



CHUBB®

Chubb TravelWell  
Protection Plan

安達旅遊保險

Chubb  
Travel  
Insurance

# 想盡享無憂旅程？請謹記投保「安達旅遊保險」！

## 計劃特點

- 延伸保障至離港前3小時及回港後3小時止
- 「取消旅程」及「縮短旅程」保障「紅色警示」及「黑色警示」
- 提供24小時全球緊急支援服務，「緊急醫療運送」不設上限
- 醫療費用延伸至提供「傷殘設施津貼」及保障「休養期酒店住宿及交通費用」
- 保障旅程中之消閒活動，包括熱氣球、跳傘、滑雪及各項水上活動
- 延伸保障因恐怖襲擊而引致之「個人意外」、「醫療費用」、「取消旅程」及「縮短旅程」等索償
- 新增「特別活動阻礙」保障：特別活動包括主題公園、音樂會、體育賽事、歌劇等
- 特設「租用汽車的免責補償費用」保障

## 保障

### A. 個人意外

保障受保人在旅程中因意外、綁架、騎劫、襲擊、謀殺或搶劫而引致身故或永久傷殘。

如受保人以付費乘客身份乘搭公共交通工具或乘坐由旅行社安排之交通工具時發生意外而引致身故或永久傷殘，最高可獲賠償港幣\$2,500,000。

### B. 醫療費用

#### (a) 醫療費用

賠償受保人在旅程中因意外損傷或疾病而引致之門診、住院及手術費用。

#### (b) 回港覆診費用（不適用於廣東及澳門計劃）

受保人回港後90日內引致之覆診費用亦受保障；包括合格註冊中醫、跌打及針灸治療，每日每次最高港幣\$150，最高賠償為港幣\$3,000。

#### (c) 創傷輔導保障

若受保人在創傷事件中蒙受身體損傷，令受保人須在創傷事件發生後90日內接受創傷輔導治療，其治療費用可獲賠償。

#### (d) 傷殘設施津貼

資助因意外導致傷殘而需要安裝家居及日常活動輔助的設施。

#### (e) 休養期酒店住宿及交通費用（不適用於廣東及澳門計劃）

如受保人在旅程中因受傷或患病住院，而醫生建議出院後需休養後才可繼續旅程，可賠償因此原因而引致的額外海外酒店住宿及單程交通費用，最高賠償為港幣\$20,000。

#### (f) 住院安排國際長途電話費用（只適用於環球計劃1、2、環球郵輪計劃及亞洲郵輪計劃）

若受保人於旅程內因身體損傷或患病導致須醫生診治及在香港以外住院，本公司將補償由固網或手提電話打出至Chubb Assistance – 24小時環球支援服務的國際直撥電話(IDD) 費用，最高賠償為港幣\$2,000。

## C. Chubb Assistance—24小時環球支援服務

### (a) 緊急醫療運送及/或運返

如受保人蒙受意外損傷或疾病，因近處並無所須之治療，在醫生的建議下，而須運送至其他地方接受治療，可安排運送及負責有關費用。

### (b) 遺體運返

如受保人因意外損傷或疾病而導致不幸身故，可安排運返其遺體回港及負責有關費用。

### (c) 親友探望

保障受保人在海外因意外損傷、疾病或不幸身故，而需親友前往照顧之費用包括1張來回經濟客位機票及最多連續5晚住宿費用。

### (d) 小童護送

如受保人在旅程期間遇上意外損傷、疾病而需住院或不幸身故，令其同行之18歲以下受保小童無人照顧，可安排護送該小童回港及負責有關費用。

### (e) Chubb Assistance—24小時電話熱線及轉介服務

受保人可享受「Chubb Assistance」提供之電話諮詢服務，例如：

- 翻譯轉介服務
- 醫療諮詢服務
- 醫院入住安排
- 遺失行李及旅遊證件支援服務

## D. 住院現金（不適用於廣東及澳門計劃）

如受保人在旅程中因意外損傷或疾病而須於海外住院接受治療，每日可獲現金津貼港幣\$500，最高可獲港幣\$10,000賠償。

延伸保障：若受保人曾於海外住院，回港後90日內仍須就同一傷病繼續住院，仍可享有以上保障。

## E. 燒傷保障

保障受保人不幸因意外燒傷（二級及三級程度）。

## F. 個人財物

賠償受保人因被盜竊、搶劫、爆竊或意外而引致個人財物遺失或損毀。惟不包括任何形式的金錢、任何種類的文件、任何種類的食物或飲料、古董、合約、債券、證券、動物、軟件、交通工具及配件、以及於損失或損毀時受保人並未佩戴或攜帶之珠寶手飾。

特設獨立的運動用品、相機或手提電腦及\*手提電話限額。

\*只適用於環球計劃1、2、環球郵輪計劃及亞洲郵輪計劃。

## G. 個人金錢

保障因盜竊或搶劫而引致現金或旅遊支票之損失。

## H. 遺失證件

如受保人在旅程中遺失出入境所需的旅遊證件或機票 / 車船票，本公司將賠償有關文件之補領費用及其額外交通及住宿費用。

## I. 取消旅程

### (a) 取消旅程

賠償受保人因下列原因而必須取消旅程，其已繳付及不能退回之交通及 / 或住宿費用。

- (i) 受保人、其直系親屬、同行伙伴或商業伙伴不幸身故、遭受身體損傷或患病（出發前90日內）；
- (ii) 受保人被強制性隔離或須履行陪審員任務（出發前90日內）；
- (iii) 目的地突然爆發罷工、暴亂、內亂、恐怖襲擊或天災（出發前7日內）；
- (iv) 受保人之主要居所因火災、水災等原因導致嚴重損毀而令受保人須留在香港處理（出發前7日內）；
- (v) 於購買保單日子不少於1天後，在未能預計的情況下，旅程的計劃目的地被發出黑色警示，而此黑色警示在出發前1週內的任何時間內生效；

### (b) 紅色警示

於購買保單日子不少於1天後，在未能預計的情況下，旅程的計劃目的地被發出紅色警示，而此紅色警示在旅程計劃開始日期前1週內的任何時間內生效，導致旅程必須取消，本公司將賠償受保人不能退回之交通或住宿費用的50%。

## J. 旅程阻礙

### (a) 特別活動阻礙（只適用於環球計劃1、2、環球郵輪計劃及亞洲郵輪計劃）

賠償受保人因指定原因未能享用已預付的特別（活動包括主題公園、音樂會、體育賽事、歌劇等）門票。

- (i) 受保人、其直系親屬或同行伙伴或商業伙伴不幸身故；
- (ii) 受保人或同行伙伴身體損傷或患病；
- (iii) 受保人的旅程因自然災害、公共交通工具機構的僱員罷工、公共交通工具機件故障、劫持而延誤。

