

中國遊保險

「中國遊保險」特為往返中國內地旅遊人士而度身訂做，確保在旅遊期間不幸患病或遭遇意外，亦毋須顧慮醫療費用及其他開支損失，閣下可以超值價錢享有周全保障。

保險計劃特色

綜合多項保障

為照顧旅遊人士在旅途中的保障需要，增設了「嚴重燒傷」、「取消旅程及縮短旅程」和「家居爆竊」等項目。

額外保障

只要您不是職業運動員，您便可享受有多種體育活動的保障而毋須額外繳付保費。這些活動包括：繩網跳崖、激流、快艇、水上電單車、滑雪及水肺潛水。

特有「急病身故」保障

為旅遊人士在旅途中萬一遇上急病或食物中毒而於72小時內不幸身亡提供保障。

無自負金額

全部保障項目均無自負金額。

「恐怖活動」保障

擴大保障 - 承保因「恐怖活動」所導致人身意外、醫療費用及24小時全球緊急支援服務的賠償。

子女半價收費 保障額十足

全部18歲以下子女連同父母投保，不論名額，只按一名成人保費的半價收費，而人身平安險保障額仍維持不變。

免費24小時全球緊急支援服務

醫療支援服務：緊急醫療撤離及有關送返、安排親友探望、安排未成年子女返港、代墊入院按金擔保。

其他服務：緊急票務安排、找尋寄運行李服務、律師轉介服務、旅遊簽證資料、翻譯人員轉介服務、領事館資料、醫療服務/諮詢/入院安排轉介。

全面的保障 百分百安心

保障範圍	最高賠償金額 (HK\$)
1. 人身平安險 被保險人在旅途中因意外事故引致身體傷殘或身故均可按保單受傷程度表列內容獲得賠償。 75歲以上之人士，人身平安險保障額最高為HK\$200,000。	400,000
2. 醫療費用 (1) 中國境內醫療費用： 被保險人在旅途中，因意外受傷或生病接受當地認可「醫生」治療之醫療費用。 (2) 回港覆診費用： 如被保險人曾於中國境內就醫，返港後90天內因同一病症或意外事故必須持續治療或覆診之醫療費用，以不超過 HK\$10,000 為限。包括：跌打治療費用，每次意外最高賠償HK\$500(惟每天最高限額HK\$100)；整脊治療費用及物理治療費用，每次意外最高賠償HK\$1,000(惟每天最高限額HK\$150。)	300,000 (包括回港覆診費用10,000)
3. 急病身故 旅途中因急病(包括食物中毒)導致被保險人由發病起計72小時內不幸身故。 此項與上述人身平安險身故賠償不能同時兼得。	50,000
4. 個人行李及個人財物 被保險人在旅途中，個人行李或財物因意外、偷竊、爆竊、搶劫或因運送時不小心處理所導致的財物損失，每件/對/套最高賠償限額為HK\$2,500。	5,000
5. 個人錢財及旅遊證件 被保險人在旅途中i)遭搶劫導致個人錢財損失；或ii)盜竊、搶劫、爆竊或遺失而導致旅遊證件及機票損失而需辦理補領之手續費。	錢財2,500 證件2,500
6. 個人責任 被保險人因意外導致他人身體受傷或財物損失而需負上法律責任。駕駛或租用汽車、飛機或船隻引致的責任不在受保範圍之列。 此項保障不適用於18歲以下之人士。	500,000
7. 取消旅程及縮短旅程 被保險人因法庭傳召履行陪審團任務或被保險人或其直系家庭成員、緊密業務伙伴遭遇身故、嚴重疾病或嚴重身體受傷，導致取消或縮短旅程或出發前十天內因住宅遭受水災或火災嚴重損毀而不能成行。被保險人可就不能取回之旅行團費、住宿或交通費用獲得賠償。	5,000
8. 嚴重燒傷(三級程度燒傷) 被保險人遭受三級程度燒傷且燒傷部份連身體表面面積5%或以上，均可按保單受傷程度表列內容獲得賠償。	100,000
9. 家居爆竊 被保險人在外出旅遊期間，其住所在空置情況下遭暴力進入及爆竊而導致家居物品或個人財物失竊或破損。	5,000

