

FAQ - Tips on TravelSafe Plus

Q1. Will I be covered if my mobile phone, tablet computer and laptop computer being stolen during the journey after enrolling TravelSafe Plus?

- Yes, "Baggage Benefit" covers loss or physical breakage of, or damage to mobile phone, tablet computer and laptop computer resulting from theft, robbery, burglary, accident during the journey. The payable amount is subject to the maximum benefit limit per insured person per journey of the plan selected.
- Only one mobile phone for each insured person will be covered in the same journey.
- Only one tablet computer or one laptop computer for each insured person will be covered in the same journey.
- If the insured person would like to claim the loss of mobile phone, he/she is able to provide the original receipt for the purchase of the mobile phone showing its International Mobile Equipment Identity (IMEI), Serial Number and Model Number, the date of purchase and the price paid. For damage of the mobile phone, the relevant repair services should be provided by an official authorised service support centre.

投保「旅遊寶」後，我的手提電話、平板電腦和手提電腦於旅程期間被盜，是否在保障範圍內？

- 是，「行李保障」涵蓋於旅程期間因盜竊、搶劫、爆竊或意外令受保人的手提電話、平板電腦和手提電腦的遺失、破損或毀壞。賠償額須受限於所選計劃下每名受保人每次旅程之最高賠償額。
- 每名受保人在同一個旅程內只可獲保障 1 部手提電話。
- 每名受保人在同一個旅程內只可獲保障 1 部平板電腦或 1 部手提電腦。
- 如受保人就手提電話遺失提出索償，須提供載有國際行動裝置辨識碼(IMEI)、序號及機型號碼 / 型號、購買日期及購買款項之正式收據。如手提電話破損或毀壞，有關維修服務需經由官方授權服務支援中心提供。

Q2. Will I be covered if my checked-in baggage is delayed for 3 hours after I have returned to HK?

- No, the above situation will not be covered. "Baggage Delay Benefit" is only payable if the checked-in baggage is delayed for at least 6 hours after the insured person's arrival at a destination overseas. Any loss which occurs after the insured person has returned to Hong Kong or reached his/her final destination will be excluded.

如果我在旅遊後返抵香港時，寄艙行李延誤 3 小時，是否在保障範圍之內？

- 此情況不屬保障範圍之內。行李延誤保障只適用於受保人在抵達海外目的地後 6 小時或以上仍未取得寄艙行李的延誤情況，並不包括返抵香港或抵達最終目的地的行李延誤。

Q3. Will I be covered if I go skiing in Hokkaido? What kinds of sports activities are covered?

- Yes, TravelSafe Plus covers leisure and non-professional sports activities including skiing and other winter sports, diving to a depth not greater than 45 metres below sea level, parachuting with instructor/trainer, bungee jumping, trekking at an altitude limit not greater than 5,000 metres above sea level, and all water sports.

如果我到北海道滑雪，是否在保險的保障範圍內？那些運動受此保險所保障？

- 是，「旅遊寶」保障消閒及非專業性質的運動，包括滑雪及其他冬季運動、45 米水深範圍內

潛水、由教練或培訓員指導跳傘、高空彈簧跳繩（常稱笨豬跳）、在海拔 5 千米或以下進行高山遠足，以及各種水上活動。

Q4. Will I be covered if I cancel the trip to the planned destination due to the Outbound Travel Alert ("OTA") issued by HKSAR upon enrolment of TravelSafe Plus?

- Yes, if the OTA is issued to the destination by HKSAR at least 24 hours after the certificate of insurance (for Single-trip Cover) or the Policy (for Annual Cover) is issued, and the travel arrangement has to cancel within 7 days before the scheduled date of departure of the journey, the benefit shall be payable according to the OTA Extension of the "Trip Cancellation Benefit".

如果在投保「旅遊寶」後，香港特別行政區政府向該旅遊目的地發出外遊警示，而我決定取消旅行是否在保障範圍內？

- 是，如保險證明書（適用於單次旅程保障）或保單（適用於全年保障）簽發緊接 24 小時後，香港特別行政區政府向旅遊目的地發出外遊警示，導致該旅程於預定出發日前 7 天內需要取消，將可按外遊警示伸延保障之「旅程取消保障」項目賠償。

Q5. If my flight is delayed due to adverse weather and I have to pay for one night hotel accommodation, will I be covered?

- TravelSafe Plus covers the additional accommodation costs incurred overseas due to travel delay of at least 6 consecutive hours caused by adverse weather.

如果我於旅遊時遇到惡劣天氣而令航班延誤，要另租酒店留在當地一晚，是否在保障範圍內？

- 「旅遊寶」保障範圍包括因惡劣天氣導致旅程延誤達連續 6 小時或以上而產生的額外海外住宿費用。

Q6. What is the coverage of "Trip Cancellation Benefit"?