### (b) 縮短旅程

賠償受保人因下列原因而須縮短旅程回港，有關未享用並不能退回或額外引致之交通及 / 或住宿費用。

- (i) 受保人、其直系親屬、同行伙伴或商業伙伴不幸身故、遭受身體損傷或患病；
- (ii) 目的地發生不能預計的罷工、暴亂、內亂、恐怖襲擊、爆發疫症、遭到劫持或自然災害而導致受保人不能繼續其計劃的旅程；
- (iii) 在未能預計下，於受保旅程計劃目的地被發出黑色警示。
- (iv) 紅色警示  
在未能預計下，於受保旅程計劃目的地被發出紅色警示，導致受保人須縮短旅程，回港可賠償有關未享用並不能退回或額外引致之交通及 / 或住宿費用之50%。

## K. 旅程延誤

如受保人所乘搭之公共交通工具（須持有列明其固定路線、目的地和計劃離開及 / 或抵達時間的登機證 / 車船證）因惡劣天氣、自然災害、罷工、公共交通工具機件故障或遭劫持而延誤，可獲賠償以下章節 (a)至(c)內任何一項：

### (a) 現金賠償

每6小時延誤，最高可獲港幣\$500，最高賠償為港幣\$3,000。

### (b) (1) 額外的酒店住宿費用（不適用於廣東及澳門計劃）

如在海外延誤滿6小時後，賠償受保人額外酒店住宿費用，直至被安排最早可啟程的替代交通工具。最高可獲港幣\$2,000賠償。

### (2) 額外的公共交通費用（不適用於廣東及澳門計劃）

如在海外延誤滿6小時後，賠償受保人因此而引致合理額外交通費用，以抵達計劃目的地。最高可獲港幣\$10,000賠償。

### (c) 損失的旅遊費用（不適用於廣東及澳門計劃）

如因上述原因而延誤滿24小時後決定取消原定的旅程，可獲賠償已繳付及不能退回之交通及 / 或住宿費用，最高可獲港幣\$10,000賠償。

#### L. 行李延誤（不適用於廣東及澳門計劃）

賠償在受保人抵達海外目的地後，行李因誤送滿6小時或以上，以致受保人需購買必須梳洗用品及衣物之費用。

#### M. 個人責任

如受保人因意外導致他人身體損傷或財物損失而須負上法律責任，本公司將代表受保人支付該賠償，保額高達港幣\$4,000,000。

#### N. 租用汽車的免責補償費用（不適用於廣東及澳門計劃）

受保人在旅程中租用汽車期間，在受保人控制其租用汽車時發生意外令租用汽車損毀，並在法律上須承擔責任，則可賠償該租用汽車的綜合汽車保險合約的免責補償費用，最高賠償港幣\$5,000。

#### O. 家居財物保障

保障受保人在旅程期間，其在港之主要住所無人居住期間遭爆竊而引起之家居財物損失，最高可獲港幣\$20,000賠償。

#### P. 信用卡保障

保障受保人遭受身體損傷，並直接及不可避免地於該身體損傷後12個月內身故，本公司將支付在旅程內以信用卡購買商品之未繳結欠，最高可獲港幣\$50,000賠償。

#### Q. 郵輪計劃保障（只適用於環球郵輪計劃及亞洲郵輪計劃）

##### (a) 重新安排郵輪旅程

保障受保人在離港後因計劃目的地之罷工、暴動、內亂、惡劣天氣、自然災害、爆發疫症或因患病或受傷入住醫院，以致未能於指定碼頭登上郵輪或不能繼續其計劃的旅程，將賠償受保人因要前往下一個原定安排的郵輪停泊港口或抵達計劃目的地所需之額外單程經濟客位費用，保額高達港幣\$10,000。

##### (b) 取消岸上觀光旅程保障

若受保人在已購買岸上觀光後，在受保旅程中發生：

- (i) 未能預計的罷工、暴亂或內亂、惡劣天氣、自然災害或爆發疫症，因此導致：
  - 郵輪公司或觀光旅程營運商取消觀光旅程；或
  - 郵輪無法停泊任何前往觀光旅程目的地的口岸（包括接駁口岸）；或
- (ii) 受保人或同行伙伴因身體損傷或患病而須在海外住院或身故，導致不能參加已購買的岸上觀光旅程。

受保人可獲賠償：

##### (1) 實際費用

已付及未能返回之岸上觀光旅程費用，最高可獲港幣\$10,000賠償；及 / 或

##### (2) 現金津貼

以每一損失之觀光旅程計，最高可獲之總津貼為港幣\$2,000。

##### (c) 縮短岸上觀光旅程現金津貼

若受保人在已付費的岸上觀光旅程開始後，因突然的惡劣天氣或自然災害而須縮短岸上觀光行程超過一半的時間，並直接返回郵輪，則可按每一觀光旅程計算，獲得最高港幣\$2,000津貼。

##### (d) 衛星電話費用

郵輪旅程中，如受保人或其同行伙伴因身體損傷或患病而導致不能繼續其旅程及必須返回香港，賠償因此原因而需於郵輪上使用衛星電話的費用，最高可獲港幣\$3,000賠償。

#### 主要不保事項

1. 任何投保前已存在之疾病，先天性或遺傳病症、自殺、自傷身體、懷孕、分娩、流產、整容手術、牙齒護理（因意外導致除外）、精神或神經失常，愛滋病及其有關的綜合症。
2. 戰爭、內戰、叛亂、革命。
3. 參與任何軍事或其他執法機關之任務。
4. 參與任何專業性質之運動、比賽、駕駛飛機或從事體力勞動性工作。（除徒步的競賽外，但不包括超過十公里的跑步、冬季兩項競賽及三項全能運動）
5. 任何政府禁令或海關扣押。
6. 受保人的非法行為。
7. 因服用酒精或藥物而引致之損害。
8. 任何與古巴有關之損失或費用。

註：

安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司/分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟、聯合國和香港的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。

