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This plan is underwritten by AIG Insurance Hong Kong Limited



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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.



美亞飛翔旅遊保障計劃 @Travel Protection Plan



Newly added travel coverage
provides you an
upgraded protection



New Features

- Covers loss of or damage to mobile phones and tablet computers
- Up to HK\$15,000 coverage for per set of camera / camcorder and accessories / related equipment / laptops
- Protection against Terrorist Act for Emergency Medical Expenses and Assistance, Personal Accident, Compassionate Death Cash, Compassionate Visit, Child Guard, Journey Re-arrangement, Curtailment Expenses, Journey Re-arrangement and Travel Delay (including any loss from any nuclear weapon or device or chemical or biological agent)
- Reimbursement for IDD or Internet call for calling emergency hotline for medical or travel emergency
- Income protection upon return to Hong Kong due to accidental injury during the Journey
- Waiver of pre-existing conditions for repatriation of remains
- Cover human on foot racing, i.e. amateur marathon
- Up to HK\$12,000 Rental Vehicle Excess and car rental return costs
- Coverage for closure of airport
- Fraudulent use of credit card protection
- Reimburse Hong Kong Airport parking fee, kennel or cattery fees for late return to Hong Kong
- Optional top up benefits to enhance protection on Cruise Vacation, Golf, Scuba Diving, Snow Sports and Missed Event

Other Plan Highlights

- No age limit for Single Trip Plan. Children traveling alone are covered
- Extended personal accident coverage up to 3 hours before departure from Hong Kong Immigration Counter and up to 3 hours after returning to Hong Kong
- Unlimited benefit amount for Emergency Medical Evacuation and Repatriation of Remains
- No excess on all benefits
- Cover for amateur sporting activities, such as skiing, bungee jump, scuba diving, banana boating, trekking (below 3,000 metres) etc. without paying extra premium
- Follow-up Medical Expenses in Hong Kong up to 180 days, including Chinese Medicine Practitioner treatments
- Extended coverage for home content while traveling
- Free Outbound Travel Alert (OTA) coverage for Trip Cancellation, Trip Curtailment and Trip Rearrangement
- Coverage for Journey Cancellation from death / serious sickness / injury of the insured, travel companion, immediate family member, relatives / friend to stay with during the journey, natural disaster, extreme weather conditions, terrorist act, redundancy, etc
- As short as 5 hours for Delay coverage
- Automatic 10-day extension of coverage for unavoidable event
- 24-hour Worldwide Emergency Assistance Services
- Single Trip Plan covers up to 182 days per trip
- Annual Plan for frequent travelers include:
 - Free China Assist Card
 - More savings for Family Plan covering unlimited number of children aged below 17
 - Corporate clients are able to add or delete Insured Person during the policy period

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)

- 10% discount for 5-10 individual plans
- 15% discount for 11-20 individual plans or above
- 25% discount for 21 individuals plans or above

Schedule of Benefits

Benefits	Maximum Benefit (HK\$)	
	Gold	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	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$600,000	\$750,000
- Insured Person under age 17 years	\$600,000	\$750,000
b. Follow-up Medical Expenses		
Number of days for Follow-up Medical Expenses in Hong Kong:	90 days	180 days
• For injury sustained while Overseas		
- Insured Person under age of 70 years	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$600,000	\$750,000
- Insured Person under age 17 years	\$600,000	\$750,000
• For sickness sustained while Overseas		
- Insured Person under age of 70 years	\$120,000	\$150,000
- Insured Person age 70 or older	\$60,000	\$75,000
- Insured Person under age 17 years	\$60,000	\$75,000
• Follow up include treatment by Chinese Medicine Practitioner	\$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	\$3,000	\$5,000
d. Emergency Medical Evacuation¹		
Provide en-route medical care and transportation to another location for appropriate medical treatment	Unlimited	Unlimited
e. Repatriation of Remains¹		
Arrange for the return of Insured Person's remains to Hong Kong includes coverage arising from pre-existing condition	Unlimited	Unlimited
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
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	\$800,000	\$1,500,000
- Insured Person age 70 or older	\$400,000	\$750,000
- Insured Person under age 17 years	\$400,000	\$750,000
b. Other Accidents		
• Accidents other than those listed in Section 2a		
- Insured Person under age of 70 years	\$400,000	\$750,000
- Insured Person age 70 or older	\$200,000	\$375,000
- Insured Person under age 17 years	\$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	\$10,000	\$20,000

