



**ALL-ROUND
PROTECTION
FOR YOUR
TRAVEL
JOURNEY**

The Travel Insurance Package is specially designed to provide all-round protection for you and your family while travelling worldwide.

Comprehensive Protection

- Comprehensive coverage with 26 types of benefits as set out in the Table of Benefits to protect you throughout the journey!
- Personal accident benefit covers 17 different events of disablement and accidental death
- Medical Expenses Cover up to HKD1,200,000
- Terrorism cover including nuclear weapon or device or chemical or biological agent for Medical Expenses, Personal Accident, Emergency Assistance, Travel Delay, Trip Cancellation, Trip Curtailment
- Personal Baggage Cover applicable to accidental loss of or damage to mobile phones
- Optional cover "Cruise Protection" providing different coverage for cruise vacation with 8 additional types of benefits as set out in the Table of Benefits
- Automatic and free-of-charge extension of cover for up to 14 days if the trip is extended due to unexpected conditions which are entirely beyond the insured person's control and arise after the insured journey has begun

Other Highlights*

- Personal Accident cover up to HKD1,800,000
- Personal liability cover up to HKD5,000,000
- Major burn benefit up to HKD350,000
- No excess on any of the benefits is required
- Delay for 5 hours or above is covered
- Protection for engaging in a sports (except in a professional capacity), including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, etc.
- Follow up medical expenses, including Chinese medicine, bone-setting, acupuncture or chiropractic treatments etc.
- 24-hour global emergency assistance services including emergency medical evacuation and hospital admission deposit guarantee
- All accompanying children aged below 18 will enjoy free cover if travelling with his/her parent under family plan

Additional Benefits for Annual Travel Plan*

- No limit on the frequency of travel
- Cover is on a worldwide basis and is provided up to 90 days for each trip
- China Hospital Deposit Guarantee Benefit provides guarantee for the admission deposit to any designated hospital in China

* Subject to the maximum benefit limit stated in the Table of Benefits and the general and /or special exclusions and conditions in the policy terms.

TABLE OF BENEFITS

CORE BENEFITS	Maximum Benefits per Insured Person (HKD)		
	Economy Plan	Superior Plan	VIP Plan
Section 1 – Medical Cover¹			
If the insured person suffers from bodily injury or sickness during the insured journey, this benefit covers medically necessary expenses including costs of outpatient treatment, hospitalization fees, surgery and doctor's fees.	300,000	600,000	1,200,000
• Includes follow-up medical expenses incurred within 3 months after return to Hong Kong for continuation of medical treatment ²			
- on Accidental Bodily Injury	100% of maximum benefits		
- on Sickness	10% of maximum benefits		
- Follow-up includes treatment by Chinese medicine practitioner, Chinese bone-setting, acupuncture, chiropractic treatment	3,000 (150/day)	5,000 (150/day)	7,500 (150/day)
¹ For insured person aged below 18 or above 70, Medical Cover shall be limited to 50% of maximum benefits.			
² In no event shall the total amount payable under this Section 1 (including follow-up medical expenses) exceed 100% of the maximum benefits as stated in the Table of Benefits.			
Section 2 – Hospital and Quarantine Cash Allowance			
(a) Hospital Daily Cash Benefit : Provides a daily cash during hospitalization overseas or within 90 days after returning to Hong Kong due to an injury or illness during the insured journey.	1,500 (300/day)	3,000 (500/day)	10,000 (500/day)
(b) Quarantine Daily Cash Allowance : Provides a daily cash hospital confinement due to infectious disease in overseas or within three (3) days upon completion of the insured journey and returning Hong Kong due to infectious disease.	1,500 (300/day)	3,000 (500/day)	10,000 (500/day)
Section 3 – Intensive Care Unit Allowance			
Provides daily cash allowance if confined in the Intensive Care Unit.	1,500 (300/day)	3,000 (500/day)	10,000 (500/day)
Section 4 – 24-Hour Worldwide Emergency Assistance³			
(a) Deposit Guarantee for Hospital Admission	50,000		
(b) Emergency Medical Evacuation	Actual cost		
(c) Repatriation of Mortal Remains	Actual cost		
(d) Compassionate Visit	One economy class round-trip travel ticket and hotel accommodation expenses and up to 2,000 per day (maximum 5 days)		
(e) Additional Accommodation Expenses	Up to 2,000 per day (maximum 5 days)		
(f) Return of Unattended Children	One economy class one-way travel ticket up to 50,000		
(g) 24-hour Telephone Hotline and Referral Services	Included		
³ The services are provided by Inter Partner Assistance Hong Kong Limited.			

