

Travelplus Insurance Plan

Travelplus Insurance Plan offers comprehensive coverage for you and your family members or friends to enjoy the wonderful trip without any hassle.

New benefits

Medical cover extends to include the following additional benefits:

- Travelling expense incurred for the purpose of seeking medical treatment due to illness or injury suffered during the insured journey
- Medical expense incurred for infectious disease contracted during the insured journey and corresponding follow-up diagnosis within 10 days after the insured person's return to Hong Kong
- Hospital confinement or quarantine cash allowance due to infectious disease

Plan highlights

- Overseas hospital daily cash benefit
- Follow-up medical cover, including Chinese medicine bone-setting, acupuncture treatment, etc.
- Personal accident cover, including accident on public common carrier or during robbery
- Compassionate death cash cover
- 24-hour global emergency assistance service with hospital admission guarantee
- Personal liability cover
- Loss of home contents due to burglary during the travelling period
- Additional transportation & accommodation expenses due to the loss of travel document or ticket
- Baggage cover, including golf equipment and lap-top computer
- 100% protection for dangerous amateur sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping, horse riding, etc.
- Travel delay & re-routing due to terrorism, natural disaster, adverse weather conditions, etc.
- No age limit¹
- All accompanying children aged at or below 17 years will enjoy free cover while both parents are enrolled in the family plan
- 10% premium discount for 7 to 12 people enrolling as a group;
- 15% premium discount for more than 12 people
- For annual travel plan, no limit on the frequency of travel

¹ It is not applicable to annual travel plan.

Benefits table

| Coverage | Gold plan | Silver plan | Bronze plan | Maximum benefits per insured person (HK\$) |
|---|---|--|-----------------|--|
| Medical cover | | | | |
| • Medical expenses, including follow-up medical treatment | 1,000,000 | 500,000 | 250,000 | |
| • Overseas hospital daily cash benefit | 5,000 (250/day) | 3,000 (250/day) | 1,000 (250/day) | |
| Additional benefits | | | | |
| • Overseas travelling expenses for seeking medical treatment | 300 | 300 | 300 | |
| • Hospital confinement or quarantine cash allowance due to infectious disease | 5,000 (500/day) | 5,000 (500/day) | 5,000 (500/day) | |
| 24-hour global emergency assistance service | | | | |
| • Hospital admission guarantee | | 39,000 | | |
| • Emergency medical evacuation | | Actual cost | | |
| • Repatriation of mortal remains | | Actual cost | | |
| • Compassionate visit | | | | |
| • Additional hotel accommodation expenses | | One economy class return airfare | | |
| • Return of unattended children | | 7,800 (1,950/day) | | |
| • Other free advisory services | | One economy class one-way airfare up to 30,000 | | |
| | | Included | | |
| Personal accident | | | | |
| • Accident on public common carrier or during robbery | 1,000,000 | 500,000 | 250,000 | |
| | 1,500,000 | 750,000 | 375,000 | |
| • Burns cover | 200,000 | 200,000 | 200,000 | |
| • Loss of income (up to 12 weeks) | 1,000/week | 1,000/week | 1,000/week | |
| Compassionate death cash and visit | | | | |
| • Compassionate visit | 10,000 | 10,000 | 10,000 | |
| | One economy class return airfare and actual hotel accommodation costs up to 30,000 | | | |
| Personal baggage cover | | | | |
| • Loss of personal money | 20,000 | 10,000 | 5,000 | |
| | 3,000 | 2,500 | 1,000 | |
| Credit card protection | | | | |
| • Loss of travel document and/or travel ticket | 30,000 | 15,000 | 5,000 | |
| | 3,000 | 3,000 | 1,000 | |
| Loss of home contents due to burglary | | | | |
| • Loss of home contents due to burglary | 100,000 | 80,000 | 50,000 | |
| | 2,500,000 | 2,000,000 | 1,500,000 | |
| Personal liability | | | | |
| • Travel delay & re-routing | | | | |
| • Travel delay | 1,500 | 1,500 | 1,500 | |
| • Extra hotel cost due to travel delay | 2,000 | 2,000 | 2,000 | |
| • Extra re-routing cost due to travel delay | 10,000 | 7,500 | 5,000 | |
| Baggage delay / Emergency purchases | | | | |
| • Baggage delay / Emergency purchases | 1,500 | 1,000 | 500 | |
| Cancellation of trip | | | | |
| • Cancellation of trip | 30,000 | 20,000 | 10,000 | |
| Curtailed trip | | | | |
| • Curtailed trip | 30,000 | 20,000 | 10,000 | |
| Missed event cover | | | | |
| • Missed event cover | 2,000 | 1,000 | Nil | |
| MediExpress China medical card service <small>(Applicable to annual travel plan; not insured person age aged 17 years old only)</small> | | | | |
| | Straight admission to over 100 appointed hospitals in China upon presentation of MediExpress China Medical Card | | | |