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

Benefits	Maximum Benefit (HK\$)	
	Gold	Platinum
<p>Section 4 – Journey Cancellation and Interruption</p> <p>a. Journey Cancellation</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"> • 90 days before the departure date <ul style="list-style-type: none"> - 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 - Witness summons or jury service or Compulsory Quarantine of Insured Person • Within the period of 1 week before the departure date <ul style="list-style-type: none"> - Redundancy - Natural disaster and extreme weather conditions at the main travel destination(s) - Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event - Epidemic or pandemic issued by HK government or the World Health Organisation - Major industrial or common carrier accident affecting the journey of the intended carrier - Civil unrest, riot, commotion or strike resulting in cancellation of scheduled common carrier services - Multiple local airport closures - The Government of Hong Kong issuing a Red² or Black OTA Alert for the intended travel destination(s) - Serious damage to the insured person's primary residence in Hong Kong from fire or natural disasters and extreme weather conditions 	\$25,000	\$50,000
<p>b. Journey Interruption³</p> <p>(1) Early Return Home - Curtailment Expenses</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"> • Natural disaster and extreme weather conditions • Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event • Epidemic or pandemic issued by HK government or the World Health Organisation • Major industrial or common carrier accident of the intended carrier • Civil unrest, riot or commotion, strike, resulting in cancellation of scheduled common carrier services; • Multiple local airport closures • 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 • 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 • A direct consequence of the trauma suffered from the hijack of the aircraft in which the insured is travelling • A Red² or Black OTA Alert for the intended travel destination(s) 	\$25,000	\$50,000

Benefits	Maximum Benefit (HK\$)	
	Gold	Platinum
<p>(2) Journey Re-arrangement 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>		
<p>(3) Missed Connection Reimbursement for the cost of an alternative common carrier due to the late arrival of the preceding common carrier</p>	\$1,000	\$2,000
<p>(4) Compassionate Visit 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>	\$20,000	\$30,000
<p>(5) Travel Documents 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>	\$25,000	\$50,000
<p>(6) Compulsory Quarantine 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>		
<p>Major exclusions applicable to Section 4 Include</p> <ul style="list-style-type: none"> In respect of any loss claimed under Section 9a (Travel Delay), Section 4b (1) (Curtailment Expenses), Section 4b (2) (Journey Re-arrangement) and 4b (3) (Missed Connection) arising from the same cause 		
<p>Section 5 – Loss of Income 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>	\$15,000	\$30,000
<p>Section 6 – Land Travel Arrangement Reimbursement for the travelling expense for in seeking medical service overseas and returning home from the Hong Kong airport after overseas hospital confinement</p>	\$500	\$600
<p>Section 7 – Child Guard 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>	\$10,000	\$10,000
<p>Section 8 – Personal Effects</p> <p>a. Baggage and Personal Effects Pay for loss of damage to Insured Person's baggage, clothing and personal effects</p> <ul style="list-style-type: none"> Sub-limit per article / pair / set of articles Sub-limit for laptops / all cameras, camcorders and accessories and related equipment 	\$12,000	\$25,000
	\$3,000	\$3,000
	\$12,000	\$15,000

