

Travel Insurance

旅遊保險

CHUBB®



想盡享無憂旅程？
投保旅遊保險是您的明智之選！

計劃特點

- 保單各項保障延伸至離港前 3 小時及返回香港後 3 小時止
- 「取消旅程」及「縮短旅程」保障涵蓋「紅色警示」及「黑色警示」
- 提供 24 小時環球緊急支援服務，「緊急醫療運送及 / 或運返」不設上限
- 「醫療費用」延伸至提供「傷殘設施津貼」及保障「休養期酒店住宿及交通費用」
- 旅程延誤事件表新增機場關閉為受保事件
- 保障旅程中之消閒活動，包括熱氣球、跳傘、滑雪及各項水上活動
- 特設「特別活動阻礙」保障：特別活動包括主題公園、音樂會、體育賽事、歌劇等
- 特設「租用汽車的免責補償費用」保障

保障 (所有保額及限額根據投保的計劃而定)

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。

如受保人以繳費乘客身份乘搭公共交通工具或乘坐由旅行代理安排之交通工具時引致身體損傷，最高可獲賠償港幣\$2,000,000。

B. 醫療費用

(a) 醫療費用

賠償受保人在旅程中因患病或身體損傷而引致之門診、住院及手術費用。

(b) 覆診醫療費用

(不適用於廣東及澳門計劃)

受保人返回香港後 90 日內引致之醫療費用亦受保障；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。

yuu 旅遊保險，香港特別行政區。08/2022 編印

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(c) 創傷輔導保障
若受保人在精神創傷事件中蒙受身體損傷，令受保人須在精神創傷事件發生後 90 日內接受創傷輔導服務，其創傷輔導費用可獲賠償。

(d) 傷殘設施津貼
資助因意外(於香港以外旅程所引致)導致永久完全傷殘而需要安裝家居及日常活動輔助的設施。

(e) 休養期酒店住宿及交通費用(不適用於廣東及澳門計劃)
如受保人在旅程中因身體損傷或患病住院，而醫生建議出院後需休養後才可繼續旅程，可賠償因此原因而引致的額外海外酒店住宿及單程交通費用，最高賠償為港幣 \$10,000。

(f) 住院安排國際長途電話費用(只適用於優越計劃)
若受保人於旅程內因身體損傷或患病導致須醫生診治及在香港以外住院，本公司將補償由固網或手提電話打出至 Chubb Assistance – 24-小時環球支援服務的國際直撥電話(IDD)費用，最高賠償為港幣 \$1,000。

C. Chubb Assistance—24-小時環球支援服務

(a) 緊急醫療運送及 / 或運返
如受保人蒙受身體損傷或患病，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所需治療，可安排運送及負責有關費用。

(b) 遺體運返
如受保人因身體損傷或患病而導致不幸身故，可安排其遺體運返香港及負責有關費用。

(c) 親友探望
若受保人在海外因身體損傷或患病令其不適宜繼續其旅程或在旅程中不幸身故，本公司將支付 1 位親友前往探望之費用包括 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身體損傷或患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，可安排護送該小童返回香港及負責有關費用。

(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

D. 住院現金(不適用於廣東及澳門計劃)

如受保人在旅程中因身體損傷或患病而須於海外住院接受治療，本公司將支付每日現金津貼港幣 \$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，返回香港後 90 日內仍須就同一身體損傷或患病再度入住醫院治療，則仍可享受以上保障。

E. 燒傷保障

保障受保人不幸因意外燒傷(二級及三級程度)。

F. 個人財物

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

特設獨立的運動用品、相機或手提電腦及手提電話*限額。

*只適用於優越計劃。

G. 個人金錢

保障因盜竊或搶劫而引致現金或旅遊支票之損失。

H. 遺失證件

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

I. 取消旅程

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

(i) 受保人、其直系親屬、同行伙伴或商業伙伴不幸身故、遭受身體損傷或患病(出發前 90 日內)；
(ii) 受保人被強制性隔離或須履行陪審員任務(出發前 90 日內)；
(iii) 目的地突然爆發罷工、暴亂、內亂、恐怖襲擊或自然災難(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) 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 7 日內的任何時間內生效；

