



Annual Travel Package Insurance for Civil Servants and Non-Civil Servants

公務員及非公務員合約僱員 **全年旅遊綜合保障計劃**

保障範圍 Scope of Coverage

保障受保人於外地旅行時發生意外或遇上疾病 Protect the Insured Persons from accident and sickness in worldwide.

計劃特點 Product Highlights

- 1) 醫療保障高達 HK\$1,500,000。Medical Expenses is as high as HK\$1,500,000.
- 2) 個人意外保障高達 HK\$2,000,000。Personal Accident Benefit up to HK\$2,000,000.
- 3) 擴大「旅程延誤」保障。Enhance benefit of "Travel Delay".
- 4) 增加附加保障（例如行程延誤、超額訂票、未能享用的入場券）。Extend to cover missed journey, overbooking, unused ticket, etc.
- 5) 所有保障均毋須自負金額。No excess of all benefits.
- 6) 每次旅遊保障期長達 120 天。Covering trips up to 120 days.
- 7) 保障業餘及消閒活動。Cover leisure sports.
- 8) 保障包括天然災難（例如地震、海嘯等）。Cover natural disaster, e.g. earthquake, tsunami, etc.
- 9) 醫療費用保障包括食物中毒、氣體襲擊及傳染病。Medical Expenses cover including gas / food poisoning and infectious disease
- 10) 手提電話保障額為 HK\$2,500。Mobile phone reimbursement extends to HK\$2,500 per item
- 11) 全年保障，無次數旅程限制。Full year cover with unlimited no. of trips.
- 12) 保障包括恐怖襲擊。Terrorism Cover provided
- 13) 全年保費低至 HK\$1,130。Annual Premium is as low as HK\$1,130.
- 14) 凡申請“公務員保險計劃”的任何產品之公務員，其直系親屬均可享受加入該計劃的權利（即，被保險人的配偶，父母，岳父母，外祖父母，兒子，女兒，兒子- 婦女，兄弟，姐妹，孫子或法定監護人）。If the civil servant applied any products of our "Civil Servant Insurance Program", his/ her immediate family members can enjoy the right to enroll this plan (i.e. Insured Person's spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian)
- 15) 24小時全球緊急支援服務，包括海外入院現金保證。24-hour Worldwide Emergency Assistance Services including overseas hospital admission guarantee.
- 16) 可附加中國醫療保證咭(只提供電子版本)。China Medical Guarantee Card is available at optional (at e-copy).



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計劃內容 Benefits

Coverage 保障範圍		Maximum Limit (HK\$) 最高賠償額(港幣)		
		Premier Plan 尊貴計劃	Classic Plan 優越計劃	Standard Plan 標準計劃
1. Emergency Medical 緊急醫療	a. Medical Expenses 醫療費用	1,500,000	1,000,000	500,000
	b. Overseas Hospital Cash (500/day) 海外住院現金(每日 港幣 500)	8,000	5,000	2,500
	c. Medical Facility Extension 醫療設施津貼	20,000	15,000	10,000
2. Personal Accident 人身意外	a. Accident on Public Common Carrier or caused by armed Robbery 乘搭公共交通工具或遇劫之人身意外	2,000,000	1,300,000	700,000
	b. Other Personal Accident 其他人身意外	1,000,000	650,000	350,000
	c. Burns Benefit 燒傷保障	300,000	200,000	150,000
3. Worldwide Emergency Assistance Service 全球緊急支援服務	a. Emergency Medical Evacuation 緊急醫療運送	Actual Cost	Actual Cost	Actual Cost
	b. Repatriation of Mortal Remains 遺體運返	Actual Cost	Actual Cost	Actual Cost
	c. 24-hours Worldwide Emergency Assistance Service 24 小時全球緊急支援服務	Included	Included	Included
4. Travel Inconvenience 旅程受阻	a. Trip Cancellation 取消旅程	40,000	20,000	10,000
	b. Trip Curtailment or Re-arrangement 縮短旅程或更改旅程	40,000	20,000	10,000
	c. Travel Delay (500 per 6 hours) 旅程延誤(每六小時港幣 500)			
	i) Cash Allowance 現金津貼	2,000	2,000	2,000
	ii) Loss of pre-paid transportation and accommodation expenses due to cancellation of trip 因取消旅程而不能取回已繳付之交通及住 宿費用	2,000	1,500	1,000
	d. Baggage Delay Cash Allowance (over 6 hours) 行李延誤現金津貼(超過六小時)	1,000	750	500

此單張僅屬簡介，一切保障細則之內容、條款及不承保事項概以保單條文為準。中文譯本只供參考之用，如有歧異，概以英文本為準。本公司保留最終接受投保或更改條款之權利。This leaflet is descriptive only. All terms and conditions are subject to the policy issued. Should any discrepancy occur within this document, the English version shall prevail. The Company reserves its right to accept the risk or to amend the terms.