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

Benefits	Maximum Benefit (HK\$)	
	Gold	Platinum
b. Mobile Phone (only for Platinum Plan) Reimbursement for loss of or damage to a mobile phone including tablet computer during the journey	N/A	\$3,000
c. Personal Money Reimbursement for the loss of cash, bank notes, traveler's cheque and money order as a result of robbery, burglary or theft	\$1,500	\$2,500
d. Fraudulent Use of Credit Card 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	\$16,000	\$32,000
Major exclusions applicable to Section 8a Include <ul style="list-style-type: none"> Jewelry or accessories, antiques, fragile articles, plastic money (including the credit value of credit card, Octopus cards, etc) 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 Any loss claimed under Section 9b (Baggage Delay) arising from the same cause 		
Section 9 – Delay Coverage⁴		
a. Travel Delay (i) Pay HK\$300 for the first full 5 hours, then HK\$500 for each following full 10 hours of delay. 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: <ul style="list-style-type: none"> Natural disaster and extreme weather conditions or less severe weather conditions which impacts a delay Terrorist act Major industrial or common carrier accident Civil unrest, riot or commotion, strike Airport closure Mechanical breakdown, equipment (including computer) failure or structural defect of the common carrier OR (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	\$2,000	\$3,000
b. Baggage Delay Compensate for an insured in case when an insured person's baggage is not delivered within 6 hours by the Common Carrier	\$600	\$1,200
Major exclusions applicable to Section 9 Include <ul style="list-style-type: none"> Failure to obtain written confirmation from the common carrier on the number of hours and the reason for such delay Any loss arising from the failure to get on-board the first available alternative transportation offered by the administration of the relevant common carrier Any loss claimed under Section 4b (1) (Curtailed Expenses) Section 4b (2) (Journey Re-arrangement) or Section 4b (3) (Missed Connections) arising from the same cause 		

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

Benefits	Maximum Benefit (HK\$)	
	Gold	Platinum
<p>Section 10 – Personal Liability 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 negligence</p> <p>Major exclusions applicable to Section 10 Include</p> <ul style="list-style-type: none"> Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals 	\$2,000,000	\$3,000,000
<p>Section 11 – Loss of Home Contents Reimbursement for the loss or damage to household contents in Insured Person's Hong Kong primary Residence as a direct result of burglary</p>	\$10,000	\$15,000
<p>Section 12 – Car Rental Excess Charges and Return Cost 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</p>	\$6,000	\$12,000
Optional Benefits		
<p>Section 13 – Golf Protection</p> <p>a. Golf Baggage Reimbursement for the theft of or damage to Golf Baggage during the Journey</p>	\$8,000	\$8,000
<p>b. Hire Golf Equipment Reimburse the cost of hiring Golf Equipment if the Golf Equipment is lost, stolen or damaged</p>	\$6,000	\$6,000
<p>c. Loss of Green Fees 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</p>	\$3,000	\$3,000
<p>Section 14 – Cruise Vacation</p> <p>a. Additional Journey Cancellation and Interruption The Maximum Benefit of the Section 4a Journey Cancellation and Section 4b Journey Interruption shall be increased by HK\$30,000</p>	\$30,000	\$30,000
<p>b. Cruise Cancellation and Interruption 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</p>	\$50,000	\$50,000
<p>c. Excursion Tour Cancellation 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</p>	\$10,000	\$10,000
<p>d. Satellite Phone Fee 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 of Serious Sickness of the Insured Person or Traveling Companion</p>	\$2,000	\$2,000

Benefits	Maximum Benefit (HK\$)	
	Gold	Platinum
Optional Benefits		
Section 15 – Scuba Diving		
a. Dive Tour 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	\$15,000	\$15,000
b. Equipment Hire 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.	\$10,000	\$10,000
Section 16 – Snow Sports		
a. Missed Booking 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	\$3,000	\$3,000
b. Piste Closure⁵ 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	\$5,000	\$5,000
c. Snow Sport Equipment Hire Pay the necessary cost of hiring replacement snow sport equipment if your snow sports equipment is lost, delayed or damaged during the Journey	\$1,500	\$1,500
d. Ski Equipment Reimburse the loss of or damage to snow sports equipment	\$3,000	\$3,000
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.	\$2,000	\$3,000

