

# Annual Travel Insurance

## 全年旅遊保險

Your best travel companion  
throughout the year  
您全年的最佳旅遊夥伴



Underwritten by QBE Hongkong & Shanghai Insurance Ltd  
由昆士蘭聯保保險有限公司承保



**If you travel outside of Hong Kong regularly, you can't resist the convenience of year-round travel insurance. QBE Hong Kong's Annual Travel Insurance will provide you with a comprehensive cover as well as a top-up option to serve your diverse travelling needs.**

### **Why should I choose QBE Hong Kong's Annual Travel Insurance?**

- > Up to HK\$3,000,000 medical expenses
- > No claim discount up to 15% off
- > Traveling delay benefits time excess as low as 5 hours
- > Free automatic extension up to 14 days in case of being involuntarily delayed
- > Covers trip cancellation and curtailment expenses included Black and Red Outbound Travel Alert
- > Award-winning eClaims platform provides you a simpler and faster claims experience. Claims payment settles as fast as 24 hours\*

\* Simple cases with complete documentation received only



## Main Coverage

Basic Benefits	Maximum Limit (HK\$)		
	Silver	Gold	Diamond
<b>1 Medical Expenses<sup>1,2</sup></b>			
Medical expenses on injury or sickness incurred during the journey, inclusive of the additional transportation and accommodation incurred as a result.	500,000	1,000,000	3,000,000
a. Follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance	On Injury 100% On Sickness 10%	On Injury 100% On Sickness 10%	On Injury 100% On Sickness 10%
b. Follow up treatment by Chinese medicine practitioner	1,500 (150/day visit)	3,000 (150/day visit)	5,000 (150/day visit)
c. Follow up treatment by physiotherapist or chiropractor	3,000 (300/day visit)	5,000 (500/day visit)	10,000 (600/day visit)
<b>2 Hospital or Quarantine Allowance</b>	2,000 (300/day)	5,000 (500/day)	10,000 (600/day)
<b>3 24-Hours Worldwide Emergency Assistance Services</b>			
a. Emergency Medical Evacuation and/or Repatriation		As charged	
b. Repatriation of Mortal Remains		As charged	
c. Return of Unattended Child(ren)		One-way economy airfare	
d. Hospital Admission Guarantee		50,000	
e. Compassionate Visit		One economy return airfare and room accommodation at 10,000 (2,000/day)	
f. Convalescence Assistance		10,000 (2,000/day)	
g. Hotline and Referral Services		Free	
<b>4 Personal Accident<sup>3</sup></b>			
• Accidental death or permanent disablement	500,000	1,000,000	1,500,000
• Accidental death or permanent disablement happens on common carrier	1,000,000	2,000,000	3,000,000
• Second or Third Degree Burn	250,000	500,000	500,000
<b>5 Compassionate Cash</b>			
Cash relief on death due to sudden sickness	5,000	10,000	20,000
<b>6 Personal Belongings</b>			
a. Baggage and Personal Effects <sup>4</sup>	10,000	20,000	50,000
- Per item/pair/set limit	2,000	3,000	3,000
- Laptop or Notebook per item/pair/set	5,000	6,000	10,000
- Sports equipment per item/pair/set	3,000	5,000	5,000
- Mobile phone or Tablet item	Not Covered	Not Covered	3,000
b. Personal Money	1,000	2,000	3,000
c. Document Loss			
- Replacement cost for the loss of travel document and the additional transportation and accommodation expenses incurred as a result	3,000	10,000	20,000

