

## About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

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## 關於安達香港

安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過90年。安達香港的一般保險業務（安達保險香港有限公司）為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽  
[www.chubb.com/hk](http://www.chubb.com/hk)。

## 聯絡我們

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# CHUBB®

## Chubb Travel Insurance

## 縱橫旅安心 Worldwide Care

# Chubb. Insured.<sup>SM</sup>

Worldwide Care Brochure, Hong Kong. 縱橫旅安心，香港. Published 02/2020.

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**縱橫遊**  
[www.wwpkg.com.hk](http://www.wwpkg.com.hk)



# 當您計劃行程之餘， 請緊記投保 「縱橫旅安心」， 讓您無憂無慮享受旅程！

## 計劃特點

- 延長保障最長至離港前3小時以及回港後3小時止
- 各項保障不設自負金額
- 投保「個人計劃」年齡不設限制
- 「家庭計劃」受保子女數目不限
- 提供24-小時全球緊急支援服務，「緊急醫療運送」不設上限
- 回港覆診醫療費用，包括註冊中醫師所提供之跌打、針灸及治療
- 保障旅程中之消閒活動，包括熱氣球、跳傘、滑雪、水肺潛水、激流及各項水上活動
- 保障因恐怖襲擊而引致之「個人意外」及「醫療費用」等索償
- 「取消旅程」及「縮短旅程」包括「黑色警示」伸延保障
- 「取消旅程」及「縮短旅程」包括「紅色警示」伸延保障（只適用於環球尊尚計劃）

## 保障

### A. 個人意外

保障受保人在旅程中因意外而引致身故或永久傷殘。

如受保人以付費乘客身份乘搭公共交通工具或乘坐由旅行社安排之交通工具時發生意外而引致身故或永久傷殘，最高可獲賠償HK\$1,500,000。

### B. 醫療費用

賠償受保人在旅程中因意外損傷或疾病而引致之門診、住院及手術費用。

回港覆診費用：受保人回港後90日內之在香港引致之覆診費用亦受保障；包括合資格註冊中醫、跌打及針灸治療，每日每次最高HK\$150，最高賠償為HK\$3,000。

### C. Chubb Assistance – 24-小時環球支援服務

#### (a) 緊急醫療運送及/或運返

如受保人蒙受意外損傷或疾病，因近處並無所須之治療，在醫生的建議下，而須運送至其他地方接受治療，可安排運送及負責有關費用。

#### (b) 遺體運返

如受保人因意外損傷或疾病而導致不幸身故，可安排運返其遺體回港及負責有關費用。

#### (c) 親友探望

保障受保人在海外因意外損傷、疾病或身故，而須親友前往照顧之費用，包括1張來回經濟客位機票及最多5晚合理住宿費用。

#### (d) 小童護送

如受保人在旅程期間遇上意外損傷或疾病而須住院或身故，令其同行之17歲以下受保小童沒有人照顧，可安排護送該小童回港及負責有關費用。

#### (e) Chubb Assistance – 24-小時電話熱線及轉介服務

受保人可享由「Chubb Assistance」提供之電話諮詢服務，例如：

- 翻譯轉介服務
- 醫療諮詢服務
- 醫院入住安排
- 遺失行李及旅遊證件支援服務

### D. 住院現金（只適用於環球基本計劃及環球尊尚計劃）

如受保人在旅程中因意外損傷或疾病而須入住海外醫院，每日海外住院可獲HK\$500賠償，最高可獲HK\$10,000。

### E. 燒傷保障

保障受保人不幸因意外燒傷（二級或三級程度）。

### F. 個人財物

賠償受保人因被盜竊、搶劫、爆竊或意外而引致個人財物遺失或損毀。個人財物不包括：1. 任何形式的金錢、2. 任何種類的文件、3. 任何種類的食物或飲料、4. 古董、5. 合約、6. 債券、7. 證券、8. 動物、9. 軟件、10. 流動電訊設備及配件、11. 運輸工具及配件以及12. 於損失或損毀時受保人並未佩戴或攜帶之珠寶手飾及易碎品之破損或毀壞。