Plan Type

	Single Trip Plan	Annual Plan
No. of trip per policy	One	Unlimited
Trip Duration	Maximum 182 days	Maximum 90 days per trip
Age Limit (Individual Plan)	No age limit	Aged 17-70
Age Limit (Family Plan)	Legally married couple and unlimited number of children aged below 17, ages are determined on the age when the journey commences	Legally married couple and unlimited number of children aged below 17, ages are determined on the age when the journey commences
Nationality	Insured Person must have the rights to enter into and return to Hong Kong except for the People's Republic of China passport holders who travel to / within mainland China	Insured Person must be Hong Kong Resident except for the People's Republic of China passport holders who travel to / within mainland China
Itinerary	Journey must be commenced from Hong Kong	Journey must be commenced from Hong Kong

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 on the age when the journey commences. The journey commences when the Insured leave 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

Policy Cancellation

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

Obtain, 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 Include

- 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 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 as a driver or passenger in any kind of motor racing or competing in any sport competition (except racing on foot)

- 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 Chinese passport holder and travels to / within China. This exclusion will however be waived if the 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

Footnotes

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

² 50% of maximum Benefit from Outbound Travel Alert (OTA)

³ 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

⁴ 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

⁵ 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

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\$)

China & Macau

Travel Period		Core Coverage		Optional Benefits									
				Cruise Vacation		Golf		Scuba Diving		Snow Sports		Missed Event	
		Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	104	128	18	18	2	2	6	6	12	12	6	7
	2 days	117	144	20	20	3	3	7	7	14	14	7	8
	3 days	130	160	22	22	3	3	8	8	15	15	8	9
	4 days	165	203	27	27	4	4	10	10	19	19	10	12
	5 days	196	242	33	33	5	5	12	12	22	22	12	14
	6 days	238	293	40	40	6	6	15	15	27	27	15	17
	7 days	258	318	43	43	6	6	16	16	29	29	16	18
	8 days	279	344	46	46	7	7	17	17	32	32	18	20
	9 days	300	369	50	50	7	7	19	19	34	34	19	21
	10 days	321	395	53	53	8	8	20	20	36	36	20	23
	11 days	352	433	59	59	8	8	22	22	40	40	22	25
	12 days	393	484	65	65	9	9	24	24	45	45	25	28
	13 days	413	509	69	69	10	10	26	26	47	47	26	29
	14 days	441	543	73	73	11	11	27	27	50	50	28	31
	15 days	462	569	77	77	11	11	29	29	52	52	29	33
	16-18 days	503	620	84	84	12	12	31	31	57	57	32	36
	19-22 days	537	662	89	89	13	13	33	33	61	61	34	38
	23-27 days	571	703	95	95	14	14	35	35	65	65	36	41
	28-31 days	643	792	107	107	16	16	40	40	73	73	41	46
Each Additional Week	145	179	24	24	4	4	9	9	16	16	9	10	
Annual	1,867	2,300	311	311	45	45	116	116	212	212	118	133	
Family	1 day	208	256	36	36	4	4	12	12	24	24	12	14
	2 days	234	288	40	40	6	6	14	14	28	28	14	16
	3 days	260	320	44	44	6	6	16	16	30	30	16	18
	4 days	330	406	54	54	8	8	20	20	38	38	20	24
	5 days	392	484	66	66	10	10	24	24	44	44	24	28
	6 days	476	586	80	80	12	12	30	30	54	54	30	34
	7 days	516	636	86	86	12	12	32	32	58	58	32	36
	8 days	558	688	92	92	14	14	34	34	64	64	36	40
	9 days	600	738	100	100	14	14	38	38	68	68	38	42
	10 days	642	790	106	106	16	16	40	40	72	72	40	46
	11 days	704	866	118	118	16	16	44	44	80	80	44	50
	12 days	786	968	130	130	18	18	48	48	90	90	50	56
	13 days	826	1,018	138	138	20	20	52	52	94	94	52	58
	14 days	882	1,086	146	146	22	22	54	54	100	100	56	62
	15 days	924	1,138	154	154	22	22	58	58	104	104	58	66
	16-18 days	1,006	1,240	168	168	24	24	62	62	114	114	64	72
	19-22 days	1,074	1,324	178	178	26	26	66	66	122	122	68	76
	23-27 days	1,142	1,406	190	190	28	28	70	70	130	130	72	82
	28-31 days	1,286	1,584	214	214	32	32	80	80	146	146	82	92
Each Additional Week	290	358	48	48	8	8	18	18	32	32	18	20	
Annual	3,630	4,472	605	605	88	88	226	226	412	412	229	259	

