

TravelCare Plus Insurance

智遊保



TravelCare Plus Insurance

TravelCare Plus provides you with comprehensive travel protection for leisure and business trips. Medical Expenses, Worldwide Emergency Services, Hospital Cash Allowance, Personal Accident, Major Burns, Personal Money, Baggage, Personal Liability, Travel Delay, Cancellation and Curtailment of Trip benefits are all included. For details, please refer to the Coverage section below.

Product Highlights

- No excess for all benefits (except PetCare Curtailment of Journey)
- 24-hour Worldwide Emergency Assistance Services
- Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea- level or depth not
 greater than 30 meters below sea-level) during the journey including winter sports, bungee jumping, hiking, rock climbing,
 horse riding, scuba diving and other water sports etc
- Extended coverage for cancellation or curtailment of your trip for Red Alerts and Black Alerts*
- Cover for personal accident and medical related claims caused by act of terrorism
- Premium is calculated daily according to the exact length of your trip
- Unlimited number of insured children for Family Plan
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary
- Cover for loss of mobile phone due to theft, robbery or burglary, or cracked screen repairing cost due to accidental damage during your trip
- Cover unrecoverable expenses for missed event due to sudden and unexpected circumstances before your trip (applicable to LUX plan only)
- Worry-free for pet owners whether travelling alone or with your pet (applicable to LUX plan only)

Coverage

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person		
		LTE	ESS	LUX
1.	Medical and Related Expenses (Room and Board HKD3,000 per day)			
	a. Overseas Medical Expenses			
	i. Aged 70 or below	\$500,000	\$1,000,000	\$1,500,000
	ii. Aged 71 or above	\$250,000	\$500,000	\$750,000
	b. Follow-up Medical Expenses in Hong Kong			
	i. For Injury	100%	100%	100%
	ii. For sickness	10%	10%	10%
	iii. Sub-limit for Chinese Medicine Practitioner (HKD200 per day)	\$2,000	\$3,000	\$5,000
	iv. Sub-limit for Physiotherapist or Chiropractor (HKD500 per day)	\$2,000	\$3,000	\$5,000
	c. Overseas Hospital Daily Cash Benefit (HKD500 per day)	\$5,000	\$10,000	\$10,000
	d. Compulsory Quarantine and COVID-19 extension (HKD500 per day)	\$5,000	\$10,000	\$10,000

Section	Summary of Benefits and Sub-Limits		um Limits (HK er Insured Per	
		LTE	ESS	LUX
2.	Worldwide Emergency Assistance Services a. Emergency Medical Evacuation and Repatriation b. Transportation of Mortal Remains c. Hospital Admission and Guarantee of Hospital Admission Deposit	Actual Cost \$15,000 \$40,000	Actual Cost \$40,000 \$40,000	Actual Cost \$40,000 \$40,000
	d. Unexpected Return to Usual Country of Residence e. Compassionate Visit and Hotel Accommodation f. Return of Minor Child(ren) g. Convalescence Expenses h. Delivery of Essential Medicine i. 24-hour Assistance Hotline Services	\$40,000 \$15,000 \$15,000 \$6,000 Included Included	\$40,000 \$40,000 \$40,000 \$6,000 Included Included	\$40,000 \$40,000 \$40,000 \$6,000 Included Included
3.	Personal Accident and Major Burns a. Personal Accident occurs whilst travelling on common carrier i. Aged 18-70 ii. Aged below 18 iii. Aged 71 or above b. Personal Accident occurs on other causes i. Aged 18-70 ii. Aged below 18 iii. Aged 71 or above c. Major Burns	\$1,000,000 \$500,000 \$500,000 \$500,000 \$250,000 \$250,000 \$100,000	\$2,000,000 \$1,000,000 \$1,000,000 \$1,000,000 \$500,000 \$500,000 \$200,000	\$3,000,000 \$1,500,000 \$1,500,000 \$1,500,000 \$750,000 \$750,000 \$300,000
	d. Credit Card Protection Benefit	\$15,000	\$30,000	\$50,000
4.	Trip Inconvenience or Delay a. Trip Cancellation b. Trip Curtailment c. Travel Delay (select either i, ii or iii for compensation only) i. Cash Allowance (HKD300 for each and every full 5 hours delay); or	\$5,000 \$5,000 \$600	\$30,000 \$30,000 \$2,500	\$50,000 \$50,000 \$3,000
	ii. Additional Travel Cost for re-routing; or iii. Forfeited Travel Expenses Due to Delay d. Baggage Delay (over 5 hours)	\$2,500 / \$500	\$10,000 / \$1,500	\$15,000 \$5,000 \$2,000
5.	Personal Property a. Baggage and Personal Effects i. Sub-limit per item, pair or set ii. Sub-limit for mobile phone • Loss due to Theft, Robbery or Burglary; or	\$5,000 \$3,000 \$2,000	\$30,000 \$3,000 \$2,500	\$50,000 \$3,000 \$3,000
	 Cracked screen repair cost due to Accidental Damage Loss of Personal Money Loss of Travel Documents 	\$600 \$2,000 \$5,000	\$750 \$3,000 \$20,000	\$900 \$3,000 \$20,000
6.	Personal Liability	\$1,500,000	\$3,000,000	\$5,000,000