## 保障範圍

保障			保障	最高賠償額 (港幣)					
				環球 一計劃 1	環球 一計劃 2	環球 一計劃 3	廣東及澳 門計劃	環球郵輪 計劃	亞洲郵輪 計劃
<b>A.</b>	<b>個人意外</b>		<b>A.</b>						
(a)	乘搭公共交通工具時發生及 / 或遇上綁架或騎劫引致的意外 (18歲至75歲)	保額	(a)	2,500,000	2,000,000	1,000,000	600,000	2,500,000	2,000,000
(b)	其他意外 (18歲至75歲)	保額	(b)	1,500,000	1,000,000	500,000	300,000	1,500,000	1,000,000
(c)	因襲擊、謀殺或搶劫引致意外的額外保障 (18歲至75歲)	保額	(c)	50,000	50,000	50,000	50,000	50,000	50,000
(d)	意外 (18歲以下或75歲以上)		(d)	500,000	500,000	250,000	150,000	500,000	500,000
<b>B.</b>	<b>醫療費用</b>	保額	<b>B.</b>						
(a)	醫療費用	保額	(a)	1,500,000	1,200,000	600,000	300,000	1,500,000	1,200,000
(b)	覆診醫療費用	保額	(b)	1,500,000	1,200,000	600,000	不適用	1,500,000	1,200,000
(b)(1)(i)	身體損傷之覆診醫療費用	保額	(b)(1)(i)	1,500,000	1,200,000	600,000	不適用	1,500,000	1,200,000
(b)(1)(ii)	患病之覆診醫療費用	保額	(b)(1)(ii)	150,000	120,000	60,000	不適用	150,000	120,000
(b)(2)(i)	中醫最高限額	保額	(b)(2)(i)	3,000	3,000	3,000	不適用	3,000	3,000
(b)(2)(ii)	中醫每日最高限額		(b)(2)(ii)	150	150	150	不適用	150	150
(c)	創傷輔導保障		(c)	20,000	20,000	10,000	10,000	20,000	20,000
(c)(1)	創傷輔導保障每日最高限額	保額	(c)(1)	2,000	2,000	2,000	2,000	2,000	2,000
(d)	傷殘設施津貼	保額	(d)	20,000	20,000	10,000	3,000	20,000	20,000
(e)	休養期酒店住宿及交通費用	保額	(e)	20,000	10,000	5,000	不適用	20,000	10,000
(f)	住院安排國際長途電話費用	保額	(f)	2,000	1,000	不適用	不適用	2,000	1,000
<b>C.</b>	<b>Chubb Assistance – 24小時環球支援服務</b>		<b>C.</b>						
(a)	緊急醫療運送及 / 或運返		(a)	不設上限	不設上限	不設上限	不設上限	不設上限	不設上限
(b)	遺體運返		(b)	不設上限	不設上限	不設上限	不設上限	不設上限	不設上限
(c)	親友探望	保額	(c)	20,000	20,000	10,000	5,000	20,000	20,000
(d)	小童護送	保額	(d)	20,000	20,000	10,000	5,000	20,000	20,000
(e)	Chubb Assistance – 24小時電話熱線及轉介服務	保額	(e)	適用	適用	適用	適用	適用	適用
<b>D.</b>	<b>住院現金</b>		<b>D.</b>						
(a)	住院現金最高限額	保額	(a)	10,000	10,000	5,000	不適用	10,000	10,000
(b)	住院現金每日最高限額		(b)	500	500	500	不適用	500	500
<b>E.</b>	<b>燒傷保障</b>	保額	<b>E.</b>	250,000	250,000	150,000	100,000	250,000	250,000
<b>F.</b>	<b>個人財物</b>		<b>F.</b>						
(a)	最高限額	保額	(a)	30,000	20,000	15,000	5,000	30,000	20,000
(b)	運動用品每件 / 套 / 對之最高限額		(b)	5,000	5,000	5,000	3,000	5,000	5,000
(c)	相機或手提電腦最高限額		(c)	10,000	8,000	5,000	3,000	10,000	8,000
(d)	手提電話最高限額		(d)	3,000	2,000	不適用	不適用	3,000	2,000
(e)	其它個人財物每件 / 套 / 對之最高限額		(e)	5,000	3,000	3,000	1,500	5,000	3,000
<b>G.</b>	<b>個人金錢</b>	保額	<b>G.</b>	3,000	2,500	2,000	500	3,000	2,500
<b>H.</b>	<b>遺失證件</b>	保額	<b>H.</b>	10,000	10,000	5,000	3,000	10,000	10,000
(a)	酒店住宿及交通費用的每日最高保障		(a)	10,000	10,000	5,000	3,000	10,000	10,000
<b>I.</b>	<b>取消旅程</b>	保額	<b>I.</b>	50,000	30,000	15,000	10,000	50,000	30,000
(a)	紅色警示最高限額		(a)	20,000	10,000	3,000	3,000	20,000	10,000
<b>J.</b>	<b>旅程阻礙</b>		<b>J.</b>						
(a)	特別活動阻礙	保額	(a)	2,000	1,000	不適用	不適用	2,000	1,000
(b)	縮短旅程	保額	(b)	50,000	40,000	25,000	10,000	50,000	40,000
<b>K.</b>	<b>旅程延誤</b>		<b>K.</b>						
(a)	僅支付章節 K(a)至(c)內任何一(i)項：								
(a)	章節K(a)最高限額	保額	(a)	3,000	2,000	1,500	250	3,000	2,000
(a)(1)	現金賠償，按每段延誤計算	每滿6小時延誤	(a)(1)	500	500	250	250	500	500
(b)(1)	額外酒店住宿費用的最高限額 (滿6小時延誤後)	保額	(b)(1)	2,000	1,500	1,000	不適用	2,000	1,500

保障	保障	保障	最高賠償額 (港幣)						
			環球一計劃 1	環球一計劃 2	環球一計劃 3	廣東及澳門計劃	環球郵輪計劃	亞洲郵輪計劃	
(b)(2)	額外公共交通費用的最高限額 (滿6小時延誤後)	保額	(b)(2)	10,000	5,000	3,000	不適用	10,000	5,000
(c)	損失的旅遊費用 (延誤 24 小時後最終取消旅程)	保額	(c)	3,000	3,000	3,000	不適用	10,000	5,000
<b>L.</b>	<b>行李延誤</b>	保額	<b>L.</b>	3,000	2,000	1,000	不適用	3,000	2,000
<b>M.</b>	<b>個人責任</b>	保額	<b>M.</b>	4,000,000	3,000,000	2,000,000	2,000,000	4,000,000	3,000,000
<b>N.</b>	<b>租用汽車的免費補償費用</b>	保額	<b>N.</b>	5,000	5,000	3,000	不適用	5,000	5,000
<b>O.</b>	<b>家居財物保障</b>		<b>O.</b>						
(a)	最高限額	保額	(a)	20,000	10,000	5,000	1,000	20,000	10,000
(b)	每件 / 套 / 對物件的最高限額		(b)	3,000	3,000	1,500	不適用	3,000	3,000
<b>P.</b>	<b>信用卡保障</b>	保額	<b>P.</b>	50,000	50,000	30,000	5,000	50,000	50,000
<b>Q.</b>	<b>郵輪計劃保障</b>		<b>Q.</b>						
(a)	重新安排郵輪旅程	保額	(a)	不適用	不適用	不適用	不適用	10,000	5,000
(b)	取消岸上觀光旅程		(b)						
	章節Q(b)最高限額	保額		不適用	不適用	不適用	不適用	10,000	5,000
(b)(1)	取消岸上觀光之實際費用	保額	(b)(1)	不適用	不適用	不適用	不適用	10,000	5,000
(b)(2)	現金保障最高限額	保額	(b)(2)	不適用	不適用	不適用	不適用	2,000	1,000
		每一岸上觀光旅程計		不適用	不適用	不適用	不適用	1,000	500
(c)	縮短岸上觀光旅程		(c)						
(c)(1)	現金保障最高限額	保額	(c)(1)	不適用	不適用	不適用	不適用	2,000	1,000
		每一岸上觀光旅程計		不適用	不適用	不適用	不適用	1,000	500
(d)	衛星電話費用	保額	(d)	不適用	不適用	不適用	不適用	3,000	1,500

