



Gold WasteWise
金銀寶



ISO 9001



MSIG

MSIG Insurance (Hong Kong) Limited

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澳門分公司

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For more information, please call us on **3122 6922** (Hong Kong)

/ **923 329** (Macau) or contact your Insurance Representative at:

詳情請致電**3122 6922** (香港) / **923 329** (澳門)

或您的保險代理 / 經紀：



**Business or leisure travel
with peace of mind**
公幹旅遊 安心無憂

MSIG

**Annual Travel Insurance
全年旅遊保障計劃**



ANNUAL TRAVELSURANCE 1.1

The Perfect Single & Family Plans for Business or Leisure Travellers
In today's business environment, with the whole world just one global village, travel is more necessary than ever no matter for business or leisure. A travel insurance plan to protect yourself during travel is absolutely vital. Annual TravelSurance 1.1 provides convenience, savings and complete annual cover for you as a frequent traveller.

Product Highlights

With multiple attractive benefits, this plan gives you comprehensive protection with convenience and savings so you can enjoy every moment of your trip.

- **Full Year Protection with Unlimited Trips**

Cover unlimited times of business or leisure travel of up to 90 days per trip throughout the year.

- **Medical Expenses with Hospital Cash**

Provide medical treatment expenses and inpatient hospital cash due to sickness or bodily injury abroad

- **24-hour Worldwide Travel Assistance Services**

Provide travel assistance services including emergency medical evacuation, deposit guarantee for hospital admission, etc.

- **Full Cover for Various Amateur Sports Activities**

Including winter sports, bungee jumping, horse riding, water skiing, scuba diving, hot-air ballooning and other aquatic sports.

- **No Benefits Deductible**

- **Extensive Protection Against Personal Accident & Personal Liability**



“ Enjoy up to **25%** off premium discount for enrolling the Family Plan! ”

Convenience And Savings For You

Besides offering comprehensive protection, the efficiency of the Annual TravelSurance 1.1 equals added convenience and extra savings for you.

- One-time insurance arrangement for an unlimited number of journeys.
- Reduces paperwork and increases productivity, since there is no need to reactivate insurance every time.
- Gives you the benefit of economies of scale as it covers unlimited travel for an affordable, fixed premium.

Your Benefits At a Glance

Benefits	Coverage	Maximum Benefits Payable (HK\$)
Section 1 - Personal Accident		
Personal Accident	<ul style="list-style-type: none"> Pays 100% of the sum insured in the event of accidental death or permanent total disablement; or loss of two limbs or of both eyes; or permanent total loss of speech and hearing. Pays 50% of the sum insured in the event of loss of one limb or one eye; or permanent total loss of speech or hearing. <p>Higher cover limits of sum insured are also available at: Class C : HK\$ 2,000,000, Class D : HK\$ 3,000,000, Class E : HK\$ 4,000,000, Class F : HK\$ 5,000,000</p>	Class A : 500,000 Class B : 1,000,000
Section 2 - Medical Expenses		
Medical Expenses	<ul style="list-style-type: none"> Pays for necessary medical treatment expenses and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad. Pays for follow-up medical expenses within 3 months after arrival in Hong Kong up to HK\$100,000 including boneseeters' fees up to HK\$150 per visit and up to HK\$1,500 in total. 	1,000,000
Hospital Cash	<ul style="list-style-type: none"> Pays HK\$500 per day up to HK\$5,000 in total when you are hospitalised as an inpatient due to bodily injury or sickness when abroad. 	5,000
Section 3 - Trip Cancellation		
Cancellation & Curtailment	<ul style="list-style-type: none"> Reimburses expenses of unused travel and accommodation if your trip is cancelled or curtailed due to bodily injury, sickness or death of you, your immediate family members, fiancé(e) or close business partner; residential fire or flooding; jury services, witness summons or compulsory quarantine of you, or if you decide to cancel your trip due to adverse weather conditions, strike, industrial action, riot, mechanical breakdown or derangement of the public transport which results in delay in departure from Hong Kong for not less than 24 hours. 	30,000
Replacement Employee	<ul style="list-style-type: none"> Reimburses transport costs of sending an employee overseas to replace the insured person who needs to be repatriated to Hong Kong due to bodily injury or sickness. The maximum amount payable will not exceed an economy class air ticket. 	20,000
Section 4 - Trip Delay		
Travel Delay	<p>Pays for necessary accommodation and refreshment expenses if:</p> <ul style="list-style-type: none"> public transport is delayed by 12 hours as a result of strike or other industrial action, riot, hijack, adverse weather conditions, mechanical breakdown or derangement of the public transport or your trip is delayed due to bodily injury, sickness or death of you, your immediate family members, fiancé(e) or close business partner travelling with you abroad. 	3,500
Missed Departure	<ul style="list-style-type: none"> Reimburses additional transport expenses incurred in reaching your planned destination if you miss your departure as the direct result of the failure of public transport to get you to the departure port or airport due to strike or other industrial action, riot, hijack or adverse weather conditions. 	15,000
Delay Due to Loss of Passport	<ul style="list-style-type: none"> Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad. 	2,000
Delay Due to Hijack	<ul style="list-style-type: none"> Pays HK\$500 for each day that you are prevented from reaching your scheduled destination through hijack of the aircraft in which you are travelling. 	2,500
Section 5 - Baggage and Personal Money		
Loss of Baggage	<ul style="list-style-type: none"> Pays for accidental loss of or damage to personal baggage (The maximum cover for any single article, pair or set of articles is HK\$3,000 and the overall limit for valuables or sports equipment is HK\$10,000). If the articles are not more than 1 year old at the time of an accident, you will be compensated for the new purchase value. 	25,000
Delay of Baggage	<ul style="list-style-type: none"> Pays for the cost of emergency purchase of essential items if your baggage is delayed for more than 12 hours on the outward journey. 	1,500
Loss of Documents or Samples	<ul style="list-style-type: none"> Reimburses the cost of replacing business records, documents or samples which have been lost or damaged (The maximum cover for any one article is HK\$1,000). 	2,500
Loss of Personal Money	<ul style="list-style-type: none"> Pays for the accidental loss of cash or travellers' cheques. Reimburses the replacement cost of HK identity card, credit card, driving licence, travel tickets, hotel vouchers or passport. Covers the loss of travellers' cheques and foreign currency purchased in respect of the journey for up to 72 hours before the planned departure time in HK due to theft or burglary. 	3,000

