

## **FAQ - Tips on JourneyGuard**

### **1. Is there any age limit for insuring with JourneyGuard?**

Yes, our Single Trip Policy is applicable to age between 0 to 85 only while our Annual Policy is applicable to age between 0 to 75 only. Persons over the age of 75 is subject to 50% of the stated limit for benefits on Personal Accident and HK\$250,000 for Medical Expenses, as well as 25% of the stated limit on Hospital Cash. Double Indemnity is not applicable. Children below the age of 16 must be accompanied by an adult throughout the journey.

### **2. Are children covered under JourneyGuard?**

Yes, anyone under the age of 16 is covered by JourneyGuard as children is subject to 50% of the stated limit for Personal Accident cover and HK\$50,000 for Major Burns cover. Double Indemnity is not applicable. Other benefits for children are same as adult.

### **3. Can I be covered for a journey beginning from areas outside Hong Kong?**

No, we only cover journeys that begin from Hong Kong and return as Round Trip. For One-Way Travel, we cover journeys that begin from Hong Kong to overseas destinations. Any journeys originated outside Hong Kong will not be covered.

### **4. Does the destination affect the premium?**

No, we charge a single premium for all destinations.

### **5. How can I enjoy Companion Offer?**

When 2 or more travelling companions are travelling together for the journey with the same departure and return date, you will be able to enjoy the Companion Offer under the same policy.

### **6. How to apply Free or Half-Priced cover for Children?**

Free or Half-Priced Children cover is applicable when children are travelling with an adult under the same trip. Every child travelling with an adult will be covered free. Up to 10 children can be covered free under the same policy. Any additional children travelling with an adult will

be covered at half-price.

e.g. for 2 adult and 3 children, premium charge = 2.5 adult

**7. If during my journey, there is any unexpected delay which is out of my control, do I need to contact you to extend my period of insurance?**

No, if there is any unexpected delay of journey beyond control such as bad weather in delaying your return flight, JourneyGuard will automatically extend your period of insurance for the period of delay. The extension will be free-of-charge and with a maximum of 10 days. For any planned delay of journey such as an extension of stay at the destination, please contact us to extend your period of insurance. We shall charge for the additional premium required for your extended period.

**8. Will I be covered for dangerous, winter or water sports during the trip?**

Yes, your policy provides cover on personal accidents and the related medical expenses if they are incurred due to any kind of dangerous, winter and water sports (except when you are at age 75 or above at the time of accident).

**9. How can I amend the details of my policy?**

If there are any changes on details of your policy during the policy period, you may contact our customer service hotline at 2968-1636 for assistance.

**10. Do I have to pay any excess for claim?**

No, the entire policy is free of excess.

**11. When an emergency circumstance arises, what should I do?**

You can make/dial collect call to our 24 hours emergency service hotline at (852) 2851 2666. Our emergency service hotline will provide assistance as required. Simply quote your policy number when you call.