

An aerial photograph of a United Airlines aircraft on a tarmac. The aircraft is white with blue accents and the United logo. Ground service equipment, including a white truck and a yellow belt loader, is positioned around the aircraft. The tarmac is made of concrete with visible cracks and markings.

CHUBB®

Chubb TravelWell
Annual Protection
Plan

安達全年旅遊保險

Chubb
Travel
Insurance

「安達全年旅遊保險」，伴閣下盡享全年無限次商旅或休閒旅程！

計劃特點

- 延伸保障至離港前3小時及回港後3小時止
- 各項保障不設自負金額
- 「取消旅程」及「縮短旅程」延伸至保障「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
- 回港覆診醫療費用，包括註冊中醫師所提供之跌打、針灸及治療
- 保障旅程內之消閒活動，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
- 額外保障因綁架、騎劫、襲擊、謀殺或搶劫而引致之「個人意外」賠償
- 新增「租用汽車的免責補償費用」保障
- 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」
- 包括「中國支援卡」，可享國內入院按金保證服務

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

受保人回港後90日內之覆診費用亦受保障；包括合資格註冊中醫、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

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。

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

受保人可享由「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
- 中國支援咭

D. 住院現金

如受保人在旅程中因意外損傷或疾病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、相機及手提電腦限額。

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行程，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、因身體損傷或患病（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) 於保單承保表註明之生效日不少於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

於保單承保表之生效日不少於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) 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。

(b) 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(a)至(c)其中一項：

(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) 額外酒店住宿費用

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) 額外公共交通費用

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

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\$3,000賠償。

L. 行李延誤

賠償在受保人抵達海外目的地後，行李因誤送滿6小時或以上後，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

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其信用卡購買商品的未繳結欠，最高可獲港幣\$50,000賠償。



保障範圍

保障		最高賠償額 (港幣)		
		環球 —計劃 1	環球 —計劃 2	環球 —計劃 3
A.	個人意外			
(a)	乘搭公共交通工具時發生的意外 (18歲至75歲)	保額 2,500,000	2,000,000	1,000,000
(b)	其他意外 (18歲至75歲)	保額 1,500,000	1,000,000	500,000
(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 50,000	50,000	50,000
(d)	意外 (18歲以下或75歲以上)	500,000	500,000	250,000
B.	醫療費用			
(a)	醫療費用	保額 1,500,000	1,200,000	600,000
(b)	覆診醫療費用	保額 1,500,000	1,200,000	600,000
(b)(i)	身體損傷之覆診醫療費用	保額 1,500,000	1,200,000	600,000
(b)(ii)	患病之覆診醫療費用	保額 150,000	120,000	60,000
(b)(2)(i)	中醫最高限額	保額 3,000	3,000	3,000
(b)(2)(ii)	中醫每日最高限額	150	150	150
(c)	創傷輔導保障	保額 20,000	20,000	10,000
(c)(1)	創傷輔導保障每日最高限額	保額 2,000	2,000	2,000
(d)	傷殘設施津貼	保額 20,000	20,000	10,000
(e)	休養期酒店住宿及公共交通費用	保額 20,000	10,000	5,000
C.	Chubb Assistance – 24小時環球支援服務			
(a)	緊急醫療運送及 / 或運返		不設上限	不設上限
(b)	遺體運返		不設上限	不設上限

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
(c)	親友探望	保額	20,000	20,000	10,000
(d)	小童護送	保額	20,000	20,000	10,000
(e)	Chubb Assistance — 24小時電話熱線及轉介服務		適用	適用	適用
D.	住院現金				
(a)	住院現金最高限額	保額	10,000	10,000	5,000
(b)	住院現金每日最高限額		500	500	500
E.	燒傷保障	保額	250,000	250,000	150,000
F.	個人財物				
(a)	最高限額	保額	30,000	20,000	15,000
(b)	運動用品每件 / 套 / 對之最高限額		5,000	5,000	5,000
(c)	相機或手提電腦最高限額		10,000	8,000	5,000
(d)	個人財物每件 / 套 / 對之最高限額		5,000	3,000	3,000
G.	個人金錢	保額	3,000	2,500	2,000
H.	遺失證件	保額	10,000	10,000	5,000
(a)	酒店住宿及交通費用的每日最高保障		10,000	10,000	5,000
I.	取消旅程	保額	50,000	30,000	15,000
(a)	紅色警示最高限額		20,000	10,000	3,000
J.	旅程阻礙				
(a)	縮短旅程	保額	50,000	40,000	25,000
K.	旅程延誤				
	僅支付章節K(a)至(c)內任何一(1)項：				
(a)	章節K(a)最高限額	保額	3,000	2,000	1,500

