



# 美亞飛翔旅遊保障計劃 @Travel Protection Plan



Newly added travel coverage  
provides you an  
upgraded protection

# Content

## New Features

P.1 

## Other Plan Highlights

P.2 

## Schedule of Benefits

Section 1 – Emergency Medical Expenses and Assistance	P.3-4	
Section 2 – Personal Accident	P.3-4	
Section 3 – Compassionate Death Cash	P.3-4	
Section 4 – Journey Cancellation and Interruption	P.5-8	
Section 5 – Loss of Income	P.7-8	
Section 6 – Land Travel Arrangement	P.7-8	
Section 7 – Child Guard	P.7-8	
Section 8 – Personal Effects	P.7-10	
Section 9 – Delay Coverage	P.9-10	
Section 10 – Personal Liability	P.11-12	
Section 11 – Loss of Home Contents	P.11-12	
Section 12 – Car Rental Excess Charges and Return Cost	P.11-12	

## Schedule of Benefits (Optional)

Section 13 – Golf Protection	P.11-12	
Section 14 – Cruise Vacation	P.11-12	
Section 15 – Scuba Diving	P.13-14	
Section 16 – Snow Sports	P.13-14	
Section 17 – Missed Event	P.13-14	
Section 18 – Journey Inconvenience (Silver Plan Only)	P.13-14	

## Important Notice

P.15-16 

## Footnotes

P.16 

## Premium Table

China & Macau	P.17-18	
Asia (Include China & Macau)	P.19-20	
Worldwide (Exclude USA)	P.21-22	
Worldwide (Include USA)	P.23-24	

## AIG Travel Hotline and Referral Service

P.25 

## How our @Travel Protection Plan Covers you

P.25 

## Download Region

P.26 

## 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 Cancellation, 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
- More savings for Family Plan covering unlimited number of children aged below 17
- Annual Plan for frequent travelers include:
  - Free China Assist Card

# Schedule of Benefits

Benefits	Maximum Benefit (HK\$)		
	Silver	Gold	Platinum
<b>Section 1 – Emergency Medical Expenses and Assistance</b>			
<b>a. Overseas Medical Expenses</b>			
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	\$350,000	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$175,000	\$600,000	\$750,000
- Insured Person under age 17 years	\$175,000	\$600,000	\$750,000
<b>b. Follow-up Medical Expenses</b>			
Number of days for Follow-up Medical Expenses in Hong Kong:			
• For injury sustained while Overseas	90 days	90 days	180 days
- Insured Person under age of 70 years	\$350,000	\$1,200,000	\$1,500,000
- Insured Person age 70 or older	\$175,000	\$600,000	\$750,000
- Insured Person under age 17 years	\$175,000	\$600,000	\$750,000
• For sickness sustained while Overseas			
- Insured Person under age of 70 years	\$35,000	\$120,000	\$150,000
- Insured Person age 70 or older	\$17,500	\$60,000	\$75,000
- Insured Person under age 17 years	\$17,500	\$60,000	\$75,000
• Follow up include treatment by Chinese Medicine Practitioner	\$150 per visit per, day up to \$1,000	\$150 per visit per, day up to \$2,000	\$200 per visit per, day up to \$3,000
<b>c. Overseas Hospital Cash</b>			
Pay HK\$500 daily when Insured Person is hospitalized overseas			
	N/A	\$3,000 (500 per day)	\$5,000 (500 per day)
<b>d. Emergency Medical Evacuation<sup>1</sup></b>			
Provide en-route medical care and transportation to another location for appropriate medical treatment			
	Unlimited	Unlimited	Unlimited
<b>e. Repatriation of Remains<sup>1</sup></b>			
Arrange for the return of Insured Person's remains to Hong Kong includes coverage arising from pre-existing condition			
	Unlimited	Unlimited	Unlimited
<b>f. Emergency Telephone Charges and Internet use</b>			
Reimbursement for the telephone / internet / IDD expense in the event of contacting AIG emergency hotline during a medical or travel emergency			
	\$500	\$500	\$500
<b>Major exclusions applicable to Section 1 (a) to (e) Include</b>			
• Failure to obtain a written report from the Qualified Medical Practitioner			
<b>Section 2 – Personal Accident</b>			
Cover the following arising from an accident: Major burns, Permanent Total Disablement or Accidental Death			
<b>a. Accident while in a Common Carrier or an Automobile</b>			
• 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	N/A	\$800,000	\$1,500,000
- Insured Person age 70 or older	N/A	\$400,000	\$750,000
- Insured Person under age 17 years	N/A	\$400,000	\$750,000
<b>b. Other Accidents</b>			
• Accidents other than those listed in Section 2a			
- Insured Person under age of 70 years	\$250,000	\$400,000	\$750,000
- Insured Person age 70 or older	\$125,000	\$200,000	\$375,000
- Insured Person under age 17 years	\$125,000	\$200,000	\$375,000
<b>Major exclusions applicable to Section 2 Include</b>			
• Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness			
<b>Section 3 – Compassionate Death Cash</b>			
Pay to Insured Person's estate in case the Insured Person dies during the Journey			
	N/A	\$10,000	\$20,000

