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美亞保險香港有限公司為美國國際集團(AIG)成員。

AIG為美國國際集團在全球提供產物意外保險、壽險、退休金和一般保險服務所使用之統一品牌。本公司相關資料，詳列於本公司網站 <http://www.aig.com>或<http://www.aig.com.hk>。

如需更多資訊，請瀏覽<http://www.aig.com/strategyupdate>

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This insurance plan is underwritten by AIG Insurance Hong Kong Limited
此保障計劃由美亞保險香港有限公司承保



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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.

本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。

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教協樂悠遊
HKPTU Happy Travel Protection

Travel Insurance Solutions
& Global Assistance

保障特點

- 單次計劃無年齡限制¹，並承保小童獨立旅遊
- 保障所有業餘運動（包括滑雪、激流、水肺潛水、笨豬跳、各項水上活動及空中活動等），毋須額外保費
- 「緊急醫療運送」及「運返費用」保障，並不設賠償限額²
- 所有保障均不設自負額
- 保障一般傳染病，如人類豬型流感、禽流感、沙士、登革熱等
- 提供強制隔離保障
- 24小時全球緊急支援服務
- 全年旅遊保障計劃免費贈送「中國支援卡」

保障範圍

保障	最高賠償額 (港幣)	
	優越計劃	標準計劃
1. 緊急醫療費用及援助		
a. 醫療費用	\$500,000	\$350,000
覆診費用	\$50,000	\$35,000
b. 緊急醫療運送 ²	不設限額	不設限額
c. 運返費用 ²	不設限額	不設限額
d. 海外住院現金津貼	\$3,000	\$1,800
每日限額	\$300	\$300
e. 子女護送	\$30,000	\$18,000
2. 人身意外保障 ¹	\$1,000,000	\$500,000
3. 旅程阻礙保障		
a. 取消旅程	\$30,000	\$15,000
b. 旅程中斷	\$30,000	\$15,000
(1) 提早結束旅程		
(2) 更改旅程		
(3) 強制性隔離保障		
4. 個人財物保障		
a. 行李及個人物品	\$10,000	\$5,000
每件/每對/每套限額	\$2,000	\$2,000
b. 個人金錢	\$2,000	\$1,000
c. 旅遊證件	\$10,000	\$5,000
5. 延誤保障		
a. 旅程延誤		
(1) 旅程延誤	\$1,000	\$500
(2) 因旅程延誤取消旅程	\$2,000	\$1,000
b. 行李延誤	\$1,000	\$500
6. 個人責任	\$1,000,000	\$600,000
7. 中國支援卡 （只適用於全年計劃）	已包括	已包括

本小冊子僅提供摘要，保單承保範圍請參照保單條文，條款及不保事項。

保障摘要

1. 緊急醫療費用及援助

a. 醫療費用

賠償受保人在旅程中因意外受傷或患病而須接受合資格醫生治療、外科手術及住院服務之費用
包括回港後3個月內之西醫覆診費用

b. 緊急醫療運送²

提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療

c. 運返費用²

安排運送遺體或骨灰返回香港

d. 海外住院現金津貼

若受保人於海外住院，每日可獲現金津貼HK\$300

e. 子女護送

賠償受保人在旅程中因身故、嚴重受傷或患上嚴重疾病需於海外住院，其同行之15歲以下子女沒有其他直系親屬陪伴，而需其1名直系親屬或1名旅遊夥伴陪伴該名小童返港之額外住宿費及/或交通費

主要不保事項包括

- 未能提供合資格醫生之醫療報告及收據正本

2. 人身意外保障¹

保障受保人在旅程期間因意外而導致嚴重燒傷、永久傷殘或身故

主要不保事項包括

- 一切由疾病或病毒引致的損害

3. 旅程阻礙保障

a. 取消旅程

賠償因下列原因必須取消旅程而不能退回之團費及/或交通費及/或住宿費：

- 出發前30日內，受保人、其直系親屬或旅遊夥伴身故、嚴重受傷或患上嚴重疾病
- 出發前30日內，受保人收到傳票須出庭作證、當陪審員或被政府強制隔離
- 出發前1星期內，突然爆發公共交通工具機構員工罷工、目的地廣泛性爆發傳染病、暴動或民亂
- 出發前1星期內，受保人及/或旅遊夥伴之香港主要住所因火災、水淹或天然災害導致嚴重損毀

b. 旅程中斷

(1) 提早結束旅程

賠償受保人啟程後因下列原因而必須提早結束旅程返回香港，其不能退回之未享用的團費及/或交通費及/或住宿費及/或額外交通費及/或住宿費：

- 受保人或旅遊夥伴身故、嚴重受傷、患上嚴重疾病或遭遇騎劫
- 受保人的直系親屬身故、嚴重受傷或嚴重疾病
- 目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害或廣泛性爆發傳染病