## 注意事項

- 投保年齡: 受保期間首日為0-79歲。
- 個人意外: 以上在 A(a)「乘搭公共交通工具時發生及/或遇上綁架或騎劫引致的意外」及A(b)「其他意外」所列的最高賠償額只適用於出發時為18歲-75歲之受保人, 而18歲以下或75歲以上之受保人可享項目A「個人意外」之最高賠償額為港幣\$500,000。
- 如投保「家庭計劃」而受保家庭成員因同一意外事故而需索償項目A「個人意外」, 每家庭合共之最高賠償額為個人最高賠償額之三倍。
- 「亞洲郵輪計劃」適用國家: 汶萊、柬埔寨、中國大陸、印尼、日本、南韓、馬來西亞、馬爾代夫、緬甸、新加坡、台灣、泰國和越南。
- 「廣東及澳門計劃」只適用於由香港至中國廣東省及澳門之行程。

## 索償手續

安達設立了一個簡易自助的索償中心\*。請透過安達索償中心 ([www.chubbclaims.com.hk](http://www.chubbclaims.com.hk)) 來提交您的索償。

您亦可簡快地掃描以下的QR碼以便在您的智能電話或平板電腦上登入安達索償中心。

另外, 您可將已填妥的索償申請表, 連同證明文件提交予安達。如有任何疑問請致電3191 6611。



\*只支援英文輸入。

## 重要事項

- 保單一經簽發, 概不退還保費。
- 此保險只適用於消閒旅遊或文職公幹。
- 若旅程因受保人控制以外的原因導致延誤, 保障期可自動延長最多10日。
- 如受保人在同一次旅程中購買多於一份由安達保險香港有限公司承保之「安達旅遊保險」, 則安達保險香港有限公司只會根據最高保額的一份作出賠償。
- 此保險所提及之投保年齡限制以受保人在出發首日之年齡為準。
- 此保險只保障由香港出發之旅程。
- 本小冊子僅供參考之用, 有關保險詳情, 請參閱保險單條文及條款, 如有任何爭議, 一概以英文為準。

## 保費表 (港幣)

日數	環球 — 計劃 1	環球 — 計劃 2	環球 — 計劃 3		廣東及澳門計劃	環球郵輪計劃	亞洲郵輪計劃
	個人	個人	個人	日數	個人	個人	個人
1	197	152	105	1	46	295	248
2	264	185	125	2	57	396	302
3	326	228	143	3	69	489	372
4	372	271	168	4	82	558	425
5	408	299	190	5	94	612	428
6	438	324	206	6	不適用	657	498
7	467	344	225	7		701	538
8	490	361	238	8		735	590
9	508	383	260	9		762	626
10	524	405	278	10		787	662
11	562	441	297	11		842	722
12	610	489	309	12		914	765
13	658	503	324	13		986	787
14	697	534	344	14		1,046	836
15	732	561	366	15		1,098	879
16	749	574	380	16		1,124	898
17	784	601	391	17		1,176	941
18	806	618	403	18		1,209	966
19	820	627	412	19		1,229	982
20	827	634	418	20		1,240	991
21	839	642	424	21		1,258	1,005
22	846	649	433	22		1,269	1,015
23	858	657	439	23		1,287	1,028
24	868	665	446	24		1,301	1,040
25	886	679	454	25		1,328	1,061
26	910	697	460	26		1,365	1,091
27	929	712	467	27	1,394	1,114	
28	962	738	474	28	1,444	1,155	
29	982	751	480	29	1,472	1,176	
30	1,016	779	485	30	1,524	1,219	
31	1,050	805	492	31	1,575	1,260	
每增一日	28	20	15	每增一日		43	33

- 投保年齡: 受保期間首日為0 - 79歲。
- 「家庭計劃」之保費為「個人計劃」之2.5倍。
- 「家庭計劃」包括受保人及/或其配偶及所有18歲以下之子女。
- 保障期: 每次旅程最長為180日。

所列明的保費金額已包括徵費。  
更多詳情, 請瀏覽 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

## Travel smart with peace of mind! Get your Chubb TravelWell Protection Plan to guard you along!

### Plan Highlights

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- Extended coverage up to 3 hours before departure from Hong Kong and up to 3 hours after returning to Hong Kong
- Coverage including “Red Alert” and “Black Alert” under “Trip Cancellation” and “Trip Curtailment”
- 24-Hour Worldwide Emergency Assistance Services, unlimited benefit amount for “Emergency Medical Evacuation”
- Extended to cover “Mobility Extension” and “Hotel Accommodation for Convalescence and Transport Expenses” under “Medical Expenses”
- Cover leisure activities during the journey, including hot air balloon, parachuting, skiing and water sports
- Protection against acts of terrorism, including “Personal Accident”, “Medical Expenses”, “Trip Cancellation” and “Trip Curtailment” sections
- New “Special Occasion Interruption” coverage. Special Occasion includes theme park, concert, sporting event, opera, etc
- Include “Rental Vehicle Excess” benefit

### Benefits

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#### A. Personal Accident

Cover for death or permanent disability of the Insured Person as a result of an Accident, Kidnap or Hijacking, Assault, Murder or Robbery during the Journey.

Maximum HK\$2,500,000 if the Insured Person sustains Bodily Injury while travelling as a fare-paying passenger in a Public Conveyance or a carrier arranged by a travel agent.

#### B. Medical Expenses

##### (a) Medical Expenses

Reimburse the expenses for out-patient care, hospitalization and surgery arising from Sickness or Bodily Injury occurring during the Journey.

