



美亞飛翔旅遊保障計劃  
@Travel Protection Plan

Enjoy your journeys  
with our comprehensive &  
upgrade protection



# Content

## Highlights

P.1-2

## Schedule of Benefits

Section 1 – Emergency Medical Expenses and Assistance	P.3-4	⊕
Section 2 – Personal Accident	P.3-4	⊕
Section 3 – Compassionate Death Cash	P.3-4	⊕
Section 4 – Journey Cancellation and Interruption	P.5-8	⊕
Section 5 – Loss of Income	P.7-8	⊕
Section 6 – Land Travel Arrangement	P.7-8	⊕
Section 7 – Child Guard	P.7-8	⊕
Section 8 – Personal Effects	P.7-10	⊕
Section 9 – Delay Coverage	P.9-12	⊕
Section 10 – Personal Liability	P.11-12	⊕
Section 11 – Loss of Home Contents	P.11-12	⊕
Section 12 – Car Rental Excess Charges and Return Cost	P.11-12	⊕

## Schedule of Benefits (Optional)

Section 13 – Golf Protection	P.11-12	⊕
Section 14 – Cruise Vacation	P.11-14	⊕
Section 15 – Scuba Diving	P.13-14	⊕
Section 16 – Snow Sports	P.13-14	⊕
Section 17 – Missed Event	P.15-16	⊕
Journey Inconvenience	P.15-16	⊕

## Important Notice

P.17-18 ⊕

## Footnotes

P.18 ⊕

## Premium Table

P.19-20 ⊕

## Download Region

P.21 ⊕

# Enjoy your journeys with our comprehensive & upgrade protection

## Highlights:

- AIG Travel 24 Hour Worldwide Emergency Assistance Service
- Unlimited benefit amount for Emergency Medical Evacuation and Repatriation of Remains
- Up to HK\$1,500,000 overseas medical expense coverage
- As short as 5 hours for Delay coverage
- Protection against Terrorist Act for any loss from any nuclear weapon or device or chemical or biological agent
- Covers accidental loss of or damage to mobile phone (or tablet computer) loss and damage (only applicable to Worldwide Platinum Plan)
- Coverage for Rental Vehicle Excess and car rental return costs
- Covers for amateur sporting activities, such as marathon, skiing, hot air ballooning, scuba diving, trekking (below 3,000 metres) etc. without paying extra premium
- High sublimits for coverage for loss of or damage to laptops / all cameras, camcorders and accessories and related equipment
- No excess on all benefits
- Coverage for Journey Cancellation, Journey Curtailment and Journey Rearrangement arising from Outbound Travel Alert (OTA)
- Optional top up benefits for Worldwide plan to enhance protection on Cruise Vacation, Missed Event, equipments and journeys for Golf, Scuba Diving and Snow Sports
- Journey Inconvenience - optional rider to enhance the Mainland China and Macau Plan
- Coverage for Journey Cancellation and Early Return Home
- Reimbursement for IDD or Internet call for calling AIG Travel 24-Hour Emergency Hotline for medical or travel emergency
- The period of insurance will be extended for 10 days if any circumstances exits during the journey which is outside the insured's control
- Single Trip Plan covers up to 182 days per trip
- No age limit for Single Trip Plan. Children traveling alone are covered
- Annual Plan for the frequent travelers (leisure / business trips) includes:
  - Free China Assist Card
  - More savings for Family Plan covering unlimited number of children aged below 17

## Group discount:

- Single Trip Plan
  - 15% discount for 10 individual plans or above
  - 25% discount for 20 individual plans or above
- Annual Plan (for corporate clients)  
Corporate clients are allowed to add or delete insured person during the policy period. The premium will be charged or refunded on a pro-rata day basis for addition or deletion of insured staff
  - 10% discount for 5-10 individual plans
  - 15% discount for 11-20 individual plans or above
  - 25% discount for 21 individuals plans or above

