



Single Trip Travel Insurance 單次旅遊保險

Be ready for wherever your journey takes you
安心出發，盡情探索每段旅程

Protection for your health, belongings and travel plans, with three levels of cover designed for every journey and travellers of all ages.
為您的健康、個人財物及旅程安排提供保障，設有三個保障級別，照顧不同旅程及各個人生階段的旅客。

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

Travel with confidence

Unexpected illness, accidents, lost belongings and disrupted travel plans can quickly change a journey. QBE Single Trip Travel Insurance helps you prepare for the unexpected, travel with greater confidence and get your plans back on track when things don't go to plan.

Why choose QBE?

- **Travel with confidence at every stage of life**
No upper age limit, so you can continue exploring the world with greater peace of mind.*
- **Protection when plans change**
Automatic cover extension for involuntary travel delays of up to 14 days.
- **Help wherever your journey takes you**
24-hour worldwide emergency assistance, including emergency medical evacuation and repatriation support.
- **Claims made simple**
Eligible simple claims paid in as fast as 24 hours upon receipt of complete documentation.**
- **Helping you stay one step ahead**
Travel alerts and practical risk information to help you make informed travel decisions before and during your journey.
- **Additional protection for the realities of travel**
Depending on the plan selected, cover can include protection for rainfall, mobile phone theft, food poisoning and your home contents while you're away.

** Age-related benefit adjustments and premium loadings may apply.*

*** Applicable to eligible simple claims where all required documentation has been received. Actual processing time may vary.*



Main Coverage

Benefits	Maximum Limit (HK\$)		
	Bronze	Sliver	Gold
1. Medical Expenses ^{1, 2}			
Medical expenses on injury or sickness incurred during the journey, inclusive of the additional transportation and accommodation incurred as a result.	300,000	500,000	1,000,000
a. Follow up in Hong Kong within 120 days upon return for continuation of medical treatment with reimbursement on the unused balance		On Injury 100% On Sickness 10%	
b. Treatment by Chinese Medicine Practitioner (overseas and local follow-up combined)	1,000 (150/day visit)	1,500 (150/day visit)	3,000 (150/day visit)
c. Treatment by physiotherapist or chiropractor (overseas and local follow-up combined)	2,000 (200/day visit)	3,000 (300/day visit)	5,000 (500/day visit)
2. Hospital or Quarantine Allowance	1,000 (200/day visit)	2,000 (300/day visit)	5,000 (500/day visit)
3. 24-Hours Worldwide Emergency Assistance Services			
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	
4. Personal Accident ³			
• Accidental death or permanent disablement	300,000	500,000	1,000,000
• Accidental death or permanent disablement happens on common carrier	600,000	1,000,000	2,000,000
• Second or Third Degree Burn	150,000	250,000	500,000
5. Compassionate Cash			
Cash relief on death due to sudden sickness.	Not covered	5,000	10,000
6. Personal Belongings			
a. Baggage and Personal Effects ⁴	3,000	10,000	20,000
- Per item/pair/set limit	1,000	2,000	3,000
- Laptop or Notebook per item/pair/set	2,000	5,000	6,000
- Sports equipment per item/pair/set	1,000	3,000	5,000
- Mobile phone or Tablet item	Not covered	Not covered	3,000
b. Personal Money	Not covered	1,000	2,000
c. Document Loss			
- Replacement cost for the loss of travel document and the additional transportation and accommodation expenses incurred as a result.	2,000	3,000	10,000

Benefits (cont.)	Maximum Limit (HK\$)		
	Bronze	Sliver	Gold
7. Trip Cancellation			
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 ⁵ to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary within 1 week from departure.	4,000	20,000	30,000
• Cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed.	1,000	1,000	1,000
8. Trip Curtailment			
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 ⁵ to the city or country travelling or insured person's home being seriously damaged by fire, flood or burglary.	4,000	20,000	30,000
• The cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed.	1,000	1,000	1,000
9. Trip Re-route ⁶			
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, or severe turbulence.	2,000 (8 full hrs)	5,000 (6 full hrs)	10,000 (6 full hrs)
10. Baggage Delay ⁴			
Emergency purchases of clothing, requisites or toiletries if the baggage is delayed.	Not Covered	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)
11. Travel Delay ⁶			
• Cash allowance for the delay of arrival or departure due to any cause beyond the Insured Person's control; or	Not Covered	2,000 (200 every 5 full hrs)	2,500 (250 every 5 full hrs)
• Additional transportation expenses and overseas overnight accommodation incurred for the delay; or	Not Covered	Not Covered	2,000 (5 full hrs) (1,200/ day)
• Loss of pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed resulting in cancellation of trip.	Not Covered	Not Covered	2,000 (5 full hrs)

