

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited. QBE Hong Kong offers a comprehensive range of non-life insurance solutions for both corporate and personal customers. QBE Hong Kong is part of the QBE Insurance Group.

QBE Insurance Group is a general insurance and reinsurance company, with operations in key insurance markets. Listed on the Australian Securities Exchange, QBE Insurance Group is headquartered in Sydney and employs more than 12,000 people in 31 countries and territories.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

Manulife (International) Limited (incorporated in Bermuda with limited liability) (**Manulife**) is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of QBE Hong Kong for distribution of general insurance products in Hong Kong. Manulife and QBE Hong Kong have entered into an Exclusive Distribution Agreement by which Manulife shall be engaged in marketing and promotion of QBE Hong Kong general insurance products, while appropriate Manulife's agents shall be appointed as QBE Hong Kong insurance agents to distribute QBE Hong Kong general insurance products. This product brochure has been prepared by and the product(s) described in this product brochure is(are) underwritten by QBE Hong Kong solely but not Manulife.

昆士蘭聯保保險有限公司（昆士蘭保險香港）為昆士蘭保險集團與中國建設銀行（亞洲）股份有限公司之聯營機構。昆士蘭保險香港為企業及個人客戶提供全面的非人壽保險方案。

昆士蘭保險集團為一般保險及再保險公司，業務遍及主要保險市場。昆士蘭保險集團於澳洲證券交易所上市，其總部位於悉尼，在31個國家及地區有超過12,000名員工。

中國建設銀行（亞洲）股份有限公司為中國建設銀行股份有限公司於香港地區的零售及商業服務平台，並提供多元化的銀行產品及服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務及跨境金融服務等。

宏利人壽保險（國際）有限公司（於百慕達註冊成立之有限責任公司）（宏利）乃根據保險業條例（香港法例第41章）註冊為昆士蘭保險香港於香港分銷一般保險產品之授權保險代理商。宏利與昆士蘭保險香港達成獨家分銷協議，宏利將為昆士蘭保險香港的一般保險產品進行營銷和推廣工作；適合的宏利保險代理將被指派為昆士蘭保險香港的保險代理，以分銷昆士蘭保險香港的一般保險產品。此產品小冊子由昆士蘭保險香港編製，小冊子內所述的產品由昆士蘭保險香港獨家承保，而非宏利。



QBE Hongkong & Shanghai Insurance Limited 昆士蘭聯保保險有限公司

33/F, Oxford House, Taikoo Place, 979 King's Road,
Quarry Bay, Hong Kong

香港鰂魚涌英皇道979號太古坊濠豐大廈33樓

Hotline 熱線：+852 2828 0022 Fax 傳真：+852 3607 0380

Website 網址：www.qbe.com/hk

Manulife 宏利



Annual Business Travel Insurance 全年商務旅遊保險

The Necessary Protection While Defining New Heights for Your Business Venture
為你提供業務增長期間所需保障



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



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

Whilst you are striving to expand your business, our Annual Business Travel Insurance provides you the peace of mind with the comprehensive protection for you and your employees when traveling abroad for your business assignments.

- Comprehensive coverage with protection for both employer and employees
- Full Terrorism Cover
- High Personal Accident cover with up to HK\$1,500,000 Sum Insured; compensation will be doubled if the accident happens while travelling on a public common carrier
- Extensive Medical Expenses coverage including maximized local follow-up treatment expenses, hospital cash and emergency medical evacuation and/or repatriation
- First-of-its-kind benefits including Temporary Domestic Helper Allowance when household work assistance is required; and Returning Delay which covers the cost of additional accommodation and pet kennel when the returning trip is delayed
- Optional China Network Hospital Admission Guarantee Card for frequent travellers to China