## If you need AIG Travel 24 Hour Worldwide Emergency Assistance Service, you have to :

- Contact AIG Travel 24 Hour Worldwide Emergency Hotline +(852) 3516 8699
- Please have your location details, telephone number, policy number and your name ready

## AIG Travel 24-Hour Hotline and Referral Service

- Emergency Medical Evacuation and Repatriation
- Medical Referrals
- Telephone Medical Advice
- Emergency Telephone Interpretation Assistance
- Legal Referral
- Lost Passport Assistance
- Lost Luggage Search Assistance
- Embassy Referral
- Pre-Trip Visa Information
- Pre-Trip Inoculation Information Services

## Schedule of Benefits

## Benefits

## Maximum Benefit (HK\$)

## Mainland China &amp; Macau

## Worldwide Gold

## Worldwide Platinum

**Section 1 – Emergency Medical Expenses and Assistance****a. Overseas Medical Expenses**

Reimbursement for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey

- Insured Person under age of 70 years	\$350,000	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$175,000	\$600,000	\$750,000
- Insured Person under age 17 years	\$175,000	\$600,000	\$750,000

**b. Follow-up Medical Expenses**

Number of days for Follow-up Medical Expenses in Hong Kong:

• For injury sustained while Overseas	90 days	90 days	180 days
- Insured Person under age of 70 years	\$350,000	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$175,000	\$600,000	\$750,000
- Insured Person under age 17 years	\$175,000	\$600,000	\$750,000
• For sickness sustained while Overseas			
- Insured Person under age of 70 years	\$35,000	\$120,000	\$150,000
- Insured Person age 70 or older	\$17,500	\$60,000	\$75,000
- Insured Person under age 17 years	\$17,500	\$60,000	\$75,000
• Follow up include treatment by Chinese Medicine Practitioner	\$150 per visit per, day up to \$1,000	\$150 per visit per, day up to \$2,000	\$200 per visit per, day up to \$3,000

**c. Overseas Hospital Cash**

Pay HK\$500 daily when Insured Person is hospitalized overseas

N/A	\$3,000	\$5,000
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**d. Emergency Medical Evacuation<sup>1</sup>**

Provide en-route medical care and transportation to another location for appropriate medical treatment

Unlimited	Unlimited	Unlimited
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**e. Repatriation of Remains<sup>1</sup>**

Arrange for the return of Insured Person's remains to Hong Kong includes coverage arising from pre-existing condition

Unlimited	Unlimited	Unlimited
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**f. Emergency Telephone Charges and Internet use**

Reimbursement for the telephone / internet / IDD expense in the event of contacting AIG emergency hotline during a medical or travel emergency

\$500	\$500	\$500
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**Major exclusions applicable to Section 1 (a) to (e) Include**

- Failure to obtain a written report from the Qualified Medical Practitioner

**Section 2 – Personal Accident**

Cover the following arising from an accident:

Major burns, Permanent Total Disablement or Accidental Death

**a. Accident while in a Common Carrier or an Automobile**

• Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or driving / riding in an automobile

- Insured Person under age of 70 years	\$250,000	\$800,000	\$1,500,000
- Insured Person age 70 or older	\$125,000	\$400,000	\$750,000
- Insured Person under age 17 years	\$125,000	\$400,000	\$750,000

**b. Other Accidents**

• Accidents other than those listed in Section 2a

- Insured Person under age of 70 years	\$250,000	\$400,000	\$750,000
- Insured Person age 70 or older	\$125,000	\$200,000	\$375,000
- Insured Person under age 17 years	\$125,000	\$200,000	\$375,000

**Major exclusions applicable to Section 2 Include**

- Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness

**Section 3 – Compassionate Death Cash**

Pay to Insured Person's estate in case the Insured Person dies during the Journey

N/A	\$10,000	\$20,000
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Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.

