

comprehensive protection for your travel journey



SmartTraveller
the travel insurance for
all your business and
leisure journeys

The **SmartTraveller** is specially designed to provide you an **Excess Free** policy with comprehensive cover to protect both you and your family while travelling worldwide.

Summary of Benefits		VIP Plan	Classic Plan
		Maximum Limit per Insured Person (HK\$)	
1	Medical and Related Expenses Covers medical expenses (including hospitalization) as a result of accident or sickness during the journey including: – return of unattended dependent children – compassionate visit – guarantee of hospital admittance deposit – local translator/interpreter services (per day/sub-limit) – catch up expenses – follow up medical treatment within 3 consecutive months due to (i) accidental bodily injury (ii) sickness – hospital cash benefit (per day/sub-limit) – compulsory quarantine cash benefit (per day/sub-limit) – satellite phone call expenses whilst on board a cruise Extensions: (i) chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment (per visit per day/sub-limit) (ii) additional travelling expenses for the purpose of seeking medical treatment in an overseas hospital (iii) follow up medical expenses within 3 consecutive months if the infectious disease is contracted during the journey and confirmed within 7 days after returning to Hong Kong whereas no medical expenses incurred overseas (Children aged under 18 and Insured Person aged over 70, will receive 25% and 50% of the maximum limit respectively)	\$1,000,000	\$500,000
		sub-limit as below \$40,000 \$40,000 \$40,000 \$500/\$5,000 \$5,000 100% of max. limit 10% of max. limit \$500/\$5,000 \$800/\$5,600 \$3,000 \$200/\$3,000 \$500 10% of max. limit	sub-limit as below \$20,000 \$20,000 \$40,000 \$500/\$5,000 \$3,000 100% of max. limit 10% of max. limit \$300/\$3,000 \$500/\$3,500 \$1,500 \$200/\$3,000 \$500 10% of max. limit
2	Worldwide Emergency Assistance Service – 24-Hour Emergency Assistance Hotline Service – emergency medical evacuation – repatriation/repatriation of mortal remains	Fully Covered	Fully Covered
3	Personal Accident Extensions: – third degree burn – compassionate death cash benefit due to (i) accidental bodily injury (ii) sickness – credit card protection (Children aged under 18 at the time of death, will receive up to \$100,000 only. Insured Person aged over 70 will receive 50% of the maximum limit)	\$1,000,000	\$500,000
		sub-limit as below \$200,000 \$50,000 \$20,000 \$50,000	sub-limit as below \$100,000 \$25,000 \$10,000 \$30,000
4	Baggage & Personal Effects Pays for the loss of or damage to your baggage (including laptop, mobile phone) – any one item or pair – any one mobile phone or tablet computer (maximum of one set of either item)	\$25,000	\$15,000
		sub-limit as below \$7,500 \$3,000	sub-limit as below \$5,000 \$2,000
5	Baggage Delay Pays for emergency purchase of essential items if your baggage is delayed for more than 6 hours	\$1,000	\$800
6	Personal Money & Travel Documents – loss of money or unauthorized use of credit card – the replacement cost of travel documents and additional travelling expenses and/or accommodation expenses	\$6,000	\$4,000
		sub-limit as below \$3,000 \$3,000	sub-limit as below \$2,000 \$2,000