(b) 紅色警示
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 7 日內的任何時間內生效，導致旅程必須取消，本公司將賠償受保人不能退回之交通或住宿費用的 50%。

J. 旅程阻礙

(a) 特別活動阻礙(只適用於優越計劃)

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

(i) 受保人、其直系親屬、同行伙伴或商業伙伴突然身故；或
(ii) 受保人或同行伙伴身體損傷或患病；或
(iii) 受保人的旅程因自然災難、公共交通工具營運商的僱員罷工、公共交通工具機件故障、劫持而延誤。

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

(i) 受保人、其直系親屬、同行伙伴或商業伙伴突然身故、遭受身體損傷或患病；或
(ii) 目的地發生不能預計的罷工、暴亂、內亂、恐怖襲擊、傳染病、遭到劫持或自然災難而導致受保人不能繼續其計劃的旅程；或

- (iii) 在未能預計下，於受保旅程計劃目的地被發出黑色警示；或
- (iv) 紅色警示
在未能預計下，於受保旅程計劃目的地被發出紅色警示，導致受保人須縮短旅程返回香港，可賠償有關未享用並不能退回或額外引致之交通及 / 或住宿費用之 50%。

K. 旅程延誤

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

- (a) 現金賠償
每 6 小時延誤，最高可獲港幣 \$500，最高賠償為港幣 \$2,000。
- (b) (1)額外的酒店住宿費用（不適用於廣東及澳門計劃）
如在海外延誤滿 6 小時後，賠償受保人額外酒店住宿費用，直至被安排最早可啟程的替代交通工具。最高可獲港幣 \$1,500 賠償。

(2)額外的公共交通費用（不適用於廣東及澳門計劃）
如在海外延誤滿 6 小時後，賠償受保人因此而引致合理額外交通費用，以抵達計劃目的地。最高可獲港幣 \$5,000 賠償。
- (c) 損失的旅遊費用（不適用於廣東及澳門計劃）
如因上述原因而延誤滿 24 小時後決定取消原定的旅程，可獲賠償已繳付及不能退回之交通及 / 或住宿費用，最高可獲港幣 \$3,000 賠償。

L. 行李延誤（不適用於廣東及澳門計劃）

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

M. 個人責任

如受保人因意外導致他人身體損傷或財物損失而須承擔作出賠償的法律責任，本公司將代表受保人支付該賠償，保額高達港幣 \$3,000,000。

N. 租用汽車的免責補償費用（不適用於廣東及澳門計劃）

受保人在旅程中租用汽車期間，在受保人控制其租用汽車時發生意外令租用汽車損毀，並在法律上須承擔責任，本公司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，其在香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 \$10,000 賠償。