CORE BENEFITS	Maximum Benefits per Insured Person (HKD)		
	Economy Plan	Superior Plan	VIP Plan
Section 5 – Personal Accident⁴			
In the event that during the insured journey the insured person suffers from bodily injury, this benefit covers:			
(a) Accidental Death & Permanent Disablement while the insured person travelling on any public common carrier or is a victim in robbery	450,000	900,000	1,800,000
(b) Accidental Death & Permanent Disablement as a result of other accident	300,000	600,000	1,200,000
(c) Burns Cover: If the insured person suffers from third degree due to an accident during the insured journey	150,000	200,000	350,000
⁴ For insured person aged below 18 or above 70, Accidental Death & Permanent Disablement by Other Accidents Benefits shall be limited to 50% of maximum benefits, and the benefit of Accidental Death & Permanent Disablement on public common carrier or during robbery is not applicable.			
Section 6 – Compassionate Death Cash and Visit			
(a) Compassionate Death Cash: In the event of death of the insured person during the insured journey, provides compassionate death cash to express our condolences.	10,000	15,000	20,000
(b) Compassionate Visit: In the event of death of the insured person during the insured journey, this benefit covers the cost of one economy class return travel ticket and reasonable accommodation expenses necessarily incurred by one immediate family member to travel to the place where the insured person passes away.	One economy round-trip travel ticket and accommodation expenses up to HKD30,000		
Section 7 – Personal Baggage Cover^{4A}			
This benefit covers the accidental loss of or damage to baggage or personal belongings including mobile phones, tablets PC, golf equipment, laptop computer, cameras and camcorders and their accessories and related equipment during the insured journey. Sub-limits :	10,000	20,000	30,000
- Lap-top computer	10,000	10,000	10,000
- An aggregate limit of all cameras, camcorders & their accessories and related equipment.	5,000	5,000	5,000
- Mobile phone	500	1,500	3,000
- An aggregate limit of all golf equipment	5,000	5,000	5,000
- Per item, pair, set or collection for other personal belongings and luggage	3,000	3,000	3,000
^{4A} The insured person may only claim under either Section 7 or Section 14 from the same item.			
Section 8 – Loss of Personal Money			
This benefit covers any loss of cash, cheques, money order and traveller's cheques which belonging to and being carried by the insured person or in a locked hotel room due to robbery, burglary or theft occurring during the insured journey.	1,000	3,000	4,000
Section 9 – Credit Card Protection			
In the event of accidental death of the insured person during the insured journey, this benefit covers the outstanding balance of the insured person's credit card(s) for goods purchased during the insured journey as at the date of the accident.	10,000	20,000	50,000
Section 10 - Loss of Travel Document and/or Travel Ticket			
This benefit covers the replacement cost incurred for the accidental loss of travel documents, credit cards or travel ticket as well as additional transportation and accommodation expenses incurred (accommodation expenses sub-limit HKD1,000 per day).	3,000	5,000	10,000