Benefits	Maximum Benefit (HK\$)					
	Mainland China & Macau	Worldwide Gold	Worldwide Platinum			
<p><b>Section 4 – Journey Cancellation and Interruption</b></p> <p><b>a. Journey Cancellation</b></p> <p>Reimbursement for the non-recoverable cost of accommodation, basic tour fees, and visas in the event of journey cancellation due to:</p> <ul style="list-style-type: none"> <li>• 90 days before the departure date                             <ul style="list-style-type: none"> <li>- Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion or a relative / friend living abroad the insured has planned to stay with</li> <li>- Witness summons or jury service or Compulsory Quarantine of Insured Person</li> </ul> </li> <li>• Within the period of 1 week before the departure date                             <ul style="list-style-type: none"> <li>- Redundancy</li> <li>- Natural disaster and extreme weather conditions at the main travel destination(s)</li> <li>- Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>- Epidemic or pandemic issued by HK government or the World Health Organisation</li> <li>- Major industrial or common carrier accident affecting the journey of the intended carrier</li> <li>- Civil unrest, riot, commotion or strike resulting in cancellation of scheduled common carrier services</li> <li>- Multiple local airport closures</li> <li>- The Government of Hong Kong issuing a Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> <li>- Serious damage to the insured person's primary residence in Hong Kong from fire or natural disasters and extreme weather conditions</li> </ul> </li> </ul>				\$2,000	\$25,000 (50% under OTA Red or 100% under Black Alert)	\$50,000 (50% under OTA Red or 100% under Black Alert)
<p><b>b. Journey Interruption<sup>3</sup></b></p> <p><b>(1) Early Return Home - Curtailment Expenses</b></p> <p>Reimbursement for basic tour fee and / or travel fare and / or accommodation, forfeited and / or additional travel ticket and / or accommodation reasonably and necessarily incurred after the commencement of the journey due to:</p> <ul style="list-style-type: none"> <li>• Natural disaster and extreme weather conditions</li> <li>• Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>• Epidemic or pandemic issued by HK government or the World Health Organisation</li> <li>• Major industrial or common carrier accident of the intended carrier</li> <li>• Civil unrest, riot or commotion, strike, resulting in cancellation of scheduled common carrier services;</li> <li>• Multiple local airport closures</li> <li>• Unexpected death or serious injury or serious sickness of your immediate family member, close business partner, traveling companion or a relative or friend living abroad who you had planned to stay with for the majority of your journey</li> <li>• Primary residence or place of business in Hong Kong is subject to burglary or vandalism and the police require the urgent attendance of the insured</li> <li>• A direct consequence of the trauma suffered from the hijack of the aircraft in which the insured is traveling</li> <li>• A Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> </ul>				\$3,000 Included	\$25,000 Included	\$50,000 Included

Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.

