

忠意旅遊保

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計劃特點



全新

醫療保障高達 HK\$1,500,000



免費增加個人意外保障全覽表

擴大「旅程延誤」保障



增設附加保障（例如行程延誤、超額訂票、未能享用的入場券）

- 所有保障均毋須自負金額
- 單次旅遊計劃的保障期長達 182 天，而全年旅遊計劃的每次旅遊保障期長達 120 天
- 保障業餘及消閒活動
- 保障包括天然災難（例如地震、海嘯等）
- 醫療費用保障包括食物中毒、氣體襲擊及傳染病（例如沙士、禽流感、登革熱等）
- 於不能避免的情況下延期，保障期將自動延長至最多 10 天（只適用於單次旅遊計劃）
- 手提電話保障額為 HK\$2,500
- 自選星級郵輪附加保障，提供更全面的旅遊保障

保障範圍	最高賠償額（港幣）		
	尊貴計劃	優越計劃	標準計劃
1. 緊急醫療			
a) 醫療費用	1,500,000	1,000,000	500,000
b) 海外住院現金	8,000	5,000	2,500
c) 醫療設施津貼	20,000	15,000	10,000
2. 人身意外（長表 2）			
a) 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) 其他意外	1,000,000	650,000	350,000
c) 燒傷保障	300,000	200,000	150,000
3. 全球緊急支援服務			
a) 緊急醫療運送	全數支付	全數支付	全數支付
b) 遺體運返	全數支付	全數支付	全數支付
c) 24 小時全球緊急支援服務	已包括	已包括	已包括
4. 旅程受阻			
a) 取消旅程	40,000	20,000	10,000
b) 縮短旅程或更改旅程	40,000	20,000	10,000
c) 旅程延誤			
i) 現金津貼；或	2,000	2,000	2,000
ii) 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) 行李延誤現金津貼	1,000	750	500
e) 行程誤點	10,000	7,500	5,000
f) 超額訂票	10,000	7,500	5,000
g) 特別活動阻礙	3,000	2,000	1,000
5. 個人財物			
a) 個人行李	20,000	15,000	10,000
b) 個人金錢	3,000	2,500	2,000
c) 證件遺失	10,000	7,500	5,000
d) 應急現金	10,000	7,500	5,000
6. 附加保障			
a) 親屬探望	20,000	15,000	10,000
b) 子女護送	20,000	15,000	10,000
c) 信用咭保障	50,000	30,000	20,000
d) 恩恤保障	20,000	15,000	10,000
e) 附加住院現金	8,000	5,000	2,000
f) 租車自負額保障	5,000	5,000	5,000
g) 強制隔離現金津貼	5,000	5,000	5,000
h) 臉部疤痕保障	20,000	20,000	20,000
i) 綁架保障	15,000	15,000	15,000
j) 家居財物保障	15,000	10,000	5,000
7. 法律責任			
a) 個人責任	3,000,000	2,000,000	1,000,000
8. 自選附加保障（只限附加於「單次旅遊計劃」）			
星級郵輪附加保障			
a) 取消旅程	30,000	不適用	不適用
b) 縮短旅程	30,000		
c) 更改旅程	30,000		
d) 取消郵輪旅程	30,000		
e) 取消岸上觀光費用	10,000		
f) 縮短岸上觀光津貼	500		
g) 非自願性滯留之額外保障	每天 500（最長五天）		
h) 衛星電話費用	2,000		
i) 海上旅遊期間意外死亡	100,000		