CORE BENEFITS	Maximum Benefits per Insured Person (HKD)		
	Economy Plan	Superior Plan	VIP Plan
Section 11 - Loss of Home Contents due to Burglary			
This benefit covers the loss of or damage to home contents as a result of burglary whilst the insured person's home is unoccupied during the insured journey. (Maximum of HKD 5,000 for any one article, pair, set or collection.)	10,000	20,000	30,000
Section 12 - Personal Liability			
This benefit covers the insured person's liability for any compensation and/or any legal expenses as a result of an accident which causes bodily injury to others or damage to other's property during the insured journey.	1,500,000	2,500,000	5,000,000
Section 13 – Travel Delay^{4B}			
In the event that the public common carrier in which the insured person has arranged to travel is delayed for at least 5 hours from the departure or arrival time specified in the insured person's original itinerary as a result of strike or other industrial action, riot, civil commotion, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier, or airport closure, the following benefits will be paid to the insured person:			
(a) Travel Delay (HKD300 every 5 full hours)	1,500	3,000	5,000
(b) Extra Accommodation Costs incurred outside Hong Kong due to travel delay (Sub-limit HKD1,000 per day)	2,000	3,000	5,000
(c) Extra Re-routing Costs due to travel delay	5,000	7,500	10,000
^{4B} The insured person may only claim under Section 13(a) or Section 13(b)-13(c) or Section 16/20/24 (but not more than one section) in respect of any losses arising from the same cause. Also, an insured person may not claim under Section 13 if the loss arising from the same cause has already been claimed by such insured person under item (a), (b) or (c) of Cruise Protection.			
Section 14 - Baggage Delay Allowance^{4C}			
Asia Insurance will pay allowance if the insured person's checked-in baggage is delayed for more than 6 hours after the insured person's arrival at the scheduled destination abroad due to mishandling by airlines or carrier. Same piece of delayed baggage can only be claimed by one insured person.	500 (250 first 6 full hours, 250 every 6 full hours thereafter)	1,000 (500 first 6 full hours, 500 every 6 full hours thereafter)	1,500 (500 first 6 full hours, 1,000 every 6 full hours thereafter)
^{4C} The insured person can only claim under either Section 7 or Section 14 from the same item.			
Section 15 - Cancellation of Trip ⁵			
(a) Cancellation of Trip: This benefit covers the unused and non-refundable charges which have been paid in advance, including expenses for air tickets and accommodation in the event that the insured journey has to be cancelled due to sudden death, serious bodily injury or serious sickness of the insured person or his/her immediate family members or travel companion or the insured person's attendance being required in court as a witness or for jury service or the insured person being held in compulsory quarantine within 90 days before departure; unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the planned destinations and fire, flood or burglary at the Insured Person's principal home arising within one week before the departure date; OTA Alter (*refer to "Outbound Travel Alert Extension" for details of coverage.)	10,000	20,000	50,000
• Loss of Reward Protection: Reimburse the cancellation fee of the redeemed air mileage at HKD1,000 or provides cash allowance at HK\$1 for every 10 air mileage on the non-refundable air mileage redeemed for transportation and accommodation.	1,000	1,000	1,000
(b) Single Occupancy: Asia Insurance will reimburse the additional cost incurred as a result of a change in the per person occupancy rate applicable to the prepaid travel ticket and/or accommodation, or tour package, in the event of death, serious injury or serious illness of the insured person's travel companion within one week before the departure date, if the insured person decides to travel as planned.	1,000	5,000	10,000
⁵ The insured person may only claim under either Section 15(a) or 15(b), but not both sections, in respect of any losses arising from the same cause. Also an insured person may only claim under either Section 15 or Section 24 (but not more than one section) in respect of any loss arising from the same cause. An insured person may not claim under Section 15 if the loss arising from the same cause has already been claimed by such insured person under item (a), (b) or (c) of Cruise Protection.			

