

Single Travel Insurance

單次旅遊保障

Your perfect travel companion

您的最佳旅遊伙伴

Travelling is a great pleasure but when flight delays, loss of baggage happen during the trip, your holiday can be spoiled. Single Travel Insurance provides you and your family full protection throughout your journey. With complete peace of mind, you can truly relax and enjoy your trip.

旅遊本應充滿樂趣，但若旅途中遇上突發事情，如航機延誤、行李遺失等，會一下子盡掃您的愉快心情。單次旅遊保障為您及您的家人提供周全保障，讓您全情投入愉快旅程。

Double accident protection up to HK\$2,000,000

雙倍意外保障 高達 HK\$2,000,000

Your personal accident benefit will be doubled in the event of permanent disablement or death while travelling on public transport or private car; or in an armed robbery.

如您於乘搭公共交通工具或私家車時不幸遇上意外，或於持械劫案中永久傷殘或死亡，人身意外保障便會以雙倍計算。

Enhanced Travel Delay/ Missed Departure/ Trip Cancellation and Curtailment cover

優化旅程延誤、啟程誤點、取消及縮短行程之保障

Covers you against travel inconveniences due to Natural Disaster.

保障因自然災害引致之旅遊不便。

Travel re-route is covered

保障更改行程

Covers the additional transport and accommodation expenses if your return trip to Hong Kong is unavoidably re-routed.

保障如無可避免地必須更改回港行程之額外交通及住宿費用。

Covering dangerous sports at no extra cost

危險運動保障 毋須額外保費

As long as you are not a professional sportsman or participating in competitions, no additional premium is required for Personal Accident and Medical Expenses coverage on dangerous sports including winter sports, bungee jumping, horse riding, water skiing, scuba diving, hot-air ballooning, rafting, sailing and windsurfing.

只要您並非職業運動員或在比賽中競賽，便毋須繳付額外保費，亦可在參與危險運動時享有個人意外及醫療費用保障。危險運動包括冬季運動、吊索跳、騎馬、滑水、水肺潛水、熱氣球、急流漂筏、帆船航行及滑浪風帆。

Protecting your home while you're travelling

身在遠方 兼享家居保障

While you are enjoying your trip, your home contents will be covered against burglary up to HK\$20,000.

What's more, you can also enjoy a bonus cover for home contents for 30 days after you return from your trip.

您可享受高達 HK\$20,000 的家居保障，保障您於外遊期間居所因爆竊而引致財物損失。除此之外，您更可於返港後 30 天內繼續免費享有此額外家居財物保障。

Worldwide emergency assistance up to HK\$2,000,000

全球緊急支援服務 保障額高達 HK\$2,000,000

Accidents may happen in places where medical service is inadequate or simply unavailable. You can rest assured that our medical evacuation team will make every effort to evacuate you to the nearest location or back home where you can receive proper medical treatment. To ensure you will receive the best care, we provide value-added services including:

若不幸於醫療服務設施不足甚至完全缺乏的地方遇上意外，您可以放心，我們的醫療救援隊伍會全力安排及護送您至就近地點或返港，以盡快接受適當的治療。我們更提供下列增值服務，讓您得到最佳的保障：

- Deposit guarantee of up to HK\$40,000 for hospital admission
入院按金保證，高達 HK\$40,000

- Expenses for a family member to visit you if you are hospitalised abroad for more than 10 days
若您在外地住院超過 10 天，我們會代為支付一位家庭成員的探訪費用
- Hotel room for convalescence following discharge from overseas hospital
外地出院後入住酒店以繼續療養的費用
- Airfare and escort for unattended children going back home while parent is hospitalized
若父母住院，同遊而無人照料之子女可獲安排機票及護送回港
- Emergency rerouting arrangements in case your original plan is altered due to an emergency
若您因緊急事故以致需要更改行程，我們將協助您重新安排航班
- Assistance to replace passport or visa or to retrieve lost luggage
協助補領護照或簽證，或尋找遺失行李
- Referral for lawyers or interpreter service
轉介律師或翻譯員服務

Premium Table (HK\$)								
保費表(HK\$)								
Period of Single Travel Insurance 單次旅程保障期	Individual 個人		Individual & Spouse ¹ 個人及配偶 ¹		Individual & Children ² 個人及子女 ²		Family ³ 家庭 ³	
	Gold Plan 金計劃	Silver Plan 銀計劃	Gold Plan 金計劃	Silver Plan 銀計劃	Gold Plan 金計劃	Silver Plan 銀計劃	Gold Plan 金計劃	Silver Plan 銀計劃
1 - 3 days 日	187	151	360	286	323	258	487	390
4 - 5 days 日	234	168	438	324	390	288	612	444
6 - 8 days 日	306	210	564	390	504	360	780	534
9 - 15 days 日	480	318	888	612	798	528	1,254	798
16 - 24 days 日	660	456	1,194	828	1,068	738	1,680	1,110
25 - 31 days 日	780	540	1,440	1,020	1,290	888	2,028	1,344
Each additional day 每逾一日	18	12	36	24	30	24	48	36