### G. 個人金錢

保障因盜竊或搶劫而引致現金或旅遊支票之損失。

### H. 遺失證件

如受保人在旅程中遺失出入境所須的旅遊證件或機票/車船票，本公司將賠償有關文件之補領費用及其額外交通及住宿費用。

## I. 取消旅程

### (a) 取消旅程

依照《取消旅程損失補償百分比表》賠償受保人因下列原因而必須取消行程，其已繳付及不能退回相關百分比之旅行團費用、交通及／或住宿費用：

- (i) 受保人、其直系親屬、同行伙伴或商業伙伴突然身故（出發前90日內）；
- (ii) 受保人被強制性隔離或須履行陪審員任務（出發前90日內）；
- (iii) 目的地突然爆發罷工、暴亂或內亂（出發前7日內）；
- (iv) 受保人之主要住所因火災、水災等原因導致嚴重損毀而令受保人須留在香港處理（出發前7日內）；
- (v) 於購買保單日子不少於1天後，在未能預計的情況下，旅程的計劃目的地被發出黑色警示，而此黑色警示在出發前1週內的任何時間內生效。

#### 《取消旅程損失補償百分比表》（只適用於項目i-v）

計劃	受保人被沒收的交通及／或住宿費用損失之最高補償百分比
環球尊尚計劃	百分之一百(100%)
環球基本計劃	百分之五十(50%)
中國計劃	百分之五十(50%)

- (vi) 只適用於環球基本計劃或中國計劃：受保人、其直系親屬、同行伙伴或商業伙伴因身體損傷或患病（出發前90日內）而導致必須取消行程，補償其預付或被沒收的交通費用及／或住宿費用所致的百分之五十(50)的損失。
- (vii) 只適用於環球尊尚計劃：受保人、其直系親屬、同行伙伴或商業伙伴因身體損傷或患病而住院（出發前90日內）導致必須取消行程，補償其預付或被沒收的交通費用及／或住宿費用所致的損失。若該身體損傷或患病並不須住院，補償其預付或被沒收的交通費用及／或住宿費用所致的百分之六十(60)的損失。

### (b) 紅色警示（只適用於環球尊尚計劃）

於購買保單日子不少於1天後，在未能預計的情況下，旅程的計劃目的地被發出紅色警示，而此紅色警示在旅程計劃開始日期前1週內的任何時間內生效，導致旅程必須取消，本計劃將賠償受保人已繳付及不能退回之旅行團費用、交通或住宿所致的損失的50%，最高可獲HK\$2,000賠償。

## J. 旅程阻礙

### (a) 縮短旅程

賠償受保人因下列原因而須縮短旅程回港，有關未享用並不能退回及額外引致之旅行團費用、交通或住宿費用：

- (i) 受保人、其直系親屬、同行伙伴或商業伙伴不幸身故、身體損傷或患病；

- (ii) 目的地發生不能預計的罷工、暴亂或內亂、爆發疫症、遭到劫持或自然災害而導致受保人不能繼續其計劃的旅程；
- (iii) 在未能預計下，於受保旅程計劃目的地被發出黑色警示；

### (b) 紅色警示（只適用於環球尊尚計劃）

在未能預計下，於受保期間旅程計劃目的地被發出紅色警示，而受保人須直接回港，本計劃將賠償受保人有關未享用並不能退回及額外引致之旅行團費用、交通或住宿費用的50%，最高可獲HK\$2,000賠償。

### (c) 更改旅程

保障受保人因計劃目的地之i) 公共交通工具僱員罷工、ii) 暴亂或內亂、iii) 惡劣天氣、iv) 自然災害、v) 爆發疫症或vi) 機場關閉而必須更改行程，而引致有關之額外合理交通及／或住宿費用。

## K. 旅程延誤

如受保人所乘搭之公共交通工具因i) 惡劣天氣、ii) 自然災害、iii) 公共交通工具營運商的僱員罷工、iv) 公共交通工具機件故障、v) 遭到劫持或vi) 機場關閉而延誤，同一班次延誤可獲以下(a) 或(b) 其中一項賠償：