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Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person		
		LTE	ESS	LUX
7.	Other Protection			
	a. Loss of Home Content	\$10,000	\$30,000	\$30,000
	b. Rental Vehicle Excess	\$3,000	\$5,000	\$10,000
	c. Golfer "Hole-in-one"	\$1,000	\$3,000	\$3,000
	d. Missed Event		/	\$2,000
	e. Pet Care (Insured Person's Pet not travelling together)			
	i. Emergency Pet Boarding due to Travel Delay (HK\$500 per day)	/	/	\$10,000
	ii. Emergency Pet Boarding due to Overseas Hospitalization (HKD500 per day)	/	/	\$10,000
	iii. Curtailment of Journey (Pet) (50% deductible)	/	/	\$10,000
8.	Add-on Cover (only applicable when it is printed on the Certificate)			
	a. Rental Vehicle – Personal Accident		/	\$100,000
	b. Pet Accident (travelling together with Insured Person)	/	/	\$10,000

Extended Coverage for Travel Alert

Travel Alert*	Black Alert	Red Alert	Important Notes
Section 4(a) Cancellation Charge	100% of maximum limit	50% of maximum limit	This Extended Coverage for Travel Alert shall not apply if a Black Alert or Red Alert has been issued on the date
Section 4(b)			of issue of the Certificate of Insurance
Curtailment of Trip		50% of maximum limit	Subject to the policy terms and conditions

^{*}An alert issued by the Hong Kong Security Bureau under the Outbound Travel Alert (OTA) System.

Major Exclusions

- 1. War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- 2. Nuclear hazards.
- 3. Acts of Terrorism (Except for Personal Accident, Medical Cover, Worldwide Emergency Services, Travel Delay, Cancellation Charges and Trip Curtailment benefits as a result of Acts of Terrorism are covered by TravelCare Plus).
- 4. Pre-existing condition, congenital and hereditary condition.
- 5. Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- 6. Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports.
- 7. Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in an activity of which the maneuver or navigation is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- 8. Losses which are not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- 9. Pager, handheld portable telecommunication equipment, computer equipment (except mobile phone, laptop, smart watch or tablet computer).
- 10. Any illegal or unlawful act.
- 11. Any dwelling quarantine.

Age Limit

Individual - Refers to the Insured Person aged between 18 and 85 (75 for annual cover)

Children - Refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the

Insured Person during the entire journey

Individual & Children - Refers to Insured Person and his/her children defined above with no limit on number of children

Family - Refers to the Insured Person and his/her spouse and children as defined above with no limit on

number of childrer

(This summary gives only an outline of the insurance cover. Please refer to the insurance policy for the precise terms, conditions and exclusions.)

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智遊保

智遊保專為旅遊或外出公幹人仕而設,提供全面旅遊保障,讓您無論身處何地,亦可享有醫療、全球緊急支援服務、住院現金津貼、人身意外、嚴重燒傷、個人錢財、行李、個人責任、旅程延誤、取消及縮短行程等保障。有關保障詳情,請參閱以下的保障範圍。