Benefits	Maximum Benefit (HK\$)		
	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<p><b>(2) Journey Re-arrangement</b> Reimbursement for additional costs of Common Carrier and Accommodation for the Journey re-routing to intended destination (including return to Hong Kong) and Hong Kong airport parking cost / kennel or cattery fee for late arrival to Hong Kong due to natural disaster and extreme weather conditions, terrorist act, strike resulting in cancellation of scheduled common carrier services, civil unrest, riot or commotion, or epidemic at planned destination</p>	Included	Included	Included
<p><b>(3) Missed Connection</b> Reimbursement for the cost of an alternative common carrier due to the late arrival of the preceding common carrier</p>	N/A	\$1,000	\$2,000
<p><b>(4) Compassionate Visit</b> Reimbursement for additional Travel Ticket and / or Accommodation for 1 adult Immediate Family Member to fly over or for 1 Travel Companion to stay behind in case of Insured person's death, Serious Injury or Serious Sickness</p>	N/A	\$20,000	\$30,000
<p><b>(5) Travel Documents</b> Reimbursement for the replacement cost of lost travel documents and / or Travel Tickets and additional Travel Tickets and / or Accommodation incurred as a direct result of theft, robbery or burglary</p>	\$3,000	\$25,000	\$50,000
<p><b>(6) Compulsory Quarantine</b> Reimbursement for the amount of pro-rated tour fee and / or Accommodation forfeited after the commencement of the Journey where the Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic infection</p>	Included	Included	Included
<p><b>Major exclusions applicable to Section 4 Include</b></p> <ul style="list-style-type: none"> <li>In respect of any loss claimed under Section 9a (Travel Delay), Section 4b (1) (Curtailed Expenses), Section 4b (2) (Journey Re-arrangement) and 4b (3) (Missed Connection) arising from the same cause</li> </ul>			
<p><b>Section 5 – Loss of Income</b> Pay HK\$1,250 for each full week, in the event that the Insured Person is unable to return to work in his / her usual gainful occupation, as recommended by Qualified Medical Practitioner upon return to Hong Kong due to accidental injury during the journey</p>	N/A	\$15,000	\$30,000
<p><b>Section 6 – Land Travel Arrangement</b> Reimbursement for the traveling expense for in seeking medical service overseas and returning home from the Hong Kong airport after overseas hospital confinement</p>	N/A	\$500	\$600
<p><b>Section 7 – Child Guard</b> Reimbursement for additional Accommodation and / or Travel Ticket for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child(ren) aged below 15 back to Hong Kong in the event of Insured Person's overseas hospitalization due to Death, Serious Injury or Serious Sickness</p>	N/A	\$10,000	\$10,000
<p><b>Section 8 – Personal Effects</b></p> <p><b>a. Baggage and Personal Effects</b> Pay for loss or damage to Insured Person's baggage, clothing and personal effects</p> <ul style="list-style-type: none"> <li>Sub-limit per article / pair / set of articles</li> <li>Sub-limit for laptops / all cameras, camcorders and accessories and related equipment</li> </ul>	\$3,000	\$12,000	\$25,000
	\$3,000	\$3,000	\$3,000
	\$3,000	\$12,000	\$15,000

Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.

Benefits	Maximum Benefit (HK\$)		
	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
<b>b. Mobile Phone (only for Worldwide Platinum Plan)</b> Reimbursement for loss of or damage to a mobile phone including Tablet Computer during the journey	N/A	N/A	\$3,000
<b>c. Personal Money</b> Reimbursement for the loss of cash, bank notes, traveler's cheque and money order as a result of robbery, burglary or theft	N/A	\$1,500	\$2,500
<b>d. Fraudulent Use of Credit Card</b> Reimburse the non-legal liability for payment arising out of the unauthorized use of credit cards and / or the cost of replacing credit cards in the event the credit cards are stolen during the journey	N/A	\$16,000	\$32,000
<b>Major exclusions applicable to Section 8a Include</b> <ul style="list-style-type: none"> <li>Jewelry or accessories, antiques, fragile articles, plastic money (including the credit value of credit card, Octopus cards, etc)</li> <li>Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the police station near the place of loss</li> <li>Any loss or damage while in the custody of a hotel or common carrier, unless reported immediately on discovery in writing to such hotel or common carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.</li> <li>Any loss claimed under Section 9b (Baggage Delay) arising from the same cause</li> </ul>			
<b>Section 9 – Delay Coverage<sup>4</sup></b>			
<b>a. Travel Delay</b> <p>(i) Pay HK\$300 for the first full 5 hours for all plans, then HK\$500 for each following full 10 hours of delay for Worldwide Gold Plan and Worldwide Platinum Plan. Either departure or arrival delay can be claimed for the same delayed Common Carrier, in which the Insured Person has arranged to travel is delayed and caused directly by:</p> <ul style="list-style-type: none"> <li>Natural disaster and extreme weather conditions or less severe weather conditions which impacts a delay</li> <li>Terrorist act</li> <li>Major industrial or common carrier accident</li> <li>Civil unrest, riot or commotion, strike</li> <li>Airport closure</li> <li>Mechanical breakdown, equipment (including computer) failure or structural defect of the common carrier</li> </ul> <p><b>OR</b></p> <p>(ii) Reimburse the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time owing to natural disaster, extreme weather conditions, equipment failure, hijack or strike of the employees of the Common Carrier</p> <p>Either Section 9a(i) or Section 9a(ii) can be claimed arising from the same cause</p>	\$300	\$2,000	\$3,000

Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.

