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Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

Chartis (“美亞保險”) 是全球產物及意外保險業界的領導品牌，業務廣佈全球逾160個國家和地區，服務逾4,000萬客戶。Chartis擁有90年的悠久歷史，提供完善多元化的產物及意外保險服務，以深厚的理賠專業經驗以及雄厚的財務實力，使企業及個人客戶有信心管理其風險。

美亞保險是Chartis Inc. (“美亞保險集團”) 旗下廣佈全球之產物及意外保險事業單位的品牌。



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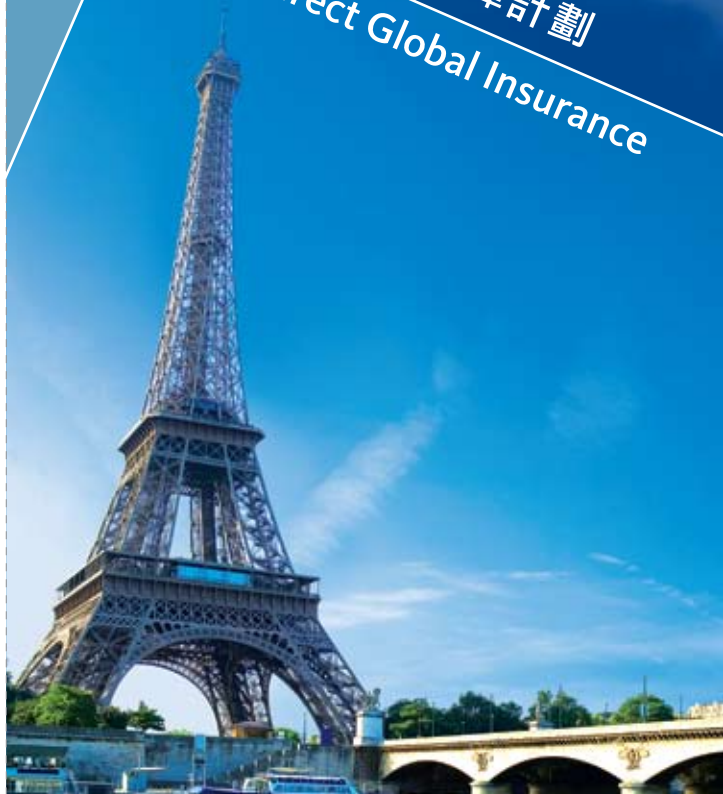
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**TRAVEL GUARD**  
CHARTIS 

伴您遨遊旅遊保障計劃  
Travel Direct Global Insurance



## 保障特點

- 無年齡限制<sup>1</sup>，並承保小童獨立旅遊
  - 保障所有業餘運動，如笨豬跳、水肺潛水、滑雪等活動，毋須額外保費
  - 「緊急醫療運送」及「運返費用」 - 不設最高賠償額
  - 所有保障均不設自負額
  - 返港後覆診費用（包括中醫、跌打費用）
  - 「家庭計劃」保障所有17歲以下子女，不設最高總賠償額
  - 特設家居物品保障
  - 保障一般傳染病，如人類豬型流感、禽流感、登革熱等
  - 提供強制隔離保障
  - 24小時全球緊急支援服務
- 「單次計劃」保障期可長達182日，並設有團體折扣
    - 10個個人計劃或以上可享85折
    - 20個個人計劃或以上可享75折
  - 「全年計劃」更為經常出外公幹（文職）或旅遊人士提供：
    - 免費中國支援卡
    - 家庭計劃優惠，保障所有17歲以下子女
    - 特設商務客戶優惠
      - > 保障期內可隨時加減受保人數
      - > 團體折扣優惠
        - 5-10個單位可享9折\*
        - 11-20個單位可享85折\*
        - 21個單位或以上可享75折\*