產品特點

- 每項保障均無自負金額 (寵物保障 因受保人的寵物病重需中斷旅程除外)
- 24小時全球緊急支援服務
- 保障旅遊期間進行的休閒和業餘體育運動,包括冬季運動、蹦極、登山、攀岩、騎馬、水肺潛水及其他水上運動(不超過海拔5,000米或不超過水深30米)
- 旅程取消及旅程縮短保障延伸至「紅色旅遊警示」及「黑色旅遊警示」*
- 保障因恐怖主義活動而引起的個人意外及醫療相關的索償
- 保費按日計算,切合實際旅程需要,毋須多付保費
- 家庭計劃內受保的子女數目不限
- 若因不能避免的原因需要延續旅程,可自動享有為期高達10天的免費額外保障
- 手提電話因盜竊導致遺失或維修因意外損毀螢幕的保障
- 保障因突發及未能預料的事故,於旅程出發前取消活動安排而未能取回的費用(只適用於豐裕計劃)
- 寵物主人無論是自己外遊或攜帶寵物一同出行,都無需再擔心(只適用於豐裕計劃)

保障範圍

項	承保範圍概述及分項賠償上限	最高保障金額 (港元) 每名受保人		
		輕便	基本	豐裕
1.	醫療及相關費用 (每日 3,000 港元的住院房間及膳食費用)			
	a. 海外醫療費用			
	i. 70 歲或以下	\$500,000	\$1,000,000	\$1,500,000
	ii. 71 歲或以上	\$250,000	\$500,000	\$750,000
	b. 回港後醫療覆診費用			
	i. 因身體傷害	100%	100%	100%
	ii. 因疾病	10%	10%	10%
	iii. 中醫師治療分項賠償 (每日 200 港元)	\$2,000	\$3,000	\$5,000
	iv. 物理治療及脊醫分項賠償 (每日 500 港元)	\$2,000	\$3,000	\$5,000
	c. 海外住院現金津貼 (每日 500 港元)	\$5,000	\$10,000	\$10,000
	d. 強制隔離或2019冠狀病毒病之延伸保障 (每日 500 港元)	\$5,000	\$10,000	\$10,000