單次旅遊計劃
基本保障

保費表 (港幣) #

天數	尊貴計劃			優越計劃			標準計劃		
	個人	個人及子女*	家庭**	個人	個人及子女*	家庭**	個人	個人及子女*	家庭**
1	115	175	278	85	127	212	61	91	145
2	163	242	386	133	199	314	85	127	206
3	206	314	483	169	242	399	115	169	260
4	290	435	676	208	327	496	158	230	344
5	323	496	761	228	353	532	177	267	400
6	348	535	825	235	365	558	191	293	444
7	368	568	875	242	378	583	202	307	469
8	386	593	926	254	385	597	209	320	496
9	400	620	976	260	397	634	222	339	532
10	419	646	1,014	267	411	666	235	359	564
11	437	672	1,082	273	424	704	242	371	600
12	476	730	1,187	298	457	764	260	397	652
13	496	764	1,226	305	469	782	273	417	679
14	513	789	1,265	317	489	815	279	430	704
15	532	821	1,318	323	503	835	285	443	723
16	552	853	1,370	336	515	853	292	457	756
17	572	880	1,408	343	528	880	305	469	776
18	597	913	1,448	355	541	899	311	483	796
19	614	945	1,487	361	554	913	317	496	810
20	634	979	1,527	368	562	936	330	507	822
21	653	986	1,549	375	570	943	336	513	848
22	666	1,005	1,587	381	582	963	343	523	874
23	679	1,024	1,639	386	589	969	348	530	894
24	691	1,049	1,677	393	601	982	355	542	899
25	704	1,068	1,689	406	608	1,001	361	555	926
26	716	1,088	1,715	412	621	1,020	368	561	940
27	729	1,107	1,741	419	634	1,040	375	575	951
28	749	1,133	1,761	426	641	1,059	381	588	965
29	761	1,152	1,792	431	653	1,079	386	595	979
30	774	1,172	1,831	437	659	1,091	393	607	991
以後每天	22	32	54	17	24	41	15	21	33
全年旅遊計劃	3,065	不適用	5,515	2,100	不適用	3,775	1,130	不適用	2,035
中國醫療保證咭 (只適用於全年旅遊計劃)	每人 100			每人 100			每人 100		

* 包括所有 17 歲或以下同行之子女。

** 包括合法配偶及所有 17 或以下之同行子女。

保費並不包括保費徵費。詳情請瀏覽
<http://www.generali.com.hk/customer-service/levy>

星級郵輪附加保障
(只限附加於單次旅遊的
「尊貴計劃」)

保費表 (港幣) #

天數	每人
1	207
2	293
3	369
4	522
5	583
6	628
7	662
8	696
9	720
10	754
11	787
12	857
13	891
14	923
15	958
16	994
17	1,028
18	1,074
19	1,106
20	1,141
21	1,175
22	1,197
23	1,221
24	1,243
25	1,267
26	1,289
27	1,313
28	1,348
29	1,370
30	1,393
以後每天	39

基本保障

保障範圍

1. 緊急醫療

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)

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

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

2. 人身意外

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

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

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

保費並不包括保費徵費。詳情請瀏覽
<http://www.generali.com.hk/customer-service/levy>

3. 全球緊急支援服務

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

b. 遺體運返

安排運送在外地身故的受保人之遺體或骨灰返回香港

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

4. 旅程受阻

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；

保單簽發後及出發前 7 天內生效：

- 目的地突然發生航運機構員工之罷工、暴亂、民亂、天然災難、惡劣天氣、劫持事件、恐怖襲擊、爆發傳染病或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

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；
- 目的地突然發生航運機構員工之罷工或劫持事件、暴亂、民亂、惡劣天氣、天然災難、恐怖襲擊、爆發傳染病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或劫持事件、暴亂、民亂、惡劣天氣、天然災難、恐怖襲擊、爆發傳染病、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；

c. 旅程延誤

因暴亂、民亂、惡劣天氣、天然災難、恐怖襲擊、機件故障、劫持事件、機場關閉、所乘坐之航運機構員工之罷工而引致所乘坐之公共交通工具延誤，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

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事件下索償)

e. 行程誤點

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

f. 超額訂票

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

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

5. 個人財物

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)

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

c. 證件遺失

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

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)