## Annual Travel Insurance

Basic Benefits (Continued)	Maximum Limit (HK\$)		
	Silver	Gold	Diamond
<b>7 Trip Cancellation</b>			
Loss of transportation and accommodation expenses paid in advance by cancellation of trip due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service; compulsory quarantine; unexpected outbreak of strike; riot, civil commotion, act of terrorism, natural disaster or adverse weather or at the scheduled destination within 1 week from departure; OTA <sup>5</sup> to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary within 1 week from departure	20,000	30,000	50,000
<ul style="list-style-type: none"> <li>Cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed.</li> </ul>	1,000	1,000	1,000
<b>8 Trip Curtailment</b>			
Loss of or additional transportation and accommodation expenses incurred as a result of curtailment due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service; unexpected outbreak of strike; riot, civil commotion, act of terrorism, natural disaster or adverse weather; OTA <sup>5</sup> to the city or country travelling or insured person's home being seriously damaged by fire, flood or burglary	20,000	30,000	50,000
<ul style="list-style-type: none"> <li>The cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed</li> </ul>	1,000	1,000	1,000
<b>9 Trip Re-route <sup>6</sup></b>			
Additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown.	5,000 (6 full hrs)	10,000 (6 full hrs)	20,000 (5 full hrs)
<b>10 Baggage Delay <sup>1</sup></b>			
Emergency purchases of clothing, requisites or toiletries if the baggage is delayed.	1,000 (300 first 6 full hrs, 500 every 6 full hrs thereafter)	1,500 (500 first 6 full hrs, 1,000 every 6 full hrs thereafter)	3,000 (500 first 5 full hrs, 1,000 every 5 full hrs thereafter)
<b>11 Travel Delay <sup>6</sup></b>			
<ul style="list-style-type: none"> <li>Cash allowance for the delay of departure of common carrier due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown; or:</li> </ul>	2,000 (200 every 6 full hrs)	2,500 (250 every 6 full hrs)	5,000 (200 first 5 full hrs, 300 every 5 full hrs thereafter)
<ul style="list-style-type: none"> <li>Additional transportation expenses and overseas overnight accommodation incurred for the delay; or</li> </ul>	Not Covered	2,000 (6 full hrs) 1,200/ day)	5,000 (5 full hrs) (1,200/ day)
<ul style="list-style-type: none"> <li>Loss of pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed resulting in cancellation of trip</li> </ul>	Not Covered	2,000 (6 full hrs)	3,000 (5 full hrs)
<b>12 Missed Event</b>			
Overseas sports, music, entertainment, museum and theme park ticket paid in advance by credit card if unable to attend due to sudden death or serious sickness of the insured person, his/her immediate family member or traveling companion; witness summon or jury service; compulsory quarantine; mechanical or electrical breakdown of the common carrier.	1,000	2,000	3,000

## Annual Travel Insurance

Basic Benefits (Continued)	Maximum Limit (HK\$)		
	Silver	Gold	Diamond
<b>13 Rental Vehicle Excess</b>	3,000	5,000	5,000
<b>14 Personal Liability</b> Legal liability to third party bodily injury or property damage.	1,000,000	2,000,000	5,000,000
<b>15 Aircraft Hijack</b> Cash allowance if delay in excess of 12 hours caused by hijack	8,000 (2,000/day)	10,000 (2,000/day)	20,000 (2,000/day)
<b>16 Credit Card Protection <sup>7</sup></b> Unsettled balance on purchases made during the journey in the event of the accidental death.	10,000	20,000	30,000
<b>17 Emergency Cash Allowance</b> Cash allowance for the period of loss of travel document that prohibits the continuation of journey	2,000 (500/day)	5,000 (500/day)	10,000 (500/day)
<b>18 Home Contents Protection</b> Loss or damage to home contents due to burglary whilst the home is uninhabited.	10,000 (5,000/item)	20,000 (5,000/item)	30,000 (5,000/item)
<b>19 Home Return Protection</b> Accommodation at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions.	1,000	2,000	3,000
<b>20 Fraudulent Use of Personal Credit Cards</b> Cover for monetary loss caused by unauthorized use of the Insured Person's credit card.	2,000	2,500	3,000
<b>21 Rainfall Protection</b> Cash allowance if trip destination has rainfall with greater than 50 mm for each full 24-hour period and more than 50% of the Journey is affected. • Journey must be at least 7 or more days	2,000	2,500	3,000
<b>22 Cruise Voyage</b> • Cruise Hijack or Kidnap - cash allowance • Cruise Rejoin - additional transportation expenses incurred in re-routing to rejoin the cruise ship in the next scheduled port of call if the common carrier for traveling to the designated port is delayed in arrival in excess of 6 full hours, resulting in failing to board the cruise ship • Cruise Cancellation due to Travel Delay - loss of pre-paid cruise fee if the common carrier for traveling to the cruise ship is delayed in excess of 6 full hours, resulting in failing to board the cruise ship • Shore Excursion Cancellation - loss of pre-paid shore excursion fee as a result of cancellation due to sudden death, serious injury or sickness of the insured person, immediate family member or travel companion; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster or adverse weather; OTA launched to the destinations of the excursion 24 hours before departure to the shore excursion		20,000 (2,000/ day) 10,000 10,000 10,000 (2,000/ excursion)	
<b>23 Theft of Mobile Phone</b> Cover for mobile phone when it is stolen or damaged because of robbery or burglary	1,000	1,500	2,000



