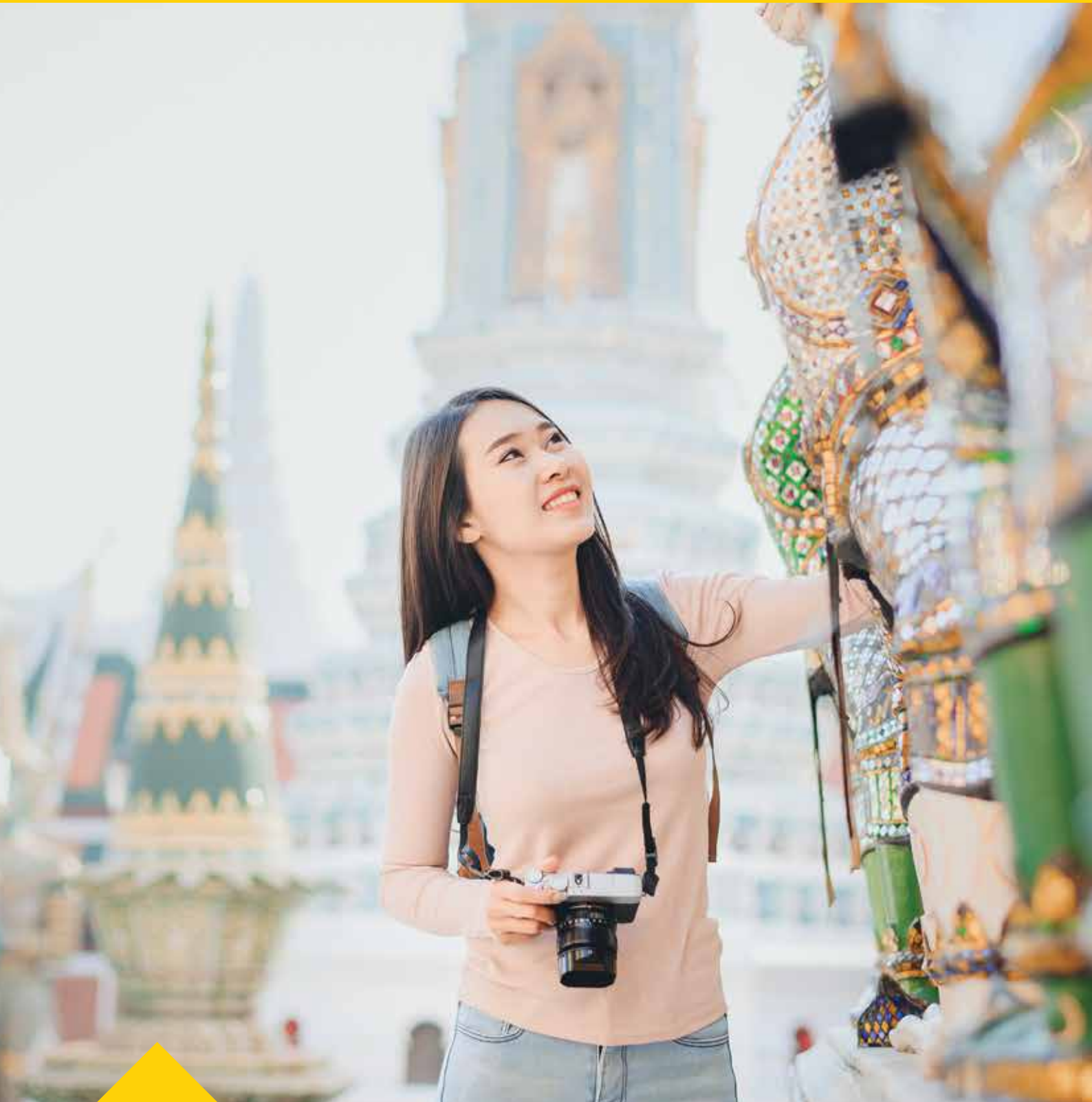




Travel Insurance

Enjoy your fantastic trip



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.