6. 附加保障

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

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

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

d. 恩恤保障

受保人於旅程期間因意外或疾病而導致死亡

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

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

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

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

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

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

7. 法律責任

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）

8) 自選附加保障

星級郵輪附加保障

a) 取消旅程

此保障提供基本保障之額外保障額

b) 縮短旅程

此保障提供基本保障之額外保障額

c) 更改旅程

此保障提供基本保障之額外保障額

d) 取消郵輪旅程

如因遇上惡劣天氣、天然災難；所乘公共交通工具之罷工、機件故障或遭騎劫；以致航班抵達延誤超過 12 小時，導致未能登上郵輪而取消郵輪旅程，此郵輪旅程不能退回之訂金或費用，均可獲得賠償

e) 取消岸上觀光費用

受保人如因以下情況而必須取消岸上觀光可獲得現金津貼。每個岸上觀光限額為 HK\$1,500，上限為 HK\$10,000

- 受保人或同行人士於海上旅遊期間死亡、嚴重受傷或患上嚴重疾病
- 觀光目的地在觀光行程出發前一突然發生罷工、暴亂、民亂、恐怖襲擊、傳染病、惡劣天氣或天然災難

f) 縮短岸上觀光津貼

受保人如因觀光地點突然天氣惡劣或發生天然災難而必須放棄岸上觀光及返回船上可獲得現金津貼賠償

g) 因非自願性滯留引致之額外住宿費用（最長為期五天）

受保人如因以下情況以致被迫滯留在旅遊目的地而無法於原定行程表列明的時間內完成其受保旅程的實際住宿費用：

- 突然發生罷工、暴亂、民亂、恐怖襲擊；
- 強制隔離檢疫；
- 目的地出現惡劣天氣或天然災難

h) 衛星電話費用

於受保旅程期間，受保人如因受傷或患病而必須結束受保旅程，可獲賠償因此而需於郵輪上使用衛星電話的費用

i) 海上旅遊期間意外死亡

受保人如於海上旅遊期間不幸因意外死亡可獲額外保障

重要提示

- 受保年齡：
 - 單次旅遊計劃：0-79
 - 全年旅遊計劃：0-72(如投保家庭計劃：子女投保年齡為 0-17 歲)
- 所有受保人必需持有有效之香港身份證
- 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%
- 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
- 目的地：全球（被制裁國家除外）***
- 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
- 單次旅遊計劃保單簽發後，一概不發還保費
- 團體折扣：
 - 7至14人：95折
 - 15人以上：9折
- 本小冊子僅提供保單摘要，保單承保範圍請參照保單條款及細則，及以英文版本為準

主要不承保事項

出發前已存在之損傷或疾病，自殺，自我毀傷，任何戰爭引致疾病或受傷、核子燃料或廢料之污染或輻射、直接參與罷工、暴動、民亂，服兵役或服務於紀律部隊，參與職業運動，一切違法行為引致之受傷，懷孕或節育，精神病或智力不健全、因酒精或服食藥物引致之傷害、牙科護理、整容、先天性缺陷、愛滋病、性病，非以乘客身份乘搭飛機，空中活動

立即下載及購買：

*** 查看制裁條款：



有關忠意香港

自1970年代起，忠意集團旗下的公司一直在香港為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到不同客戶的個別需求，並不斷隨時代改進及創新以迎合客戶的真正所需。

我們提供多元化的保險方案，從人壽及一般保險，以至到精密的企業風險管理及財務管理工具，助您增強投資組合，並讓財富世代傳承。

有關忠意集團



A.M. Best 財務實力評級 **A**
(截至2018年11月)



在《財富》雜誌世界500強中長期穩居前**60強**



管理資產規模達
4,560億 歐元 (截至2018年12月)



2018年保費收入達
660億 歐元 (截至2018年12月)

忠意保險有限公司

香港英皇道1111號太古城中心一期21樓
電話：(852) 2521 0707 傳真：(852) 2521 8018
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網址：generali.com.hk



Generali Hong Kong



香港忠意保險



Bravo Generali App



GENERALI

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Travel Protector



Bravo Travel Protector

Plan Highlights



New

Medical Expenses is as high as HK\$1,500,000



Extend coverage of Personal Accident without additional premium

Enhance benefit of "Travel Delay"



Extend to cover missed journey, overbooking, unused ticket, etc.