Benefits	Maximum Benefit (HK\$)		
	Silver	Gold	Platinum
<p><b>Section 4 – Journey Cancellation and Interruption</b></p> <p><b>a. Journey Cancellation</b></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"> <li>• 90 days before the departure date               <ul style="list-style-type: none"> <li>- 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</li> <li>- Witness summons or jury service or Compulsory Quarantine of Insured Person</li> </ul> </li> <li>• Within the period of 1 week before the departure date               <ul style="list-style-type: none"> <li>- Redundancy</li> <li>- Natural disaster and extreme weather conditions at the main travel destination(s)</li> <li>- Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>- Epidemic or pandemic issued by HK government or the World Health Organisation</li> <li>- Major industrial or common carrier accident affecting the journey of the intended carrier</li> <li>- Civil unrest, riot, commotion or strike resulting in cancellation of scheduled common carrier services</li> <li>- Multiple local airport closures</li> <li>- The Government of Hong Kong issuing a Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> <li>- Serious damage to the insured person's primary residence in Hong Kong from fire or natural disasters and extreme weather conditions</li> </ul> </li> </ul>	\$2,000	\$25,000 (50% under OTA Red or 100% under Black Alert)	\$50,000 (50% under OTA Red or 100% under Black Alert)
<p><b>b. Journey Interruption<sup>3</sup></b></p> <p><b>(1) Early Return Home - Curtailment Expenses</b></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"> <li>• Natural disaster and extreme weather conditions</li> <li>• Terrorist act for which the HK government has advised against non-essential travel to the area impacted by the event</li> <li>• Epidemic or pandemic issued by HK government or the World Health Organisation</li> <li>• Major industrial or common carrier accident of the intended carrier</li> <li>• Civil unrest, riot or commotion, strike, resulting in cancellation of scheduled common carrier services;</li> <li>• Multiple local airport closures</li> <li>• 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</li> <li>• 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</li> <li>• A direct consequence of the trauma suffered from the hijack of the aircraft in which the insured is travelling</li> <li>• A Red<sup>2</sup> or Black OTA Alert for the intended travel destination(s)</li> </ul>	\$3,000 Included	\$25,000 Included	\$50,000 Included