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	e. Missed Connection 行程誤點	10,000	7,500	5,000
	f. Overbooking 超額訂票	10,000	7,500	5,000
	g. Special Occasion Interruption 特別活動阻礙	3,000	2,000	1,000
5. Personal Belongings 個人財物	a. Personal Baggage 個人行李	20,000	15,000	10,000
	b. Personal Money 個人金錢	3,000	2,500	2,000
	c. Loss of Travel Document 證件遺失	10,000	7,500	5,000
	d. Emergency Cash 應急現金	10,000	7,500	5,000
6. Special Care 附加保障	a. Compassionate Visit 親屬探望	20,000	15,000	10,000
	b. Child Escort 子女護送	20,000	15,000	10,000
	c. Credit Card Protection 信用咭保障	50,000	30,000	20,000
	d. Consolation Benefit 恩恤保障	20,000	15,000	10,000
	e. Hospital Income Plus 附加住院現金	8,000	5,000	2,000
	f. Rental Vehicle Excess 租車自負額保障	5,000	5,000	5,000
	g. Compulsory Quarantine Cash Allowance 強制隔離現金津貼	5,000	5,000	5,000
	h. Scarring of the Face 臉部疤痕保障	20,000	20,000	20,000
	i. Kidnap Benefit 綁架保障	15,000	15,000	15,000
	j. Loss of Home Content 家居財物保障	15,000	10,000	5,000
7. Legal Liability 法律責任	a. Personal Liability 個人責任	3,000,000	2,000,000	1,000,000
Annual Premium (HK\$) 全年保費 (港幣)	Individual 個人	3,065	2,100	1,130
	Family 家庭	5,515	3,775	2,035

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基本保障 Basic Plan

保障範圍 Table Of Coverage

1) 緊急醫療 EMERGENCY MEDICAL

A. 醫療費用

- 在受保旅程期間因意外受傷或疾病所支付的醫療費用，包括住院、門診及手術，均可獲得賠償
- 覆診費用-如受保人於海外接受診治後，回港後90天內繼續接受治療的醫療費用，亦可獲得賠償。因意外受傷之最高賠償金額為保障餘額的100%；因患病之最高賠償金額為保障餘額的10%。覆診費用包括註冊/表列中醫、跌打及針灸治療，每天每次的最高限額為 HK\$200，最高為 HK\$3,000
- 當地的翻譯服務（每日 HK\$500 / 分項限額 HK\$5,000）
- 如在旅途中感染傳染病並在回港後的七天內被確診，雖在海外沒有任何治療記錄，受保人仍可獲得賠償在港連續三個月的診治費用（最高賠償額的10%）
- 傷病延誤：HK\$1,500（標準計劃）；HK\$3,000（優越計劃）；HK\$5,000（尊貴計劃）
- 海外求診之交通費用（HK\$300）

Medical Expenses

- Reimbursement of medical expenses, including outpatient, surgery and hospitalization arising from accident or sickness during the period of insurance
- Follow-up medical treatment incurred within 90 days after returning to Hong Kong will be covered up to 100% of unused portion of sum insured for injury, and will be covered up to 10% of unused portion of sum insured for sickness. This benefit also includes expenses for registered/ listed Chinese herbalist, Chinese bonesetter and acupuncturist up to HK\$200 per visit per day, max. HK\$3,000
- Local translator/ interpreter services (HK\$500 per day/ Sub limit HK\$5,000)
- Follow up medical expenses within 3 consecutive months if the infectious disease is contracted during the trip and confirmed within 7 days after returning to Hong Kong whereas no medical expenses incurred overseas (10% of max. limit)
- Catch up expenses: HK\$1,500 (Standard Plan); HK\$3,000 (Classic Plan); HK\$5,000 (Premier Plan)
- Additional travelling expenses for the purpose of seeking medical treatment in an overseas hospital (HK\$300)

B. 海外住院現金

- 在受保旅程期間因意外或疾病而需入院接受治療，住院期間每天可獲現金 HK\$500 補償

Overseas Hospital Cash

- HK\$500 per day will be payable if necessarily confined in a hospital due to accident or sickness overseas during the period of insurance

C. 醫療設施津貼

- 因意外導致傷殘而需要安裝家居及日常活動輔助設施的項目

Medical Facility Extension

- Reimbursement on cost of medical facility equipment and installation for household and daily purpose, as a result of accidental permanent total disablement

2) 人身意外 PERSONAL ACCIDENT

A. 乘搭公共交通工具或遇劫之人身意外

- 若受保人以付費乘客身份乘搭公共交通工具或遇劫時發生意外導致死亡或永久傷殘，將可根據保障金額獲得賠償
- Accident whilst on a Public Common Carrier or caused by armed robbery - Double Indemnity
- In the event of death or disablement arising as a result of an accident sustained during the period of insurance while riding as a passenger in a public common carrier or caused by armed robbery, maximum benefits up to the limit stated in the coverage will be payable



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B. 其他意外

- 如意外非因乘搭公共交通工具或遇劫導致，可根據保障金額獲得賠償

Other Accident

- In the event of death or disablement arising as a result of an accident other than on Public Common Carrier or caused by armed robbery, maximum benefits up to the limit stated in the coverage will be payable