CORE BENEFITS	Maximum Benefits per Insured Person (HKD)		
	Economy Plan	Superior Plan	VIP Plan
Section 16 - Curtailment of Trip^{5A}			
(a) Curtailment of Trip: This benefit covers the loss of unused and non-refundable travel fare, accommodation, or additional travel fare and accommodation incurred which have been paid in advance in the event that the insured person has to abandon the insured journey and return to Hong Kong due to sudden death, serious bodily injury or serious sickness of the insured person or his/her immediate family members or travel companion; fire, flood or burglary at the insured person's principal home in Hong Kong; unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination; OTA Alter (*refer to "Outbound Travel Alert Extension" for details of coverage.).	10,000	20,000	30,000
• Loss of Reward Protection: Reimburse the cancellation fee of the redeemed air mileage at HKD1,000 or provides cash allowance at HK\$1 for every 10 air mileage on the non-refundable air mileage redeemed for transportation and accommodation.	1,000	1,000	1,000
^{5A} An insured person may only claim under either Section 16 or Section 13/20/24 (but not more than one section) in respect of any loss arising from the same cause. Also, an insured person may not claim Section 16 if the loss arising from the same cause has already been claimed by such insured person under item (a), (b) or (c) of Cruise Protection.			
Section 17 - Missed Event Cover			
Asia Insurance will reimburse the ticket cost which has been paid in advance, if the insured person is unable to use such ticket(s) which being tickets to overseas theme parks event, overseas sports events, music or performance events as caused by the following: <ul style="list-style-type: none"> • sudden death, serious physical injury or serious illness of the insured person, immediate family member or travel companion within 90 days before the departure date; • witness summons, jury service or compulsory quarantine of the insured person within 90 days before the departure date; or • mechanical and/or electrical breakdown of the public common carrier occurred before the scheduled start time of the aforesaid event. 	Not applicable	2,000	3,000
Section 18 - Unauthorized Use of Lost Credit Card			
This benefit covers the monetary loss due to the unauthorized use of the insured person's credit card; provided that insured person's credit card is lost accidentally during the insured journey.	2,000	4,000	6,000
Section 19 - Rental Vehicle Excess⁶			
If the insured person rents or hires a rental vehicle during the insured journey which is involved in a collision whilst under his/her control or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), the excess payable in respect of the loss of or damage to such vehicle will be reimbursed. This benefit shall be payable only once per insured journey.	2,000	5,000	5,000
⁶ The insured person must purchase relevant comprehensive motor vehicle insurance arranged by the rental organization against loss of or damage to the rental vehicle during the rental period.			
Section 20 – Missed Connection^{6A}			
Reimburses the additional transportation and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within consecutive 5 hours.	Not applicable	2,000 (1,000/day)	3,000 (1,000/day)
^{6A} An insured person may only claim under either Section 20 or Section 13/16 (but not more than one section) in respect of any loss arising from the same cause. Also, an insured person may not claim Section 20 if the loss arising from the same cause has been claimed by such insured person under Item (a), (b) or (c) of Cruise Protection.			

CORE BENEFITS	Maximum Benefits per Insured Person (HKD)		
	Economy Plan	Superior Plan	VIP Plan
Section 21 – Aircraft Hijack			
Provides cash allowance if delay or interruption of the Insured journey caused by hijack exceeds 12 hours.	10,000 (500/day)	10,000 (1,000/day)	10,000 (2,000/day)
Section 22 - Home Return Protection			
Reimburse up to maximum benefit for additional accommodation at the airport in the event of unable to return principal home after the trip due to natural disaster or adverse weather conditions.	1,000	2,000	3,000
Section 23 - Golfing ‘Hole in One’			
If the adult insured person achieves a ‘Hole In One’ while playing golf at any recognized golf course outside Hong Kong, Asia Insurance will pay the amount specified in the Table of Benefits per event.	Not applicable	1,000	2,000
Section 24 – Overbooking^{6B}			
In the event the insured person had obtained a confirmed reservation but fails to board the public common carrier due to overbooking, Asia Insurance will reimburse the reasonable accommodation and meal expenses (if not compensated by public common carrier or any third party)	Not applicable	5,000	10,000
^{6B} An insured person may only claim under either Section 24 or Section 13/15/16 (but not more than one section) in respect of any loss arising from the same cause.			
Section 25 – Trauma Counselling			
Pays for the counselling fees if the insured person is the witness &/or victim of a traumatic event. (Sub-limit HKD1,000 per visit per day)	3,000	10,000	20,000
Section 26 - China Hospital Deposit Guarantee Benefit ⁷			
(Applicable only to Annual Travel Plan and to insured person aged above 17) Provides guarantee of hospital deposit to Hospital Network in China upon presenting the China Hospital Deposit Guarantee Card, in the event that the insured person suffers from bodily injury or sickness during the insured journey in China.	Full Admission Deposit Guarantee		
⁷ The service is provided by Inter Partner Assistance Hong Kong Limited.			