Benefits	Maximum Benefit (HK\$)		
	Silver	Gold	Platinum
<p><b>(2) Journey Re-arrangement</b> 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>	Included	Included	Included
<p><b>(3) Missed Connection</b> Reimbursement for the cost of an alternative common carrier due to the late arrival of the preceding common carrier</p>	N/A	\$1,000	\$2,000
<p><b>(4) Compassionate Visit</b> 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>	N/A	\$20,000	\$30,000
<p><b>(5) Travel Documents</b> 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>	\$3,000	\$25,000	\$50,000
<p><b>(6) Compulsory Quarantine</b> 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>	Included	Included	Included
<p><b>Major exclusions applicable to Section 4 Include</b></p> <ul style="list-style-type: none"> <li>In respect of any loss claimed under Section 9a (Travel Delay), Section 4b (1) (Curtailed Expenses), Section 4b (2) (Journey Re-arrangement) and 4b (3) (Missed Connection) arising from the same cause</li> </ul>			
<p><b>Section 5 – Loss of Income</b> 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>	N/A	\$15,000	\$30,000
<p><b>Section 6 – Land Travel Arrangement</b> Reimbursement for the travelling expense for in seeking medical service overseas and returning home from the Hong Kong airport after overseas hospital confinement</p>	N/A	\$500	\$600
<p><b>Section 7 – Child Guard</b> 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>	N/A	\$10,000	\$10,000
<p><b>Section 8 – Personal Effects</b></p> <p><b>a. Baggage and Personal Effects</b> Pay for loss of damage to Insured Person's baggage, clothing and personal effects</p> <ul style="list-style-type: none"> <li>Sub-limit per article / pair / set of articles</li> <li>Sub-limit for laptops / all cameras, camcorders and accessories and related equipment</li> </ul>	\$3,000	\$12,000	\$25,000
	\$3,000	\$3,000	\$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\$)		
	Silver	Gold	Platinum
<b>b. Mobile Phone (only for Platinum Plan)</b> Reimbursement for loss of or damage to a mobile phone including tablet computer during the journey	N/A	N/A	\$3,000
<b>c. Personal Money</b> Reimbursement for the loss of cash, bank notes, traveler's cheque and money order as a result of robbery, burglary or theft	N/A	\$1,500	\$2,500
<b>d. Fraudulent Use of Credit Card</b> 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	N/A	\$16,000	\$32,000
<b>Major exclusions applicable to Section 8a Include</b> <ul style="list-style-type: none"> <li>Jewelry or accessories, antiques, fragile articles, plastic money (including the credit value of credit card, Octopus cards, etc)</li> <li>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</li> <li>Any loss claimed under Section 9b (Baggage Delay) arising from the same cause</li> </ul>			
<b>Section 9 – Delay Coverage<sup>4</sup></b>			
<b>a. Travel Delay</b> (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"> <li>Natural disaster and extreme weather conditions or less severe weather conditions which impacts a delay</li> <li>Terrorist act</li> <li>Major industrial or common carrier accident</li> <li>Civil unrest, riot or commotion, strike</li> <li>Airport closure</li> <li>Mechanical breakdown, equipment (including computer) failure or structural defect of the common carrier</li> </ul> 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	\$300 for first 5 hours	\$2,000 (\$300 for first 5 hours and \$500 for each 10 Hour Delay Thereafter)	\$3,000 (\$300 for first 5 hours and \$500 for each 10 Hour Delay Thereafter)
<b>b. Baggage Delay</b> Compensate for an insured in case when an insured person's baggage is not delivered within 6 hours by the Common Carrier	N/A	\$600	\$1,200
<b>Major exclusions applicable to Section 9 Include</b> <ul style="list-style-type: none"> <li>Failure to obtain written confirmation from the common carrier on the number of hours and the reason for such delay</li> <li>Any loss arising from the failure to get on-board the first available alternative transportation offered by the administration of the relevant common carrier</li> <li>Any loss claimed under Section 4b (1) (Curtailment Expenses) Section 4b (2) (Journey Re-arrangement) or Section 4b (3) (Missed Connections) arising from the same cause</li> </ul>			