24-hour worldwide assistance and financial protection

If you have taken time to plan your holiday, you will want to ensure that your trip goes according to plan. With Liberty's travel policy, we can provide you with comprehensive coverage of 24-hour worldwide assistance and financial protection to minimise any agony of a bad trip.

Benefits at a glance



Worldwide and Asia plans for both single trip and annual cover



Outbound travel alert cover



No excess



Dangerous sports cover (e.g. skiing, scuba diving, bungee-jumping)



Annual cover, unlimited number of journeys

Summary of Benefits



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Description of Benefits	Per Adult Limit of Indemnity	Per Child Limit of Indemnity
Personal Accident		
• Accidental Death and Permanent Disability	HK\$1,200,000	HK\$600,000
• Double Indemnity for Public Conveyance Include Major Burns (Second & Third Degree) up to HK\$200,000 Extend to cover Exposure and Disappearance	HK\$2,400,000	N.A.
• Burial or Cremation Expenses	HK\$20,000	HK\$20,000
Medical Expenses	HK\$1,200,000	HK\$600,000
• Medical Expenses outside Hong Kong		
• Include follow-up medical expenses incurred within 3 months after return to Hong Kong		
a) Resulting from Accidental Bodily Injury: Up to HK\$1,200,000 per Adult Insured Person and HKD\$600,000 Per Dependent Child Insured Person		
b) Resulting from Sickness: Up to HK\$120,000 per Adult Insured Person and HK\$60,000 Per Dependent Child Insured Person		
(Inclusive of treatment by Registered Chinese Medicine Practitioner in Hong Kong of HK\$200 per day and HK\$2,000 in aggregate)		
• Include daily allowance HK\$500 per day and HK\$5,000 in aggregate per Insured Person for Hospital confinement outside Hong Kong or being compulsory quarantined due to infectious disease		
Baggage and Personal Effects	HK\$20,000	HK\$10,000
Personal Money and Travel Documents		
• Personal Money	HK\$3,000	N.A.
• Travel Document	HK\$10,000	HK\$10,000
• Unauthorised Use of Credit Card	HK\$3,000	N.A.
Baggage Delay	HK\$1,500	HK\$1,500
Personal Liability	HK\$2,000,000	N.A.
Cancellation Expenses	HK\$50,000	N.A.
Curtailment Expenses	HK\$50,000	N.A.
Re-routing Expenses	HK\$15,000	N.A.
Travel Delay	HK\$5,000	N.A.
Rental Vehicle Excess	HK\$5,000	N.A.

Summary of Benefits

Description of Benefits	Per Adult Limit of Indemnity	Per Child Limit of Indemnity
24 hours Worldwide Emergency Assistance Services - Emergency Medical Evacuation - Medically Supervised Repatriation - Repatriation of Mortal Remains - Compassionate Visit - Return of Dependent Children - Hospital Admission Guarantee - Dispatch of Essential Medication/Medical Equipment - Medical Referral Service - Legal Referral Service - Emergency Travel Service Assistance - Travel Concierge Assistance	Actual cost (only for medical evacuation and repatriation)	Actual cost (only for medical evacuation and repatriation)

Premium Table (For Single Trip Travel Plan)



