

TravelWise Protection Plan

More plans and more options available for you to tailor your own trips.....

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

How to buy TravelWise insurance WISELY?

Case 1: A budget back-packer may want to have the medical and accident cover for the critical and serious incident at the minimal cost.

BASIC PLAN: covers medical and personal accidents and costs \$38 and upwards.

Case 2: A couple pays for a romantic vacation in a cruise in the Mediterranean Sea.

DELUXE PLAN + CRUISE OPTIONAL BENEFIT: protects the money invested in the vacation more with high benefit amount for Journey Cancellation and Interruption together with the cruise featured benefits of cruise cancellation and excursion tour cancellation etc.

Case 3: Just paid for a cheap ticket to fly for a weekend at the last minute before departure.

STANDARD PLAN: our standard plan allows you to save money to buy coverage for Journey Cancellation and Interruption.

BENEFIT TABLE

Core Benefits

Benefits	Maximum Benefits (HKD)		
	Basic	Standard	Deluxe
1. Emergency Medical Expenses and Assistance			
a. Medical Expenses	\$500,000	\$800,000	\$1,000,000
b. Emergency Medical Evacuation ²	Unlimited	Unlimited	Unlimited
c. Repatriation of Remains ²	Unlimited	Unlimited	Unlimited
d. Overseas Hospital Cash	\$5,000	\$5,000	\$5,000
e. Compassionate Visit	N/A	\$30,000	\$30,000
f. Child Guard	N/A	\$30,000	\$30,000
2. Personal Accident ¹			
a. Accident while in a common carrier	\$500,000	\$1,000,000	\$1,200,000
b. Other accidents	\$250,000	\$500,000	\$600,000
3. Loss of Income Benefit	N/A	N/A	\$30,000
4. Journey Cancellation and Interruption			
a. Journey Cancellation	N/A	N/A	\$20,000
b. Journey Interruption	N/A	N/A	\$20,000
5. Personal Effects			
a. Baggage & Personal Effects	N/A	\$8,000	\$10,000
b. Personal Money	N/A	\$1,500	\$2,500
c. Travel Documents	N/A	\$10,000	\$30,000
6. Delay Coverage			
a. Travel Delay	N/A	\$1,500	\$2,000
b. Baggage Delay	N/A	\$600	\$800
7. Personal Liability	N/A	\$2,000,000	\$2,000,000
8. Credit Card Protection	N/A	\$20,000	\$20,000
9. Loss of Home Content	N/A	N/A	\$3,000

Optional Benefits (Available to Single-trip Standard and Deluxe Plan ONLY)

Benefits	Maximum Benefits (HKD)
10. Golf Protection	
a. Golf Baggage	\$8,000
b. Hire Golf Equipment	\$6,000
c. Loss of Green Fees	\$3,000
11. Cruise Vacation	
a. Additional Journey Cancellation and Interruption	\$30,000
b. Cruise Cancellation and Interruption	\$50,000
c. Excursion Tour Cancellation	\$10,000
d. Satellite Phone Fee	\$2,000
12. Scuba Diving	
a. Dive Tour	\$15,000
b. Equipment Hire	\$10,000

Footnotes

1. For Insured aged below 17, the Maximum Benefit payable under Section 2 (Personal Accident) is HK\$250,000
2. Travel Guard Assistance Hotline at (852) 3516 8699 shall be contacted for the arrangement

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

• 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 (Applicable to Standard Plan and Deluxe Plan only)

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 (Applicable to Standard Plan and Deluxe Plan only)

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 (Applicable to Deluxe Plan only)

Pay HK\$1,250 for each full week, up to 24 weeks, in the event that Insured Person is unable to return to work in usual gainful occupation for at least 7 days, as recommended by Qualified Medical Practitioner upon return to Hong Kong due to accidental injury during the Journey

4. Journey Cancellation and Interruption (Applicable to Deluxe Plan only)

a. Journey Cancellation

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

- Death or Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion within 90 days before the departure date
- Witness summons, jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
- Unexpected outbreak of strike by the employees of a Common Carrier for the planned insured Journey, epidemic, riot or civil commotion at the planned destination within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire, flood or earthquake within 1 week before the 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 of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic at planned destination

(2) Journey Re-arrangement

Reimburse for the additional travel fare and/or Accommodation incurred for Journey Re-arrangement due to:

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disaster 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 Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection

Exclusions applicable to Section 4 Include

- In respect of losses claimed under Section 4b(1) (Curtailment Expenses), Section 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause

5. Personal Effects (Applicable to Standard Plan and Deluxe Plan only)

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 (Applicable to Standard Plan and Deluxe Plan only)

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 (Applicable to Standard Plan and Deluxe Plan only)

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 (Applicable to Standard Plan and Deluxe Plan only)

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 (Applicable to Deluxe Plan only)

Cover Insured Person for the loss or damage to household contents in Insured Person's Hong Kong Primary Residence as a direct result of burglary

Exclusions applicable to Section 9 Include

- For any loss not reported to the police within twenty-four (24) hours after the Insured Person returns back to Hong Kong after the insured Journey and a police report for such loss not having been obtained.
- For loss arising from the Insured Person not taking all reasonable efforts to take due care and precautions for the safeguarding and security of his/her home contents within his/her Primary Residence in Hong Kong to avoid or to minimize any claim and loss under this Policy.

