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

AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

For additional information, please visit our websites at www.aig.com, www.aig.com.hk and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig Twitter: @AlGinsurance | LinkedIn: http://www.linkedin.com/company/aig.

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美國國際集團(AIG)為全球保險業界之翹楚。設立於1919年,其成員公司透過集團的全球性產物保險網絡,為80多個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG的核心業務包括商業保險和個人保險以及其他業務。商業保險包括責任金融保險、以及財產和特殊風險兩大部分。個人保險包括個人退休、團體退休、人壽保險和個人保險四大部分。AIG的股票在紐約證券交易所及東京證券交易所上市。

美亞保險香港有限公司為美國國際集團(AIG)成員。 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 YouTube: www.youtube.com/aig | Twitter: @AlGinsurance

LinkedIn: http://www.linkedin.com/company/aig

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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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CS Hotline 客戶服務熱線: (852)3666 7022

Fax 傳真:(852)2838 4180

Claims Hotline 索償查詢熱線:(852)3666 7090 Website 網址:www.aig.com.hk

E-mail 電郵地址: travelguard.hk@aig.com

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 Hona Kona 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。





保障特點

- 無年齡限制1,2,並承保小童獨立旅遊
- 24小時全球緊急支援服務
- 提供強制隔離保障
- 保障一般傳染病,如人類豬型流感、禽流感、登革熱等
- · 符合香港旅遊業議會建議「緊急醫療運送」。及「運返 費用」。保障,並不設賠償限額²
- 保障所有業餘運動(包括滑雪、水肺潛水、激流、 笨豬跳及各項水上活動等),毋須付額外保費

保障範圍

 保障	—————————————————————————————————————
1. 緊急醫療費用及援助	
a. 緊急醫療及牙醫費用	\$1,200,000
b. 緊急醫療運送 ³	不設限額 ²
c. 運返費用 ³	不設限額 ²
d. 海 外住院 現金津貼	\$5,000
e. 緊急啟程	\$30,000
f. 子女護送	\$30,000
2. 人身意外保障	\$1,000,000
3. 殮葬費用	\$25,000
a. 行李及個人物品	\$20,000
每件、每對或每套限額	\$3,000
• 手提電腦限額	\$5,000
b. 旅遊證件	\$10,000
c. 個人金錢	\$2,000
d. 高爾夫球用具	\$5,000
5. 額外住宿及交通費	
a. 旅程中斷	\$30,000
(1) 提早結束旅程	
(2) 強制隔離保障	
b. 旅程延誤	\$2,000
c. 行李延誤	\$800
6. 法律費用	\$25,000
	\$1,000,000

1. 緊急醫療費用及援助

a. 緊急醫療及牙科費用

賠償受保人在旅程中因生病或意外受傷而須接受合資格醫生治療、外科手術、住院服務(包括牙科手術)的費用

·覆診費用 賠償受保人回港後3個月內繼續治療的覆診 費用,最高為HK\$50,000

b. 緊急醫療運送³

提供緊急醫療運送、協助安排交通和護理等 服務,運送受保人到其他地方作適當治療

c. 運返費用³

安排運送其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\$500,最高賠償額為HK\$5,000

e. 緊急啟程

賠償受保人在旅程中身故、嚴重受傷或患上嚴重疾病,需要1名成年直系親屬前往或1名旅游夥伴停留該地之額外交通費及/或住宿費

f. 子女護送

賠償受保人在旅程中因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交通費及/或住宿費

適用的不保事項包括

• 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遇上意外引致:

- 永久傷殘 或
- 意外身故

適用的不保事項包括

• 一切由疾病或病毒引致的損傷

3. 殮葬費用

若受保人在旅程中因意外不幸身故,其遺產承繼人 可獲有關實際殮葬費之賠償

適用的不保事項包括

一切由疾病或病毒引致的損傷

4. 個人財物保障4

a. 行李及個人物品

賠償受保人行李、衣服及個人財物遺失或損毀此保障更延伸至保障隨身之手提電腦,最高賠償額為HK\$5,000

b. 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

c. 個人金錢

賠償受保人在旅程中遺失之現金、銀行鈔票、 旅行支票及匯票

d. 高爾夫球用具

保障被竊或損壞的高爾夫球用具

適用的不保事項包括

- 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
- · 以同一原因同時索償第4a項「行李及個人物品」及 第5c項「行李延誤」

5. 額外住宿及交通費

a. 旅程中斷

(1) 提早結束旅程

賠償受保人啟程後因下列原因必須提早結束旅程,而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、其直系親屬、密切商業夥伴或 旅遊夥伴身故、嚴重受傷、患上嚴重疾病
- 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) 強制隔離保障