- "Trip Cancellation Benefit" covers the loss of the prepaid and unused portion of the travel ticket, accommodation, tour package or admission tickets to travel event (e.g. theme park, museum, concert, musical or sport-related ornamental performance) which is forfeited and irrecoverable if the following event occurs:
- within 90 days prior to the scheduled departure date of the Journey:
 - death, serious bodily injury or serious sickness of the insured person, immediate family member, close business partner, foreign domestic helper or travel companion; or
 - duty of the insured person to comply with a witness summons, jury service or compulsory quarantine (provided that the notice or order of such witness summons, jury service or compulsory quarantine is served on the insured person after (a) the issue date of the certificate of insurance (for Single-trip Cover), or (b) (i) the issue date of the policy or (ii) the date when any travel arrangement for the journey are confirmed by or for the benefit of the insured person, whichever is later (for Annual Cover); or
- within 7 days prior to the scheduled date of departure of the Journey:
 - adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion at the planned destination of the journey; or
 - severe damage to the insured person or travel companion's principal home in Hong Kong

arising from fire, flood, burglary or natural disaster; or

– death of the insured person's pet which is covered by Blue Cross' designated pet insurance; or

– Security Bureau of The Government of the Hong Kong Special Administrative Region issued Outbound Travel Alert for the planned destination (payable according to Outbound Travel Alert Extension); or

- the insured child or the insured person (who is a parent or legal guardian and a travel companion of an insured child) needs to attend a school interview or public examination in person which has been rescheduled to a date falling within the scheduled travel period.

「旅程取消保障」的保障範圍包括甚麼？

- 如因發生以下情況，「旅程取消保障」保障受保人已預先支付及未曾使用並且不能從任何來源退回的交通票據、住宿、旅行團或旅遊活動（例如：主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事）入場券的損失：
- 於旅程預定出發日期前 90 天內發生以下事項：
 - 受保人、直屬家庭成員、緊密業務夥伴、外傭或同行夥伴身故、遇上嚴重身體受傷或患上嚴重疾病；或
 - 受保人須出任審判證人、陪審員或遭強制隔離（惟有關出任審判證人、陪審員或遭強制隔離的公告或命令必須於 (a) 保險證明書之繕發日（適用於單次旅程保障）；或 (b)(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅遊安排當日，以較遲者為準（適用於全年保障）後，才送達受保人）；或
- 於旅程預定出發日期前 7 天內發生以下事項：
 - 已計劃前往的旅程目的地遇上惡劣天氣、天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、機場關閉、恐怖主義活動、暴動或內亂；或
 - 受保人或同行夥伴於香港的主要住所因火災、水浸、爆竊或天然災難而導致嚴重損毀；或
 - 受保於本公司指定寵物保險保單的受保人寵物身故；或
 - 香港特別行政區政府保安局對旅程目的地發出外遊警示（按外遊警示伸延保障賠償）；或
- 受保人作為受保兒童，或受保兒童的父母/法定監護人及同行夥伴，而該受保兒童需要親身到場出席被重新安排至旅程的預定期間進行的學校面試或公開考試。

Q7. What is the coverage of "Trip Curtailment" under "Trip Interruption Benefit"?

- In the occurrence of the following incidents during the journey that directly lead to the insured person to abandon the journey inevitably and return to the place of origin (i.e. Hong Kong):
- death, serious bodily Injury or serious sickness of the insured person, immediate family member, foreign domestic helper, close business partner or travel companion; or
- hijack of public conveyance or any a mechanically propelled vehicles and vessels arranged by a travel agency; or
- adverse weather condition, natural disaster, infectious disease, unanticipated outbreak of industrial action involving the arranged public conveyance, closure of airport, act of terrorist, riot or civil commotion at the planned destination; or
- severe damage to the insured person or travel companion's principal home in Hong Kong arising from fire, flood, burglary or natural disaster; or
- death of the insured person's pet which is covered by Blue Cross' designated pet insurance; or

- Security Bureau of The Government of the Hong Kong Special Administrative Region issued Outbound Travel Alert for the planned destination (payable according to Outbound Travel Alert Extension);

"Trip Curtailment Benefit" will reimburse:

- the loss of the prepaid and unused portion of the travel ticket, accommodation, tour package or admission tickets to travel event (e.g. theme park, museum, concert, musical or sport-related ornamental performance) which is forfeited and irrecoverable for each complete day on pro-rata basis; and
- the additional public conveyance expenses reasonably and inevitably incurred for direct returning to the Place of Origin.