##### (b) Follow-up Medical Expenses (Not applicable to Guangdong and Macau Plan)

Includes follow up Medical Expenses: covers necessary follow up medical treatment within 90

days upon the Insured Person’s return to Hong Kong. This benefit is extended to cover the cost of registered Chinese Medicine Practitioner treatment, bone-setting or acupuncture, up to HK\$150/day/visit up to a maximum of HK\$3,000.

##### (c) Trauma Counselling

Cover if an Insured Person is the victim of a traumatic event and sustains Bodily Injury, Chubb will reimburse the expenses for trauma counselling incurred within 90 days from the occurrence of the traumatic event.

##### (d) Mobility Extension

Reimburse the cost of mobility equipment, and installation, modification for household and daily purpose, as a result of accidental permanent total disability during a Journey.

##### (e) Hotel Accommodation for Convalescence and Transport Expenses (Not applicable to Guangdong and Macau Plan)

If an Insured Person is confined in an overseas Hospital during the Journey due to Bodily Injury or Sickness and the Physician recommends to convalesce before continuing the Journey, the additional accommodation and one way transportation cost incurred will be covered up to a maximum of HK\$20,000.

##### (f) IDD cost for confinement arrangement (only applicable to Worldwide Plan 1, 2, Cruise Worldwide Plan, Cruise Asia Plan)

If Accidental Bodily Injury or Sickness suffered by an Insured Person during a Journey requires treatment by a Physician and Confinement in Hospital outside Hong Kong, Chubb will reimburse the reasonable costs of international direct dialling (IDD) calls to Chubb Assistance - 24- Hour Worldwide Assistance Hotline Service either by mobile or land line telephone up to the maximum of HK\$2,000.

#### C. Chubb Assistance - 24-Hour Worldwide Assistance Services

##### (a) Emergency Medical Evacuation

In the event of Bodily Injury or Sickness of the Insured Person requiring medical evacuation to another location for appropriate medical treatment on the advice of a Physician, cover for the evacuation arrangements and related expenses.

##### (b) Return of Mortal Remains

Upon the death of the Insured Person as a result of Bodily Injury or Sickness, cover for the arrangement



of the return of the Insured Person's remains to Hong Kong including the related expenses.

**(c) Compassionate Visit**

Reimburse the cost of one economy class round trip ticket and up to 5 nights hotel accommodation expenses for one of the Insured Person's relatives or friends to visit the Insured Person suffering from Bodily Injury, sickness or death.

**(d) Child Escort**

In the event that the Insured Person is Confined as a result of Bodily Injury, Sickness or death during the Journey and is travelling with a child who is aged below 18 years old, cover for arrangements to return the child back to Hong Kong if the child would otherwise be left unattended.

**(e) Chubb Assistance - 24-Hour Telephone Hotline and Referral Services**

"Chubb Assistance" provides the following telephone enquiry services:

- Interpreter Referral Service
- Medical Advice Service
- Hospital Admission Service
- Loss of Luggage and Travel Documents Assistance

**D. Hospital Cash (Not applicable to Guangdong and Macau Plan)**

In the event of the overseas hospitalization of the Insured Person arising from Bodily Injury or Sickness, Chubb will pay HK\$500 per day and up to a maximum of HK\$10,000.

Extension: If an insured person has been confined overseas, and he/she still needs further hospitalization within 90 days-after his/her return to Hong Kong, this benefit can be extended.

**E. Burns Benefit**

Cash allowance will be paid if the Insured Person suffers from second or third degree burns as a result of an Accident.

**F. Personal Property**

Cover for the loss or damage of the Insured Person's property, as a result of theft, robbery, burglary or accident, excluding money, document, food or beverage, antiques, contracts, bonds, securities, animals, software, vehicles and accessories and jewellery that is not worn or carried by the Insured Person at the time of loss.

Include special sub-limits for Sports Equipment, Camera or Laptop Computer, and \*Mobile Phone .

\*only applicable to Worldwide Plan 1, 2, Cruise Worldwide Plan, Cruise Asia Plan.

**G. Personal Money**

Reimbursement of cash or travelers' cheques lost as a result of theft or robbery.

**H. Loss of Travel Documents**

Reimburse the cost of replacing travel documents required for immigration clearance, travel tickets and additional transportation and accommodation expenses incurred for the sole purpose of arranging replacement of such travel documents or travel tickets.

**I. Trip Cancellation**

**(a) Trip Cancellation**

Reimburse irrecoverable transportation and/ or accommodation expenses in the event of the unavoidable cancellation of travel due to the following:

- (i) Death, Bodily Injury or Sickness of the Insured Person, Immediate Family Member, Travel Companion or Business Partner (within 90 days before departure).
- (ii) Compulsory quarantine or jury service of the Insured Person (within 90 days before departure).
- (iii) The unexpected outbreak of Strike, Riot or civil commotion, acts of terrorism, Natural Catastrophe at the destination (within 7 days before departure).
- (iv) Serious damage to Insured Person's primary residence from fire or flood and which requires the Insured Person's presence in Hong Kong (within 7 days before departure).
- (v) The unexpected issuance of a Black Alert for a scheduled destination at least 1 day after the policy has been purchased and which is in force at any time within 1 week of the date the Journey is scheduled to begin.

**(b) Red Alert**

Reimbursement of 50% of the loss of irrecoverable transportation and/or accommodation expenses in the event of the unavoidable cancellation of a trip due to an unexpected issuance of a Red Alert for a scheduled destination at least 1 day after the policy has been

purchased and which is in force at any time within 1 week of the date the Journey is scheduled to begin.

## **J. Trip Interruption**

### **(a) Special Occasion Interruption (only applicable to Worldwide Plan 1, 2, Cruise Worldwide Plan, Cruise Asia Plan)**

Reimburse the actual cost of an unused ticket for a Special Occasion (include theme park, concert, sporting event, opera, etc) paid in advance or forfeited if the Insured Person missed the Special Occasion and was unable to use the ticket for the Special Occasion due to:

- (i) The sudden and unexpected death of an Insured Person, an Immediate Family Member, a Travel Companion or a Business Partner;
- (ii) The Bodily injury or Sickness of an Insured Person or Travel Companion;
- (iii) The Journey being delayed due to Natural Catastrophe, Strike involving the employees of the operator of a Public Conveyance, mechanical fault of a Public Conveyance or hijacking.

### **(b) Trip Curtailment**

Reimburse the unused and forfeited or additional travelling expenses incurred in order for the Insured Person to return directly to Hong Kong in the event of:

- (i) Death, Bodily Injury or Sickness of the Insured Person, an Immediate Family Member, a Travel Companion or Business Partner.
- (ii) The unexpected occurrence of a Strike, Riot, civil commotion, acts of terrorism, epidemic, hijacking or Natural Catastrophe at a scheduled destination.
- (iii) The unexpected issuance of a Black Alert for a scheduled destination during the insured Journey.
- (iv) Red Alert  
Reimbursement of 50% of the loss of unused and forfeited or additional travelling expenses because of the unexpected issuance of a Red Alert for a scheduled destination during an insured Journey, causing the Insured Person must return directly to Hong Kong.