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
(a)	現金賠償，按每段延誤計算	每滿6小時延誤	500	500	250
(b)	額外酒店住宿費用的最高限額 (滿6小時延誤後)	保額	2,000	1,500	1,000
(b)	額外公共交通費用的最高限額 (滿6小時延誤後)	保額	10,000	5,000	3,000
(c)	損失的旅遊費用 (延誤二十四(24)小時後最終取消旅程)	保額	3,000	3,000	3,000
L.	行李延誤	保額	3,000	2,000	1,000
M.	個人責任	保額	4,000,000	3,000,000	2,000,000
N.	租用汽車的免費補償費用	保額	5,000	5,000	3,000
O.	家居財物保障				
(a)	最高限額	保額	20,000	10,000	5,000
(b)	每件 / 套 / 對物件的最高限額		3,000	3,000	1,500
P.	信用卡保障	保額	50,000	50,000	30,000

注意事項

- 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。

保費表

	個人計劃	家庭計劃
環球一計劃1	港幣\$ 3,500.00	港幣\$ 6,125.00
環球一計劃2	港幣\$ 2,850.00	港幣\$ 4,988.00
環球一計劃3	港幣\$ 1,380.00	港幣\$ 2,415.00

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。

年齡限制

	個人計劃	家庭計劃
投保年齡	18-75歲	受保人及/或其配偶18-75歲； 子女90日-18歲以下



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。

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) 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

- 每次旅程最長保障期為90日。
- 此保險只適用於消閒旅遊或文職公幹。
- 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全年旅遊保險，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。
- 此保險只保障由香港出發之旅程。
- 本小冊子謹供參考之用。有關保險詳情，請參閱保險單條文及條款。如有任何爭議，一概以英文版本為準。

安達全年旅遊保險申請表 Chubb TravelWell Annual Protection Plan Enrollment Form

請以大楷填寫 PLEASE COMPLETE IN BLOCK LETTERS

保單持有人資料 Policyholder Information		計劃詳情 (請在適合地方「✓」) Plan Detail (Please "✓" as appropriate)	
申請人 (保單持有人) Applicant (Policyholder)		保障類別 Cover Type	<input type="checkbox"/> 環球－計劃 1 Worldwide－Plan 1 <input type="checkbox"/> 環球－計劃 2 Worldwide－Plan 2 <input type="checkbox"/> 環球－計劃 3 Worldwide－Plan 3
香港身份證號碼 HKID No.		計劃類別 Plan Type	<input type="checkbox"/> 個人 Individual <input type="checkbox"/> 家庭 Family*
出生日期 (日 / 月 / 年) Date of Birth (dd/mm/yyyy)		保單生效日 (日 / 月 / 年)* Policy Commencement Date (dd/mm/yyyy)*	# 家庭計劃之受保兒童為18歲以下。 Insured Child(ren) under Family Plan should be aged below 18 years. * 生效日必須為申請投保當日之90天內及保單生效日前將不提供任何保障。 Commencement Date must be within 90 days from the application date and there shall be no coverage before the Commencement Date.
地址 Address			
電話號碼 Tel No.	(住宅 residential):		
	(手提 mobile):		
電郵地址 Email Address			

受保人資料 Insured Person Information				
受保人 Insured Person		出生日期 (日 / 月 / 年) Date of Birth (dd/mm/yyyy)	性別 Gender	香港身份證號碼 HKID No.
姓 Surname	名 Given Name			
1.			<input type="checkbox"/> 男M/ <input type="checkbox"/> 女F	
2.			<input type="checkbox"/> 男M/ <input type="checkbox"/> 女F	
3.			<input type="checkbox"/> 男M/ <input type="checkbox"/> 女F	
4.			<input type="checkbox"/> 男M/ <input type="checkbox"/> 女F	
5.			<input type="checkbox"/> 男M/ <input type="checkbox"/> 女F	

