



QNECT








Travel Insurance Revamp

Version: May 2021

| | |
|--|--------------------|
| Product Key Features | <u>P.3</u> |
| Product Changes | <u>P.5</u> |
| Changes of Product Structures | <u>P.6</u> |
| Changes of Product Coverage and Benefits | <u>P.9</u> |
| Changes of Commission | <u>P.12</u> |
| Comparison of Premium Tables..... | <u>P.13</u> |
| Changes on User Interface | <u>P.17</u> |
| Changes of B2B Qnect User Interface | <u>P.18</u> |
| Changes of B2C Travel Insurance User Interface | <u>P.19</u> |
| Frequently Asked Questions (FAQ) | <u>P.21</u> |











Product Key Features

Product Key Features








| | Single Trip Travel | Annual Travel |
|--|--|----------------------|
|  <p>Medical Expenses cover Fulfill the ATB (HK & Singapore) Singapore Government's requirement of minimum medical insurance cover: S\$30,000</p> | Up to HK\$1,000,000 | Up to HK\$3,000,000 |
|  <p>Lowest time excess for delay benefits</p> | <p>6 hours (For Silver and Gold plan)</p> | 5 hours |
|  <p>Premium discount for a group of 2 or more individuals (adult only)</p> | <ul style="list-style-type: none"> 5% off : For a group of 2 to 9 adults 10% off : For a group of 10 or more adults <p>(All adult traveling companions must under a same policy)</p> | |
|  <p>Cover throughout the journey from departure from home until return to home</p> |  | |
|  <p>Automatic extension for involuntarily delay</p> | 14 days | |
|  <p>No Claim Discount</p> | Not Applicable | Up to 15% off |

Product Changes

Changes of Product Structure

| | | New Product (On or after 16 May 2021) | | Old Product (Before 16 May 2021) | | |
|---|---------|---|---|----------------------------------|---|---|
| 1. Classes of Plan | | Single Trip Travel | Annual Travel | | Single Trip Travel | Annual Travel |
|  | Bronze |  | | Value (B2C Only) |  | |
| | Silver |  |  | Prime |  |  |
| | Gold |  |  | Optimum |  |  |
| | Diamond | |  | Esteem |  |  |
| | | | | | | |

Changes of Product Structure

| | New Product (On or after 16 May 2021) | Old Product (Before 16 May 2021) |
|---|--|--|
| 2. Destination  | China, Asia, Worldwide <p>The premium rating for China plan and Asia plan are the same at the moment, while premium for Worldwide plan will be higher to reflect the higher risk exposure of the region. Please refer to the premium table to find out more. Please refer to the Premium table for more details.</p> | Worldwide |
| 3. Insured Person  | <p>A new insured person type “Senior” is added:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>Adult (Age 18+)</p>  </div> <div style="text-align: center;"> <p>Child (Age below 18)</p>  </div> <div style="text-align: center;"> <p>Senior* (Age 70+)</p>  </div> </div> <p>* For any insured person above 70 years of age, Medical Expenses are subject to 50% of sum insured. * Senior cover may vary from the Adult cover for some benefit items. Please refer to the summary of benefits for details.</p> | <p>Only 2 types of insured person:</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>Adult (Age 18+)</p>  </div> <div style="text-align: center;"> <p>Child (Age below 18)</p>  </div> </div> |
| | <p>For any insured person above 75 or below 18 years of age. Accidental Death or Permanent Disablement Benefits and Second or Third Degree Burn are subject to 50% of sum insured. Double indemnity for Accidental Death or Permanent Disablement on Common Carrier is not applicable.</p> | |

Changes of Product Structure

New Product (On or after 16 May 2021)

Old Product (Before 16 May 2021)

4. Plan Type

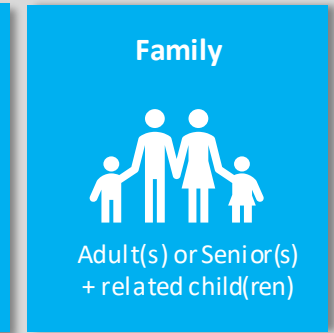
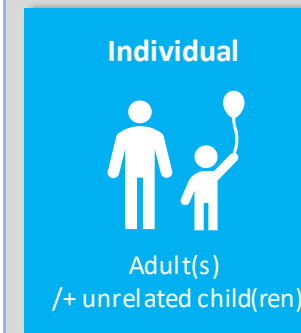