## Top-up I can purchase

Top-up Benefit	Maximum Limit (HK\$)
<b>A China Network Hospital Admission Guarantee <sup>8</sup></b> In the event of injury or sickness sustained during a journey in mainland China, a hospital admission guarantee is provided for admission without paying deposit at our network of over 200 hospitals upon presentation of the China Network Hospital Admission Guarantee Card.	50,000

**Remarks-**

1. Reimbursement on in-patient Medical Expenses (other than in-patient doctor fee, surgical fee, operating theatre fee and anaesthetist's fee) shall be adjusted for hospital confinement in Semi-private Room to 50%; Single or Private Room to 25%.
2. For any insured person above 70 years of age, Medical Expenses are subject to 50% of sum insured.
3. 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.
4. Either Baggage and Personal Effect or Baggage Delay is payable for the same item, pair or set
5. Refer "Outbound Travel Alert Extension" for details of coverage.
6. Either Trip-Reroute or Travel Delay is payable.
7. Credit Card Protection is not applicable to any insured person below 18 years of age.
8. Refer to "Procedure of Using Medpass" for detailed logistics.
9. For any insured person between 70 to 79 years of age will be subject to a 12.5% premium loading.
10. For any insured aged 80 years or above will be subject to a 25% premium loading.

## Whatmore do I need to know?

- **Home to Home Cover:** The Policy commences from the time you depart from your home or place of work for the direct purpose of the beginning your planned journey or 4 hours from the schedule departure time, whichever is the later; and ends at the time you arrive home or place of work upon completion of the journey or 4 hours after your scheduled arrival time, whichever is the earlier.
- **Free Automatic Extension of Period:** The expiry date of the policy shall be extended automatically for a maximum of 14 days free-of-charge in the event the journey has to be delayed involuntarily
- **Extended Scale of Compensation for Permanent Disablement:** Compensation is provided starting from the loss of one phalanx of a finger
- **Group Discount up to 10% off:** 5% off for a group of 5 to 9 adult traveling companions travel together under a same policy; 10% off for a group of 10 or more adult traveling companions travel together under a same policy
- **Extreme or Dangerous Sports Cover:** Bungee jumping, hot air ballooning, parachuting, paragliding, hang-gliding, rafting, canoeing, kayaking, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, skiing, snowboarding, snow skating and snowmobiling are covered

## Outbound Travel Alert (OTA) extension

Reimbursement to your loss is in accordance with the circumstances as below

Red Alert	Black Alert
50%	100%

### Conditions:

1. In the event of no OTA is launched to the planned destination on the issue date of the Policy or the date which the transportation and/or accommodation or shore excursion is booked (whichever is later), the Red Alert or Black Alert must be issued at least one day after the day on which the Policy is issued or the date which the transportation and/or accommodation or shore excursion is booked (whichever is later).
2. In the event of OTA has been issued to the planned destination on the date which the Policy is issued or the date which the transportation and/or accommodation or shore excursion is booked (whichever is later), cancellation or trip or shore excursion is subject to a higher level of Alert being Red Alert or Black Alert and the higher level of Alert must be issued to the planned destination at least one day after the Policy is issued or the date which the transportation and/or accommodation or shore excursion is booked (whichever is later).
3. Cancellation of trip or shore excursion must take place not earlier than 7 days from the departure date of the scheduled itinerary and the OTA to the planned destination must be in force at the time of cancellation.
4. Curtailment of trip must take place while OTA to the destination is in force after commencement of the trip and in the event of an OTA has been issued to the planned destination on the date which the Policy is issued or the date which the transportation and/or accommodation is booked (whichever is later), curtailment of the trip is subject to a higher level of Alert inclusive of Red Alert or Black Alert.