P. 信用卡保障

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



保障範圍

保障		最高賠償額 (港幣)			
		優越計劃 亞太/環球	明智計劃 亞太/環球	廣東及澳門 計劃	
A.	個人意外				
(a)	乘搭公共交通工具時發生及 / 或遇上綁架或騎劫引致的意外 (18 歲至 75 歲)	保額	2,000,000	1,000,000	600,000
(b)	其他意外 (18 歲至 75 歲)	保額	1,000,000	500,000	300,000
(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	250,000	150,000
B.	醫療費用	保額			
(a)	醫療費用	保額	1,200,000	600,000	300,000
(b)	覆診醫療費用	保額	1,200,000	600,000	不適用
(b)(1)(i)	身體損傷之覆診醫療費用	保額	1,200,000	600,000	不適用
(b)(1)(ii)	患病之覆診醫療費用	保額	120,000	60,000	不適用
(b)(2)(i)	中醫最高限額	保額	3,000	3,000	不適用
(b)(2)(ii)	中醫每日最高限額		150	150	不適用
(c)	創傷輔導保障		20,000	10,000	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	10,000	3,000
(e)	休養期酒店住宿及交通費用	保額	10,000	5,000	不適用
(f)	住院安排國際長途電話費用	保額	1,000	不適用	不適用
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	不設上限
(b)	遺體運返		不設上限	不設上限	不設上限
(c)	親友探望	保額	20,000	10,000	5,000
(d)	小童護送	保額	20,000	10,000	5,000
(e)	Chubb Assistance – 24-小時電話熱線及轉介服務	保額	適用	適用	適用
D.	住院現金				
(a)	住院現金最高限額	保額	10,000	5,000	不適用
(b)	住院現金每日最高限額		500	500	不適用
E.	燒傷保障	保額	250,000	150,000	100,000
F.	個人財物				
(a)	最高限額	保額	20,000	15,000	5,000
(b)	運動用品每件 / 套 / 對之最高限額		5,000	5,000	3,000
(c)	相機或手提電腦最高限額		8,000	5,000	3,000
(d)	手提電話最高限額		2,000	不適用	不適用
(e)	其它個人財物每件 / 套 / 對之最高限額		3,000	3,000	1,500

保障			最高賠償額 (港幣)		
			優越計劃 亞太/環球	明智計劃 亞太/環球	廣東及澳門 計劃
G.	個人金錢	保額	2,500	2,000	500
H.	遺失證件	保額	10,000	5,000	3,000
(a)	酒店住宿及交通費用的每日最高保障		10,000	5,000	3,000
I.	取消旅程	保額	30,000	15,000	10,000
(a)	紅色警示最高限額		10,000	3,000	3,000
J.	旅程阻礙				
(a)	特別活動阻礙	保額	1,000	不適用	不適用
(b)	縮短旅程	保額	40,000	25,000	10,000
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	2,000	1,500	250
(a) (1)	現金賠償, 按每段延誤計算	每滿 6 小 時延誤	500	250	250
(b) (1)	額外酒店住宿費用的最高限額 (滿 6 小時延誤後)	保額	1,500	1,000	不適用
(b) (2)	額外公共交通費用的最高限額 (滿 6 小時延誤後)	保額	5,000	3,000	不適用
(c)	損失的旅遊費用 (延誤 24 小時後最終取消旅程)	保額	3,000	3,000	不適用
L.	行李延誤	保額	2,000	1,000	不適用
M.	個人責任	保額	3,000,000	2,000,000	2,000,000
N.	租用汽車的免責補償費用	保額	5,000	3,000	不適用
O.	家居財物保障				
(a)	最高限額	保額	10,000	5,000	1,000
(b)	每件 / 套 / 對物件的最高限額		3,000	1,500	不適用
P.	信用卡保障	保額	50,000	30,000	5,000

注意事項

- 個人投保年齡:受保期間首日為 0 - 79 歲。
- 家庭投保年齡:受保期間首日為:18 至 64 歲的成人, 0 - 17 歲的子女。
- 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。
- 「優越」及「明智」計劃「亞太地區」適用國家: 澳洲、汶萊、柬埔寨、中國大陸、印度、印尼、日本、老撾、澳門特別行政區、馬來西亞、蒙古、緬甸、尼泊爾、新西蘭、菲律賓、新加坡、南韓、斯里蘭卡、台灣、泰國和越南。
- 「廣東及澳門計劃」只適用於由香港至中國廣東省及澳門之行程。

主要不保事項 (重點)

- 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。
- 戰爭、內戰、叛亂、革命。
- 參與任何軍事或其他執法機關之任務。
- 參與任何職業體育賽事或運動; 競賽 (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); 任何需利用專用裝備的攀石或攀山活動。
- 從事體力勞動或非文職或危險工作。
- 任何政府禁令或海關扣押。
- 受保人的非法行為。
- 因服用酒精或藥物而引致之損害。
- 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。
- 核子、化學及生化恐怖活動。
- 在購買保單日期當天或以前已存在、已宣佈或公眾所知的任何事件/情況。
- 參與任何郵輪旅程中因 2019 冠狀病毒病引致的損失或開支。