The plan types are redefined into 2 groups:





- No Family plan: Simplify Family Plan structure and charge by simply Adult and Children Rate
- The insured children must be traveling with relatives under the “Individual & Children” plan. If the insured child is not related to any insured adult/senior travelers, he or she will be charged for “Individual” plan.
- * Definition of Related Children:
 - For Single trip – Related children mean the Insured Person’s children, grandchildren, wards of court, siblings, cousins, nephews or nieces
 - For Annual travel – Insured Person’s children or wards of court only

3 types of plan:



Changes of Product Coverage & Benefits

| | | New Product (On or after 16 May 2021) | Old Product (Before 16 May 2021) |
|---|--|---|--|
| (5) Top Ups Options  | | <ul style="list-style-type: none"> For Single Trip : Cruise Voyage only For Annual Travel : China Network Hospital Admission Guarantee only | <p>For Single Trip: Golfing, Snow Sports, Cruise Voyage, Rental Vehicle Extension, Special Events, Trip Cancellations and Curtailment</p> <p>For Annual Trip: Snow Sports, Cruise Voyage, Rental Vehicle Extension, Trip Cancellation and Curtailment Expansion, Business Package, China Network Hospital Admission Guarantee only</p> |
| (6) Extension of Coverage  | Serious Injury or Sickness means: | Definition of Serious Injury or Sickness changes to unfit for travel | Dangerous to life and hospital confinement is required |
| | Baggage | Includes Sunglasses | Excludes Sunglasses |
| | Local follow-up Medical Expenses for Infectious Disease without medical consultation overseas: | Not Covered | But diagnosed within 7 days |
| | Automatic Extension of Period of Insurance up to: | 14 Days | 10 Days |

Changes of Product Coverage & Benefits

7. Changes of Terms




| | New Product (On or after 16 May 2021) | Old Product (Before 16 May 2021) |
|--|--|---|
| | <p>Definitions of Infectious or Contagious Diseases:</p> <p>“Infectious or Contagious Disease” means any diseases capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.</p> | <p>Definition of Infectious Diseases:</p> <p>Infectious Diseases shall mean any outbreak of disease spreading to the level of epidemic or pandemic as declared by the World Health Organization (WHO)</p> |
| | <p>Excluding Infectious or Contagious Diseases which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO)</p> | <p>No Exclusion on Infectious Diseases</p> |
| | <p>Cap at 50% of sum insured for Insured Person aged over 70</p> | <p>Medical Expense no limitation on overaged</p> |
| | <p>Rental Vehicle Excess excluding the non-operation charges (NOC) that the Insured Person is liable to pay to vehicle rental provider to cover loss of earnings incurred during period of rental vehicle repair for any loss and/or damages.</p> | <p>Rental Vehicle Excess doesn't mention exclusion on non-operation charges (NOC)</p> |
| | <p>Trip Cancellation / Trip Curtailment excluding any loss of expense related to Government's regulation, control or act.</p> | <p>Trip Cancellation / Trip Curtailment doesn't mention exclusion on loss of expense related to Government's regulation, control or act.</p> |

Changes of Product Coverage & Benefits

| | | New Product (On or after 16 May 2021) | Old Product (Before 16 May 2021) |
|---|---|--|--|
| 8. Removal of Coverage  | Loss / Damage of Mobile | Covered by the highest plan (Diamond Plan) of Annual Travel | Covered by all plan types of Annual Travel |
| | Travel Delay and Baggage Delay | Covered by (Silver and Gold Plan) of Single Trip Travel and all plan types of Annual Travel | Covered by all plan types of Single Trip Travel |
| | Miscellaneous benefits E.g. Intensive Care Unit Allowance, Mugging, Funeral Expenses, Unauthorised Use of Credit Card, etc. Please refer to the brochure for more details. | Not Covered | Covered by all plan types of Single and Annual Travel |
| 9. Change of Benefit Limits  | | For Gold Plan (replacing the Superior Plan): <ul style="list-style-type: none"> Reduce Travel Delay cash allowance to \$250 per 6 hrs, \$2,500 max Reduce Baggage sub-limit for Laptop to \$6,000 Reduce Trip Cancellation/ Trip Curtailment to \$30,000 | |