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\$)		
	Silver	Gold	Platinum
<p><b>Section 10 – Personal Liability</b>                      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><b>Major exclusions applicable to Section 10 Include</b></p> <ul style="list-style-type: none"> <li>Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals</li> </ul>	\$1,000,000	\$2,000,000	\$3,000,000
<p><b>Section 11 – Loss of Home Contents</b>                      Reimbursement for the loss or damage to household contents in Insured Person's Hong Kong primary Residence as a direct result of burglary</p>	N/A	\$10,000	\$15,000
<p><b>Section 12 – Car Rental Excess Charges and Return Cost</b>                      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>	N/A	\$6,000	\$12,000
<b>Optional Benefits</b>			
<p><b>Section 13 – Golf Protection</b></p> <p><b>a. Golf Baggage</b>                      Reimbursement for the theft of or damage to Golf Baggage during the Journey</p>	N/A	\$8,000	\$8,000
<p><b>b. Hire Golf Equipment</b>                      Reimburse the cost of hiring Golf Equipment if the Golf Equipment is lost, stolen or damaged</p>	N/A	\$6,000	\$6,000
<p><b>c. Loss of Green Fees</b>                      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>	N/A	\$3,000	\$3,000
<p><b>Section 14 – Cruise Vacation</b></p> <p><b>a. Additional Journey Cancellation and Interruption</b>                      The Maximum Benefit of the Section 4a Journey Cancellation and Section 4b Journey Interruption shall be increased by HK\$30,000</p>	N/A	\$30,000	\$30,000
<p><b>b. Cruise Cancellation and Interruption</b>                      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>	N/A	\$50,000	\$50,000
<p><b>c. Excursion Tour Cancellation</b>                      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>	N/A	\$10,000	\$10,000
<p><b>d. Satellite Phone Fee</b>                      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 or Serious Sickness of the Insured Person or Traveling Companion</p>	N/A	\$2,000	\$2,000

Benefits	Maximum Benefit (HK\$)		
	Silver	Gold	Platinum
<b>Optional Benefits</b>			
<b>Section 15 – Scuba Diving</b>			
<b>a. Dive Tour</b> 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	N/A	\$15,000	\$15,000
<b>b. Equipment Hire</b> 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.	N/A	\$10,000	\$10,000
<b>Section 16 – Snow Sports</b>			
<b>a. Missed Booking</b> 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	N/A	\$3,000	\$3,000
<b>b. Piste Closure<sup>5</sup></b> 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	N/A	\$5,000	\$5,000
<b>c. Snow Sport Equipment Hire</b> Pay the necessary cost of hiring replacement snow sport equipment if your snow sports equipment is lost, delayed or damaged during the Journey	N/A	\$1,500	\$1,500
<b>d. Ski Equipment</b> Reimburse the loss of or damage to snow sports equipment	N/A	\$3,000	\$3,000
<b>Section 17 – Missed Event</b>			
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 : <ul style="list-style-type: none"> <li>- 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</li> <li>- 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.</li> </ul>	N/A	\$2,000	\$3,000
<b>Section 18 – Journey Inconvenience (Silver Plan Only)</b>			
<b>a. Journey Cancellation</b>	\$5,000	N/A	N/A
<b>b. Loss of Travel Document</b>	\$5,000	N/A	N/A
<b>c. Baggage and Personal Effects</b>	\$5,000	N/A	N/A
	\$3,000	N/A	N/A
<b>d. Journey Delay</b>	\$1,000	N/A	N/A
	- HK\$200 for first 5 hours and HK\$200 for each 10 hours thereafter		

**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

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

<sup>2</sup> 50% of maximum Benefit from Outbound Travel Alert (OTA)