Highlights	Benefits	Maximum Benefit (HK\$)		
		Mainland China & Macau	Worldwide Gold	Worldwide Platinum
Schedule of Benefits	<b>b. Baggage Delay</b> Compensate for an insured in case when an insured person's baggage is not delivered within 6 hours by the Common Carrier	N/A	\$600	\$1,200
	<b>Major exclusions applicable to Section 9 Include</b> <ul style="list-style-type: none"> <li>Failure to obtain written confirmation from the common carrier on the number of hours and the reason for such delay</li> <li>Any loss arising from the failure to get on-board the first available alternative transportation offered by the administration of the relevant common carrier</li> <li>Any loss claimed under Section 4b (1) (Curtailment Expenses) Section 4b (2) (Journey Re-arrangement) or Section 4b (3) (Missed Connections) arising from the same cause</li> </ul>			
	<b>Section 10 – Personal Liability</b> To indemnify Insured Person against legal liability to third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's Person's negligence	\$1,000,000	\$2,000,000	\$3,000,000
	<b>Major exclusions applicable to Section 10 Include</b> <ul style="list-style-type: none"> <li>Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals</li> </ul>			
	<b>Section 11 – Loss of Home Contents</b> Reimbursement for the loss or damage to household contents in Insured Person's Hong Kong primary Residence as a direct result of burglary	N/A	\$10,000	\$15,000
Important Notice	<b>Section 12 – Car Rental Excess Charges and Return Cost</b> Reimburse the Insured Persons when they are liable for the excess in the event of loss or damage of the rental vehicle and car rental vehicle return costs due to hospital confinement	N/A	\$6,000	\$12,000
Footnotes	Optional Benefits	Maximum Benefit (HK\$)		
		Mainland China & Macau	Worldwide Gold / Platinum	
	<b>Section 13 – Golf Protection</b>			
	<b>a. Golf Baggage</b> Reimbursement for the theft of or damage to Golf Baggage during the Journey	N/A		\$8,000
	<b>b. Hire Golf Equipment</b> Reimburse the cost of hiring Golf Equipment if the Golf Equipment is lost, stolen or damaged	N/A		\$6,000
Premium Table	<b>c. Loss of Green Fees</b> Reimburse the amount of any green fees or golf tuition fees or any fees for hiring any Golf Equipment incurred for a game of golf or golf tuition with such golf club or tuition due to the Serious Injury or Serious Sickness of the Insured	N/A		\$3,000
	<b>Section 14 – Cruise Vacation</b>			
Download Region	<b>a. Additional Journey Cancellation and Interruption</b> The Maximum Benefit of the Section 4a Journey Cancellation and Section 4b Journey Interruption shall be increased by HK\$30,000	N/A		Extra \$30,000

Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.



## Optional Benefits

## Maximum Benefit (HK\$)

## Mainland China &amp; Macau

## Worldwide Gold / Platinum

**b. Cruise Cancellation and Interruption**

N/A

\$50,000

Reimbursement for forfeiture of payments made for the cruise tour and / or additional and reasonable travel fare incurred to go to the next scheduled destination of the cruise tour, for the purpose of re-joining the cruise tour in the event that the Common Carrier in which the Insured Person has arranged to travel to board the cruise is delayed for at least eight (8) hours from the scheduled arrival time specified in the itinerary due to natural disasters and extreme weather conditions, equipment failure, hijack or strike by the employees of the Common Carrier

**c. Excursion Tour Cancellation**

N/A

\$10,000

Reimbursement for the forfeiture of payments made in relation to the excursion tour in the event of the excursion tour cancellation due to Serious Injury or Serious Sickness of the Insured or inclement weather at the planned destination

**d. Satellite Phone Fee**

N/A

\$2,000

Reimbursement for satellite phone call expenses incurred up to HK\$2,000 if the Insured Person cannot continue journey and must return directly to Hong Kong due to Serious Injury or Serious Sickness of the Insured Person or Traveling Companion

**Section 15 – Scuba Diving****a. Dive Tour**

N/A

\$15,000

Pay proportionate loss of the irrecoverable dive tour costs paid or contracted to be paid prior to the insured commencing the diving if the Insured Person is certified by a Qualified Medical Practitioner as being unfit to dive due to Sickness or Injury during the insured Journey

**b. Equipment Hire**

N/A

\$10,000

Reimburse the costs of hiring Diving Equipment as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of the Insured Person's Diving Equipment during the insured Journey.