Summary of Benefits		VIP Plan	Classic Plan
		Maximum Limit per Insured Person (HK\$)	
7	Personal Liability Indemnifies you in respect of your legal liability towards third parties for accidental bodily injury or property damage together with associated legal costs and expenses	\$3,000,000	\$1,500,000
8	Travel Delay, Trip Re-routing, Missed Journey & Overbooking For (i), (ii) and (iii) as a direct result of: strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier or closure of the airport, We will pay: (i) travel delay (each and every 6 hours/sub-limit) (ii) extra accommodation expenses or irrecoverable pre-paid deposits or charges due to travel delay (iii) trip re-routing costs due to travel delay For (iv) and (v), reimburses the reasonable accommodation and meal expenses (if not compensated by any third party) (iv) missed journey (v) overbooking	\$10,000 sub-limit as below \$300/\$2,500 \$3,000 \$10,000 \$10,000 \$10,000	\$5,000 sub-limit as below \$250/\$2,000 \$2,000 \$5,000 \$5,000 \$5,000
9	Loss of Deposit or Cancellation of Trip Reimburses irrecoverable prepaid deposits or charges in the event of: – unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions – serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary – death, serious physical injury or serious illness of the Insured Person, immediate family member, close business partner or travel companion – witness summons, jury service or compulsory quarantine of the Insured Person – "Red" or "Black" alert issued under Outbound Travel Alert System (Maximum payable amount for "Red" alert shall be 50% of the irrecoverable deposits or charges paid in advance) – bankruptcy of a registered travel agent under Travel Industry Council of Hong Kong (TIC)	\$50,000	\$25,000
10	Trip Curtailment Reimburses the proportional return of relevant irrecoverable prepaid cost of the planned holidays or additional incurred travel costs (confined to economy class) and accommodation expenses due to: – unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions – serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary – death, serious physical injury or serious illness of the Insured Person, immediate family member, close business partner or travel companion – "Red" or "Black" alert issued under Outbound Travel Alert System (Maximum payable amount for "Red" alert shall be 50% of the relevant irrecoverable prepaid cost or additional costs and expenses) – bankruptcy of a registered travel agent under Travel Industry Council of Hong Kong (TIC)	\$50,000	\$25,000
11	Home Care Benefit Pays for loss of or damages to your home contents as a result of fire while you are overseas	\$20,000	\$10,000
12	Trauma Counseling Pays for the counseling fees if you are the witness &/or victim of a traumatic event – per visit per day	\$25,000 sub-limit as below \$1,500	\$15,000 sub-limit as below \$1,000
13	Rental Vehicle Excess Pays for the motor insurance policy excess incurred by you if you are involved in a collision whilst the rental vehicle is driven by you, or it is stolen or parking damaged	\$5,000	\$3,000
14	China Hospital Deposit Guarantee Benefit Provide guarantee of hospital deposit to the hospital under Hospital Network in China upon presenting the China Hospital Deposit Guarantee Card	Optional for Annual Cover	Optional for Annual Cover

Premium Table (effective from 5 March 2014 until further notice)

	Day	Plan	VIP (HK\$)	Classic (HK\$)
Single Journey	1		\$105	\$80
	2		\$120	\$98
	3		\$148	\$118
	4		\$193	\$145
	5		\$225	\$160
	6		\$255	\$180
	7		\$275	\$192
	8		\$288	\$201
	9		\$305	\$220
	Each Additional Day		\$20	\$12
Annual Cover	Individual		\$1,950	\$1,500
	Family		\$3,900	\$3,000
China Hospital Deposit Guarantee Card (Optional for Annual Cover)	Per Insured Person		\$100	\$100

NB : This policy is only valid for travel originating from Hong Kong.
All benefits and premiums are in Hong Kong Dollars.

free automatic 10 days extension (applicable to single journey only)

Automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.

optional one way cover (applicable to single journey only)

For Insured Persons not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared period of insurance, whichever is the earlier.

free cover for children (applicable to single journey only)

If you are travelling with your children, they will enjoy free cover.
(Note: Please refer to the Benefit table for the maximum limits under Section 1 and 3 applied to children under 18)

enhancement cover for children

If you wish to enhance the cover for your children, you just simply pay the full premium payment for them; hence, they will receive a higher limit of 100% for Medical & Related Expenses Section and 50% for the accidental death benefit under Personal Accident Section respectively.

enhanced personal accident benefit

By paying 20% additional premium, we offer you a more comprehensive protection against personal accident which the percentage of benefit paid is subject to the severity of disability.

24-Hour Emergency Assistance Hotline

With **SmartTraveller**, you will automatically receive the benefits of 24-Hour Assistance service provided by AXA Assistance, this means that any time of the day, anywhere in the world, emergency medical assistance is only a phone call away.

maximum duration of journey(s)

- Single Journey – maximum 184 days
- Annual Cover (unlimited number of journey) – maximum 90 days for each journey

age limit

- From thirty (30) days up to the age of 85 before the inception of the journey.
- For Single Journey, the Insured Person aged over 75 years old and up to 85 before the inception of the journey, is only applicable to Classic Plan.
- For Annual Cover, the Insured Person must be at or below 75 years old on the first commencement date of the Policy, and renewable up to 80 years old.