Premium Table (HK\$)

Asia (Include China & Macau)

Travel Period		Core Coverage		Optional Benefits									
				Cruise Vacation		Golf		Scuba Diving		Snow Sports		Missed Event	
		Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	114	140	19	19	2	2	7	7	13	13	7	8
	2 days	128	158	22	22	3	3	8	8	14	14	8	9
	3 days	142	175	24	24	3	3	9	9	16	16	9	10
	4 days	181	223	30	30	4	4	11	11	21	21	11	13
	5 days	215	265	36	36	5	5	13	13	24	24	14	15
	6 days	260	321	43	43	6	6	16	16	30	30	16	19
	7 days	283	349	47	47	7	7	18	18	32	32	18	20
	8 days	306	377	51	51	7	7	19	19	35	35	19	22
	9 days	329	405	55	55	8	8	20	20	37	37	21	23
	10 days	351	433	58	58	8	8	22	22	40	40	22	25
	11 days	385	475	64	64	9	9	24	24	44	44	24	27
	12 days	431	531	72	72	10	10	27	27	49	49	27	31
	13 days	453	557	75	75	11	11	28	28	51	51	29	32
	14 days	483	595	80	80	12	12	30	30	55	55	30	34
	15 days	506	623	84	84	12	12	31	31	57	57	32	36
	16-18 days	551	679	92	92	13	13	34	34	63	63	35	39
	19-22 days	589	726	98	98	14	14	36	36	67	67	37	42
	23-27 days	625	770	104	104	15	15	39	39	71	71	39	45
	28-31 days	705	868	117	117	17	17	44	44	80	80	44	50
Each Additional Week	159	196	27	27	4	4	10	10	18	18	10	11	
Annual	2,047	2,521	341	341	49	49	127	127	232	232	129	146	
Family	1 day	228	280	38	38	4	4	14	14	26	26	14	16
	2 days	256	316	44	44	6	6	16	16	28	28	16	18
	3 days	284	350	48	48	6	6	18	18	32	32	18	20
	4 days	362	446	60	60	8	8	22	22	42	42	22	26
	5 days	430	530	72	72	10	10	26	26	48	48	28	30
	6 days	520	642	86	86	12	12	32	32	60	60	32	38
	7 days	566	698	94	94	14	14	36	36	64	64	36	40
	8 days	612	754	102	102	14	14	38	38	70	70	38	44
	9 days	658	810	110	110	16	16	40	40	74	74	42	46
	10 days	702	866	116	116	16	16	44	44	80	80	44	50
	11 days	770	950	128	128	18	18	48	48	88	88	48	54
	12 days	862	1,062	144	144	20	20	54	54	98	98	54	62
	13 days	906	1,114	150	150	22	22	56	56	102	102	58	64
	14 days	966	1,190	160	160	24	24	60	60	110	110	60	68
	15 days	1,012	1,246	168	168	24	24	62	62	114	114	64	72
	16-18 days	1,102	1,358	184	184	26	26	68	68	126	126	70	78
	19-22 days	1,178	1,452	196	196	28	28	72	72	134	134	74	84
	23-27 days	1,250	1,540	208	208	30	30	78	78	142	142	78	90
	28-31 days	1,410	1,736	234	234	34	34	88	88	160	160	88	100
Each Additional Week	318	392	54	54	8	8	20	20	36	36	20	22	
Annual	3,980	4,902	663	663	95	95	247	247	451	451	251	284	

