

i-Travel (Single Trip)



Upgraded coverage with natural disaster and re-route expenses cover

Natural disaster cover:

- Trip Cancellation and Curtailment cover up to HK\$50,000
- Travel Delay cover of HK\$250 for every 6 hours of delay, up to HK\$3,500
- Additional transport expenses incurred for Missed Departure, up to HK\$15,000

Travel re-route:

- Up to HK\$5,000 cover for additional transport and accommodation expenses if your return trip to Hong Kong is unavoidably re-routed

Extra benefits provided for Black Alert under the Outbound Travel Alert System up to HK\$50,000:

- Up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed
- Additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Hong Kong
- HK\$1,000 cash allowance if you must stay overnight in another city waiting for the necessary public transport to return to Hong Kong

Other benefits:

- Personal Accident^{5,6,7} cover up to HK\$1,000,000
 - Advance payment of HK\$50,000 cash relief for Accidental Death
 - Major Burns Benefit up to HK\$1,000,000
 - Loss of Limb Benefit cover, which is defined in the Policy as loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg
- Deposit Guarantee of Hospital Admission up to HK\$40,000
- No excess is required for all benefits
- Medical Expenses benefit cover emergency dental treatment, medical and surgical expenses up to HK\$1,000,000^{6,7}
- Comprehensive 24-hour Worldwide Emergency Assistance Services
- Full Amateur Dangerous Sports⁹ cover at no extra cost. Amateur Dangerous Sports include hot-air ballooning, scuba diving, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping or horse riding
- Double Indemnity⁸ for Personal Accident up to HK\$2,000,000
- Terrorism¹⁰ cover up to HK\$3,000,000 per person¹⁰ for accidental death, bodily injury, medical expenses and Worldwide Travel Assistance Services
- Follow up medical expenses after returning to Hong Kong of up to HK\$50,000 for a maximum period of 3 months, including registered bonesetters, herbalists and acupuncture fees up to HK\$1,500 in total
- Personal Liability cover up to HK\$2,500,000
- Personal Money and Documents cover up to HK\$10,000
- Family Plan^{3,6} covering unlimited number of children
- Rental Vehicle Excess cover up to HK\$5,000
- Automatic Extension of Cover

Important Notes:

1. Maximum days per trip is 182 days, each trip should be commenced in Hong Kong.
2. All Insured Persons must be between 6 weeks and 75 years of age.
3. Family Plan is only applicable to a legally married couple and any number of your child(ren) aged between 6 weeks and 17 years of age.
4. Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
5. The maximum indemnity under Personal Accident Section for the Insured Person who is under 18 years of age will be limited to HK\$250,000.
6. For Family Plan, the maximum indemnity under Personal Accident Section will be limited to HK\$1,500,000 and the maximum indemnity under Medical Expenses Section will be limited to HK\$3,000,000 for all of the Insured Persons who are under 18 years of age.
7. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 70 years of age will be limited to only 25% of the Sum Insured.
8. The Double Indemnity benefit under Personal Accident Section will not be available to those Insured Persons who are under 18 or over 70 years of age at the time of an accident.
9. Amateur Dangerous Sports includes hot-air ballooning, scuba diving, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping and horse riding. The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are under 6 weeks or over 70 years of age.
10. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
11. i-Travel (Single Trip) is only available for online purchase.