C. 燒傷保障

- 受保人在外地因意外導致身體燒傷程度達二級或三級，將可根據保障金額獲得賠償

Burns Benefit

- Compensation for Second or Third Degree Burn of body surface arising from accident abroad

3) 全球緊急支援服務 WORLDWIDE EMERGENCY ASSISTANCE SERVICE

A. 緊急醫療運送

- 因應緊急醫療而需運送嚴重受傷或患病之受保人至就近地區或返回香港進行治療，賠償額並不設上限，確保受保人得到最充分的保障

Emergency Medical Evacuation

- Necessary evacuation to Hong Kong or nearest place for appropriate medical treatment due to serious injury or sickness. Payment on actual cost basis without any limit so to ensure adequate protection

B. 遺體運返

- 安排運送在外地身亡的受保人之遺體或骨灰返回香港。

Return of Mortal Remains

- Necessary arrangement to return deceased insured person's mortal remains to Hong Kong

C. 24 小時全球緊急熱線支援服務

- 包括代付入院保證金、電話醫療諮詢、醫生及醫院轉介、法律服務轉介及緊急旅遊服務

24-hours Worldwide Emergency Assistance Services

- Including hospital admission guarantee, phone medical advice and evaluation, referral to doctors and hospitals, medical evacuation and repatriation, referral to legal service and emergency travel service

4) 旅程受阻 TRAVEL INCONVENIENCE

A. 取消旅程

- 受保人如因以下原因而必須取消旅程，其不能退回的旅行費用包括旅行團費用、訂金、住宿及 / 或交通費用，均可獲得賠償：

保單簽發後及出發前 90 天內生效：

- 受保人、其直系親屬、商業夥伴或同行夥伴之身故、嚴重受傷或病重；
- 受保人因法庭傳召履行陪審團責任、證人或需被政府強制性隔離；
- 目的地突然發生罷工、暴亂、民亂、天然災難、惡劣天氣或恐怖襲擊

保單簽發後及出發前 7 天內生效：

- 在未能預計的情下旅程目的地被發出黑色警示；
- 住所因火災、水災或天然災難而嚴重損毀並需受保人逗留在家中

Trip Cancellation

Reimbursement for the loss of travel expenses, including travel fare, tour fee and/ or accommodation expenses paid in advance, in the event of cancellation of the trip due to:

With effective from within 90 days before commencement of the insured trip or after policy issuance, whichever is later:

- Death or serious injury or serious sickness of the insured person, immediate family member, close business partner or traveling companion;
- Witness summons, jury service or compulsory quarantine of the insured person;

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- Sudden outbreak of strike, riot, civil commotion, natural disaster, adverse weather condition or terrorism
With effective from within 7 days before commencement of the insured trip or after policy issuance, whichever is later:

- unexpected issuance of a Black Alert at the planned destination;
- Serious damage to insured person's home arising from fire, flood or natural disaster

B. i) 縮短旅程

受保人如因以下原因引致旅程提早返港，其不能退回之未享用旅遊費、訂金及/或額外住宿及交通費用，均可獲得賠償：

- 如啟程後，受保人、其直系親屬、商業夥伴或同行夥伴身故、嚴重受傷或病重；
- 目的地突然發生天然災難、劫持事件、罷工、暴亂、民亂、惡劣天氣、恐怖襲擊、目的地機場關閉或在未能預計的情況下旅程目的地被發出黑色警示

或

ii) 更改旅程

因以下原因而必需更改行程，其額外之住宿及交通費用均可獲得賠償：

- 如啟程後，目的地然發生航運機構員工之罷工、劫持事件、天然災難、暴亂、民亂、惡劣天氣、恐怖襲擊、機場關閉、公共交通工具的機械及/或電路故障、或在未能預計的情況下旅程目的地被發出黑色警示；

i) Trip Curtailment

Reimbursement for the additional or forfeited travel fare and/ or accommodation expenses incurred arising from:

- Death, serious injury or serious sickness of the insured person, immediate family member, close business partner or travelling companion;
- Sudden occurrence of natural disaster, hijacking, strike, riot or civil commotion, adverse weather conditions, terrorism, Airport Closure at planned destination or unexpected issuance of a Black Alert at the planned destination

OR

ii) Trip Re-arrangement

Reimbursement for the additional travel fare and/ or accommodation expenses incurred upon having to re-route the planned trip arising from:

- Sudden occurrence of strike by the employees of a public common carrier, hijacking, unanticipated outbreak of natural disaster, riot and civil commotion, adverse weather conditions, terrorism, airport closure, mechanical and/ or electrical breakdown of Public Common Carrier, or unexpected issuance of a Black Alert at the planned destination

C. 旅程延誤

- 因罷工、惡劣天氣、天然災難、劫持事件、機場關閉、機件故障，每 6 小時可獲 HK\$500 現金補償；或由香港出發時間延誤，受保人取消旅程而不能退回已繳付之交通及住宿費用