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 6626。



*只支援英文輸入。

重要事項

- 保單一經簽發, 概不退還保費。
- 此保險只適用於消閒旅遊或文職公幹。
- 若旅程因受保人控制以外的原因導致延誤, 保障期可自動延長最多 10 日。
- 如受保人在同一次旅程中購買多於一份由安達保險香港有限公司承保之旅遊保險, 則安達保險香港有限公司只會根據最高保額的一份作出賠償。
- 此保險所提及之投保年齡限制以受保人在出發首日之年齡為準。
- 此保險只保障由香港出發之旅程。

本小冊子僅供參考之用, 有關保險詳情, 請參閱保險單條文及條款, 如有任何爭議, 一概以英文為準。

Travel smart with peace of mind! Get your Travel Insurance to guard you along!

Plan Highlights

- Coverage of all benefits extended up to 3 hours before departure from Hong Kong and up to 3 hours after returning to Hong Kong
- Coverage including “Red Alert” and “Black Alert” under “Trip Cancellation” and “Trip Curtailment”
- 24-Hour Worldwide Emergency Assistance Services, unlimited benefit amount for “Emergency Medical Evacuation and/or Repatriation”
- Extended to cover “Mobility Extension” and “Hotel Accommodation for Convalescence and Transport Expenses” under “Medical Expenses”
- Airport closure is added in the Travel Delay Event Table as one of the insured events
- Cover leisure activities during the journey, including hot air balloon, parachuting, skiing and water sports
- Include “Special Occasion Interruption” coverage. Special Occasion includes theme park, concert, sporting event, opera, etc.
- Include “Rental Vehicle Excess” benefit

Benefits (all limits / sum insured will be subject to plan chosen)

A. Personal Accident

Cover for death or permanent disability of the insured person as a result of an accident, kidnapping or hijacking, assault, murder or robbery whilst on a trip.

Maximum HK\$2,000,000 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, hospitalisation and surgery arising from sickness or bodily injury occurring whilst on a trip.
- (b) Follow-up Medical Expenses (Not applicable to Guangdong and Macau Plan)

Includes follow up medical expenses: covers necessary follow up medical treatment within 90 days upon the insured person’s return to Hong Kong. This benefit is extended to cover the cost of registered Chinese Medicine Practitioner treatment, bone-setting or acupuncture, up to HK\$150/day/visit up to a maximum of HK\$3,000.

- (c) Trauma Counselling
Cover if an insured person is the victim of a traumatic event and sustains bodily injury, Chubb will reimburse the expenses for trauma counselling incurred within 90 days from the occurrence of the traumatic event.
- (d) Mobility Extension
Reimburse the cost of mobility equipment, and installation, modification for household and daily purpose, as a result of accidental permanent total disability (which occurred whilst the insured person was on a trip outside Hong Kong).
- (e) Hotel Accommodation for Convalescence and Transport Expenses (Not applicable to Guangdong and Macau Plan)
If an insured person is confined in an overseas hospital during the trip due to bodily injury or sickness and the physician recommends to convalesce before continuing the trip, the additional accommodation and one way transportation cost incurred will be covered up to a maximum of HK\$10,000.
- (f) IDD Cost for Confinement Arrangement (only applicable to Premier Plan)
If accidental bodily injury or sickness suffered by an insured person during a journey requires treatment by a physician and confinement in hospital outside Hong Kong, Chubb will reimburse the reasonable costs of international direct dialling (IDD) calls to Chubb Assistance – 24- Hour Worldwide Assistance Hotline Service either by mobile or land line telephone up to the maximum of HK\$1,000.