保障範圍	最高賠償金額 (HK\$)
10. 二十四小時全球緊急支援服務 (1) 緊急醫療撤離或送返 (2) 送返遺體或骨灰 (3) 安排親友探望 (4) 安排未成年子女返港(年齡為十八歲以下) (5) 代墊入院按金擔保 注意: (i) 此服務乃於「原居地」以外地方有效 (ii) 此服務不適用於該旅程超過60天	無限額 無限額 一張來回機票* 一張單程機票* US\$6,500 *經濟客位

一般除外責任

本保險不負責以下引致的損失：

- 戰爭、類似戰爭的行動、內戰、叛變、罷工、暴動、或核子武器、核子燃料或其燃燒後產生的廢料所致輻射能的污染(包括自發的核子分裂在內)；
- 非法行為；
- 職業性競技賽及參加任何運動比賽或競技；除特別聲明外，所有危險性之運動或活動皆不獲得保障；
- 自殘、酗酒、濫用藥物；
- 懷孕、難產、小產及分娩；
- 性病、愛滋病及與愛滋病有關連的疾病；
- 投保前已存在之傷病；
- 參與演藝表演或電影及電視製作。

重要事項

- 所有意外受傷或疾病必須先於中國境內接受當地認可醫生的第一次治療。
- 自保險單生效後，不可以申請退還保費。
- 受保年齡：6星期至85歲。
- 18歲以下兒童可獨立投保(兒童保障維持不變)，惟需繳付成人保費及取得父母或監護人簽署投保書。

保費表

保期 (最長為六十日)	保費 (HK\$)		
	被保險人	被保險人：父或母 連同18歲以下 不限數目之子女	被保險人：夫婦 連同18歲以下 不限數目之子女
1-3天	48	72	120
4-6天	68	102	170
7天	76	114	190
8天	84	126	210
9天	92	138	230
10天	100	150	250
11-15天	140	210	350
16-20天	180	270	450
21-25天	205	308	513
26-30天	230	345	575
每5日或不足5日	40	60	100

索償手續及注意事項

除下述「個人責任索償」特別規定者外，每項索償必須在保險有效期屆滿後30天內向中國太平保險(香港)有限公司申請並提供護照、簽證或其他旅遊文件副本和其他證明文件，包括醫院、醫生、警方、航空公司及有關機構的詳細報告。

本公司備有索償申請表格，歡迎索取，
或請到本公司網頁 www.hk.cntaiping.com 下載。

申請索償下列項目時，所須文件包括：

1. 人身平安險/醫療費用及傷殘/急病身故索償：

- 警方或意外事故報告
- 醫生/醫院發出之傷殘證明正本(如適用者)
- 醫藥收據(必需註明病因)
- 死亡證/遺體處理文件證明(如適用者)

2. 個人行李及財物索償：

- 關於「失竊」：
 - 24小時內需在當地報案及提供警方報告
 - 損失物品單據正本
- 關於「運送途中遺失或損壞」：
 - 航空公司或托運人報告證明文件
 - 損失項目單據正本
 - 修理費用之收據
- 關於「被劫而損失現金或遺失證明文件」：
 - 24小時內需在當地報案及提供警方報告
 - 補領證件費用之收據正本

3. 個人責任索償：

- 如發生任何可能導致索賠的損失或意外時，必須立即通知本公司
- 未經得本公司同意下，被保險人不得向受牽涉的第三者承諾或達成任何和解協議

注：此單張上所載的內容由中國太平保險(香港)有限公司全權負責，僅供參考之用。中國遊保險由中國太平保險(香港)有限公司承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。中國工商銀行(亞洲)有限公司為中國太平保險(香港)有限公司之授權保險代理商。



承保公司：

中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

X-XX-JF-XX-102010-5000-ICBC

如果您選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行，地址及收件人為「香港中環花園道3號中國工商銀行大廈33樓，資料保護主任收」。

查詢詳情，歡迎親臨本行各分行，
我們的客戶服務主任隨時樂意為您提供更多資料。

您亦可致電客戶服務熱線

218 95588 或
瀏覽我們的網站
www.icbcasia.com

「中國遊保險」投保書 “China Travel Insurance” Proposal Form

*請用 選擇適用者 please where appropriate

保費類別 Premium Type	<input type="checkbox"/> 被保險人 Insured	<input type="checkbox"/> 被保險人(父或母)及子女 Insured (Father or Mother) & Children	<input type="checkbox"/> 被保險人夫婦及子女 Insured Couple & Children
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投保人姓名 Name of Proposer : _____