\* 1個單位 = 1個人計劃 / 1家庭計劃

## 保障範圍

保障	最高賠償額(港幣)
<b>第1項 緊急醫療費用及援助</b>	
<b>1a. 醫療費用</b>	\$1,000,000
賠償旅途中因意外受傷或患病而須接受治療、外科手術及住院服務之費用 包括回港6個月內之覆診費用： <ul style="list-style-type: none"><li>• 意外受傷覆診費限額：HK\$1,000,000</li><li>• 疾病覆診費限額：HK\$100,000</li><li>• 中醫覆診費限額：每日每次HK\$150，最高賠償額為HK\$1,800</li></ul>	
<b>1b. 海外住院現金津貼</b>	\$5,000
若受保人於海外住院，每日可獲現金津貼HK\$500	
<b>1c. 緊急醫療運送<sup>2</sup></b>	不設限額
提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療	
<b>1d. 運返費用<sup>2</sup></b>	不設限額
安排運送遺體或骨灰返回香港	
<b>第2項 人身意外保障<sup>1</sup></b>	
保障因意外而導致： 嚴重燒傷、永久傷殘或身故	
<b>2a. 乘搭交通工具之意外</b>	\$1,200,000
保障當意外發生時，受保人 <ul style="list-style-type: none"><li>• 以付款乘客身份乘搭公共交通工具；或</li><li>• 乘坐由旅行社安排的交通工具；或</li><li>• 正在駕駛或乘坐私人車輛</li></ul>	
<b>2b. 其他意外</b>	\$600,000
保障非「第2a項」所述之意外	
<b>第3項 恩恤金</b>	\$20,000
若受保人在旅程中不幸身故，其遺產繼承人將可獲恩恤賠償	

#### 第4項 旅程阻礙保障

4a. 取消旅程	\$30,000
賠償因下列原因必須取消旅程而不能退回之基本團費及/或住宿費用：	
<ul style="list-style-type: none"><li>• 出發前90日內，受保人、其直系親屬、密切商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病</li><li>• 出發前90日內，受保人收到傳票須出庭作證、當陪審員或被政府強制隔離</li><li>• 出發前1星期內，突然爆發公共交通工具機構員工罷工、目的地廣泛性爆發傳染病、暴動或民亂</li><li>• 出發前1星期內，受保人及/或旅遊夥伴之香港主要住所因火災、水淹或天然災害導致嚴重損毀</li></ul>	
4b. 旅程中斷	\$50,000
(1) 提早結束旅程	
賠償受保人啟程後因下列原因而必須提早結束旅程返回香港，其不能退回之未享用的基本團費及/或住宿費用及/或額外交通及/或住宿費用：	
<ul style="list-style-type: none"><li>• 受保人或其密切商業夥伴身故、嚴重受傷、患上嚴重疾病或遭遇騎劫</li><li>• 受保人的直系親屬或旅遊夥伴身故、嚴重受傷或患上嚴重疾病</li><li>• 目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害或廣泛性爆發傳染病</li></ul>	
(2) 更改旅程	
賠償受保人啟程後因目的地發生下列事故而須更改行程，引致額外交通及/或住宿費用：	
<ul style="list-style-type: none"><li>• 突然爆發公共交通工具機構員工罷工、暴動或民亂、惡劣天氣、天然災害或廣泛性爆發傳染病</li></ul>	
(3) 緊急啟程	
賠償受保人在旅程中身故、嚴重受傷或患上嚴重疾病而需1名成年直系親屬前往或1名旅遊夥伴停留該地，所引致之額外交通及/或住宿費用	
(4) 旅遊證件	
賠償受保人因被偷竊、爆竊或搶劫而遺失旅遊證件及/或旅遊票之有關補領費用及額外交通及/或住宿費用	
(5) 強制隔離保障	
賠償受保人因被懷疑患上大流行病而被強制隔離，其不能退回之未享用的基本團費及/或住宿費用	

#### 第5項 子女護送

賠償受保人在因住院期間而沒有其他成人照顧其同行之15歲以下子女，其1名直系親屬前往或1名旅遊夥伴留下照顧該小童之額外交通及/或住宿費用	\$30,000
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#### 第6項 個人財物保障

6a. 個人行李及物品	\$20,000
賠償受保人行李、衣服及個人財物之意外遺失或損毀	
每件、每對或每套物品限額：HK\$2,000	
手提電腦限額：HK\$10,000	
6b. 個人金錢	\$2,000
賠償受保人因被竊、搶劫或爆竊而引致現金、銀行鈔票、旅行支票及匯票之損失	

