

# 環宇旅遊綜合險

Universal Travel Insurance



無論您出外旅遊、公幹或安排子女短期遊學，中銀集團保險的「環宇旅遊綜合險」均能為您提供周全保障，不設自負額，讓您及家人盡情享受寫意自在的愉快旅程。

## 緊急支援 旅途無憂

我們特設24小時全球緊急支援熱線，由專人為您提供緊急醫療救援及旅遊諮詢等緊急援助及資料。我們同時備有多項增值服務，涵蓋外地入院保證金、律師或翻譯員轉介、協助補領護照或簽證等，讓您無牽無掛地盡享旅遊樂趣。

## 人身意外 雙倍賠償<sup>1</sup>

如投保人於旅途上因乘搭公共交通工具而導致死亡或永久完全傷殘，人身意外保障額以雙倍計算，高達HK\$400萬。(只適用於單次旅程計劃)

## 全年保險 節省保費

如您經常外出旅遊或公幹，可選擇全年保險計劃，既可節省保費，亦免卻逐次投保的不便。

## 危險活動 額外保障<sup>1</sup>

我們特別將多種受歡迎的冒險性活動列入保障範圍，如吊索跳、滑翔風箏、跳降落傘、激流、快艇、水上電單車、攀山、登山、攀石及熱氣球等，讓您無須多付保費，也可獲享保障。(不適用於職業運動員或進行比賽)

## 家居財物保障

如在外遊期間，您的居所遭遇爆竊而招致家居財物損毀，可獲高達HK\$25,000的保障。

註：

1. 不適用於18歲以下或70歲以上人士。
2. 以每次旅程計算(惟全年保險計劃的"人身意外"保障則以每保單年度計算)。

Whether you are traveling on holiday, business or planning a short-term overseas study trip for your children, Universal Travel Insurance from BOCG Insurance provides you with a comprehensive excess free protection plan for you and your family members to enjoy a truly worry-free journey.

## Emergency Worldwide Assistance

Our 24-hour Worldwide Emergency Assistance Hotline will give you emergency medical evacuation, as well as travel advice in case of emergency. To ensure that you are well covered for a hassle-free trip, a wide-ranging value-added services like overseas hospital admission deposit guarantee, referral of lawyer or interpreter service, passport or visa replacement are also available.

## Double Accident Protection<sup>1</sup>

In the event of death or permanent total disablement while traveling on public conveyance, personal accident benefit will be doubled up to HK\$4 million. (Only applicable to Single Travel Plan)

## More Premium Savings for Annual Travel Plan

If you are a frequent traveler, why not choose our Annual Travel Plan that gives you continuous protection throughout the year with great premium savings.

## Free Coverage for Dangerous Activities<sup>1</sup>

Many popular adventurous sports are covered without extra cost, including bungee jump, hang-gliding, parachuting, rafting, speed-boating, jet-skiing, trekking, mountaineering, rock-climbing and hot-air ballooning, and the like. (Not applicable to professional players or those engaging in racing or competition)

## Home Contents Protection

In the event of burglary while you are traveling away from home, your home contents will also be protected up to HK\$25,000.

Remarks:

1. Not applicable to the persons aged under 18 or over 70.
2. Payable on a "per journey basis" (except for "Personal Accident" benefit under the Annual Travel Plan which is payable on a "per policy year basis").