通訊地址 Correspondence Address : _____

聯絡電話 Contact Tel No. : _____ 電郵地址 E-mail Address : _____

承保日期 Period of Insurance : 由From _____ 至To _____ 共Total _____ 天Days
(首尾兩天包括在內 Both dates inclusive / 不超過60天 not exceeding 60 days)

旅行地點 Itinerary : 由From _____ 至to _____ 及返回香港特別行政區止 and return to Hong Kong SAR

	被保險人 Insured		出生日期(日/月/年) Date of Birth (dd/mm/yy)	性別 Sex	香港身份證號碼 / 旅遊 證件號碼 HKIC No./Passport No.	受益人 Beneficiary		保費 Premium (HK\$)
	姓名 Name	與投保人關係 Relationship with Proposer				姓名 Name	與被保險人關係 Relationship with Insured	
1.								
2.								
3.								
4.								
5.								

總保費 Total Premium : _____

注意：此保險乃於原居地以外地方有效，除投保人於投保書上加以列明並承保人在保險證明書上特別註明外，「原居地」將意指香港特別行政區。
Notice: This insurance is effective outside the Place of Residence. Place of Residence will be regarded as Hong Kong SAR unless otherwise specifically mentioned on the Proposal Form by the Proposer and specifically endorsed in the Certificate of Insurance by the Company.

【收集個人資料聲明 Personal Information Collection Statement】

閣下提供的資料，為本銀行及中國太平保險(香港)有限公司提供保險業務所需，並可能使用於下列目的：

- 任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消或續期；
 - 任何索償或索償分析；及可能轉移予：現存或不時成立的任何有關的公司，或任何其他從事與保險或再保險有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，或任何保險公司的協會或聯會。
- 閣下有權查閱及要求更正本公司持有有關閣下的個人資料。如有任何要求或查詢，請來函或聯絡本銀行資料保護主任及中國太平保險總經理辦公室經理。
- The information you provide to the Bank and China Taiping Insurance (HK) Company Limited is collected to enable us to carry on insurance business and may be used for the purpose of:
- any insurance or financial related product or service or any alterations, variations, cancellations, or renewals of them;
 - any claim or analysis of it; and may be transferred to: Any related company or any other company carrying on insurance or reinsurance related business or an intermediary or any person or company providing claim or investigation or other services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Should you have any requests or enquiries, please contact or write to Data Protection Officer of the Bank and the Manager of the Office of the General Manager, China Taiping Insurance (HK) Company Limited.

【聲明 Declaration】

- 本人謹此聲明本投保書所列全部資料乃就本人所知一切據實填報。本人明白本投保書及聲明將構成本人與中國太平保險(香港)有限公司之間的合約依據。
I declare that to the best of my knowledge and belief the information given on this form is true and complete in every respect. I agree that this proposal and declaration will be the basis of the contract between me and China Taiping Insurance (HK) Company Limited.
- 本人同意有關保險須在該公司接受本投保書後才生效。
I agree that the insurance will not be in force until the proposal has been accepted by the Company.

投保人簽署 Signature of the Proposer _____ 日期 Date _____

如欲投保，請填妥資料後傳真至(852) 2543 5926或(852) 2541 1004 Simply complete the Proposal Form and fax to (852) 2543 5926 or (852) 2541 1004

For Office Use Only							
PC :				IT :			
CC :				CC :			
AT :				AC :			
DI :	M	201 :	%	202 :	%	203 :	%
		204 :	%	205 :	%	206 :	%
		207 :	%	208 :	%	209 :	%
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SS :	<input type="checkbox"/>	KEA		<input type="checkbox"/>	SINOSOFT		
REMARK :							

China Travel Insurance

China Travel Insurance

When accidents occur during your travel to China, you may suffer financial burdens, such as medical and other expenses. The "China Travel Insurance" is designed to provide you with comprehensive protection at a low premium.

Products Highlights

Comprehensive Package

To meet your needs, additional benefits are provided such as: "Major Burns", "Cancellation and Curtailment of Journey" and "Loss of Home Contents" etc.