definitions

- Child/children refers to the dependent and unmarried child/children who are aged between thirty (30) days and under 18 years old as named in the Policy Schedule/Certificate of Insurance.
- Family refers to Insured Person, his/her spouse and children (irrespective of the number) travelling with the Insured Person and/or his/her spouse for the entire period.

special features

- **cover amateur sports and activities** such as snow skiing, snow boarding, water skiing, wake boarding, scuba diving, rafting, bungee jumping, horse riding etc.
- **terrorism cover** including attacks caused by nuclear, chemical and biological substances
- **cover loss of or damage to portable equipments** including laptop computers, photographic equipments, sports equipments & mobile phones
- **no excess** for the whole policy

common exclusions

general exclusions applicable to all sections

- 1 War
 - 2 Government acts
 - 3 Nuclear hazards
 - 4 Lack of reasonable care and attention
 - 5 Racing (other than on foot), motor sports or flying as a pilot or crew member
 - 6 Activities engaging in sports or games in a professional capacity
 - 7 Self-inflicted injury or illness
 - 8 Alcoholism or drug abuse
 - 9 Pre-existing medical conditions
 - 10 Venereal disease, AIDS or AIDS related complex
 - 11 Pregnancy, miscarriage of child birth and all complications thereof
- * The above is only part of the policy exclusions. Please refer to the policy jacket for the full list of exclusions that apply to each section and the entire policy.

NB : Please refer to the policy for complete details. A specimen policy can be made available upon request.

All amounts are in Hong Kong Dollars.

motor
property
leisure & travel
healthcare
personal accident
business package
liability
marine

To apply or for more details, please contact your agent or broker, or you can contact us on

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www.axa.com.hk

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消閒及旅遊系列

給你旅途上 最周全的保障

汽車系列
財物系列
消閒及旅遊系列
醫療系列
個人意外系列
綜合商業系列
責任系列
貨物水險系列

有意投保人士或欲進一步了解本保險計劃的內容，
歡迎致電貴保險代理、經紀或致電向本公司查詢。

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如閣下不願意接收AXA安盛的宣傳或直接促銷材料，敬請絡香港九龍九龍灣宏遠街
1號壹號九龍23樓，安盛保險有限公司，個人資料保護主任。AXA安盛會在收取
任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。



「卓越」優遊樂
外遊公幹皆宜的
旅遊保險

「卓越」優遊樂 提供周全完善的旅遊保障，更不設任何「自負額」，讓你及家人倍感安心，盡享輕鬆寫意的旅程。

承保範圍		尊貴計劃	典雅計劃
		每位受保人最高賠償額 (港幣)	
一	醫療及相關費用 支付在旅程中因意外或疾病 (包括住院) 所引致的醫療費用，包括： <ul style="list-style-type: none"> - 兒童護送 - 親屬探訪 - 入院保證金 - 當地的翻譯服務 (每日/分項限額) - 傷病延誤 - 回港後連續三個月內之覆診費用 <ul style="list-style-type: none"> (i) 意外受傷引致 (ii) 疾病引致 - 住院現金津貼 (每日/分項限額) - 強制隔離現金津貼 (每日/分項限額) - 在乘坐郵輪期間使用衛星電話的費用 附加保障： <ul style="list-style-type: none"> (i) 跌打、針灸、物理治療或脊椎治療的費用 (每日每次/分項限額) (ii) 海外求診之交通費用 (iii) 如在旅途中感染傳染病並在回港後的七天內被確診，雖在海外沒有任何治療記錄，受保人仍可獲得賠償在港連續三個月的診治費用 (18歲以下兒童及70歲以上的受保人，最高賠償額分別為本項總賠償額的25%及50%) 	\$1,000,000 分項限額如下 \$40,000 \$40,000 \$40,000 \$500/\$5,000 \$5,000 最高賠償額的100% 最高賠償額的10% \$500/\$5,000 \$800/\$5,600 \$3,000 \$200/\$3,000 \$500 最高賠償額的10%	\$500,000 分項限額如下 \$20,000 \$20,000 \$40,000 \$500/\$5,000 \$3,000 最高賠償額的100% 最高賠償額的10% \$300/\$3,000 \$500/\$3,500 \$1,500 \$200/\$3,000 \$500 最高賠償額的10%
二	海外緊急援助服務 <ul style="list-style-type: none"> - 24小時緊急援助熱線服務 - 緊急醫療救援 - 遣送回國/遺體運返 	全部開支	全部開支
三	人身意外 附加保障： <ul style="list-style-type: none"> - 三級程度燒傷 - 死亡恩恤賠償： <ul style="list-style-type: none"> (i) 意外受傷引致 (ii) 疾病引致 - 信用卡保障 (18歲以下兒童的死亡賠償額為\$100,000。70歲以上受保人的最高賠償額為本項總賠償額之50%)	\$1,000,000 分項限額如下 \$200,000 \$50,000 \$20,000 \$50,000	\$500,000 分項限額如下 \$100,000 \$25,000 \$10,000 \$30,000
四	行李及個人財物 遺失或損毀的行李及個人財物 (包括手提電腦、手提電話) <ul style="list-style-type: none"> - 每件/對 - 每部手提電話或平板電腦 (只限其中一部) 	\$25,000 分項限額如下 \$7,500 \$3,000	\$15,000 分項限額如下 \$5,000 \$2,000
五	行李延誤 因行李延誤達6小時或以上而需購買必須應急物品的費用	\$1,000	\$800
六	遺失現金及旅遊證件 <ul style="list-style-type: none"> - 遺失現金或信用卡被盜用 - 補領遺失旅遊證件所需的費用及需額外支付的交通及/或住宿費用 	\$6,000 分項限額如下 \$3,000 \$3,000	\$4,000 分項限額如下 \$2,000 \$2,000