## Procedure of using "Medpass"

"Medpass" holder who requires a deposit guarantee for admission into our appointed hospitals in Main land China due to illness or accident, please follow the procedures as follows:

1. Call our 24-hour Emergency Assistance Hotline at +852 2862 0138 to enquire about a nearby appointed hospital.
2. Go through the admission procedure at the Admission Office of the appointed hospital during office hours; or if outside office hours, at the Admission Office or Accident and Emergency Department.
3. When you register for hospital admission, present your "Medpass" and your identification document (such as China Re-entry Permit, Hong Kong Identity Card or Passport) and you can enjoy the admission deposit guarantee service.
4. Please pay your hospital fees when you are discharged from hospital.

## Who is Eligible?

**Insured person(s) must be Hong Kong resident(s) up to 80 years of age.**

## What else should I know about?

### Major Exclusions

1. Pre-existing medical conditions.
2. Pregnancy, childbirth, miscarriage, abortion and all complications.
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
4. Intoxication by alcohol, narcotics or drugs including related treatments.
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
6. Radioactive contamination, nuclear fission/fusion, nuclear weapon or device or chemical or biological agent.
7. Illegal/ unlawful act, intentional self-inflicted injury or suicide.
8. Sanction, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities.
9. In any violation of the laws or resistance to arrest.
10. Engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performing as an actor/actress; tour guide or tour escort; ship or air crew member including pilot.
11. Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities except as a passenger in a properly licensed power-driven aircraft, extreme or adventurous sports unless as mentioned under Extreme or Dangerous Sports Cover above.
12. Infectious or Contagious Disease which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

## Important Notes

1. This Policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
2. The insurance cover shall be non-transferable and cancellation of policy is subject to short period charge.
3. Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
4. Maximum travel duration per trip is up to 90 days.
5. Children means any insured person aged below 18. Any children under 12 years of age must be accompanied by an adult.
6. For replacement or update of information on "China Network Hospital Admission Guarantee Card", an insured person shall send a written notice to QBE Hongkong & Shanghai Insurance Limited and a handling fee of HK\$100 will be charged.
7. For any occurrence likely to give rise to a claim under the policy, immediate notification to QBE Hongkong & Shanghai Insurance Limited shall be submitted along with copies of all supporting documents at <https://www.qbe.com/hk/en/eclaims> within 30 days. Original documents may be required by QBE Hong Kong from time to time and must be kept for 90 days from claims submission.



## How much do I need to pay? 我需要支付多少保費？

### Premium Table (HK\$) (per head) 保費表（每人）

Geographic Limit 地區範圍	Basic Cover 基本保障						Top-up自選保障
	Silver 銀		Gold 金		Diamond 鑽		China Network Hospital Admission Guarantee 中國網絡醫院入院保證
	Adult 成人	Child <sup>3</sup> 兒童 <sup>3</sup>	Adult 成人	Child <sup>3</sup> 兒童 <sup>3</sup>	Adult 成人	Child <sup>3</sup> 兒童 <sup>3</sup>	Adult / Child <sup>3</sup> 成人 / 兒童 <sup>3</sup>
Asia <sup>1</sup> / China <sup>1</sup> 亞洲 <sup>1</sup> / 中國 <sup>1</sup>	1,488	447	2,168	651	N.A.	N.A.	210
Worldwide <sup>2</sup> 全球 <sup>2</sup>	1,750	525	2,550	765	4,500	1,350	210

1. Asia refers to Mainland China, Bangladesh, Brunei, Cambodia, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam.

2. Worldwide refers to all Worldwide countries.

3. Child plan is only applicable to parent or legal guardian as an Insured.

1. 亞洲指中國內地、孟加拉、汶萊、柬埔寨、印度、印尼、日本、韓國、老撾、澳門特別行政區、馬來西亞、蒙古、緬甸、尼泊爾、巴基斯坦、菲律賓、新加坡、台灣、泰國及越南。

2. 全球指全球所有國家。

3. 兒童計劃只限於以父母或法定監護人作為投保人。

## No claim discount 無索償折扣

If there is no claim made in the expiring year, you will enjoy a No Claim Discount at renewal as follows:

如在過去一年之保險期內並沒有提出任何索償，續保可享無索償折扣優惠如下：

No claim discount 無索償保險期	Discount off (%) 折扣 (%)
1 year 1 年	5 %
2 year 2 年	10 %
3 year 3 年	15 %

## IA Levy 保監局徵費

IA levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements.