Extra Benefit

This plan gives you extra benefit, at no extra cost, so that you will be covered for sports activities, including: bungee jumping, rafting, speed-boating, jet-skiing, skiing and scuba-diving provided that you are not a professional sportsman.

Exclusive Coverage of "Extra Fatal Benefit"

This plan extends to provide extra benefit if the Insured dies within 72 hours after suffering from a sudden and unforeseen illness (including food poisoning) in the journey.

No Deductible for All Benefits

No Deductible is applied to all benefits.

Terrorism Protection

Extension of coverage for claim under Personal Accident, Medical Expenses, and 24-hour Worldwide Emergency Assistance Service.

Half Premium Full Benefit Amount for Child

The total premium for all children is reduced to half of an adult premium under the same plan of the parent, whilst the maximum benefit amount for the children under the Section of 'Personal Accident' remains unchanged.

Free 24-Hour Worldwide Emergency Assistance Service

Medical Assistance Services :

Emergency Medical Evacuation and related Repatriation, Compassionate Visit, Return of Unattended Dependent Child(ren), Deposit Guaranteeing of Hospital Admission.

Others Services :

Emergency Travel Service Assistance, Lost Luggage Assistance, Pre-trip information Services, Legal Referral, Interpreter Referral, Embassy Referral and Medical Services and Referral, Arrangement of Hospital Admission.

Comprehensive Coverage -- 100% Reliance

Coverage	Maximum Benefit (HK\$)
1. Personal Accident The Insured sustains bodily injury or death as a result of an accident in the journey, the benefits will be payable according to the Policy. The maximum benefit for the Insured over 75 shall not exceed HK\$200,000.	400,000
2. Medical Expenses (1) Medical Expenses in China : If the Insured suffers from injury caused by an accident or illness in the journey, he/she is entitled to claim medical expenses charged by a qualified doctor. (2) Follow-up Expenses : Medical Expenses for continuing medical treatment in Hong Kong SAR are subject to a limit of HK\$10,000 and must be incurred within 90 days after return to Hong Kong SAR. It includes bonesetter expenses and chiropractic treatment expenses with a limit of HK\$500(HK\$100/day) and HK\$1,000(HK\$150/day) respectively.	300,000 (including Follow-up Expenses 10,000)
3. Extra Fatal Benefit "Extra Fatal Benefit" shall be payable if the Insured dies within 72 hours after suffering from a sudden and unforeseen illness (including food poisoning) in the journey. No benefit shall be payable under this Section if any Personal Accident benefit under Section 1 is payable.	50,000
4. Personal Baggage & Personal Effects Loss of or damage to personal baggage or personal effects carried in the journey resulting from accident, theft, burglary, robbery or mishandling by carriers. A maximum of HK\$2,500 for each item, pair or set of article.	5,000
5. Personal Money & Travel Document The Insured is entitled to i) claim for loss of personal money resulting from robbery or ii) claim for the cost of obtaining replacement of air tickets and travel documents lost as a result of theft, burglary, robbery or loss.	Money : 2,500 Travel Document : 2,500
6. Personal Liability Indemnity against legal liability to a third party as a result of accidental bodily injury or loss of or damage to property in the journey. This benefit is not applied to the use of hire of motor vehicles, aircraft or watercraft. This benefit is not applied to the Insured under the age of 18.	500,000
7. Cancellation and Curtailment of Journey In the event of cancellation or curtailment of journey due to jury service or death or Serious Bodily Injury or Sickness of the Insured or immediate family member or close business partner or serious damage to the Insured's principal home arising from fire or flooding within 10 days prior to the departure date which requires the Insured's continued presence on the premises, the Company shall reimburse any expenses for tour, accommodation or transportation paid in advance.	5,000
8. Major Burns (Third Degree Burns) Subject to Third Degree Burns with burnt areas equal to or greater than 5% of the Insured's total body surface area, benefits will be payable according to the Policy.	100,000
9. Loss of Home Contents The loss of or damage to the contents or personal effects of the Insured's principal home as a result of burglary accompanied by forcible and violent entry to or exit from the premises whilst the home is unoccupied in the journey.	5,000