Benefits (cont.)	Maximum Limit (HK\$)		
	Bronze	Sliver	Gold
12. Missed Event 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; natural disaster.	Not Covered	1,000	2,000
13. Rental Vehicle Excess	Not Covered	3,000	5,000
14. Personal Liability Legal liability to third party bodily injury or property damage.	500,000	1,000,000	2,000,000
15. Aircraft Hijack Cash allowance if delay in excess of 12 hours caused by hijack.	5,000 (2,000/day)	8,000 (2,000/day)	10,000 (2,000/day)
16. Credit Card Protection ⁷ Unsettled balance on purchases made during the journey in the event of the accidental death.	Not Covered	10,000	20,000
17. Emergency Cash Allowance Cash allowance for the period of loss of travel document that prohibits the continuation of journey.	1,000 (500/day)	2,000 (500/day)	5,000 (500/day)
18. Home Contents Protection Loss or damage to home contents due to burglary whilst the home is uninhabited.	Not Covered	10,000 (5,000 an item)	20,000 (5,000 an item)
19. Home Return Protection Accommodation and transportation expenses at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions.	Not Covered	1,000	2,000
20. Fraudulent Use of Personal Credit Cards Cover for monetary loss caused by unauthorized use of the Insured Person's credit card.	2,000	2,500	3,000
21. Rainfall Protection 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
22. Theft of Mobile Phone Cover for mobile phone when it is stolen or damaged because of robbery or burglary.	1,000	1,500	2,000

Benefits (cont.)	Maximum Limit (HK\$)		
	Bronze	Sliver	Gold
23. Food Poisoning Allowance Cash allowance in case of food poisoning.	300	500	1000
24. Pre-Existing Medical Conditions Extension Covers eligible Medical Expenses and 24-Hour Worldwide Emergency Assistance arising from an unexpected acute onset or unforeseen deterioration of an eligible Pre-existing Medical Condition during the Journey.	Not Covered	Not Covered	Covered

Top-up I can purchase

Top-up Benefit (Not applicable to Bronze Plan)	Maximum Limit (HK\$)
Cruise Voyage - 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)

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 to 'Outbound Travel Alert Extension' for details of coverage.
6. Either Trip Re-route or Travel Delay is payable.
7. Credit Card Protection is not applicable to any insured person below 18 years of age.
8. For any insured person between 70 to 79 years of age will be subject to a 20% premium loading.
9. For any insured aged 80 years or above will be subject to a 25% premium loading.

What else should I know?

Feature	Summary
Home to Home Cover	Cover starts when you leave home or work for your journey and ends when you return, subject to policy terms.
Automatic Extension	Up to fourteen (14) additional days if your journey is involuntarily delayed.
Permanent Disablement	Compensation starts from loss of one (1) phalanx of a finger.
Group Discount	5% discount for five (5) to nine (9) travellers. 10% discount for 10+ travellers.
Extreme Sports Cover	Includes specified adventure and recreational activities

Geographic limits

- **Asia**
Mainland China, Bangladesh, Brunei, Cambodia, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam.
- **Worldwide**
All countries worldwide.

Outbound Travel Alert (OTA) extension

Red Alert	Black Alert
50%	100%

Applies when:

- The Outbound Travel Alert is issued after the Policy is issued
- A higher level of Outbound Travel Alert is issued after the Policy is issued
- Cancellation occurs within the qualifying period
- Curtailment occurs while the alert remains in force



Major exclusions

Medical and health related

- Pre-existing medical conditions*
- Pregnancy and childbirth
- Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities

Behaviour related

- Alcohol or drug related incidents
- Illegal acts
- Intentional self-injury

Conflict and government actions

- War and civil unrest
- Nuclear risks
- Government confiscation or detention

Occupational and high-risk activities

- Hazardous occupations
- Professional sports
- Activities outside covered sporting limits

** Under the Gold Plan, Benefit 1 – Medical Expenses and Benefit 3 – 24-Hour Worldwide Emergency Assistance are available for the sudden acute onset or unexpected deterioration of eligible pre-existing medical conditions through the "Pre-existing Medical Condition Extension", subject to the applicable policy terms, conditions, exclusions and benefit limits.*

Please refer to the policy wording for full details of the exclusions, limitations and conditions applicable to this coverage.