Travel Delay

- HK\$500 cash for each full 6 hours delay if the scheduled public common carrier is delayed due to unanticipated outbreak of strike, adverse weather conditions, natural disasters, hijacking, airport closure or equipment failure; or reimburse the loss of prepaid transportation and accommodation expenses if the departure from Hong Kong is delayed for more than 6 hours resulting the trip cancellation

D. 行李延誤現金津貼

- 受保人隨行之寄運行李因運送延誤達6小時或以上，可獲得現金補償（第 4b (ii)更改旅程及第 4c 旅程延誤不能在同一件事件下索償）

Baggage Delay

- Cash allowance for over 6 hours delay of accompanied baggage broad (No benefit will be provided for the claim under both coverage 4b(ii) Trip Rearrangement and coverage 4c Travel Delay due to same event)

E. 行程誤點

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- 因罷工、工業行動、暴亂、民亂、劫持事件、恐怖襲擊、惡劣天氣、乘搭之公共交通工具機件故障或機場關閉而引致錯過已預訂之接駁交通工具，可獲賠償額外之住宿及膳食費用

Missed Connection

- Reimbursement for the reasonable additional accommodation and meal expenses caused by missed transportation connection which reserved arising from strike, industrial action, riot, civil commotion, hijack, terrorism, adverse weather, natural disaster, mechanical and/ or electrical breakdown of public common carrier, or airport closure

F. 超額訂票

- 在外地因超額訂票引致未能乘搭已預訂之公共交通工具，可獲賠償額外之住宿及膳食費用

Overbooking

- Reimbursement for the reasonable additional accommodation and meal expenses in the event that the Insured Person fails to board the Public Common Carrier outside Hong Kong due to overbooking

G. 特別活動阻礙

賠償因以下原因而引致旅程延誤及未能享用已預訂之門票費用。(例如：主題公園、博物館、開放予公眾的音樂或體育賽事或比賽、歌劇、戲劇、音樂表演或音樂 / 演奏會)：

- 受保人、其直系親屬、商業夥伴或同行夥伴身故
- 受保人、商業夥伴或同行夥伴嚴重受傷或病重
- 因惡劣天氣、天然災難、航運機構員工之罷工、機件故障、劫持或恐怖襲擊

Special Occasion Interruption

Reimbursement for the unused ticket (e.g. theme park, museum, musical, sporting event, opera, theatre, musical performance or concert) forfeited by the Insured Person arising from:

- Sudden and unexpected death of an Insured Person, an Immediate Family Member or Travel Companion or Business Partner;
- The Bodily Injury or Sickness of an Insured Person or Travel Companion or Business Partner;
- The trip being delayed due to adverse weather, natural disaster, Strike by the employees of the Public Common Carrier, mechanical fault of a Public Common Carrier, hijacking or terrorism

5) 個人財物 PERSONAL BELONGINGS

A. 個人行李

- 旅程期間受保人隨行之行李因意外損壞、遺失、被竊或搶劫，每項 / 套 / 對物品最高賠償額為HK\$3,000；運動用品為HK\$5,000及個人電腦為HK\$10,000，手提電話保障額為HK\$2,500，所有相機及數碼攝錄機及其他有關配件及裝備為HK\$3,000（標準計劃），HK\$5,000（優越計劃），HK\$7,000（尊貴計劃）

Personal Baggage

- Indemnify for loss of or damage to personal baggage arising from accident, theft or robbery during the trip. Every set/ pair of item up to HK\$3,000; sports equipment up to HK\$5,000 per set/ pair; laptop computer up to HK\$10,000 per set/ item; mobile phone up to HK\$2,500 per item; all cameras and camcorders and related accessories and equipment up to HK\$3,000 (Standard Plan), HK\$5,000 (Classic Plan) and HK\$7,000 (Premier Plan)

B. 個人金錢

- 旅程期間因意外遺失、被竊、搶劫導致現金、旅行支票或匯票等之損失，均可獲得賠償

Personal Money

- Reimburse for the loss of cash, bank notes, traveler's cheques and/ or money order as a result of accidental loss, theft, robbery or burglary

C. 證件遺失

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公務員及非公務員合約僱員**全年旅遊綜合保障計劃**

- 旅程期間受保人的旅遊證件被竊、搶劫或意外遺失所引致的額外交通、酒店住宿及有關之證件補領費用均可獲得賠償

Loss of Travel Document

- Reimburse for the additional transportation, accommodation and document replacement cost arising from loss of essential travel documents abroad

D. 應急現金

- 在外地因意外損毀或遺失重要旅行證件而需滯留當地，並於**24**小時內報警，辦理補領證件手續期間每天可獲得**HK\$500** 補償
(如索償**5a**、**5b**、**5c**、**5d**，須於**24**小時內於當地報警及出示報案紙正本；第**4d**行李延誤及**5a**個人行李不能在同一事件下索償)

Emergency Cash

- If the insured person has to necessarily stay behind due to loss of or damage to essential travel documents abroad, the company shall pay HK\$500 each calendar day until the documents are recovered, or the insured person can leave the place where loss occurred
(For the claims of coverage 5a, 5b, 5c, 5d, police report must be obtained locally within 24 hours and submitted with original copy and receipts; No benefit will be provided for the claim under coverage 4d Baggage Delay and coverage 5a Personal Baggage due to same event.)