Policyholders/customers should pay the levy in accordance with the law. For further information, please visit [www.qbe.com/hk](http://www.qbe.com/hk) or [www.ia.org.hk](http://www.ia.org.hk).

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人/客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽 [www.qbe.com/hk](http://www.qbe.com/hk) 或 [www.ia.org.hk](http://www.ia.org.hk)。

**Remarks:** This brochure is only a summary. Please refer to the Policy for full terms and conditions.

註：此小冊子只顯示資料概要，所有條款及細則一概以保單為準。

如果您經常離港外遊，相信您不能抗拒全年旅遊保險提供的種種方便。昆士蘭保險香港的「全年旅遊保險」為您提供全面保障和自選保障選項，配合您的不同旅遊需要。

## 為何選擇昆士蘭保險香港的全年旅遊保險？

- 醫療保障高達3,000,000港元
- 無索償折扣優惠高達15%
- 延誤保障免賠期低至5小時
- 如旅程無可避免地延誤，免費自動延長保單長達14日
- 賠償紅色或黑色外遊警示所引致取消或縮短旅程
- 獲獎網上理賠平台提供更簡易、快捷體驗，快於24小時內批核賠償\*

\*只限已提交所需文件的簡易索償



## 主要保障範圍

基本保障	最高賠償額（港元）		
	銀	金	鑽
1 醫療費用 <sup>1,2</sup>			
因意外或疾病所需的醫療費用，並包括因此而引致之額外住宿和交通費用。	500,000	1,000,000	3,000,000
a. 受保人於旅途中所患疾病或意外導致回港後90日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償的未使用限額	由於損傷 100% 由於疾病10%	由於損傷 100% 由於疾病10%	由於損傷 100% 由於疾病10%
b. 中醫覆診治療	1,500 (150/每日每次)	3,000 (150/每日每次)	5,000 (150/每日每次)
c. 物理治療或脊醫覆診治療	3,000 (300/每日每次)	5,000 (500/每日每次)	10,000 (600/每日每次)
2 住院或隔離現金津貼	2,000 (300/日)	5,000 (500/日)	10,000 (600/日)
3 24小時全球緊急援助			
a. 緊急醫療護送及/或運返		實際開支	
b. 運送遺體		實際開支	
c. 安排無人照顧的兒童返港		單程經濟客位機票	
d. 入院保證金		50,000	
e. 安排親友探望		來回經濟客位機票及酒店住宿 10,000 (2,000/日)	
f. 康復期住宿		10,000 (2,000/日)	
g. 熱線及轉介服務		免費	
4 個人意外 <sup>3</sup>			
• 意外死亡或永久傷殘	500,000	1,000,000	1,500,000
• 於公共交通工具上意外死亡或永久傷殘	1,000,000	2,000,000	3,000,000
• 二級或三級燒傷	250,000	500,000	500,000
5 撫恤金			
受保人因突發之疾病引致死亡之現金補償。	5,000	10,000	20,000
6 個人財物			
a. 行李及私人財物 <sup>4</sup>	10,000	20,000	50,000
- 每件/對/套物品最高賠償金額	2,000	3,000	3,000
- 每件/套手提電腦最高賠償金額	5,000	6,000	10,000
- 每件/對/套體育用品最高賠償金額	3,000	5,000	5,000
- 每部手提電話或平板電腦	不受保	不受保	3,000
b. 個人錢財	1,000	2,000	3,000
c. 證件遺失			
遺失旅遊證件之補領費用及所引致之額外交通及酒店費用	3,000	10,000	20,000