Comprehensive coverage on medical and personal accident and 24-hour emergency assistance

Medical cover

- Necessary medical expenses, including outpatient treatment, hospitalization fees, surgery and doctor fees, incurred due to sickness or accidental injury during the period of travel, up to HK\$1,000,000. It also covers overseas hospital daily cash benefit up to HK\$250 per day.
- Follow-up medical expenses incurred within 3 months after return to Hong Kong, including Chinese medicine bone-setting and acupuncture treatment.

24-hour global emergency assistance service

- Hospitalization arrangement and pre-payment of hospitalization deposit up to HK\$39,000.
- Transportation of medical personnel and supplies by all types of suitable transportation.
- Transportation of the insured person to a suitable place or back to Hong Kong for treatment and medication.
- Additional accommodation expenses incurred due to an incident requiring emergency evacuation to return the insured person to Hong Kong.
- Arrange and pay for one economy class return airfare for the insured person's immediate family member to accompany the insured person in the event of the insured person suffering from serious illness or injury during the period of travel.
- Arrange and pay for a one-way economy class airfare for returning the insured person's unattended child aged below 17 years back to Hong Kong in the event of the insured person suffering from serious illness or injury during the period of travel.
- Transportation of mortal remains or ashes back to Hong Kong in the event of death.
- 24-hour hotline for medical enquiries, doctors/legal/interpreter/embassy referral, customs information and quarantine regulations.

Personal accident

- Maximum benefits up to HK\$1,000,000 in the event of death or disablement as a result of injury sustained by the insured person during the period of travel. Maximum benefits up to HK\$1,500,000² if death or disablement is sustained by the insured person on any public common carrier or during robbery.
- In the event of burns cover, maximum benefits up to HK\$200,000.
- Loss of income protection period up to 12 weeks.
- Subject to the insurance cover of respective policies, any individual insured can enjoy up to a maximum limit of HK\$5,000,000 personal accident cover per life in aggregate of all multiple policies issued by our company and/or related companies.

² It is not applicable to person aged at or below 17 years or over 65 years.

Compassionate death cash and visit

- In the event of death of the insured person during the period of travel, HK\$10,000 will be offered to express our condolences.
- In the event of death of the insured person during the period of travel, indemnity for one economy class return airfare and actual hotel accommodation expenses necessarily incurred by one immediate family member up to HK\$30,000.

Loss of property protection

Personal baggage cover

Covers the accidental loss of or damage to baggage or personal belongings including golf equipment and lap-top computer during the period of travel.

- Baggage or personal belongings:
 - Up to HK\$2,500 per article, pair, set or collection
 - Golf equipment:
 - Up to HK\$2,500 per article, pair, set or collection and maximum HK\$5,000 per insured journey
 - Lap-top computer:
 - Up to HK\$10,000, subject to the maximum benefits as stated in the Benefits table