#### 第7項 延誤保障

7a. 旅程延誤	\$3,000
若受保人所乘之公共交通工具因下列原因	
惡劣天氣、機件故障、天然災害、騎劫或公共交通工具機構員工罷工	
而導致行程延誤：	
(i) 首滿5小時可獲賠償HK\$250，其後每滿10小時可獲賠償HK\$500。在同一班次之延誤，只可索償出發或到達延誤其中一項	
或	
(ii) 受保人於辦理登記手續後，延誤超過10小時，將賠償受保人因決定取消旅程而不能退回之旅費	
7b. 行李延誤	\$500
行李若因被誤送以致受保人於抵達目的地10小時後仍未取得行李，可獲賠償HK\$500	

<b>第8項 個人責任</b> 保障受保人因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任	\$2,000,000
<b>第9項 家居物品保障</b> 賠償受保人於旅程期間因香港主要住所遭爆竊而引致之家居財物遺失或損毀	\$10,000
<b>第10項 Travel Guard國際支援服務</b>	已包括
<b>第11項 中國支援卡 (只適用於全年計劃)<sup>3</sup></b> 提供中國國內之住院按金保證服務	已包括

## 計劃類別

	單次計劃	全年計劃
每張保單旅程次數	單次	不限次數
保障期	最長182日	每次旅程最長90日
年齡限制	個人計劃：無年齡限制 家庭計劃：合法夫婦及所有17歲以下子女 80歲以上受保人，最高賠償額為各項保障之50%，而第2項「人身意外保障」之最高賠償額為HK\$300,000	個人計劃：17至70歲 家庭計劃： 17至70歲的合法夫婦及所有17歲以下子女
國籍	無國籍限制，惟持有中華人民共和國護照往返中國大陸之受保人除外	受保人必須為香港居民
行程	行程必須包括香港，或有關之	行程必須於香港安排及付款 旅程必須由香港出發

## 重要事項

### 旅遊目的

本保障計劃只適用於以常規的假期旅遊及文職商務旅遊

### 取消保單

所有已簽發之保單，保費均不獲退還

### 重覆保障

如受保人在同一次旅程中購買多於一份由美安保險公司香港分行承保之自購綜合旅遊保險，本公司只會根據較高賠償額的一份保單作出賠償

### 為商務客戶而設的全年計劃

如「全年計劃」的保單持有人為商務客戶，客戶可於保單期內增加或刪減受保人數，而保費將按日數比例徵收或退回。(如需刪減受保人，客戶必須退回中國支援卡後方可獲安排保費退還)

### 索償手續

請於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

## 主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；受保人之任何不法行為
- 珠寶手飾、手提電話、古董、易碎物品、電子貨幣(包括八達通等)
- 任何受保前已存在之疾病或傷患；妊娠或分娩；愛滋病或性病
- 自殺、企圖自殺或故意自我傷害；心智或精神不正常
- 比賽、職業運動或受保人因參與該運動而可賺取收入或報酬
- 不保國家：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比里亞、蘇丹、敘利亞
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者

## 註

<sup>1</sup> 17歲以下或75歲以上之受保人，第2項「人身意外保障」的最高賠償額為HK\$300,000

<sup>2</sup> 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排

<sup>3</sup> 如需補領中國支援卡，將收取行政費HK\$100

此計劃由美安保險公司香港分行承保，並由其總代理美亞保險香港有限公司所安排。

本小冊子僅提供保單摘要，保單承保範圍請參照保單條文、條款及不保事項。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

## Unique Features

- No age limit.<sup>1</sup> Children traveling alone are allowed
- Cover for amateur sporting activities, such as bungee jump, scuba diving, skiing etc. without extra premium
- Unlimited benefit amount for Emergency Medical Evacuation and Repatriation of Remains
- No excess on all benefits
- Follow-up Medical Expenses in Hong Kong including Chinese Medical Practitioner treatments
- FREE cover for children below 17 without aggregate limit under the Family Plan
- Extended cover for home content while traveling
- Cover against epidemic, such as H1N1, Bird Flu, Dengue etc.
- Additional benefits for Compulsory Quarantine
- 24-hour Worldwide Emergency Assistance Services

- Single Trip Plan covers up to 182 days per trip with the group discount of
  - 15% discount for 10 individual plans or above
  - 25% discount for 20 individual plans or above
- Annual Plan for frequent travelers include:
  - FREE CHINA Assist Card
  - More savings for Family Plan covering unlimited number of children aged below 17
  - Special offers for corporate clients:
    - > Available to add or delete Insured Person during the policy period
    - > group discount
      - 10% discount for 5-10 units\*
      - 15% discount for 11-20 units\*
      - 25% discount for 21 units or above\*