¹ Individual & Spouse: Husband and Wife 投保人及配偶：合法夫婦

² Individual & Children: Father or Mother traveling with any Child(ren) aged under 18 (No limit on number of Child(ren)) 個人及子女：父親或母親及其同行之 18 歲以下子女(子女人數不限)

³ Family: Husband and Wife traveling with any Child(ren) aged under 18 (No limit on number of Child(ren)) 家庭：合法夫婦及其同行之 18 歲以下子女(子女人數不限)

Benefit Table 保障範圍		Maximum Benefit (HK\$) 最高賠償額(HK\$)	
		Gold Plan 金計劃	Silver Plan 銀計劃
Personal Accident 人身意外	Accidental Death & Permanent Disablement Protection 意外死亡或永久傷殘保障	1,000,000	500,000
	Double Accident Protection (on public transport or private car or in armed robbery) 雙倍意外保障(於乘搭交通工具或私家車輛遇上意外，或於持械劫案中永久傷殘或死亡)	2,000,000	1,000,000
Medical Expenses 醫療及有關費用	Medical Expenses 醫療及有關費用	600,000	300,000
	• Hospital cash benefits HK\$500/day 住院現金津貼：每日 HK\$500	3,000	1,000
	• Follow-up treatment after return to HK within 3 months (including bonesetter fees HK\$150/day up to HK\$1,500) 回港後 3 個月內之覆診費用(包括中醫跌打費用，每日 HK\$150，最高賠償額 HK\$1,500)	50,000	50,000
	Worldwide Emergency Assistance 全球緊急支援服務	2,000,000	2,000,000

Trip Delay & Cancellation 取消及縮短行程	Trip Cancellation and Curtailment 取消及縮短行程 <ul style="list-style-type: none"> Reimbursement of unused travel and accommodation deposits if your trip is cancelled or curtailed due to sickness or death of you or your immediate family members, adverse weather, natural disaster or industrial actions, etc. 如您或您的直系親屬因生病或死亡；又或因惡劣天氣、自然災害、工業行動等引致取消或縮短行程，可獲賠償未使用的旅行及住宿按金。 	30,000	20,000
	Travel Delay 旅程延誤 <ul style="list-style-type: none"> Pays HK\$250 for each 6 hours period of delay due to industrial actions, adverse weather, natural disaster or mechanical breakdown, etc. 如因工業行動、惡劣天氣、自然災害或機械故障等引致旅程延誤，則每 6 小時可獲賠償 HK\$250 	2,500	1,000
	Missed Departure 啟程誤點 <ul style="list-style-type: none"> Pays the additional transport expenses if you arrive late at the port or airport due to strike, riot, hijack, adverse weather or natural disaster due to suspension of public transport services for more than 1 hour 如因罷工、騷亂、騎劫、惡劣天氣或自然災害導致所乘搭之公共交通工具暫停服務超過 1 小時，而令您遲到抵達港口或機場，可獲賠償有關之額外交通費用。 Up to HK\$5,000 (or HK\$2,500 for Silver Plan) of additional transport and accommodation expenses if your return trip to Hong Kong is unavoidably re-routed 如無可避免地必須更改回港行程，可獲賠償額外交通及住宿費用，最高賠償額為：金計劃：港幣 5,000 元；銀計劃：港幣 2,500 元 	10,000	5,000
Baggage & Personal Effects 行李及財物	Loss of Personal Money/Documents (Excess HK\$200) 個人錢財及證件損失 (自負額：HK\$200)	3,000	2,500
	Loss of Passport (Excess HK\$200) 遺失護照 (自負額：HK\$200) <ul style="list-style-type: none"> Additional travel and accommodation expenses incurred in obtaining a replacement passport 換領新護照所需的額外交通及住宿費用 	2,000	1,000
	Loss of Personal Baggage (Excess HK\$200) 遺失行李 (自負額：HK\$200) <ul style="list-style-type: none"> Any single article, pair or set of articles 每件、每套或每組物品 All sports equipment 所有體育器材 	15,000	10,000
	Baggage Delay 行李延誤 <ul style="list-style-type: none"> Pays for the cost of emergency purchase of essential items if your check-in baggage is delayed more than 12 hours on the outward journey 如您的寄艙託運之行李於離港行程運送中遭延誤超過 12 小時，可獲賠償購買應急日常必需品之費用 	2,500	1,500
	Personal Liability 個人責任 <ul style="list-style-type: none"> Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property 可獲賠償您因意外引致他人身體受傷或他人財物損毀而於法律上必須承擔的賠償責任 	2,500,000	2,500,000
Other Benefits 其他保障	Rental Vehicle Excess 租車自負金額 <ul style="list-style-type: none"> Excess liable to the rental company for loss of or damage to the rented vehicle 因遺失或損毀所租用之汽車而必須支付的自負金額 	5,000	5,000
	Burglary Loss of Home Contents while you travel (Excess: 10% of loss) 旅遊期間家居財物爆竊保障(自負額：損失金額之首 10%)	20,000	10,000