Changes of Commissions

| | | New Product (On or after 16 May 2021) | Old Product (Before 16 May 2021) |
|---|-------------------------|--|-------------------------------------|
| (9) Agent Commissions  | For B2C Travel Product: | 28% | 28% |
| | For Single Trip Travel: | 28% | 28% |
| | For Annual Travel: | 30% | 35% |

If Insured Person contracted COVID-19 after he/she had been vaccinated with at least one vaccine, extend to cover:



Medical Expenses

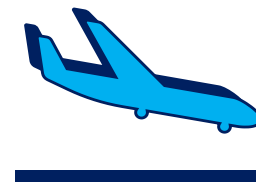
- a) Up to a maximum of HK\$1,000,000 or benefit payable as specified in the Table of Benefits; whichever is lesser
- b) Extends to cover medical expenses related to COVID-19 an Insured Person contracted in the course of a Journey if no medical treatment outside Hong Kong occurred, subject to a Registered Medical Practitioner diagnosing COVID-19 within fourteen (14) calendar days after an Insured Person's returning to Hong Kong.



Hospital or Quarantine Allowance



Trip Cancellation



Trip Curtailment

Comparison of Premium Tables - Single Trip

New Product (On or after 16 May 2021)

| Policy Type | Plan | 0 | | | 1 | | | 2 | | |
|--------------|----------|--------|--------|-------|--------|--------|-------|-------|--------|-------|
| | | Bronze | | | Silver | | | Gold | | |
| Single | PlanName | Adult | Senior | Child | Adult | Senior | Child | Adult | Senior | Child |
| Asia / China | 1 | 61 | 61 | 18 | 100 | 100 | 30 | 121 | 121 | 36 |
| | 2 | 61 | 61 | 18 | 118 | 118 | 35 | 156 | 156 | 47 |
| | 3 | 61 | 61 | 18 | 131 | 131 | 39 | 187 | 187 | 56 |
| | 4 | 75 | 75 | 23 | 150 | 150 | 45 | 212 | 212 | 64 |
| | 5 | 85 | 85 | 26 | 162 | 162 | 49 | 241 | 241 | 72 |
| | 6 | 108 | 108 | 32 | 190 | 190 | 57 | 301 | 301 | 90 |
| | 7 | 120 | 120 | 36 | 208 | 208 | 62 | 329 | 329 | 99 |
| Worldwide | 1 | 70 | 70 | 21 | 115 | 115 | 35 | 140 | 140 | 42 |
| | 2 | 70 | 70 | 21 | 136 | 136 | 41 | 179 | 179 | 54 |
| | 3 | 70 | 70 | 21 | 150 | 150 | 45 | 215 | 215 | 65 |
| | 4 | 86 | 86 | 26 | 172 | 172 | 52 | 244 | 244 | 73 |
| | 5 | 98 | 98 | 29 | 186 | 186 | 56 | 277 | 277 | 83 |
| | 6 | 124 | 124 | 37 | 219 | 219 | 66 | 346 | 346 | 104 |
| | 7 | 138 | 138 | 41 | 239 | 239 | 72 | 378 | 378 | 113 |

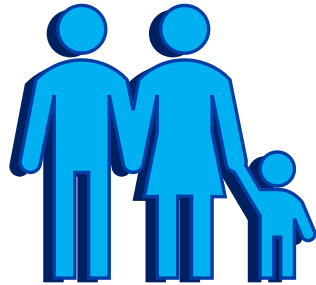
Old Product (Before 16 May 2021)