### (a) 現金賠償

「環球基本計劃及環球尊尚計劃」——首5小時延誤，可獲HK\$300，其後每滿10小時延誤，可獲HK\$700，最高可獲HK\$2,000賠償。

「中國計劃」——每滿8小時延誤，可獲HK\$200，最高可獲HK\$600賠償。

### (b) 損失之旅遊費用（只適用於環球尊尚計劃）

如延誤滿24小時後決定取消旅程，可獲賠償已繳付及不能退回之旅行團、交通及／或住宿費用。

## L. 行李延誤

賠償在受保人抵達海外目的地後，行李因誤送滿6小時後，以致受保人需購買梳洗用品及衣物之費用。

## M. 個人責任

如受保人導致他人身體損傷或財物損失而須負上法律責任，本公司將代表受保人支付該賠償。

## N. 家居財物保障

保障受保人在旅程期間，其在港之主要住所無人居期間遭爆竊而引起之家居財物損失。

## O. 信用卡保障（只適用於環球基本計劃及環球尊尚計劃）

保障受保人遭受身體損傷，並直接及不可避免地於該身體損傷後連續12個月內身故，支付其信用卡在旅程內購買商品而結欠的未繳結餘（只適用於出發時為17歲至75歲之受保人）。



保障範圍

保障	最高賠償額 (HK\$)		
	環球尊尚計劃	環球基本計劃	中國計劃
A. 個人意外			
(a) 乘搭公共交通工具 (17歲至70歲)	1,500,000	1,200,000	600,000
(b) 其他意外 (17歲至70歲)	750,000	600,000	300,000
(c) 意外 (17歲以下或70歲以上)	250,000	250,000	125,000
B. 醫療費用			
(a) 醫療費用 (70歲或以下)	1,200,000	1,000,000	300,000
醫療費用 (70歲以上)	600,000	500,000	150,000
(b) 回港覆診費用	120,000	100,000	30,000
C. Chubb Assistance – 24-小時環球支援服務			
(a) 緊急醫療運送及/或運返	不設上限	不設上限	不設上限
(b) 遺體運返	不設上限	不設上限	不設上限
(c) 親友探望	30,000	30,000	10,000
(d) 小童護送	30,000	30,000	10,000
(e) Chubb Assistance – 24-小時電話熱線及轉介服務	適用	適用	適用
D. 住院現金	10,000	10,000	不適用
E. 燒傷保障	300,000	200,000	100,000
F. 個人財物 每件/套/對物件的最高限額	10,000 3,000	10,000 3,000	5,000 1,500
G. 個人金錢	2,500	2,500	500
H. 遺失證件	30,000	30,000	3,000
I. 取消旅程			
(a) 取消旅程	40,000	30,000	10,000
(b) 紅色警示	2,000	不適用	不適用
J. 旅程阻礙			
(a) 縮短旅程	40,000	40,000	10,000
(b) 紅色警示	2,000	不適用	不適用
(c) 更改旅程	40,000	10,000	10,000
K. 旅程延誤			
(a) 現金賠償	2,000	2,000	600
(b) 損失之旅遊費用	2,000	不適用	不適用
L. 行李延誤	1,000	1,000	1,000
M. 個人責任	2,000,000	2,000,000	2,000,000
N. 家居財物保障 每件/套/對物件的最高限額	25,000 5,000	25,000 5,000	6,000 3,000
O. 信用卡保障	20,000	20,000	不適用