6) 附加保障SPECIAL CARE

A. 親屬探望

- 受保人在外地如不幸身故、嚴重受傷或病重而需住院，經審核後因應緊急需要可獲安排一名直系親屬前往探望或一名同行伙伴逗留照顧受保人，保障包括來回交通及住宿酒店費用

Compassionate Visit

- Indemnify for the additional traveling and accommodation expenses necessarily incurred by an immediate family member to fly over or by one accompanying traveling companion to stay behind with the insured person who is hospitalized or passed away abroad

B. 子女護送

- 受保人在外地如不幸身故或入院，因應緊急需要，無人照顧的**17**歲或以下之同行子女可獲安排護送返港

Child Escort

- Indemnify for the additional traveling and accommodation expenses for returning the insured person's accompanying child(ren) who is (are) aged 17 or below and no other adult accompanied the child(ren) back to Hong Kong if the insured person passes away or sustains serious injury or sickness abroad

C. 信用咭保障

- 受保人在外地因意外身故，在旅程期間以信用咭簽賬購物之未繳結餘及費用可獲賠償

Credit Card Protection

- In the event of death of the insured person due to accident abroad, the unsettled credit card purchases during the period of insurance and charges incurred will be compensated

D. 恩恤保障

- 受保人於旅程期間因意外或疾病而導致死亡

Consolation Benefit

- Compensation will be payable for the insured person's immediate family member if the insured person passed away as a result of sudden injury or sickness abroad within the period of insurance

E. 附加住院現金

- 因在外地嚴重受傷或疾病導致回港後需入院繼續治療，回港後**90**日內之住院期間每天可獲**HK\$300**補償

Hospital Income Plus

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Annual Travel Package Insurance for Civil Servants and Non-Civil Servants

公務員及非公務員合約僱員全年旅遊綜合保障計劃

- HK\$300 cash per day within a 90 days period after returning to the home country if the insured person is confined to a hospital due to serious injury or sickness sustained abroad

F. 租車自負額保障

- 若受保人在旅遊期間駕駛租用車輛而發生意外碰撞或意外損毀或在停泊時車輛被偷竊，受保人須負責的自負額可獲賠償
- 特別條款
受保人必須購買由有關出租車輛機構安排的汽車綜合保險以保障於租車期間對出租車輛之損失

Rental Vehicle Excess

- Reimbursement for the excess, which the insured person is liable under part of hiring agreement, if the insured person rents or hires a rental vehicle during the period of insurance and the vehicle is involved in a collision whilst under his/ her control, or it is damaged, or stolen during parking
- Special Condition:
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

G. 強制隔離現金津貼

- 於旅程期間或於回港後7 天內因感染傳染病而被強制隔離，每天可獲HK\$500的現金津貼

Compulsory Quarantine Cash Allowance

- HK\$500 per day will be payable for each complete day of compulsory quarantine due to infection with an infectious disease during the covered trip or within 7 days upon return to Hong Kong

H. 臉部疤痕保障

- 若受保人不幸因意外導致永久性毀容或臉部永久性疤痕，最高賠償額為 HK\$20,000

Scarring of the Face Benefit

- In the event of the insured person suffers bodily injury results in permanent disfigurement or permanent scarring of the face, the company will pay the amount insured up to HK\$20,000. The amount of insured payable will not take into account any psychological effects

I. 綁架保障

- 若受保人在旅程中不幸被綁架挾持，每天可獲賠償 HK\$500，最長為 30 天

Kidnap Benefit

- If during the period of insurance an insured person is kidnapped, the company shall pay a daily benefit of HK\$500, subject to a maximum of thirty (30) days

J. 家居財物保障

- 賠償因受保人於海外時其住所遭受火災或爆竊引致之損失

Loss of Home Content

- Reimbursement for the loss of or damages to Insured Person's home contents as a result of fire and/ or burglary while Insured Person is overseas

7) 法律責任LEGAL LIABILITY

A. 個人責任

- 因疏忽導致第三者受傷或財物損毀而負上的法律責任。有關之責任必須由本公司代為處理。(保障不適用於駕駛或租用汽車、飛機及任何水上機動遊戲)

Personal Liability

- Covers the insured person against legal liability for bodily injury or properly damage to a third party due to the insured person's negligence. The company shall take over for any settlement that is being made (Not applicable for any driving or rental of automobile, aircraft and watercraft)