保費 Premium (已包括保險徵費 Levy Included)			
<input type="checkbox"/> HK\$ 3,500.00	環球－計劃 1 (個人計劃) Worldwide－Plan 1 (Individual Plan)	<input type="checkbox"/> HK\$ 6,125.00	環球－計劃 1 (家庭計劃) Worldwide－Plan 1 (Family Plan)
<input type="checkbox"/> HK\$ 2,850.00	環球－計劃 2 (個人計劃) Worldwide－Plan 2 (Individual Plan)	<input type="checkbox"/> HK\$ 4,988.00	環球－計劃 2 (家庭計劃) Worldwide－Plan 2 (Family Plan)
<input type="checkbox"/> HK\$ 1,380.00	環球－計劃 3 (個人計劃) Worldwide－Plan 3 (Individual Plan)	<input type="checkbox"/> HK\$ 2,415.00	環球－計劃 3 (家庭計劃) Worldwide－Plan 3 (Family Plan)

聲明 / Declaration

本人, 申請人, 代表及授權予安達保險香港有限公司 (「安達保險」) (a) 本人得到本申請表上的各受保人 (合稱「我們」) 正式授權作以下聲明; (b) 本人已向本申請表上的各受保人轉達有關資料以致他們各人亦有效同意以下有關之條款:

本人 / 我們謹此證實以上所有填報資料俱屬準確無誤, 且同意本投保書將會構成本人 / 他們與安達保險所簽署合約之依據。

本人 / 我們身體狀況正常, 並明白任何之前已存在之病症或任何以尋求醫療診治為目的之行程, 概不受本保險所保障。

本人 / 我們明白並清楚知道本人 / 我們的個人資料 (包括姓名、聯絡資料、年齡、性別及保單繳費資料) 會用作該保單的處理申請、保單行政、索償、及客戶服務的用途。本人 / 我們已閱讀安達保險的「個人資料收集聲明」及清楚知道安達保險根據當中條文, 可透露、核對及 / 或交換由本人 / 我們所提供的資料。

本人 / 我們明白本人 / 我們可以書面聯絡安達保險之個人資料私隱統籌 (香港鰂魚涌英皇道979號太古坊一座39樓) 翻查及 / 或更改本人 / 我們所提供予安達保險的資料。本人 / 我們並明白安達保險於處理有關查詢要求時, 可保留權利收取合理費用以彌補有關的行政開支。本人 / 我們明白, 安達保險有權拒絕接納本人 / 我們此計劃之申請。本人 / 我們亦明白有關此計劃之細則及不保事項, 本人 / 我們須以保單條款內列為準。

我 / 我們已接受以上內容及適用於所有此保單之受保人。

I, the Applicant, represent and warrant to Chubb Insurance Hong Kong Limited ("Chubb") that (a) I am duly authorised to make the following declarations on behalf of the insured person named on the enrollment form (jointly "We"); (b) I have conveyed all relevant information to the insured person named on the enrollment form to enable each of them to give legally valid consents as stipulated below:

I/We declare that the above information is, to the best of my/our knowledge, true and complete, and will form the basis of my/our contract with Chubb.

I am/We are in good health and I/We understand that any pre-existing conditions or any trip made for the purpose of obtaining medical treatment will not be covered under this policy.

I/We understand and I/We am/are aware that my/our personal data including name, contact information, age, gender and policy payment details will be used to process my application, policy administration, claim, and customer service. I/We have read Chubb Personal Information Collection Statement and aware of Chubb may disclose, verify and/or exchange any information accordingly.

I/We understand that I/We may write to Chubb's Data Privacy Officer at 39/F, One Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong for any request for access to and/or correction of any information supplied to Chubb, I/We also understand that Chubb may reserve the right to charge a reasonable fee to offset the administrative costs in complying with access requests.

I/We understand that the Chubb has the right to reject my/our application for this plan. I/We also understand that I/We should refer to the actual Terms & Conditions for the exact terms, conditions and exclusions. I understand that upon my enrollment being approved by Chubb.

I/We have accepted the above statements which apply to all persons covered under this policy.

申請人明白、確知及同意, 安達保險香港有限公司會就申請人購買及接受其簽發的保單, 於保單有效期內 (包括續保期) 向負責安排有關保單的獲授權保險經紀支付佣金 (如適用)。假如申請人為法人團體, 代表申請人簽署的獲授權人員須向安達保險香港有限公司確認他 / 她已簽署該法人團體授權。

申請人亦明白安達保險香港有限公司必須取得申請人以上的同意, 才可以處理其保險申請。

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

The applicant further understands that the above agreement is necessary for Chubb to proceed with the application.