Asia Plan covers the countries include Australia, Brunei Darussalam, Cambodia, China, India, Indonesia, Japan, South Korea, Lao People's Democratic Republic, Macao, Malaysia, Myanmar, New Zealand, Philippines, Singapore, Taiwan, Thailand, Viet Nam

Premium Table (HK\$)

Worldwide (Exclude USA)

Travel Period		Core Coverage		Optional Benefits									
				Cruise Vacation		Golf		Scuba Diving		Snow Sports		Missed Event	
		Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	125	154	21	21	3	3	8	8	14	14	8	9
	2 days	140	173	23	23	4	4	9	9	16	16	9	10
	3 days	156	192	26	26	4	4	10	10	18	18	10	11
	4 days	199	245	33	33	5	5	12	12	23	23	13	14
	5 days	236	291	39	39	6	6	15	15	27	27	15	17
	6 days	286	353	48	48	7	7	18	18	32	32	18	20
	7 days	311	383	52	52	8	8	19	19	35	35	20	22
	8 days	336	414	56	56	8	8	21	21	38	38	21	24
	9 days	361	445	60	60	9	9	22	22	41	41	23	26
	10 days	386	476	64	64	9	9	24	24	44	44	24	28
	11 days	424	522	71	71	10	10	26	26	48	48	27	30
	12 days	474	583	79	79	11	11	29	29	54	54	30	34
	13 days	497	613	83	83	12	12	31	31	56	56	31	35
	14 days	531	654	88	88	13	13	33	33	60	60	34	38
	15 days	556	685	93	93	13	13	34	34	63	63	35	40
	16-18 days	606	747	101	101	15	15	38	38	69	69	38	43
	19-22 days	647	797	108	108	16	16	40	40	73	73	41	46
	23-27 days	687	847	114	114	17	17	43	43	78	78	43	49
	28-31 days	775	954	129	129	19	19	48	48	88	88	49	55
Each Additional Week	175	216	29	29	4	4	11	11	20	20	11	12	
Annual	2,250	2,771	374	374	54	54	139	139	255	255	142	160	
Family	1 day	250	308	42	42	6	6	16	16	28	28	16	18
	2 days	280	346	46	46	8	8	18	18	32	32	18	20
	3 days	312	384	52	52	8	8	20	20	36	36	20	22
	4 days	398	490	66	66	10	10	24	24	46	46	26	28
	5 days	472	582	78	78	12	12	30	30	54	54	30	34
	6 days	572	706	96	96	14	14	36	36	64	64	36	40
	7 days	622	766	104	104	16	16	38	38	70	70	40	44
	8 days	672	828	112	112	16	16	42	42	76	76	42	48
	9 days	722	890	120	120	18	18	44	44	82	82	46	52
	10 days	772	952	128	128	18	18	48	48	88	88	48	56
	11 days	848	1,044	142	142	20	20	52	52	96	96	54	60
	12 days	948	1,166	158	158	22	22	58	58	108	108	60	68
	13 days	994	1,226	166	166	24	24	62	62	112	112	62	70
	14 days	1,062	1,308	176	176	26	26	66	66	120	120	68	76
	15 days	1,112	1,370	186	186	26	26	68	68	126	126	70	80
	16-18 days	1,212	1,494	202	202	30	30	76	76	138	138	76	86
	19-22 days	1,294	1,594	216	216	32	32	80	80	146	146	82	92
	23-27 days	1,374	1,694	228	228	34	34	86	86	156	156	86	98
	28-31 days	1,550	1,908	258	258	38	38	96	96	176	176	98	110
Each Additional Week	350	432	58	58	8	8	22	22	40	40	22	24	
Annual	4,375	5,388	727	727	105	105	270	270	496	496	276	311	