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公務員及非公務員合約僱員全年旅遊綜合保障計劃

個人意外賠償表 Compensation Table

意外死亡及傷殘

Events

「最高賠償額」百分比

Percentage of Amount of Benefits

1	意外死亡 Loss of Life	100%
2	永久完全殘廢 Permanent Total Disablement	100%
3	四肢永久癱瘓及無法痊癒 Permanent and Incurable Paralysis of all Limbs	100%
4	永久完全喪失雙眼視力 Permanent Total Loss of Sight of both Eyes	100%
5	永久完全喪失一眼視力 Permanent Total Loss of Sight of one Eye	100%
6	喪失任何雙肢或任何雙肢完全失去功能 Loss of or the Permanent Total Loss of use of two Limbs	100%
7	喪失任何一肢或任何一肢完全失去功能 Loss of or the Permanent Total Loss of use of one Limb	
	右手 Right Hand	100%
	左手 Left Hand	100%
	一足 One Foot	100%
8	雙耳完全失聰及完全喪失言語能力 Loss of Speech and Hearing	100%
9	永久及無法痊癒之精神錯亂 Permanent and incurable Insanity	100%
10	永久完全失聰 Permanent Total Loss of Hearing in	
	雙耳 both Ears	75%
	單耳 one Ear	15%
11	完全喪失言語能力 Loss of Speech	50%
12	永久完全喪失一眼晶狀體 Permanent Total Loss of the Lens of one Eye	50%
13	喪失或永久完全喪失四隻手指及拇指功能 Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
	右手 Right Hand	70%
	左手 Left Hand	50%
14	喪失或永久完全喪失四隻手指功能 Loss of or the Permanent Total Loss of use of four Fingers of	
	右手 Right Hand	40%
	左手 Left Hand	30%
15	喪失或永久完全喪失一隻拇指功能 Loss of or the Permanent Total Loss of use of one Thumb	
	兩個右關節 both Right Joints	30%
	一個右關節 one Right Joint	15%
	兩個左關節 both Left Joints	20%
	一個左關節 one Left Joint	10%
16	喪失或永久完全喪失手指功能 Loss of or the Permanent Total Loss of use of Fingers	
	三個右關節 three Right Joints	15%
	兩個右關節 two Right Joints	10%
	一個右關節 one Right Joint	7.5%
	三個左關節 three Left Joints	10%
	兩個左關節 two Left Joints	7.5%
	一個左關節 one Left Joint	5%
17	喪失或永久完全喪失腳趾功能 Loss of or the Permanent Total Loss of use of Toes	
	所有腳趾- 一隻腳 all toes - one Foot	20%
	腳拇趾- 兩個關節 great - both Joints	7.5%
	腳拇趾- 一個關節 great - one Joint	5%

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公務員及非公務員合約僱員全年旅遊綜合保障計劃

- | | | |
|-----|--|-----|
| 18 | 折斷腿部或膝蓋而無法聯合
Fractured Leg or Patella with established non-union | 15% |
| 19 | 腿部因意外而做手術後導致縮短五厘米或以上
Shortening of Leg by at least 5cm | 10% |
| 20. | 一切在上述第10至19項損害事項以外的永久殘缺，忠意保險有限公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第10至19項之百分率不一致
Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive | |

條款

- (a) 對於同一人身傷害，不會對以上第1項至第9項中作出多於一項賠償。
- (b) 當發生第2項至第9項中的任何一項或發生於第10項至第20項的應付賠償總額等於100%時（以先發生者為準），本保單不再承擔同一受保人此後遭受的身體傷害的任何責任。
- (c) 如果受保人是左撇子，第13項至第16項的賠償百分比中的左右手將對調。

PROVISIONS

- a) Compensation shall not be payable for more than one of above Events 1 to 9 in respect of the same Bodily Injury.
- b) After the occurrence of any one of the Events 2 to 9 or the total compensation payable for the Events 10 to 20 equals to 100% whichever the first occur save for the liability already incurred hereunder, there shall be no further liability under this Policy in respect of the same Insured Person for Bodily Injury sustained thereafter.
- c) In cases where the Insured Person is left-handed, the compensation percentage in Events 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.

中國醫療保證咭

- 全面國內認可醫院網絡，毋須繳付入院保證金
- 全部認可之醫院網絡均通過實地考察
- 保障因意外或疾病住院之醫療費用
- 另設 24 小時緊急援助熱線
- 全國、全年通用

註：若有關疾病或意外不屬保障範圍，本公司有權向受保人追討全部有關費用主要不承保事項

China Medical Guarantee Card

- Comprehensive hospital network in PRC, no admittance deposit needed
- All recognized hospital network has undergone medical facilities evaluation
- Cover medical expenses in hospital for both accident and sickness
- 24 hours hotline services inclusive
- Comprehensive cover applicable anytime, anywhere in PRC.

Remarks: If the accident/sickness or relevant expenses are not covered under the insurance, the insured person shall be fully responsible for all relevant expenses on his/her behalf.