Main Coverage

BENEFITS	MAXIMUM LIMIT per Insured Person (HK\$)	
	Plan 1	Plan 2
1. Personal Accident¹ <ul style="list-style-type: none"> • Pays for accidental death or permanent disablement • On accidental death or permanent disablement while travelling on common carrier • Major Burns (Second or Third Degree) 	1,000,000 2,000,000 250,000	1,500,000 3,000,000 500,000
2. Medical Expenses Covers overseas medical expenses for injuries or sickness happened during the journey, inclusive of the additional travel and accommodation expenses necessarily incurred as a result. Dental expenses are excluded, unless as a result from an injury <ul style="list-style-type: none"> a. Follow up medical treatment on injury within 90 days upon returning to Hong Kong b. Medical treatment on infectious disease contracted during the journey and diagnosed within 7 days after returning to Hong Kong c. Follow up medical treatment provided by a Chinese medicine practitioner 	500,000 100% unused limit 4,000 per policy (2,000 per accident, 150 per day visit)	1,000,000 100% unused limit 4,000 per policy (2,000 per accident, 150 per day visit)
3. Hospital and Quarantine Allowance Provides daily cash allowance during hospitalization overseas or after returning to Hong Kong or compulsory quarantine while abroad	7,500 (500 per day)	10,000 (500 per day)
4. Intensive Care Unit Allowance Provides daily cash allowance if confined in the Intensive Care Unit	5,000 (1,000 per day)	5,000 (1,000 per day)
5. 24-hour Worldwide Emergency Assistance Services <ul style="list-style-type: none"> a. Emergency Medical Evacuation and/or Repatriation b. Repatriation of Mortal Remains c. Return of Unattended Child(ren) d. Hospital Admission Guarantee e. Compassionate Visit f. Convalescence Assistance g. Hotline and Referral Services 	Actual Cost Actual Cost One-way economy airfare 50,000 One economy return airfare and room accommodation at 10,000 (2,000 per day) 10,000 (2,000 per day) Free	
6. Personal Belongings <ul style="list-style-type: none"> a. Baggage and Personal Effects <ul style="list-style-type: none"> • Per article/item/pair/set • Laptop computer per item/pair/set • Sports equipment per item/pair/set b. Personal Money² c. Document Loss Covers replacement costs for the loss of travel document(s) including the Hong Kong Identity Card, China Re-Entry Permit, passport, credit card(s), driver's license or travel tickets and the additional travel and accommodation expenses incurred as a result 	15,000 3,000 10,000 5,000 3,000 (2,000 for cash) 5,000	30,000 3,000 10,000 5,000 5,000 (2,000 for cash) 10,000

BENEFITS (continued)	MAXIMUM LIMIT per Insured Person (HK\$)	
	Plan 1	Plan 2
7. Trip Cancellation Covers the irrecoverable loss of transportation and accommodation expenses paid in advance as a result of cancellation of trip due to sudden death, serious injury or sickness of the Insured Person, his/her relative, 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, pandemic or adverse weather; OTA Alert ³ to the scheduled destination or Insured Person's home being seriously damaged by fire, flood or burglary within 1 week from departure	20,000	50,000
8. Trip Curtailment Covers the irrecoverable loss of or additional transportation and accommodation expenses incurred as a result of curtailment of trip due to sudden death, serious injury or sickness of the Insured Person, his/her relative, close business partner or travel companion; witness summons or jury service; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather; OTA Alert ³ to the scheduled destination or Insured Person's home being seriously damaged by fire, flood or burglary after departure	20,000	50,000
9. Trip Re-route Covers additional transportation expenses in re-routing to arrive at the scheduled destination if the common carrier which the insured person has scheduled to travel is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown for more than 5 hours	15,000	20,000
10. Travel Delay <ul style="list-style-type: none"> Pays cash allowance when the departure of scheduled transportation is delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown; or Pays the additional transportation expenses and overnight accommodation incurred overseas for delays of more than 5 hours 	3,000 (250 first 5 hrs, 500 every 5 hrs thereafter)	5,000 (250 first 5 hrs, 500 every 5 hrs thereafter)
11. Baggage Delay Reimburses the cost of emergency purchases of clothing, requisites or toiletries if the baggage is delayed	3,000 (500 first 5 hrs, 1,000 every 5 hrs thereafter)	5,000 (500 first 5 hrs, 1,000 every 5 hrs thereafter)
12. Personal Liability Covers legal liability on bodily injury or property damage to third-parties	1,000,000	2,000,000
13. Accidental Death or Permanent Disablement due to Kidnapping Pays in addition to Personal Accident Benefit for accidental death or permanent disablement as a result of an injury due to kidnapping	100,000	150,000
14. Accidental Death or Permanent Disablement due to Natural Disaster Pays in addition to Personal Accident Benefit for accidental death or permanent disablement as a result of an injury due to natural disaster	500,000	750,000
15. Aircraft Hijack Provides cash allowance if the delay is caused by a hijack exceeding 12 hours	5,000 (1,000 per day)	5,000 (1,000 per day)
16. Broken Bones Pays for broken bones as a result of an accidental injury	20,000	30,000
17. Coma Benefit Pays cash allowance during the time the Insured is in a continuous unconscious state subject to 14 days waiting period	25,000 (500 per week)	25,000 (500 per week)