(2) 更改旅程

賠償受保人啟程後，目的地因突然爆發公共交通工具機構員工罷工、暴動或民亂、惡劣天氣、天然災害或廣泛性爆發傳染病而須更改旅程，引致額外之交通費及/或住宿費

(3) 強制性隔離保障

賠償受保人因被懷疑患上大流行病而被強制隔離，其不能退回之未享用的團費及/或住宿費

主要不保事項包括

- 以同一原因同時索償第3b(1)項「提早結束旅程」、第3b(2)項「更改旅程」及第5a項「旅程延誤」

4. 個人財物保障

a. 行李及個人物品

賠償受保人行李、衣服及個人財物之意外遺失或損毀，其最高賠償額以每件、每對或每套物品限額賠償

b. 個人金錢

賠償受保人因被搶劫或爆竊而引致現金、銀行鈔票、旅行支票及匯票之損失

c. 旅遊證件

賠償受保人因被偷竊、搶劫或爆竊而遺失旅遊證件及/或旅遊票之有關補領費用，及額外交通費及/或住宿費

主要不保事項包括

- 珠寶手飾或配件、手提電話（包括電子手帳電話及配件）、貨物或貨辦、食物、古董、易碎物品等
- 遺失後24小時內未有向當地警方報失

5. 延誤保障

a. 旅程延誤

若受保人所乘之公共交通工具因惡劣天氣、天然災害、機件故障、騎劫或所乘之公共交通工具機構員工罷工而導致原定啟程時間延誤：

- (1) 出發延誤滿8小時，最高賠償額為HK\$1,000（優越計劃）/HK\$500（標準計劃）或
- (2) 出發延誤超過10小時，將賠償受保人因決定取消旅程而不能退回之旅費，最高賠償額為HK\$2,000（優越計劃）/HK\$1,000（標準計劃）

b. 行李延誤

行李若因被誤送而延遲送達致受保人於抵達海外目的地後仍未取得行李，每滿10小時可獲賠償HK\$250，最高賠償額為HK\$1,000（優越計劃）/HK\$500（標準計劃）

主要不保事項包括

- 未能獲取公共交通工具機構書面證明延誤的時間及原因
- 受保人最終未有登上有關公共交通工具機構所安排之首班取替交通工具
- 以同一原因同時索償第3b(2)項「更改旅程」及第5a項「旅程延誤」
- 以同一原因同時索償第4a項「行李及個人物品」及第5b項「行李延誤」

6. 個人責任

保障受保人因疏忽導致他人身故，身體損傷或財物損毀而須負上之法律責任，但並不保障因駕駛或租用汽車、飛機、船隻及任何水上機動遊戲而引致之個人責任

主要不保事項包括

- 由於擁有或使用車輛、飛機、輪船、槍械或動物所引起的責任

7. 中國支援卡（只適用於全年計劃）

提供中國國內之住院按金保證服務

適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；受保人不法行為
- 任何受保前已存在之疾病或損傷；妊娠或分娩；愛滋病或性病
- 自殺、企圖自殺或故意自我傷害；心智或精神不正常
- 比賽；職業運動或因參與該運動而可賺取收入或報酬
- 已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、蘇丹、北韓、或克里米亞地區的旅程直接或間接地所引致的任何損失、損害、受損或法律責任
- 由古巴、伊朗、敘利亞、蘇丹、北韓、或克里米亞地區居民所引致或蒙受的任何索償、損失、損害、受損或法律責任
- 任何受保項目、索償或保障條款導致美亞保險香港有限公司、其母公司或其最終控制實體遭受因制裁法律或規例引致的刑罰
- 所有持有中華人民共和國護照前往或在中國大陸境內之人士，惟同時擁有其它國家所簽發的法定文件證明為該地合法居民者除外
- 因恐怖襲擊所引致的損失(第1項「緊急醫療費用及援助」及第2項「人身意外保障」除外)