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No. of Day(s)	Single Plan		Family Plan ¹	
	Asia ²	Worldwide	Asia ²	Worldwide
1	HK\$114	HK\$139	HK\$252	HK\$339
2	HK\$124	HK\$183	HK\$278	HK\$390
3	HK\$145	HK\$244	HK\$353	HK\$492
4	HK\$177	HK\$306	HK\$429	HK\$595
5	HK\$187	HK\$330	HK\$448	HK\$677
6	HK\$198	HK\$349	HK\$467	HK\$759
7	HK\$227	HK\$362	HK\$532	HK\$841
8	HK\$257	HK\$375	HK\$594	HK\$923
9	HK\$276	HK\$386	HK\$636	HK\$964
10	HK\$299	HK\$394	HK\$681	HK\$984
11	HK\$362	HK\$400	HK\$811	HK\$1,005
12	HK\$389	HK\$406	HK\$857	HK\$1,025
13	HK\$411	HK\$414	HK\$894	HK\$1,046
14	HK\$445	HK\$429	HK\$955	HK\$1,066
15	HK\$465	HK\$488	HK\$974	HK\$1,193
16	HK\$485	HK\$504	HK\$995	HK\$1,215
17	HK\$504	HK\$521	HK\$1,014	HK\$1,238
18	HK\$524	HK\$538	HK\$1,034	HK\$1,260
19	HK\$543	HK\$555	HK\$1,053	HK\$1,283
20	HK\$563	HK\$572	HK\$1,073	HK\$1,305
21	HK\$582	HK\$589	HK\$1,092	HK\$1,328
22	HK\$602	HK\$606	HK\$1,104	HK\$1,362
23	HK\$621	HK\$623	HK\$1,116	HK\$1,395
24	HK\$641	HK\$639	HK\$1,128	HK\$1,429
25	HK\$660	HK\$656	HK\$1,140	HK\$1,463
26	HK\$680	HK\$673	HK\$1,151	HK\$1,497
27	HK\$699	HK\$690	HK\$1,163	HK\$1,530
28	HK\$719	HK\$707	HK\$1,175	HK\$1,564
29	HK\$738	HK\$724	HK\$1,187	HK\$1,598
30	HK\$767	HK\$741	HK\$1,199	HK\$1,632
31	HK\$797	HK\$758	HK\$1,209	HK\$1,665
Each additional Week thereafter	HK\$110	HK\$147	HK\$252	HK\$337

¹ Family includes spouse and dependent children aged seventeen (17) years or below who are not married

² Asia: Brunei, Cambodia, China, Guam, Indonesia, Laos, Macau, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Korea, Japan, Thailand and Vietnam

Premium Levy collected by the Insurance Authority will be imposed at the applicable rate. The Levy is included in the premium shown. For further information, please visit www.libertyinsurance.com.hk or contact (852) 2892 3888.



For Annual Travel Plan

No. of Days Per Trip	Single Plan		Family Plan ¹	
	Asia ²	Worldwide	Asia ²	Worldwide
Up to 90 days	HK\$1,688	HK\$1,985	HK\$4,220	HK\$4,725

¹ Family includes spouse and dependent children aged seventeen (17) years or below who are not married

² Asia: Brunei, Cambodia, China, Guam, Indonesia, Laos, Macau, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Korea, Japan, Thailand and Vietnam

Premium Levy collected by the Insurance Authority will be imposed at the applicable rate. The Levy is included in the premium shown. For further information, please visit www.libertyinsurance.com.hk or contact (852) 2892 3888.

The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.