OPTIONAL BENEFITS

(The benefits under this section is available for Single-trip Standard Plan and Deluxe Plan ONLY)

10. Golf Protection

a. Golf Baggage

Reimburse for the theft of or damage to Insured Person's Golf Baggage during the Journey.

b. Hire Golf Equipment

Reimburse the Insured Person for the cost of hiring Golf Equipment if the Insured Person's Golf Equipment is lost, stolen or damaged during the insured Journey.

c. Loss of Green Fees

Reimburse the Insured Person for the amount of any green fees or golf tuition fees or any fees for hiring any Golf Equipment in connection with such golf course or tuition forfeited in the event the Insured Person not being able to take part in or use such golf course or tuition during the insured Journey due to the Serious Injury or Serious Sickness of the Insured Person.

Exclusions applicable to Section 10 Include

- Losses not reported to the police within twenty-four (24) hours from occurrence of the incident
- In respect of losses under Section 5a. (Baggage and Personal Effects) and Section 6b (Baggage Delay) arising from the same cause.

11. Cruise Vacation

a. Additional Journey Cancellation and Interruption

The Maximum Benefit of the Journey Cancellation and Journey Interruption shall be increased by HK\$30,000.

b. Cruise Cancellation and Interruption

Reimburse 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 inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier.

Exclusions applicable to Section 11 Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- Late arrival of Insured Person at the airport or port.
- 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 any loss claimed under Section 4 (Journey Cancellation and Interruption) arising from the same cause.

c. Excursion Tour Cancellation

Reimburse 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 Person or inclement weather at the planned destination.

d. Satellite Phone Fee

Reimburse for satellite phone call expenses incurred 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.

12. Scuba Diving

a. Dive Tour

Pay proportionate loss of the Insured Person's irrecoverable dive tour costs paid or contracted to be paid prior to the insured Journey 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

If the Sickness and Injury occurred during diving, the Insured Person shall be diving:

- under the direction of an accredited diving instructor or dive guide and up to depths of 18 metres; or
- within the maximum depths for which they are certified to dive by an accredited diving instructor.

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.

Exclusions applicable to Section 9 Include

- a medical certificate has not been obtained from a Qualified Medical Practitioner confirming that cancellation or interruption of the dive tour is medically necessary.
- if the Insured Person does not obtain a written police report within 24 hours of the discovery in the event of loss or theft of their Diving Equipment.

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)
- Excluded Countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
- Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

Important Notice

- Maximum Trip Duration: 182 and 90 consecutive days per journey for Single-trip plan and Annual plan respectively
- Age Limit:
(Single-Trip Plan)
For Individual Plan: up to the age of 70 on the commencement date of the policy
For Family Plan: any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date of the policy.
(Annual Plan)
For Individual Plan: from 17 to 70 years old on the commencement date of the policy
For Family Plan: any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date of the policy.
- The insured journey must commence from Hong Kong
- For annual plan, the insured person must be a Hong Kong resident.
- No refund of premium is allowed once the policy has been issued
- Cover will automatically be extended up to a maximum of 10 calendar days in the event the journey is being unavoidably delayed (for Single-trip plan)
- 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

PREMIUM TABLE

Basic Premium for Core Benefits:

Individual

Insurance Period	Asia			Worldwide		
	Basic	Standard	Deluxe	Basic	Standard	Deluxe
1-3 Days	38	60	100	60	98	162
4-7 Days	48	80	132	75	125	205
8-14 Days	80	175	248	99	180	318
15-22 Days	135	308	415	165	300	508
23-31 Days	185	370	498	230	415	608
Additional 5 Days	+30	+45	+60	+45	+60	+90
Annual Policy	N/A	N/A	1,500	N/A	N/A	1,800

Family

Insurance Period	Asia			Worldwide		
	Basic	Standard	Deluxe	Basic	Standard	Deluxe
1-3 Days	88	132	220	132	218	358
4-7 Days	108	178	290	168	275	450
8-14 Days	178	385	548	218	398	702
15-22 Days	298	678	912	363	660	1118
23-31 Days	408	818	1098	508	918	1338
Additional 5 Days	+68	+98	+130	+98	+132	+198
Annual Policy	N/A	N/A	3,000	N/A	N/A	3,600

Additional premium for Optional Plans

Golf Protection

Insurance Period	Individual		Family	
	Asia	Worldwide	Asia	Worldwide
1-3 Days	20	30	45	110
4-7 Days	25	35	60	145
8-14 Days	35	55	80	190
15-22 Days	45	70	105	220
23-31 Days	55	80	145	275
Additional 5 Days	+25	+35	+50	+120

Cruise Vacation

Insurance Period	Individual		Family	
	Asia	Worldwide	Asia	Worldwide
1-3 Days	30	50	68	110
4-7 Days	80	140	150	300
8-14 Days	145	240	260	530
15-22 Days	200	340	370	750
23-31 Days	260	445	490	970
Additional 5 Days	+75	+125	+130	+275

Scuba Diving

Insurance Period	Individual		Family	
	Asia	Worldwide	Asia	Worldwide
1-3 Days	80	120	90	130
4-7 Days	100	140	115	155
8-14 Days	140	220	155	240
15-22 Days	180	280	200	310
23-31 Days	220	320	250	350
Additional 5 Days	+100	+140	+115	+155

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

Worldwide Plan covers all countries except Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria.

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.