注意事項：

- 如投保「家庭計劃」而受保家庭成員因同一意外事故而需索償項目A「個人意外」，每家庭合共之最高賠償額為個人最高賠償額之三倍。

主要不保事項

- 任何投保前已存在之疾病，先天性或遺傳病症、自殺、自傷身體、懷孕、分娩、流產、整容手術、牙齒護理（因意外導致除外）、精神或神經失常，愛滋病及其有關的綜合症。
- 戰爭、內戰、叛亂、革命。
- 參與任何軍事或其他執法機關之任務。
- 參與任何專業性質之運動、比賽、駕駛飛機或從事體力勞動性工作。
- 任何一般需利用專用裝備的攀石或攀山活動。
- 任何政府禁令或海關扣押。
- 受保人的非法行為。
- 因服用酒精或藥物而引致之損害。
- 任何與古巴有關之損失或費用。  
註：安達保險香港有限公司是一間美國公司 - Chubb Limited的子公司/分公司，Chubb Limited是紐約證券交易所上市公司，因此除了歐盟、聯合國和香港的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。
- 本保險不承保超過30米水深以下或單獨進行潛水引致之損失。
- 本保險不適用於任何極限的運動，包括但不只限於跳懸崖、馬術障礙賽、超級馬拉松賽、特技表演、衝巨浪及獨木舟激流。
- 偏離滑雪道之滑雪活動。
- 超過十公里的跑步，冬季兩項競賽及三項全能運動，及第四級程度之私人水域橡皮艇漂流。
- 核子、化學及生化恐怖活動。



索償手續

安達設立了一個簡易自助的索償中心\*。請透過安達索償中心 ([www.chubbclaims.com.hk](http://www.chubbclaims.com.hk)) 來提交您的索償。您亦可簡快地掃描以下的QR碼以便在您的智能電話或平板電腦上登入安達索償中心。

另外，您可將已填妥的索償申請表，連同證明文件提交予安達。如有任何疑問請致電3191 6611。



\*只支援英文輸入。

重要事項

- 保單一經簽發，概不退還保費。
- 受保期：每次旅程最長為180日。
- 此保險只適用於消閒旅遊或文職公幹。
- 旅程如在不能避免之情況下出現延誤，保障期可自動延長最多10日。
- 如受保人在同一次旅程中購買多於一份由安達保險香港有限公司承保之「縱橫旅安心」，則安達保險香港有限公司只會根據最高保額的一份作出賠償。
- 此保險所提及之投保年齡限制以受保人在出發首日之年齡為準。
- 此保險只保障由香港出發之旅程。
- 本小冊子只供參考之用，有關保單詳情，請參閱保單條款，如有任何爭議，一概以英文為準。
- 此保險由安達保險香港有限公司承保並由翱翔旅遊有限公司銷售，翱翔旅遊有限公司為安達保險香港有限公司之指定保險代理商。



保費表 (HK\$)

受保期 (日)	環球尊尚計劃		環球基本計劃		中國計劃 <sup>#</sup>	
	個人	家庭*	個人	家庭*	個人	家庭*
1	302	605	138	276	60	121
2	335	670	165	330	73	146
3	351	701	188	376	85	170
4	455	911	278	556	104	208
5	553	1105	328	656	116	233
6	558	1115	360	720	133	267
7	647	1294	420	840	153	307
8	683	1365	450	900	170	340
9	738	1475	488	976	178	356
10	786	1572	528	1056	207	414
11	806	1611	548	1096	207	414
12	855	1710	588	1176	207	414
13	893	1786	620	1240	207	414
14	893	1786	620	1240	220	439
15	893	1786	620	1240	220	439
16	969	1938	683	1366	244	488
17	969	1938	683	1366	244	488
18	969	1938	683	1366	256	513
19	969	1938	683	1366	256	513
20	969	1938	683	1366	256	513
21	1114	2229	798	1596	281	562
22	1114	2229	798	1596	281	562
23	1114	2229	798	1596	293	587
24	1114	2229	798	1596	293	587
25	1114	2229	798	1596	293	587
26	1272	2545	925	1850	330	661
27	1272	2545	925	1850	330	661
28	1304	2607	950	1900	355	710
29	1320	2641	963	1926	355	710
30	1336	2672	975	1950	355	710
每增1日	25	49	22	44	12	25