BENEFITS (continued)	MAXIMUM LIMIT per Insured Person (HK\$)	
	Plan 1	Plan 2
18. Compassionate Cash Provides cash relief on death due to sudden sickness incurred outside Hong Kong during the trip	10,000	10,000
19. Credit Card Protection⁴ Covers unsettled balances on purchases made during the journey in the event of an accidental death outside Hong Kong	20,000	20,000
20. Emergency Cash Allowance Pays an allowance for each day staying behind due to the loss of travel documents that prohibits continuation of the scheduled journey	5,000 (500 per day)	8,000 (800 per day)
21. Funeral Expenses Covers funeral expenses including burial and cremation charges in the event of accidental death while traveling	20,000	20,000
22. Legal Expenses Including Bail Bond <ul style="list-style-type: none"> Covers the legal expenses in pursuit of a claim for damages and/or compensation against the third party who has caused injury, death or sickness to the insured person or when the insured is placed or threatened to be placed in detention Pays the bail bond on behalf of the insured person if detained during the Journey 	50,000	100,000
23. Missed Event Reimburses the cost of pre-paid ticket(s) for conferences, seminars or exhibitions if the insured person is unable to attend due to death, serious sickness or injury; jury service; compulsory quarantine; mechanical or electrical breakdown of common carrier	5,000	10,000
24. Mugging Pays daily cash allowance if the insured person suffers from an injury and is confined in a hospital as a result of mugging attack	5,000 (500 per day)	5,000 (500 per day)
25. Recruitment Expenses Reimburses the recruitment expenses for the replacement staff in the event of accidental death or permanent disablement of the insured person	20,000	20,000
26. Rehabilitation and Home Improvement Expenses Reimburses the expenses on rehabilitation, home improvement and medical equipment to accommodate the permanent disablement as a result of an injury sustained during the journey	25,000	25,000
27. Rental Vehicle Excess Wavier Reimburses the excess liable under the motor vehicle insurance in the event of the loss of or damage to the rental vehicle	5,000	5,000
28. Replacement Staff Expenses Reimburses the additional expenses incurred to arrange another replacement staff to handle the business assignment in the event the insured person suffers from serious injury or sickness which directly results in discontinuation or cancellation of the journey	10,000	20,000
29. Returning Delay NEW Reimburses the additional expenses incurred as a result of the trip for returning to Hong Kong upon completion of the journey, has delayed from the scheduled departure time in excess of 24 hours due to sudden serious injury or sickness of the insured person, his/her close business partner or travel companion; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather; or the insured person being detained by compulsory quarantine measure by the government authority in the travel destination. Expenses are covered for each day of delay as: <ul style="list-style-type: none"> a. Additional accommodation b. Transportation ticket alternation fee c. Kennel, boarding or cattery fee 	6,500	12,500
	5,000 (500 per day) 500 1,000 (200 per day)	10,000 (2,000 per day) 1,000 1,500 (300 per day)