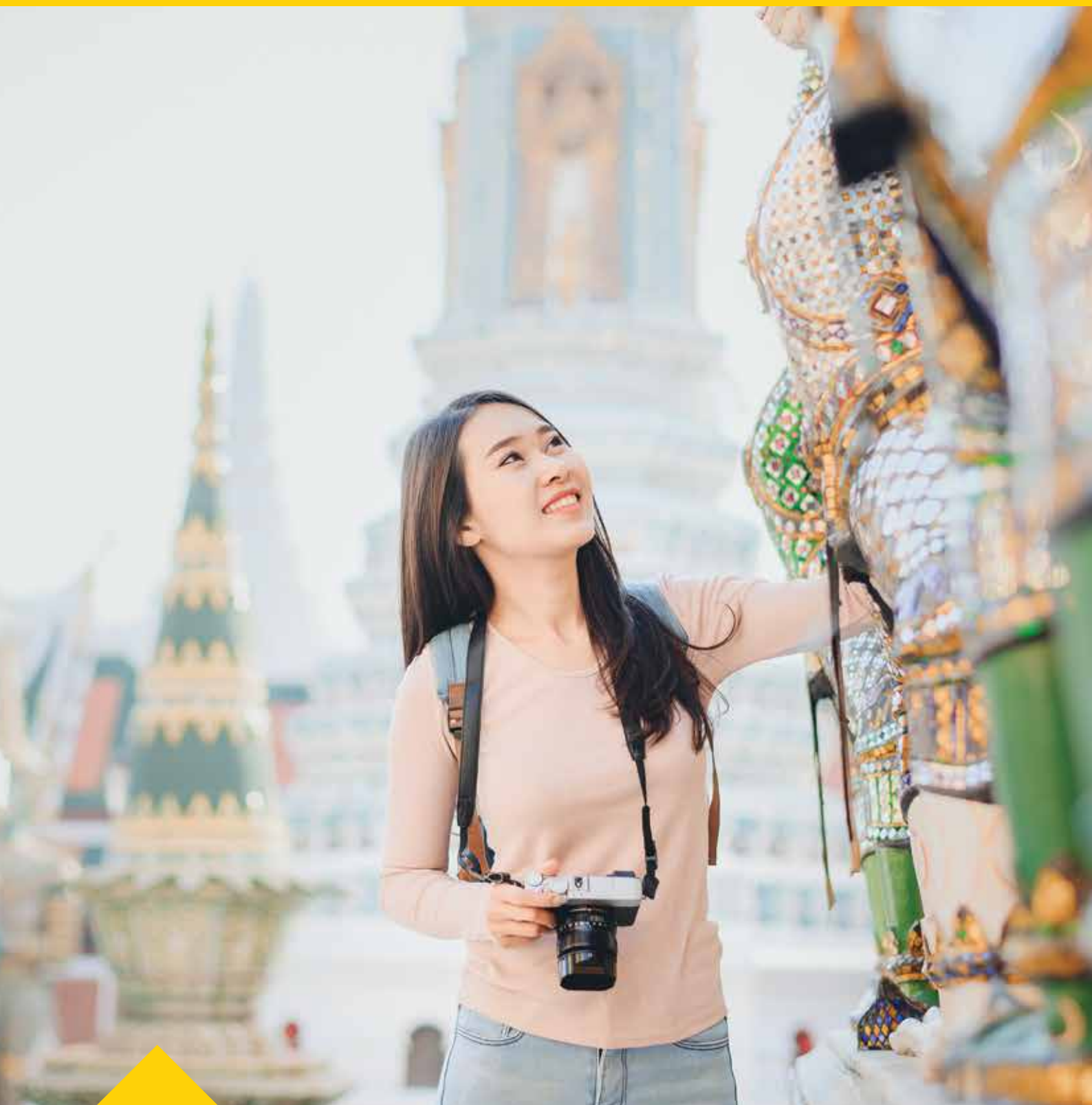


Underwritten by **Liberty International Insurance Limited**
Suites 2601-04 & 2613-16, 26/F, 1111 King's Road, Taikoo Shing, Hong Kong

(852) 2892 3882 | www.libertyinsurance.com.hk |



Liberty
Insurance™



旅遊保險

旅程盡情盡興



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24小時全球支援服務及財政保障

悉心計劃假期的各種安排後，自然希望旅程能夠依計劃順利完成。透過利寶為閣下精選的旅遊保險計劃，閣下便可以享有周全的24小時全球支援服務及財政保障，減少旅途上不如意事所帶來的麻煩，讓閣下能專心致志，盡情享受旅遊樂趣。

保障特點



單次或全年計劃均可選擇全球或亞洲旅遊保障



外遊警示保障



無自負金額



危險運動保障
(包括滑雪、徒手潛水及笨豬跳等運動)



全年保障 -
無限次提供保障

保障福利表



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保障項目	每位投保成人 最高保障金額	每位投保兒童 最高保障金額
個人意外 意外死亡及永久傷殘	1,200,000港元	600,000港元
公共交通雙倍保障 包括嚴重燒傷（達二級至三級程度）保障上限二十萬港元 發生意外導致失蹤	2,400,000港元	不適用
殮葬費用	20,000港元	20,000港元
醫療費用 外遊醫療費用	1,200,000港元	600,000港元
- 包括回港後3個月內的跟進治療費用 a) 因身體受傷引致： 上限投保成人一百二十萬港元，投保兒童六十萬港元 b) 因疾病引致： 上限投保成人十二萬港元，投保兒童六萬港元 - 包括中醫治療費用(每日200港元；上限2,000港元)☐ - 包括因投保人於海外入院或因傳染病被強制隔離提供每日現金津貼500港元，上限為5,000港元		
行李及個人物品	20,000港元	10,000港元
個人錢財及旅遊證件 個人錢財	3,000港元	不適用
旅遊證件	10,000港元	10,000港元
未經授權信用咭簽賬	3,000港元	不適用
行李延誤	1,500港元	1,500港元
個人法律責任	2,000,000港元	不適用
旅程取消	50,000港元	不適用
縮短行程	50,000港元	不適用
更改行程	15,000港元	不適用
旅程延誤	5,000港元	不適用
租車自付額	5,000港元	不適用