保障期：每次旅程最長為180日。

\*「家庭計劃」包括受保人及/或其配偶及所有17歲以下之子女。

#「中國計劃」只適用於由香港至中國大陸及澳門之行程。

所列明的保費金額已包括徵費。  
更多詳情，請瀏覽 [www.ia.org.hk/tc/levy](http://www.ia.org.hk/tc/levy)。

# Before your travel, take out Worldwide Care Travel Insurance to make your journey hassle-free.

## Plan Highlights

- Extend coverage up to 3 hours before departure from Hong Kong and up to 3 hours after returning to Hong Kong
- Zero excess on all benefits
- No age limit for “Individual Plan”
- Unlimited number of insured child(ren) under “Family Plan”
- 24-hour Worldwide Emergency Assistance Services, unlimited benefit amount for “Emergency Medical Evacuation”
- Follow-up Medical Expenses after returning to Hong Kong, including registered Chinese Medicine Practitioner, bone-setting and acupuncture treatments
- Leisure activities covered during the journey, including hot air balloon, parachuting, skiing, scuba diving, rafting and all water sports
- Protection against acts of terrorism, including “Personal Accident” and “Medical Expenses”
- Extended coverage including “Black Alert” under “Trip Cancellation” and “Trip Curtailment”
- Special “Red Alert” coverage under “Trip Cancellation” and “Trip Curtailment”(Applicable to Worldwide Premier Plan)

## Benefits

### A. Personal Accident

Cover for death or Permanent Total Disability of the Insured Person as a result of an Accident during the Journey.

Maximum HK\$1,500,000 if the Insured Person sustains Bodily Injury while travelling as a fare-paying passenger in a Public Conveyance or a carrier arranged by a travel agent.

### B. Medical Expense

Reimburse the expenses for out-patient care, hospitalization and surgery arising from Sickness or Bodily Injury occurring during the Journey.

Includes follow up Medical Expenses: covers necessary follow up medical treatment within 90 days upon the Insured Person's return to Hong Kong. This benefit is extended to cover the cost of registered Chinese Medical Practitioner treatment, bone-setting or acupuncture, up to HK\$150/day/visit up to a maximum of HK\$3,000.

### C. Chubb Assistance - 24-Hour Worldwide Assistance Services

#### (a) Emergency Medical Evacuation and/or Repatriation

In the event of Bodily Injury or Sickness of the Insured Person requiring medical evacuation to another location for appropriate medical treatment on the advice of a Physician, cover for the evacuation arrangements and related expenses.

#### (b) Return of Mortal Remains

Upon the death of the Insured Person as a result of Bodily Injury or Sickness, cover for the arrangement of the return of the Insured Person's remains to Hong Kong including the related expenses.

#### (c) Compassionate Visit

Reimburse the cost of one economy class round trip ticket and up to 5 nights hotel accommodation expenses for one of the Insured Person's relatives or friends to visit the Insured Person suffering from Bodily Injury, Sickness or death overseas.

#### (d) Child Escort

In the event that the Insured Person is Confined as a result of Bodily Injury, Sickness or death during the Journey and is travelling with a child who is aged below 17 years, cover for arrangements to return the child back to Hong Kong if the child would otherwise be left unattended.

#### (e) Chubb Assistance - 24-Hour Telephone Hotline and Referral Services

“Chubb Assistance” provides the following telephone enquiry services:

- Interpreter Referral Service
- Medical Advice Service
- Hospital Admission Service
- Loss of Luggage and Travel Documents Assistance

**D. Hospital Cash (Application to Worldwide Basic Plan and Premier Plan only)**

In the event of the overseas hospitalization of the Insured Person arising from Bodily Injury or Sickness, Chubb will pay HK\$500 per day and up to a maximum of HK\$10,000.

**E. Burns Benefit**

Cash allowance will be paid if the Insured Person suffers from second or third degree burns as a result of an Accident.

**F. Personal Property**

Cover for the loss or damage of the Insured Person’s property, as a result of theft, robbery, burglary or accident, Personal Property does not include 1. money, 2. document, 3. food or beverage, 4. antiques, 5. contracts, 6. bonds, 7. securities, 8. animals, 9. software, 10. mobile phones and accessories, 11. vehicles and accessories, and 12. jewellery that is not worn or carried by the Insured Person at the time of loss and the breakage and damage of fragile articles.

**G. Personal Money**

Reimbursement of cash or travellers’ cheques lost as a result of theft or robbery.