重要事項

保障期

單次旅程計劃：每次旅程最長為182日

全年計劃：全年旅程次數不限，每次旅程最長為90日

年齡限制

單次旅程計劃¹：不設年齡限制；小童計劃只適用於17歲以下之受保人。

全年計劃¹：70歲或以下；17歲以下之小童須與父母同時投保

國籍

單次旅程計劃：無國籍限制，惟持有中華人民共和國護照前往或在中國大陸境內之人士除外

全年計劃：受保人必須為香港居民

旅程

所有旅程必須由香港出發

旅遊目的

本保障計劃只適用於常規的假期旅遊或文職商務旅遊

重複保障

若受保人在同一次旅程中購買多於一份由美亞保險香港有限公司之自購綜合旅遊保險，本公司只會根據較高賠償額之一份保單作出賠償

申請辦法

單次旅程計劃：

- (1) 經教協網站(<http://www.hkptu.org/insurance>)投保並以信用卡付款，保單即時傳送予閣下之電郵；或
- (2) 親臨教協綜合服務部填妥表格及繳費，保障即時生效一經投保後，所有保費均不能退還

全年計劃：

請填妥投保表格並於出發前10個工作天傳真或寄回美亞保險香港有限公司

若對產品或網上投保有任何查詢，歡迎致電美亞保險香港有限公司客戶服務熱線 3666 7026

若查詢申請辦法，歡迎致電教協旺角服務中心 2780 7337或銅鑼灣服務中心 2591 6606

有關保險計劃的詳盡條款及細則，可瀏覽教協網址 <http://www.hkptu.org/insurance> 所載的保單

常見問題

1. 17歲以下的小孩可以單獨投保單次旅程計劃嗎？

答：可以。17歲以下之小童，也可單獨投保單次旅程計劃。

2. 如果我在旅程途中病倒了，應該怎樣辦？

答：您需接受當地合資格醫生診斷，並緊記保留醫療報告、醫生紙及單據，於事發後30日內向保險公司申請索償。

3. 如我的旅遊夥伴於出發前因嚴重受傷不能出發，我可以取消旅程嗎？

答：可以。根據取消旅程保障，若因旅遊夥伴嚴重受傷或嚴重疾病，以致需要取消旅程，將可獲賠償不能退回之團費及/或交通費及/或住宿費，但以不超過最高賠償額為限。

4. 我不是香港居民也可以投保單次旅程計劃嗎？

答：可以。「教協樂悠遊」不設國籍限制，只要旅程之出發地為香港。此外，教協會員及其親友更可享75折優惠。

以上例子只作陳述用途。保單承保範圍請參照保單條文、條款及不保事項。

註

¹ 17歲以下或75歲以上之受保人，最高賠償額為各項保障之50%，第1b項「緊急醫療運送」及第1c項「運返費用」除外，而第2項「人身意外保障」之最高賠償額為HK\$250,000

² 屆時請致電 Travel Guard 國際支援熱線 (852) 3516 8699 以作出有關安排

³ 若需補領中國支援卡，將收取行政費HK\$100

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保單摘要，有關保單承保範圍及不保事項將詳列於保單。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

Unique Features

- No age limit¹ for single trip plan. Children traveling alone are allowed
- Cover all amateur sporting activities (e.g. Winter sports, rafting, scuba diving, Bungee jump, all water sports & aerial activities) without extra premium
- Unlimited benefit amount for Emergency Medical Evacuation² and Repatriation of Remains²
- No excess on all benefits
- Cover against common epidemic, such as H1N1, Bird Flu, SARS, Dengue Fever etc
- Additional benefits for Compulsory Quarantine
- 24-Hour Worldwide Emergency Assistance Services
- Free CHINA Assist Card to annual plan policyholders

Schedule of Benefits

Benefits	Maximum Benefit (HK\$)	
	Premier Plan	Basic Plan
1. Emergency Medical Expenses and Assistance		
a. Medical Expenses	\$500,000	\$350,000
Follow up Medical Expenses	\$50,000	\$35,000
b. Emergency Medical Evacuation ²	Unlimited	Unlimited
c. Repatriation of Remains ²	Unlimited	Unlimited
d. Overseas Hospital Cash	\$3,000	\$1,800
Sub-limit per Day	\$300	\$300
e. Child Guard	\$30,000	\$18,000
2. Personal Accident ¹	\$1,000,000	\$500,000
3. Journey Cancellation & Interruption		
a. Journey Cancellation	\$30,000	\$15,000
b. Journey Interruption	\$30,000	\$15,000
(1) Curtailment Expenses		
(2) Journey Re-arrangement		
(3) Compulsory Quarantine		
4. Personal Effects		
a. Baggage and Personal Effects	\$10,000	\$5,000
Sub-limit per article/pair / set of articles	\$2,000	\$2,000
b. Personal Money	\$2,000	\$1,000
c. Travel Documents	\$10,000	\$5,000
5. Delay Coverage		
a. Travel Delay		
(1) Travel Delay	\$1,000	\$500
(2) Journey Cancellation due to Travel Delay	\$2,000	\$1,000
b. Baggage Delay	\$1,000	\$500
6. Personal Liability	\$1,000,000	\$600,000
7. CHINA Assist Card (For Annual Plan only)	Included	Included

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.

