

Executive Travel Care Insurance

CHUBB®



Introduction

Chubb's Executive Travel Care Insurance provides a robust range of benefits covering medical, personal and travel-related incidents. The insurance policy assures the companies and their business executives that they are protected from unanticipated incidents.

It also assures their families that emergency assistance is a phone call away via a 24-hour hotline. Therefore, as companies expand their business ventures abroad, their business executives are able to travel with confidence knowing that they are Chubb insured.

Value-added Benefits:

- On unnamed basis
- Extra 18 Free Benefits
- Extend personal deviation before/after business trip
- Unlimited Trips Cover

Product Highlights

- Benefits providing the cover you need
- Worldwide Coverage without geographical limitation
- 180 days trip duration
- Easy administration -no requirement for trip or name declarations
- For all employees (No age limit)
- Leisure travel for C-Suites employees included at no extra cost (standalone personal trips)
- Amateur Sports covered
- Zero excess (nil deductible)

Two different plans are offered by Chubb's Executive Travel Care Insurance to fulfil your needs - Supreme and Premier plan.



Sun Flower Insurance Brokers Limited

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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.

Executive Travel Care Insurance, Hong Kong SAR. Published 04/2024. The policy is underwritten by Chubb Insurance Hong Kong Limited. Please refer to the policy provisions for full details of terms, conditions, limits and exclusions.

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Schedule of Benefits

Item	Coverage	Max. Sum Insured Per Person (HK\$)	
		Supreme	Premier
1	Accidental Death /Permanent Disability (Scale II): - Accident in Public Conveyance or Innocent Victim in Armed Robbery Extension - Additional Indemnity for taxis & E-hailing Vehicles	1,500,000 3,000,000 150,000	1,000,000 2,000,000 100,000
2	Medical Expenses: - Chinese Bonesetter & Acupuncturists up to HK\$2,000/accident & HK\$4,000/policy period - Follow up medical expenses incurred within 12 months after return to HK up to the remaining Sum Insured.	1,000,000	1,000,000
3	Personal Property: Sports equipment: HK\$5,000 per item/set/pair; lap-top computer: HK\$10,000; other article: HK\$3,000 per item/set/pair	20,000	10,000
4	Baggage Delay (6 hours delay)	2,000	1,000
5	Personal Money (including loss of travel document): Cash limit: HK\$2,000	30,000	15,000
6	Curtailment Expenses	30,000	20,000
7	Personal Liability	1,500,000	1,000,000
8	Loss of Deposit (Cancellation)	30,000	20,000
9	Travel Delay (6 hours delay) Trip Re-route (48 hours delay)	2,500 8,000	2,500 5,000
10	Hospital Cash: Daily Benefit: HK\$500	5,000	5,000
11	Chubb Insurance Worldwide Assistance Services: - Emergency Hotline Assistance Services - Emergency Medical Evacuation and/or Repatriation Services - Return Of Mortal Remains - Compassionate Visit - Child Escort - Convalescence Assistance - Hospital Guarantee Admission Service China Clinical Network (Digital China Emergency Card)	Covered Unlimited Unlimited 15,000 15,000 7,800 39,000 Included	Covered Unlimited Unlimited 15,000 15,000 7,800 39,000 Included
12	Free Coverage:		
	Major Burns (2nd & 3rd Degree Burns)	100,000	100,000
	Scarring of the face	25,000	25,000
	Trauma Counselling Benefits (HK\$1,500 per visit)	15,000	15,000
	Rehabilitation Expenses/Home Renovation	25,000	25,000
	Compassionate Death Benefits	10,000	10,000
	Critical Illness	20,000	20,000
	Funeral Expenses	20,000	20,000
	Education Fund	25,000	25,000
	Credit Card Protection	20,000	20,000
	Recruitment Expenses	20,000	20,000
	Coma Benefit (up to 50 weeks)	500 per week	500 per week
	Fractured Bones	20,000	20,000
	Spouse Retraining Benefit	20,000	20,000
	Rental Vehicle Excess Waiver	5,000	5,000
	Identity Theft	15,000	15,000
	Corporate Image Protection	15,000	15,000
	Psychotherapy Benefit (1,500 per visit)	15,000	15,000
	Missed Corporate Event	5,000	5,000

* This is a summary of coverage. Please refer to the Policy for exact policy coverage, terms and conditions.

Aggregate Limit and Premium Table

Total No. of Travelers*	Aggregate Limit per Accident (HK\$)		Annual Flat Premium (HK\$)**	
	Supreme	Premier	Supreme	Premier
3-6	6,000,000	4,000,000	6,000	5,000
7-10	10,000,000	7,000,000	8,000	7,000
11-15	15,000,000	10,000,000	12,000	10,000
16-20	20,000,000	13,000,000	14,000	12,000
21-25	25,000,000	16,000,000	17,500	15,000
26-30	30,000,000	20,000,000	21,000	18,000
31-40	35,000,000	25,000,000	23,500	19,500

* Persons who travel more than 5 times a year

** Premiums are not inclusive of levy. Levy collected by the Insurance Authority will be imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit www.ia.org.hk/tc/levy or contact 3191 6611

Enrolment

If you are interested to apply for Chubb's Executive Travel Care Insurance, please complete the attached application form and return it to us.

