

TravelWise Protection Plan

Available for you to tailor your own trips.....

Travel More.....Worry Less.....

BENEFIT TABLE

Core Benefits	Maximum Benefits (HKD)
	Standard
1. Emergency Medical Expenses and Assistance a. Medical Expenses b. Emergency Medical Evacuation ² c. Repatriation of Remains ² d. Overseas Hospital Cash e. Compassionate Visit f. Child Guard	\$800,000 Unlimited Unlimited \$5,000 \$30,000 \$30,000
2. Personal Accident ¹ a. Accident while in a common carrier b. Other accidents	\$1,000,000 \$500,000
3. Loss of Income Benefit	N/A
4. Journey Cancellation and Interruption a. Journey Cancellation b. Journey Interruption	N/A N/A
5. Personal Effects a. Baggage & Personal Effects b. Personal Money c. Travel Documents	\$8,000 \$1,500 \$10,000
6. Delay Coverage a. Travel Delay b. Baggage Delay	\$1,500 \$600
7. Personal Liability	\$2,000,000
8. Credit Card Protection	\$20,000
9. Loss of Home Content	N/A

Footnotes

¹ Travel Guard Assistance Hotline at (852) 3516 8699 shall be contacted for the arrangement

TRAVEL GUARD

CORE BENEFITS

1. Emergency Medical Expenses and Assistance

a. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization that may arise from accidental injury or sickness occurring during the Journey

1. Follow-up Medical Expenses

Reimburse for the costs of any necessary follow-up medical treatment up to HK\$50,000 within 3 months upon return to Hong Kong. This benefit is extended to cover the cost of Chinese Medicine Practitioner treatments with per day and per visit limit of HK\$150 up to HK\$1,800

b. Emergency Medical Evacuation

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

c. Repatriation of Remains

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

d. Overseas Hospital Cash

Pay HK\$500 daily when Insured Person is hospitalized overseas during the Journey up to HK\$5,000

e. Compassionate Visit

Reimburse for the reasonable additional Accommodation and Travel Ticket for 1 adult Immediate Family Member to fly over or 1 Traveling Companion to stay behind in the event of Insured Person's death, Serious Injury or Serious Sickness

f. Child Guard

Reimburse for the reasonable additional Accommodation and 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 Serious Injury or Serious Sickness

Exclusions applicable to Section 1 Include

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

2. Personal Accident

Cover the following arising from an accident:

- Third Degree Burns or
- Permanent Total Disablement or
- Accidental Death

a. Accident while in a Common Carrier

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

b. Other Accidents

Accidents other than those stated in Section 2a (Accident while in a Common Carrier)

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

3. Loss of Income Benefit

N/A

4. Journey Cancellation and Interruption

N/A

5. Personal Effects

a. Baggage and Personal Effects

Reimburse for the loss of or damage to Insured Person's property in the event of accidental loss or damage during the Journey

b. Personal Money

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

c. Travel Documents

Reimburse for the replacement cost of lost travel document and Travel Ticket, and additional travel fare and/or Accommodation incurred as a direct result of robbery, burglary or theft

Exclusions applicable to Section 5 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

6. Delay Coverage

a. Travel Delay

If travel delay is directly caused by inclement weather, natural disasters, equipment failure, hijacking or strike by the employees of the Common Carrier, we shall pay:

- HK\$300 for the 1st full 5 hours of delay, then HK\$700 for each of following full 10 hours of delay

b. Baggage Delay

Pay the Maximum Benefits amount for full 10 hours of delay of Insured Person's baggage due to misdirection in delivery by the Common Carrier

Exclusions applicable to Section 6 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 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause
- In respect of losses claimed under Section 5a(Baggage and Personal Effects) and Section 6b(Baggage Delay) and Section 10a (Golf Baggage) arising from the same cause

7. 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

Exclusions applicable to Section 7 Include

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

8. Credit Card Protection

Cover any outstanding balance charged to Insured Person's credit card(s) for goods purchased during the Journey in the event of accidental death of Insured Person

Exclusions applicable to Section 8 Include

- Interest accrued or financial charges on the outstanding expense

9. Loss of Home Content

N/A

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
- Riding or driving in any kind of motor racing, competition, and Insured Person's participation in any professional sports to earn remuneration
- Suicide, self-inflicted injury, self-exposure to needless peril
- Childbirth and pregnancy; mental, nervous or sleeping disorders, insanity; alcoholism or drug addiction
- Any Pre-Existing Condition
- Any Person who is a Chinese passport holder and travels to / within China. This exclusion will be waived if the Person has an official document issued by the government (other than Mainland China) to prove his / her identity as resident of the said country
- Any loss arising from Terrorist Act - except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) & Section 8 (Credit Card Protection)
- 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

Important Notice

- Age Limit: age 70 or below on the commencement date of the policy
- The insured journey must commence from Hong Kong
- Cover will automatically be extended up to a maximum of 10 calendar days in the event the journey is being unavoidably delayed
- This insurance is only valid for conventional vacation or business trips (administrative duty only)
- If 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

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, Province of China, Thailand, Viet Nam

This insurance is underwritten by AIG Insurance Hong Kong Limited.

This above information provides only a summary of the policy benefits. For exact terms and conditions and details of the exclusions, please refer to the policy wording which shall prevail in case of inconsistency.

For more information, please call our hotline at 3666 7022.

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