「旅程阻礙保障」中「縮短旅程保障」的保障範圍包括甚麼？

- 於旅程期間如因發生以下情況直接引致受保人無可避免地必須縮短旅程及返回起保地點（即香港）：
 - 受保人、直屬家庭成員、緊密業務夥伴、外傭或同行夥伴身故、遇上嚴重身體受傷或患上嚴重疾病；或
 - 受保人以付費乘客身份乘搭的公共交通工具、或由旅行社安排的任何機械性推動的車輛或船艦遭騎劫；或
 - 已計劃前往的旅程目的地遇上惡劣天氣、天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、機場關閉、恐怖主義活動、暴動或內亂；或
 - 受保人或同行夥伴於香港的主要住所因火災、水浸、爆竊或天然災難而導致嚴重損毀；
 - 受保於本公司指定寵物保險保單的受保人寵物身故；或
 - 香港特別行政區政府保安局對旅程目的地發出外遊警示（按外遊警示伸延保障賠償）；
- 「縮短旅程保障」將支付：
- 就受阻的旅程日數每整日計，按比例賠償受保人已預先支付及未曾使用並且不能從任何來源退回的交通票據、住宿、旅行團或旅遊活動（例如：主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事）入場券的損失；及
 - 直接返回起保地點而無可避免地所產生之合理額外公共交通工具費用。

Q8. What is the coverage of "Re-routing" under "Trip Interruption Benefit"?

- In the occurrence of the following incidents during the journey which prevents the insured person from continuing with his original itinerary after the journey has begun and the insured person is inevitably required to re-route solely for the purpose of continuing his journey to the original planned destination or returning to the place of origin (i.e. Hong Kong):
- adverse weather condition;
- natural disaster;
- Infectious Disease;
- unanticipated outbreak of industrial action involving the arranged public conveyance;
- closure of airport;
- act of terrorist;
- riot or civil commotion;

- serious bodily injury or serious sickness of the insured person or travel companion; or
- Security Bureau of The Government of the Hong Kong Special Administrative Region issued Outbound Travel Alert for the planned destination (payable according to Outbound Travel Alert Extension);

"Re-routing Benefit" will reimburse:

- the additional public conveyance and/or accommodation expenses reasonably and inevitably incurred outside of the place of origin solely for the purpose of continuing the journey to the original planned destination or returning to the place of origin; or
- the loss of the prepaid and unused portion of the travel ticket, accommodation, tour package or admission tickets to travel event (e.g. theme park, museum, concert, musical or sport-related ornamental performance) which is forfeited and irrecoverable for each complete day on pro-rata basis.

「旅程阻礙保障」中「行程改道保障」的保障範圍包括甚麼？

- 於旅程期間如因發生以下情況直接引致受保人的旅程於開始後遇到阻礙而不能繼續其原定行程並需作改道以繼續前往原本已計劃的旅程目的地或返回起保地點（即香港）：
- 惡劣天氣；
- 天然災難；
- 傳染病；
- 突然爆發涉及已安排乘搭的公共交通工具的工業行動；
- 機場關閉；
- 恐怖主義活動；
- 暴動或內亂；
- 受保人或同行夥伴遇上嚴重身體受傷或患上嚴重疾病；或
- 香港特別行政區政府保安局對旅程目的地發出外遊警示（按外遊警示伸延保障賠償）；

「行程改道保障」將支付：

- 純粹因要繼續前往原本已計劃的旅程目的地或返回起保地點而改道並無可避免地所產生之合理額外公共交通工具費用及／或住宿費用；或
- 就受阻的旅程日數每整日計，按比例賠償受保人已預先支付及未曾使用並且不能從任何來源退回的交通票據、住宿、旅行團或旅遊活動（例如：主題公園、博物館、演唱會、音樂劇或觀賞性的運動賽事）入場券的損失。

Q9. What's other benefits will be provided under "Trip Interruption Benefit"?

- Apart from "Trip Curtailment" and "Re-routing", "Trip Interruption Benefit" also covers the following:

Cancellation of Local Tour

- Reimburse the forfeited and irrecoverable expense of local tour in the event of (i) the closure of local tour operator due to bankruptcy; or (ii) the closure of the tourist spot due to unpredictable serious destruction.

Overbooking

- Reimburse the additional accommodation and meal expenses for the failure of boarding the

public conveyance due to overbooking.

Special Allowance - Closure of Designated Service Providers

- Offer a special allowance for purchasing alternative services in the event of the closure of the accommodation, private car or motorhome rental service providers due to its bankruptcy.

「旅程阻礙保障」還有甚麼其他保障？

- 除包括「縮短旅程保障」及「行程改道保障」外，「旅程阻礙保障」的保障範圍亦伸延至以下：

當地旅遊團取消保障

- 如當旅遊景點因(i)當地旅遊承辦商倒閉或 (ii)不可預測的嚴重破壞而關閉當地旅遊景點，賠償已預先支付並且不能從任何來源退回的當地旅遊團費用。

超額訂票

- 賠償因超額訂票導致未能在旅程中登上公共交通工具時所引致的額外住宿及膳食費用。

特別津貼 – 指定服務提供者倒閉

- 因應住宿、私家車或汽車屋租用服務提供者倒閉而需購買替代服務提供特別津貼。