## 主要保障範圍

基本保障（續）	最高賠償額（港元）		
	銀	金	鑽
<b>7 取消旅程</b> 賠償因受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；計劃的目的地於出發前一星期內發生非預期的罷工、暴動、內亂、恐怖主義活動、自然災害、惡劣天氣；目的地被發出外遊警示5或受保人住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所引致取消旅程而不獲退回之預繳住宿和交通費用。 • 賠償以飛行里數換取機票之取消機票手續費最高120美元或提供每10飛行里數1港元之現金賠償	20,000	30,000	50,000
<b>8 縮短旅程</b> 賠償因受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證；出任陪審團；非預期的罷工、暴動、內亂、恐怖主義活動、自然災害、惡劣天氣；身處的城市或國家被發出外遊警示5或受保人住所因火災、水浸或盜竊而嚴重損毀所引致縮短旅程而不獲退回之預繳住宿和交通費用。 • 賠償以飛行里數換取機票之取消機票手續費最高120美元或提供每10飛行里數1港元之現金賠償	20,000	30,000	50,000
<b>9 更改路線<sup>6</sup></b> 保障受保人所乘搭之交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障等因素延誤而要支付之額外交通費用以趕及原定行程。	5,000 (滿6小時)	10,000 (滿6小時)	20,000 (滿5小時)
<b>10 行李延誤<sup>4</sup></b> 因旅程中行李延誤而需要購買衣服、必需品及洗漱用品之費用。	1,000 (滿首6小時 300，其後每滿 6小時500)	1,500 (滿首6小時 500，其後每滿 6小時1,000)	3,000 (滿首5小時 500，其後每滿 5小時1,000)
<b>11 行程延誤<sup>6</sup></b> 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障影響而引致延誤之現金津貼；或 • 因旅程延誤而需額外支付的交通費用及海外過夜住宿費用；或 • 由香港出發時間延誤，受保人取消旅程而不能退回已繳付之交通及住宿費用	2,000 (每滿6小時 200)  不受保  不受保	2,500 (每滿6小時 250)  2,000 (滿6小時 1,200/日)  2,000 (滿6小時)	5,000 (每滿5小時 200，其後每滿 5小時300)  5,000 (滿5小時 1,200/日)  3,000 (滿5小時)
<b>12 缺席活動</b> 賠償受保人、直系親屬或旅行同伴因突然死亡或重病；受保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所引致缺席以信用卡預訂的海外體育、音樂、娛樂活動、博物館及主題公園的門票損失。	1,000	2,000	3,000

## 主要保障範圍

基本保障（續）	最高賠償額（港元）		
	銀	金	鑽
13 租車自負額保障	3,000	5,000	5,000
14 個人法律責任保障 受保人導致他人身體受傷或財物損失之法律責任。	1,000,000	2,000,000	5,000,000
15 飛機騎劫 為受保人因乘坐的飛機遭騎劫超過連續12小時導致行程延誤或中斷提供現金補償。	8,000 (2,000/日)	10,000 (2,000/日)	20,000 (2,000/日)
16 信用卡保障 <sup>7</sup> 保障受保人意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用。	10,000	20,000	30,000
17 應急現金津貼 為受保人因遺失旅遊證件而需滯留當地作出現金補償。	2,000 (500/日)	5,000 (500/日)	10,000 (500/日)
18 家居保障 受保人在港的空置居所因盜竊而引致的損失。	10,000 (5,000/件)	20,000 (5,000/件)	30,000 (5,000/件)
19 回程返家保障 行程完結返港後因自然災害或惡劣天氣而滯留機場所引致的住宿費用。	1,000	2,000	3,000
19 回程返家保障 行程完結返港後因自然災害或惡劣天氣而滯留機場所引致的住宿費用。	1,000	2,000	3,000
20 個人信用卡盜用 信用卡在海外遺失，對因未經授權使用受保人信用卡而造成的金錢損失進行賠償。	2,000	2,500	3,000
21 降雨保障 目的地城市的累積降雨量在每個完整的24小時內超過50毫米，且因該降雨量影響了超過50%的旅程 • 旅程必須至少為7天或以上	2,000	2,500	3,000