ii. 18歳以下的受保人 iii. 71歳以上的受保人 b. 其他原因導致的人身意外 i. 18-70歲的受保人 iii. 71歳以上的受保人 iii. 71歳以上的受保人 iii. 71歳以上的受保人 iii. 71歳以上的受保人 iii. 71歳以上的受保人 c. 嚴重燒傷 d. 信用卡欠款結餘保障 4. 旅程受阻或延誤 a. 旅程取消 b. 縮短旅程 c. 旅程延誤(只可選擇, ii或ii項作為賠償) i. 現金津貼(每延誤滿5小時300港元); 或 iii. 改動行程引致的額外交通費用; 或 iii. 延誤超過連續24小時所產生之旅遊費用損失 d. 行李延誤(5小時以上) 5. 個人財物保障 a. 行李 i. 每件/每對/每套的分項賠償上限 e. 因盗竊ゝ搶劫、爆竊導致遺失; 或 e. 因盗竊、搶劫、爆竊導致遺失; 或 e. 因為解持費失 d. 旅經證件遺失 e. 因盗竊、搶劫、爆竊導致遺失; 或 e. 因為解持數學藥幕損壞維修費用 c. 個人錢財損失 d. 旅遊設得費失 d. 旅遊設得費失 e. 因為解導致養精損壞維修費用 s. 2000 s. 5000 s. 500	項	頁 承保範圍概述及分項賠償上限		高保障金額 (渚 每名受保人	記)
a. 緊急醫療撤離及遺返 b. 選送遺贈骨外返港 c. 入院按金保證 c. 入院按金保證 d. 安排超回香港以便辦理至親人的後事 e. 近親探望及洒店住宿 f. 安排未成牛子女送返香港 g. 復康住宿費用 h. 運送所需藥物 l. 24小時電話語詢 d. 人身意外及受理人 e. 近親探望及洒店住宿 f. 安排未成牛子女送返香港 g. 復康住宿費用 h. 運送所需藥物 c. 入身意外及嚴重媒傷 a. 於案括公共交通工具時遇到的人身意外 i. 18-70歳的受保人 ii. 18-6以内的受保人 ii. 18-70歳的受保人 ii. 18-6以上的受保人 ii. 18-70歳的受保人 ii. 18-70歳的受保人 ii. 18-8以下的受保人 ii. 18-70歳的受保人 c. 嚴重強傷 d. 信用卡欠款結除保障 4. 然程受阻或延設 a. 旅程受阻或延設 a. 旅程程頭(只可選擇i, i或前項作為賠償) i. 現金津貼 (每延載為小時300番元); 或 50,000 d. 行李延該 (5小時以上) 5. 個人財物保障 a. 行李 i. 個件/包對/每套的分項賠償上限 ii. 對提電話的分項賠償上限 ii. 可給外保験 a. 行李 ii. 包含分別的資料的資料交通費用。 c. 因為外捐股等效量等,或 50,000 52,000 530,000 c. 同意体持 均線的分項賠償上限 ii. 更益率 55,000 530,000 530,000 c. 同意外捐股等效量等,或 50,000 530,000 530,000 c. 何人發財損失 52,000 530,000 530,000 c. 個人發射損失 52,000 530,000 530,000 c. 個人發射性提供			輕便	基本	豐裕
c. 入院按金保證 d. 安排図香港以便辦理至親人的後事 e. 近親深端及酒店住宿 f. 安排未成年子女送返香港 f. 安排未成年子女送返香港 f. 安排未成年子女送返香港 f. 安排未成年子女送返香港 f. 24小時葡萄糖 i. 24小時葡萄糖 i. 24小時葡萄糖 i. 24小時葡萄糖 i. 18-70歲的受保人 ii. 18-70歲的受保人 iii. 18-70歲的受保人 iii. 18-70歲的受保人 iii. 11-8次以身外外 i. 18-70歲的受保人 iii. 11-8次以身外外 i. 18-70歲的受保人 iii. 11-8次以身外外 i. 18-70歲的受保人 iii. 11-8次以上的受保人 iii. 12-8次以内 iii. 11-8次以上的受保人 iii. 12-8次以内 iii. 11-8次以上的受保人 iii. 12-8次以内 iii. 12-8次以内 iii. 12-8次以内 fiii. 11-8次以上的受保人 iii. 12-8次以内 iii. 12-8次以内 iii. 12-8次以内 iii. 12-8次以内 iii. 12-8次以内 c. 嚴重提信 c. 嚴重提信 c. 旅程取消 c. 京天の	2.		全部開支	全部開支	
 e. 近親探望及酒店住宿 f. 安排未成年子女送返香港 g. 復康住宿費用 今6,000 56,000 50,000 50,000 52,000,000 53,000,000 53,000,000 51,500,000 51,500,000 51,500,000 51,500,000 51,500,000 51,500,000 5500,000 <		c. 入院按金保證	\$40,000	\$40,000	\$40,000
3. 人身意外及嚴重燒傷 a. 於乘搭公共交通工具時遇到的人身意外 i. 18-70歲的受保人 ii. 18歳以下的受保人 iii. 71歲以上的受保人 5500,000 \$1,000,000 \$1,000,000 \$1,500,000 iii. 71歲以上的受保人 5500,000 \$1,000,000 \$1,500,000 b. 其他原因導致的人身意外 i. 18-70歲的受保人 5250,000 \$500,000 \$750,000 iii. 71歲以上的受保人 5250,000 \$500,000 \$750,000 c. 嚴重燒傷 d. 信用卡欠款結除保障 \$150,000 \$200,000 \$300,000 d. 信用卡欠款結除保障 \$15,000 \$30,000 \$50,000 b. 縮短旅程 a. 旅程取消 b. 縮短取損 a. 旅程取消 b. 縮短延誤(只可選擇i, ii或iii項作為賠償) i. 現金津貼「侵班誤滿ち小時300港元); 或 ii. 改動行程引致的額外交通費用; 或 ii. 近動行程引致的額外交通費用; 或 ii. 延疑超過連續24小時所產生之旅遊費用損失 d. 行李延誤(5小時以上) 5. 個人財物保障 a. 行李 a. 行李 i. 每件/每對/每套的分項賠償上限 i. 另來付,每套的分項賠償上限 i. 因為添給,提給增收遺失; 或 因意終損損失 b. 公成數損損失 c. 個人錢財損失 c. 個人錢財損失 c. 個人錢財損失 c. 個人錢財損失		e. 近親探望及酒店住宿 f. 安排未成年子女送返香港 g. 復康住宿費用	\$15,000 \$15,000 \$6,000	\$40,000 \$40,000 \$6,000	\$40,000 \$40,000 \$6,000