Benefits Highlight

1. Emergency Medical Expenses and Assistance

a. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the journey
Cover Follow up Western Medical Expenses in Hong Kong within 3 months

b. Emergency Medical Evacuation²

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

c. Repatriation of Remains²

Arrange for the return of Insured Person’s remains to Hong Kong

d. Overseas Hospital Cash

Pay HK\$300 daily when Insured Person is hospitalized overseas

e. Child Guard

Reimburse for additional Accommodation and /or travel fare 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

Major Exclusions Include

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

2. Personal Accident¹

Cover when the Insured Person sustains Injury result in Major Burns, Disablement, Permanent Total Disablement or Accidental Death

Major Exclusions Include

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

3. Journey Cancellation & Interruption

a. Journey Cancellation

Reimburse for the loss of tour fee and/or travel fare and/or Accommodation paid in advance in the event of trip cancellation due to:

- Death, Serious Injury or Serious Sickness of the Insured Person, Immediate Family Member or Traveling Companion within 30 days before the departure date

- Witness summons or jury service or Compulsory Quarantine of Insured Person within 30 days before the departure date
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, epidemic within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire or flood within 1 week before departure date

b. Journey Interruption

(1) Curtailment Expenses

Reimburse for the tour fee and/or travel fare and/or Accommodation forfeited and/or additional travel fare and/or Accommodation incurred for Journey Curtailment due to:

- Death, Serious Injury or Serious Sickness or hijacking of Insured Person or Traveling Companion
- Death, Serious Injury or Serious Sickness of Insured Person's Immediate Family Member
- Sudden occurrence of strike of the Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic

(2) Journey Re-arrangement

Reimburse for the additional travel fare and/or Accommodation for the Journey re-routing due to:

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters or epidemic at planned destination

(3) Compulsory Quarantine

Reimburse 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 Influenza infection

Major Exclusions Include

- In respect of losses claimed under 3b (1) (Curtilment Expenses), Section 3b (2) (Journey Re-arrangement), and Section 5a (Travel Delay) arising from the same cause

4. Personal Effects

a. Baggage and Personal Effects

Reimburse for the loss of or damage to the Insured Person's baggage, clothing and personal effects

b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of robbery or burglary

c. Travel Documents

Reimburse for the replacement cost of lost travel documents and/or travel tickets and additional travel fare and/or Accommodation incurred as a result of theft, robbery or burglary

Major Exclusions Include

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), business goods or sample, foodstuffs, antiques, fragile articles, etc
- Losses not reported to the police within 24 hours from occurrence of the incident

5. Delay Coverage

a. Travel Delay

If the Common Carrier in which Insured Person has arranged to travel is delayed caused directly by: Inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier Insured Person will be either

(1) Pay up to HK\$1,000 (Premier Plan)/HK\$500 (Basic Plan) for a full 8 hours delayed from the original departure time
or

(2) Reimburse the expenses paid in advance up to HK\$2,000 (Premier Plan)/HK\$1,000 (Basic Plan) if the Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time

b. Baggage Delay

Pay HK\$250 for each full 10 hours of Insured Person's baggage delayed due to misdirection in delivery by the Common Carrier at overseas destination up to HK\$1,000 (Premier Plan)/HK\$500 (Basic Plan)

Major Exclusions Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier

- In respect of losses claimed under Section 3b(2) (Journey Re-arrangement) and Section 5a (Travel Delay) arising from the same cause
- In respect of losses claimed under Section 4a(Baggage and Personal Effects) and Section 5b(Baggage Delay) arising from the same cause

6. Personal Liability

To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

Major Exclusions Include

- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.