| NO. OF DAYS 日數 | PRIME 優秀 | | | ESTEEM 尊尚 | | | OPTIMUM 極致 | | |
|-------------------|------------------|-----------------------------------|--------------|------------------|-----------------------------------|--------------|------------------|-----------------------------------|--------------|
| | INDIVIDUAL 個人 | INDIVIDUAL & CHILDREN 個人及子女 | FAMILY 家庭 | INDIVIDUAL 個人 | INDIVIDUAL & CHILDREN 個人及子女 | FAMILY 家庭 | INDIVIDUAL 個人 | INDIVIDUAL & CHILDREN 個人及子女 | FAMILY 家庭 |
| 1 | 99 | 173 | 272 | 123 | 215 | 338 | 185 | 324 | 509 |
| 2 | 117 | 205 | 322 | 158 | 277 | 435 | 237 | 415 | 652 |
| 3 | 129 | 226 | 355 | 189 | 331 | 520 | 287 | 502 | 789 |
| 4 | 148 | 259 | 407 | 215 | 376 | 591 | 333 | 583 | 916 |
| 5 | 168 | 294 | 462 | 244 | 427 | 671 | 385 | 674 | 1,059 |
| 6 | 196 | 343 | 539 | 285 | 499 | 784 | 458 | 802 | 1,260 |
| 7 | 226 | 396 | 622 | 329 | 576 | 905 | 536 | 938 | 1,474 |

- No Family plan: Simplify Family Plan structure and charge by simply Adult and Children Rate
- The insured children must be traveling with relatives under the “Individual & Children” plan. If the insured child is not related to any insured adult/senior travelers, he or she will be charged for “Individual” plan.

* For the detailed product terms and conditions, please refer to the new product brochure and policy documents.

Premium Comparison Example - B2C Single Trip Travel Product



- Travelers: Parents & 1 Daughter
- Destination: Japan
- No. of travel days: 5 days

| | New Product (On or Before 16 May 2021) | | | Old Product (Before 16 May 2021) | | |
|-------------------------|--|--------|-------|----------------------------------|-------|--------|
| Premium (HKD) | Bronze | Silver | Gold | Value | Prime | Esteem |
| | 187.5 | 356.8 | 529.9 | 256.0 | 462.0 | 671.0 |
| *Flat Rate after 14days | | | | | | |

Comparison of Premium Tables - Annual Travel



New

Premium Table (per head) (HK\$)

| Geographic Limit | Basic Cover | | | | | | Top-up | |
|------------------|-------------|-----------|-------|-----------|---------|-----------|--|-----------|
| | SILVER | | GOLD | | DIAMOND | | China Network Hospital Admission Guarantee | |
| | Asia | Worldwide | Asia | Worldwide | Asia | Worldwide | Asia | Worldwide |
| Adult | 1,488 | 1,750 | 2,168 | 2,550 | N.A | 4,500 | 210 | 210 |
| Child | 477 | 525 | 651 | 765 | N.A | 1,350 | | |

Existing

Premium Table (HK\$)

| | PRIME | ESTEEM | OPTIMUM |
|-----------------------|-------|--------|---------|
| Individual (per head) | 1,450 | 2,250 | 4,400 |
| Individual & Children | 1,813 | 2,813 | 5,500 |
| Family | 2,900 | 4,500 | 8,800 |

Changes on User Interfaces

| After Change | |
|--------------|---|
| Quote Page | Major Destination* <input type="text" value="Asia"/> ⓘ |
| | Cover Type <input type="text" value="Single Trip Travel"/> |
| | One Way Cover* <input type="text" value="No"/> ⓘ |
| | Duration (days) <input type="text" value="2"/> |
| | Adult(s) (age 18-69)* <input type="text" value="1"/> |
| | Senior(s) (age 70+)* <input type="text" value="0"/> |
| | Child(ren) (age below 18)* <input type="text" value="1"/> |
| | Child(ren) related to the above Adult/Senior* <input type="text" value="Yes"/> ⓘ |
| | Plan Type* <input type="text" value="Individual & Children"/> ⓘ |
| | Top Ups ⓘ <i>We have suggested some Top Up covers for this trip. You may add or de-select any Top Ups, as required</i> |

Cruise Voyage

After the changes,

- User only needs to choose the destination from 3 options : China, Asia and Worldwide, rather than selecting from a long country list.
- User needs to fill up the number of insured adult(s), senior(s), and child(ren).
- System will automatically select a suitable plan type (Individual / Individual & Children) based on the insured person input.
- Cruise Voyage is the only Top Ups option. The previous options of Golfing, Snow Sports, Rental Vehicle Extension, Special Events, and Trip Cancellation and Curtailment Expansion are now removed.