C. Chubb Assistance - 24-Hour Worldwide Assistance Services

- (a) Emergency Medical Evacuation and/or Repatriation

In the event of bodily injury or sickness of the insured person and the necessary medical treatment is not available in the immediate vicinity, requiring medical evacuation to another location for appropriate medical treatment on the advice of a physician, coverage will be provided 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, coverage will be provided for the arrangement of the return of the insured person’s remains to Hong Kong including the related expenses.
- (c) Compassionate Visit
If the insured person is unfit to travel as a result of bodily injury or sickness or dies whilst on a trip, Chubb will 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.
- (d) Child Escort
In the event that the insured person is confined as a result of bodily injury, sickness or dies during the trip and is travelling with a child who is aged below 18 years old, Chubb will provide coverage for arrangements to return the child back to Hong Kong if the child would otherwise be left unattended.
- (e) Chubb Assistance – 24-Hour Telephone Hotline and Referral Services
“Chubb Assistance” provides the following telephone enquiry services:
 - Interpreter Referral Service
 - Medical Advice Service
 - Hospital Admission Service
 - Loss of Luggage and Travel Documents Assistance

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

In the event of the overseas hospitalisation 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 hospitalisation within 90 days-after his/her return to Hong Kong, this benefit can be extended.

E. Burns Benefit

Benefit will be paid if the insured person suffers from second or third degree burns as a result of an accident.

F. Personal Property

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

Include special sub-limits for sports equipment, camera or laptop computer, and *mobile phone.

*only applicable to Premier Plan

G. Personal Money

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

H. Loss of Travel Documents

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

I. Trip Cancellation

(a) Trip Cancellation

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

- (i) Death, bodily injury or sickness of the insured person, immediate family member, travel companion or

business partner (within 90 days before departure).

- (ii) Compulsory quarantine or jury service of the insured person (within 90 days before departure).
- (iii) The unexpected outbreak of strike, riot or civil commotion, acts of terrorism, natural catastrophe at the destination (within 7 days before departure).
- (iv) Serious damage to insured person's primary residence from fire or flood and which requires the insured person's presence in Hong Kong (within 7 days before departure).
- (v) The unexpected issuance of a Black Alert for a scheduled destination which is in force at any time within 7 days before departure.

(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.

J. Trip Interruption

(a) Special Occasion Interruption (only applicable to Premier Plan)

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

- (i) The sudden and unexpected death of an insured person, an immediate family member, a travel companion or a business partner; or
- (ii) The bodily injury or sickness of an insured person or travel companion; or
- (iii) The Journey being delayed due to natural catastrophe, strike involving the employees of the operator of a public conveyance, mechanical fault of a public conveyance or hijacking.

(b) Trip Curtailment

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

- (i) Death, bodily injury or sickness of the insured person, an immediate family member, a travel companion or business partner; or
- (ii) The unexpected occurrence of a strike, riot, civil commotion, acts of terrorism, infectious diseases, hijacking or natural catastrophe at a scheduled destination; or
- (iii) The unexpected issuance of a Black Alert for a scheduled destination during the insured person's journey; or
- (iv) Red Alert
Reimbursement of 50% of the loss of unused and forfeited or additional travelling expenses because of the unexpected issuance of a Red Alert for a scheduled destination during an insured person's journey, causing the insured person to return directly to Hong Kong.

K. Travel Delay

If the public conveyance (valid boarding pass / ticket bearing the scheduled departure time/arrival time and the scheduled route and destination is required) on which the insured person is travelling is delayed due to adverse weather, natural catastrophe, strike, mechanical fault of public conveyance, hijacking or airport closure, Chubb will pay for any one of (a) to (c):

(a) Cash Benefit

Maximum HK\$500 for each 6 hours delay, up to a maximum of HK\$2,000.

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

If the departure point is outside Hong Kong, reimburse additional hotel accommodation expense until the first alternative transport is made available to the insured person after at least 6 hours delay, up to a maximum of HK\$1,500.

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

If the departure point is outside Hong Kong, reimburse additional public conveyance expenses incurred for the alternative transportation from the place of departure to his/her original planned destination after 6 hours of delay, up to a maximum of HK\$5,000.

