

Tips on Starr Insurance - Travelead Travel Insurance

1. What is the age limit for TraveLead Travel Insurance?

- For single trip travel insurance, there is no age limit for enrollment. For annual travel insurance, the enrollment age is up to 70 years old and renewable up to 75 years old.

投保「卓悅遊」旅遊保險，有沒有年齡限制？

- 投保單次旅遊計劃並沒有年齡限制。投保全年旅遊計劃的最高投保年齡為 70 歲，續保至 75 歲。

2. Is the Insured Person required to pay the co-payment or deductible?

- Insured Person does not need to pay for the co-payment or deductible.

投保「卓悅遊」旅遊保險，受保人須要承擔自負額及墊底費嗎？

- 受保人是不需要承擔任何自負額及墊底費的。

3. What is the maximum coverage period of a trip for TraveLead Travel Insurance?

- The maximum coverage period of a trip is 180 consecutive calendar days for single trip travel plan, and 90 consecutive calendar days for annual travel plan.

「卓悅遊」旅遊保險的每一次旅程保障期最長有多少日？

- 單次旅遊的保障期最長為 180 日，而全年旅遊的保障期最長為 90 日。

4. Does TraveLead Travel Insurance provide emergency assistance services?

- Insured person may call Starr 24-hour Global Emergency Assistance Service Hotline at (852) 2802 8638 [this is not a toll free number, call charges will be applicable] for assistance. The emergency assistance services include Travel Assistance, Business Concierge, Medical Assistance, Emergency Medical Evacuation and Repatriation, Hospital Admission Guarantee, and Compassionate Visit, etc.

「卓悅遊」旅遊保險會否提供全球緊急支援服務？

- 受保人可以致電 Starr 全球緊急支援 24 小時熱線 (852) 2802 8638 [此非受話方付費電話號碼，將收取通話費用] 求助。有關支援服務範圍包括旅遊支援、商務禮賓、醫療援助服務、緊急醫療撤離及運送、入院保證金及緊急啟程等服務。

5. Does TraveLead Travel Insurance cover amateur hazardous sports during the trip?

- TraveLead Travel Insurance extends to cover amateur hazardous sports including skiing, scuba diving and hot air ballooning, and there is no restriction on height or depth.

「卓悅遊」旅遊保險會否為受保人在旅程中參與的業餘運動提供保障？

- 「卓悅遊」旅遊保險保障業餘運動包括滑雪、潛水、熱氣球等，而且並沒有高度或深度限制。

6. Is the insured person entitled to follow-up treatments after returning to Hong Kong from the trip?

- The Policy extends to cover any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Schedule, within ninety (90) consecutive days after the Insured Person's return to Hong Kong provided that the first treatment must be sought outside Hong Kong.

如受保人於旅遊途中在當地因病或傷患接受治療，而回港後仍有需要繼續接受治療，受保人會否受到保障呢？

- 若受保人在旅程中遭受損害或感染疾病，並已在香港境外接受首次之治療，本保單額外保障受保人於回港後 90 天內之覆診費用。

7. Does TraveLead Travel Insurance cover inpatient and outpatient medical expenses?

- Yes, TraveLead Travel Insurance covers inpatient and outpatient medical expenses, and there is no sublimit or restriction on outpatient expenses and number of visits.

「卓悅遊」旅遊保險的醫療費用是否包括住院及門診費用？

- 「卓悅遊」旅遊保險的醫療費用包括住院及門診之醫療費用，而每日的門診費用及次數不設限額。

8. If children under 18 years old are not travelling with parents or guardians, can they enroll for TraveLead Travel Insurance?

- Yes, parents or guardians can apply TraveLead – Cruise To Nowhere Insurance for children who travel alone.

如 18 歲以下之子女並非跟父母或監護人一同旅遊，他們可以投保「卓悅遊」旅遊保險嗎？

- 可以，家長或監護人也可以為單獨旅遊的子女投保。

9. How to make a claim when necessary?

- Written notice of a claim must be submitted to Starr within 30 days after occurrence of any Accident or other event that might give rise to a claim under this Policy. Provide any relevant supporting documents such as police reports, medical reports, travel documents, boarding passes or e-tickets, purchase receipts, etc. For details, please refer to the instruction on Travel Insurance Claim Form.

如有需要，受保人應如何辦理有關索償？

- 受保人必須在任何意外或可能引起索償事件發生後的 30 天內以書面通知 Starr，提供任何相關證明文件，如警方報告，醫療報告，旅行證件，登機證或電子機票，購買收據等。詳情請參考旅遊保險索償表之有關指引。