**H. Loss of Travel Documents**

Reimburse the cost of replacing travel documents required for immigration clearance, travel tickets and additional transport and accommodation expenses incurred for the sole purpose of arranging replacement of such travel documents or travel tickets.

**I. Trip Cancellation**

**(a) Trip Cancellation**

According to the Trip Cancellation Reimbursement Table, reimburse the corresponding percentage of irrecoverable tour fees, transport or accommodation expenses in the event of the unavoidable cancellation of travel due to the following:

- (i) Death of the Insured Person, Immediate Family Member, intended Travel Companion or Business Partner (within 90 days before departure).
- (ii) Compulsory quarantine or jury service of the Insured Person (within 90 days before departure).

- (iii) The unexpected outbreak of Strike, Riot or civil commotion at the destination (within 7 days before departure).
- (iv) Serious damage to Insured Person’s primary residence from fire or flood and which requires the Insured Person’s presence in Hong Kong (within 7 days before departure).
- (v) The unexpected issuance of a Black Alert for a scheduled destination at least 1 day after the policy has been purchased and which is in force at any time within 1 week of the date the Journey is scheduled to begin.

**Trip Cancellation Reimbursement Table (Applicable to item i-v above)**

Plan Name	Maximum Percent of Reimbursement of the Insured Person’s loss of transport and/or accommodation expenses
Worldwide Premier Plan	One Hundred (100%) percent
Worldwide Basic Plan	Fifty (50%) percent
China Plan	Fifty (50%) percent

- (vi) Applicable to Worldwide Basic Plan & China Plan only, Bodily Injury or Sickness of an Insured Person, Immediate Family Member, intended Travel Companion or Business Partner occurring after this policy has been purchased and within ninety (90) days of the date the Journey is scheduled to begin resulting in cancellation of the Journey, we will reimburse fifty (50%) percent of the Insured Person’s loss of transport and/or accommodation expenses paid in advance or forfeited by the Insured Person.
- (vii) Applicable to Worldwide Premier Plan only, Bodily Injury or Sickness of an Insured Person, Immediate Family Member, intended Travel Companion or Business Partner resulting in Confinement in a Hospital occurring after this policy has been purchased and within ninety (90) days of the date the Journey is scheduled to begin, we will reimburse the Insured Person’s loss of transport and/or accommodation expenses paid in advance or forfeited by the Insured Person for the cancellation of the Journey; if otherwise not resulting in Confinement in a Hospital, we will reimburse sixty (60) percent of the Insured Person’s loss of transport and/or accommodation expenses paid in advance or forfeited.

**(b) Red Alert Extension (Applicable to Worldwide Premier Plan only)**

Reimbursement of 50% of the loss of irrecoverable tour fees, transport or accommodation expenses in the event of the unavoidable cancellation of a trip due to an unexpected issuance of a Red Alert for a scheduled destination at least 1 day after the policy has been purchased and which is in force at any time within 1 week of the date the Journey is scheduled to begin, up to a maximum of HK\$2,000.

**J. Trip Interruption**

**(a) Trip Curtailment**

Reimburse the unused and forfeited and additional travelling expenses incurred in order for the Insured Person to return directly to Hong Kong in the event of:

- (i) Death, Bodily Injury or Sickness of the Insured Person, Immediate Family Member, Travel Companion or Business Partner.
- (ii) The unexpected occurrence of a Strike, Riot, civil commotion, epidemic, hijacking or earthquake or similar natural disaster at a scheduled destination.
- (iii) The unexpected issuance of a Black Alert for a scheduled destination during the insured Journey.

**(b) Red Alert Extension (Applicable to Worldwide Premier Plan only)**

Reimbursement of 50% of the loss of unused and forfeited and additional travelling expenses because of the unexpected issuance of a Red Alert for a scheduled destination during an insured Journey, meaning that the Insured Person must return directly to Hong Kong, up to a maximum of HK\$2,000.

**(c) Trip Re-route**

Cover for the additional transport and accommodation expenses incurred upon a trip re-route due to 1. Strike by the employees of the Public Conveyance, 2. Riot, civil commotion, 3. adverse weather, 4. natural disaster, 5. epidemic or 6. Airport closure at the scheduled destination.