About Chubb in Hong Kong SAR

Chubb is a world leader in insurance. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsize commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

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Executive Travel Care Insurance Application Form

Important Notice:

Please refer to **Attachment 1** concerning your **Duty of Disclose** and the consequences of **Non-Disclosure**

Insured Company Details	
Name of Applicant:	
Company Name:	
Business Registration Number: (Please provide a copy of the BR Certificate)	
Address:	
Email Address:	
Business Nature:	
Plan Selected:	☐ Supreme ☐ Premier
Policy Commencement Date: (DD/MM/YY)	
Total No. of Travellers:	
Annual Flat Premium (HK\$):	
Total Premium (HK\$)	

Declaration
• We acknowledge that we have read and understood the Important Notices contained in this Application Form. • We agree that this application, together with any other information or documents supplied, shall form the basis of any contract of insurance. • We acknowledge that if this application is accepted, the contract of insurance will be subject to the terms and conditions as set out in the policy wording as issued or as otherwise specifically varied in writing by Chubb Insurance Hong Kong Limited (Chubb). • We declare after enquiry that the statements, particulars and information contained in this application and in any documents accompanying this application are true and correct in every detail and that no other material facts have been misstated, suppressed or omitted. • We undertake to inform Chubb of any material alteration to those facts before completion of the contract of insurance/insurance policy period (if applicable).

Personal Information Collection Statement

Chubb Insurance Hong Kong Limited (“**We/Us/Our**”) want to ensure any customer (“**You/Your**”) who provides personal identifiable information (“**Personal Data**”) to Us are confident that **Your Personal Data** is treated with the appropriate degree of confidentiality and security.

This Personal Information Collection Statement sets out the types of **Personal Data** **We** may collect, the purposes for collecting **Personal Data**, how and when **We** may use and disclose the **Personal Data**, and how **You** may access and correct **Your Personal Data**.

The types of **Personal Data** **We** collect from **You** depends on **Your** relationship with **Us**. The **Personal Data** may include but not limited to **Your** name, date of birth, identification document number, contact details (e.g. phone number, address, email address), financial information and account details, medical information, claims history, photographs and location information. Sometimes **You** may provide **Personal Data** about another person to **Us**, in doing so **You** confirm **You** have obtained that person's consent and have the authority to provide such **Personal Data** for use and transfer by **Us**.

a. Purposes of Collection of Personal Data

We will collect and use **Your Personal Data** for the purposes of creating, distributing and providing competitive insurance products and services, including **Our** processing of **Your** applications for insurance products, administering and managing **Your** and **Our** rights and obligations in relation to such insurance cover. **We** also collect **Personal Data** to identify products and services for **You**, to conduct research, surveys and analytics, and to market **Our** products and services. **We** may require **You** to provide certain Personal Data on mandatory basis for enabling **Us** to provide **You** with **Our** products and/or services.

b. Direct Marketing

Only with **Your** consent, **We** may use **Your** name, phone number, address, email address to contact **You** on marketing **Our** insurance products and services via mail, email, phone or messaging. **You** may notify **Us** to cease direct marketing by writing to **Our** Data Privacy Officer at the address stated below.

c. Transfer of Personal Data

All **Personal Data** **We** collect will be kept confidential and will not be disclosed nor transferred to any other parties without **Your** prior consent, but subject to any applicable law, **Your Personal Data** may be disclosed or transferred to the following parties (whether within or outside Hong Kong Special Administrative Region):

- i. third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **Our** relevant staff, contractors, agents, service providers and others such as data analysts, professional advisers, loss adjudicators and claims investigators, doctors and medical service providers, expert consultants, emergency assistance providers, credit reference bureaus, government agencies, reinsurers and reinsurance brokers;
- ii. **Our** parent and affiliated companies;
- iii. the relevant insurance intermediary; and
- iv. others for the purposes of public safety and law enforcement.

d. Access and Correction of Personal Data

You may access and correct **Your Personal Data** held by **Us** and **We** will do so unless there is any legal reason why **We** may refuse to do so. Please email **Our** Data Privacy Officer at Privacy.HK@chubb.com or mail to **Us** at 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong. If **We** levy any charges for providing information on your request, such charges will not be excessive. **We** will not charge **You** for updating **Your Personal Data**.

Commission disclosure

The Applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by Chubb Insurance Hong Kong Limited (Chubb), Chubb will pay the authorised insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the Applicant is a body corporate, the authorised person who signs on behalf of the applicant further confirms to Chubb that he or she is authorised to do so.

The Applicant further understands that the above agreement is necessary for Chubb to proceed with the application. The above disclosure statement is only applicable in situations where an insurance broker is used to purchase/place a policy. The undersigned, on behalf of the Named Insured and all of its subsidiaries.

Declaration	
Applicant's Signature:	Producer Name:
	Account Handler & Contact Phone no.
Date (DD/MM/YY):	

Your Duty of Disclosure:

Before you enter into a contract of general insurance with an insurer, you have a duty to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

It is important that all information provided in support of your application for insurance is understood by you and is correct, as you will be bound by your answers and by the information provided by you. If you do not understand any part of this notice, you should obtain independent advice.

Your duty of disclosure continues after your application for insurance has been completed up until the contract of insurance is entered into.

Consequences of Non-Disclosure:

If you fail to comply with your duty of disclosure, Chubb may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract.

If your non-disclosure is fraudulent, Chubb may also have the option of avoiding the contract from its beginning.

Change of Risk or Circumstances:

You should advise Chubb as soon as practicable of any change to your normal business as disclosed to Chubb prior to entering into the contract of insurance. This includes every change materially affecting the facts or circumstances existing at the commencement of this insurance, or at any subsequent renewal date.

Subrogation:

Where you have agreed with another person or company, who would otherwise be liable to compensate you for or contribute towards any loss or damage which is covered by the policy, that you will not seek to recover such loss or damage or contribution from that person, Chubb will not cover you, to the extent permitted by law, for such loss or damage or contribution.