a. 於乘搭公共交通工具時遇到的人身意外 i. 18-70歲的受保人 ii. 18歲以下的受保人 iii. 71歲以上的受保人 5500,000 \$1,000,000 \$1,000,000 \$1,500,000 iii. 71歲以上的受保人 5500,000 \$1,000,000 \$1,500,000 b. 其他原因導致的人身意外 i. 18-70歲的受保人 5500,000 \$1,000,000 \$1,500,000 iii. 71歲以上的受保人 5500,000 \$1,000,000 \$1,500,000 c. 嚴重燒傷 \$100,000 \$200,000 \$750,000 d. 信用卡欠款結餘保障 \$15,000 \$30,000 \$500,000 \$500,000 b. 縮短旋程 a. 旅程取消 b. 縮短旅程 c. 旅程延誤(只可選擇, ii或ii項作為賠償) i. 現金津貼(每延誤滿5小時300港元); 或 \$600 \$2,500 \$30,000 c. 旅程延誤(只可選擇, ii或ii項作為賠償) ii. 政動行程引致的額外交通費用; 或 \$2,500 \$30,000 \$1,500,000 d. 行李延祿(5小時以上) 5. 個人財物保障 a. 行李 a. 行李 a. 行李 b. 多有件/每對/每套的分項賠償上限 b. 因盗竊,指劫,壞竊導致遺失; 或 \$2,000 \$3,000 \$50,000 c. 個人競別損失 b. 因為外損毀導致螢幕損壞維修費用 \$600 \$750 \$900 c. 個人競別損失 b. 因為與損失 b. 因為與損失 b. 是,000 \$3,000 \$3,000 \$3,000 b. 多次,000 \$3,000 \$3,000 \$3,000 b. 多次,000 \$3,000 \$3,000 \$3,000 b. 多次,000 \$3,000 \$3,000 \$3,000 \$3,000 b. 多次,000 \$3		i. 24小時電話諮詢	已包括	已包括	已包括
b. 其他原因導致的人身意外 i. 18-70歲的受保人 ii. 18歲以下的受保人 iii. 18歲以下的受保人 iii. 71歲以上的受保人	3.	a. 於乘搭公共交通工具時遇到的人身意外 i. 18-70歲的受保人	1 1	\$1,000,000	\$3,000,000 \$1,500,000
iii. 71歳以上的受保人		b. 其他原因導致的人身意外			\$1,500,000
d. 信用卡欠款結餘保障 \$15,000 \$30,000 \$50,000 4. 旅程受阻或延誤 \$5,000 \$30,000 \$50,000 b. 縮短旅程 \$5,000 \$30,000 \$50,000 c. 旅程延誤(只可選擇i, ii或iii項作為賠償) \$600 \$2,500 \$3,000 ii. 攻動行程引致的額外交通費用; 或 \$2,500 \$10,000 \$15,000 iii. 延誤超過連續24小時所產生之旅遊費用損失 / / \$5,000 \$2,500 d. 行李延誤(5小時以上) \$500 \$1,500 \$2,000 5. 個人財物保障 \$3,000 \$3,000 \$30,000 i. 每件/每對/每套的分項賠償上限 \$3,000 \$3,000 \$3,000 ii. 手提電話的分項賠償上限 \$2,000 \$2,500 \$3,000 b. 因盗竊、搶劫、爆竊導致遺失; 或 \$2,000 \$2,500 \$3,000 c. 個人錢財損失 \$2,000 \$3,000 \$3,000 c. 個人錢財損失 \$2,000 \$2,000 \$20,000		iii. 71歲以上的受保人	\$250,000	\$500,000	\$750,000
4. 旅程受阻或延誤 a. 旅程取消 b. 縮短旅程 c. 旅程延誤 (只可選擇i, ii或iii項作為賠償) i. 現金津貼 (每延誤滿5小時300港元); 或 ii. 改動行程引致的額外交通費用; 或 iii. 延誤超過連續24小時所產生之旅遊費用損失 d. 行李延誤 (5小時以上) 5. 個人財物保障 a. 行李 i. 每件/每對/每套的分項賠償上限 e. 因盗竊、搶劫、爆竊導致遺失; 或 e. 因意外損毀導致螢幕損壞維修費用 c. 個人錢財損失 d. 旅遊證件遺失 d. 旅遊證件遺失 c. 個人錢財損失 d. 旅遊證件遺失 e. 因。旅遊證件遺失 c. 個人錢財損失 d. 旅遊證件遺失 d. 旅遊證件遺失 e. 因。旅遊證件遺失 e. 因。旅遊證件遺失 e. 因。於明報學可能與一定 e. 因。於明報學可能與一定 e. 因。於明報學可能與一定 e. 因。於明報學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,自然可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,是和學可能與一定 e. 因為別,自然可能與可能與可能與一定 e. 因為別,是如學可能與一定 e. 因為別,可能與一定 e. 因為別,可能與一定 e. 因為別,是可能與一定 e. 因為別,可能與一定 e. 因為別,可能與一定 e. 因為別,是可能與一定 e. 因為別,可能與一定 e. 因為別,是可能與一定 e. 因為別,是可能與一定 e. 因為別,是可能與一定 e. 因為別,是可能與一定 e. 因為例,是可能與一定 e. 因為例,是可能與一定 e. 因為別,是可能與一定 e. 因為例,是可能與一定 e. 因為例,是可能與一定 e. 因為別,是可能與一定 e. 因為例,是可能與一定 e. 因為例,是可能與一定 e. 因為例,是可能與一定 e. 可能與一定 e.					
i. 現金津貼 (每延誤滿5小時300港元); 或 \$600 \$2,500 \$3,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$15,000 \$1,500 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$2,000 \$1,500 \$1,500 \$2,000 \$1,500 \$1,500 \$2,000 \$1,500 \$	4.	a. 旅程取消 b. 縮短旅程			1
5. 個人財物保障 a. 行李 i. 每件/每對/每套的分項賠償上限 ii. 手提電話的分項賠償上限		i. 現金津貼 (每延誤滿5小時300港元); 或 ii. 改動行程引致的額外交通費用; 或 iii. 延誤超過連續24小時所產生之旅遊費用損失	\$2,500 /	\$10,000	\$15,000 \$5,000
■ 因盗竊、搶劫、爆竊導致遺失;或 \$2,000 \$2,500 \$3,000 ■ 因意外損毀導致螢幕損壞維修費用 \$600 \$750 \$900 c. 個人錢財損失 \$2,000 \$3,000 \$3,000 \$3,000 \$3,000 \$20,000	5.	個人財物保障 a. 行李 i. 每件/每對/每套的分項賠償上限	\$5,000	\$30,000	\$50,000
		■ 因盗竊、搶劫、爆竊導致遺失;或 ■ 因意外損毀導致螢幕損壞維修費用 c. 個人錢財損失	\$600 \$2,000	\$750 \$3,000	\$900 \$3,000
	6.	人身責任	\$1,500,000	\$3,000,000	\$5,000,000