<sup>3</sup> 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

<sup>4</sup> 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

<sup>5</sup> 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		Basic Coverage			Optional Benefits										
					Journey Inconvenience	Cruise		Golf		Scuba Diving		Snow Sports		Missed Event	
		Silver	Gold	Platinum	Silver	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	56	104	128	18	18	18	2	2	6	6	12	12	6	7
	2 days	63	117	144	21	20	20	3	3	7	7	14	14	7	8
	3 days	70	130	160	23	22	22	3	3	8	8	15	15	8	9
	4 days	94	165	203	31	27	27	4	4	10	10	19	19	10	12
	5 days	112	196	242	37	33	33	5	5	12	12	22	22	12	14
	6 days	136	238	293	45	40	40	6	6	15	15	27	27	15	17
	7 days	147	258	318	48	43	43	6	6	16	16	29	29	16	18
	8 days	159	279	344	52	46	46	7	7	17	17	32	32	18	20
	9 days	171	300	369	56	50	50	7	7	19	19	34	34	19	21
	10 days	183	321	395	60	53	53	8	8	20	20	36	36	20	23
	11 days	201	352	433	66	59	59	8	8	22	22	40	40	22	25
	12 days	224	393	484	74	65	65	9	9	24	24	45	45	25	28
	13 days	236	413	509	77	69	69	10	10	26	26	47	47	26	29
	14 days	252	441	543	83	73	73	11	11	27	27	50	50	28	31
	15 days	264	462	569	87	77	77	11	11	29	29	52	52	29	33
	16-18 days	287	503	620	94	84	84	12	12	31	31	57	57	32	36
	19-22 days	307	537	662	101	89	89	13	13	33	33	61	61	34	38
	23-27 days	326	571	703	107	95	95	14	14	35	35	65	65	36	41
	28-31 days	367	643	792	121	107	107	16	16	40	40	73	73	41	46
	Each Additional Week	83	145	179	27	24	24	4	4	9	9	16	16	9	10
Annual	N/A	1,867	2,300	N/A	311	311	45	45	116	116	212	212	118	133	
Family	1 day	112	208	256	36	36	36	4	4	12	12	24	24	12	14
	2 days	126	234	288	42	40	40	6	6	14	14	28	28	14	16
	3 days	140	260	320	46	44	44	6	6	16	16	30	30	16	18
	4 days	188	330	406	62	54	54	8	8	20	20	38	38	20	24
	5 days	224	392	484	74	66	66	10	10	24	24	44	44	24	28
	6 days	272	476	586	90	80	80	12	12	30	30	54	54	30	34
	7 days	294	516	636	96	86	86	12	12	32	32	58	58	32	36
	8 days	318	558	688	104	92	92	14	14	34	34	64	64	36	40
	9 days	342	600	738	112	100	100	14	14	38	38	68	68	38	42
	10 days	366	642	790	120	106	106	16	16	40	40	72	72	40	46
	11 days	402	704	866	132	118	118	16	16	44	44	80	80	44	50
	12 days	448	786	968	148	130	130	18	18	48	48	90	90	50	56
	13 days	472	826	1,018	154	138	138	20	20	52	52	94	94	52	58
	14 days	504	882	1,086	166	146	146	22	22	54	54	100	100	56	62
	15 days	528	924	1,138	174	154	154	22	22	58	58	104	104	58	66
	16-18 days	574	1,006	1,240	188	168	168	24	24	62	62	114	114	64	72
	19-22 days	614	1,074	1,324	202	178	178	26	26	66	66	122	122	68	76
	23-27 days	652	1,142	1,406	214	190	190	28	28	70	70	130	130	72	82
	28-31 days	734	1,286	1,584	242	214	214	32	32	80	80	146	146	82	92
	Each Additional Week	166	290	358	54	48	48	8	8	18	18	32	32	18	20
Annual	N/A	3,630	4,472	N/A	605	605	88	88	226	226	412	412	229	259	