**Section 16 – Snow Sports****a. Missed Booking**

N/A

\$3,000

Reimburse the proportionate loss of non-refundable pre-paid ski lift passes, tuition fees or snow equipment hire costs paid or contracted to be paid due to injury or sickness of the Insured Person occurring during the journey

**b. Piste Closure**

N/A

\$5,000  
(\$500 / day)

Pay HK\$500 for each completed 24 hours if skiing is prevented during the Journey because of insufficient snow or too much snow causing a total closure of the lift system and there is no other ski resort available

**c. Snow Sport Equipment Hire**

N/A

\$1,500

Pay the necessary cost of hiring replacement snow sport equipment if your snow sports equipment is lost, delayed or damaged during the Journey

**d. Ski Equipment**

N/A

\$3,000

Reimburse the loss of or damage to snow sports equipment

Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.

## Optional Benefits

## Maximum Benefit (HK\$)

## Mainland China &amp; Macau

## Worldwide Gold / Platinum

**Section 17 – Missed Event**

Reimburse the non-refundable ticket cost for an overseas music or performance event, sports event and theme park admission if unable to attend due to :

- 90 days before departure death or serious sickness of the insured or his / her immediate family member, close business partner, traveling companion or a relative living abroad with whom the Insured intends to stay with, jury service
- 1 week before departure being in quarantine, redundancy, natural disaster and extreme weather conditions at main destination, terrorist act, civil unrest, riot, red / black OTA, strike and etc.

N/A

\$3,000

## Mainland China &amp; Macau Plan - Optional Benefits

## Mainland China &amp; Macau

## Worldwide Gold / Platinum

**Journey Inconvenience**

**a. Journey Cancellation** < Coverage shall be subject to Section 4a above >

Extra \$5,000

N/A

**b. Loss of Travel Document** < Coverage shall be subject to Section 4b(5) above >

Extra \$5,000

N/A

**c. Baggage and Personal Effects** < Subject to the maximum coverage and the sublimit of Section 8a above >

Extra \$5,000

N/A

**d. Journey Delay** < Coverage shall be subject to Section 9a above >

Extra \$1,000

N/A

(i) Extra HK\$200 for first 5 hours and HK\$200 for each 10 hours thereafter;

or;

(ii) Reimburse the expenses if the journey is cancelled due to departure delay for at least 10 hours

## Enrollment

## Single Trip Plan

## Annual Multi-trip Plan

No. of Trips per policy

One

Unlimited

Trip Duration

Maximum 182 days

Maximum 90 days per trip

Age Limit:

Individual Plan

No age limit

Aged 17-70

Family Plan (Include 2 adults and unlimited no. of children)\*

Insured and the spouse<sup>6</sup> (aged 17 or above) and unlimited number of children aged below 17, ages are determined on the age when the journey commences

Insured and the spouse<sup>6</sup> (aged 17 to 70) and unlimited number of children aged below 17, ages are determined on the age when the journey commences

Eligibility

## ■ Insured Person:

- (i) must be either a Hong Kong citizen or Hong Kong permanent resident or a resident with full rights to enter into and return to Hong Kong regardless of medical status; and
- (ii) whose itinerary must include Hong Kong and such travel arrangement must be made and paid for in Hong Kong; and
- (iii) whose journey must commence in Hong Kong