7. CHINA Assist Card (For Annual Plan only)

Provide hospital guarantee admission deposit service in Mainland China

Major General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful acts
- Any pre-existing condition; Pregnancy or childbirth; AIDS or sexually transmitted disease
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders
- Competition, engaging in a professional capacity in any sport where an insured person would or could earn income
- 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
- Any loss arising from Terrorist Act – except for Section 1 (Emergency Medical Expenses and Assistance) and Section 2 (Personal Accident)

Important Notice

Trip Duration

Single Trip Plan : Maximum 182 days per trip

Annual Plan : Maximum 90 days per trip with unlimited number of trips

Age Limit

Single Trip Plan¹ : No age limit. Child plan is only applicable for Insured Person aged below 17

Annual Plan¹ : Aged below 70. Child(ren) aged below 17 must apply with parent(s)

Nationality

Single Trip Plan : No nationality limitation except People's Republic of China passport holder who travel to or within Mainland China

Annual Plan : Insured Person must be Hong Kong resident

Itinerary

Journey must be commenced from Hong Kong

Purpose of Trip

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

Duplicate Coverage

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

How to apply

Single Trip Plan

(1)Through HKPTU website (<http://www.hkptu.org/insurance>), premium will be charged by credit card and instant policy will be sent by email; OR

(2)Complete the application form at HKPTU General Services Section, insurance will be effective immediately

Annual Plan

Complete the application form and send to AIG Insurance Hong Kong Limited by mail or fax 10 working days before departure

For product or online application enquiries, please contact AIG Insurance Hong Kong Limited CS Hotline at 3666 7026

For enquiries on insurance application, please contact HKPTU Mong Kok Service Centre at 2780 7337 or HKPTU Causeway Bay Service Centre at 2591 6606

For benefit details, please refer to the policy wording at HKPTU website: <http://www.hkptu.org/insurance>

Frequently Asked Questions

1. Can a child be covered individually by the single trip plan?

A: Yes. Child(ren) aged below 17 can also be covered under the single trip plan individually.

2. What procedures shall I take if I am sick during the journey?

A: You have to consult a Qualified Medical Practitioner and keep all doctor report(s) and receipt(s) for claims settlement within 30 days of the incident.

3. If Traveling Companion suffered seriously injury before departure, can I cancel my journey?

A: Yes. Under Journey Cancellation, we will reimburse your unrecoverable prepaid expenses subject to the stated limit of benefit if your Traveling Companion canceled the trip due to Serious Injury or Serious Sickness.

4. Can I purchase this plan if I am not a Hong Kong resident?

A: Certainly, HKPTU Happy Travel Protection has no limitation on nationality, only if the Journey has to start at Hong Kong. Moreover, 25% discount is offered to HKPTU members, their family and friends.

Remarks: The above examples are for illustrative purpose only. For details of actual coverage provided shall be subject to the terms and conditions and exclusions of the policy

Footnotes

¹ Insured Person age below 17 or over 75, the Maximum Benefit will be HK\$250,000 under Section 2 (Personal Accident) whilst 50% for all other sections, except the benefit of Section 1b (Emergency Medical Evacuation) and Section 1c (Repatriation of Remains)

² Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

³ HK\$100 administration fee will be charged for loss and replacement of CHINA Assist Card

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.

保費表 Premium Table (港幣 HK\$)

非教協會會員 Non HKPTU Member Premium

保障期 Period of Insurance	優越計劃 Premier		標準計劃 Basic	
	成人 Adult	小童 Child	成人 Adult	小童 Child
1-3 日Day(s)	\$98	\$49	\$70	\$35
4 日Days	\$108	\$54	\$78	\$39
5 日Days	\$116	\$58	\$90	\$45
6 日Days	\$136	\$68	\$106	\$53
7 日Days	\$158	\$79	\$124	\$62
8 日Days	\$184	\$92	\$144	\$72
9 日Days	\$199	\$99.5	\$155	\$77.5
10 日Days	\$221	\$110.5	\$165	\$82.5
11 日Days	\$233	\$116.5	\$171	\$85.5
12 日Days	\$253	\$126.5	\$183	\$91.5
13 日Days	\$289	\$144.5	\$193	\$96.5
14 日Days	\$309	\$154.5	\$203	\$101.5
15 日Days	\$329	\$164.5	\$215	\$107.5
16-18 日Days	\$343	\$171.5	\$233	\$116.5
19-22 日Days	\$375	\$187.5	\$255	\$127.5
23-27 日Days	\$519	\$259.5	\$285	\$142.5
28-31 日Days	\$578	\$289	\$302	\$151
每增 1 星期 Additional Week	\$68	\$34	\$54	\$27
全年計劃 Annual Plan	\$1,050	\$526	\$675	\$327

教協會員優惠價 HKPTU Member Discounted Premium

(只供參考 for reference only)