## **K. Travel Delay**

If the Public Conveyance (valid boarding pass / ticket bearing the scheduled departure time/arrival time and the scheduled route and destination is required) on which the Insured Person is travelling is delayed

due to adverse weather, Natural Catastrophe, Strike, mechanical fault of Public Conveyance or hijacking, Chubb will pay for any one of (a) to (c):

### **(a) Cash Benefit**

Maximum HK\$500 for each 6 hours delay, up to a maximum of HK\$3,000.

### **(b) (1) Additional accommodation expenses (Not applicable for Guangdong and Macau Plan)**

If the departure point is outside Hong Kong, reimburse additional hotel accommodation expense until the first alternative transport is made available to the Insured Person after at least 6 hours delay, up to a maximum of HK\$2,000.

### **(2) Additional transport expenses (Not applicable for Guangdong and Macau Plan)**

If the departure point is outside Hong Kong, reimburse additional Public Conveyance expenses incurred for the alternative transportation from the place of departure to his/her original planned destination after 6 hours of delay, up to a maximum of HK\$10,000.

### **(c) Forfeited travel expenses (Not applicable for Guangdong and Macau Plan)**

Reimburse the paid and forfeited, travel and/or hotel accommodation expenses following the cancellation of the Journey after 24 consecutive hours of travel delay, up to a maximum of HK\$10,000.

## **L. Baggage Delay (Not applicable for Guangdong and Macau Plan)**

Cover the cost of purchasing essential toiletries and clothing if baggage is delayed for at least 6 hours after the Insured Person's arrival at the destination abroad.

## **M. Personal Liability**

In the event that the Insured Person becomes legally liable to pay compensation for an accident which causes Bodily Injury to another person or destruction of the property of others, Chubb will pay that compensation on behalf of the Insured Person, up to a maximum of HK\$4,000,000.

## **N. Rental Vehicle Excess (Not applicable for Guangdong and Macau Plan)**

Reimburse for any excess or deductible stated in the comprehensive motor insurance which an Insured Person becomes legally liable to pay in respect of loss or damage to the Rental Vehicle caused by an Accident whilst the Rental Vehicle is under the control of the

Insured Person during the rental period on the Journey, up to maximum of HK\$5,000.

#### **O. Home Contents Protection**

Cover the loss of Household Contents from the Insured Person's Principal Home as a result of burglary during the Journey, up to a maximum of HK\$20,000.

#### **P. Credit Card Protection**

If the Insured Person suffers accidental death caused by a bodily injury sustained during the Journey, Chubb will pay for any outstanding balance charged to the Insured Person's credit card(s) for goods purchased during the insured Journey, up to a maximum of HK\$50,000.

#### **Q. Cruise Benefits (Applicable to Cruise Worldwide and Cruise Asia Plans Only)**

##### **(a) Cruise Re-route**

If a Strike, Riot or civil commotion, adverse weather, natural catastrophe, epidemic, or the Insured Person is confined due to Bodily Injury or Sickness occurred during the Journey which prevents the Insured Person from boarding the scheduled cruise tour or from arriving the scheduled destination, Chubb will reimburse additional one way transport expenses for catching the missed cruise or continuing to the next destination.

##### **(b) Excursion Tour Cancellation**

After the Insured Person has purchased the excursion tour and during the Journey, the below event happened:

- (i) Unanticipated occurrence of a Strike, riot or civil commotion, adverse weather, natural catastrophe, epidemic which as a result:
  - The management of the cruise tour/excursion tour operator cancelled the excursion tour
  - The cruise is unable to dock any port (including tender port) for the excursion tour, or
- (ii) Insured person or Travel Companion is confined in the hospital due to Bodily Injury or Sickness, or death.

The Insured Person will be covered by:

- (1) Forfeited excursion tour expenses  
Paid and forfeited cost of the cancelled excursion tour, up to the maximum sum of HK\$10,000, and/or
- (2) Cash Benefit  
Cash benefit per each missed scheduled excursion tour up to a maximum sum of HK\$2,000.

##### **(c) Excursion Tour Curtailment**

If after the Insured Person has purchased the excursion tour, and the excursion tour is shortened by more than half of the original scheduled time due to adverse weather or natural catastrophe, and the Insured Person is forced to returned to the cruise directly, we will pay a cash benefit per each affected paid excursion tour up to a maximum sum of HK\$2,000.

##### **(d) Satellite Phone Fee**

Reimbursement for the satellite phone call expense incurred by the Insured Person whilst on board a cruise during a Journey, in the event that the Insured Person must return directly to Hong Kong following Bodily Injury or Sickness of the Insured person or Travel Companion which prevents the Insured Person from continuing the Journey, up to maximum sum of HK\$3,000.

### **Major Exclusions**

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1. Any pre-existing medical condition, congenital or heredity condition, suicide, intentional self-inflicted, pregnancy, childbirth, miscarriage, cosmetic surgery, dental care (unless due to accidents), mental or nervous disorder, AIDS or AIDS related complex.
2. War, civil war, insurrection, revolution.
3. Performing duties as a member of armed forces or other law enforcing agencies.
4. Participation in any professional sports, competition, (other than on foot but this does not include long-distance running more than ten (10) kilometres, biathlons and triathlons) flying aircraft or engaging in manual labor work.
5. Prohibition or regulation by any government or customs detention.
6. Illegal act by the Insured Person.
7. Actions of Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.
8. Any losses or expenses with respects to Cuba.

Note:

Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.