BENEFITS (continued)	MAXIMUM LIMIT per Insured Person (HK\$)	
	Plan 1	Plan 2
30. Scarring of the Face Pays in the event the Insured Person sustains an injury during the journey which results in a permanent scar in the face	25,000	25,000
31. Temporary Domestic Helper Allowance NEW Pays the cost of a temporary domestic helper if the Insured Person suffers from an injury or sickness, resulting in the temporary disability of the Insured Person to do household works	1,000 (200 per day)	1,000 (200 per day)
32. Trauma Counselling Pays for the trauma counselling fee as recommended by the attending registered medical practitioner if being a witness to or a victim of a traumatic event	15,000 (1,500 per visit)	15,000 (1,500 per visit)
33. China Network Hospital Admission Guarantee (Optional) Waiver of deposit guarantee for medical treatment as an in-patient within our network hospitals in China upon presentation of the China Network Hospital Admission Guarantee Card	50,000	50,000

Remarks:

- For any insured person above 75 or below 18 years of age, Accidental Death or Permanent Disablement Benefits are subject to 50% of Sum Insured. Double Indemnity for Accidental Death or Permanent Disablement is not applicable.
- Personal Money is not applicable to any Insured Person below 16 years of age.
- Refer "Outbound Travel Alert Extension" for details of coverage.
- Credit Card Protection is not applicable to any Insured Person below 18 years of age.

Additional Information

Home to home coverage

Coverage commences when you depart from your home or place of work and up to 4 hours from the schedule departure time, and ends when you arrive home or place of work upon completion of the journey and up to 4 hours after your scheduled arrival time.

Automatic free extension up to 10 days

In the event of involuntarily delay, the expiry date of the policy will be extended automatically for a maximum of 10 days free-of-charge.

Outbound Travel Alert Extension

We cover your loss in the event of the Security Bureau launches Red Alert or Black Alert to your planned destination. Reimbursement as follows:

Benefits	Red Alert	Black Alert
Trip Cancellation	50%	100%
Trip Curtailment	50%	100%

Conditions:

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

How much do I need to pay?



Annual Premium (HK\$)	Plan 1	Plan 2
Per Insured Person *Minimum and non-refundable Premium per Policy: HK\$1,000	1,400	2,050
Premium per China Medical Card (HK\$)		
Per Insured Person	90	
No. of Insured Persons	Group Discount	
3-6	5%	
7-10	20%	
11-15	25%	
16-20	30%	
21-30	35%	
31-40	40%	
41-50	45%	

No Claim Discount

In the event of no claim filed in the expiring policy year, a No Claim Discount will be offered upon renewal.

Number of Year	Discount
1 st year	5%
2 nd consecutive year	10%
3 rd consecutive year	15%

IA Levy

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 or www.ia.org.hk.



What else should I know about?

Policy Aggregate Limit

No. of Insured Person	Any One Accident (HK\$)	
	Plan 1	Plan 2
3-6	4,000,000	6,000,000
7-10	7,000,000	10,000,000
11-15	10,000,000	15,000,000
16-20	13,000,000	20,000,000
21-30	17,000,000	25,000,000
31-40	20,000,000	30,000,000
41-50	25,000,000	35,000,000

Claims

Trip Purpose:

This policy is applicable to business travel (clerical or administrative only) or conventional leisure trip, not applicable to expedition, adventure or similar journey. For the avoidance of doubt, participation of the following activities will be covered: bungee jumping, hot air ballooning, parachuting, paragliding, rafting, canoeing, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, kayaking, snow skiing, snowboarding, snow skating and snow mobiling

Claims (continued):