Benefits	Coverage	Maximum Benefits Payable (HK\$)
Section 6 - Personal Liability		
Personal Liability	<ul style="list-style-type: none"> Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property. 	2,500,000

Section 7 - Rental Vehicle Excess		
Rental Vehicle Excess Cover	<ul style="list-style-type: none"> Pays an excess which you become liable to pay under the agreement with a licensed rental company for loss of or damage to the vehicle that you rent. 	5,000

Additional Benefits		
No Excess	<ul style="list-style-type: none"> No excess is required for all benefits. 	Covered
Full Amateur Sports Cover	<ul style="list-style-type: none"> Offers full cover for amateur sports including winter sports, water skiing, scuba diving, bungee jumping, horse riding, hot-air ballooning, rafting, sailing and windsurfing, without additional premiums. 	Covered
24-hour Worldwide Travel Assistance Services	For an emergency, please call our 24-hour emergency hotline immediately to obtain the following assistance services: <ul style="list-style-type: none"> 24-hour worldwide emergency medical evacuation and repatriation after treatment. Deposit guarantee for hospital admission. Hospital Interpreter Services in respect of hospital confinement abroad (up to HK\$800 per day and up to HK\$4,000 per event). Emergency Rerouting, Legal Assistance, Compassionate Visit, Children Escort Arrangements, Travel Information, etc. 	2,000,000 40,000 4,000 Covered
Automatic Extension of Cover	<ul style="list-style-type: none"> Cover is automatically extended free of charge up to 14 days in the event of delays due to unforeseen events covered under Trip Delay Section (Travel Delay, Missed Departure, Delay Due to Loss of Passport, Delay Due to Hijack). Covers is automatically extended free of charge up to 30 days in the event of delays due to bodily injury/sickness covered under Medical Expenses section. 	Covered Covered

Gold Plan covers all Sections. Silver Plan covers Section 1 and 2 only. An additional premium of HK\$150 will be charged for each additional section. All "Additional Benefits" are applicable to Gold and Silver Plans.

Annual Premium Table (HK\$)

Individual Plan

Class	Personal Accident Sum Insured (HK\$)	Gold Plan Premium-Full Cover (HK\$)	Silver Plan Premium-Basic Cover (HK\$)
A	500,000	1,250	900
B	1,000,000	1,500	1,200

Family Plan

Class	Personal Accident Sum Insured (HK\$)	1 Adult (Father / Mother) & Children	2 Adults (Parents) & Children
		Gold Plan Premium-Full Cover (HK\$)	
A	500,000	1,875	3,125
B	1,000,000	2,250	3,750

* Family Plans are only applicable to the Full Cover of Gold Plan.