## 主要保障範圍

基本保障（續）	最高賠償額（港元）		
	銀	金	鑽
22 郵輪旅程保障			
• 郵輪被騎劫或綁架		20,000 (2,000/日)	
• 重返郵輪 — 賠償受保人原定乘坐接駁郵輪之公共交通工具因延誤到 達超過連續6小時以致未能趕及登上原定郵輪，為趕及郵輪下一個停泊港口登船而需支付的額外交通費用		10,000	
• 因行程延誤而取消郵輪行程 — 賠償受保人因原定乘坐接駁郵輪之公共交通工具因延誤超過連續6小時而未能於原定時間上船所引致取消郵輪行程而不獲退回之預繳款項		10,000	
• 取消岸上觀光行程 — 若受保人、直繫親屬或旅行同伴突然死亡、重傷或重病；強制隔離；岸上觀光目的地突然發生罷工、暴動、內亂、恐怖主義活動、自然災害或惡劣天氣；在出發前24小時被發出外遊警示 <sup>5</sup> ，受保人可獲賠償取消岸上觀光行程而不獲退回之預繳款項		10,000 (2,000/岸上觀光)	
23 手機盜竊保障	1,000	1,500	2,000
保障手機因搶劫或入室盜竊而被盜或損壞			

## 自選保障

自選保障	最高賠償額（港元）
1 中國網絡醫院入院保證 <sup>8</sup>	
於中國旅遊時因急病或意外入院時，只需出示「中國網絡醫院入院保證」卡，可免入院保證金額入主超過200間醫院網絡內的醫院。	50,000

### 備註：

1. 住院醫療費用（住院醫生費、手術費、手術室費和麻醉師費除外）的賠償根據入住半私家病房調整至50%；單人病房或私家病房調整至25%。
2. 如受保人年齡為70歲或以上，「醫療費用」之最高賠償額為原有計劃的50%。
3. 如受保人年齡為75歲或以上或18歲以下，「意外死亡或永久傷殘」及「二級或三級燒傷」之最高賠償額為原有計劃的50%，「於公共運輸交通工具上意外死亡或永久傷殘」之保障並不適用。
4. 就同一件/對/套財物之索償，「行李及私人財物」及「行李延誤」中只限其中一項為可償付保障。
5. 請參考以下「外遊警示伸延保障」。
6. 「更改路線」及「行程延誤」中只限其中一項為可償付保障。
7. 「信用卡保障」不適用於年齡為18歲以下的受保人。
8. 示用方法請參考「任中橫」卡使用步驟。
9. 如受保人年齡在70至79歲之間，將被加收12.5%的保費加成。
10. 如受保人年齡在80歲或以上，將被加收25%的保費加成。



## 我要知道的其他特點？

### 保障整個行程

保障由您離開家門或工作地點直接啟程或原定起程時間4小時前開始，以較遲者為準，並由您完成旅程返回家中或工作地點或原定回程到達時間4小時後結束，以較早者為準，為您提供由出門至返家之安心保障

### 免費自動延長保險期

如受保人在無可避免的情況下被迫延長旅程，本保險將自動延長不超過14天而不另收費

### 全面永久傷殘保障

個人意外中永久傷殘之賠償由喪失一節手指開始，為永久傷殘提供全面保障

### 同行之個人旅客投保優惠

五位至九位同行之成人旅客共同投保同一保單可獲5%折扣優惠，十位或以上同行之成人旅客共同投保同一保單可獲10%折扣優惠。

### 極限或冒險性運動保障

如吊索跳、熱氣球、跳傘、滑翔傘、滑翔飛行、激流木筏、獨木舟、划艇、衝浪風帆或陸上風帆滑板、滑水 水上滑板、滑浪、滑浪風帆、滑雪 滑雪板、雪上滑冰、雪車均為受保項目。

## 「任中橫」卡使用步驟

倘若你於國內因病或意外需要入院，要享用國內特約醫院免入院保證金服務之步驟如下

- 1 致電我們的24小時緊急援助熱線+852 2862 0138 查詢就近之特約醫院。
- 2 於辦公時間內，前往特約醫院之入院處登記，或於非辦公時間內，前往入院處或急症室辦理入院手續。
- 3 辦理入院登記時，請出示「任中橫」卡及身分證明文件（包括回鄉證、香港身分證或護照），即可獲免入院保證金。
- 4 出院時請繳付有關之醫院費用。