保障項目及承保範圍	每位受保人最高賠償額 <sup>2</sup> (HK\$)				
	單次旅程計劃			全年保險計劃	
	鑽石計劃	金計劃	銀計劃	優越計劃	
<b>人身意外</b>	<ul style="list-style-type: none"> <li>死亡/永久完全傷殘/喪失雙肢/雙目失明/喪失一肢及一目/嚴重燒傷 (賠償按燒傷面積計算)</li> <li>喪失一肢或一目/永久喪失語言能力/雙耳永久完全失聰 (最高賠償額為所列金額的50%) (18歲以下或70歲以上人士的最高賠償額為HK\$250,000)</li> </ul>	2,000,000	1,000,000	500,000	1,000,000
<b>意外雙倍賠償</b>	<ul style="list-style-type: none"> <li>因乘搭公共交通工具而導致意外死亡或永久完全傷殘 (本保障不適用於18歲以下或70歲以上人士，並只適用於單次旅程計劃)</li> </ul>	4,000,000	2,000,000	1,000,000	—
<b>身亡撫恤金</b>	<ul style="list-style-type: none"> <li>受保人於旅遊期間因意外或疾病身故 (如因疾病身故，最高賠償額為所列金額的30%)</li> </ul>	50,000	30,000	15,000	30,000
<b>醫療及有關費用</b>	<ol style="list-style-type: none"> <li>在旅程期間因意外身體損傷或疾病而產生的醫療費用，包括門診、手術費及醫生費用 (18歲以下或70歲以上人士的最高醫療限額為HK\$250,000) <ol style="list-style-type: none"> <li>1.1 回港後3個月內的覆診費 (包括跌打及中醫診治費，最高賠償額為每天HK\$150及總額不超過HK\$1,500)</li> <li>1.2 身故後遺體運返費用 (在任何情況下，項目1的合計最高賠償額不得超過項目1所選計劃內最高賠償額的100%)</li> </ol> </li> <li>每日住院現金津貼：支付受保人在旅程期間因身體損傷或疾病而在外地住院或即時返回香港後的每日住院現金津貼 (住院需超過24小時)</li> </ol>	1,000,000	600,000	300,000	1,000,000
		100,000	60,000	30,000	60,000
		50,000	50,000	50,000	100,000
		7,500 (每天500)	6,000 (每天400)	4,500 (每天300)	6,000 (每天500)
<b>個人行李及財物</b>	<ul style="list-style-type: none"> <li>個人行李及財物被盜、意外遺失或損毀 (每件/每套上限：HK\$2,500)</li> </ul>	15,000	10,000	5,000	15,000
<b>行李延誤</b>	<ul style="list-style-type: none"> <li>行李在外地因誤送或劫機而延遲抵達目的地超過8小時，受保人需緊急購置必需品的費用</li> </ul>	2,000	1,500	1,000	1,500
<b>個人錢財及證件</b>	<ul style="list-style-type: none"> <li>因搶劫引致損失現金、旅行支票及補領機票或其他旅遊證件的費用</li> </ul>	6,000	5,000	4,000	5,000
<b>個人責任</b>	<ul style="list-style-type: none"> <li>保障受保人因疏忽引致第三者傷亡或財物損失而須承擔法律責任</li> </ul>	2,000,000	1,800,000	1,500,000	2,500,000
<b>行程延誤 / 更改行程</b>	<ul style="list-style-type: none"> <li>飛機或輪船因罷工、工業行動、惡劣天氣或機械故障導致延誤起航並超過8小時，受保人可獲以下其中一項賠償： <ol style="list-style-type: none"> <li>a. 每8小時的延誤可獲賠償HK\$250；或</li> <li>b. 更改行程所引致必須的額外交通費及住宿費用</li> </ol> </li> </ul>	3,000	2,500	2,000	2,500
		10,000	5,000	2,500	5,000
<b>取消旅程</b>	<ul style="list-style-type: none"> <li>如受保人或其近親或業務合夥人因生病、遭遇嚴重意外或死亡而須臨時取消旅程，可獲賠償不能退回的訂金及已付的費用</li> </ul>	40,000	35,000	30,000	35,000
<b>縮短旅程</b>	<ul style="list-style-type: none"> <li>旅程開始後，如受保人或其同行人士或近親或業務合夥人因死亡、受傷、生病或所乘的飛機被劫而需縮短旅程，其不能退回的部分旅費可獲賠償</li> <li>受保人在旅遊期間因被搶劫、爆竊或偷竊導致遺失旅行證件，在補領證件期間所需的額外住宿費</li> </ul>	40,000	35,000	30,000	35,000
<b>家居財物損失</b>	<ul style="list-style-type: none"> <li>受保人於離港旅遊期間，其居所在空置情況下遭爆竊而導致家居財物損失或損毀</li> </ul>	25,000 (每項5,000)	15,000 (每項4,000)	10,000 (每項3,000)	10,000 (每項3,000)
<b>24小時全球緊急支援服務</b>	<ul style="list-style-type: none"> <li>按醫生建議接受緊急醫療救援及運送回港服務</li> </ul>	詳情請閱保單			