Coverage	Maximum Benefit (HK\$)
10. 24-hour Worldwide Emergency Assistance Service (1) Emergency Medical Evacuation or Repatriation (2) Repatriation of Mortal Remains/Ashes (3) Compassionate Visit (4) Return of Unattended Dependent Child(ren) (under the age of 18) (5) Deposit Guaranteeing of Hospital Admission Note : (i) The Service is effective outside the "Place of Residence" (ii) The Service does not apply to the trip exceeding 60 consecutive days	Unlimited Unlimited One Return Air Ticket* One Way Air Ticket* US\$6,500 *Economy Class

General Exclusions

The Company will not be liable for losses or damage arising out of or in consequence of :

- War, hostilities or warlike operations, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any unclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
- illegal acts;
- professional sports or games or participation in any sport games competition; All dangerous sports or activities would be excluded unless otherwise specifically mentioned;
- self-inflicted injury, alcoholism or drug abuse;
- pregnancy, dystocia, miscarriage or childbirth;
- venereal disease or sexually transmissible including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex);
- pre-existing illness or bodily injury;
- taking part in performing entertainment or film/television production.

Important Notes

- All first treatment for bodily injury or sickness must be attended by a medical practitioner in China.
- No refund of premium is allowed once the insurance has been effected.
- Age limit: 6 weeks to 85 years old.
- The child(ren) under the age of 18 can enroll the plan individually (maximum benefit for the child remains unchanged) but should pay full adult's premium and proposal form has to be signed by parents or guardian.

Premium

Period of Insurance (maximum up to 60 days)	Premium (HK\$)		
	Insured	Insured (Father or Mother) + Unlimited no. of Children under the age of 18	Insured (Couple) + Unlimited no. of Children under the age of 18
1-3 days	48	72	120
4-6 days	68	102	170
7 days	76	114	190
8 days	84	126	210
9 days	92	138	230
10 days	100	150	250
11-15 days	140	210	350
16-20 days	180	270	450
21-25 days	205	308	513
26-30 days	230	345	575
Each additional 5 days or less	40	60	100

Claims Procedure and Notes

Notice of any Claims must be given to China Taiping Insurance (HK) Company Limited within 30 days of the expiry of this insurance, unless otherwise stated. All claims shall be made together with a copy of passport, visa or other travel document and satisfactory proof including reports from hospital, medical practitioner, police, airlines or other responsible authorities.

Claims Form is available at our office or downloaded from our web-site www.hk.cntaiping.com

All Claims must be submitted with comprehensive supporting documents including:

- In case of Personal Accident/Medical & Other Expense/Fatal**
 - Police report or accident report.
 - Hospital, medical practitioner's report giving details on the nature and extent of the injury. A full medical practitioner's report stipulating the diagnosis of the condition treated and the date the disability commenced and a summary of the course of treatment including medicines prescribed and services rendered (if applicable).
 - Original bills and receipt with details of Diagnosis.
 - A copy of the death certificate, a copy of body disposal certificate and the relevant coroner's report, if applicable.
- In case of Personal Baggage and Money**
 - In the event of 'robbery'
 - Reporting to the relevant authorities must be made within 24 hours of the occurrence. A copy of the local police report is essential.
 - All details including original receipts as to date of purchase, price, model and type of items lost or damaged.
 - In the event of loss of or damage to personal baggage while in transit
 - A copy of the notification to airline/carrier and their official acknowledgment in writing.
 - All details including original receipts as to date of purchase, price, model and type of items lost or damaged.
 - Original receipts of repaired items.
 - In the event of loss of or damage to personal money and loss of travel documents
 - Reporting to the relevant authorities must be made within 24 hours of the occurrence. A copy of the local police report is essential.
 - All receipts of replacement of travel documents related to the journey.
- In case of Personal Liability**
 - IMMEDIATE written notification to the Company of the possible claim.
 - The insured is not allowed to admit any liability or make any settlement to the third party concerned without written consent of the Company.

* China Taiping Insurance (HK) Company Limited assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. China Taiping Insurance (HK) Company Limited is the insurance underwriter of "China Travel Insurance" and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy. Industrial and Commercial Bank of China (Asia) Limited is an authorized insurance agent of China Taiping Insurance (HK) Company Limited.

Underwritten by:  **中國太平保險(香港)有限公司**
China Taiping Insurance (HK) Company Limited

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