Important Notes:

1. This Policy applies to conventional leisure travel and eligible business travel involving clerical or administrative work. It does not apply to expeditions, adventure travel or similar journeys.
2. Cover is non-transferable and premiums are non-refundable once the Policy is issued.
3. An insured person may only be covered under one QBE travel policy for the same journey. Where multiple policies are purchased, cover will apply under the policy providing the highest applicable benefit.
4. One-Way Journey Cover applies to journeys departing Hong Kong without a return trip. Cover expires seven (7) days after arrival at the final destination or at the end of the insurance period, whichever occurs first.
5. For return journeys, the insured person must depart from and return to Hong Kong. No upper age limit applies.
6. The maximum period of cover is one hundred and eighty two (182) days per journey.
7. Children are insured persons under 18 years of age. Children under 12 years of age must be accompanied by an adult throughout the journey. Adult premiums apply when Children travelling without eligible accompanying family members.
8. Claims must be submitted within thirty (30) days of an event likely to give rise to a claim. Copies of supporting documents must be provided, and original documents must be retained for ninety (90) days after claim submission.
9. Insured persons aged 70 to 79 are subject to a 20% premium loading. Insured persons aged 80 or above are subject to a 25% premium loading.

Insurance Authority Levy

A levy imposed by the Insurance Authority applies to relevant policies, except exempted insurance classes, at the applicable rate. The levy will be remitted in accordance with the prescribed arrangements. Policyholders and customers must pay the levy in accordance with the law.

For more information, visit QBE Hong Kong or the Insurance Authority.



安心啟程

旅途中總有意想不到的情況，例如突發疾病、意外受傷、財物遺失或行程延誤。QBE單次旅遊保險助您做好準備，無論身處何地，都能安心享受旅程；即使遇上突發狀況，亦能獲得適切保障及支援，讓行程更快重回正軌。

為何選擇昆士蘭保險香港？

- **人生每個階段 都能安心出遊**
不設投保年齡上限，讓您在不同階段都能繼續安心探索世界，盡情享受旅程。*
- **行程有變 保障依然同行**
如因不可避免的旅程延誤而影響回程安排，保障可自動延長最長十四（14）日，讓您無須為突發狀況而憂心。
- **無論身在何處 支援隨時候命**
提供24小時全球緊急援助服務，包括緊急醫療護送及醫療運返支援。
- **索償簡單快捷**
符合資格的簡單索償個案，在收妥全部所需文件後，最快可於24小時內完成賠付。**
- **未雨綢繆 安心出發**
提供旅遊警示及實用風險資訊，協助您於出發前及旅程期間掌握最新情況，作出更明智的旅遊決定。
- **額外保障 照顧旅途所需**
可享降雨保障、手機盜竊保障、食物中毒津貼及家居保障等額外保障（視乎所選計劃而定），為旅途中的不同需要提供更周全支援。

* 年齡相關保障調整及保費附加費或適用。

** 只適用於已收妥所有所需文件並符合資格的簡單索償個案，實際處理時間或因個別情況而異。



主要保障範圍

基本保障	最高賠償額(港元)		
	銅	銀	金
1. 醫療費用 ^{1,2} 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。 a. 受保人於旅途中所患疾病或意外導致回港後120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 b. 中醫覆診治療（包括海外及回港後覆診） c. 物理治療或脊醫覆診治療（包括海外及回港後覆診）	300,000	500,000	1,000,000
2. 住院或隔離現金津貼	1,000 (200/日)	2,000 (300/日)	5,000 (500/日)
3. 24-小時全球緊急援助 a. 緊急醫療護送及/或運返 b. 運送遺體 c. 安排無人照顧的兒童返港 d. 入院保證金 e. 安排親友探望 f. 康復期住宿 g. 熱線及轉介服務		實際開支 實際開支 單程經濟客位機票 50,000 來回經濟客位機票及酒店住宿 10,000 (2,000/日) 10,000 (2,000/日) 免費	
4. 個人意外 ³ • 意外死亡或永久傷殘 • 於公共交通工具上意外死亡或永久傷殘 • 二級或三級燒傷	300,000 600,000 150,000	500,000 1,000,000 250,000	1,000,000 2,000,000 500,000
5. 撫恤金 受保人因突發之疾病引致死亡之現金補償。	不受保	5,000	10,000
6. 個人財物 a. 行李及私人財物 ⁴ - 每件/對/套物品最高賠償金額 - 每件/套手提電腦最高賠償金額 - 每件/對/套體育用品最高賠償金額 - 每部手提電話或平板電腦 b. 個人錢財 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 1,000 2,000 1,000 不受保 不受保 2,000	10,000 2,000 5,000 3,000 不受保 1,000 3,000	20,000 3,000 6,000 5,000 3,000 2,000 10,000