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

Reimburse the paid and forfeited, travel and/or hotel accommodation expenses following the cancellation of the journey after 24 consecutive hours of travel delay, up to a maximum of HK\$3,000.

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

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

M. Personal Liability

In the event that the insured person becomes legally liable to pay compensation for an accident which causes bodily injury to another person or destruction of the property of others, Chubb will pay that compensation on behalf of the insured person, up to a maximum of HK\$3,000,000.

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

Reimburse for any excess or deductible stated in the comprehensive motor insurance which an insured person becomes legally liable to pay in respect of loss or damage to the rental vehicle caused by an accident whilst the rental vehicle is under the control of the insured person during the rental period on the journey, up to maximum of HK\$5,000.

O. Home Contents Protection

Cover the loss of household contents from the insured person's principal home as a result of burglary during the journey, up to a maximum of HK\$10,000.

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\$)		
			Premier Plan Asia Pacific/ Worldwide	Smart Plan Asia Pacific/ Worldwide	Guangdong & Macau Plan
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	2,000,000	1,000,000	600,000
(b)	Other Accident (18 to 75 years of age)	Sum Insured	1,000,000	500,000	300,000
(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	250,000	150,000
B.	Medical Expenses				
(a)	Medical Expenses	Sum Insured	1,200,000	600,000	300,000
(b)	Follow-up Medical Expenses	Sum Insured	1,200,000	600,000	Not Applicable
(b)(1)(i)	Follow-up Medical Expenses for Bodily Injury	Sum Insured	1,200,000	600,000	Not Applicable
(b)(1)(ii)	Follow-up Medical Expenses for Sickness	Sum Insured	120,000	60,000	Not Applicable
(b)(2)(i)	Maximum amount for Chinese Medicine Practitioner	Sum Insured	3,000	3,000	Not Applicable
(b)(2)(ii)	Daily maximum amount for Chinese Medicine Practitioner		150	150	Not Applicable
(c)	Trauma Counselling	Sum Insured	20,000	10,000	10,000
(c)(1)	Daily maximum amount for Trauma Counselling		2,000	2,000	2,000
(d)	Mobility Extension	Sum Insured	20,000	10,000	3,000
(e)	Hotel Accommodation for Convalescence and Transport Expenses	Sum Insured	10,000	5,000	Not Applicable
(f)	IDD cost for confinement arrangement	Sum Insured	1,000	Not Applicable	Not Applicable
C.	Chubb Assistance - 24-Hour Worldwide Assistance				
(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	10,000	5,000
(d)	Child Escort	Sum Insured	20,000	10,000	5,000
(e)	Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services		Applicable	Applicable	Applicable
D.	Hospital Cash				
(a)	Maximum amount	Sum Insured	10,000	5,000	Not Applicable
(b)	Maximum daily benefit		500	500	Not Applicable
E.	Burns Benefit	Sum Insured	250,000	150,000	100,000
F.	Personal Property				
(a)	Maximum amount	Sum Insured	20,000	15,000	5,000
(b)	Maximum amount for each item/set/pair of Sports Equipment		5,000	5,000	3,000