保障福利表

保障項目	每位投保成人 最高保障金額	每位投保兒童 最高保障金額
二十四小時全球緊急支援	實際費用	實際費用
• 緊急醫療運送	(只限緊急醫療運送，醫護隨行護送，遺體或骨灰運送)	(只限緊急醫療運送，醫護隨行護送，遺體或骨灰運送)
• 醫護隨行護送返港		
• 遺體或骨灰運送		
• 親戚探訪		
• 送返同行子女		
• 住院按金保證		
• 安排運送所需藥物/醫療設備		
• 醫療諮詢轉介		
• 法律諮詢轉介		
• 緊急旅遊支援服務		
• 旅遊諮詢服務		

保費表

(單次旅遊計劃)



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日數	個人計劃		家庭計劃 ¹	
	亞洲 ²	全球	亞洲 ²	全球
1	114港元	139港元	252港元	339港元
2	124港元	183港元	278港元	390港元
3	145港元	244港元	353港元	492港元
4	177港元	306港元	429港元	595港元
5	187港元	330港元	448港元	677港元
6	198港元	349港元	467港元	759港元
7	227港元	362港元	532港元	841港元
8	257港元	375港元	594港元	923港元
9	276港元	386港元	636港元	964港元
10	299港元	394港元	681港元	984港元
11	362港元	400港元	811港元	1,005港元
12	389港元	406港元	857港元	1,025港元
13	411港元	414港元	894港元	1,046港元
14	445港元	429港元	955港元	1,066港元
15	465港元	488港元	974港元	1,193港元
16	485港元	504港元	995港元	1,215港元
17	504港元	521港元	1,014港元	1,238港元
18	524港元	538港元	1,034港元	1,260港元
19	543港元	555港元	1,053港元	1,283港元
20	563港元	572港元	1,073港元	1,305港元
21	582港元	589港元	1,092港元	1,328港元
22	602港元	606港元	1,104港元	1,362港元
23	621港元	623港元	1,116港元	1,395港元
24	641港元	639港元	1,128港元	1,429港元
25	660港元	656港元	1,140港元	1,463港元
26	680港元	673港元	1,151港元	1,497港元
27	699港元	690港元	1,163港元	1,530港元
28	719港元	707港元	1,175港元	1,564港元
29	738港元	724港元	1,187港元	1,598港元
30	767港元	741港元	1,199港元	1,632港元
31	797港元	758港元	1,209港元	1,665港元
以後每星期	110港元	147港元	252港元	337港元

¹ 家庭成員包括配偶及年齡在17歲或以下的未婚子女

² 亞洲地區：汶萊，柬埔寨，中國，關島，印尼，寮國，澳門，馬來西亞，緬甸，菲律賓，新加坡，台灣，韓國，日本，泰國及越南

保險業監管局將於保單中根據指定徵費率收取保費徵費，列表中的保費已包括該徵費。詳情請瀏覽 www.libertyinsurance.com.hk 或致電 (852) 2892 3888。



全年旅遊計劃

單次旅遊保障期	個人計劃		家庭計劃 ¹	
	亞洲 ²	全球	亞洲 ²	全球
最高為90天	1,688港元	1,985港元	4,220港元	4,725港元

¹ 家庭成員包括配偶及年齡在17歲或以下的未婚子女

² 亞洲地區：汶萊，柬埔寨，中國，關島，印尼，寮國，澳門，馬來西亞，緬甸，菲律賓，新加坡，台灣，韓國，日本，泰國及越南

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