Benefits Table			
Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
1. Personal Accident ^{1,2,3}	<ul style="list-style-type: none"> Accidental Death/Permanent Total Disablement/Loss of two limbs or sight of both eyes/Permanent Total Loss of speech and hearing. (An advance payment of HK\$50,000 cash relief will be paid to your legal representative in the event of your accidental death.) Loss of one limb⁹ or sight of one eye/Permanent Total Loss of speech or hearing. Cover 3rd degree burns of the minimum percentage of the surface area of your body as specified in the policy. 	1,000,000	500,000
		500,000	250,000
		1,000,000	500,000
2. Double Indemnity for Personal Accident ⁴	<ul style="list-style-type: none"> Double indemnity for Accidental Death while you are travelling in a private car or as a fare-paying passenger on public transport (e.g. scheduled flight, train) or in any armed robbery or attempted armed robbery. 	2,000,000	1,000,000
3. Medical Expenses ^{1,3}	<ul style="list-style-type: none"> Pays for necessary medical treatment expenses and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad. Pays for follow-up medical expenses within 3 months after arrival in Hong Kong up to HK\$50,000 including bonesetters' fees up to HK\$150 per visit per day and up to HK\$1,500 in total. 	1,000,000	500,000
4. Worldwide Travel Assistance Services ⁸	<ul style="list-style-type: none"> 24-hour worldwide emergency medical evacuation & repatriation after treatment. Deposit guarantee for hospital admission. Unexpected return to Hong Kong, Compassionate Visit, Children Escort Arrangements, etc. 	2,000,000 40,000 (as stated in Policy Appendix) Covered	
5. Terrorism Extension ⁵ (Applicable to the above Benefits 1-4)	<ul style="list-style-type: none"> Extends to provide you with Worldwide Travel Assistance Services as well as cover in respect of death or bodily injury (including necessary medical expenses incurred) which may be sustained through acts of terrorism under Personal Accident and Medical Expenses Sections. 	3,000,000	
6. Dangerous Sports Coverage ⁶	<ul style="list-style-type: none"> Pays you in the event of accidental death or bodily injury while you are taking part in hot-air ballooning, scuba diving, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping and horse riding. 	100% of the maximum benefits under the Personal Accident & Medical Expenses Sections	
7. Trip Cancellation and Curtailment	<ul style="list-style-type: none"> Reimburses expenses of unused travel and accommodation if your trip is cancelled or curtailed due to bodily injury, sickness or death of you, your immediate family members, fiancé(e) or close business partner; residential fire or flooding; jury services, witness summons or compulsory quarantine of you; or if you decide to cancel your trip due to adverse weather conditions, natural disaster directly resulting in suspension of public transport, strike, industrial action, riot or derangement of the public transport which results in delay in departure from Hong Kong for not less than 24 hours. <p>For Black Alert under the Outbound Travel Alert System:</p> <ul style="list-style-type: none"> Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed. Reimburses additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Hong Kong. Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Hong Kong. 	50,000	25,000
8. Travel Delay	<ul style="list-style-type: none"> Pays HK\$250 for each period of 6 hours of delay if <ul style="list-style-type: none"> the arrival/departure of public transport is delayed as a result of strike or industrial action, riot, hijack, adverse weather conditions, natural disaster directly resulting in suspension of public transport or derangement of the public transport or your trip is delayed due to the death, bodily injury or sickness of you, your immediate family members, fiancé(e) or close business partner travelling with you abroad. 	3,500	3,000
9. Missed Departure	<ul style="list-style-type: none"> Reimburses additional transport expenses incurred in reaching your planned destination if you miss your departure as the direct result of the failure of public transport to get you to the departure port or airport due to strike or industrial action, riot, hijack, adverse weather conditions or natural disaster directly resulting in suspension of public transport. Pays for additional transport and accommodation expenses up to HK\$5,000 if your trip is unavoidably re-routed. 	15,000	12,500
10. Loss of Baggage	<ul style="list-style-type: none"> Pays for accidental loss of or damage to personal baggage. (The maximum cover for any single article, pair or set of articles is HK\$2,000 and the overall limit for all sports equipment is HK\$5,000) 	20,000	15,000
11. Delayed Baggage	<ul style="list-style-type: none"> Pays for the cost of emergency purchase of essential items if your baggage is delayed for more than 12 hours on the outward journey. 	1,500	1,000
12. Personal Money and Documents	<ul style="list-style-type: none"> Pays for the accidental loss of cash or travellers' cheques. Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport. Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad. 	10,000	5,000
13. Personal Liability	<ul style="list-style-type: none"> Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property. 	2,500,000	
14. Rental Vehicle Excess	<ul style="list-style-type: none"> Pays an excess which you become liable to pay under the agreement with licensed rental company for loss of or damage to the vehicle that you rent. 	5,000	
15. Golfers' Hole-in-One ⁷	<ul style="list-style-type: none"> Pays for the cost of hospitality if you achieve a "Hole-in-One" in any recognized golf-course. 	5,000	3,000
16. Automatic Extension of Cover (Applicable to the above Benefits 8 and 9)	<ul style="list-style-type: none"> Cover is automatically extended free of charge in the event of delays due to unforeseen events covered under Travel Delay and Missed Departure Sections. 	Up to 14 days	