Policyholder:	A Hong Kong registered company or organisation or association and the Policy is non-transferrable
Insured Person(s):	Employees or registered members of the policyholder with regular place of employment or residence in Hong Kong on named basis. Coverage may also be extended to dependents of the Insured Persons such as spouses or children. Insured Persons stationed outside Hong Kong will be subject to special underwriting requirements
No. of Insured Persons:	The minimum number of Insured Persons of each policy is 3
Age Limit:	Up to 80 years of age
No. of Trips and Duration:	Unlimited number of trips per year with a maximum duration of 182 days per trip
Optional Coverage:	The China Network Hospital Admission Guarantee Card is issued on a named basis and the premium is non-refundable. To apply for a replacement card or update information, the Policyholder should send a written notice to QBE Hongkong & Shanghai Insurance Limited (the "Company") and the Company will charge a handling fee of HK\$100 for each card re-issued
Insured Person's Movement:	Addition and deletion of Insured Person is subject to declaration in advance. Premium will be adjusted according to the effective date on pro-rata annual Premium basis and subject to minimum Premium per Policy at HK\$3,000
Cancellation:	For cancellation of Policy, the Company shall refund the balance of Premium on the unused period only if no claims has been made. The refund is subject to short period charge and HK\$3,000 minimum Premium
Eligibility:	The Insured Person(s) must not aware of any circumstances (including but not limited to financial, medical, political, adverse weather) which could lead to cancellation, interruption or curtailment of the journey at the time of applying this Insurance or the time the travel arrangement is made, whichever is the later
Multiple Policies:	An Insured Person can be covered under only one travel policy for the same journey by the Company. In the event that multiple policies are purchased from the Company, the Insured Person will be considered to have been insured under the policy offering the highest benefits
Claims:	For any occurrence likely to give rise to a claim under the policy, upon your return to Hong Kong, immediate notification to QBE Hongkong & Shanghai Insurance Limited shall be submitted along with copies of all supporting documents at http://qbe.com/hk/mil/claims 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.

Major Exclusions:

1. Pre-existing medical conditions.
2. Pregnancy, childbirth, miscarriage, abortion and all complications.
3. Nervous or mental diseases or disorders, 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. Any violation of laws or resistance to arrest.
10. Engagement in naval, military, air force service or operation or armed forces; any form of manual employment; offshore activities such as commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performance as an actor / actress; tour guide or tour escort; ship or air crew member including pilot.
11. Professional sports; mountaineering or trekking at altitude above 5,000m; scuba diving deeper than 30m; riding or driving in any kind of race and competition; aerial flight activities except as a passenger in a properly licensed power-driven aircraft; extreme or adventurous sports except for those specifically named as covered.



How do I apply?

Please contact Manulife to understand the details of this insurance coverage and the application procedure.



為何選擇昆士蘭保險香港的全年商務旅遊保險？

昆士蘭保險香港的全年商務旅行保險為你和你員工到外地工作時提供周全妥善的旅遊保障，讓你可專注擴展業務。

- 同時為僱主及僱員提供全面保障
- 恐怖襲擊保障
- 個人意外保障高達150萬港元；在乘搭付費之公共交通工具時發生意外，將獲雙倍人身意外保障
- 醫療費用保障廣泛，包括扣除海外醫療費用後之全數餘額本地後續治療費用，住院現金和緊急醫療運送及/或遺體運返
- 獨有的保障項目，包括臨時家庭傭工津貼以協助處理家務，以及因回程延誤導致的額外住宿和寵物寄宿費用
- 經常往返內地工作人士可附加適用於中國大陸的中國網絡醫院入院保證卡



主要保障範圍

每人最高保障額 (港元)		
保障項目	計劃1	計劃2
1. 人身意外¹ <ul style="list-style-type: none"> 意外死亡或永久傷殘 乘坐公共交通工具中意外死亡或永久傷殘 嚴重燒傷(二級或三級燒傷) 	1,000,000 2,000,000 250,000	1,500,000 3,000,000 500,000
2. 醫療費用 賠償受保人身處海外時因意外或疾病所需的醫療費用，包括因此而引致之額外住宿和交通費用，唯牙科治療不包括在內(意外引致除外)	500,000	1,000,000
a. 回港後90天之覆診治療費用 b. 在旅途中感染傳染病並在回港後的7日內確診 c. 中醫覆診治療	保障餘額的100% 每保單 4,000 (每宗意外 2,000， 150 /每日每次)	保障餘額的100% 每保單 4,000 (每宗意外 2,000， 150 /每日每次)
3. 住院及隔離現金津貼 為受保人於海外或回港覆診需入住醫院或於海外被強制檢疫隔離時提供每日現金津貼	7,500 (500/日)	10,000 (500/日)
4. 深切治療病房現金津貼 為受保人入住深切治療病房期間提供現金津貼	5,000 (1,000/日)	5,000 (1,000/日)
5. 24小時全球緊急支援服務 <ul style="list-style-type: none"> a. 緊急醫療護送/運返 b. 遺體運返 c. 安排無人照顧的兒童回港 d. 安排入院保證金 e. 親屬探望 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 來回經濟客位機票一張及 住宿開支最多為10,000 (2,000/日) 10,000 (2,000/日) 免費	
6. 個人財物 <ul style="list-style-type: none"> a. 行李及私人物品 <ul style="list-style-type: none"> 每項/對/套物品 手提電腦每項/對/套 體育用品每項/對/套 b. 個人錢財² c. 證件遺失 賠償受保人於旅程中遺失香港身份證、回鄉證、護照、信用卡、駕駛執照或旅遊機票之補領費用，及因而導致受保人未能完成預期之旅程所引致之額外交通及住宿費用 	15,000 3,000 10,000 5,000 3,000 (2,000現金) 5,000	30,000 3,000 10,000 5,000 5,000 (2,000現金) 10,000