Coverage for the Entire Journey from Home to Home

“Travel Insurance Package” covers your entire trip as commencing at the time you leaves directly from your place of residence in HK or workplace in HK (whichever is the later, but not exceed 4 hours prior to booked departure time); and end at the time you arrive your place of residence in HK or workplace in HK (whichever is the earlier, but not exceed 4 hours after you arrived at HK).

One-Way Single Trip Cover

- For insured person who is leaving Hong Kong on an one-way ticket (e.g. to study abroad or to emigrate), he/she can choose to take one-way cover.
- The insured journey shall end within seven days upon the insured person’s arrival at the declared final destination.

OPTIONAL BENEFIT (not applicable to Annual Travel Plan) - Table of Benefit

CRUISE PROTECTION	Maximum Benefits per Insured Person (HKD)		
	Economy Plan	Superior Plan	VIP Plan
(a) Cruise Cancellation due to Travel Delay: This benefit covers the irrecoverable cost of cruise fee pre-paid if the public common carrier for travelling to the cruise ship is delayed in excess of 8 hours due to unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions or natural disaster, directly results in the insured person failure to board the cruise ship and cancel the cruise. ⁸	15,000	30,000	60,000
(b) Cruise Tour Interruption Cover: This benefit covers additional cost of travel ticket reasonably incurred in re-routing to rejoin the cruise ship in the next scheduled port of call if the public common carrier for travelling to the designated port is delayed in arrival in excess 8 hours due to unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions, natural disaster or mechanical and / or electrical breakdown of the public common carrier, directly results in the Insured Person's failure to board the cruise ship. ⁸	6,000	9,000	15,000
(c) Failure to Board the Cruise Ship: This benefit covers the additional costs of travel ticket for rejoining the cruise ship at the next schedule port of call and/or reasonable accommodation expenses at the relevant port of call incurred by the insured person if the insured person fails to board the cruise ship after shore excursion due to <ul style="list-style-type: none"> serious traffic accident of the public common carrier on which the insured person is travelling during the shore excursion; injury during the shore excursion which requires the insured person to be confined in the hospital at the scheduled departure time of the cruise ship at the relevant port.⁸ 	4,000	8,000	15,000
(d) Shore Excursion Cancellation Allowance: Asia Insurance will pay a lump sum allowance for the cancellation of pre-booked and pre-paid shore excursion due to <ul style="list-style-type: none"> sudden death, serious bodily injury or serious sickness of the insured person or travel companion during voyage; unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions, natural disaster, or Red OTA or Black OTA issued at the destinations of the excursion occur one day before the departure date of the shore excursion. 	2,500 (500/ excursion)	5,000 (1,000/ excursion)	7,500 (1,500/ excursion)
(e) Satellite Phone on the Cruise Ship: This benefit covers the satellite phone call expenses incurred by the insured person whilst on board a cruise ship after the occurrence of serious bodily injury or serious sickness which prevents him/her from continuing the insured journey.	1,000	2,000	3,000
(f) Damage of Evening Wear for Formal Dinner on Cruise Ship: Asia Insurance will pay a lump sum allowance if the evening wear which the insured person has worn for the formal dinner on cruise ship is permanently damaged by the laundry service (other than self-service laundry) provided on the cruise ship.	500	500	1,000
(g) Pet Care Cover: Asia Insurance will reimburse for the actual accommodation cost incurred by insured person if his/her pet to extend the stay in pet hotel in Hong Kong during insured person's involuntary journey extension due to unexpected outbreak of strike, riot, civil commotion, terrorism, compulsory quarantine, adverse weather conditions or natural disaster which prevent the insured person to complete the insured journey within the period stated in the original official itinerary.	500 (100/ day)	750 (150/ day)	1,500 (300/ day)
(h) Park and Fly Cover: Asia Insurance will reimburse for the actual parking fee incurred to the insured person if his/her private vehicle is parked in the car parks of Hong Kong International Airport during his/her involuntary journey extension due to unexpected outbreak of strike, riot, civil commotion, terrorism, compulsory quarantine, adverse weather conditions or natural disaster which prevent the insured person to complete the insured journey within the period stated in the original official itinerary.	500 (100/ day)	1,000 (100/ day)	1,500 (150/ day)