保障期 Period of Insurance	優越計劃 Premier		標準計劃 Basic	
	成人 Adult	小童 Child	成人 Adult	小童 Child
1-3 日Day(s)	\$73.50	\$36.75	\$52.50	\$26.25
4 日Days	\$81.00	\$40.50	\$58.50	\$29.25
5 日Days	\$87.00	\$43.50	\$67.50	\$33.75
6 日Days	\$102.00	\$51.00	\$79.50	\$39.75
7 日Days	\$118.50	\$59.25	\$93.00	\$46.50
8 日Days	\$138.00	\$69.00	\$108.00	\$54.00
9 日Days	\$149.25	\$74.63	\$116.25	\$58.13
10 日Days	\$165.75	\$82.88	\$123.75	\$61.88
11 日Days	\$174.75	\$87.38	\$128.25	\$64.13
12 日Days	\$189.75	\$94.88	\$137.25	\$68.63
13 日Days	\$216.75	\$108.38	\$144.75	\$72.38
14 日Days	\$231.75	\$115.88	\$152.25	\$76.13
15 日Days	\$246.75	\$123.38	\$161.25	\$80.63
16-18 日Days	\$257.25	\$128.63	\$174.75	\$87.38
19-22 日Days	\$281.25	\$140.63	\$191.25	\$95.63
23-27 日Days	\$389.25	\$194.63	\$213.75	\$106.88
28-31 日Days	\$433.50	\$216.75	\$226.5	\$113.25
每增 1 星期 Additional Week	\$51.00	\$25.50	\$40.50	\$20.25
全年計劃 Annual Plan	\$788	\$395	\$507	\$246

Unique Features

- No age limit¹ for single trip plan. Children traveling alone are allowed
- Cover all amateur sporting activities (e.g. Winter sports, rafting, scuba diving, Bungee jump, all water sports & aerial activities) without extra premium
- Unlimited benefit amount for Emergency Medical Evacuation² and Repatriation of Remains²
- No excess on all benefits
- Cover against common epidemic, such as H1N1, Bird Flu, SARS, Dengue Fever etc
- Additional benefits for Compulsory Quarantine
- 24-Hour Worldwide Emergency Assistance Services
- Free CHINA Assist Card to annual plan policyholders

Schedule of Benefits

Benefits	Maximum Benefit (HK\$)	
	Premier Plan	Basic Plan
1. Emergency Medical Expenses and Assistance		
a. Medical Expenses	\$500,000	\$350,000
Follow up Medical Expenses	\$50,000	\$35,000
b. Emergency Medical Evacuation ²	Unlimited	Unlimited
c. Repatriation of Remains ²	Unlimited	Unlimited
d. Overseas Hospital Cash	\$3,000	\$1,800
Sub-limit per Day	\$300	\$300
e. Child Guard	\$30,000	\$18,000
2. Personal Accident ¹		
	\$1,000,000	\$500,000
3. Journey Cancellation & Interruption		
a. Journey Cancellation	\$30,000	\$15,000
b. Journey Interruption	\$30,000	\$15,000
(1) Curtailment Expenses		
(2) Journey Re-arrangement		
(3) Compulsory Quarantine		
4. Personal Effects		
a. Baggage and Personal Effects	\$10,000	\$5,000
Sub-limit per article/ pair/ set of articles	\$2,000	\$2,000
b. Personal Money	\$2,000	\$1,000
c. Travel Documents	\$10,000	\$5,000
5. Delay Coverage		
a. Travel Delay		
(1) Travel Delay	\$1,000	\$500
(2) Journey Cancellation due to Travel Delay	\$2,000	\$1,000
b. Baggage Delay	\$1,000	\$500
6. Personal Liability		
	\$1,000,000	\$600,000
7. CHINA Assist Card (For Annual Plan only)		
	Included	Included

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.

Benefits Highlight

1. Emergency Medical Expenses and Assistance

a. Medical Expenses

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

Cover Follow up Western Medical Expenses in Hong Kong within 3 months

b. Emergency Medical Evacuation²

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

c. Repatriation of Remains²

Arrange for the return of Insured Person's remains to Hong Kong

d. Overseas Hospital Cash

Pay HK\$300 daily when Insured Person is hospitalized overseas

e. Child Guard

Reimburse for additional Accommodation and/or travel fare 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

Major Exclusions Include

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

2. Personal Accident¹

Cover when the Insured Person sustains Injury result in Major Burns, Disablement, Permanent Total Disablement or Accidental Death

Major Exclusions Include

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

3. Journey Cancellation & Interruption

a. Journey Cancellation

Reimburse for the loss of tour fee and/or travel fare and/or Accommodation paid in advance in the event of trip cancellation due to:

- Death, Serious Injury or Serious Sickness of the Insured Person, Immediate Family Member or Traveling Companion within 30 days before the departure date