基本保障（續）	最高賠償額(港元)		
	銅	銀	金
7. 取消旅程 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	4,000	20,000	30,000
8. 縮短旅程 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	4,000	20,000	30,000
9. 更改路線 ⁶ 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、機械或電力故障或嚴重氣流顛簸等因素延誤而要支付之額外交通費用以趕及原定行程。	2,000 (滿8小時)	5,000 (滿6小時)	10,000 (滿6小時)
10. 行李延誤 ⁴ 因旅程中行李延誤而需要購買衣服、必需品及洗滌用品之費用。	不受保	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)
11. 行程延誤 ⁶ • 賠償受保人原定乘坐公共交通工具因受保人無法控制之原因而引致出發或抵達延誤之現金津貼；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。	不受保 不受保 不受保	2,000 (每滿5小時 200) 不受保 不受保	2,500 (每滿5小時 250) 2,000 (滿5小時 1,200/日) 2,000 (滿5小時)
12. 缺席活動 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；自然災害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。	不受保	1,000	2,000

基本保障（續）	最高賠償額(港元)		
	銅	銀	金
13. 租車自負額保障	不受保	3,000	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。	500,000	1,000,000	2,000,000
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。	5,000 (2,000/日)	8,000 (2,000/日)	10,000 (2,000/日)
16. 信用卡保障 ⁷ 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。	不受保	10,000	20,000
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。	1,000 (500/日)	2,000 (500/日)	5,000 (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。	不受保	10,000 (5,000/件)	20,000 (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和交通費用。	不受保	1,000	2,000
20. 個人信用卡盜用 賠償因受保人的信用卡遭未經授權使用而引致的金錢損失。	2,000	2,500	3,000
21. 降雨保障 如旅程目的地於每個完整的24小時期間錄得超過50毫米降雨量，並影響超過50%的旅程，可獲現金津貼。 • 旅程必須為期至少7天或以上	2,000	2,500	3,000
22. 手機盜竊保障 保障手機因搶劫或入室盜竊而被盜或損壞	1,000	1,500	2,000

基本保障（續）	最高賠償額(港元)		
	銅	銀	金
23. 食物中毒津貼 為受保人因食物中毒作出現金補償。	300	500	1,000
24. 已存在病症保障擴展 保障受保人於旅程期間因已存在病症突發急性發作或非預期惡化而引致的合資格醫療費用及24小時全球緊急援助服務。	不受保	不受保	受保

自選保障

自選保障	最高賠償額(港元)
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 ⁹ ，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)

備註：

- 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%。
- 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%。
- 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。
- 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。
- 請參考以下「外遊警示伸延保障」。
- 「更改路線」及「行程延誤」中只限其中一項為可償付保障。
- 「信用卡保障」不適用於年齡為18歲以下的受保人。
- 如受保人年齡在70至79歲之間，將被加收20%的保費加成。
- 如受保人年齡在80歲或以上，將被加收25%的保費加成。

您要知道的其他特點

特點	摘要
保障整個行程	保障由您離開住所或工作地點啟程時開始，直至完成旅程返回為止，惟須受保單條款規限。
自動延長保障	如旅程無可避免地延誤，保障可自動延長最長十四 (14) 日。
永久傷殘保障	指定永久傷殘賠償由喪失一 (1) 節手指指骨開始。
團體折扣	五 (5) 至九 (9) 位旅客可享5%折扣；十 (10) 位或以上旅客可享10%折扣。
指定極限運動保障	涵蓋保單列明的指定歷險及消閒活動。

