



# i-Travel (Annual)



## 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<sup>5,6,7</sup> cover up to HK\$1,000,000
  - 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
- Hospital Cash benefit up to HK\$5,000
- Medical Expenses benefit cover emergency dental treatment, medical and surgical expenses up to HK\$1,000,000<sup>6,7</sup>
- Comprehensive 24-hour Worldwide Emergency Assistance Services
- Full Amateur Dangerous Sports<sup>8</sup> 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
- Terrorism<sup>9</sup> cover up to HK\$3,000,000 per person for accidental death, bodily injury, medical expenses and Worldwide Travel Assistance Services
- Follow up medical expenses after returning to Hong Kong for up to HK\$100,000 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<sup>3,6</sup> covering unlimited number of children
- Rental Vehicle Excess cover up to HK\$5,000

#### **Important Notes:**

1. Maximum days per trip is 90 days, each trip should be a round-trip commencing in Hong Kong.
2. All Insured Persons must be between 6 weeks and 65 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 an 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 65 years of age will be limited to only 25% of the Sum Insured.
8. 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 65 years of age.
9. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
10. i-Travel (Annual) is only available for online purchase.

Benefits Table			
Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
1. Personal Accident <sup>1,2,3</sup>	<ul style="list-style-type: none"> <li>Accidental Death/Permanent Total Disablement/Loss of two limbs or sight of both eyes/ Permanent Total Loss of speech and hearing.</li> <li>Loss of one limb<sup>3</sup> or sight of one eye/Permanent Total Loss of speech or hearing.</li> <li>Cover 3<sup>rd</sup> degree burns of the minimum percentage of the surface area of your body as specified in the policy.</li> </ul>	1,000,000 500,000 1,000,000	500,000 250,000 500,000
2. Medical Expenses <sup>1,3</sup>	<ul style="list-style-type: none"> <li>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.</li> <li>Pays for follow-up medical expenses within 3 months after arrival in Hong Kong up to HK\$100,000 including boneseeters' fees up to HK\$150 per visit per day and up to HK\$1,500 in total.</li> </ul>	1,000,000	500,000
3. Hospital Cash	<ul style="list-style-type: none"> <li>Pays HK\$500 per day when you are hospitalised as an inpatient due to bodily injury or sickness when abroad.</li> </ul>	5,000	
4. Worldwide Travel Assistance Services <sup>6</sup>	<ul style="list-style-type: none"> <li>24-hour worldwide emergency medical evacuation and repatriation after treatment.</li> <li>Deposit guarantee for hospital admission.</li> <li>Unexpected return to Hong Kong, Compassionate Visit, Children Escort Arrangements etc.</li> </ul>	2,000,000	40,000 (as stated in Policy Appendix) Covered
5. Terrorism Extension <sup>4</sup> (Applicable to the above Benefits 1-4)	<ul style="list-style-type: none"> <li>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.</li> </ul>	3,000,000	
6. Dangerous Sports Coverage <sup>5</sup>	<ul style="list-style-type: none"> <li>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.</li> </ul>	100% of the maximum benefits under the Personal Accident & Medical Expenses Sections	
7. Trip Cancellation and Curtailment	<ul style="list-style-type: none"> <li>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.</li> <li>For Black Alert under the Outbound Travel Alert System:</li> <li>Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed</li> <li>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</li> <li>Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Hong Kong</li> </ul>	50,000	25,000
8. Replacement Employee <sup>7</sup>	<ul style="list-style-type: none"> <li>Reimburses transport costs of sending an employee overseas to replace the insured person who needs to be repatriated to Hong Kong due to bodily injury or sickness. The maximum amount payable will not exceed an economy class air ticket.</li> </ul>	20,000	
9. Travel Delay	<ul style="list-style-type: none"> <li>Pays HK\$250 for each period of 6 hours of delay if</li> <li>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</li> <li>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.</li> </ul>	3,500	3,000
10. Missed Departure	<ul style="list-style-type: none"> <li>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.</li> <li>Pays for additional transport and accommodation expenses up to HK\$5,000 if your trip is unavoidably re-routed.</li> </ul>	15,000	12,500
11. Delay Due to Hijack	<ul style="list-style-type: none"> <li>Pays HK\$500 for each day that you are prevented from reaching your scheduled destination through hijack of the aircraft in which you are travelling.</li> </ul>	2,500	
12. Loss of Baggage	<ul style="list-style-type: none"> <li>Pays for accidental loss of or damage to personal baggage. (The maximum cover for any single article, pair or set of articles is HK\$3,000 and the overall limit for Valuables or all sports equipment is HK\$10,000)</li> </ul>	25,000	15,000
13. Delayed Baggage	<ul style="list-style-type: none"> <li>Pays for the cost of emergency purchase of essential items if your baggage is delayed for more than 12 hours on the outward journey.</li> </ul>	1,500	1,000
14. Loss of Documents or Samples	<ul style="list-style-type: none"> <li>Reimburses the cost of replacing business records, documents or samples which have been lost or damaged. (The maximum cover for any one article is HK\$1,000)</li> </ul>	2,500	

Benefits Table			
Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
15. Personal Money and Documents	<ul style="list-style-type: none"> <li>Pays for the accidental loss of cash or travellers' cheques.</li> <li>Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport.</li> <li>Covers the loss of travellers' cheques and foreign currency purchased in respect of the Journey for up to 72 hours before the planned departure time in Hong Kong due to theft or burglary.</li> <li>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.</li> </ul>	10,000	5,000
16. Personal Liability	<ul style="list-style-type: none"> <li>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.</li> </ul>	2,500,000	
17. Rental Vehicle Excess	<ul style="list-style-type: none"> <li>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.</li> </ul>	5,000	
18. Automatic Extension of Cover (Applicable to the above Benefits 2 and 9)	<ul style="list-style-type: none"> <li>Cover is automatically extended free of charge up to 14 days in the event of delays due to unforeseen events covered under Travel Delay Section</li> <li>Cover is automatically extended free of charge up to 30 days in the event of delays due to bodily injury or illness covered under Medical Expenses Section.</li> </ul>	Up to 30 days	

**Important Notes:**

- The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 65 years of age will be limited to only 25% of the Sum Insured.
- The maximum indemnity under Personal Accident Section for an 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.
- 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 65 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.
- The Replacement Employee Benefit is only applicable if the Insured is either an incorporated or unincorporated company.
- "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.

Plan	Personal Accident Sum Insured (HK\$)	Annual Premium (HK\$)	
		Individual Plan (HK\$)	Family Plan <sup>3,6</sup> (HK\$)
A	1,000,000	1,800	4,500
B	500,000	1,500	3,750

**Major Exclusions:**

- Any liability arising from a contractual agreement without the prior consent of Us is not covered
- 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
- Professional or organised dangerous sports or activities
- Manual work undertaken during business trips
- Suicide, intentional self-inflicted injury, insanity
- Alcoholic and drug addiction or solvent abuse
- HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome)
- Flying activities other than as a fare-paying passenger on a regular or schedule airline or licensed chartered aircraft
- Air flight crew
- Unlawful acts
- War and terrorism (Except for Terrorism Extended Cover)
- Nuclear weapons and radiations

**Important Notes:**

- Maximum days per trip is 90 days, each trip should be a round-trip commencing in Hong Kong.
- All Insured Persons must be between 6 weeks and 65 years of age.
- 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.
- Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
- The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 65 years of age will be limited to only 25% of the Sum Insured.
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This product leaflet is for reference only. Please refer to the policy wording for details for the coverage, terms, conditions and exclusions.