承保範圍		尊貴計劃	典雅計劃
		每位受保人最高賠償額 (港幣)	
七	個人責任 賠償受保人因疏忽而導致第三者身體受傷或財物受損的法律責任	\$3,000,000	\$1,500,000
八	旅程延誤、更改行程、行程誤點及超額訂票 因下列原因，可獲(i), (ii)和(iii)賠償： 罷工或其他工業行動、騷亂、暴亂、劫持事件、恐怖活動、惡劣天氣、自然災難、公共交通工具的機械及/或電路故障或機場關閉 (i) 旅程延誤 (每6小時/分項限額) (ii) 賠償因旅程延誤而需額外支付的住宿費用或已繳付而不能索回的訂金或費用 (iii) 賠償因旅程延誤而需要更改行程的額外支付費用 因下列(iv)和(v)的原因引致而需額外支付的住宿費用 (如第三者已作出賠償則不適用) (iv) 行程誤點 (v) 超額訂票	\$10,000 分項限額如下 \$300/\$2,500 \$3,000 \$10,000 \$10,000 \$10,000	\$5,000 分項限額如下 \$250/\$2,000 \$2,000 \$5,000 \$5,000 \$5,000
九	損失訂金或取消旅程 因下列原因，可獲賠償已繳付而不能取回的訂金或費用： – 目的地發生不可預見之罷工、騷亂、暴亂、恐怖活動、劫持事件、自然災難或惡劣天氣 – 受保人的居所發生火災、水災或盜竊引致嚴重受損 – 因受保人、直系親屬、緊密商業夥伴或同行旅伴身故、嚴重受傷或患嚴重疾病 – 受保人需出庭作供、出任陪審員或接受強制性隔離 – 外遊警示制度發出「紅色」或「黑色」警示 (在「紅色」警示發出的情況下的最高賠償額為已繳付而不能取回的訂金或費用的50%) – 香港旅遊業議會的用旅行社破產	\$50,000	\$25,000
十	提早結束旅程 因下列原因，可按比例獲得賠償已繳付而未經使用的有關旅費或需額外支付的交通 (只限經濟客位) 或住宿費用： – 目的地發生不可預見之罷工、騷亂、暴亂、恐怖活動、劫持事件、自然災難或惡劣天氣 – 受保人的居所發生火災、水災或盜竊引致嚴重受損 – 因受保人、直系親屬、緊密商業夥伴或同行旅伴身故、嚴重受傷或患嚴重疾病 – 外遊警示制度發出「紅色」或「黑色」警示 (在「紅色」警示發出的情況下的最高賠償額為已繳付而未經使用的費用或額外費用及開支的50%) – 香港旅遊業議會的用旅行社破產	\$50,000	\$25,000
十一	家居財物保障 受保人離港期間，在港的空置居所因火災而引致的損失	\$20,000	\$10,000
十二	創傷輔導保障 受保人在旅程中因目睹或親歷創傷，而需接受輔導治療的費用 – 每日每次	\$25,000 分項限額如下 \$1,500	\$15,000 分項限額如下 \$1,000
十三	租車自負額保障 在旅程中，受保人駕駛租用車輛途中發生碰撞或該車輛被盜或在停泊時損毀，就有關損失而需承擔的汽車保險自負額將獲得賠償	\$5,000	\$3,000
十四	中國住院按金保證保障 在中國大陸任何一間網絡醫院，只需出示中國住院按金保證咭，便可獲得住院按金保證	自選保障適用於 全年保障計劃	自選保障適用於 全年保障計劃