\* 1 unit = 1 Individual Plan / 1 Family Plan

## Schedule of Benefits

Benefits	Maximum Benefit (HK\$)
<b>Section 1 – Emergency Medical Expenses and Assistance</b>	
1a. <b>Medical Expenses</b> Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey Cover Follow up Medical Expenses in Hong Kong within 6 months: <ul style="list-style-type: none"> <li>• HK\$1,000,000 for injury</li> <li>• HK\$100,000 for sickness</li> <li>• HK\$150 / day / visit up to maximum of HK\$1,800 for Chinese Medicine Practitioner</li> </ul>	\$1,000,000
1b. <b>Overseas Hospital Cash</b> Pay HK\$500 daily when Insured Person is hospitalized overseas	\$5,000
1c. <b>Emergency Medical Evacuation<sup>2</sup></b> Provide en-route medical care and transportation to another location for appropriate medical treatment	Unlimited
1d. <b>Repatriation of Remains<sup>2</sup></b> Arrange for the return of Insured Person's remains to Hong Kong	Unlimited
<b>Section 2 – Personal Accident<sup>1</sup></b>	
Cover the following arising from an accident <ul style="list-style-type: none"> <li>• Major burns, Permanent Total Disablement or Accidental Death</li> </ul>	
2a. <b>Accident while in a Common Carrier</b> Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or in an automobile.	\$1,200,000
2b. <b>Other Accidents</b> Accidents other than those listed in 2a.	\$600,000
<b>Section 3 – Compassionate Death Cash</b>	
Pay to Insured Person's estate in case the Insured Person dies during the Journey.	\$20,000

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## Section 4 – Journey Cancellation and Interruption

### 4a. Journey Cancellation

\$30,000

Reimburse for loss of basic tour fee and /or Accommodation paid in advance in the event of trip cancellation due to:

- Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion within 90 days before the departure date
- Witness summons or jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
- Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion or epidemic within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire, flood or natural disasters within 1 week before the departure date

### 4b. Journey Interruption

\$50,000

#### (1) Curtailment Expenses

Reimburse for the basic tour fee and/or Accommodation forfeited and/or additional Travel Ticket and/or Accommodation expenses incurred for Journey curtailment due to:

- Death, Serious Injury or Serious Sickness or hijacking of Insured Person or Close Business Partner
- Death, Serious Injury or Serious Sickness of Insured Person's Immediate Family Member or Traveling Companion
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters or epidemic

#### (2) Journey Re-arrangement

Reimburse for additional Travel Ticket and/or Accommodation expenses for the Journey re-routing due to sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters or epidemic at planned destination

#### (3) Compassionate Visit

Pay for additional Travel Ticket and/or Accommodation expenses for 1 adult Immediate Family Member to fly over or for 1 Travel Companion to stay behind in case of Insured Person's death, Serious Injury or Serious Sickness

#### (4) Travel Documents

Reimburse for replacement cost of lost travel documents and/or Travel Tickets and additional Travel Tickets and / or Accommodation expenses incurred as a direct result of robbery, burglary or theft

#### (5) Compulsory Quarantine

Reimburse for the amount of pro-rated basic tour fee and/or Accommodation forfeited after the commencement of the Journey where the Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection

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## Section 5 – Child Guard

\$30,000

Pay for additional Accommodation and/or Travel Ticket for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child(ren) aged below 15 back to Hong Kong in the event of Insured Person's death or overseas hospitalization due to Serious Injury or Serious Sickness

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## Section 6 – Personal Effects

### 6a. Baggage and Personal Effects

\$20,000

Pay for loss of or damage to Insured Person's baggage, clothing and personal effects

Sub-limit per article / pair / set of articles: HK\$2,000

Sub-limit for lap-top computer: HK\$10,000

### 6b. Personal Money

\$2,000

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of theft, robbery or burglary

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## Section 7 – Delay Coverage

### 7a. Travel Delay

\$3,000

If the Common Carrier in which Insured Person has arranged to travel is delayed and caused directly by:

- Inclement weather, natural disasters, hijack, equipment failure or strike by the employees of the Common Carrier