Important Notes

- Age Limit : 6 weeks old to 65 years of age.
- The maximum period of each journey is 90 days. Number of trips per year is unlimited.
- The children benefits of family plan apply only to any Insured aged above 6 weeks and under 16. Child aged below 12 must be accompanied by a parent or guardian.
- Each trip should be a round-trip commencing from Hong Kong.
- For those aged below 16, the maximum indemnity will be limited to HK\$150,000 per person under Section 1 (Personal Accident). For all Insureds aged below 16, the total maximum indemnity will be limited to HK\$450,000 under Section 1 (Personal Accident) and HK\$500,000 under Section 2 (Medical Expenses).
- Cover does not begin until the proposal form has been accepted and premium paid, except as provided in writing by MSIG Insurance (Hong Kong) Limited.
- We shall not be liable for any claims arising from manual work undertaken during your trips.



ANNUAL TRAVELSURANCE 1.1 PROPOSAL FORM 「全年旅遊保險1.1」投保書

H457INEW04-08/05-09/RK
EXTCGU1-1BPlease complete the following sections in **ENGLISH** using **block letters** and tick the box(es) as appropriate. 請以英文正楷填寫下列部份，並於適當的空格內加上 符號，以作選擇。

Personal Details of Proposer 投保人個人資料 (*Please delete if appropriate. *請刪除不適用項目)

Type of Proposer: Individual 私人 Employer 僱主 Name of Proposer (Mr. / Mrs. / Ms.): 投保人姓名 (先生 / 太太 / 女士): Surname 姓 Given Name 名

Sex: M 男 F 女 Date of Birth: (D) 日 (M) 月 (Y) 年 Marital Status: Single 單身 Married 已婚

For proposer as employer, please fill in the company name:

如屬僱主，請填寫公司名稱:

Correspondence Address: Flat / Room* 室 / 單位* Floor 樓 Block 座 Building 大廈 HKID / Passport No.*: 香港身份證 / 護照號碼*

Estate Name / No. & Street Name / Lot. No.*
屋苑名稱 / 街名及門牌 / 地段*

District 地區

HK / KLN / NT*
香港 / 九龍 / 新界*

E-mail Address: 電郵地址: Tel No.: 電話號碼: Home 住宅 Office 辦公室 Mobile 手提

Plan Type & Details 投保計劃及資料 (Please tick as appropriate. 於適當方格加 號)

Individual Plan 個人計劃			
Class 級別	Personal Accident Sum Insured* (HK\$) 人身意外保障投保額 (港幣 / 元)	Gold Plan Premium - Full Cover (HK\$) 金計劃保費 - 全面保障 (港幣 / 元)	Silver Plan Premium - Basic Cover (HK\$) 銀計劃保費 - 基本保障 (港幣 / 元)
A	500,000	1,250	900
B	1,000,000	1,500	1,200
C	2,000,000	2,000	1,500
D	3,000,000	2,500	1,850
E	4,000,000	3,000	2,300
F	5,000,000	3,500	2,800

* The higher cover limits of sum insured are also categorized into the following classes for the proposer's selection:
* 如需增大投保額，本公司亦設有以下賠償等級，以供投保人選擇：

Family Plan 家庭計劃			
Class 級別	Personal Accident Sum Insured (HK\$) 人身意外保障投保額 (港幣 / 元)	1 Adult (Father / Mother) & Children 1位成人 (父 / 母) 及子女	2 Adults (Parents) & Children 2位成人 (父母) 及子女
A	500,000	1,875	3,125
B	1,000,000	2,250	3,750

* Please refer to the following table and specify relevant codels of Insured Person(s) (e.g. *1,2,3,4... etc.)
請參考下表，列出投保該計劃之受保人編號 (例如 *1,2,3,4... 如此類推)

Description of Insured Person(s) (If space is insufficient, please attach extra sheet for submission)

受保人個人資料 (如空間不足，請另加紙張填寫附夾)

Insured Person(s) 受保人						
Code* 編號	Name 姓名	Sex 性別	HKID / Passport No. 香港身份證 / 護照號碼	Date of Birth(D/M/Y) 出生日期(日/月/年)	Occupation 職業	Country of Residence* 原居地*
1						
2						
3						
4						

* 24-hour Worldwide Assistance Service is effective outside the Country of Residence. Country of Residence will be regarded as Hong Kong unless otherwise specifically mentioned in the Proposal Form by the insured and specifically endorsed in the Schedule of the Policy by MSIG Insurance (Hong Kong) Limited.

* 24小時全球支援保障的服務範圍只限於受保人原居地以外的地方。除非投保人在投保書內作出有關原居地的聲明，而該等有關聲明亦已於本公司保單之承保表內註明，否則原居地即指香港。

* Please provide details of beneficiary(s) (if necessary) in a separate "Beneficiary Form".