**K. Travel Delay**

If the Public Conveyance on which the Insured Person is travelling is delayed due to 1. adverse weather, 2. natural disaster, 3. Strike by the employees of the Public Conveyance, 4. mechanical fault, 5. hijacking or 6. Airport closure, Chubb will pay for either (a) or (b) as a result of the same delay :

**(a) Cash Benefit**

“Worldwide Basic Plan or Worldwide Premier Plan ”

— HK\$300 for the first 5 hours, then HK\$700 for each of following full 10 hours, maximum is HK\$2,000.

“China Plan” — HK\$200 for each full 8 hours, maximum is HK\$600.

**(b) Forfeited travel expenses (Applicable to Worldwide Premier Plan Only)**

Reimburse the paid and forfeited cost of tour, travel and/or hotel accommodation following the cancellation of the Journey after 24 consecutive hours of travel delay.

**L. Baggage Delay**

Cover the cost of purchasing essential toiletries and clothing if baggage is delayed for at least 6 hours after the Insured Person’s arrival at the destination abroad.

**M. Personal Liability**

In the event that the Insured Person becomes legally liable to pay compensation for an accident which causes Bodily Injury to another person or destruction of the property of others, Chubb will pay that compensation on behalf of the Insured Person.

**N. Home Contents Protection**

Cover the loss of Household Contents from the Insured Person’s uninhabited Principal Home as a result of burglary during the Journey.

**O. Credit Card Protection (Applicable to Worldwide Basic Plan and Premier Plan only)**

If the Insured Person suffers accidental death during the Journey, Chubb will pay for outstanding balance charged to the Insured Person’s credit card(s) for goods purchased during the insured Journey (Applicable to Insured Person aged between 17 and 75).



Schedule of Benefits

Coverage	Maximum Amount (HK\$)		
	Worldwide Premier Plan	World-wide Basic Plan	China Plan
A. Personal Accident			
(a) Accident whilst travelling on a Public Conveyance (17 to 70 years of age)	1,500,000	1,200,000	600,000
(b) Other Accident (17 to 70 years of age)	750,000	600,000	300,000
(c) Accident (under 17 years of age or above 70 years of age)	250,000	250,000	125,000
B. Medical Expenses			
(a) Medical Expenses (70 years of age or below)	1,200,000	1,000,000	300,000
Medical Expenses (Above 70 years of age)	600,000	500,000	150,000
(b) Follow-up Medical Expenses in HK	120,000	100,000	30,000
C. Chubb Assistance - 24-Hour Worldwide Assistance Services			
(a) Emergency Medical Evacuation and/or Repatriation	Unlimited	Unlimited	Unlimited
(b) Return of Mortal Remains	Unlimited	Unlimited	Unlimited
(c) Compassionate Visit	30,000	30,000	10,000
(d) Child Escort	30,000	30,000	10,000
(e) Chubb Assistance - 24-hour Telephone Hotline and Referral Services	Applicable	Applicable	Applicable
D. Hospital Cash	10,000	10,000	Nil
E. Burns Benefit	300,000	200,000	100,000
F. Personal Property	10,000	10,000	5,000
Maximum amount for each item/set/pair	3,000	3,000	1,500
G. Personal Money	2,500	2,500	500
H. Loss Of Travel Documents	30,000	30,000	3,000
I. Trip Cancellation			
(a) Trip Cancellation	40,000	30,000	10,000
(b) Red Alert	2,000	Nil	Nil
J. Trip Interruption			
(a) Trip Curtailment	40,000	40,000	10,000
(b) Red Alert	2,000	Nil	Nil
(c) Trip Re-route	40,000	10,000	10,000
K. Travel Delay			
(a) Cash Benefit	2,000	2,000	600
(b) Forfeited Travel Expenses	2,000	Nil	Nil
L. Baggage Delay	1,000	1,000	1,000
M. Personal Liability	2,000,000	2,000,000	2,000,000
N. Home Contents Protection	25,000	25,000	6,000
Maximum amount for each item/set/pair	5,000	5,000	3,000
O. Credit Card Protection	20,000	20,000	Nil

Notes:

- The maximum liability in aggregate for any one Accident under “Family Plan” shall not exceed 300% of the maximum amount per person under Section A (Personal Accident) benefit.