保障項目 (續)	每人最高保障額 (港元)	
	計劃1	計劃2
7. 取消旅程 賠償因受保人、其親屬、緊密生意夥伴或旅行同伴猝死、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；香港於出發日或已安排之目的地於出發前一星期內發生不能預計之罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病、惡劣天氣；「外遊警示制度」對目的地發出外遊警示 ³ 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等引致旅程取消而不獲退回之預繳住宿和交通費用	20,000	50,000
8. 縮短旅程 賠償因受保人、其親屬、緊密生意夥伴或旅行同伴猝死、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；不能預計之罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病或惡劣天氣；「外遊警示制度」對目的地發出外遊警示 ³ 或受保人在出發後其住所因火災、水浸或盜竊而嚴重損毀等引致縮短旅程的額外或不獲退回之預繳住宿和交通費用	20,000	50,000
9. 更改行程 保障受保人所乘搭之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖襲擊、自然災害、惡劣天氣、機械或電力故障等因素延誤5小時以上，而要支付之額外交通費用以趕及原定行程	15,000	20,000
10. 交通工具延誤 <ul style="list-style-type: none"> 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、恐怖襲擊、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 賠償因旅程延誤超過5小時而需額外支付的交通費用及海外過夜住宿費用 	3,000 (首5小時250， 其後每5小時500)	5,000 (首5小時250， 其後每5小時500)
11. 行李延誤 賠償受保人旅程中因行李延誤而急需購買衣物、必須品及洗滌用品之費用	3,000 (首5小時500， 其後每5小時1,000)	5,000 (首5小時500， 其後每5小時1,000)
12. 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
13. 因綁架導致意外死亡或永久傷殘 為受保人因被綁架引致意外死亡或永久傷殘作出「個人意外」保障以外的額外賠償	100,000	150,000
14. 因自然災害導致意外死亡或永久傷殘 為受保人因自然災害引致意外死亡或永久傷殘作出「個人意外」保障以外的額外賠償	500,000	750,000
15. 飛機騎劫 為受保人因乘坐之航班遭騎劫連續超過12小時導致行程延誤提供現金津貼	5,000 (1,000/日)	5,000 (1,000/日)
16. 骨折 賠償因意外受傷引致的骨折	20,000	30,000
17. 昏迷保障 為連續昏迷超過14日以後的受保人提供現金津貼	25,000 (500/星期)	25,000 (500/星期)