* 如需指明受益人，請填寫有關之「受益人表格」。

Insurance Coverage Period 保障期限 (Both dates inclusive. 首尾兩天包括在內)

Form: (D) (M) (Y) To: (D) (M) (Y)
由: 日 月 年 至: 日 月 年

Insurance History 過往投保記錄

If you have previously taken out annual travel insurance, please name the Insurer:

如你過往曾購買全年的旅遊保險，請提供保險公司名稱:

Have any of the Insured Person(s) made previous travel claims? Yes 有 No 無
受保人過往有否任何就旅遊保險提出索償?

If yes, please give details over past three years:

如有，請提供過去三年內之索償詳情:

Date of Accident (D / M / Y) 意外發生日期 (日/月/年)	Nature of Claim 索償性質	Amount of Claim 索償金額

Has any insurer refused to offer you travel insurance or added special terms? Yes 有 No 無
曾否有保險公拒絕您投保或需於保單內加入特別條款?

If yes, please give details:

如有，請提供詳情:

Have you ever been convicted of any offence involving dishonesty, fraud, violence, criminal damage, arson, drugs or is any prosecution pending? Yes 有 No 無
你有否就不誠實、欺詐、暴力侵犯、刑事毀壞、縱火、毒品等犯法行為被判罪名成立? 現時是否有待決的檢控程序?

If yes, please give details:

如有，請提供詳情:

Payment Instruction & Authorization 支付保費方法與授權

Choose the payment method you want (Tick one box only)

Visa MasterCard 萬事達 Cheque 支票
(Please make your cheque payable to "MSIG Insurance (Hong Kong) Limited" 劃線支票抬頭請填寫「MSIG Insurance (Hong Kong) Limited」)

Credit Card Account Number (Accept credit card in HK currency only) 信用卡賬戶號碼 (只接受港幣信用卡戶口)
Expiry Date 有效期至
MM (月) YY (年)

Issuing Bank 發卡銀行 HKID No. 香港身份證號碼
Name of Cardholder 持卡人姓名

I hereby authorize MSIG Insurance (Hong Kong) Limited to charge the total premium for the policy to my credit card account for this insurance. 本人授權MSIG Insurance (Hong Kong) Limited從本人信用卡戶口內支取本保單之保費總額。

Cardholder's Signature 持卡人簽署
(Signature should correspond to the specimen signature of the above credit card account. 簽署必須與上述信用卡戶口式樣相同。)
Date (D) (M) (Y)
日期 日 月 年

Warranty:

- a) At the time of completing the proposal, each and every person seeking to be insured warrants that:
a) He/She is in good health and free from physical defects, infirmity or illness or recurring illness.
b) To the best of his/her knowledge and belief, all persons on whose health this insurance applies are well.
c) He/She is not travelling against the advice of any medical practitioner or for the purpose of obtaining medical treatment.
d) He/She is unaware of any circumstance which is likely to lead to the cancellation or curtailment of the journey.
e) He/She has authorised the Proposer to complete the Proposal on his/her behalf.
- 保證條款:
於投保時每名受保人一概保證:
a) 他 / 她本人身體健康及體格健全，現時無疾病或間歇性復發的疾病。
b) 據他 / 她本人所知並確信，所有受本保單保障之受保人均為身體健康。
c) 他 / 她本人的行程並非有違註冊醫生的勸告，而外遊的目的並非為接受治療。
d) 據他 / 她本人所知，並沒有受任何將會引致取消行程或行程延誤的情況。
e) 他 / 她本人已授權投保代人代 / 她本人填寫投保書。

Declaration: I/We declare that the information given above is true and correct to the best of my/our knowledge and believe that all material facts affecting the assessment of this application have been disclosed. I/We understand that this application will not become effective until this Proposal has been accepted by MSIG Insurance (Hong Kong) Limited (hereunder called "MSIG") and agree that this Proposal should be the basis of the contract between me/us and MSIG.
聲明: 本人 (等) 聲明在本投保書內填報的資料，根據本人 (等) 所知全部正確無訛，並確信已把所有足以影響風險評估的事實列出，本人 (等) 明白本投保書獲MSIG Insurance (Hong Kong) Limited接納後，保險始正式生效，並且同意本投保書作為本人 (等) 與貴公司的合約基礎。

Signature of proposer on behalf of all persons to insured
投保人代表所有受保人簽署

Date (D) (M) (Y)
日期 日 月 年

Agent / Broker Stamp
保險代理經紀印鑑

IMPORTANT NOTE: This document is not a policy of insurance. Please refer to the Annual TravelSurance 1.1 Policy (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.
注意事項: 本小冊子並非保單，有關條款細則及不承保範圍，請參閱「全年旅遊保險1.1」保單 (於接納您的投保書後奉上)。