Insured Person will be either

(i) pay HK\$250 for the first full 5 hours, then HK\$500 for each following full 10 hours of delayed. Either departure or arrival delay can be claimed for the same delayed Common Carrier

or

(ii) reimbursed the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the time of check-in

### 7b. Baggage Delay

\$500

Pay HK\$500 for full 10 hours of Insured Person's baggage delayed due to misdirection in delivery by the Common Carrier

## Section 8 – Personal Liability

\$2,000,000

To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence

## Section 9 – Loss of Home Contents

\$10,000

Reimburse for the loss or damage to household contents in Insured Person's Hong Kong Primary Residence as a direct result of burglary

## Section 10 – Travel Guard Assistance Services

Included

## Section 11 – China Assist Card (For Annual Plan only)<sup>3</sup>

Included

Provide hospital guarantee admission deposit service in Mainland China

## Plan Type

	Single Trip Plan	Annual Plan
No. of trip per policy	One	Unlimited
Trip Duration	Maximum 182 days	Maximum 90 days per trip
Age Limit	Individual Plan: No age limit Family Plan : Legally married couple and unlimited number of children aged below 17 Insured Person aged 80 or above, the Maximum Benefit will be HK\$300,000 under Section 2 (Personal Accident) whilst 50% for all other sections	Individual Plan : Aged 17-70 Family Plan : Legally married couple aged 17-70 and unlimited number of children aged below 17
Nationality	No nationality limitation except People's Republic of China passport holder who travel to or within Mainland China	Insured Person must be Hong Kong residents
Itinerary	Itinerary must include Hong Kong or the full travel arrangements must be made and paid in Hong Kong	Journey must be commenced from Hong Kong



## Important Notice

### Purpose of Trip

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty)

### Policy Cancellation

No refund of premium is allowed once the policy has been issued

### Duplicate Coverage

If the Insured Person is covered under more than 1 comprehensive voluntary travel insurance policies underwritten by American Home Assurance Company, Hong Kong Branch and for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

### Annual Plan for Corporate Client as Policyholder

Staff replacement is allowed for a corporate client. The premium will be charged or refunded on a pro-rata day basis for addition or deletion of insured staff provided that the CHINA Assist Card has been returned

### Claims Procedure

Obtain, complete and return a claim form together with all relevant supporting documents within 30 days of the incident

## General Exclusions Include

1. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government of military power; any illegal or unlawful acts
2. Jewelry or accessories, mobile phone, antique, fragile article, plastic money (including Octopus cards etc.)
3. Any pre-existing condition; pregnancy or childbirth; AIDS or sexually transmitted disease
4. Suicide or attempted suicide or intentional self-injury; mental or nervous disorders
5. Competition, engaging in a professional capacity in any sport where the Insured Person would or could earn income
6. Excluded Countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
7. Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

## Footnotes

<sup>1</sup> For Insured Person aged below 17 or over 75, the Maximum Benefit will be HK\$300,000 under Section 2 (Personal Accident)

<sup>2</sup> Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

<sup>3</sup> HK\$100 administration fee will be charged for the loss and replacement of CHINA Assist Card

This Insurance is underwritten by American Home Assurance Company, Hong Kong Branch and arranged by its general agent, Chartis Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Coverage should be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.

## 單次計劃保費表 Premium Table of Single Trip Plan (HK\$)

保障期 Period of Insurance	個人計劃 Individual Plan	家庭計劃 Family Plan
1-3 日Day(s)	\$119	\$238
4 日Days	\$159	\$318
5 日Days	\$189	\$378
6 日Days	\$229	\$458
7 日Days	\$249	\$498
8 日Days	\$269	\$538
9 日Days	\$289	\$578
10 日Days	\$309	\$618
11 日Days	\$339	\$678
12 日Days	\$379	\$758
13 日Days	\$398	\$796
14 日Days	\$425	\$850
15 日Days	\$445	\$890
16-18 日Days	\$485	\$970
19-22 日Days	\$518	\$1,036
23-27 日Days	\$550	\$1,100
28-31 日Days	\$620	\$1,240
每增一星期 Each Additional Week	\$140	\$280

## 全年計劃保費表 Premium Table of Annual Plan (HK\$)

保障期 Period of Insurance	個人計劃 Individual Plan	家庭計劃 Family Plan
全年 Annual	\$1,800	\$3,500