- No excess for all benefits
- The maximum period of insurance is 182 days for Single Trip Travel Plan and 120 days per trip for Annual Travel Plan
- Cover leisure sports
- Cover natural disaster (e.g. earthquake, tsunami, etc.)
- Medical Expenses cover including gas/ food poisoning and infectious disease (e.g. SARS, Bird Flu, Dengue Fever, etc.)
- Automatic cover extension for up to 10 days if the trip is unavoidably delayed (Only for Single Trip Travel Plan)
- Mobile Phone reimbursement extends to HK\$2,500 per item
- Optional Cruise Benefit to provide a more comprehensive travel protection

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Coverage	Maximum Limit (HK\$)		
	Premier Plan	Classic Plan	Standard Plan
1. Emergency Medical			
a) Medical Expenses	1,500,000	1,000,000	500,000
b) Overseas Hospital Cash	8,000	5,000	2,500
c) Medical Facility Extension	20,000	15,000	10,000
2. Personal Accident (Scale 2)			
a) Accident on Public Common Carrier or caused by armed Robbery	2,000,000	1,300,000	700,000
b) Other Accident	1,000,000	650,000	350,000
c) Burns Benefit	300,000	200,000	150,000
3. Worldwide Emergency Assistance Service			
a) Emergency Medical Evacuation	Actual Cost	Actual Cost	Actual Cost
b) Repatriation of Mortal Remains	Actual Cost	Actual Cost	Actual Cost
c) 24 Emergency Assistance Service	Included	Included	Included
4. Travel Inconvenience			
a) Trip Cancellation	40,000	20,000	10,000
b) Trip Curtailment or Re-arrangement	40,000	20,000	10,000
c) Travel Delay			
i) Cash Allowance; or	2,000	2,000	2,000
ii) Loss of pre-paid transportation and accommodation expenses due to cancellation of trip	2,000	1,500	1,000
d) Baggage Delay Cash Allowance	1,000	750	500
e) Missed Connection	10,000	7,500	5,000
f) Overbooking	10,000	7,500	5,000
g) Special Occasion Interruption	3,000	2,000	1,000
5. Personal Belongings			
a) Personal Baggage	20,000	15,000	10,000
b) Personal Money	3,000	2,500	2,000
c) Loss of Travel Document	10,000	7,500	5,000
d) Emergency Cash	10,000	7,500	5,000
6. Special Care			
a) Compassionate Visit	20,000	15,000	10,000
b) Child Escort	20,000	15,000	10,000
c) Credit Card Protection	50,000	30,000	20,000
d) Consolation Benefit	20,000	15,000	10,000
e) Hospital Income Plus	8,000	5,000	2,000
f) Rental Vehicle Excess	5,000	5,000	5,000
g) Compulsory Quarantine Cash Allowance	5,000	5,000	5,000
h) Scarring of the Face Benefit	20,000	20,000	20,000
i) Kidnap Benefit	15,000	15,000	15,000
j) Loss of Home Content	15,000	10,000	5,000
7. Legal Liability			
a) Personal Liability	3,000,000	2,000,000	1,000,000
8. Optional Benefit (Only for Single Trip Travel Plan)			
Additional Cruise Benefits			
a) Trip Cancellation	30,000	N/A	N/A
b) Trip Curtailment	30,000		
c) Trip Re-arrangement	30,000		
d) Cancellation of Cruise Trip	30,000		
e) Shore Excursion Cancellation Allowance	10,000		
f) Shore Excursion Curtailment Allowance	500		
g) Additional Benefit due to Involuntary Journey Extension	500 per day (Max. 5 days)		
h) Satellite Phone Calls Expenses	2,000		
i) Accidental Death on Voyage	100,000		