6 TravelCare Plus Insurance 智遊保

項	承保範圍概述及分項賠償上限	最高保障金額 (港元) 毎名受保人		
		輕便	基本	豐裕
7.	其他保障			
	a. 家居財物損失	\$10,000	\$30,000	\$30,000
	b. 租車自負額	\$3,000	\$5,000	\$10,000
	c. 高爾夫球「一桿入洞」	\$1,000	\$3,000	\$3,000
	d. 缺席活動保障		/	\$2,000
	e. 寵物保障 (受保人的寵物非一同旅遊)			
	i. 因受保人旅程延誤需緊急寵物寄養(每日500港元)	/	/	\$10,000
	ii. 因受保人海外住院需緊急寵物寄養(每日500港元)	/	/	\$10,000
	iii. 因受保人的寵物病重需中斷旅程 (50% 自負額)	/	/	\$10,000
8.	附加保障 (只適用於保險證明書上有列明該保障)			
	a. 租車人身意外保障 (司機及乘客)	/	/	\$100,000
	b. 寵物意外保障 (與受保人一同旅遊)	/	/	\$10,000

外遊警示延伸保障

外遊警示*	黑色警示	紅色警示	注意
保障項目4(a) - 旅程取消	最高保障金額的100%	最高保障金額的50%	■ 若保險證明書發出日期時已發 出黑色警示或紅色警示,則此
保障項目4(b) -縮短旅程	最高保障金額的100%	最高保障金額的50%	外遊警示延伸保障並不適用。 ■ 受保單條款及細則約束