Premium Table (HK\$)

Worldwide (Include USA)

Travel Period		Core Coverage		Optional Benefits									
				Cruise Vacation		Golf		Scuba Diving		Snow Sports		Missed Event	
		Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	204	251	34	34	5	5	13	13	23	23	13	14
	2 days	230	283	38	38	5	5	14	14	26	26	14	16
	3 days	255	314	42	42	6	6	16	16	29	29	16	18
	4 days	324	399	54	54	8	8	20	20	37	37	20	23
	5 days	385	474	64	64	9	9	24	24	44	44	24	27
	6 days	467	575	78	78	11	11	29	29	53	53	29	33
	7 days	507	625	84	84	12	12	31	31	58	58	32	36
	8 days	548	675	91	91	13	13	34	34	62	62	35	39
	9 days	589	725	98	98	14	14	36	36	67	67	37	42
	10 days	630	776	105	105	15	15	39	39	71	71	40	45
	11 days	691	851	115	115	17	17	43	43	78	78	44	49
	12 days	772	951	129	129	19	19	48	48	88	88	49	55
	13 days	811	999	135	135	20	20	50	50	92	92	51	58
	14 days	866	1,067	144	144	21	21	54	54	98	98	55	62
	15 days	907	1,117	151	151	22	22	56	56	103	103	57	65
	16-18 days	988	1,217	165	165	24	24	61	61	112	112	62	70
	19-22 days	1,056	1,300	176	176	25	25	65	65	120	120	67	75
	23-27 days	1,121	1,381	187	187	27	27	69	69	127	127	71	80
28-31 days	1,263	1,556	210	210	31	31	78	78	143	143	80	90	
Each Additional Week	285	351	47	47	7	7	18	18	32	32	18	20	
Annual	3,668	4,518	611	611	89	89	227	227	416	416	231	261	
Family	1 day	408	502	68	68	10	10	26	26	46	46	26	28
	2 days	460	566	76	76	10	10	28	28	52	52	28	32
	3 days	510	628	84	84	12	12	32	32	58	58	32	36
	4 days	648	798	108	108	16	16	40	40	74	74	40	46
	5 days	770	948	128	128	18	18	48	48	88	88	48	54
	6 days	934	1,150	156	156	22	22	58	58	106	106	58	66
	7 days	1,014	1,250	168	168	24	24	62	62	116	116	64	72
	8 days	1,096	1,350	182	182	26	26	68	68	124	124	70	78
	9 days	1,178	1,450	196	196	28	28	72	72	134	134	74	84
	10 days	1,260	1,552	210	210	30	30	78	78	142	142	80	90
	11 days	1,382	1,702	230	230	34	34	86	86	156	156	88	98
	12 days	1,544	1,902	258	258	38	38	96	96	176	176	98	110
	13 days	1,622	1,998	270	270	40	40	100	100	184	184	102	116
	14 days	1,732	2,134	288	288	42	42	108	108	196	196	110	124
	15 days	1,814	2,234	302	302	44	44	112	112	206	206	114	130
	16-18 days	1,976	2,434	330	330	48	48	122	122	224	224	124	140
	19-22 days	2,112	2,600	352	352	50	50	130	130	240	240	134	150
	23-27 days	2,242	2,762	374	374	54	54	138	138	254	254	142	160
28-31 days	2,526	3,112	420	420	62	62	156	156	286	286	160	180	
Each Additional Week	570	702	94	94	14	14	36	36	64	64	36	40	
Annual	7,132	8,785	1,188	1,188	173	173	441	441	809	809	449	508	



AIG Travel Hotline and Referral Service

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

How our @Travel Protection Plan covers you



Evacuation



Baggage Damage / Loss



Emergency Medical Expense



Overseas Hospital Guarantee



Cancellation OR Curtailment



Personal Liability



Travel Delay



Missed Event



Baggage Delay

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Product Brochure



Travel Claim Form



Policy Wording