B2C Travel Insurance User Interface : Before vs After

After Change

Home Page

The screenshot shows the 'Single Trip' quote form with the following fields: 'Departure Date - Return Date', 'Destination' (with a dropdown menu showing 'China only', 'Asia', and 'Worldwide'), and 'No. of Traveller(s)' (with a dropdown menu showing 'Adult(s) age 18-69' with 1 selected, 'Senior(s) age 70+', and 'Children age below 18'). A 'Get Quote' button is visible. Below the form, 'Product Highlights' are listed with icons: a calendar icon for 'Free automatic extension up to 14 days in case of being involuntarily delayed'; a plane icon for 'Covers trip cancellation and curtailment expense included Black and Red Outbound Travel Alert'; a shield with a dollar sign for 'Award-winning eClaims platform provide you a simpler and faster claims experience. Claims payment settles as fast as 24 hours*'; a diamond with a dollar sign for 'Premium as low as HKD\$ 61 for a 3-Day Asia trip'; and a group of people icon for 'No age limit applies'.

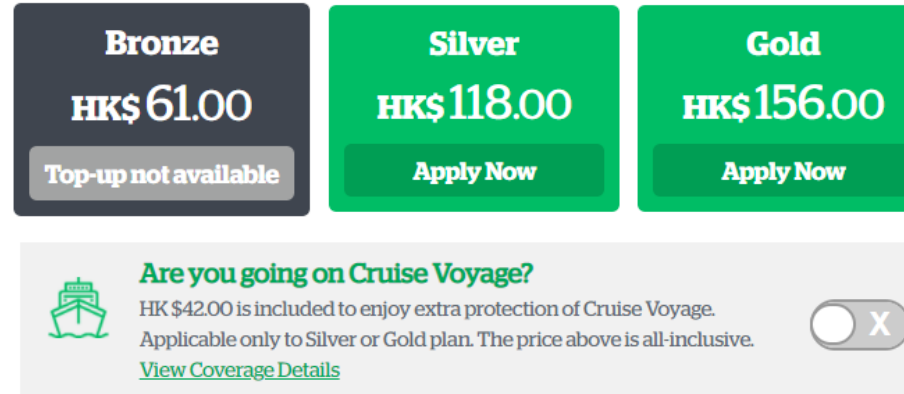
After changes,

- “Destination” field is added with 3 options: China, Asia and Worldwide
- “Senior” field is added in the dropdown of “No. of Travellers”
- Product highlights are updated.

B2C Travel Insurance User Interface : Before vs After

After Change


Quote Page



Bronze
HK\$ 61.00
Top-up not available

Silver
HK\$ 118.00
Apply Now

Gold
HK\$ 156.00
Apply Now

 **Are you going on Cruise Voyage?**
HK \$42.00 is included to enjoy extra protection of Cruise Voyage.
Applicable only to Silver or Gold plan. The price above is all-inclusive.
[View Coverage Details](#)

After changes,

- Plan types are renamed as Bronze, Silver and Gold, to replace the existing Value, Prime and Esteem plans.
- Cruise Voyage is the only Top Ups option, and it is not available for the lowest (Bronze) plan.
- The previous Top Ups options such as Golfing, Snow Sports, Rental Vehicle Extension, Special Events, and Trip Cancellation and Curtailment Expansion are now removed.

Frequently Asked Questions (FAQ)

Q1: Can I choose the Diamond plan for my single trip travel?

A1: No. The Diamond plan is only available for Annual travel only.

Q2: Any difference in premium for insurance plan covering different destinations (China, Asia and Worldwide) ?

A2: The premium rating for China plan and Asia plan are the same at the moment, while premium for Worldwide plan will be higher to reflect the higher risk exposure of the region. Please refer to the premium table to find out more.

Q3: If I selected Asia as my major destination, do my trips to Mainland China be covered too?

A3: Yes, the Asia plan does cover Mainland China. Asia refers to Mainland China, Bangladesh, Brunei, Cambodia, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, the Philippines, Singapore, Taiwan, Thailand and Vietnam. For destinations not listed, please select the Worldwide plan.