^{*}由香港保安局發佈的外遊警示制度

主要不受保項目

- 1. 戰爭(不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
- 2. 核危機。
- 恐怖主義活動(除了由恐怖主義活動所導致的人身意外、醫療費用、全球緊急支援服務、旅程延誤、旅程取消、縮短旅程項目則受此旅遊計劃承保)。
- 4. 投保前已存在之傷疾、先天及遺傳性疾病。
- 5. 自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、 牙齒護理(因意外而損壞健全的牙齒除外)。
- 任何種類的競賽(徒步進行的比賽除外)或任何職業性質的運動或受保人可能或可以賺取收入或報酬的運動。
- 7. 任何空中活動,除非受保人(i)以付費乘客身份在認可及持牌航空公司的航機上,或(ii)所參與之活動是由另一位持牌人士 帶領 下負責操縱及航行,而該活動的舉辦者亦獲當地有關當局授權。
- 8. 任何未能於24小時內向有關機構報告(例如:航空公司、警署)及未能提供由相關機構證實的報告。
- 9. 傳呼機、手提便攜式通訊器材、電腦器材(手機、筆記本電腦、智能手錶或平板電腦除外)。
- 10. 任何非法或不合法的行為。
- 11. 任何家居隔離

年齡限制

個人 - 投保人年齡介乎18歲至85歲 (全年保障計劃為75歲)

子女 - 指年齡介乎6星期至17歲而於整段旅程期間均與投保人同行的未婚子女

個人及子女 - 即投保人及上述所指之子女, 並不限制子女數目

家庭 - 即投保人、其配偶及上述所指之子女, 並不限制子女數目

(此乃保障計劃摘要,有關保障條款、規定及不保事項,以保單內容為準。)

TravelCare Plus Insurance Application Form 智遊保投保書

(I) Details of Applicant 投係						
Full Name of Applicant 申請	青人姓名: (Applica	ant must be age		請人必須為18歲或以上) s. 太太 Ms. 女士	HKID Card/Pa 香港身份證/證	
			Mr.	先生 Miss 小姐	Contact No. 聯	静絡電話:
Correspondence Address i	通訊地址:				Email Address	3 電郵地址
Flat 室, Floor 樓	,Block座	, Building	j 大廈名稱:			
Street 街道:		District 地	<u> </u>	_		
HK 香港 Kowloon 九詞	龍 NT新界					
(II) The Person(s) to be Ins	sured 受保人資料					
Name of Insured Person(s) 受保人姓名			Relationship 關係	Date of Birth (DD/MM 出生日期 (日/月/年)		HKID Card / Passport No. 香港身份證/ 護照號碼
1			Self 本人	/	/	(
2				/	/	(
3				/	/	(
4				/	/	(
5				/	/	(
(III) For Single Trip 單次旅	程計劃					
Period of Insurance: 保障期	From 由		to 至 YY年 DDE	/// MM月 YY年	Total 共	days ⊟
Cover Plan: 計劃	Plan LTE 輕便計劃	Plan ESS 基本計劃	Plan LUX 豐裕計劃	appropriate box)	Total Premium: 保費共 : 氵 (excluding insura	
(IV) For Annual Cover 全年	保障					
Period of Insurance: 保障期	From 由DD日 both dates inclu	MM月	YY年	o至// DD日MM/	/ 月 YY年	_
Occupation: 職業					Q.	state occupation of all Insured Persons]所有受保人職業)
Cover Plan: 計劃	Plan LTE 輕便計劃	Plan ESS 基本計劃	Plan LUX 豐裕計劃	(Please tick the appropriate box) (請在適當空格內剔)		HK\$ 港幣 rance levy) (不包括保險徵費)
			-			

*The payer and the policyholder must be the same person. No third party payment is accepted. 付款人及保單持有人必須為同一人。第三者付款將不獲接納。
Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit bolttechinsurance.hk or contact: (852) 2603 9435。保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢,請瀏覽 bolttechinsurance.hk 或致電:(852) 2603 9435。

(IV) Payment Method 付款方法		
Cheque should be crossed and made payable Company Limited" 劃線支票抬頭請寫: 「保特係 Cheque 支票 Visa MasterCard Credit Card No. 信用卡號碼		I hereby authorize Bolttech Insurance (Hong Kong) Company Limited to charge my credit card account specified for this insurance. 本人茲授權保特保險(香港)有限公司從本人列明的信用卡賬戶支取此保險所應繳之保費
Cardholder's Name 持卡人姓名	Card Expiry Date 信用卡有效期至 M月 Y年	Cardholder's Signature 持卡人簽署 Date 日期

(此申請以本公司作最終決定為準。The Application is subject to final decision of the Company.)