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

b. 旅程延誤

若因惡劣天氣、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旅程延誤,每滿6小時可獲賠償HK\$500,最高賠償額為HK\$2,000

c. 行李延誤

行李如因被誤送以致受保人於抵達目的地 10小時後仍未取得行李,可獲賠償HK\$800

適用的不保事項包括

- · 若於第5b項「旅程延誤」及第5c項「行李延誤」索償時,未能獲取公共交通工具機構書面證明延誤的時間及原因
- · 以同一原因同時索償第4a項「行李及個人物品」及 第5c項「行李延誤」

6. 法律費用

保障受保人在旅程中因被錯誤逮捕或拘留而牽涉之 法律訴訟費用

7. 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 損失而負上法律責任。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

適用的不保事項包括

由於擁有或使用車輛、飛機、輪船、槍械或動物 所引起的責任

適用於所有保障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
- 任何賽車活動、比賽、職業運動或參與可賺取收入 或報酬的運動或表演
- 自殺、自我傷害、自我暴露於非必要的危險狀況
- 分娩、懷孕;精神病、睡眠或精神失調、精神 錯亂;酗酒及濫用藥物
- ・ 任何投保前已存在之疾病或損傷 (不論受保人知道 與否)
- 所有持中華人民共和國護照前往或在中國大陸境內之人士,惟同時為其他國家合法居民除外
- · 因恐怖襲擊所引致的損失 (第1項「緊急醫療費用及援助」、第2項「人身意外保障」及第3項「殮葬費用」除外)
- · 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

重要事項

- •保障期:每次旅程最長為182日
- · 受保旅程必須於香港出發
- · 17歲以下非與其父母同行之小童, 需付「個人」保費

- ·若受保人年齡為75歲以上,在任何情況下,各項保障 合共的最高賠償額不能超過HK\$500,000
- 所有已簽發之保單,保費均不能退還
- ·若旅程在無可避免之情況下延期,保單將自動延 長最多10日
- 此保險只適用於常規的假期旅遊或文職商務旅遊, 並不適用於以導遊或領隊身份旅遊
- 若受保人在同一次旅遊中購買多於一份由美亞保險香港有限公司承保的自購綜合旅遊保險, 本公司只會根據較高賠償的一份保單作出賠償 問與答
- 1. 持中華人民共和國護照人士可否購買此保險嗎?
- 答: 若上述人士從中國境外往其他海外地方,均可 受保,但若旅程包括前往或在中國則不受保。 若上述人士同時為其他國家或地區之合法居 民則除外。
- 2. 小童可否獨自投保?

答:可以。

- 3. 若受保人在受保旅程最後一日航機在不能控制的情況下延誤而需滯留當地一日,該日是否要購買保險?
- 答:不需要。若旅程在不能控制的情況下延期,保單 將自動延長最多10日。
- 4. 如同時持有兩份由不同保險公司承保的旅遊 保險,可否就同一原因同時向兩間保險公司 申請索償?
- 答:除了第1d項「海外住院現金津貼」、第2項「人身 意外保障」、第5b項「旅程延誤」及第5c項「行李 延誤」外,其他損失如已由其他保險獲得全數 賠償,均不會獲得本公司任何賠償。如其他 保單未能提供全數賠償,則可向本公司申請 索償餘數,賠償以最高賠償額為限。

註

- 1 若受保人年齡為17歲以下或75歲以上,第2項「人身意外保障」的最高賠償額為 HK\$250,000
- ² 若受保人年齡為75歲以上,在任何情況下,各項保障合共的最高賠償額不能超過 HK\$500,000
- 3 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排
- 4 每宗個人財物保障索償之自負額為HK\$250

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,保單承保範圍請參照保單條文、條款及不保事項。

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 limit^{1,2}. Children traveling alone are allowed
- 24-hour Worldwide Emergency Assistance Services
- · Additional benefits for Compulsory Quarantine
- Cover against common epidemic, such as H1N1, Bird Flu, Dengue Fever etc
- In accordance with the advice of the Travel Industry Council of Hong Kong, "Emergency Medical Evacuation"³ and "Repatriation of Remains"³ are covered with unlimited benefit amount²
- All amateur sporting activities (e.g. Winter sports, scuba diving, rafting, Bungee jump & all water sports) are covered without extra premium

Schedule of Benefits

Benefits	Maximum Benefits (HK\$)
1. Emergency Medical Expenses and	
Assistance	
 a. Emergency Medical and Dental Expenses 	\$1,200,000
b. Emergency Medical Evacuation ³	Unlimited ²
c. Repatriation of Remains ³	Unlimited ²
d. Overseas Hospital Cash	\$5,000
e. Compassionate Visit	\$30,000
f. Child Guard	\$30,000
2. Personal Accident ¹	\$1,000,000
3. Funeral Expenses	\$25,000
4. Personal Effects ⁴	
a. Baggage and Personal Effects	\$20,000
 Sub-limit per article/pair/ set of articles 	\$3,000
Sub-limit for Lap-Top Computer	\$5,000
b. Travel Documents	\$10,000
c. Personal Money	\$2,000
d. Golfing Equipment	\$5,000
5. Additional Travel and Accommodation a. Journey Interruption	90,000 \$30,000
(1) Curtailment Expenses(2) Compulsory Quarantine	
b. Travel Delay	\$2,000
c. Baggage Delay	\$800
6. Legal Fees	\$25,000
7. Personal Liability	\$1,000,000

