

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
1. Personal Accident ^{1,2,3}	<ul style="list-style-type: none"> Accidental Death/Permanent Total Disablement/Loss of two limbs or sight of both eyes/ Permanent Total Loss of speech and hearing. Loss of one limb⁸ or sight of one eye/Permanent Total Loss of speech or hearing. Cover 3rd degree burns of the minimum percentage of the surface area of your body as specified in the policy. 	1,000,000 500,000 1,000,000	500,000 250,000 500,000
2. Medical Expenses ^{1,3}	<ul style="list-style-type: none"> Pays for necessary medical treatment expenses and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad. Pays for follow-up medical expenses within 90 days after arrival in Hong Kong up to HK\$100,000 including registered herbalists, bonesetters and acupuncture' fees up to HK\$150 per visit per day and up to HK\$1,500 in total. 	1,000,000	500,000
3. Hospital Cash	<ul style="list-style-type: none"> Pays HK\$500 per day when you are hospitalised as an inpatient due to bodily injury or sickness when abroad. 	5,000	
4. Worldwide Travel Assistance Services ⁶	<ul style="list-style-type: none"> 24-hour worldwide emergency medical evacuation and repatriation after treatment. Deposit guarantee for hospital admission. Unexpected return to Hong Kong, Compassionate Visit, Children Escort Arrangements etc. 	2,000,000 40,000 (as stated in Policy Appendix) Covered	
5. Terrorism Extension ⁴ (Applicable to the above Benefits 1-4)	<ul style="list-style-type: none"> Extends to provide you with Worldwide Travel Assistance Services as well as cover in respect of death or bodily injury (including necessary medical expenses incurred) which may be sustained through acts of terrorism under Personal Accident and Medical Expenses Sections. 	3,000,000	
6. Amateur Dangerous Sports and Activities Coverage ⁵	<ul style="list-style-type: none"> Pay you in the event of accidental death or bodily injury while you are taking part in hot-air ballooning, scuba diving, skiing, snowboarding, tobogganing, sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities. 	Up to 250,000 maximum benefits under the Personal Accident and Medical Expenses Sections	Up to 125,000 maximum benefits under the Personal Accident and Medical Expenses Sections
7. Trip Cancellation and Curtailment	<ul style="list-style-type: none"> Reimburses expenses of unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé (e) or close business partner; residential fire or flooding; jury services, witness summons or compulsory quarantine of you, or if you decide to cancel your trip due to adverse weather conditions, natural disaster directly resulting in suspension of public transport or closure of the airport, strike, industrial action, riot or mechanical and/or electrical breakdown of the public transport which results in delay in departure from Hong Kong for not less than 24 hours. <p>For Black Alert and Red Alert under the Outbound Travel Alert System:</p> <ul style="list-style-type: none"> If the Black Alert is hoisted, pays up to 100% of the relevant loss and up to 100% of the section limit, or if the Red Alert is hoisted, pays up to 50% of the relevant loss and up to 50% the section limit. Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed Reimburses additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Hong Kong Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Hong Kong 	50,000	25,000

