保障額的50%		
15. 全球旅遊支援服務 - 入院保證金 - 因意外必須更改行程回港、安排親戚探訪、安排護送子女送返原居地等。	2,000,000 40,000 包括	2,000,000 40,000 包括	2,000,000 40,000 包括
16. 自動延長保障期 最高賠償日數	14	14	14

重要事項：

1. 年齡限制：85歲或以下人士。
2. 每次旅程最長保障期：可達182天。
3. 小童計劃只接受18歲以下的兒童投保，12歲以下之小童須由家長或監護人陪同成行。
4. A計劃及B計劃只接受18至85歲人士投保。
5. 如受保人年齡為70歲以上，人身意外及醫療費用保障項目之最高賠償額將為投保額的25%。
6. 人身意外保障之雙倍賠償不適用於投保小童計劃，或投保A計劃或B計劃而在意外發生時，年齡為70歲以上的人士。
7. 手提電話保障不適用於B計劃及小童計劃。
8. 業餘危險運動及活動保障只適用於身體受傷時年齡為70歲或以下之受保人。
9. 任何涉及使用生物劑、化學污染或核子裝置之恐怖活動並不受保障。
10. 倘若您同時擁有多張由本公司承保之保單，當中亦包含恐怖活動保障的話，您可獲享相關保障之總賠償額上限則須視乎個別保單的條款及細則。

保費一覽表[^]

日數	A計劃 (港幣/元)	B計劃 (港幣/元)	小童計劃 (港幣/元)
2	164	114	87
3	204	139	105
4	236	160	124
5	254	179	143
6	273	197	161
7	293	209	174
8	310	223	186
9	329	236	197
10	348	242	205
11	367	247	211
12	380	254	217
13	392	260	223
14	405	266	229
15	417	273	236
16	430	279	242
17	442	286	247
18	455	292	249
19	467	299	253
20	480	305	257
21	493	311	259
22	505	317	264
23	518	323	268
24	530	331	272
25	543	336	274
26	560	342	278
27	575	350	281
28	591	355	285
29	608	362	289
30	625	369	292
31日或以上	以後每日16元	以後每日13元	以後每日9元

[^] 收取保費徵費之新規定 - 香港保險業監管局（保監局）已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。本保單應付保費徵費是按照適用徵費率訂定。

重要事項：

- 保障於投保書獲接納及繳付保費後始行生效，惟三井住友海上火災保險（香港）有限公司以書面批准除外。
- 保單 / 保險證書一經發出，保費概不退還。



貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由賠償部專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：+852 2894 0660（星期一至五，上午9時至下午5時30分，公眾假期除外）

您亦可隨時隨地，透過**EASY網上索償系統**申請索償。

MSIG Insurance (Hong Kong) Limited
9/F 1111 King's Road, Taikoo Shing, Hong Kong
Tel +852 2894 0555 Fax +852 2890 5741

三井住友海上火災保險（香港）有限公司
香港太古城英皇道1111號9樓
電話 +852 2894 0555 傳真 +852 2890 5741

For more information,
please call us at +852 3122 6922
or contact your Insurance Representative at:
詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：

H460(GL/10-22/10-22/OK)