## 外遊警示伸延保障

有關費用將按以下賠償：

紅色外遊警示	黑色外遊警示
50%	100%

條款：

- 1 如已計劃的旅遊目的地在保單簽發日或預訂交通工具及/或住宿或岸上觀光行程當日（以較遲者為準）無任何外遊警示生效，紅色或黑色外遊警示必須在保單簽發日或預訂交通工具及/或住宿當日或岸上觀光行程最少一日後發出（以較遲者為準）。
- 2 如已計劃的旅遊目的地，在保單簽發日或預訂交通工具及/或住宿或岸上觀光行程當日（以較遲者為準）外遊警示已經生效，引致旅程取消之外遊警示必須屬較高級別的紅色或黑色外遊警示，並必須於保單簽發日或預訂交通工具及/或住宿或岸上觀光行程當日最少一日後發出（以較遲者為準）方能生效。
- 3 旅程或岸上觀光行程必須於原定行程出發前之7天內取消並取消時目的地之外遊警示必須仍然生效。
- 4 縮短旅程必須於出發後並且目的地之外遊警示必須仍缺生效，如已計劃的旅遊目的地在保單簽發日或預訂交通工具及/或住宿當日（以較遲者為準）外遊警示已經生效，引致縮短旅程之外遊警示包括紅色或黑色外遊警示必須屬較高之級別。

## 誰可投保？

受保人必須為年齡 80歲或以下之香港居民。

## 我須知道什麼資料？

### 主要不保事項

1. 已存在的健康狀況。
2. 懷孕、分娩、流產、墮胎或由上述引起的其他病症。
3. 精神失常、愛滋病、性病、先天性疾病或缺陷。
4. 酗酒、濫用麻醉劑或藥物或與此有關的治療。
5. 戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。
6. 輻射、核能、核武或核裝置或涉及生物或化學物質等。
7. 非法或違法的行為、蓄意令自己受傷或自殺。
8. 制裁、政府法例或禁令、被海關或其他政府機構及收、扣留或毀滅。
9. 受保人違法或拒捕。
10. 受保人參與海軍、軍事、空軍服務或機動部隊，或受僱作體力勞動；離岸活動如商業潛水、鑽油、採礦，高空攝影，處理爆炸或危險物品，演員演出、導遊或領隊，船員或飛機機組人員包括機師。
11. 職業運動、登山或高山遠足高過 5,000米、水肺潛水水深超過30米、任何種類的策騎或駕駛競賽、參加飛行活動（乘客乘坐具適當牌照之動力飛行器除外）、其他極限運動或冒險性運動（「極限或冒險性運動保障」的運動除外）。
12. 由世界衛生組織宣佈為國際關注公共衛生事件的傳染病或接觸性傳染病。

## 注意事項

1. 本保險只適用於一般觀光旅遊或公幹（文職或行政）旅遊，不適用於探險類之行程。
2. 本保單一經購買，將不可轉讓及取消需要收取短期手續費。
3. 於同一旅程，受保人只可擁有一份由本公司簽發之綜合旅遊保單。如受保人為同一旅程購買超過一份保單，只會視作受其中提供最高賠償額的保單保障。
4. 受保旅程每次最長90日。
5. 兒童指年齡為18歲以下之受保人。12歲以下之兒童於旅程中必須由成人陪同。
6. 更改資料、補充遺失或損壞之「中國網絡醫院入院保證」卡，需書面通知昆士蘭聯保保險有限公司，並繳付100港元手續費。
7. 在出現任何很可能產生索償的情況後，受保人必須30天內連同所需文件之副本於<https://www.qbe.com/hk/zh-hk/eclaims>通知昆士蘭聯保保險有限公司登記索償。有關文件之正本必須於索償申請提交後保留至少90天，並於本公司要求時提交。

## Company Profile 公司簡介

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)**, part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

**QBE Insurance Group** is a leading global insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一份子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886，於澳洲證券交易所上市，總部位於悉尼。



### QBE Hongkong & Shanghai Insurance Ltd.

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