## Schedule of Benefits

Coverage			Coverage	Maximum Amount (HK\$)					
				Worldwide – Plan 1	Worldwide – Plan 2	Worldwide – Plan 3	Guangdong and Macau Plan	Cruise Worldwide Plan	Cruise Asia Plan
<b>A.</b>	<b>Personal Accident</b>		<b>A.</b>						
(a)	Accident whilst travelling on a Public Conveyance and/or due to Kidnap or Hijacking (18 to 75 years of age)	Sum Insured	(a)	2,500,000	2,000,000	1,000,000	600,000	2,500,000	2,000,000
(b)	Other Accident (18 to 75 years of age)	Sum Insured	(b)	1,500,000	1,000,000	500,000	300,000	1,500,000	1,000,000
(c)	Additional Personal Accident Coverage due to Assault, Murder or Robbery (18 to 75 years of age)	Sum Insured	(c)	50,000	50,000	50,000	50,000	50,000	50,000
(d)	Accident (under 18 or over 75 years of age)	Sum Insured	(d)	500,000	500,000	250,000	150,000	500,000	500,000
<b>B.</b>	<b>Medical Expenses</b>		<b>B.</b>						
(a)	Medical Expenses	Sum Insured	(a)	1,500,000	1,200,000	600,000	300,000	1,500,000	1,200,000
(b)	Follow-up Medical Expenses	Sum Insured	(b)	1,500,000	1,200,000	600,000	Not Applicable	1,500,000	1,200,000
(b)(1)(i)	Follow-up Medical Expenses for Bodily Injury	Sum Insured	(b)(1)(i)	1,500,000	1,200,000	600,000	Not Applicable	1,500,000	1,200,000
(b)(1)(ii)	Follow-up Medical Expenses for Sickness	Sum Insured	(b)(1)(ii)	150,000	120,000	60,000	Not Applicable	150,000	120,000
(b)(2)(i)	Maximum amount for Chinese Medicine Practitioner	Sum Insured	(b)(2)(i)	3,000	3,000	3,000	Not Applicable	3,000	3,000
(b)(2)(ii)	Daily maximum amount for Chinese Medicine Practitioner		(b)(2)(ii)	150	150	150	Not Applicable	150	150
(c)	Trauma Counselling	Sum Insured	(c)	20,000	20,000	10,000	10,000	20,000	20,000
(c)(1)	Daily maximum amount for Trauma Counselling		(c)(1)	2,000	2,000	2,000	2,000	2,000	2,000
(d)	Mobility Extension	Sum Insured	(d)	20,000	20,000	10,000	3,000	20,000	20,000
(e)	Hotel Accommodation for Convalescence and Transport Expenses	Sum Insured	(e)	20,000	10,000	5,000	Not Applicable	20,000	10,000
(f)	IDD cost for confinement arrangement	Sum Insured	(f)	2,000	1,000	Not Applicable	Not Applicable	2,000	1,000
<b>C.</b>	<b>Chubb Assistance - 24-Hour Worldwide Assistance Services</b>		<b>C.</b>						
(a)	Emergency Medical Evacuation and/or Repatriation		(a)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
(b)	Return of Mortal Remains		(b)	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
(c)	Compassionate Visit	Sum Insured	(c)	20,000	20,000	10,000	5,000	20,000	20,000
(d)	Child Escort	Sum Insured	(d)	20,000	20,000	10,000	5,000	20,000	20,000
(e)	Chubb Assistance - Twenty Four (24) Hour Telephone Hotline And Referral Services		(e)	Applicable	Applicable	Applicable	Applicable	Applicable	Applicable
<b>D.</b>	<b>Hospital Cash</b>		<b>D.</b>						
(a)	Maximum amount	Sum Insured	(a)	10,000	10,000	5,000	Not Applicable	10,000	10,000
(b)	Maximum daily benefit		(b)	500	500	500	Not Applicable	500	500
<b>E.</b>	<b>Burns Benefit</b>	Sum Insured	<b>E.</b>	250,000	250,000	150,000	100,000	250,000	250,000
<b>F.</b>	<b>Personal Property</b>		<b>F.</b>						
(a)	Maximum amount	Sum Insured	(a)	30,000	20,000	15,000	5,000	30,000	20,000
(b)	Maximum amount for each item/set/pair of Sports Equipment		(b)	5,000	5,000	5,000	3,000	5,000	5,000
(c)	Maximum amount for Camera / Laptop Computer		(c)	10,000	8,000	5,000	3,000	10,000	8,000
(d)	Maximum amount for mobile phone		(d)	3,000	2,000	Not Applicable	Not Applicable	3,000	2,000
(e)	Maximum amount for each item/set/pair of other Personal Property		(e)	5,000	3,000	3,000	1,500	5,000	3,000
<b>G.</b>	<b>Personal Money</b>	Sum Insured	<b>G.</b>	3,000	2,500	2,000	500	3,000	2,500
<b>H.</b>	<b>Loss Of Travel Documents</b>	Sum Insured	<b>H.</b>	10,000	10,000	5,000	3,000	10,000	10,000
(a)	Maximum daily benefit for accommodation or transport expenses		(a)	10,000	10,000	5,000	3,000	10,000	10,000
<b>I.</b>	<b>Trip Cancellation</b>	Sum Insured	<b>I.</b>	50,000	30,000	15,000	10,000	50,000	30,000
(a)	Maximum amount for Red Alert		(a)	20,000	10,000	3,000	3,000	20,000	10,000
<b>J.</b>	<b>Trip Interruption</b>		<b>J.</b>						
(a)	Special Occasion Interruption	Sum Insured	(a)	2,000	1,000	Not Applicable	Not Applicable	2,000	1,000
(b)	Trip Curtailment	Sum Insured	(b)	50,000	40,000	25,000	10,000	50,000	40,000
<b>K.</b>	<b>Travel Delay</b>		<b>K.</b>						
	Cover for any one (1) item under Section K (a) to (c) only:								
(a)	Maximum amount for Section K(a)	Sum Insured	(a)	3,000	2,000	1,500	250	3,000	2,000
(a)(1)	Cash Benefit for each period of delay	Each 6 hour period of delay	(a)(1)	500	500	250	250	500	500
(b)(1)	Maximum amount for additional accommodation expenses (After 6 hours period of delay)	Sum Insured	(b)(1)	2,000	1,500	1,000	Not Applicable	2,000	1,500
(b)(2)	Maximum amount for additional transport expenses (After 6 hours period of delay)	Sum Insured	(b)(2)	10,000	5,000	3,000	Not Applicable	10,000	5,000
(c)	Forfeited travel expenses (Trip cancelled after 24-Hour period of delay)	Sum Insured	(c)	3,000	3,000	3,000	Not Applicable	10,000	5,000