保障項目 (續)	每人最高保障額 (港元)	
	計劃1	計劃2
18. 撫恤金 受保人於香港以外之旅程因突發之疾病引致死亡的現金補償	10,000	10,000
19. 信用卡保障 ⁴ 保障受保人在香港以外的地方意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用	20,000	20,000
20. 應急現金津貼 為受保人因遺失旅遊證件而滯留外地不能繼續旅程期間提供現金津貼	5,000 (500/日)	8,000 (800/日)
21. 殮葬費用 賠償受保人於旅遊時意外死亡引致的殮葬費用，包括土葬及火葬	20,000	20,000
22. 法律費用包括保釋金 • 向第三方追究對受保人造成傷害、死亡或疾病的賠償或受保人被拘留或被威脅被拘留而產生的法律費用 • 代受保人在旅程中遭拘留時支付保釋金	50,000	100,000
23. 缺席海外活動 賠償受保人因死亡、重傷或重病；出任陪審團或被強制隔離；公共交通工具機械或電力故障以致無法出席預先繳付的會議、研討會或展覽的入場費用	5,000	10,000
24. 搶劫受傷 為受保人因被搶劫而受傷入院提供每日住院現金津貼	5,000 (500/日)	5,000 (500/日)
25. 招聘費用 在受保人意外死亡或永久傷殘的情況下，賠償需要聘請替補職員的招聘費用	20,000	20,000
26. 康復及家居設施費用 賠償旅遊途中因意外導致永久傷殘而需要安裝家居輔助設施及醫療設備的費用	25,000	25,000
27. 免除租車自負額 賠償受保人駕駛租用車輛之損毀或損失而需承擔的汽車保險自負額	5,000	5,000
28. 替代職員費用 賠償安排替補職員處理因受保人重傷或重病不能繼續或取消行程的業務之額外費用	10,000	20,000
29. 回程延誤 全新 倘受保人、緊密生意夥伴或旅行同伴嚴重受傷或病重；發生不能預計之罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病或惡劣天氣；被旅遊當地法定機關拘留或強制隔離等原因使原定回程時間延誤超過24小時，以下費用會按每日延誤作出補償： a. 額外住宿 b. 更改交通工具費用 c. 寵物寄宿費用	6,500 5,000 (500/日) 500 1,000 (200/日)	12,500 10,000 (2,000/日) 1,000 1,500 (300/日)

保障項目 (續)	每人最高保障額 (港元)	
	計劃1	計劃2
30. 臉部疤痕保障 賠償受保人於行程中不幸因意外導致永久性毀容或臉部永久性疤痕	25,000	25,000
31. 臨時家庭傭工津貼 全新 賠償受保人因受傷或患病以致不能處理家務而需要聘用臨時家庭傭工之費用	1,000 (200/日)	1,000 (200/日)
32. 創傷輔導 支付受保人倘成為創傷性事件之受害人或目擊者，由註冊醫生轉介的創傷輔導費用	15,000 (1,500/每日每次)	15,000 (1,500/每日每次)
33. 中國網絡醫院入院保證卡(自選) 於中國境內之網絡醫院出示中國醫療保證卡可免付入院保證金	50,000	50,000

備註：

- 如受保人年齡為75歲以上或18歲以下，「意外死亡或永久傷殘」之最高賠償額為原有計劃的50%。「乘坐公共交通工具中意外死亡或永久傷殘」之雙倍保障亦不適用。
- 「個人錢財保障」不適用於16歲以下的受保人。
- 保障詳情請參考「外遊警示伸延保障」。
- 「信用卡保障」不適用於18歲以下的受保人。



其他資料

全面保障整個行程

保障由你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；並由你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。

免費自動延長保障期長達10天

如旅程在無可避免的情況下被迫延誤，本保險將免費自動延長不超過10天。

外遊警示伸延保障

保障因為香港保安局對旅遊目的地發出紅色或黑色外遊警示而引致住宿及交通費用的損失或額外費用。有關賠償如下：

保障項目	紅色旅遊警示	黑色旅遊警示
取消旅程	50%	100%
縮短旅程	50%	100%

索賠申請：

- 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)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/或住宿當日最少一日後發出(以較遲者為準)。
- 旅程必須於原定行程出發前之7日內取消，而取消時目的地之外遊警示必須仍然生效。
- 如已計劃的旅遊目的地的外遊警示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)前已經生效，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；而此較高的警示必須於保單簽發日或預訂交通工具及/或住宿當日最少一日後發出(以較遲者為準)方能生效。
- 縮短旅程保障於出發後當局才對目的地發出旅遊警示的情況下適用。若已計劃的旅遊目的地的外遊警示在保單簽發日前已經生效，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。