- Witness summons or jury service or Compulsory Quarantine of Insured Person within 30 days before the departure date

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, epidemic within 1 week before the departure date

- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire or flood within 1 week before departure date

b. Journey Interruption

- (1) Curtailment Expenses

Reimburse for the tour fee and/or travel fare and/or Accommodation forfeited and/or additional travel fare and/or Accommodation incurred for Journey Curtailment due to:

- Death, Serious Injury or Serious Sickness or hijacking of Insured Person or Traveling Companion

- Death, Serious Injury or Serious Sickness of Insured Person's Immediate Family Member

- Sudden occurrence of strike of the Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic

- (2) Journey Re-arrangement

Reimburse for the amount of pro-rated tour fee and/or Accommodation for the Journey re-routing due to:

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters or epidemic at planned destination

- (3) Compulsory Quarantine

Reimburse 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 Influenza infection

Major Exclusions Include

- In respect of losses claimed under 3b (1) (Curtilment Expenses), Section 3b (2) (Journey Re-arrangement), and Section 5a (Travel Delay) arising from the same cause

4. Personal Effects

a. Baggage and Personal Effects

Reimburse for the loss of or damage to the Insured Person's baggage, clothing and personal effects

b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of robbery or burglary

c. Travel Documents

Reimburse for the replacement cost of lost travel documents and/or travel tickets and additional travel fare and/or Accommodation incurred as a result of theft, robbery or burglary

Major Exclusions Include

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), business goods or sample, foodstuffs, antiques, fragile articles, etc

- Losses not reported to the police within 24 hours from occurrence of the incident

5. Delay Coverage

a. Travel Delay

If the Common Carrier in which Insured Person has arranged to travel is delayed caused directly by: Inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier Insured Person will be either

- (1) Pay up to HK\$1,000 (Premier Plan)/HK\$500 (Basic Plan) for a full 8 hours delayed from the original departure time or

- (2) Reimburse the expenses paid in advance up to HK\$2,000 (Premier Plan)/HK\$1,000 (Basic Plan) if the Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time

b. Baggage Delay

Pay HK\$250 for each full 10 hours of Insured Person's baggage delayed due to misdirection in delivery by the Common Carrier at overseas destination up to HK\$1,000 (Premier Plan)/HK\$500 (Basic Plan)

Major Exclusions Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay

- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier

- In respect of losses claimed under Section 3b(2) (Journey Re-arrangement) and Section 5a (Travel Delay) arising from the same cause

- In respect of losses claimed under Section 4a(Baggage and Personal Effects) and Section 5b(Baggage Delay) arising from the same cause

6. Personal Liability

To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

Major Exclusions Include

- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.

7. CHINA Assist Card (For Annual Plan only)

Provide hospital guarantee admission deposit service in Mainland China

Major General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful acts

- Any pre-existing condition; Pregnancy or childbirth; AIDS or sexually transmitted disease

- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders

- Competition, engaging in a professional capacity in any sport where an insured person would or could earn income

- 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

- Any loss arising from Terrorist Act – expect for Section 1 (Emergency Medical Expenses and Assistance) and Section 2 (Personal Accident)

Important Notice

Trip Duration

Single Trip Plan : Maximum 182 days per trip

Annual Plan : Maximum 90 days per trip with unlimited number of trips

Age Limit

Single Trip Plan¹ : No age limit. Child plan is only applicable for Insured Person aged below 17

Annual Plan¹ : Aged below 70. Child(ren) aged below 17 must apply with parent(s)

Nationality

Single Trip Plan : No nationality limitation except People's Republic of China passport holder who travel to or within Mainland China

Annual Plan : Insured Person must be Hong Kong resident

Itinerary

Journey must be commenced from Hong Kong

Purpose of Trip

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

Duplicate Coverage

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

How to apply

Single Trip Plan

- (1)Through HKPTU website (<http://www.hkptu.org/insurance>), premium will be charged by credit card and instant policy will be sent by email; OR

- (2)Complete the application form at HKPTU General Services Section, insurance will be effective immediately

Annual Plan

Complete the application form and send to AIG Insurance Hong Kong Limited by mail or fax 10 working days before departure

For product or online application enquiries, please contact AIG Insurance Hong Kong Limited CS Hotline at 3666 7026

For enquiries on insurance application, please contact HKPTU Mong Kok Service Centre at 2780 7337 or HKPTU Causeway Bay Service Centre at 2591 6606

For benefit details, please refer to the policy wording at HKPTU website: <http://www.hkptu.org/insurance>

Frequently Asked Questions

1. Can a child be covered individually by the single trip plan?

A: Yes. Child(ren) aged below 17 can also be covered under the single trip plan individually.