Coverage			Coverage	Maximum Amount (HK\$)					
				Worldwide – Plan 1	Worldwide – Plan 2	Worldwide – Plan 3	Guangdong and Macau Plan	Cruise Worldwide Plan	Cruise Asia Plan
<b>L.</b>	<b>Baggage Delay</b>	Sum Insured	<b>L.</b>	3,000	2,000	1,000	Not Applicable	3,000	2,000
<b>M.</b>	<b>Personal Liability</b>	Sum Insured	<b>M.</b>	4,000,000	3,000,000	2,000,000	2,000,000	4,000,000	3,000,000
<b>N.</b>	<b>Rental Vehicle Excess</b>	Sum Insured	<b>N.</b>	5,000	5,000	3,000	Not Applicable	5,000	5,000
<b>O.</b>	<b>Home Contents Protection</b>		<b>O.</b>						
(a)	Maximum amount	Sum Insured	(a)	20,000	10,000	5,000	1,000	20,000	10,000
(b)	Maximum amount for each item/set/pair		(b)	3,000	3,000	1,500	Not Applicable	3,000	3,000
<b>P.</b>	<b>Credit Card Protection</b>	Sum Insured	<b>P.</b>	50,000	50,000	30,000	5,000	50,000	50,000
<b>Q.</b>	<b>Cruise Benefits</b>		<b>Q.</b>						
(a)	Cruise Re-route	Sum Insured	(a)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	10,000	5,000
(b)	Excursion Tour Cancellation		(b)						
	Maximum amount under Q(b)	Sum Insured		Not Applicable	Not Applicable	Not Applicable	Not Applicable	10,000	5,000
(b)(1)	Forfeited excursion tour expenses	Sum Insured	(b)(1)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	10,000	5,000
(b)(2)	Maximum Amount of cash benefit	Sum Insured	(b)(2)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	2,000	1,000
		Per excursion		Not Applicable	Not Applicable	Not Applicable	Not Applicable	1,000	500
(c)	Excursion Tour Curtailment		(c)						
(c)(1)	Cash Benefit Maximum Amount	Sum Insured	(c)(1)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	2,000	1,000
		Per excursion		Not Applicable	Not Applicable	Not Applicable	Not Applicable	1,000	500
(d)	Satellite Phone Fee	Sum Insured	(d)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	3,000	1,500

#### Notes:

- Age limit: 0- 79 years of age on the first day of the Period of Insurance.
- Personal Accident: the maximum amount of A(a) “Accident whilst travelling on a Public Conveyance and/or due to Kidnap or Hijacking” and A(b) “Other Accident” are only applicable to Insured Person’s aged between 18 and 75 years, and the maximum amount per person under Section A (Personal Accident) for Insured Person’s aged below 18 years or above 75 years is HK\$500,000.
- The maximum liability in aggregate for any one accident under “Family Plan” shall not exceed 300% of the maximum amount per person under Section A (Personal Accident) benefit.
- “Cruise Asia Plan” is applicable to countries of: Brunei, Cambodia, Mainland China, Indonesia, Japan, South Korea, Malaysia, Maldives, Myanmar (Burma), Singapore, Taiwan, Thailand and Vietnam.
- “Guangdong and Macau Plan” is only applicable to the trips from Hong Kong to Guangdong Province of China and Macau.

#### Claim Procedure

Chubb has developed an easy-to-use Chubb Claim Centre\* as a self-service claims platform. To make your claim, please access the Chubb Claim Centre ([www.chubbclaims.com.hk](http://www.chubbclaims.com.hk)). You can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.

Alternatively, you can submit the claim form together with supporting documents to Chubb. Please call 3191 6611 for further assistance.



\* For English submission only.

#### Important Notes

- No premium refund will be allowed once the policy has been issued.
- This policy is valid for the purpose of leisure travel or business trip (administrative duty only).
- Cover will automatically be extended up to a maximum of 10 calendar days in the event the duration of the Journey is exceeded for any reason outside the Insured Person’s control.
- If the Insured Person is covered by more than one Chubb TravelWell Protection Plan policy underwritten by Chubb Insurance Hong Kong Limited for the same Journey, only the travel insurance policy with the greatest compensation will apply and benefits hereunder be payable.
- The enrollment age limit of the Insured Person refers to his/her age on the date of departure on the Journey.
- This insurance covers Journey departures from Hong Kong only.
- This brochure is for reference only. For coverage details, please refer to the terms and conditions of the policy. In the event of any discrepancy between the English and the Chinese versions, the English version shall prevail.

## Premium Table (HK\$)

	Worldwide – Plan 1	Worldwide – Plan 2	Worldwide – Plan 3		Guangdong and Macau Plan	Cruise Worldwide Plan	Cruise Asia Plan
Day	Individual	Individual	Individual	Day	Individual	Individual	Individual
1	197	152	105	1	46	295	248
2	264	185	125	2	57	396	302
3	326	228	143	3	69	489	372
4	372	271	168	4	82	558	425
5	408	299	190	5	94	612	428
6	438	324	206	6		657	498
7	467	344	225	7		701	538
8	490	361	238	8		735	590
9	508	383	260	9		762	626
10	524	405	278	10		787	662
11	562	441	297	11		842	722
12	610	489	309	12		914	765
13	658	503	324	13		986	787
14	697	534	344	14		1,046	836
15	732	561	366	15		1,098	879
16	749	574	380	16		1,124	898
17	784	601	391	17		1,176	941
18	806	618	403	18		1,209	966
19	820	627	412	19	Not Applicable	1,229	982
20	827	634	418	20		1,240	991
21	839	642	424	21		1,258	1,005
22	846	649	433	22		1,269	1,015
23	858	657	439	23		1,287	1,028
24	868	665	446	24		1,301	1,040
25	886	679	454	25		1,328	1,061
26	910	697	460	26		1,365	1,091
27	929	712	467	27		1,394	1,114
28	962	738	474	28		1,444	1,155
29	982	751	480	29		1,472	1,176
30	1,016	779	485	30		1,524	1,219
31	1,050	805	492	31		1,575	1,260
Each Additional day	28	20	15	Each Additional day		43	33

- Age limit: 0- 79 years of age on the first day of the Period of Insurance.
- The premium of “Family Plan” will be 2.5 times of the “Individual Plan”.
- “Family Plan” includes a legal couple and any number of children aged under 18 years.

- Insurance Period: maximum 180 consecutive days per Journey.

All premium amounts displayed are inclusive of levy.  
For further information, please visit [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).

## About Chubb in Hong Kong

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Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, as well as Accident & Health programmes for large corporates, mid-sized commercial and small business 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](http://www.chubb.com/hk).

## Contact Us

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## 關於安達香港

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安達集團是全球最大的多元財產及責任保險公司之一。安達經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港超過90年。安達香港的一般保險業務（安達保險香港有限公司）為大型及中小企業客戶提供注重在特定領域的保險產品，包括財產、責任、水險和意外及醫療保險服務。多年來，公司致力開創新產品，提供優質的客戶服務，並且建立穩健的客戶關係，與時並進，憑著其雄厚實力，具有市場領導地位。

如欲獲取更多資料可瀏覽  
[www.chubb.com/hk](http://www.chubb.com/hk)

## 聯絡我們

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# Chubb. Insured.<sup>SM</sup>

Chubb TravelWell Protection Plan, Hong Kong. 安達旅遊保險·香港。  
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