Major Exclusions

1. Any pre-existing medical condition, congenital or heredity condition, suicide, intentional self-inflicted injury, pregnancy, childbirth, miscarriage, cosmetic surgery, dental care (unless treatment of sound and natural teeth due to accident), mental or nervous disorder, AIDS or AIDS related complex.
2. War, civil war, insurrection, revolution.
3. Performing duties as a member of armed forces or other law enforcing agencies.
4. Participation in any professional sports, competition, riding in aircraft except as a passenger or engaging in labor work.
5. Any kind of climbing, Mountaineering or Trekking or ordinarily necessitating the use of specialized equipment.
6. Prohibition or regulation by any government or customs detention.
7. Illegal act by the Insured Person.
8. Actions of Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.
9. Any losses or expenses with respects to Cuba.  
Note:Chubb Insurance Hong Kong Limited is a subsidiary/ branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.
10. Scuba diving which is deeper than 30 meters or diving alone.
11. Any extreme sports and sporting activities, including but not limited to cliff jumping, horse jumping, ultra-marathons, stunt riding, big wave surfing and canoeing down rapids.
12. Off-piste skiing.
13. Long-distance running more than 10 kilometers, biathlons and triathlons, or private white water rafting grade 4 and above.
14. Nuclear, Chemical and Biological Terrorism.

Claim Procedure

Chubb has developed an easy-to-use Chubb Claim Centre\* as a self-service claims platform. To make your claim, please access the **Chubb Claim Centre** ([www.chubbclaims.com.hk](http://www.chubbclaims.com.hk)). You can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet.

Alternatively, you can submit the claim form together with supporting documents to Chubb. Please call 3191 6611 for further assistance.



\* For English submission only.

Important Notes

- No premium refund will be allowed once the policy has been issued.
- Insurance period: maximum 180 consecutive days per Journey.
- This policy is valid for the purpose of leisure travel or administrative business trip.
- Cover will automatically be extended up to a maximum of 10 calendar days in the event the duration of the Journey is exceeded for any reason outside the Insured Person’s control.
- If the Insured Person is covered by more than one Worldwide Care Travel Insurance policy underwritten by Chubb Insurance Hong Kong Limited for the same Journey, only the travel insurance policy with the greatest compensation will apply and benefits under that policy will be payable.
- The age limit of the Insured Person, refers to his/her age on the first departure date of the Journey.
- This insurance covers Journey departures from Hong Kong only.
- This brochure is for reference only. For coverage details, please refer to the terms and conditions of the policy.
- In the event of any discrepancy between the English and the Chinese versions, the English version shall prevail.
- This insurance is sold by Worldwide Package Travel Service Ltd and is underwritten by Chubb Insurance Hong Kong Limited. Worldwide Package Travel Service Ltd is an appointed insurance agent of Chubb Insurance Hong Kong Limited.

Premium Table

Insured Period (Day)	Worldwide Premier Plan		Worldwide Basic Plan		China Plan*	
	Individual	Family*	Individual	Family*	Individual	Family*
1	302	605	138	276	60	121
2	335	670	165	330	73	146
3	351	701	188	376	85	170
4	455	911	278	556	104	208
5	553	1105	328	656	116	233
6	558	1115	360	720	133	267
7	647	1294	420	840	153	307
8	683	1365	450	900	170	340
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28	1304	2607	950	1900	355	710
29	1320	2641	963	1926	355	710
30	1336	2672	975	1950	355	710
Each Additional day	25	49	22	44	12	25

Insurance period: maximum 180 consecutive days per Journey.  
\* “Family Plan” includes a legal couple and any number of children aged under 17 years.  
# “China Plan” is only applicable to trips from Hong Kong to Mainland China and Macau.

All premium amounts displayed are inclusive of levy.  
For further information, please visit [www.ia.org.hk/en/levy](http://www.ia.org.hk/en/levy).