保障地區

- 亞洲
中國內地、孟加拉、汶萊、柬埔寨、印度、印尼、日本、韓國、老撾、澳門、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。
- 全球
全球所有國家。

外遊警示伸延保障

紅色外遊警示	黑色外遊警示
50%	100%

- 適用情況：
- 外遊警示於保單簽發後發出
 - 較高級別的外遊警示於保單簽發後發出
 - 取消旅程於指定期間內發生
 - 縮短旅程於外遊警示生效期間發生



主要不保事項

醫療及健康相關

- 已存在的健康狀況*
- 懷孕及分娩
- 精神失常、愛滋病、性病、先天性疾病或缺陷

行為相關

- 酒精或藥物相關事故
- 違法行為
- 蓄意自我傷害

衝突及政府行動

- 戰爭及內亂
- 核子風險
- 政府充公或扣留

職業及高風險活動

- 高風險職業
- 專業運動
- 超出受保運動範圍的活動

*「金」計劃透過「已存在病症保障擴展」，為符合條件的已存在病症之突發急性發作或非預期惡化提供保障1 - 醫療費用和保障 3 - 24-小時全球緊急援助，惟須受保單條款及條件規限。

完整不保事項及條件請參閱保單條款。



重要事項:

1. 本保單適用於一般觀光旅遊及涉及文書或行政工作的合資格商務旅遊，不適用於探險、冒險或類似旅程。
2. 保障不可轉讓，保單一經簽發，保費概不退還。
3. 同一旅程只可獲一份由QBE簽發的旅遊保單保障。如購買多於一（1）份保單，將按提供最高適用保障額的保單提供保障。
4. 單程旅行保障適用於由香港出發而不返回香港的旅程。保障於抵達最終目的地後七（7）日或保險期屆滿時終止，以較早者為準。
5. 來回旅程的受保人須由香港出發並返回香港。本保單不設投保年齡上限。
6. 每次旅程的最長保障期為一百八十二（182）日。
7. 兒童指18歲以下的受保人。12歲以下兒童於整個旅程中必須由成人陪同。如兒童並非與合資格同行親屬同行，須按成人保費投保。
8. 任何可能引致索償的事故，須於三十（30）日內提交索償申請及所需證明文件副本。文件正本須於提交索償後保留九十（90）日。
9. 70至79歲的受保人須繳付20%附加保費；80歲或以上的受保人須繳付25%附加保費。

保險業監管局徵費

保險業監管局會按適用費率向相關保單（若干獲豁免的保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人及客戶須依法繳付徵費。

詳情請瀏覽QBE香港網站或保險業監管局網站。





Get covered today 立即獲得保障

To add travel protection to your QBE policy, contact your broker or reach out to our customer service team. 如欲將旅遊保障加入您的QBE保單，請聯絡您的保險經紀或與我們的客戶服務團隊聯繫。

Important Notice 重要聲明:

This brochure is provided for general information and marketing purposes only and does not form part of any insurance contract, nor does it constitute a guarantee, representation or promise of any coverage, benefit or claim payment. The information contained herein is a summary only. All coverage, benefits, terms, conditions, definitions, exclusions, limitations, eligibility requirements and claim procedures are subject to the applicable policy wording and endorsements (if any). In the event of any inconsistency between this brochure and the policy terms, the policy terms shall prevail. In the event of any discrepancy or inconsistency between the English and Chinese versions of this brochure, the English version shall prevail. Any capitalised or defined terms used in this brochure shall have the meanings given to them in the policy, and all applications for insurance and claims shall be subject to QBE's acceptance and determination in accordance with the policy terms and the circumstances of each case.

本小冊子僅供一般資料及市場推廣用途，並不構成任何保險合約的一部分，亦不構成對任何保障、賠償或保單利益的保證、陳述或承諾。所有保障內容、條款、條件、定義、不保事項、限制、賠償限額及索償要求均以正式保單條款及相關批單（如適用）為準。如本小冊子內容與保單條款有任何不一致之處，概以保單條款為準。如本小冊子的英文版本與中文版本之間有任何差異或不一致之處，概以英文版本為準。本小冊子所載保障及任何已定義詞語均須按保單條款詮釋及適用，而是否接受投保或任何索償申請，將由昆士蘭聯保保險有限公司根據保單條款及個別情況作最終決定。