# Premium Table (HK\$)

## Asia (Include China & Macau)

Travel Period		Basic Coverage			Optional Benefits										
					Journey Inconvenience	Cruise		Golf		Scuba Diving		Snow Sports		Missed Event	
		Silver	Gold	Platinum	Silver	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	62	114	140	20	19	19	2	2	7	7	13	13	7	8
	2 days	69	128	158	23	22	22	3	3	8	8	14	14	8	9
	3 days	77	142	175	25	24	24	3	3	9	9	16	16	9	10
	4 days	103	181	223	34	30	30	4	4	11	11	21	21	11	13
	5 days	123	215	265	40	36	36	5	5	13	13	24	24	14	15
	6 days	149	260	321	49	43	43	6	6	16	16	30	30	16	19
	7 days	162	283	349	53	47	47	7	7	18	18	32	32	18	20
	8 days	175	306	377	57	51	51	7	7	19	19	35	35	19	22
	9 days	188	329	405	62	55	55	8	8	20	20	37	37	21	23
	10 days	201	351	433	66	58	58	8	8	22	22	40	40	22	25
	11 days	220	385	475	72	64	64	9	9	24	24	44	44	24	27
	12 days	246	431	531	81	72	72	10	10	27	27	49	49	27	31
	13 days	258	453	557	85	75	75	11	11	28	28	51	51	29	32
	14 days	276	483	595	91	80	80	12	12	30	30	55	55	30	34
	15 days	289	506	623	95	84	84	12	12	31	31	57	57	32	36
	16-18 days	315	551	679	103	92	92	13	13	34	34	63	63	35	39
	19-22 days	336	589	726	110	98	98	14	14	36	36	67	67	37	42
	23-27 days	357	625	770	117	104	104	15	15	39	39	71	71	39	45
	28-31 days	402	705	868	132	117	117	17	17	44	44	80	80	44	50
	Each Additional Week	91	159	196	30	27	27	4	4	10	10	18	18	10	11
Annual	N/A	2,047	2,521	N/A	341	341	49	49	127	127	232	232	129	146	
Family	1 day	124	228	280	40	38	38	4	4	14	14	26	26	14	16
	2 days	138	256	316	46	44	44	6	6	16	16	28	28	16	18
	3 days	154	284	350	50	48	48	6	6	18	18	32	32	18	20
	4 days	206	362	446	68	60	60	8	8	22	22	42	42	22	26
	5 days	246	430	530	80	72	72	10	10	26	26	48	48	28	30
	6 days	298	520	642	98	86	86	12	12	32	32	60	60	32	38
	7 days	324	566	698	106	94	94	14	14	36	36	64	64	36	40
	8 days	350	612	754	114	102	102	14	14	38	38	70	70	38	44
	9 days	376	658	810	124	110	110	16	16	40	40	74	74	42	46
	10 days	402	702	866	132	116	116	16	16	44	44	80	80	44	50
	11 days	440	770	950	144	128	128	18	18	48	48	88	88	48	54
	12 days	492	862	1,062	162	144	144	20	20	54	54	98	98	54	62
	13 days	516	906	1,114	170	150	150	22	22	56	56	102	102	58	64
	14 days	552	966	1,190	182	160	160	24	24	60	60	110	110	60	68
	15 days	578	1,012	1,246	190	168	168	24	24	62	62	114	114	64	72
	16-18 days	630	1,102	1,358	206	184	184	26	26	68	68	126	126	70	78
	19-22 days	672	1,178	1,452	220	196	196	28	28	72	72	134	134	74	84
	23-27 days	714	1,250	1,540	234	208	208	30	30	78	78	142	142	78	90
	28-31 days	804	1,410	1,736	264	234	234	34	34	88	88	160	160	88	100
	Each Additional Week	182	318	392	60	54	54	8	8	20	20	36	36	20	22