申請人簽署
Signature of Applicant:

日期
Date:

Let us help to guide your way with our “Chubb TravelWell Annual Protection Plan” for your unlimited business or leisure trips!

Plan Highlights

- Extended coverage up to 3 hours before departure from Hong Kong and up to 3 hours after returning to Hong Kong
- Zero excess on all benefits
- Extended 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”
- Follow-up Medical Expenses after returning to Hong Kong, including registered Chinese Medicine Practitioner, bone-setting and acupuncture treatments
- 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
- Extra sum insured for “Personal Accident” cover caused by Kidnap, Hijack, Assault, Murder or Robbery
- New “Rental Vehicle Excess” benefit
- Extended to cover “Mobility Extension” and “Hotel Accommodation for Convalescence and Transport Expenses” under “Medical Expenses”
- Included “China Emergency Card” for guaranteed hospital admission deposit service in China

Benefits

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

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 installation and 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

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.

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 overseas.

(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
- China Emergency Card

D. Hospital Cash

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.

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 and 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 Commencement Date as specified in the Policy Schedule 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 Commencement Date as specified in the Policy Schedule and which is in force at any time within 1 week of the date the Journey is scheduled to begin.

J. Trip Interruption

(a) Trip Curtailment

Reimburse the unused and forfeited and 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, Immediate Family Member, 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.

(b) Red Alert

Reimbursement of 50% of the loss of unused and forfeited and additional travelling expenses due to 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 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 for 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

If the departure point is outside Hong Kong, reimburse the 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

If the departure point is outside Hong Kong,

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

(c) Forfeited travel expenses

Reimburse the paid and forfeited travel and/or hotel accommodation expenses following the cancellation of the Journey after at least 24 consecutive hours of travel delay.

L. Baggage Delay

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

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.

Schedule of Benefits

Coverage			Maximum Amount (HK\$)		
			Worldwide – Plan 1	Worldwide – Plan 2	Worldwide – Plan 3
A.	Personal Accident				
(a)	Accident whilst travelling on a Public Conveyance and/or due to Kidnap or Hijacking (18 to 75 years of age)	Sum Insured	2,500,000	2,000,000	1,000,000
(b)	Other Accident (18 to 75 years of age)	Sum Insured	1,500,000	1,000,000	500,000
(c)	Additional Personal Accident Coverage due to Assault, Murder or Robbery (18 to 75 years of age)	Sum Insured	50,000	50,000	50,000
(d)	Accident (under 18 or over 75 years of age)	Sum Insured	500,000	500,000	250,000
B.	Medical Expenses				
(a)	Medical Expenses	Sum Insured	1,500,000	1,200,000	600,000
(b)	Follow-up Medical Expenses	Sum Insured	1,500,000	1,200,000	600,000
(b)(1)(i)	Follow-up Medical Expenses for Bodily Injury	Sum Insured	1,500,000	1,200,000	600,000
(b)(1)(ii)	Follow-up Medical Expenses for Sickness	Sum Insured	150,000	120,000	60,000
(b)(2)(i)	Maximum amount for Chinese Medicine Practitioner	Sum Insured	3,000	3,000	3,000
(b)(2)(ii)	Daily maximum amount for Chinese Medicine Practitioner		150	150	150
(c)	Trauma Counselling	Sum Insured	20,000	20,000	10,000
(c)(1)	Daily maximum amount for Trauma Counselling		2,000	2,000	2,000
(d)	Mobility Extension	Sum Insured	20,000	20,000	10,000
(e)	Hotel Room Accommodation for Convalescence and Travelling Expenses	Sum Insured	20,000	10,000	5,000
C.	Chubb Assistance - 24-Hour Worldwide Assistance Services				
(a)	Emergency Medical Evacuation and/or Repatriation		Unlimited	Unlimited	Unlimited
(b)	Return of Mortal Remains		Unlimited	Unlimited	Unlimited
(c)	Compassionate Visit	Sum Insured	20,000	20,000	10,000
(d)	Child Escort	Sum Insured	20,000	20,000	10,000
(e)	Chubb Assistance - Twenty Four (24) Hour Telephone Hotline And Referral Services		Applicable	Applicable	Applicable