⁸ An insured person may only claim under item (a), (b) or (c) of Cruise Protection (but not more than one item) in respect of any loss arising from the same cause. Also, an insured person may not claim under item (a), (b) or (c) of Cruise Protection if the loss arising from the same cause has already been claimed by such insured person under Section 13/15/16/20.

Outbound Travel Alert Extension

In the event of the Security Bureau of Hong Kong launches Red Alert or Black Alert to your planned destination, you may adjust your travel plan or avoid non-essential travel to the country or region where the alert is launched to. To minimize your financial loss, "Travel Insurance Package" extends to cover for your loss of pre-paid or unused travel and accommodation expenses due to adjustment of travel plans. Reimbursement to your loss is in accordance with the table as below:

Benefits	Red Alert	Black Alert
1. Cancellation of Trip (Section 15)	Up to 50%**	Up to 100%**
2. Curtailment of Trip (Section 16)	Up to 50%**	Up to 100%**
3. Refund of administration fee charged by travel agent or visa fee	Up to HK\$300	Up to HK\$300
4. Allowance of Involuntary Journey Extension	Not applicable	HK\$500/day (up to 10 days)

(** of the loss or the maximum benefits, whichever is the lower)

Conditions:

1. Cancellation of trip must take place not earlier than 7 days from the departure date of the scheduled itinerary and the Outbound Travel Alert to the planned destination must be in force at the time of cancellation.
2. Curtailment of trip must take place while Outbound Travel Alert to the destination is in force after commencement of the trip
3. Irrecoverable administration fee charged by the travel agent/ public/public common carrier/hotel and/or visa fee shall be paid only while the Black OTA or Red OTA is hoisted within one (1) week before the commencement date of the insured journey and the insured person has to cancel such insured journey.

Exclusions:

1. Not covered if the Red or Black OTA is hoisted or announced to the destination(s) listed in the itinerary before the effective date (enrollment date) of the Policy.
2. Excludes any loss or claim if the insured person refuses to take the first available alternative transportation offered by the original public common carrier.

For Annual Travel Plan					
Premium (HKD)					
Economy Plan		Superior Plan		VIP Plan	
Individual	Family	Individual	Family	Individual	Family
1,250	2,500	1,850	3,700	2,650	5,300

Premium Levy

Premium Levy payable to the Insurance Authority ("IA") by policyholders has been imposed on relevant policy at the applicable rate and would be collected through insurance companies. For further information, please visit www.asiainsurance.hk or www.ia.org.hk. Asia Insurance will settle the Premium Levy on behalf of the policyholder of "Travel Insurance Package" to IA.