Annual	N/A	3,980	4,902	N/A	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		Basic Coverage			Optional Benefits										
					Journey Inconvenience	Cruise		Golf		Scuba Diving		Snow Sports		Missed Event	
		Silver	Gold	Platinum	Silver	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	68	125	154	22	21	21	3	3	8	8	14	14	8	9
	2 days	77	140	173	25	23	23	4	4	9	9	16	16	9	10
	3 days	85	156	192	28	26	26	4	4	10	10	18	18	10	11
	4 days	113	199	245	37	33	33	5	5	12	12	23	23	13	14
	5 days	135	236	291	44	39	39	6	6	15	15	27	27	15	17
	6 days	163	286	353	54	48	48	7	7	18	18	32	32	18	20
	7 days	178	311	383	58	52	52	8	8	19	19	35	35	20	22
	8 days	192	336	414	63	56	56	8	8	21	21	38	38	21	24
	9 days	206	361	445	68	60	60	9	9	22	22	41	41	23	26
	10 days	220	386	476	72	64	64	9	9	24	24	44	44	24	28
	11 days	242	424	522	79	71	71	10	10	26	26	48	48	27	30
	12 days	270	474	583	89	79	79	11	11	29	29	54	54	30	34
	13 days	284	497	613	93	83	83	12	12	31	31	56	56	31	35
	14 days	303	531	654	100	88	88	13	13	33	33	60	60	34	38
	15 days	317	556	685	104	93	93	13	13	34	34	63	63	35	40
	16-18 days	346	606	747	114	101	101	15	15	38	38	69	69	38	43
	19-22 days	370	647	797	121	108	108	16	16	40	40	73	73	41	46
	23-27 days	392	687	847	129	114	114	17	17	43	43	78	78	43	49
	28-31 days	442	775	954	145	129	129	19	19	48	48	88	88	49	55
	Each Additional Week	100	175	216	33	29	29	4	4	11	11	20	20	11	12
Annual	N/A	2,250	2,771	N/A	374	374	54	54	139	139	255	255	142	160	
Family	1 day	136	250	308	44	42	42	6	6	16	16	28	28	16	18
	2 days	154	280	346	50	46	46	8	8	18	18	32	32	18	20
	3 days	170	312	384	56	52	52	8	8	20	20	36	36	20	22
	4 days	226	398	490	74	66	66	10	10	24	24	46	46	26	28
	5 days	270	472	582	88	78	78	12	12	30	30	54	54	30	34
	6 days	326	572	706	108	96	96	14	14	36	36	64	64	36	40
	7 days	356	622	766	116	104	104	16	16	38	38	70	70	40	44
	8 days	384	672	828	126	112	112	16	16	42	42	76	76	42	48
	9 days	412	722	890	136	120	120	18	18	44	44	82	82	46	52
	10 days	440	772	952	144	128	128	18	18	48	48	88	88	48	56
	11 days	484	848	1,044	158	142	142	20	20	52	52	96	96	54	60
	12 days	540	948	1,166	178	158	158	22	22	58	58	108	108	60	68
	13 days	568	994	1,226	186	166	166	24	24	62	62	112	112	62	70
	14 days	606	1,062	1,308	200	176	176	26	26	66	66	120	120	68	76
	15 days	634	1,112	1,370	208	186	186	26	26	68	68	126	126	70	80
	16-18 days	692	1,212	1,494	228	202	202	30	30	76	76	138	138	76	86
	19-22 days	740	1,294	1,594	242	216	216	32	32	80	80	146	146	82	92
	23-27 days	784	1,374	1,694	258	228	228	34	34	86	86	156	156	86	98
	28-31 days	884	1,550	1,908	290	258	258	38	38	96	96	176	176	98	110
	Each Additional Week	200	350	432	66	58	58	8	8	22	22	40	40	22	24
Annual	N/A	4,375	5,388	N/A	727	727	105	105	270	270	496	496	276	311	