## ■ Insured Person:

- (i) must be either a Hong Kong citizen or Hong Kong permanent resident or a resident with full rights to enter into and return to Hong Kong regardless of medical status; and
- (ii) must be returning to Hong Kong at the end of the journey, or be intending to return to Hong Kong on completion of your journey; and
- (iii) whose pre-travel arrangements must be made and paid for in Hong Kong and your journey must commence in Hong Kong

■ This plan does not cover any insured person who is a People's Republic of China passport holder and travels to / within Mainland China

■ This plan does not cover any insured person who is a People's Republic of China passport holder and travels to / within Mainland China

Itinerary

All insured journeys must depart from Hong Kong

All insured journeys must depart from Hong Kong

\* Maximum Benefit Limits for Family Plan is 300% of the maximum benefit stated in the Schedule of Benefits

Please note that the above benefits are subject to exclusions as stated in the policy in addition to those highlighted in this brochure. Please review the policy before making your purchase.

## Important Notice

### Purpose of Trip

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty)

### Ages

All ages are determined by reference to the age of a person when the journey commences. The journey commences when the Insured Person leaves an immigration counter of Hong Kong for the purpose of commencement of the journey

### Maximum Benefit Limits for Family Plan

300% of the maximum benefit stated in the Schedule of Benefits

### No Refund Protocol

No refund of premium is allowed once the policy has been issued

### Annual Plan for Corporate Client as Policyholder

Staff replacement is allowed for a corporate client. The premium will be charged or refunded on a pro-rata day basis for addition or deletion of insured staff

### Duplicate Coverage

If the Insured Person is covered under more than 1 comprehensive voluntary travel insurance policy underwritten by AIG Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

### Claims Procedure

Complete and return a claim form together with all relevant supporting documents within 30 days of the incident

## Major General Exclusions Applicable to All Sections of Coverage<sup>7</sup>

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government of military power; any illegal or unlawful acts
- Jewelry or accessories, antiques, fragile articles, plastic money (including credit cards / Octopus cards etc)
- Any pre-existing condition (except for repatriation of remains); pregnancy and childbirth; AIDS or sexually transmitted disease
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders; alcoholism or drug addiction
- Participating in any professional sports or any sport in which remuneration, donation, sponsorship or financial rewards of any kind would / could be earned / received; racing other than on foot (i.e. human); expeditions; hunting trips and safaris that are not provided by a licensed commercial operator; off-piste skiing / snowboarding; white water rafting grade 4 or above; or sailing outside of territorial waters;

- Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region
- Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation
- Any person who is a People's Republic of China passport holder and travels to / within Mainland China. This exclusion will however be waived if the Insured Person has an official document issued by an overseas government (other than Mainland China) to prove his / her identity as a legal resident of the said country but travelling with a People's Republic of China passport

## Footnotes

<sup>1</sup> AIG Travel Emergency Hotline (852) 3516 8699 shall be contacted for the arrangement

<sup>2</sup> 50% of maximum Benefit from Outbound Travel Alert (OTA)

<sup>3</sup> The maximum amount payable under Section 4b(1), 4b(2), 4b(3), 4b(4), 4b(5) and 4b(6) will not in aggregate exceed 100% of the maximum Benefit for Section 4b

<sup>4</sup> No benefit for Section 9a Delay will be provided for any loss claimed under Section 4b(1) Curtailment Expenses, 4b(2) Journey Re-arrangement or 4b(3) Missed Connection

<sup>5</sup> Section 16b Piste Closure only apply between (a) 1 Dec and 15 Apr for travel to the Northern Hemisphere or (b) 1 July and 30 Sept for travel to the Southern Hemisphere

<sup>6</sup> Spouse means the person married to or in a civil partnership with the Insured Person. For these purposes, a marriage or civil partnership is a formal and legally binding union entered into between two people which is recognized as a marriage or civil partnership under the laws of the jurisdiction in which the union takes place.

<sup>7</sup> The exclusions and terms and conditions set out in this brochure are not an exhaustive list of all applicable exclusions and conditions. Please refer to the policy wording for a full list of all applicable exclusions and conditions.