Insured Items and Coverage		Maximum Benefits Payable <sup>2</sup> (each insured person) (HK\$)			
		Single Travel Plan			Annual Travel Plan
		Diamond Plan	Gold Plan	Silver Plan	Privilege Plan
<b>Personal Accident</b>	<ul style="list-style-type: none"> <li>Death / permanent total disablement / loss of both limbs / loss of sight of two eyes / loss of one limb and one eye / major burns (Claims settlement in accordance with body surface area burnt)</li> <li>Loss of one limb or one eye / permanent total loss of speech / permanent total loss of hearing in both ears (maximum benefit payable is 50% of the specified amount)</li> </ul> (Maximum benefit payable for persons aged under 18 or over 70 is HK\$250,000)	2,000,000	1,000,000	500,000	1,000,000
<b>Double Indemnity</b>	<ul style="list-style-type: none"> <li>Payment for accidental death or permanent total disablement arising from the use of public conveyance (not applicable to the persons aged under 18 or over 70, and only applicable to Single Travel Plan)</li> </ul>	4,000,000	2,000,000	1,000,000	–
<b>Compassionate Death Cash Benefit</b>	<ul style="list-style-type: none"> <li>Death of the insured person as a result of accident or sickness occurred during the journey (in the event of death caused by sickness, maximum benefit payable is 30% of the specified amount)</li> </ul>	50,000	30,000	15,000	30,000
<b>Medical and Relevant Expenses</b>	1. Medical, hospital and treatment expenses incurred as a direct result of accidental bodily injury or sickness occurred during the journey. (Maximum benefit payable for persons aged under 18 or over 70 is HK\$250,000)	1,000,000	600,000	300,000	1,000,000
	1.1 medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person's return from abroad. (For Chinese herbalists and bonesetters treatment expenses, maximum benefit payable is HK\$150 per day and up to a total of HK\$1,500)	100,000	60,000	30,000	60,000
	1.2 expenses associated with transport of body to Hong Kong (In no event shall the total amount payable under item 1 exceeds 100% of the corresponding limit in item 1 as stated in the selected plan)	50,000	50,000	50,000	100,000
	2. Daily hospital cash benefit: payable for hospital confinement exceeding 24 hours either outside Hong Kong or immediately return to Hong Kong as a result of bodily injury or sickness incurred during the journey	7,500 (500/day)	6,000 (400/day)	4,500 (300/day)	6,000 (500/day)
<b>Baggage and Personal Effects</b>	<ul style="list-style-type: none"> <li>Loss of or damage to baggage and personal effects (up to HK\$2,500 for any one article / any one pair of articles)</li> </ul>	15,000	10,000	5,000	15,000
<b>Delayed Baggage</b>	<ul style="list-style-type: none"> <li>Emergency purchases of essential items or clothing due to misdirection in delivery or hi-jack abroad for at least 8 hours</li> </ul>	2,000	1,500	1,000	1,500
<b>Personal Money and Travel Documents</b>	<ul style="list-style-type: none"> <li>Loss of cash / travelers' cheques as a direct result of robbery and cost of replacing travel documents or air ticket</li> </ul>	6,000	5,000	4,000	5,000
<b>Personal Liability</b>	<ul style="list-style-type: none"> <li>Indemnifies the insured person for legal liability as a result of accidental bodily injury to any person or accidental loss of or damage to the third party's property</li> </ul>	2,000,000	1,800,000	1,500,000	2,500,000
<b>Travel Delay/Re-routing</b>	<ul style="list-style-type: none"> <li>If the scheduled flight or sea vessel is delayed for more than 8 hours as a result of strike, industrial action, poor weather or mechanical breakdown, one of the following benefits will be payable to the insured person:               <ol style="list-style-type: none"> <li>cash benefit of HK\$250 will be paid for each full 8 hours delay; OR</li> <li>additional transportation and accommodation expenses necessarily incurred by the insured person for re-routing</li> </ol> </li> </ul>	3,000	2,500	2,000	2,500
		10,000	5,000	2,500	5,000
<b>Cancellation</b>	<ul style="list-style-type: none"> <li>Protection for the insured person against the loss of irrecoverable deposits or charges if the trip has to be cancelled due to death, illness or serious accident of the insured person or his/her family members or business partners</li> </ul>	40,000	35,000	30,000	35,000
<b>Curtailement</b>	<ul style="list-style-type: none"> <li>If the trip has to be curtailed after its commencement due to the death, injury, illness or hi-jack occurring to the insured person or his/her family members or business partners, the irrecoverable prepaid cost calculated on a pro rata basis will be indemnified</li> <li>Additional accommodation expense necessarily incurred to obtain lost travel documents arising out of robbery, burglary or theft during the travel period</li> </ul>	40,000	35,000	30,000	35,000
<b>Loss of Home Contents</b>	<ul style="list-style-type: none"> <li>Cover loss of or damage to home contents due to burglary happening at the insured person's unoccupied home whilst the insured person is traveling away from Hong Kong</li> </ul>	25,000 (5,000/ item)	15,000 (4,000/ item)	10,000 (3,000/ item)	10,000 (3,000/ item)
<b>24-hour Emergency Assistance Service</b>	<ul style="list-style-type: none"> <li>Worldwide emergency medical evacuation &amp; repatriation expenses to Hong Kong under doctor's recommendation</li> </ul>	Refer to policy for details			

## 保期自動延續 倍感安心

如您因乘搭的交通工具延誤而未能於受保期內完成旅程，保險期將會免費自動延續10天或至旅程完成為止，兩者以較早者為準。  
(只適用於單次旅程計劃)

## 主要不承保事項 (查詢詳情及其他不承保項目，請參閱保單。)

在受保前已存在的疾病或身體殘缺、戰爭、暴亂、恐怖主義活動、職業性競技、自殺、懷孕、酗酒、濫用藥物、愛滋病、海外留學(學童海外遊學保障除外)、移民、商務旅程從事危險任務、計劃或勞動工作。

## 注意事項

### • 投保限制：

受保人須為年齡介乎6個星期至75歲的香港合法居民。

### • 投保須知：

- (1) 年齡達18歲或以上人士須獨立投保。
- (2) 年齡介乎6個星期至17歲的人士如非與父母同行，可獨立投保單次旅程計劃或全年保險計劃，惟需繳付成人保費，並需在成人照顧及陪同下完成整個旅程。而其所享有的"醫療及有關費用"的最高賠償額將會與18至70歲的成人保額相同。
- (3) 18歲以下人士須由父母或監護人簽署投保書。

### • 免費學童海外遊學保障：

單次旅程計劃或全年保險計劃均設免費「學童海外遊學保障」，但受保學童須為年齡介乎6個星期至23歲、未婚及在香港學校就讀的全讀學生，而年齡介乎6個星期至17歲的人士在遊學期間必須在成人照顧及陪同下完成整個旅程。

### • 旅程最高承保期：

- (1) 單次旅程計劃 - 最高承保期為180天。
- (2) 全年保險計劃 - 每一單次旅程最高承保期為60天。

## Automatic Cover Period Extension

If you are unable to complete your journey as a result of transport delay, the period of insurance for that journey will be automatically extended for free, subject to a maximum of 10 days or until the completion of the journey, whichever is earlier. (Only applicable to Single Travel Plan)

## Major Exclusions (For more details, please refer to the policy.)

Pre-existing physical defects or sickness, act of war, civil commotion, terrorism, professional sports team, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, traveling for the purpose of study (except Student Overseas Travel Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature.

## Important Notes

### • Limitation:

All insured person(s) must be legal resident(s) of Hong Kong aged between 6 weeks and 75 years.

### • Notes for application:

- (1) Individual application for insurance is required for persons aged 18 or above.
- (2) For persons aged between 6 weeks and 17 years who are not traveling with parents, they can apply for Single Travel Plan or Annual Travel Plan individually provided that full adult's premium is paid and the entire journey is accompanied by and with the custody care of an adult. The maximum benefit payable for "Medical and Relevant Expense" will be the same as adults aged 18 to 70.
- (3) The proposal form must be duly signed by a parent or guardian if the person is under 18 years old.

### • Free Student Overseas Travel Cover:

All unmarried full time students in Hong Kong aged between 6 weeks and 23 years will be entitled to Free Student Overseas Travel Cover under the Single Travel Plan or Annual Travel Plan. The entire journey of short-term overseas study for students aged between 6 weeks and 17 years has to be accompanied by and with the custody care of an adult.

### • Maximum cover period:

- (1) Single Travel Plan - subject to a maximum of 180 days.
- (2) Annual Travel Plan - maximum 60 days for each trip.

## 保費表 Premium Table (HK\$)

### 單次旅程計劃<sup>3</sup> Single Travel Plan<sup>3</sup>

承保期 (天數) Insurance Period (days)	受保人 Insured Person			受保人及配偶 <sup>4</sup> Insured Person & Spouse <sup>4</sup>			受保人及子女 <sup>5</sup> Insured Person & Child(ren) <sup>5</sup>			家庭 <sup>6</sup> Family <sup>6</sup>		
	鑽石計劃 Diamond Plan	金計劃 Gold Plan	銀計劃 Silver Plan	鑽石計劃 Diamond Plan	金計劃 Gold Plan	銀計劃 Silver Plan	鑽石計劃 Diamond Plan	金計劃 Gold Plan	銀計劃 Silver Plan	鑽石計劃 Diamond Plan	金計劃 Gold Plan	銀計劃 Silver Plan
地區1 <sup>7</sup> Area 1 <sup>7</sup>												
1	180	95	77	324	171	139	270	143	116	405	214	173
2	185	99	79	333	178	142	278	149	119	416	223	178
3	200	104	81	360	187	146	300	156	122	450	234	182
4	220	117	85	396	211	153	330	176	128	495	263	191
5	230	122	97	414	220	175	345	183	146	518	275	218
6	240	126	99	432	227	178	360	189	149	540	284	223
7	250	135	113	450	243	203	375	203	170	563	304	254
8	260	140	115	468	252	207	390	210	173	585	315	259
9	290	153	131	522	275	236	435	230	197	653	344	295
10	300	162	135	540	292	243	450	243	203	675	365	304
11	315	165	138	567	297	248	473	248	207	709	371	311
12	320	167	140	576	301	252	480	251	210	720	376	315
13	325	169	142	585	304	256	488	254	213	731	380	320
14	330	171	144	594	308	259	495	257	216	743	385	324
15	350	176	149	630	317	268	525	264	224	788	396	335
16	355	180	153	639	324	275	533	270	230	799	405	344
17	360	189	158	648	340	284	540	284	237	810	425	356
18	365	216	180	657	389	324	548	324	270	821	486	405
19	370	230	189	666	414	340	555	345	284	833	518	425
20	375	243	198	675	437	356	563	365	297	844	547	446
21	380	252	207	684	454	373	570	378	311	855	567	466
以後每增加一天 Each additional day	10	7	5	18	13	9	15	11	8	23	16	11
地區2 <sup>8</sup> Area 2 <sup>8</sup>												
1	200	125	95	360	225	171	300	188	143	450	281	214
2	205	130	98	369	234	176	308	195	147	461	293	221
3	210	135	100	378	243	180	315	203	150	473	304	225
4	230	140	105	414	252	189	345	210	158	518	315	236
5	245	170	130	441	306	234	368	255	195	551	383	293
6	255	180	135	459	324	243	383	270	203	574	405	304
7	270	190	145	486	342	261	405	285	218	608	428	326
8	280	200	148	504	360	266	420	300	222	630	450	333
9	320	230	170	576	414	306	480	345	255	720	518	383
10	335	240	175	603	432	315	503	360	263	754	540	394
11	345	250	185	621	450	333	518	375	278	776	563	416
12	350	255	190	630	459	342	525	383	285	788	574	428
13	355	260	195	639	468	351	533	390	293	799	585	439
14	360	265	200	648	477	360	540	398	300	810	596	450
15	365	270	205	657	486	369	548	405	308	821	608	461
16	370	275	210	666	495	378	555	413	315	833	619	473
17	375	280	215	675	504	387	563	420	323	844	630	484
18	380	290	230	684	522	414	570	435	345	855	653	518
19	385	300	250	693	540	450	578	450	375	866	675	563
20	390	310	255	702	558	459	585	465	383	878	698	574
21	395	315	258	711	567	464	593	473	387	889	709	581
以後每增加一天 Each additional day	15	12	8	27	22	14	23	18	12	34	27	18

## 全年保險計劃<sup>10</sup> Annual Travel Plan<sup>10</sup>

優越計劃 Privilege Plan	受保人 <sup>9</sup> Insured Person <sup>9</sup>	家庭 <sup>6</sup> Family <sup>6</sup>
全年保費 Annual Premium	1,140	2,220

### 註：

3. 單次旅程計劃的保障一經生效，保費恕不退還。
4. 「受保人及配偶」指合法夫婦。
5. 「受保人及子女」指父親或母親及其所有同行的合法子女，子女年齡須介乎6個星期至17歲、未婚及未有工作。
6. 「家庭」指合法夫婦及其所有同行的合法子女，子女年齡須介乎6個星期至17歲、未婚及未有工作。如投保家庭保障，每一受保項目的合計最高賠償不得超過所選擇計劃最高金額的200% (不適用於"家居財物損失"、"24小時全球緊急支援服務"及在"人身意外"、"身亡撫恤金"內18歲以下或70歲以上受保人的保障限額)。
7. 地區1：只限中國內地、台灣地區、緬甸、泰國、馬來西亞、新加坡、印尼、菲律賓、汶萊、越南、柬埔寨、老撾、韓國、日本及關島。
8. 地區2：世界各地。
9. 如父親或母親投保全年保險計劃，其一名同行的合法子女可獲免費保障，惟子女的年齡須介乎6個星期至17歲、未婚及未有工作。
10. 如保單持有人終止全年保險計劃，亦最少需繳付應付保費的50%。

### 備註：

- 以上簡介僅供參考，有關詳細條款概以保單契約為準。
- 中銀集團保險有限公司保留隨時修訂或取消各項條款及細則的酌情權，毋須事先通知。
- 上述保險計劃乃由中銀集團保險有限公司承保。

### Remarks:

3. Once the cover for Single Travel Plan is in effect, no refund of premium is allowed.
4. "Insured Person & Spouse" refers to legally married couple.
5. "Insured Person & Child(ren)" refers to father or mother traveling with all the legally dependent unmarried child(ren) who is (are) 6 weeks to 17 years old.
6. "Family" refers to legally married couple with all the legally dependent unmarried child(ren) who is (are) 6 weeks to 17 years old. If the family is insured, the maximum benefit payable in each covered section shall not exceed 200% in aggregate of the amount specified in the selected plan (not applicable to "Loss of Home Contents" & "24-hour Emergency Assistance Service" and the benefit limit for insured person aged under 18 or over 70 in "Personal Accident" & "Compassionate Death Cash Benefit").
7. Area 1: Restricted to the Mainland of China, the Taiwan region, Myanmar, Thailand, Malaysia, Singapore, Indonesia, Philippines, Brunei, Vietnam, Cambodia, Laos, Korea, Japan and Guam.
8. Area 2: Worldwide.
9. One legally dependent unmarried child who is 6 weeks to 17 years old can enjoy free coverage if his/her father or mother is insured under the Annual Travel Plan.
10. If the policyholder terminates the Annual Travel Plan, he/she will still be required to pay at least 50% of the total premium.

### Notes:

- This leaflet is for reference only. Please refer to the policy provisions for exact terms and conditions of the Plan.
- Bank of China Group Insurance Company Limited reserves the right to amend or withhold any terms and conditions without prior notice.
- The above insurance plan is underwritten by Bank of China Group Insurance Company Limited.



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