# Premium Table (HK\$)

Worldwide (Include USA)

Travel Period		Basic Coverage			Optional Benefits										
					Journey Inconvenience	Cruise		Golf		Scuba Diving		Snow Sports		Missed Event	
		Silver	Gold	Platinum	Silver	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum	Gold	Platinum
Individual	1 day	110	204	251	36	34	34	5	5	13	13	23	23	13	14
	2 days	124	230	283	41	38	38	5	5	14	14	26	26	14	16
	3 days	138	255	314	45	42	42	6	6	16	16	29	29	16	18
	4 days	185	324	399	61	54	54	8	8	20	20	37	37	20	23
	5 days	220	385	474	72	64	64	9	9	24	24	44	44	24	27
	6 days	266	467	575	87	78	78	11	11	29	29	53	53	29	33
	7 days	290	507	625	95	84	84	12	12	31	31	58	58	32	36
	8 days	313	548	675	103	91	91	13	13	34	34	62	62	35	39
	9 days	336	589	725	110	98	98	14	14	36	36	67	67	37	42
	10 days	359	630	776	118	105	105	15	15	39	39	71	71	40	45
	11 days	394	691	851	130	115	115	17	17	43	43	78	78	44	49
	12 days	441	772	951	145	129	129	19	19	48	48	88	88	49	55
	13 days	463	811	999	152	135	135	20	20	50	50	92	92	51	58
	14 days	494	866	1,067	162	144	144	21	21	54	54	98	98	55	62
	15 days	518	907	1,117	170	151	151	22	22	56	56	103	103	57	65
	16-18 days	564	988	1,217	185	165	165	24	24	61	61	112	112	62	70
	19-22 days	603	1,056	1,300	198	176	176	25	25	65	65	120	120	67	75
	23-27 days	640	1,121	1,381	210	187	187	27	27	69	69	127	127	71	80
	28-31 days	721	1,263	1,556	237	210	210	31	31	78	78	143	143	80	90
	Each Additional Week	163	285	351	53	47	47	7	7	18	18	32	32	18	20
Annual	N/A	3,668	4,518	N/A	611	611	89	89	227	227	416	416	231	261	
Family	1 day	220	408	502	72	68	68	10	10	26	26	46	46	26	28
	2 days	248	460	566	82	76	76	10	10	28	28	52	52	28	32
	3 days	276	510	628	90	84	84	12	12	32	32	58	58	32	36
	4 days	370	648	798	122	108	108	16	16	40	40	74	74	40	46
	5 days	440	770	948	144	128	128	18	18	48	48	88	88	48	54
	6 days	532	934	1,150	174	156	156	22	22	58	58	106	106	58	66
	7 days	580	1,014	1,250	190	168	168	24	24	62	62	116	116	64	72
	8 days	626	1,096	1,350	206	182	182	26	26	68	68	124	124	70	78
	9 days	672	1,178	1,450	220	196	196	28	28	72	72	134	134	74	84
	10 days	718	1,260	1,552	236	210	210	30	30	78	78	142	142	80	90
	11 days	788	1,382	1,702	260	230	230	34	34	86	86	156	156	88	98
	12 days	882	1,544	1,902	290	258	258	38	38	96	96	176	176	98	110
	13 days	926	1,622	1,998	304	270	270	40	40	100	100	184	184	102	116
	14 days	988	1,732	2,134	324	288	288	42	42	108	108	196	196	110	124
	15 days	1,036	1,814	2,234	340	302	302	44	44	112	112	206	206	114	130
	16-18 days	1,128	1,976	2,434	370	330	330	48	48	122	122	224	224	124	140
	19-22 days	1,206	2,112	2,600	396	352	352	50	50	130	130	240	240	134	150
	23-27 days	1,280	2,242	2,762	420	374	374	54	54	138	138	254	254	142	160
	28-31 days	1,442	2,526	3,112	474	420	420	62	62	156	156	286	286	160	180
	Each Additional Week	326	570	702	106	94	94	14	14	36	36	64	64	36	40
Annual	N/A	7,132	8,785	N/A	1,188	1,188	173	173	441	441	809	809	449	508	



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