Premium Table

For Single Trip Travel Plan						
Premium (HKD)						
Day	Economy Plan		Superior Plan		VIP Plan	
	Individual	Family	Individual	Family	Individual	Family
1	78	156	98	196	136	272
2	88	176	125	250	186	372
3	105	210	168	336	237	474
4	118	236	198	396	276	552
5	136	272	225	450	318	636
6	162	324	258	516	375	750
7	185	370	290	580	413	826
8	212	424	338	676	480	960
9	243	486	382	764	549	1,098
10	255	510	415	830	605	1,210
11	268	536	448	896	665	1,330
12	283	566	480	960	712	1,424
13	298	596	506	1,012	748	1,496
14	315	630	535	1,070	792	1,584
15	332	664	562	1,124	838	1,676
16	345	690	590	1,180	880	1,760
17	359	718	615	1,230	918	1,836
18	372	744	643	1,286	955	1,910
19	385	770	668	1,336	988	1,976
20	398	796	692	1,384	1,020	2,040
21	410	820	712	1,424	1,052	2,104
22	422	844	733	1,466	1,080	2,160
23	435	870	755	1,510	1,112	2,224
24	448	896	778	1,556	1,145	2,290
25	460	920	799	1,598	1,198	2,396
26	482	964	818	1,636	1,230	2,460
27	495	990	840	1,680	1,262	2,524
28	508	1,016	861	1,722	1,295	2,590
29	518	1,036	880	1,760	1,328	2,656
30	529	1,058	898	1,796	1,358	2,716
Each additional day	18	36	23	46	32	64

Optional Benefit

Cruise Protection – Additional Premium

Percentage of Premium of the Core Benefit	
Single Trip Travel Plan	Annual Travel Plan
30%	Not applicable

Remarks:

- For Single Trip Travel Plan, insured person aged above 75 years can only opt for Economy Plan.
- For Single Trip Travel Plan, insured person aged below 18 years (if travel independently) can only opt for Superior Plan or Economy Plan.
- For Annual Travel Plan, age limit is 75 years old.
- For Annual Travel Plan, insured person aged 71 to 75 years can only opt for Economy Plan.
- For individual policy under "Annual Travel Plan", insured person must be above 17.
- "Child/Children" refers to the dependent and unmarried child/children who are aged under 18 years old as named in the Policy Schedule or the Certificate of Insurance.
- "Family" refers to insured person, his/her spouse and children (irrespective of the number) travelling with the insured person and/or his spouse for the entire insured journey.
- For "Family Plan", the Proposer (Insured) must be one of the Insured Person under the Policy.
- The maximum liability for "Family Plan" shall not exceed 300% (if both parents are premium paying insured persons) of the relevant maximum benefits of an adult irrespective of the number of child(ren) aged below 18 years being non-premium paying insured person(s).
- The Proposer (Insured) must be aged 18 or above.
- Insured Person(s) must be legal Hong Kong resident(s).
- Any insured person under 12 years of age must be accompanied by an adult.
- Optional Benefit "Cruise Protection" is only applicable to Single Trip Travel Plan.

General Exclusions:

General exclusions applicable to all sections:

1. Any event arising from war, act of foreign enemy, civil war, revolution, rebellion, insurrection, military force or coup.
 2. Any event arising from nuclear fission, nuclear fusion or radioactive contamination (unless it is arising from act of Terrorism causing loss, damage or injury under Sections 1, 4, 5, 13, 15, 16, 25 & 26 and items (a), (b), (d), (g) & (h) of Cruise Protection).
 3. Any pre-existing condition, congenital and hereditary condition; insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism or drug addiction.
 4. Any condition resulting from pregnancy, childbirth or miscarriage, abortion, prenatal care as well as post-natal care and other complications arising therefrom, venereal disease; suicide or intentional self-inflicted injury; any illness attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS.
 5. The Insured Person not taking all reasonable efforts to safeguard his/her property/money, or to avoid bodily injury to minimize any claim under this Insurance.
 6. Any illegal or unlawful act by the insured person or the insured person's direct participation in strike, riot or civil commotion or terrorism.
 7. Any losses due to trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.
 8. Any loss or liability incurred as a result of the insured person being a crew member or an operator of any air carrier.
 9. Any activity or involvement of the insured person in the air unless such insured person is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority.
 10. Loss of business merchandise or sample, foodstuffs and/or medicine, tobacco, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories unless it is worn or carried by the insured person at the time of loss or damage will not be compensated.
- * The above is only part of the policy exclusion. Please refer to the policy jacket for the full list of exclusions that apply to each section and the entire policy.