Coverage			Maximum Amount (HK\$)		
			Worldwide – Plan 1	Worldwide – Plan 2	Worldwide – Plan 3
D.	Hospital Cash				
(a)	Maximum amount	Sum Insured	10,000	10,000	5,000
(b)	Maximum daily benefit		500	500	500
E.	Burns Benefit	Sum Insured	250,000	250,000	150,000
F.	Personal Property				
(a)	Maximum amount	Sum Insured	30,000	20,000	15,000
(b)	Maximum amount for each item/set/pair of Sports Equipment		5,000	5,000	5,000
(c)	Maximum amount for Camera / Laptop Computer		10,000	8,000	5,000
(d)	Maximum amount for each item/set/pair of Personal Property		5,000	3,000	3,000
G.	Personal Money	Sum Insured	3,000	2,500	2,000
H.	Loss Of Travel Documents	Sum Insured	10,000	10,000	5,000
(a)	Maximum daily benefit for accommodation or travel expenses		10,000	10,000	5,000
I.	Trip Cancellation	Sum Insured	50,000	30,000	15,000
(a)	Maximum amount for Red Alert		20,000	10,000	3,000
J.	Trip Interruption				
(a)	Trip Curtailment	Sum Insured	50,000	40,000	25,000
K.	Travel Delay				
	Cover for any one (1) item under Section K (a) to (c) only:				
(a)	Maximum amount for Section K(a)	Sum Insured	3,000	2,000	1,500
(a)(1)	Cash Benefit for each period of delay	Each 6 hour period of delay	500	500	250
(b)(1)	Maximum amount for additional accommodation expenses (After 6 hour period of delay)	Sum Insured	2,000	1,500	1,000
(b)(2)	Maximum amount for additional transport expenses (After 6 hour period of delay)	Sum Insured	10,000	5,000	3,000
(c)	Forfeited travel expenses (Trip cancelled after 24 hour period of delay)	Sum Insured	3,000	3,000	3,000

Coverage			Maximum Amount (HK\$)		
			Worldwide – Plan 1	Worldwide – Plan 2	Worldwide – Plan 3
L.	Baggage Delay	Sum Insured	3,000	2,000	1,000
M.	Personal Liability	Sum Insured	4,000,000	3,000,000	2,000,000
N.	Rental Vehicle Excess	Sum Insured	5,000	5,000	3,000
O.	Home Contents Protection				
(a)	Maximum amount	Sum Insured	20,000	10,000	5,000
(b)	Maximum amount for each item/set/pair		3,000	3,000	1,500
P.	Credit Card Protection	Sum Insured	50,000	50,000	30,000

Notes:

- Personal Accident: the maximum amount of A(a) “Accident whilst travelling on a Public Conveyance and/or due to Kipnap 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.

Premium Table

	Individual Plan	Family Plan
Worldwide - Plan 1	HK\$ 3,500.00	HK\$ 6,125.00
Worldwide - Plan 2	HK\$ 2,850.00	HK\$ 4,988.00
Worldwide - Plan 3	HK\$ 1,380.00	HK\$ 2,415.00

All premium amounts displayed are inclusive of levy.
For further information, please visit www.ia.org.hk/en/levy.

Age Limit

	Individual Plan	Family Plan
Age of Enrollment	18 - 75	Couple 18 - 75; Child 90 days - below 18

Major Exclusions

- 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.

- War, civil war, insurrection, revolution.
- Performing duties as a member of armed forces or other law enforcing agencies.
- Participation in any professional sports, competition, (other than on foot but this does not include longdistance running more than ten (10) kilometres, biathlons and triathlons) flying aircraft or engaging in manual labor work.
- Prohibition or regulation by any government or customs detention.
- Illegal act by the Insured Person.
- Actions of Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.
- 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.

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). 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

- The maximum period of each insured Journey is 90 days.
- This policy is valid for the purpose of leisure travel or business trip (administrative duty only).
- If the Insured Person is covered by more than one Chubb TravelWell Annual Protection Plan Insurance 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 under that policy will be payable.
- 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.

About Chubb in Hong Kong

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.

Contact Us

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CS Hotline +852 3191 6611
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www.chubb.com/hk

Company No: 0557477

關於安達香港

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.

聯絡我們

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公司編號：0557477

Chubb. Insured.SM

Chubb TravelWell Annual Protection Plan, Hong Kong. 安達全年旅遊保險，香港。
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