This Insurance is underwritten by AIG Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.

# Premium Table (HK\$)

Travel Period		Basic Coverage			Optional Benefits					
					Journey Inconvenience	Golf	Cruise Vacation	Scuba Diving	Snow Sports	Missed Event
		Mainland China & Macau Plan	Worldwide Gold	Worldwide Platinum	Mainland China & Macau Plan	Worldwide Gold / Platinum	Worldwide Gold / Platinum	Worldwide Gold / Platinum	Worldwide Gold / Platinum	Worldwide Gold / Platinum
Individual	1 day	43	131	151	18	3	21	8	14	9
	2 days	55	131	151	21	4	23	9	16	10
	3 days	67	131	151	23	4	26	10	18	11
	4 days	83	175	201	31	5	33	12	23	14
	5 days	94	208	239	37	6	39	15	27	17
	6 days	106	252	290	45	7	48	18	32	20
	7 days	124	274	315	48	8	52	19	35	22
	8 days	136	296	340	52	8	56	21	38	24
	9 days	147	318	366	56	9	60	22	41	26
	10 days	160	340	391	60	9	64	24	44	28
	11 days	176	373	429	66	10	71	26	48	30
	12 days	190	417	479	74	11	79	29	54	34
	13 days	205	438	503	77	12	83	31	56	35
	14 days	207	468	538	83	13	88	33	60	38
	15 days	N/A	490	563	N/A	13	93	34	63	40
	16-18 days	N/A	534	614	N/A	15	101	38	69	43
	19-22 days	N/A	570	655	N/A	16	108	40	73	46
	23-27 days	N/A	605	696	N/A	17	114	43	78	49
	28-31 days	N/A	682	784	N/A	19	129	48	88	55
	Each Additional Week	N/A	153	308	N/A	4	29	11	20	12
Annual Plan		863	1,800	2,070	350	54	374	139	255	160
Family	1 day	86	262	302	36	6	42	16	28	18
	2 days	110	262	302	42	8	46	18	32	20
	3 days	134	262	302	46	8	52	20	36	22
	4 days	166	350	402	62	10	66	24	46	28
	5 days	188	416	478	74	12	78	30	54	34
	6 days	212	504	580	90	14	96	36	64	40
	7 days	248	548	630	96	16	104	38	70	44
	8 days	272	592	680	104	16	112	42	76	48
	9 days	294	636	732	112	18	120	44	82	52
	10 days	320	680	782	120	18	128	48	88	56
	11 days	352	746	858	132	20	142	52	96	60
	12 days	380	834	958	148	22	158	58	108	68
	13 days	410	876	1,006	154	24	166	62	112	70
	14 days	414	936	1,076	166	26	176	66	120	76
	15 days	N/A	980	1,126	N/A	26	186	68	126	80
	16-18 days	N/A	1,068	1,228	N/A	30	202	76	138	86
	19-22 days	N/A	1,140	1,310	N/A	32	216	80	146	92
	23-27 days	N/A	1,210	1,392	N/A	34	228	86	156	98
	28-31 days	N/A	1,364	1,568	N/A	38	258	96	176	110
	Each Additional Week	N/A	306	616	N/A	8	58	22	40	24
Annual Plan		1,678	3,499	4,025	681	105	727	270	496	311

A premium levy is payable on this policy, for payment to the Insurance Authority of Hong Kong. Please note that the premium levy on this policy is being paid on your behalf by AIG Insurance Hong Kong Limited. For further information, please visit [www.aig.com.hk/levy](http://www.aig.com.hk/levy) or contact +(852) 3555 0000

# Download Region



Chinese Brochure



English Brochure



Policy Wordings



Claims Form

American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG's core businesses include Commercial Insurance and Consumer Insurance, as well as Other Operations. Commercial Insurance comprises two modules – Liability and Financial Lines, and Property and Special Risks. Consumer Insurance comprises four modules – Individual Retirement, Group Retirement, Life Insurance and Personal Insurance. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

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This brochure provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited.