



# 「萬事太平旅遊寶」為您提供

綜合及周全的旅遊保障，讓您的旅程安心又開心。

"Mass-Taiping Comprehensive Travel Scheme" provides you comprehensive protections during your travel, so all you have to do is to enjoy your holidays.

## 保障特點

### 醫療保障高達港幣 3,000,000 元

回港後 90 天內的覆診費用，包括跌打、針灸、物理及脊醫治療等

### 外遊警示延伸保障

因應計劃目的地國家被發出「外遊警示制度」下之「紅色警示」或「黑色警示」提供伸延保障

### 恐怖活動保障

保障因恐怖主義活動而引致之損失及損毀（惟不包括使用任何核子武器或設備或生物或化學物品的恐怖主義活動）

### 個人財物保障

保障在旅程中遺失或損毀的行李及個人財物，當中包括流動電話及通訊器材

### 消閒或業餘活動

保障多項受歡迎之活動，例如乘坐熱氣球、滑雪、平底雪橇、滑水、乘坐雪上或水上電單車、激流、滑水、水上拖傘、浮潛及水肺潛水等（不適用於職業性及競賽性參與之戶外及水上運動）

### 自駕遊租車自負額保障

### 自動延長保障期

如旅程因不能控制的受保事故而延誤，可獲自動延長保障期長達 10 天。

### 單次旅遊計劃不設承保年齡限制

### 延伸保障至離港前 4 小時及回港後 4 小時止

### 24 小時全球緊急支援服務

「緊急醫療撤离或運返」及「遺體或骨灰運返」不設上限

## Plan Features

### Covers up to HKD3,000,000 for medical expense

Follow-up medical expenses incurred within 90 days after return to Hong Kong including bone-setting, acupuncture, physiotherapy and chiropractic treatment, etc.

### Outbound Travel Alert Extension

Extended protection upon issuance Red Alert or Black Alert under the Outbound Travel Alert (OTA) by the Hong Kong Security Bureau in the country of planned destination

### Terrorism Protection

Extended to cover the losses and damages arising from the acts of terrorism (except for using nuclear weapon or device or chemical or biological agent)

### Personal Belongings Cover

Protection against loss of or damage to baggage and personal belongings, including mobile phone and telecommunication devices, during the journey

### Leisure or Non-Professional Activities

Cover various popular travel activities, such as hot-air ballooning, skiing, snowboarding, riding snowmobiles or jet skis, kayaking, water skiing, parasailing, snorkeling or scuba-diving, and etc. (not applicable to outdoor and water sports of a professional and racing nature)

### Rental Vehicle Excess Coverage

### Automatic Extension of Cover

Cover can be automatically extended up to 10 days in the event of the uncontrollable delay due to any insured incident.

### No age limit for Single Trip Plan

### Extended coverage up to 4 hours before departure from Hong Kong and up to 4 hours after returning to Hong Kong

### 24-hour Worldwide Emergency Assistance Service

Unlimited benefit amount for "Emergency Medical Evacuation or Repatriation" and "Repatriation of Mortal Remains/Ashes"

## 保障表 TABLE OF BENEFITS

保障範圍	COVERAGE	最高賠償金額（港幣）Maximum Benefit (HKD)			
		金計劃 Gold Plan	銀計劃 Silver Plan	銅計劃 Copper Plan	短線計劃 (中國及澳門) Short-tour Plan (Mainland China & Macau)
<b>1. 個人意外<sup>1</sup></b> 1.1 乘搭公共交通工具時意外死亡或永久傷殘 1.2 其他意外死亡或永久傷殘 <b>額外保障：</b> (a) 因自然災害之意外死亡 (b) 遭綁架之意外死亡 (c) 遭騎劫之意外死亡 (d) 遇襲擊、謀殺或搶劫之意外死亡 1.3 嚴重燒傷（二級或三級程度）	<b>1. Personal Accident<sup>1</sup></b> 1.1 Accidental Death or Permanent Disablement whilst travelling on Public Conveyance 1.2 Other Accidental Death or Permanent Disablement <b>Extra Benefits:</b> (a) Accidental Death due to Natural Disaster (b) Accidental Death due to Kidnap (c) Accidental Death due to Hijacking (d) Accidental Death due to Assault, Murder or Robbery 1.3 Major Burns (2nd or 3rd Degree)	4,000,000 2,000,000 1,000,000 500,000 500,000 50,000 500,000	2,000,000 1,000,000 500,000 250,000 250,000 50,000 500,000	1,000,000 500,000 250,000 150,000 150,000 50,000 250,000	500,000 300,000 不適用 Not Applicable 不適用 Not Applicable 不適用 Not Applicable 不適用 Not Applicable 不適用 Not Applicable
<b>2. 醫療及有關費用</b> 2.1 醫療費用 當中包括：回港覆診費用限額 (a) 意外引致 (b) 疾病引致 2.2 海外求診交通費用 2.3 創傷輔導保障 被保險人在旅途中目睹或遭遇突發慘重事故，如：持械行動、騷劫、自然災害或恐怖活動，導致嚴重心理創傷而需接受心理輔導治療之費用。	<b>2. Medical and Relevant Expenses</b> 2.1 Medical Expenses <sup>*</sup> including Follow-up Medical Expenses in HKSAR (a) Caused by Accident (b) Caused by Sickness 2.2 Overseas Transportation for Medical Treatment 2.3 Trauma Counselling If the Insured Person suffers from an acute mental trauma after witnessing or being subject to a sudden unexpected event including armed robbery, hijacking, natural disaster or act of terrorism, he/she is entitled to claim trauma counselling expenses.	3,000,000 保障餘額的 100%；100% of unused portion of Max. Benefit 保障餘額的 10%；10% of unused portion of Max. Benefit 2,000 15,000 (1,500 每日 / day)	1,000,000 1,000,000 1,000 15,000 (1,500 每日 / day)	500,000 500,000 1,000 15,000 (1,500 每日 / day)	300,000 30,000 20,000 500 15,000 (1,500 每日 / day)
<b>3. 現金津貼</b> 3.1 住院及隔離現金津貼 被保險人於海外或回港覆診需住院治療，或於海外因感染傳染病而被強制隔離，每日可獲現金津貼。 3.2 額外深切治療病房津貼 為被保險人於旅途中入住深切治療病房時每日可獲額外現金津貼。 3.3 額外遭搶劫受傷住院現金津貼 為被保險人因被搶劫而受傷並於海外需住院治療，每日可獲額外現金津貼。	<b>3. Cash Allowance</b> 3.1 Hospital and Quarantine Cash Allowance Pay daily cash allowance during hospitalization overseas or after returning to Hong Kong or compulsory quarantined overseas 3.2 Extra Intensive Care Unit Allowance Pay extra daily cash allowance if confined in the Intensive Care Unit during the journey. 3.3 Extra Hospital Cash Allowance due to Mugging Pay extra daily cash allowance during hospitalization overseas as result of mugging attack.	10,000 (1,000 每日 / day) 10,000 (1,000 每日 / day) 10,000 (1,000 每日 / day)	5,000 (500 每日 / day) 5,000 (500 每日 / day) 5,000 (500 每日 / day)	3,000 (300 每日 / day) 3,000 (300 每日 / day) 3,000 (300 每日 / day)	不適用 Not Applicable
<b>4. 個人責任</b> 被保險人在旅途中因意外導致他人身體受傷 / 死亡或他人財物損失而必須承擔之法律責任。	<b>4. Personal Liability</b> Indemnity against legal liability to a third party as a result of accidental bodily injury/death or loss of or damage to property in the journey.	5,000,000	2,000,000	1,000,000	500,000
<b>5. 24 小時全球支援服務</b> 5.1 緊急醫療撤离或送返 5.2 遺體或骨灰運返 5.3 安排親友探望 5.4 安排未成年子女返港 5.5 代墊入院按金擔保	<b>5. 24-hour Worldwide Emergency Assistance Service</b> 5.1 Emergency Medical Evacuation or Repatriation 5.2 Repatriation of Mortal Remains/Ashes 5.3 Compassionate Visit 5.4 Return of Unattended Dependent Child(ren) 5.5 Deposit Guaranteeing of Hospital Admission	無限額 Unlimited Cover 無限額 Unlimited Cover 一張來回經濟客位機票 One Return Economy Class Air Ticket 一張單程經濟客位機票 One way Economy Class Air Ticket US\$6,500			
<b>6. 個人行李及個人物品</b> 被保險人在旅途中所攜帶的個人行李或物品因意外、盜竊、爆竊、搶劫或因運送時不小心處理導致遺失或損毀，可獲得賠償。 - 每件 / 對 / 套 最高賠償額 - 相機、攝錄機之最高賠償額 - 體育用品最高賠償額 - 手提電腦最高賠償額	<b>6. Personal Baggage and Personal Effects</b> Loss of or damage to personal baggage or personal effects carried in the journey resulting from accident, theft, burglary, robbery or mishandling by carriers. - Limit for each item, pair or set of article - Limit for camera and camcorder - Limit for sports equipment - Limit for laptop/notebook computer	50,000 5,000 10,000 5,000 10,000	30,000 3,000 10,000 5,000 10,000	15,000 3,000 7,500 5,000 10,000	5,000 2,500 5,000 2,500 5,000
<b>7. 個人錢財</b> 旅途期間因搶劫、爆竊或偷竊導致遺失現金、支票、旅遊支票及匯票，可獲得賠償。	<b>7. Personal Money</b> The Insured Person is entitled to claim for loss of money, cheques, travellers' cheques as a result of theft, burglary, robbery.	5,000	3,000	2,000	500
<b>8. 旅遊證件和旅票</b> 保障在旅遊期間因意外、偷竊、爆竊、搶劫或遺失導致損失旅遊證件 / 旅票而需補領之費用以及因而所引起的額外海外交通及酒店費用。 - 額外海外住宿及交通費用每日最高限額	<b>8. Travel Document and Travel Ticket</b> This benefit covers the replacement cost incurred for the accident, theft, burglary, robbery or loss of travel documents/ travel tickets as well as extra overseas transportation and accommodation expenses during the journey. - Maximum daily benefit for extra overseas accommodation and transportation expenses	20,000 3,000	10,000 2,000	5,000 1,000	1,000 1,000
<b>9. 行李延誤</b> 行李在旅途中因劫機或誤送而延遲抵達目的地超過 5 小時或以上而需緊急購買梳妝用品或衣服之費用。 (首 5 小時延誤可獲 500 港元賠償，其後每 5 小時延誤可獲 1,000 港元賠償)	<b>9. Baggage Delay</b> If the Insured Person's baggage is delayed for more than 5 hours due to hijack or mishandling in the journey, he/she is entitled to claim for the cost of emergency purchases of toiletries or clothing. (HKD500 for the first 5 hours of delay, HKD1,000 for every 5 hours thereafter of delay)	5,000	3,000	2,500	不適用 Not Applicable
<b>10. 行程延誤</b> 被保險人在旅途中預先安排之公共交通工具，因自然災害、惡劣天氣、發生罷工、工業行動或機械故障、恐怖活動或飛機被騷劫導致行程誤點超過連續 5 小時，可獲得以下其中一項賠償： 10.1 滑雪工具租用 旅途期間，若被保險人的滑雪屐、滑雪板、竿或靴意外損壞或被偷，該租用滑雪工具的費用，可獲賠償。	<b>10. Travel Delay</b> If the scheduled public conveyance is delayed more than consecutive 5 hours due to natural disaster, adverse weather conditions, strike, industrial action, mechanical failure, act of terrorism or aircraft is hijacked, the Company will pay for any one of below :				

<sup>1</sup> 如被保險人年齡為 75 歲以上或 18 歲以下，「個人意外」之最高賠償額為所選計劃的 50%。如被保險人年齡為 75 歲以上或 18 歲以下，「乘搭公共交通工具意外死亡或永久傷殘」及「額外保障」則不受保障。  
The maximum limit payable under Personal Accident is 50% of the maximum benefit limit applicable to the plan selected for any Insured Person over the age of 75 or under the age of 18. No Benefits shall be payable under Accidental Death or Permanent Disablement whilst travelling on Public Conveyance and Extra Benefits for any Insured Person over the age of 75 or under the age of 18.

<sup>2</sup> 如被保險人年齡為 75 歲以上，「醫療費用」之最高賠償額為所選計劃的 50%。  
The maximum limit payable under Medical Expenses is 50% of the maximum benefit limit applicable to the plan selected for any Insured Person over the age of 75.

## 保障表 TABLE OF BENEFITS

保障範圍	COVERAGE	最高賠償金額（港幣）Maximum Benefit (HKD)			
		金計劃 Gold Plan	銀計劃 Silver Plan	銅計劃 Copper Plan	短線計劃 (中國及澳門) Short-tour Plan (Mainland China & Macau)
10.1 現金津貼 (首 5 小時延誤可獲 300 港元賠償，其後每 5 小時延誤可獲 500 港元賠償) 10.2 額外海外住宿及交通費用 10.3 行程改道 因公共交通工具取消或延誤超過連續 5 小時，而需支付之額外交通費用以趕及原定行程 10.4 因行程延誤而取消旅程 由香港出發時間延誤超過連續 5 小時，被保險人因而取消旅程，不能獲退回已預先繳付之海外交通費用及住宿費用將獲得賠償。	10.1 Cash Allowance (HKD300 for the first 5 hours of delay, HKD500 for every 5 hours thereafter of delay) 10.2 Extra Overseas Accommodation and Transportation Expenses 10.3 Trip re-route Reimburse extra transportation expenses in re-routing to arrive at the scheduled destination if public conveyance is cancelled or delayed more than 5 consecutive hours. 10.4 Trip Eventually Cancelled due to Delay Reimburses non-refundable overseas transportation and accommodation expenses paid in advance if the departure from Hong Kong is delayed for more than 5 consecutive hours resulting in cancellation of trips.	5,000 20,000 20,000 3,000	3,000 5,000 10,000 3,000	2,500 2,000 5,000 1,000	不適用 Not Applicable
<b>11. 取消旅程</b> 因下述原因必須取消旅程，而不能退回已預先繳付之旅費、交通費用及住宿費用可獲得賠償： • 被保險人、其直系家庭成員或旅遊伙伴因死亡、嚴重身體受傷或患上嚴重疾病； • 被保險人因法庭傳召出任陪審員或作證人或被政府強制隔離； • 出發前 7 天內目的地不可預見的廣泛性爆發公共交通工具機構員工罷工、傳染病或暴亂； • 出發前 7 天內被保險人之香港主要住所因火災、水淹或自然災害導致嚴重損毀； • 出發前 7 天內香港政府對旅遊目的地發出紅色或黑色外遊警示 <sup>△</sup> 。 <sup>△</sup> 紅色警示下損失訂金或取消旅程的最高賠償為有關損失的百分之五十 (50%)；黑色警示下損失訂金或取消旅程的最高賠償為有關損失的百分之一百 (100%)。	<b>11. Cancellation of Journey</b> In the event of cancellation due to the following reasons, the Company shall reimburse any non-refundable expenses for tour, transportation, accommodation paid in advance: • Death, serious bodily injury or sickness of the Insured Person, immediate family member or travel companion. • Receipt of subpoena or witness summons or being summonsed for jury service or compulsory quarantine of the Insured Person. • Unexpected outbreak of industrial action involving public conveyance, infectious disease or riot at the planned destination within 7 days prior to the departure date. • Serious damage to the principal home of the Insured Person in Hong Kong which arises from fire, flooding or natural disaster within 7 days prior to the departure date which requires the Insured Person's continued presence on the premises. • Red Alert or Black Alert issued within 7 days before the departure date of the journey <sup>△</sup> . <sup>△</sup> Benefits payable for loss of deposit or cancellation under Red Alert is up to 50% of the relevant loss; whereas benefits payable under Black Alert is up to 100% of the relevant loss.	50,000	40,000	20,000	5,000
<b>12. 縮短旅程</b> 因下述原因必須提早結束旅程，已繳付但未使用及不能退回的預繳旅費、交通工具費用及住宿費用可獲得賠償： • 被保險人、其直系家庭成員或旅遊伙伴因死亡、嚴重身體受傷或患上嚴重疾病； • 被保險人因法庭傳召出任陪審員或作證人； • 目的地不可預見的爆發公共交通工具機構員工罷工、傳染病或暴亂。 • 香港政府對旅遊目的地發出紅色或黑色外遊警示 <sup>△</sup> 。 <sup>△</sup> 紅色警示下提早結束旅程的最高賠償為有關損失的百分之五十 (50%)；黑色警示下提早結束旅程的最高賠償為有關損失的百分之一百 (100%)。	<b>12. Curtailment of Journey</b> In the event of cancellation due to the following reasons, the Company shall reimburse any non-use and non-refundable expenses for tour, such as accommodation or transportation: • Death, serious bodily injury or sickness of the Insured Person, immediate family member or travel companion. • Receipt of subpoena or witness summons or being summonsed for jury service of the Insured Person. • Unexpected outbreak of industrial action involving public conveyance, infectious disease or riot occurs at the planned destination. • Red Alert or Black Alert issued under Outbound Travel Alert at the planned destination during the journey. <sup>△</sup> <sup>△</sup> Benefits payable for curtailment under Red Alert is up to 50% of the relevant loss; whereas benefits payable under Black Alert is up to 100% of the relevant loss.	50,000	40,000	20,000	5,000
<b>13. 身故恩恤金</b> 被保險人於香港以外之地方因突發之疾病引致死亡之現金津貼。	<b>13. Compassionate Death Allowance</b> Pay cash allowance on death due to sudden sickness outside Hong Kong.	30,000	20,000	10,000	10,000
<b>14. 信用卡欠款結餘<sup>3</sup></b> 若被保險人於旅途中因意外死亡，其旅行期間以信用卡簽賬購物而未繳付的結餘款項，可獲賠償。	<b>14. Credit Card Protection<sup>3</sup></b> In the event of accidental death of the Insured Person in the journey, outstanding balance charged to his/her credit card(s) for goods purchased during the journey will be payable.	50,000	30,000	30,000	10,000
<b>15. 家居物品損失</b> 被保險人在旅遊期間，其在香港的住所所在空置情況下遭暴力進入及爆竊而導致家居物品或個人財物失竊或破損。 (每件 / 每對 / 每套的最高賠償額)	<b>15. Loss of Home Contents</b> The loss or damage to the contents or personal effects of the Insured Person's principal home in Hong Kong as a result of burglary whilst the home is unoccupied in the journey. (Limit for each item, pair or set of article)	30,000 5,000	20,000 5,000	10,000 5,000	5,000 3,000
<b>16. 租車自負額</b> 賠償被保險人在旅途中駕駛的出租車輛損毀或偷竊，而引致在租用條款上需承擔的自負額。	<b>16. Rental Vehicle Excess</b> Reimburses the vehicle insurance excess liable in the event of the damage or theft of the rental vehicle during the journey under rental agreement.	5,000	5,000	5,000	不適用 Not Applicable
<b>17. 滑雪項目</b> 17.1 滑雪工具租用 If the Insured Person's skis, snowboard, poles or boots are accidentally damaged or stolen during the journey, the Company will pay the cost of hiring replacement equipment.	<b>17. Skiing Events</b> 17.1 Ski Equipment Hire If the Insured Person's skis, snowboard, poles or boots are accidentally damaged or stolen during the journey, the Company will pay the cost of hiring replacement equipment.	5,000	3,000	2,000	不適用 Not Applicable

<sup>3</sup> 「信用卡欠款結餘」及「信用卡盜用」不適用於年齡為 18 歲以下的被保險人。  
Credit Card Protection and Unauthorized Use of Credit Card are not applicable to any Insured Person under the age of 18.



保障表 TABLE OF BENEFITS

保障範圍	COVERAGE	最高賠償金額 ( 港幣 ) Maximum Benefit (HKD)			
		金計劃 Gold Plan	銀計劃 Silver Plan	銅計劃 Copper Plan	短線計劃 (中國及澳門) Short-tour Plan (Mainland China & Macau)
17.2 滑雪活動阻礙 被保險人在旅途中因患病或意外受傷未能參與滑雪或滑雪板活動，並已就醫療費用保障中獲得賠償，被保險人可獲已支付但不能取回的滑雪入場證費用、工具租用及學費之賠償。	17.2 Ski Interruption If the Insured Person is unable to ski or snowboard due to sickness or accident during the journey and has made a claim for Medical Expenses Benefit, the Company will pay the unused ski pass, equipment hire or tuition fee paid in advance and are non-refundable from any other sources.	5,000	3,000	2,000	不適用 Not Applicable
17.3 滑雪道關閉 若被保險人預訂的渡假區內所有滑雪項目設施已關閉，而被保險人的滑雪證所覆蓋的地區未有場地可替代，可獲賠償額外合理的交通費用前往最近鄰近的雪道。	17.3 Piste Closure If the pre-booked resort is closed during the journey and no alternative site is available within the Insured Person's ski pass area, the Company will pay the reasonable extra travel expenses for the Insured Person to reach the nearest skiing site.	5,000	3,000	2,000	
18. 非自願性滯留 賠償被保險人因以下情況以致被迫滯留在旅遊目的地所導致之額外住宿費用： • 突然發生罷工、暴亂、動亂、恐怖活動 • 強制隔離檢疫 • 目的地出現惡劣天氣或自然災害	18. Involuntary Journey Extension The Company will pay the extra accommodation expenses for involuntarily stay due to: • Unexpected outbreak of strike, riot, civil commotion, terrorism; • Compulsory quarantine; • Adverse weather conditions or natural disaster at the planned destination.	10,000	5,000	3,000	不適用 Not Applicable
19. 傷殘設施津貼 賠償在旅途中因意外導致永久完全傷殘而需要安裝家居及日常活動輔助設施項目的費用。	19. Mobility Extension Reimbursement on cost mobility equipment and installation for household and daily purpose, as a result of accidental permanent total disablement during the journey.	20,000	15,000	10,000	不適用 Not Applicable
20. 暫時完全傷殘 被保險人在外地因意外導致暫時完全傷殘而不能參與日常工作，每周可獲港幣 500 元賠償，最長達 10 星期。首星期不作賠償。 (不適用於家庭主婦、學生、待業及退休人士)	20. Temporary Total Disablement Pays HKD500 per week if an Insured Person suffers an accidental temporary total disablement preventing him/ her from attending to daily business or usual occupation, for up to 10 weeks. The first week of disability is not covered. (This benefit is not applicable to housewives, students or unemployed or retired persons).	5,000 (500 每周 /week)	5,000 (500 每周 /week)	5,000 (500 每周 /week)	不適用 Not Applicable
21. 缺席海外特別活動 被保險人因下列原因而未能以觀眾身份出席海外重要運動賽事、音樂劇、演唱會、博物館、主題公園，其已繳付及不能退回之門票費用可獲得賠償： • 被保險人、其直系家庭成員或旅遊伙伴因死亡、嚴重身體受傷或患上嚴重疾病； • 被保險人被傳召出任陪審團或被隔離 • 公共交通工具機械或電力故障	21. Absence of Overseas Special Events Reimburse the ticket cost paid in advance by the Insured Person in the event that he/she is unable to visit or attend as a spectator the overseas major sporting events, musicals, concerts, museums and theme parks as caused by the following: • Death, serious bodily injury or sickness of the Insured Person or immediate family members or travel companion; • Jury services or compulsory quarantine of the Insured Person; • mechanical and/or electrical breakdown of the public conveyance	20,000	10,000	5,000	不適用 Not Applicable
22. 殮葬費用 賠償被保險人意外死亡引致的殮葬費用，包括土葬及火葬。	22. Funeral Expenses Pay for the funeral expenses including burial and cremation charges in the event of accidental death.	20,000	10,000	5,000	不適用 Not Applicable
23. 信用卡盜用 <sup>3</sup> 賠償被保險人於旅途中因遺失信用卡導致資料被盜用所造成之損失。	23. Unauthorized Use of Credit Card <sup>3</sup> Indemnify the monetary loss caused by unauthorized use of credit card in the event of loss of card overseas.	30,000	20,000	10,000	不適用 Not Applicable
24. 飛機竊劫現金津貼 為被保險人因乘坐的飛機遭竊劫超過連續 12 小時導致行程延誤或中斷提供現金補償。	24. Cash Allowance due to Aircraft Hijack Pay cash allowance if delay or interruption caused by hijack exceeds consecutive 12 hours.	30,000 (2,000 每日 /day)	20,000 (2,000 每日 /day)	10,000 (1,000 每日 /day)	不適用 Not Applicable
25. 應急現金 為被保險人因意外遺失旅遊證件而需滯留當地作出現金補償	25. Emergency Cash Pay for stay behind expenses due to accidental loss of travel documents that prohibits continuation of scheduled journey.	10,000 (500 每日 /day)	5,000 (500 每日 /day)	2,000 (500 每日 /day)	不適用 Not Applicable
26. 回程返家保障 賠償行程完結返港後因自然災害或惡劣天氣而滯留香港機場所導致的酒店住宿費用。	26. Home Return Protection Reimburse the hotel accommodation expenses in the event of unable to return home after arrival to Hong Kong airport upon completion of the journey due to natural disaster or adverse weather conditions.	3,000	2,000	1,000	不適用 Not Applicable
27. 家傭意外死亡 為與被保險人同行外遊的家傭因意外死亡作出賠償。	27. Accidental Death of Domestic Helper Pay for the accidental death of the domestic helper whilst travelling overseas with the insured person.	50,000	30,000	20,000	不適用 Not Applicable
28. 骨折 被保險人因意外受傷導致骨折，可獲得賠償。	28. Broken Bones Pay for broken bones as a result of an accidental injury.	50,000	30,000	20,000	不適用 Not Applicable
29. 接駁交通工具誤點 因航班延遲抵達引致未能趕及接駁交通工具，而較原訂時間連續 5 小時內未有替補交通，額外海外住宿及交通費用可獲得賠償。	29. Missed Connection Reimburse the extra overseas accommodation and transportation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within 5 consecutive hours.	3,000	2,000	1,000	不適用 Not Applicable
30. 中國住院按金保證 - 「任中橫」中國醫療卡 若被保險人在旅途中於中國境內 ( 不包括香港、澳門及台灣 ) 意外受傷或患病需入住「任中橫」指定網絡醫院和出示「任中橫」，可作為入院按金之用。	30. Deposit Guaranteeing of Hospital Admission in China - "MedPass" China Medical Card Service Provide hospital admission deposit guarantee to the designated hospitals for admission as an in-patient and present "MedPass" due to accidental bodily injury or sickness whilst travelling in Mainland China (Exclude Hong Kong, Macau and Taiwan).	適用於全年保障計劃 Applicable to Annual Policy Only			不適用 Not Applicable

<sup>3</sup> 「信用卡欠款結餘」及「信用卡盜用」不適用於年齡為 18 歲以下的被保險人。  
Credit Card Protection and Unauthorized Use of Credit Card are not applicable to any Insured Person under the age of 18.

外遊警示伸延保障 OUTBOUND TRAVEL ALERT EXTENSION

若客戶於成功投保後 (適用於單次旅程保障) 或預訂原定旅程後 (適用於全年保障計劃)，香港特別行政區政府對該旅遊目的地國家發出「外遊警示」而導致以下情況，被保險人可免費享有如下伸延保障：  
If Hong Kong SAR Government issues a "Travel Alert" for the country of planned destination after the successful application (for Single Trip Plan) or booking the scheduled journey (for Annual Protection Plan), insured person can enjoy the following free extensions;

伸延保障項目 Extension of Benefit Items	紅色外遊警示 Red Alert	黑色外遊警示 Black Alert
出發前 Before Departure		
取消旅程 Cancellation of Journey <sup>1,2,3,5</sup>	賠償有關損失的百分之五十 (50%) Reimburse fifty percent (50%) of the relevant loss	賠償有關損失的百分之百 (100%) Reimburse one hundred percent (100%) of the relevant loss
更改或延遲保期 Change or postponement of the period of insurance	✓	✓
出發後 During Insured Journey		
縮短旅程 Curtailment of Journey <sup>3,4,5</sup>	賠償有關損失的百分之五十 (50%) Reimburse fifty percent (50%) of the relevant loss	賠償有關損失的百分之百 (100%) Reimburse one hundred percent (100%) of the relevant loss
自動延長保期長達 10 天 Automatic extension of the period of insurance up to 10 days	✓	✓

- 「外遊警示」必須於保單緒發最少 24 小時後發出。The Outbound Travel Alert must be issued at least 24 hours after the policy is issued.
- 取消旅程 (i) 不得早於保期生效日前 7 天取消及 (ii) 須於該「外遊警示」生效期間取消。  
Cancellation of Journey shall take place (i) not earlier than 7 days before the commencement date of the period of insurance and (ii) while such Outbound Travel Alert is in force.
- 如目的地在保單緒發時已被發出「外遊警示」，客戶將不會獲享該警示級別的「取消旅程」及「縮短旅程」之伸延保障。如有關的「外遊警示」級別被提高，客戶則可獲相應的伸延保障。  
If an Outbound Travel Alert for the destination is already in force when the policy is issued, the extension of the Cancellation of Journey and Curtailment of Journey at the prevailing alert level will not apply. However, if the alert level is then raised, the extended coverage against this higher alert level will apply as usual.
- 旅程須於該「外遊警示」生效期間縮短。Curtailment of the Journey shall take place while such Outbound Travel Alert is in force.
- 最高賠償額按所選計劃而定。Subject to the maximum benefit limit of the plan selected.

主要不保事項

- 戰爭、類似戰爭的行動、內戰、叛變、罷工、暴亂或核子燃料或其燃燒後產生的廢料所致輻射能的污染 (包括自發的核子分裂在內)；
- 生物、化學及核子之恐怖活動；
- 參與任何空中飛行活動，從事空中飛行工作 (跳傘、乘坐熱氣球、或以旅客身份乘搭由航空公司或註冊商業公司擁有和控制的註冊航班機除外)；
- 從事任何體力勞動工作 (不論屬商業或業餘性質)；
- 職業性競技賽及參加任何運動比賽或競技；
- 自殘、酗酒、濫用藥物；
- 懷孕、難產、小產及分娩；
- 性病、愛滋病及與愛滋病有關連的疾病；
- 投保前已存在之傷病。

索償須知

- 所有意外受傷或疾病必須先於香港特別行政區以外地區接受當地認可註冊西醫的首次治療。
- 個人行李、金錢或證件遺失，須於 24 小時內向當地警方或有關機構報告。
- 行李及旅程延誤須獲得公共交通工具營運商的證明文件。
- 除「個人責任」索償必須立即書面通知本公司外，其他項目索償必須在保險有效期屆滿或每次旅程完結後 30 天內向中國太平保險 (香港) 有限公司申請並提供護照、簽證或其他旅遊文件副本，其他有效證明文件，包括醫院、註冊西醫、警方、航空公司及有關機構的詳細報告。

注意事項

- 單次旅遊計劃的保障期最長為 182 天；全年保障計劃的每次旅遊保障期最長為 120 天。
- 單次旅遊計劃適合任何年齡人士；全年保障計劃最大受保年齡為 75 歲或以下人士。
- 18 歲以下人士可獨立投保單次旅遊計劃，惟需繳付成人保費及取得父 / 母或監護人簽署之投保書，而其所享有的「人身意外保障」的保障將不會提升。
- 購買保險時，被保險人必須健康良好及沒有察覺任何足以導致取消、妨礙或縮短旅程之情況 (包括但不限於財務、醫療、政治、惡劣天氣等因素) 保單一經簽發，保費恕不退還 (只適用於單次旅遊計劃)。
- 此保險只適用於消閒旅遊或文職公幹。
- 「取消旅程」將於保單發出日期起計 24 小時後及旅程出發前 90 天內生效。

MAJOR EXCLUSION

- War, hostilities or warlike operations, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any unclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
- Any biological, chemical and/or nuclear act of terrorism;
- Participate in any flight activities or jobs (excluding take parachute, hot air balloon or a registered flight owned and controlled by an airline or a registered commercial company as a passenger);
- Engaging in any kind of manual labour work whether for business or leisure;
- Professional sports or games or participation in any sport games competition;
- Self-inflicted injury, alcoholism or drug abuse;
- Pregnancy, dystocia, miscarriage or childbirth;
- Venereal disease or sexually transmissible including AIDS (Acquired immune Deficiency Syndrome) and ARC (AIDS Related Complex);
- Pre-existing illness or bodily injury.

CLAIMS PROCEDURE

- All first treatment for bodily injury or sickness must be attended by a registered medical practitioner outside Hong Kong SAR.
- Shall report the loss of personal baggage, money or travel documents to the local police or the relevant agency within 24 hours.
- Official documents provided by public conveyance provider are required for baggage delay or travel delay.
- Notice of any claims must be given to China Taiping Insurance (HK) Company Limited within 30 days of the expiry of this insurance or the end of each single trip. In case of Personal Liability, the Insured Person must give immediate notice in writing to the Company. All claims shall be made together with a copy of passport, visa or other travel document and satisfactory proof including reports from hospital, registered medical practitioner, police, airlines or other responsible authorities.

NOTES

- The maximum period of insurance is up to 182 days for Single Trip Plan; For Annual Protection Plan, the maximum period of each journey is not exceeding 120 consecutive days.
- No age limit is required for single trip plan. For Annual Protection Plan, maximum age limit is 75.
- The Insured Person under the age of 18 can enroll Single Trip Plan individually but should pay full adult's premium and proposal form has to be signed by parent or guardian, the maximum amount of Personal Accident and Medical Expenses will not be increased.
- Insured person must be fit to travel at the time of applying this insurance and not in acknowledgement of any circumstances (including but not limited to financial, medical, political, adverse weather conditions) which could lead to cancellation, interruption or curtailment of the journey.)
- No refund of premium is allowed once the insurance has been issued. (Applicable to Single Trip Plan).
- Applicable to leisure travel and business trip only.
- Cancellation of Journey is only valid after 24 hours from the date of issue of the policy and 90 days prior to the departure date.

本保險計劃查詢熱線 PRODUCT ENQUIRY:

2851 7928

<sup>\*</sup> 本單張只作一般性簡介，有關條文細節，應以保險單為準。  
The information contained in this pamphlet is designed to serve as an introduction only. For all relevant clauses and details, please refer to the insurance contract.

收費表 ( 港幣 ) Premium Table (HKD)

全年保障計劃 (多次旅程) Annual Protection Plan (Multiple Trips Cover)							
	個人 Individual	個人及子女 Individual & Child(ren)	家庭 Family				
金計劃 Gold Plan	3,660	4,575	6,588				
銀計劃 Silver Plan	1,960	2,450	3,528				
銅計劃 Copper Plan	1,200	1,500	2,160				
年齡限制 Age Limit	18-75	成人 : 18-75 歲; 子女 : 18 歲以下 Adult : 18-75; Child: below 18					

**團體折扣 Group Discount**  
全年個人計劃適用於多名家庭成員或多人以公司或機構名義一同投保，兩位至九位人士同時投保全年個人計劃可獲 5% 折扣優惠；十位或以上人士則可獲 10% 折扣優惠。  
A group of insured Persons under a family, corporation or an organization is eligible to apply as a group under annual individual plan. Group discount of 5% shall apply for a group with 2 to 9 insured Persons together and 10% off shall apply for a group with 10 or more insured Persons insured together under annual individual plan.

單次旅程計劃 Single Trip Plan	金計劃 Gold Plan		銀計劃 Silver Plan		銅計劃 Copper Plan		短線計劃 Short-tour Plan	
	個人 Individual		個人及子女 Individual & Child(ren)		個人 Individual		個人及子女 Individual & Child(ren)	
	家庭 Family		家庭 Family		家庭 Family		家庭 Family	
	個人 Individual		個人及子女 Individual & Child(ren)		個人 Individual		個人及子女 Individual & Child(ren)	
1	168	252	420	252	130	195	325	115
2	230	345	575	295	178	267	445	140
3	288	432	720	333	222	333	555	165
4	326	489	815	369	246	369	615	190
5	362	543	905	405	270	405	675	200
6	400	600	1000	438	292	438	730	230
7	436	654	1090	474	316	474	790	255
8	468	702	1170	510	340	510	850	280
9	500	750	1250	543	362	543	905	305
10	528	792	1320	573	382	573	955	330
11	560	840	1400	612	408	612	1020	355
12	586	879	1465	642	428	642	1070	380
13	610	915	1525	675	450	675	1125	405
14	638	957	1595	705	470	705	1175	430
15	660	990	1650	738	492	738	1230	455
16	682	1023	1705	768	512	768	1280	480
17	708	1062	1770	798	532	798	1330	505
18	730	1095	1825	834	556	834	1390	530
19	750	1125	1875	864	576	864	1440	555
20	778	1167	1945	894	596	894	1490	580
21	800	1200	2000	924	616	924	1540	605
22	826	1239	2065	955	632	955	1580	630
23	846	1269	2115	985	652	985	1630	655
24	872	1308	2180	1015	670	1015	1675	680
25	896	1344	2240	1035	690	1035	1725	705
26	918	1377	2295	1062	708	1062	1770	730
27	942	1413	2355	1092	728	1092	1820	755
28	972	1458	2430	1122	748	1122	1870	780
29	996	1494	2490	1143	762	1143	1905	805
30	1018	1527	2545	1167	778	1167	1945	830
31	1038	1557	2595	1197	798	1197	1995	855
每加 1 天 Additional one day	23	35	58	20	30	50	18	30

1-A-G-JF-54-122020-X000

<sup>1</sup>個人及子女」包括一位成人及其所有同行之 18 歲以下子女。  
<sup>2</sup>「家庭」包括合法夫婦及其所有同行之 18 歲以下子女。  
<sup>3</sup>"Individual & Children" includes one adult and his/her all accompanying children under the age of 18.  
<sup>4</sup>"Family" includes a legal couple and their all accompanying children under the age of 18.



中國太平保險(香港)有限公司  
China Taiping Insurance (HK) Company Limited



Mass-Taiping  
Comprehensive  
Travel Scheme



Mass Insurance Agency Ltd.  
萬事保險代理有限公司