Annual Travel Package Insurance for Civil Servants and Non-Civil Servants

公務員及非公務員合約僱員全年旅遊綜合保障計劃

備註

- 1) 所有受保人必需持有有效之香港身份證。
- 2) 受保人年齡為滿 18 歲，應選擇計劃"個人"計劃。
- 3) "家庭"計劃包括受保人及其配偶及其所有年齡為 17 歲或以下同行之子女。
- 4) 年齡為 17 歲或以下之人士，其保障利益 2a 不適用，1a 及 2b 則為 50%。
- 5) 全年旅遊計劃的「家庭」計劃總賠償額以不超過一位成人投保利益之 300% 為限。
- 6) 此保險只適用於渡假或商務旅遊（只限文職工作），而並不適用於以導遊或領隊身份旅遊及海外全日制留學生或居住於海外之學生。
- 7) 保單承保範圍請參照保單條款及細則。
- 8) 如投保人在同一次旅遊中投保多於一份由忠意保險有限公司（香港分行）承保的自購綜合旅遊保險，本公司只會根據其中一份最高保障作出賠償。
- 9) 此保單不保障 COVID-19 直接或間接造成的或引起的任何性質的損失、成本或費用。
- 10) 制裁條款：
 - 若提供本保單項下任何保障、支付有關索償或提供有關利益會令本公司抵觸聯合國決議案的任何制裁、禁制或限制，或歐盟、美國或任何其他就此問題有司法管轄權的國家、州或地區之貿易或經濟制裁、法律或規例，則本公司不得被視為承保本保單，且亦無須就有關索償作出任何賠償或提供任何利益保障。
- 11) 排除地區適用條款：
 - 本公司不會就以下所述任何責任對受保人或保單持有人作出賠償：（i）有關任何於<受全面禁運及受全面制裁之國家／地區>法律下運作的國家內法庭展開的訴訟而所作出或產生的任何判決、裁決、付款、法律費用和支出或和解的責任，或有關於世界上任何地方為執行全部或部分該等判決、裁決、付款、法律費用和支出或和解而作出的命令的責任；（ii）<受全面禁運及受全面制裁之國家／地區>之政府招致的責任，或因應涉及<受全面禁運及受全面制裁之國家／地區>之政府或對其有利的行動所造成的責任，或若本公司支付任何賠償會對<受全面禁運及受全面制裁之國家／地區>之政府有利時產生的責任；（iii）或在任何法律訴訟展開前，<受全面禁運及受全面制裁之國家／地區>之人士或實體所同意或有利於該等人士或實體而同意或產生的法庭外和解的責任；實體包括任何母公司、<受全面禁運及受全面制裁之國家／地區>之政府直接或間接擁有或控制的控股公司及於<受全面禁運及受全面制裁之國家／地區>內居住或常駐的人士或實體。
 - 就此排除地區適用條款而言，受保人／保單持有人謹此確認並同意，<受全面禁運及受全面制裁之國家／地區>之清單列載於忠意保險之公司網站https://www.generali.com.hk/ZH_HK/sanctioned_countries 上，而該清單會不時更新，且會被納入本保單內。

Remarks:

- 1) All Insured Persons should hold a valid HKID card.
- 2) Insured Person aged 18 or above should choose "Individual" plan.
- 3) "Family" plan includes Insured Person and his/her legal spouse and all accompanying child(ren) aged between 17 or below.
- 4) For aged 17 or below, Coverage 2a is not applicable and Coverage 1a & 2b is 50%.
- 5) The maximum limit per "Family" plan will be subject to 300% of one single adult Insured.
- 6) This insurance is only valid for leisure travel or business travel (limited to administrative duty) purpose only and not applicable to tour guide/escort, overseas full time student or student lives at overseas.
- 7) Coverage should be subject to the terms and conditions of the policy.
- 8) If the Insured Person is covered by more than one comprehensive voluntary travel insurance policies underwritten by Assicurazioni Generali S.p.A., Hong Kong Branch for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
- 9) The term "epidemic" in "Section 4. Travel Inconvenience" under this Policy means for any country/area declared by the World Health Organization "WHO" that has any kind of infectious disease with a pandemic alert, and provides travel advice to people not to travel to infected areas/countries.
- 10) Sanction Clause:

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- The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition, or restriction, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United States of America or any other country, state or territory which has jurisdiction in the matter.

11) Territorial Exclusion Clause:

- The Company shall not indemnify the Insured/policyholder for any liability: (i) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>, or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part; (ii) incurred by the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories> or resulting from activities that involve or benefit the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>, or where the payment of such indemnity by the Insurer will benefit the government of <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>; (iii) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>; Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of <Fully Embargoed and Comprehensive Sanctioned Countries / Territories>, persons or entities resident in <Fully Embargoed and Comprehensive Sanctioned Countries/ Territories>.
- For the purposes of this territorial exclusion clause, the Insured/policyholder hereby acknowledges and agrees that Fully Embargoed and Comprehensive Sanctioned Countries/Territories shall be listed under Generali Corporate website at <https://www.generali.com.hk/EN_US/sanctioned_countries>, with such list to be updated from time to time, and incorporated into the policy.