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8. Replacement Employee ⁷	<ul style="list-style-type: none"> Reimburses transport costs of sending an employee overseas to replace the insured person who needs to be repatriated to Hong Kong due to bodily injury or sickness. The maximum amount payable will not exceed an economy class air ticket. 	20,000	
9. Travel Delay	<ul style="list-style-type: none"> Pays HK\$250 for first 6 hours of delay and each subsequent 12 hours if the arrival/departure of public transport is delayed as a result of strike or industrial action, riot, hijack, adverse weather conditions, natural disaster directly resulting in suspension of public transport or closure of the airport, or mechanical and/or electrical breakdown of the public transport or your trip is delayed due to the death, serious bodily injury or serious sickness of you, your immediate family members, fiancé (e) or close business partner travelling with you abroad. If the original departure and arrival ports/airports of the Public Transport conveyance that you have arranged are in/from mainland China, the maximum cover is HK\$500. 	2,000	1,000
10. Trip Rearrangement	<ul style="list-style-type: none"> Reimburses unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) you have paid or payments for which you are legally obliged to pay, or reimburses additional transport and/or accommodation expenses incurred, and which are not recoverable from any other source in reaching your planned destination, or for your return trip to Hong Kong if your trip is unavoidably re-routed due to strike or industrial action, riot, hijack, adverse weather conditions or natural disaster directly resulting in Suspension of Public Transport or closure of the airport. Pays for accommodation expenses up to HK\$1,000 per day 	7,500	5,000
11. Delay Due to Hijack	<ul style="list-style-type: none"> Pays HK\$500 for each day that you are prevented from reaching your scheduled destination through hijack of the aircraft in which you are travelling. 	2,500	
12. Loss of Baggage	<ul style="list-style-type: none"> Pays for accidental loss of or damage to personal baggage. The maximum amount we will pay for: any single article, pair or set of articles is HK\$2,000. all of your sports equipment is HK\$5,000 in total. all of your valuables is HK\$5,000 in total. all of your cameras, camcorders and audio/video equipment is HK\$5,000 in total. any mobile phone is HK\$2,000 (mobile phone cover is for plan A only and is not applicable to Insured Person(s) who is(are) aged below 18 under Family Plan) 	20,000	15,000
13. Delayed Baggage	<ul style="list-style-type: none"> Pays for the cost of emergency purchase of essential clothing or toiletries if your baggage is delayed for more than 12 hours on the outward journey. 	1,500	1,000
14. Loss of Business Documents or Samples	<ul style="list-style-type: none"> Reimburses the cost of replacing business records, documents or samples which have been lost or damaged. (The maximum cover for any one article is HK\$1,000) Excess HK\$200 	2,500	
15. Personal Money, Documents and Additional Accommodation Expenses	<ul style="list-style-type: none"> Cover the loss of cash or travellers cheques directly arising from theft, robbery or burglary during the Period of Insurance, subject to a maximum amount of HK\$3,000 for Plan A and HK\$2,000 for Plan B⁹. Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport. Covers the loss of travellers' cheques and foreign currency purchased in respect of the Journey for up to 72 hours before the planned departure time in Hong Kong due to theft or burglary. Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad. Excess HK\$200. 	10,000	5,000
16. Personal Liability	<ul style="list-style-type: none"> Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property. 	2,500,000	

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17. Rental Vehicle Excess	<ul style="list-style-type: none">Pays an excess which you become liable to pay under the agreement with licensed rental company for loss of or damage to the vehicle that you rent.	5,000	
18. Automatic Extension of Cover (Applicable to the above Benefits 2,9,10 and 11)	<ul style="list-style-type: none">Cover is automatically extended free of charge up to 14 days in the event of delays due to unforeseen events covered under Travel Delay Section (Travel Delay, Trip Rearrangement, Delay Due to Hijack).Cover is automatically extended free of charge up to 30 days in the event of delays due to bodily injury or illness covered under Medical Expenses Section.	Covered	

Important Notes:

1. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 65 years of age will be limited to only 25% of the Sum Insured.
2. The maximum indemnity under Personal Accident Section for an Insured Person who is under 18 years of age will be limited to HK\$250,000.
3. For Family Plan, the maximum indemnity under Personal Accident Section will be limited to HK\$1,500,000 and the maximum indemnity under Medical Expenses Section will be limited to HK\$3,000,000 for all of the Insured Persons who are under 18 years of age.
4. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
5. The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 65 years of age.
6. 24-hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Hong Kong.
7. The Replacement Employee Benefit is only applicable if the Insured is either an incorporated or unincorporated company.
8. "Loss of one limb" is defined in the Policy as loss by physical severance at or above the wrist or ankle or the total loss of use of an entire hand, arm, foot or leg.
9. This benefit is not applicable to Insured Person(s) is(are) below 18 years of age and insured under a Family Plan.