1. Emergency Medical Expenses and Assistance

a. Emergency Medical and Dental Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness (including Dental expenses) 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

b. Emergency Medical Evacuation³

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

c. Repatriation of Remains³

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

Pay for the reasonable additional Accommodation and Travel Ticket for 1 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

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

Applicable Exclusions Include

 Failure to obtain a written report from the Qualified Medical Practitioner

2. Personal Accident1

Cover the following arising from an accident:

- · Accidental Death or
- Permanent Total Disablement

Applicable Exclusions Include

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

3. Funeral Expenses

Reimburse for actual funeral expenses incurred to Insured Person's estate when Insured Person dies due to an accident during the Journey

Applicable Exclusions Include

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

4. Personal Effects⁴

a. Baggage and Personal Effects

Reimburse for the loss of or damage to Insured Person's property in the event of theft, accidental loss or damage during the Journey. This coverage extends to cover for Lap-Top Computer up to HK\$5,000

b. Travel Documents

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

c. Personal Money

Reimburse for the loss of cash, bank notes, traveler's check and money order during the Journey

d. Golfing Equipment

Cover for theft of or damage to golfing equipment

Applicable 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
- In respect of losses claimed under 4a (Baggage and Personal Effects) and Section 5c (Baggage Delay)

5. Additional Travel and Accommodation

a. 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 the planned destination

(2) 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

b. 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\$500 for each full 6 hours of delay, up to HK\$2,000

c. Baggage Delay

Pay HK\$800 for full 10 hours of delay of Insured Peron's baggage due to misdirection in delivery by the Common Carrier

Applicable Exclusions Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay for claims under Section 5b (Travel Delay) and Section 5c (Baggage Delay)
- In respect of losses claimed under 4a (Baggage and Personal Effects) and Section 5c (Baggage Delay)

6. Legal Fees

Cover legal fees incurred as a result of false arrest or wrongful detention during the Journey

7. Personal Liability

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

Applicable Exclusions Include

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

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) and Section 3 (Funeral Expenses)
- 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

- Maximum insurance period: 182 consecutive days per iourney
- The insured Journey must be commenced from Hong Kong
- Child(ren) aged below 17 who travel other than with parent will be required to pay the premium of an Individual
- The maximum aggregate sum insured of all sections for age over 75 shall not exceed HK\$500,000
- No refund of premium is allowed once the policy has been issued
- Cover will automatically be extended up to 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 only) and not applicable to tour guide / escort etc
- If Insured Person is covered by more than one comprehensive voluntary travel insurance policies underwritten by the AIG Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

O & A

- 1. Could a PRC passport holder purchase this insurance?
- A: He will be covered if he travels from Mainland China to another overseas countries, but excluding the part he travels to/within Mainland China during the Journey. This exclusion will not be applied if he is a legal resident of countries other than Mainland China.
- 2. Could a child purchase this insurance when no accompanied adult applies together?

A: Yes.

- 3. If the flight is delayed on the last day of insurance period that Insured Person only could return on the following day, should Insured Person buy the insurance for this extra day?
- A: No. This travel insurance will be automatically extended for maximum of 10 days if the Journey is extended outside Insured Person's control.
- 4. Can I claim from different travel insurance policies of two insurance companies for the same loss?
- A: Except Section 1d (Overseas Hospital Cash), Section 2 (Personal Accident), Section 5b (Travel Delay) and Section 5c (Baggage Delay), the loss fully recovered from the other insurance company's policy will not be paid from this insurance; for loss not fully recovered, the remaining amount can be claimed from this insurance up to the Maximum Benefit amount.

Footnotes

- 1 For Insured aged below 17 or over 75, the Maximum Benefit payable under Personal Accident is HK\$250,000
- The maximum aggregate sum insured of all sections for age over 75 shall not exceed HK\$500,000
- 3 Travel Guard Assistance Hotline at (852) 3516 8699 shall be contacted for the arrangement
- 4 Excess for each Personal Effects claim is HK\$250

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 (HK\$)

保障期 Duration	個人 Individual	家庭 Family
1-3日Day(s)	\$115	\$230
4-5∃Days	\$188	\$376
6-8∃Days	\$265	\$530
9-12∃Days	\$350	\$700
13-15 ☐ Days	\$410	\$820
16-18∃Days	\$485	\$970
19-22∃Days	\$530	\$1060
23-27日Days	\$570	\$1140
28-31∃Days	\$680	\$1360
每增1週 Each Additional wee	\$130 k	\$260

^{*} 家庭:包括合法夫婦及其17歳以下子女

^{*} Family: For a legal couple and any number of children aged below 17