我需要支付多少保費？



每年保費 (港元)	計劃1	計劃2
每名受保人 *最低及不可退款之保費為1,000港元	1,400	2,050
中國醫療保證唔每年保費 (港元)		
每名受保人 (不可退款及不可轉讓)	90	
受保人數	團體折扣	
3-6	5%	
7-10	20%	
11-15	25%	
16-20	30%	
21-30	35%	
31-40	40%	
41-50	45%	

無索償折扣

如在過去一年之保險期內並沒有提出任何索償，續保可享以下無索償折扣優惠

無索償保險期	折扣 (%)
1年	5%
連續2年	10%
連續3年	15%

保監局徵費

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 或 www.ia.org.hk。



有其他事項我需要知道嗎？

保單最高總賠償額

受保人數	每宗意外 (港元)	
	計劃1	計劃2
3-6	4,000,000	6,000,000
7-10	7,000,000	10,000,000
11-15	10,000,000	15,000,000
16-20	13,000,000	20,000,000
21-30	17,000,000	25,000,000
31-40	20,000,000	30,000,000
41-50	25,000,000	35,000,000

索賠申請：

旅遊目的：	本保險適用於一般商務旅遊 (僅限文書或行政) 或常規休閒旅行，不適用於探險類之行程。為免產生疑問，以下活動俱在受保障範圍內：吊索跳、熱氣球、跳傘、滑翔飛行、激流木筏、獨木舟、衝浪風帆或陸上風帆滑板、滑水、水上滑板、滑浪、滑浪風帆、划艇、滑雪、滑雪板、雪上滑冰、雪車
保單持有人：	香港註冊公司或機構或協會，本保單不可轉讓
受保人：	受保人應為保單持有人在香港工作或居住的記名職員或註冊會員。有關保障可伸延到受保人家屬如配偶或子女。在香港以外地區工作之受保人或需經個別核保
受保人數：	三名或以上的受保人投保
年齡上限：	80歲
旅程次數及日數：	每名受保人每年的旅程次數不限；受保旅程每次最長為182日
自選保障：	「中國網絡醫院入院保證卡」以個人名字簽發，有關已付保費概不退還。保單持有人若要更改資料、補領遺失或損壞之「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(「昆士蘭保險香港」)，昆士蘭保險香港將收取每張補發的保證卡100港元手續費
更改受保人：	增加或終止受保人必須預先申報，保費將根據生效日期按全年保費之比例收取或退回，並以3,000港元為保單最低保費
取消保單：	如要取消保單，昆士蘭保險香港會在沒有索償的情況下，收取短期手續費並退回剩餘保險期的保費餘額，而保單之最低保費為\$3,000
投保資格：	購買本保險時，受保人並無知悉任何會導致取消、妨礙或縮短旅程之情況(包括但不只限於財務、醫療、政治、氣候反常等因素)
多份保單：	於同一旅程，受保人只能享有一份由昆士蘭保險香港簽發之綜合旅遊保單的保障。如受保人為同一旅程購買超過一份昆士蘭保險香港承保的保單，只會視作受其中提供最高賠償額的保單保障
索賠申請：	如欲索償，受保人必須於回港後於30天內連同所需文件之副本於 http://qbe.com/hk/zh-hk/mil/claims 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。

主要不受保項目：

- 已存在的健康狀況。
- 懷孕、分娩、流產、墮胎或由上述引起的其他病症。
- 精神失常、愛滋病、性病、先天性疾病或缺陷。
- 酗酒、濫用麻醉劑或藥物或與此有關的治療。
- 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。
- 輻射、核能、核武或核裝置或涉及生物或化學物質等。
- 非法或違法的行為；蓄意令自己受傷或自殺。
- 制裁、政府法例、禁令；被政府、海關或其他政府機構沒收、扣留或毀滅。
- 違法或拒捕。
- 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；作導遊或領隊；船員或飛機機組人員包括機師
- 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飛機除外)、其他極限或冒險性運動，除非該運動已經列明在受保障範圍內。



如何申請？

請聯絡宏利了解保險計劃的保障詳情及投保方法。