Coverage			Maximum Amount (HK\$)		
			Premier Plan Asia Pacific/ Worldwide	Smart Plan Asia Pacific/ Worldwide	Guangdong & Macau Plan
(c)	Maximum amount for Camera / Laptop Computer		8,000	5,000	3,000
(d)	Maximum amount for mobile phone		2,000	Not Applicable	Not Applicable
(e)	Maximum amount for each item/set/pair of other Personal Property		3,000	3,000	1,500
G.	Personal Money	Sum Insured	2,500	2,000	500
H.	Loss of Travel Documents	Sum Insured	10,000	5,000	3,000
(a)	Maximum daily benefit for accommodation or transport expenses		10,000	5,000	3,000
I.	Trip Cancellation	Sum Insured	30,000	15,000	10,000
(a)	Maximum amount for Red Alert		10,000	3,000	3,000
J.	Trip Interruption				
(a)	Special Occasion Interruption	Sum Insured	1,000	Not Applicable	Not Applicable
(b)	Trip Curtailment	Sum Insured	40,000	25,000	10,000
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	2,000	1,500	250
(a)(1)	Cash Benefit for each period of delay	Each 6 hour period of delay	500	250	250
(b)(1)	Maximum amount for additional accommodation expenses (After 6 hours period of delay)	Sum Insured	1,500	1,000	Not Applicable
(b)(2)	Maximum amount for additional transport expenses (After 6 hours period of delay)	Sum Insured	5,000	3,000	Not Applicable
(c)	Forfeited travel expenses (Trip cancelled after 24-Hour period of delay)	Sum Insured	3,000	3,000	Not Applicable
L.	Baggage Delay	Sum Insured	2,000	1,000	Not Applicable
M.	Personal Liability	Sum Insured	3,000,000	2,000,000	2,000,000
N.	Rental Vehicle Excess	Sum Insured	5,000	3,000	Not Applicable
O.	Home Contents Protection				
(a)	Maximum amount	Sum Insured	10,000	5,000	1,000
(b)	Maximum amount for each item/set/pair		3,000	1,500	Not Applicable
P.	Credit Card Protection	Sum Insured	50,000	30,000	5,000

Notes:

- Individual Age limit: 0- 79 years of age on the first day of the Period of Insurance.
- Family Age limit: Adult 18-64 years of age and Child(ren) 0-17 years of age on the first day of the Period of Insurance.
- “Personal Accident”: the maximum amount of A(a) “Accident whilst travelling on a Public Conveyance and/or due to Kidnap or Hijacking” and A(b) “Other Accident” are only applicable to insured person’s aged between 18 and 75 years, and the maximum amount per person under Section A (Personal Accident) for insured person’s aged below 18 years or above 75 years is HK\$500,000.
- The maximum liability in aggregate for any one accident under “Family Plan” shall not exceed 300% of the maximum amount per person under Section A (Personal Accident) benefit.

For “Premier Plan” and “Smart Plan”, “Asia Pacific” is applicable to countries of: Australia, Brunei, Cambodia, China, India, Indonesia, Japan, Laos, Macau SAR, Malaysia, Mongolia, Myanmar, Nepal, New Zealand, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam.
- “Guangdong and Macau Plan” is only applicable to the trips from Hong Kong to Guangdong Province of China and Macau.

Major Exclusions (Highlights)

1. Any pre-existing medical condition, congenital or heredity condition, suicide, intentional self-inflicted, pregnancy, childbirth, miscarriage, cosmetic surgery, dental care (unless due to accidents), mental or nervous disorder, AIDS or AIDS related complex.
2. War, civil war, insurrection, revolution.
3. Performing duties as a member of armed forces or other law enforcing agencies.
4. Participation in any professional competitions or sports; racing (other than on foot but this does not include long distance running more than ten (10) kilometres, biathlons and triathlons); any kind of climbing mountaineering or trekking ordinarily necessitating the use of specialised equipment.
5. Engaging in manual labor work or non-clerical, or hazardous work.
6. Prohibition or regulation by any government or customs detention.
7. Illegal act by the insured person.
8. Actions of insured person while under the influence of alcohol or drugs to the extent of legal impairment.
9. 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.
10. Nuclear, Chemical and Biological Terrorism.
11. Any incidents/circumstances which is existing or announced or publicly known on or before the purchase date of this policy.
12. Losses or expenses with respect to COVID-19 for any cruise

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 6626 for further assistance.



* For English submission only.

Important Notes

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

關於安達香港

安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 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、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達保險憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽

www.chubb.com/hk。

聯絡我們

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About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurance company. 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, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at

www.chubb.com/hk.

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yuu 旅遊保險，香港特別行政區。08/2022 編印

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