Single Trip Travel Plan Basic Plan	Premium Table (HK\$)#								
No. of Day(s)	Premier Plan			Classic Plan			Standard Plan		
	Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family**
1	115	175	278	85	127	212	61	91	145
2	163	242	386	133	199	314	85	127	206
3	206	314	483	169	242	399	115	169	260
4	290	435	676	208	327	496	158	230	344
5	323	496	761	228	353	532	177	267	400
6	348	535	825	235	365	558	191	293	444
7	368	568	875	242	378	583	202	307	469
8	386	593	926	254	385	597	209	320	496
9	400	620	976	260	397	634	222	339	532
10	419	646	1,014	267	411	666	235	359	564
11	437	672	1,082	273	424	704	242	371	600
12	476	730	1,187	298	457	764	260	397	652
13	496	764	1,226	305	469	782	273	417	679
14	513	789	1,265	317	489	815	279	430	704
15	532	821	1,318	323	503	835	285	443	723
16	552	853	1,370	336	515	853	292	457	756
17	572	880	1,408	343	528	880	305	469	776
18	597	913	1,448	355	541	899	311	483	796
19	614	945	1,487	361	554	913	317	496	810
20	634	979	1,527	368	562	936	330	507	822
21	653	986	1,549	375	570	943	336	513	848
22	666	1,005	1,587	381	582	963	343	523	874
23	679	1,024	1,639	386	589	969	348	530	894
24	691	1,049	1,677	393	601	982	355	542	899
25	704	1,068	1,689	406	608	1,001	361	555	926
26	716	1,088	1,715	412	621	1,020	368	561	940
27	729	1,107	1,741	419	634	1,040	375	575	951
28	749	1,133	1,761	426	641	1,059	381	588	965
29	761	1,152	1,792	431	653	1,079	386	595	979
30	774	1,172	1,831	437	659	1,091	393	607	991
Each additional day	22	32	54	17	24	41	15	21	33
Annual Travel Plan	3,065	N/A	5,515	2,100	N/A	3,775	1,130	N/A	2,035
China Medical Guarantee Card (Only for Annual Travel Plan)	100 per person			100 per person			100 per person		

* Include all accompanying children aged 17 or below.

** Include the legal spouse and all accompanying children aged 17 or below.

Premium does not include the premium levy. For details, please visit <http://www.generall.com.hk/customer-service/levy>

Additional Cruise Benefit (Only for Premier Plan of Single Trip Travel)	Premium Table (HK\$)#
No. of Day(s)	Per Person
1	207
2	293
3	369
4	522
5	583
6	628
7	662
8	696
9	720
10	754
11	787
12	857
13	891
14	923
15	958
16	994
17	1,028
18	1,074
19	1,106
20	1,141
21	1,175
22	1,197
23	1,221
24	1,243
25	1,267
26	1,289
27	1,313
28	1,348
29	1,370
30	1,393
Each additional day	39

Basic Plan

Table Of Coverage

1. EMERGENCY MEDICAL

a. 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 infections 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. 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. 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. PERSONAL ACCIDENT

a. 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

b. 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

Premium does not include the premium levy. For details, please visit <http://www.general.com.hk/customer-service/levy>

c. Burns Benefit

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

3. WORLDWIDE EMERGENCY ASSISTANCE SERVICE

a. 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. Return of Mortal Remains

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

c. 24-hour 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. TRAVEL INCONVENIENCE

a. 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

With effective from within 7 days before commencement of the insured trip or after policy issuance, whichever is later:

- Sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot, civil commotion, adverse weather condition, hijacking, natural disaster, terrorism, epidemic or 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) 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 strike by the employees of a public common carrier, hijacking, unanticipated outbreak of riot or civil commotion, adverse weather conditions, natural disasters, terrorism, epidemic or unexpected issuance of a Black Alert at the planned destination

OR

b. 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 riot and civil commotion, adverse weather conditions, natural disaster, terrorism, epidemic, airport closure, mechanical and/ or electrical breakdown of Public Common Carrier, or unexpected issuance of a Black Alert at the planned destination

c. Travel Delay

HK\$500 cash for each full 6 hours delay if the scheduled public common carrier is delayed due to unanticipated outbreak of riot and civil commotion, adverse weather conditions, natural disasters, terrorism, equipment failure, hijacking, airport closure or strike by the employees of the public common carrier; 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. Baggage Delay Cash Allowance

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. 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. 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. 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. PERSONAL BELONGINGS

a. 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. 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. Loss of Travel Document

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

d. 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. SPECIAL CARE

a. 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. 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. 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. 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. Hospital Income Plus

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. 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. 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. 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. 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. 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. LEGAL LIABILITY

a. Personal Liability

Covers the insured person against legal liability for bodily injury or property 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)