主要不承保事項

- 任何已存在之損傷或疾病、遺傳或先天狀況（不論受保人知道與否）
- 自殺、企圖自殺或自我傷害；任何違反醫生意見之旅遊、或以醫療為目的之旅遊
- 懷孕或分娩；牙齒之損害（除因意外損害天然及健全之牙齒）；精神失常或神經錯亂；受酒精或藥物影響；愛滋病（AIDS）或於HIV 抗體測試中呈陽性反應；性病
- 任何戰爭行動、內戰、參與革命運動、暴動或受保人參與任何持械或紀律工作、軍事服務或執法行為；任何電子或核子燃料或廢料之污染或輻射
- 參與任何職業性運動、任何競賽（跑步除外）、輔以繩索之爬山或攀岩活動及比賽活動；以非乘客身份乘搭商業航機；參與任何體力勞動或從事任何危險、離岸採礦、處理爆炸品或高空攝影之工作
- 海關、政府或有關當局所頒佈之禁令或規條、充公、扣留或毀壞所引致之損失；受保人之違法行為，固意或惡意破壞；受保人干犯嚴重罪行期間或被捕期間

Major Exclusions (applicable to all coverages)

- pre-existing, congenital or heredity condition (whether aware or not)
- suicide, attempted suicide or intentional self-infliction of bodily injury; contrary to doctor's advice, or the purpose of trip is for obtaining medical treatment
- abortion, miscarriage, pregnancy or resulting childbirth; dental care (unless resulting from accidental injury to sound and natural teeth); mental or nervous disorders, insanity; under the influence of alcohol or drugs; AIDS, HIV seropositive or related disease, sexually transmitted diseases

此單張僅屬簡介，一切保障細則之內容、條款及不承保事項概以保單條文為準。中文譯本只供參考之用，如有歧異，概以英文本為準。本公司保留最終接受投保或更改條款之權利。This leaflet is descriptive only. All terms and conditions are subject to the policy issued. Should any discrepancy occur within this document, the English version shall prevail. The Company reserves its right to accept the risk or to amend the terms.



Annual Travel Package Insurance for Civil Servants and Non-Civil Servants

公務員及非公務員合約僱員全年旅遊綜合保障計劃

- War or warlike actions, civil war, participate in revolution, riot and strike, performing armed forces duties, police, volunteer and engaged in war or crime suppression; nuclear weapons, radiation, radioactivity
- Professional sports, racing except on foot, mountaineering and competition; riding in any aircraft except as a passenger in a properly licensed aircraft flown by a qualified pilot; manual labour or hazardous works, offshore drilling, mineral extraction, handling of explosives and aerial photography
- Prohibition or regulation by any government, or customs detention; unlawful, willful, malicious acts of the insured person; committing a felony or while under arrest because of commission of a felony



Annual Travel Package Insurance for Civil Servants and Non-Civil Servants

公務員及非公務員合約僱員全年旅遊綜合保障計劃

投保程序 Application Procedure

請於以下連結申請投保 Please apply in the following link:

中文 <https://bravo.generalali.com.hk/gtravel1?lang=zh&businessEmail=CSB2023>

英文 <https://bravo.generalali.com.hk/gtravel1?lang=en&businessEmail=CSB2023>

忠意集團

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關於忠意香港

自 1970 年起，香港忠意保險一直守護著大家的生活和夢想，為未來人生提供周全保障。多年來，我們深入了解不同客戶的個別需求，致力提供迎合客戶的真正需要的解決方案。擁有由保險經紀和中介組成的龐大分銷網絡，令我們對本地市場瞭如指掌，結合母公司忠意集團的全球網絡和豐富經驗，讓我們能設計出獨特、創新、簡單而靈活的理財方案，確保客戶獲得周全安心的保障。

關於忠意集團

創於 1831 年，忠意集團是全球最大的保險及資產管理企業之一，業務遍佈全球超過 50 個國家。於 2021 年，集團的保費總收入超過 758 億歐羅。現時，忠意集團擁有超過 75,000 位員工，為 6,700 萬位客戶提供優質專業服務。集團在歐洲市場佔有領先地位，業務更擴展至亞洲及拉丁美洲等地。忠意矢志成為客戶的終身合作夥伴，透過我們的分銷網絡，為客戶提供創新和個性化的方案。

About Generali Hong Kong

Since the 1970s, Generali Hong Kong has enabled people to shape a safer future by caring for their lives and dreams. Over the years, we focus on understanding the specific and unique requirements of our customers. This serves as the core of our action in providing solutions to meet our customers changing needs. With our extensive distribution network and partnership with our intermediaries and a combination of our local knowledge with Generali Group's global network and experience, we develop unique, innovative, simple, and flexible financial solutions for our customers.

About Generali Group

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in 50 countries in the world, with a total premium income of more than € 75.8 billion in 2021. With nearly 75,000 employees serving 67 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. Generali's ambition is to be the life-time partner to its customers, offering innovative and personalized solutions thanks to an unmatched distribution network.

忠意保險有限公司
Assicurazioni Generali S.p.A.

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