保費表 (此保費由2014年3月5日起生效，直至另行通知為止。)

	計劃		尊貴 (港幣)	典雅 (港幣)
	日數			
單次旅程	1		\$105	\$80
	2		\$120	\$98
	3		\$148	\$118
	4		\$193	\$145
	5		\$225	\$160
	6		\$255	\$180
	7		\$275	\$192
	8		\$288	\$201
	9		\$305	\$220
	之後每日另加		\$20	\$12
全年保障	個人計劃		\$1,950	\$1,500
	家庭計劃		\$3,900	\$3,000
中國住院按金保證咭 (自選保障適用於全年保障計劃)	每名受保人		\$100	\$100

註：本保單只適用於香港出發的旅程。
所有賠償及保費金額均以港幣計算。

自動延長10日保障期 (只適用於單次旅程)

若受保人或其家人因不能避免的原因而須延長旅程，即可自動享有為期高達10日的延續保障。

自選的「單段旅程」保障 (只適用於單次旅程)

若只投保單段旅程，保單將於原定到達最終國家的7日後或保單上所列明的屆滿日期後完結，以較早者為準。

免費子女保障 (只適用於單次旅程)

若你和你的子女同行，所有同行子女可獲免費保障(注意：請參閱承保範圍表內第一及第三項列明之18歲以下兒童可享的最高賠償額)。

提升子女保障額

若你希望提高子女的保障，你只需為子女繳付成人保費，他們便可獲得100%醫療及有關費用賠償額及50%人身意外身亡保障的最高賠償額。

提升人身意外保障

為使你得到更全面的保障，你只需額外繳付20%保費，人身意外保障便會根據意外受傷的程度而獲得賠償。

24小時緊急援助熱線

投保「卓越」**優遊樂**，你可用安盛24小時的緊急援助電話熱線服務。你或你的家人於世界各地，如有需要，可於任何時間致電中心指定的熱線，便有專人提供緊急援助服務。

旅程的最高保障期

- 單次旅程 – 最長為184天
- 全年保障 (旅遊次數不限) – 每次旅程最長為90天

受保年齡

- 以旅程生效日計，出生後30日至85歲
- 投保單次旅程，受保人的年齡若在旅程生效日計已超過75歲，但不足85歲，只限投保典雅計劃
- 投保全年保障，受保人的年齡必須在保單最初生效日前為75歲或以下，並可續保至80歲

定義

- 子女指年齡由出生後30日至18歲以下的未婚子女，並需列明在保險承保表/ 保險證明書上
- 家庭指受保人，其配偶及在整個旅行期間與受保人及/ 或其配偶同行的子女 (人數不限)

計劃特點

- 保障一般業餘及消閒活動** 包括滑雪、溜冰、滑雪板、滑水、滑浪、水肺潛水、急流漂筏、吊索跳、騎馬等
- 恐怖襲擊** 保障包括由核子、生物化學物質所引致之損失
- 保障受保人在旅遊期間因意外遺失或損毀之隨身物品** 包括手提電腦、攝影器材、運動器材及手提電話
- 所有保障均 **不設自負金額**

一般不受保項目

適用於整份保單的不受保項目

- 戰爭
- 政府法令
- 核能災難構成的損失
- 故意疏忽
- 非以足部進行的競賽、賽車或以機師或機員的身份飛行
- 以職業性參與的各項活動或運動項目
- 蓄意令自己受傷或生病
- 酗酒及濫用藥物
- 旅遊前已存在的任何病徵或病症
- 性病、愛滋病及與愛滋病有關連的病症
- 懷孕、流產、分娩及由上述引起的其他病症
- * 上列各項只供參考，詳細之條款請參閱有關保單。

註：一切條款以保單為準，如有需要，可向本公司索取保單樣本以作參考。
所有金額均以港元計算。
本中文簡譯，概以英文原文為準。