8) Optional Benefits

Additional Cruise Benefits

a) TRIP CANCELLATION

Additional amount per benefit item with same terms of "Basic Plan"

b) TRIP CURTAILMENT

Additional amount per benefit item with same terms of "Basic Plan"

c) TRIP RE-ARRANGEMENT

Additional amount per benefit item with same terms of "Basic Plan"

d) CANCELLATION OF CRUISE TRIP

Reimbursement for loss of deposit or charges paid in advance if the cruise trip is cancelled due to arrival delay of the flight more than 12 hours which is arising from adverse weather conditions, natural disaster, unexpected outbreak of strike, equipment failure or hijacking of public comment carrier

e) SHORE EXCURSION CANCELLATION ALLOWANCE

Pay a lump sum allowance HK\$1,500 per excursion (up to HK\$10,000) if the insured person has to cancel the excursion tour due to:

- Death, serious bodily injury or serious sickness of the insured person or travel companion;
- Unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the destinations of the excursion occur one day before the departure date of the shore excursion

f) SHORE EXCURSION CURTAILMENT ALLOWANCE

Pays a lump sum allowance HK\$500 if the insured person has to abandon the shore excursion and return to the voyage after the excursion has begun due to adverse weather conditions or natural disaster at the place of the excursion

g) ADDITIONAL BENEFIT DUE TO INVOLUNTARY JOURNEY EXTENSION

Pay allowance HK\$500 per day (Up to 5 days) if the insured person needs to stay in the planned destination involuntarily which prevent the Insured Person to complete the covered trip due to the following event:

- Unexpected outbreak of strike, riot, civil commotion, terrorism;
- Compulsory quarantine;
- Adverse weather conditions or natural disaster

h) SATELLITE PHONE CALLS EXPENSES

Reimbursement for the satellite phone call expenses incurred by the insured person whilst on board a cruise ship after the occurrence of injury or illness which prevents him/ her from continuing the trip

i) ACCIDENTAL DEATH ON VOYAGE

Additional benefit if the insured person sustains accidental death on voyage

Important Notes

- Age limit:
 - For Single Trip Plan: 0-79
 - For Annual Travel Plan: 0-72(If apply for Family Plan, age limit of children is 0-17)
- All insured should hold a valid HKID Card
- For aged 17 or below, Coverage 2a is not applicable and Coverage 1a & 2b is 50%
- For Annual Travel Plan the maximum limit per "Family" plan will be subject to 300% of one single adult insured
- Destination: Worldwide (Except the Sanction Country)***
- This insurance is only valid for the purpose of leisure travel or business travel (limited to administrative duty only) and not applicable to tour guide/escort, overseas full time student or student lives at overseas
- For Single Trip Plan, no refund of premium is allowed once the policy has been issued
- Group travel discount
 - 5% premium discount for 7 to 14 persons
 - 10% premium discount for 15 persons or above
- This brochure provides only a summary of the policy benefits. Coverage should be subject to the terms and conditions of the policy

Main Exclusions

Pre-existing conditions, suicide, self-inflicted injury, acts of war, nuclear, direct participation in strike, riot, civil commotion, service in military, disciplinary forces, professional sports, illegal acts, pregnancy or treatment pertaining to infertility, mental disorders, conditions caused by chronic alcoholism or drug addiction, surgical or treatment of dental or cosmetic purpose, congenital anomalies, AIDS, sexually transmitted diseases or traveling except as fare-paying passenger, aerial activities

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Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our customers, and are continuously adapting and innovating to meet their changing needs.

We offer a wide range of insurance solutions from life and general protection to sophisticated corporate risk management and financial management products designed to enhance investment portfolios and preserve generational wealth.

About Generali Group



A.M. Best Financial Strength Rating

A (as of Nov 2018)



Consistently listed in the

Top 60

Fortune Global 500 Companies



456 billion Euro

of Assets under management

(as of Dec 2018)



66 billion Euro

in premiums (as of Dec 2018)

Assicurazioni Generali S.p.A.

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Generali Hong Kong



香港忠意保險



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