Important Notes:

- The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 70 years of age will be limited to only 25% of the Sum Insured.
- The maximum indemnity under Personal Accident Section for the Insured Person who is under 18 years of age will be limited to HK\$250,000.
- For Family Plan, the maximum indemnity under Personal Accident Section will be limited to HK\$1,500,000 and the maximum indemnity under Medical Expenses Section will be limited to HK\$3,000,000 for all of the Insured Persons who are under 18 years of age.
- The Double Indemnity benefit under Personal Accident Section will not be available to those Insured Persons who are under 18 or over 70 years of age at the time of an accident.
- Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
- The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are under 6 weeks or over 70 years of age.
- The Golfers' Hole-in-One benefit will not be available to those Insured Persons who are under 18 years of age.
- 24-hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Hong Kong.
- "Loss of one limb" is defined in the policy as loss by physical severance at or above the wrist or ankle or the total loss of use of an entire hand, arm, foot or leg.

Premium Table				
Days	Individual Plan		Family Plan	
	Plan A (HK\$)	Plan B (HK\$)	Plan A (HK\$)	Plan B (HK\$)
2	142	108	326	248
3	180	132	414	304
4	210	150	483	345
5	228	168	524	386
6	246	186	566	428
7	264	198	607	455
8	282	210	649	483
9	300	222	690	511
10	318	228	731	524
11	336	234	773	538
12	348	240	800	552
13	360	246	828	566
14	372	252	856	580
15	384	258	883	593
16	396	264	911	607
17	408	270	938	621
18	420	276	966	635
19	432	282	994	649
20	444	288	1,021	662
21	456	294	1,049	676
22	468	300	1,076	690
23	480	306	1,104	704
24	492	312	1,132	718
25	504	318	1,159	731
26	520	324	1,195	745
27	535	330	1,231	759
28	551	336	1,267	773
29	566	342	1,303	787
30	582	348	1,339	800
31 up to 182	HK\$14 each additional day	HK\$11 each additional day	HK\$32 each additional day	HK\$25 each additional day

Major Exclusions:

1. Any liability arising from a contractual agreement without the prior consent of Us is not covered
2. Any liability arising from the loss of or damage to property which belongs to or in custody or control of You or your family members is not covered
3. Professional or organised dangerous sports or activities
4. Manual work undertaken during business trips
5. Suicide, intentional self-inflicted injury, insanity
6. Alcoholic and drug addiction or solvent abuse
7. HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome)
8. Flying activities other than as a fare-paying passenger on a regular or schedule airline or licensed chartered aircraft
9. Air flight crew
10. Unlawful acts
11. War and terrorism (Except for Terrorism Extended Cover)
12. Nuclear weapons and radiations

Important Notes:

1. Maximum days per trip is 182 days, each trip should be commenced in Hong Kong.
2. All Insured Persons must be between 6 weeks and 75 years of age.
3. Family Plan cover is only applicable to a legally married couple and any number of your child(ren) between 6 weeks and 17 years of age.
4. Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
5. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 70 years of age will be limited to only 25% of the Sum Insured.
6. The maximum indemnity under Personal Accident Section for the Insured Person who is under 18 years of age will be limited to HK\$250,000.
7. For Family Plan, the maximum indemnity under Personal Accident Section will be limited to HK\$1,500,000 and the maximum indemnity under Medical Expenses Section will be limited to HK\$3,000,000 for all of the Insured Persons who are under 18 years of age.
8. The Double Indemnity benefit under Personal Accident Section will not be available to those Insured Persons who are under 18 or over 70 years of age at the time of an accident.
9. The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are under 6 weeks or over 70 years of age.
10. The Golfers' Hole-in-One benefit will not be available to those Insured Persons who are under 18 years of age.
11. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
12. No refund of the premium is allowed once the policy document has been issued.
13. i-Travel (Single Trip) is only available for online purchase.

This product leaflet is for reference only. Please refer to the policy wording for details of the coverage, terms, conditions and exclusions.