Q4: If I will visit China and a few other Asia countries in my trip, which destination option I should select?

A4: Please choose the Asia plan so your trip(s) to China can also be covered.

Q5: Is mobile phone covered in the new plan?

A5: Yes, loss or damage of mobile phone is covered under annual travel plan only.

Q6: Is there any pricing difference between the plans of “Individual” and “Individual & Children”?

A6: Under the “Individual” plan, all insured persons will be charged with Adult premium regardless of their ages; while for “Individual & Children” plan, insured adults and seniors will have the same rate but related child(ren) can get a discounted premium.

Q7: Can the “Individual & Children” plan insure an adult and a child who have no family relationship?

A7: The insured children must be traveling with relatives under the “Individual & Children” plan. If the insured child is not related to any insured adult/ senior travelers, “Individual” plan has to be chosen instead.

Q8: Can one policy includes both family and individuals in the new plan?

A8: Yes, relationships among the adults/seniors will not impact the premium and as the new plan is rated per person, you may combine both family and individuals in one policy. For example, you have a family (mother, father, and child) and 2 friends going on a trip together, you may simply input 4 adults/seniors and 1 child. Since the child is related to one of the travelers, Qnect will automatically select the "Individual and Children" plan for you.

Q9: Is there any changes on the definition on serious illness?

A9: Under the new plan, Serious Injury or Sickness is now redefined as “Unfit for travel” and hospital confinement is no longer a required criterion.

Q10: Can I renew my new travel policy under the new plan and terms?

A10: No. Please note any new policies issued on 16 May 2021 or after can only be renewed under the new plan.

| Renew New Travel Policy | Renewed To |
|---------------------------------------|------------|
| On or After 16 th May 2021 | New Plan |

Q11: Can I still renew my old travel policy under the old plan and terms?

A11: Yes, until further notices, any renewal on policies issued **on or before 15 May 2021 will be renewed using the old plan and terms.**

| Renew Old Travel Policy | Renewed To |
|--|------------|
| On or Before 16 th May 2021 | Old Plan |
| On or After 16 th May 2021 | Old Plan |

Q12: Can I still submit endorsement in the old travel plan on Qnect?

A12: Yes, until further notices, any endorsement change on policies issued under the old plan (issued **on or before 15 May 2021**) will follow the old plan's coverage and premium table.

Q13: Can I submit endorsement in the new travel plan on Qnect?

A13: Yes, **on 16 May 2021** when the new plan is available on Qnect for new business issuance, you may also submit endorsement on Qnect directly. Please note that updating travelers' details or adding travelers are allowed.

Q14: Is there any Qnect changes on the quote or policy issuance?

A14: As demonstrated in this guide, the quote questions are now starting with the number of travelers in each category (adult/senior/child) and our system will select the correct plan type.

Q15: Will I be covered if I cancel my trip due to outbreak of Covid-19?

A15: Regret that no benefit will be provided under Trip Cancellation due to the Covid-19 outbreak as such claim is regarded as a known risk.

Q16: Can I claim for Trip Cancellation if Hong Kong citizens are banned from entering other countries?

A16: Unfortunately, according to the policy terms and condition, Trip Cancellation does not cover expenses resulting from Hong Kong citizens being banned from entering other countries.

Q17: Will I get any cover for Trip Curtailment if I have revised my travel plan to return to Hong Kong earlier than the original itinerary?

A17: If you departed and returned to Hong Kong earlier than the original itinerary resulting from the infection of Covid-19 and you have been vaccinated with at least one approved vaccine by the Hong Kong Government, claims from rerouting and/or cancellation of trip and travel arrangement made is covered.

Q18: : Can I use this policy to comply with the Air Travel Bubble (HK & Singapore) Singapore Government’s requirement of travel insurance with a minimum coverage of S\$30,000 ?

A18: Yes. Please select the plan with sufficient medical expense coverage to fulfil the Singapore Government’s medical expenses requirements.

Q19: Do I get cover arising from Covid-19 if I do not take COVID-19 vaccination?

A19: No. We offer medical expenses and trip cancellation insurance coverage to insured persons who contract COVID-19 after being vaccinated and subject to policy terms & conditions.

Disclaimer

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