2. What procedures shall I take if I am sick during the journey?

A: You have to consult a Qualified Medical Practitioner and keep all doctor report(s) and receipt(s) for claims settlement within 30 days of the incident.

3. If Traveling Companion suffered seriously injury before departure, can I cancel my journey?

A: Yes. Under Journey Cancellation, we will reimburse your unrecoverable prepaid expenses subject to the stated limit of benefit if your Traveling Companion canceled the trip due to Serious Injury or Serious Sickness.

4. Can I purchase this plan if I am not a Hong Kong resident?

A: Certainly, HKPTU Happy Travel Protection has no limitation on nationality, only if the Journey has to start at Hong Kong. Moreover, 25% discount is offered to HKPTU members, their family and friends.

Remarks: The above examples are for illustrative purpose only. For details of actual coverage provided shall be subject to the terms and conditions and exclusions of the policy

Footnotes

¹ Insured Person age below 17 or over 75, the Maximum Benefit will be HK\$250,000 under Section 2 (Personal Accident) whilst 50% for all other sections, except the benefit of Section 1b (Emergency Medical Evacuation) and Section 1c (Repatriation of Remains)

² Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

³ HK\$100 administration fee will be charged for loss and replacement of CHINA Assist Card

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.

保費表 Premium Table (港幣 HK\$)

非教協會員價 Non HKPTU Member Premium				
保障期 Period of Insurance	優越計劃 Premier		標準計劃 Basic	
	成人 Adult	小童 Child	成人 Adult	小童 Child
1-3 日Day(s)	\$98	\$49	\$70	\$35
4 日Days	\$108	\$54	\$78	\$39
5 日Days	\$116	\$58	\$90	\$45
6 日Days	\$136	\$68	\$106	\$53
7 日Days	\$158	\$79	\$124	\$62
8 日Days	\$184	\$92	\$144	\$72
9 日Days	\$199	\$99.5	\$155	\$77.5
10 日Days	\$221	\$110.5	\$165	\$82.5
11 日Days	\$233	\$116.5	\$171	\$85.5
12 日Days	\$253	\$126.5	\$183	\$91.5
13 日Days	\$289	\$144.5	\$193	\$96.5
14 日Days	\$309	\$154.5	\$203	\$101.5
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16-18 日Days	\$343	\$171.5	\$233	\$116.5
19-22 日Days	\$375	\$187.5	\$255	\$127.5
23-27 日Days	\$519	\$259.5	\$285	\$142.5
28-31 日Days	\$578	\$289	\$302	\$151
每增 1 星期 Additional Week	\$68	\$34	\$54	\$27
全年計劃 Annual Plan	\$1,050	\$526	\$675	\$327

教協會員優惠價 HKPTU Member Discounted Premium

(只供參考 for reference only)

保障期 Period of Insurance	優越計劃 Premier		標準計劃 Basic	
	成人 Adult	小童 Child	成人 Adult	小童 Child
1-3 日Day(s)	\$73.50	\$36.75	\$52.50	\$26.25
4 日Days	\$81.00	\$40.50	\$58.50	\$29.25
5 日Days	\$87.00	\$43.50	\$67.50	\$33.75
6 日Days	\$102.00	\$51.00	\$79.50	\$39.75
7 日Days	\$118.50	\$59.25	\$93.00	\$46.50
8 日Days	\$138.00	\$69.00	\$108.00	\$54.00
9 日Days	\$149.25	\$74.63	\$116.25	\$58.13
10 日Days	\$165.75	\$82.88	\$123.75	\$61.88
11 日Days	\$174.75	\$87.38	\$128.25	\$64.13
12 日Days	\$189.75	\$94.88	\$137.25	\$68.63
13 日Days	\$216.75	\$108.38	\$144.75	\$72.38
14 日Days	\$231.75	\$115.88	\$152.25	\$76.13
15 日Days	\$246.75	\$123.38	\$161.25	\$80.63
16-18 日Days	\$257.25	\$128.63	\$174.75	\$87.38
19-22 日Days	\$281.25	\$140.63	\$191.25	\$95.63
23-27 日Days	\$389.25	\$194.63	\$213.75	\$106.88
28-31 日Days	\$433.50	\$216.75	\$226.5	\$113.25
每增 1 星期 Additional Week	\$51.00	\$25.50	\$40.50	\$20.25
全年計劃 Annual Plan	\$788	\$395	\$507	\$246