Important Notes:

1. Application to insure a group of over 30 people under one policy is subject to the prior approval of Asia Insurance Co., Ltd. ("Asia Insurance").
2. This policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
3. Insured person must be fit to travel at the time of applying this insurance and not in acknowledgement of any circumstances (including but not limited to financial, medical, political, adverse weather) which could lead to cancellation, interruption or curtailment of the journey.
4. The maximum period of protection is 180 days for single trip travel plan and 90 days per trip for annual travel plan.
5. No extension of period of insurance is allowed once the policy has been effected unless otherwise expressly provided in the policy.
6. Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
7. No refund of premium is allowed once the policy has been effected (for single trip travel plan and one-way travel plan only) and the insurance cover shall be non-transferrable.
8. Loss of cash or personal belongings, which are not reported to the police or the relevant airline, hotel or travel agency, will not be compensated.
9. Any claim for the Missed Event Cover benefit must be submitted together with the

actual ticket or payment receipts.

10. Cancellations or alterations to travel schedule must be verified by the airline, travel agency or any other relevant organizations.
11. Immediate notice shall be given to Asia Insurance of any occurrence likely to give rise to a claim under the policy upon your return to Hong Kong. All original invoices and receipts shall be submitted together with the duly completed claim form within 30 days.

For further information about this Plan or enquiries, please contact:

✉ **OCBC Wing Hang Insurance Agency Limited ("OCBC Wing Hang Insurance Agency")**
16/F., Eastern Central Plaza, 3 Yiu Hing Road, Shaukeiwan, Hong Kong
or

🖥️ **ocbcwhhk.com**

For Policy Coverage Enquiries : 3606 9960 (Asia Insurance)
For Claims Enquiries : 3606 9196 (Asia Insurance)
Hotline Office Hours : Monday to Friday 9:00am - 1:00pm,
2:00pm - 5:30pm (except Public Holidays)

OCBC Wing Hang Insurance Agency is a wholly-owned subsidiary of OCBC Wing Hang Bank Limited.

OCBC Wing Hang Insurance Agency are registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as insurance agency and is the authorized insurance agency of Asia Insurance for distribution of this Plan in the HKSAR. The plan is underwritten by Asia Insurance which is authorized and regulated by the Insurance Authority of the Hong Kong Special Administrative Region ("HKSAR"). Asia Insurance will be responsible for providing your insurance coverage and handling claims under your Plan.

Premiums will be payable to Asia Insurance upon enrolment to this plan. Asia Insurance would provide OCBC Wing Hang Insurance Agency commission and performance bonus accordingly in respect of the selling of this plan. The existing staff remuneration policy on sales offered by OCBC Wing Hang Insurance Agency takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

Information in this leaflet is for reference and illustrative purpose only and shall not form any part of the policy document. The policy document may contain terms and conditions which are not detailed in this leaflet. In case of any inconsistency between this leaflet and the policy document, the policy document shall prevail. OCBC Wing Hang Insurance Agency and Asia Insurance may at any time(s) amend the contents of this leaflet in any manner as it may at its absolute discretion deem fit without notice. Asia Insurance reserves the right of final approval.

Asia Insurance reserves the right to accept or decline any application for this plan. In case of any dispute in connection with the contents of this leaflet, the decision of Asia Insurance shall be final and conclusive. If you have any enquiries, please call the enrollment hotline 2272 8893.

This plan is a product of Asia Insurance but not OCBC Wing Hang Insurance Agency. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between OCBC Wing Hang Insurance Agency and the customer out of the selling process or processing of the related transaction, OCBC Wing Hang Insurance Agency is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between Asia Insurance and the customer.

Please refer to the policy for full terms and conditions of the product, including the clauses, definitions, endorsements, exclusions, extensions and provisions. In case of any disputes, the English version of the policy shall prevail.

In case of any conflict or inconsistency between the English and Chinese versions of this leaflet, the English version shall prevail.

This leaflet is published / issued by Asia Insurance Co., Ltd.

Appointed Insurance Agent

華僑永亨保險代理有限公司
OCBC Wing Hang Insurance Agency Limited

Underwritten by :

 亞洲保險
ASIA INSURANCE