Notes 注意事項

- 1. The Applicant warrants that to the best of his / her knowledge and belief no Insured Person is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that he / she understands that treatment of any pre-existing, recurring or congenital medical conditions are not insured. The Applicant is not aware of any condition cause or circumstance that may necessitate the cancellation or curtailment of the journey as planned. 申請人保證並據實相信各受保人絕不會違反醫生的囑咐或僅為獲醫療而外出旅遊。申請人更清楚明白任何現已存在之疾病、現有、不時復發或先天疾病皆不在承保之列。申請人保證已對安排而又必須取消或縮短旅程之事絕不知情。
- 2. Age Limit: 6 weeks up to the age of 85 (75 for Annual Cover) 年齡限制: 6星期至85歲 (全年保障計劃為75歲)。
- 3. Children under age of 18 must be accompanied by an adult who is also insured under the same insurance policy. 18歲以下兒童必須由成人同行及一同投保。
- 4. In the event of the death of an Insured Person, the beneficiary shall be that person's estate according to the laws of Hong Kong. 如受保人不幸身故,本計劃之賠償將按照香港法例給予受保人之遺產受益人。
- 5. This Insurance is only valid for travel originating from and returning to Hong Kong. 此保障只適用於由香港出發及回境之旅程。
- 6. The maximum duration of journey is 180 days for single trip cover and 90 days for annual cover. 單次旅遊計劃每一旅程保障期最長為180天,而全年保障計劃則為90天。
- 7. Except for annual cover, no refund of premium is allowed once the insurance certificate has been issued. 除全年保障計劃外,保險證明書一經簽發保費概不發還。

TravelCare Plus Insurance 智遊保

TravelCare Plus Insurance 智遊保

Notes 附註

Individual

- refers to the Insured Person aged between 18 and 85 (75 for Annual Cover)
- Children

Family

- refers to dependent & unmarried children who is / are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey

- Individual & Children refers to Insured Person and his / her children defined above with no limit on number of children
 - refers to the Insured Person and his / her spouse and children as defined above with no limit on

number of children

- 投保人年齡介乎18歲至85歲(全年保障計劃為75歲) 個人

- 指年齡在6星期至17歲而於整段旅程期間均與投保人同行的未婚子女 子女

個人及子女 - 即投保人及上述所指的17歲或以下之子女,並不限制子女數目

家庭 - 即投保人、其配偶及上述所指的17歲或以下之子女,並不限制子女數目

TravelCare Plus Insurance 智遊保

Declaration 聲明

I/We hereby declare and agree that

- 1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application
- 2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
- 3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
- 4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.



- 5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.
- I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing
- 6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/her rights under the PICS (see paragraph 4 above).
- 7. Where the Applicant(s) has/have an Insurance Broker:

I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們,謹此聲明並同意:

- 1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
- 2. 此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們 並沒有隱瞞任何重要資料及同意此申請表格之內容及 聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認,如末能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要 資料,將可能導致本公司不能接受或處理此保險申請或令本保單失效。
- 3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
- 4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名,本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來 持有的關於本人/我們的所有個人資料,並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明,或可致電本公司的客戶服務熱線 2603 9435 索取收集個人資料聲明副本。



- 5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的·請在以下有關方格內加上剔(×)號。
 - 本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的,並不願意接收任何推廣訊息或直銷資訊。
- 6. (如適用) 本人/我們已獲受保人授權提供本申請所需之一切資料,並就本申請之相關事宜,與本公司進行交涉,並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲 明確通知及同意,其個人資料將會轉介予本公司作辦理本申請之用,亦已獲通知其在收集個人資料聲明下所享有的權利(見上文第4段)。

本人/我們明白、確知及同意,本公司會就本人/我們購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用) 假如申請人為法人團體,本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意,才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Collection Statement of the Company is given 申請人 /獲發收集個人資料聲明人士簽署	
Name of Agent / Broker/ Technical Representative 代理人/ 經紀/ 業務代表	
Date (DD / MM / YYYY) 日期(日/月/年)	
Account Code 賬戶號碼	

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail 本申請表格的中英文版本如有差異,以英文版本為準。

10 TravelCare Plus Insurance 智遊保 TravelCare Plus Insurance 智遊保

Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 2603 9435 索取收集個人資料聲明副本。





English

中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。 為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

閣於保特保險

保特保險(香港)有限公司獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽 bolttechinsurance.hk網站。

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TravelCare Plus Insurance 智遊保 TRV.PSAP.B.2025.001