Other Benefits 其他保障	Free extension of cover 免費延長保障期 <ul style="list-style-type: none"> • Due to unexpected delay by any event covered under the policy 因保單承保事項引致行程延誤 	7 days 日	7 days 日
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Major exclusions 主要不承保事項:

Pre-existing injury or sickness, act of war, civil commotion, terrorism (except that as provided under Terrorism Extension stated under Important Notes point 9), participation in illegal act, professional sports or competing in competitions, pregnancy, childbirth, suicide, self-inflicted injury, AIDS and flying other than as a fare-paying passenger (e.g. pilot), etc.

在受保前已存在之損傷或疾病、戰爭、暴動、恐怖活動(注意事項下的第 9 節「恐怖襲擊活動保障」除外)、違法行為、專業性運動或在比賽中競賽、懷孕、分娩、自殺、自我傷害、愛滋病及以非付款乘客之身份乘搭飛機(如機師)等。

Important Notes 注意事項:

1. All Insured Persons must be aged between 6 weeks and up to 75 years of age. (Insured persons aged below 12 must be accompanied by a parent or guardian) 所有受保人年齡須介乎 6 星期至 75 歲或以下人士(12 歲以下之小童須由家長或監護人陪同成行)。
2. Maximum days per trip are 182 days. 旅程最長保險期為 182 日。
3. The maximum benefit for Personal Accident and Medical Expenses for Insured Persons aged under 17 or over 70 will be limited to only 50% of the Sum Insured. 17 歲以下或 70 歲以上之受保人, 人身意外及醫療費用保障之最高賠償額為投保額的 50%。
4. Double Accident Protection and Dangerous Sports Coverage only apply to Insured Persons aged 17 and up to 70. 雙倍人身意外保障及危險運動保障只適用於 17 歲至 70 歲人士。
5. On a one-way trip, cover is valid for a maximum of 7 days after you arrive at the final destination or until the expiry date of the insurance, whichever is sooner. 單程旅遊之保障將於抵達最終目的地 7 日後或於保單屆滿日終止, 以較早者為準。
6. The policy does not cover any claims arising from flight crew. 航空公司機組人員為不受保之列。
7. No refund of the premium is allowed once the policy document has been issued. 保單一經發出, 保費概不退還。
8. 24-Hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Hong Kong. 24 小時全球旅遊緊急支援保障的服務範圍只限於受保人原居地以外的地方。原居地即指香港。
9. Terrorism Extension (Applicable to Personal Accident and Medical Expenses only): cover against death or bodily injury (including necessary medical expenses incurred as covered) sustained through acts of terrorism provided such acts do not involve the use of biological, chemical agents or nuclear devices. 「恐怖襲擊活動附加保障」(只適用於「人身意外」和「醫療費用」保障): 保障因恐怖襲擊活動而導致身故或身體受傷(包括本保單所提供的必需醫療費用), 惟任何涉及使用生物、化學或核子武器或裝置的恐怖襲擊活動除外。
10. Insurance products are underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"). MSIG reserves the right of final approval. DBS Bank (Hong Kong) Limited, which expression includes its successors and assigns is an insurance agent authorised by MSIG. 保險產品由三井住友海上火災保險(香港)有限公司(「三井住友保險」)承保。三井住友保險保留最終批核的權利。星展銀行(香港)有限公司, 表示包括其繼承人和受讓人為三井住友保險授權之保險代理商。
11. MSIG is a general insurer licensed and regulated by the Commissioner of Insurance of the Hong Kong SAR. The Insurance offered by the Company is only available for subscription by residents of the Hong Kong SAR. 三井住友保險乃是一所持牌保險公司, 並由香港保險業監理專員授權經營。由本公司所提供之保險的受保人, 必須為香港特別行政區居民。
12. The above is not a policy of insurance. Please refer to the policy document (which will be issued to you upon acceptance of your application) for the applicable terms, conditions and exclusions. 以上並非保單, 有關係款細則及不承保範圍, 請參閱保單(於接納您的申請後奉上)。

MSIG Insurance Hotline 三井住友保險熱線: 3122 6868
FAX No. 傳真熱線: 2969 4663

Service Hours 服務時間: Mon-Fri 星期一至五 9:00am-6:00pm
 (Except Public Holidays 公眾假期除外)