

## 保障項目表

保障範圍	最高賠償金額 (港幣)		
	至尊計劃	超級計劃	優越計劃
<b>1. 人身平安險</b> (i) 被保險人在旅途中因意外事故致身體傷殘或身故均可按保單受保程度表列內容獲得賠償。 18歲以下或75歲以上之人士，人身平安險保障額最高為HK\$400,000。 (ii) 若乘搭公共交通工具導致意外身故，可獲得人身平安險保障額的150%賠償。此保障不適用於18歲以下或75歲以上之人士。	2,000,000	1,000,000	500,000
<b>2. 醫療費用</b> (i) 海外醫療費用：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。 (ii) 回港覆診費用：如被保險人曾於外地就醫，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。包括：跌打醫療或覆診，每次意外最高賠償HK\$500(惟每天最高限額HK\$100)；整脊或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)。	1,000,000	800,000	300,000
<b>3. 住院現金津貼</b> 被保險人在旅途中，因意外受傷或生病，在海外需留院接受緊急治療，連續入住醫院第四天起，每日可獲得現金津貼，最高可達10日。	每日800 最高8,000	每日500 最高5,000	每日200 最高2,000
<b>4. 個人行李及個人財物</b> 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損失，每件/對/套最高賠償限額為HK\$2,500。	15,000	10,000	2,500
<b>5. 行李延誤</b> 在旅途中，被保險人寄運之行李因劫機或誤送導致延遲送達超過8小時，而必須購買日用品作應急之費用開支。	1,000	800	500
<b>6. 個人錢財及旅遊證件</b> 被保險人在旅途中(i) 遭搶劫導致個人錢財損失；或(ii)遭盜竊、搶劫、爆竊或遺失而導致的旅遊證件及機票損失而需辦理補領之手續費。	錢財5,000 證件5,000	錢財3,000 證件3,000	錢財2,000 證件2,000
<b>7. 行程延誤</b> 被保險人在旅途中預先安排之交通工具(包括：飛機、輪船等)如因自然災難(例如：地震、惡劣天氣、發生罷工、工業行動或機械故障、恐怖活動或飛機被劫劫引致行程誤點超過8小時或以上，每8小時延誤可獲賠償HK\$250。	2,000	1,000	500
<b>8. 取消旅程或縮短旅程</b> 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或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。	30,000	15,000	5,000

<b>9. 個人責任</b> 被保險人因意外導致他人身體受傷或他人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歲以下人士。	2,000,000	1,000,000	500,000
<b>10. 嚴重燒傷 (三級程度燒傷)</b> 被保險人遭受三級程度燒傷且燒傷部分連身體表面面積5%或以上，均可按保單受保程度表列獲得賠償。	100,000	50,000	20,000
<b>11. 家居爆竊</b> 被保險人因旅遊期間，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。	20,000	10,000	5,000
<b>12. 二十四小時全球緊急支援服務</b> (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90天(多次旅程計劃)或182天(單次旅程計劃)	無限額 無限額 一張來回經濟客位機票 一張單程經濟客位機票 US\$6,500		

## 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；
  - 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。

## 索償手續及注意事項

- 18歲以下兒童可獨立投保單次旅程計劃(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；
- 所有意外受傷或疾病必須先於香港特別行政區以外地區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。(全年保期計劃除外)
- 除「個人責任索償」必須立即書面通知本公司外，其他項目索償必須在保險有效期屆滿或每次旅程完結後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、其他有效證明文件，包括醫院、醫生、警方、航空公司及有關機構的詳細報告。

## 收費表

### 單次旅程保期

- \* 最長投保期為182天。
- \* 受保年齡：6星期至85歲。

保期	單次旅程保期保費(港幣)											
	被保險人			被保險夫婦			被保險人：父或母 連同18歲以下不限數目之子女			被保險夫婦 連同18歲以下不限數目之子女		
	至尊計劃	超級計劃	優越計劃	至尊計劃	超級計劃	優越計劃	至尊計劃	超級計劃	優越計劃	至尊計劃	超級計劃	優越計劃
1-3天	200	123	98	360	221	176	300	185	147	460	283	225
4-6天	252	143	110	454	258	198	378	215	165	580	330	253
7-10天	333	192	151	599	346	272	500	288	227	766	442	347
11-18天	390	250	208	702	450	374	585	375	312	897	575	478
19-25天	430	313	253	774	563	455	645	470	380	989	720	582
26-31天	500	372	307	900	670	553	750	558	461	1,150	856	706
每7天或不足7天	152	76	36	275	138	65	228	115	55	350	176	83

### 三個月保期 (多次旅程)

- \* 每次旅程最長保障期不超過90天。
- \* 受保年齡：6星期至85歲。

三個月保期 (多次旅程) 保費 (港幣)		
至尊計劃 (被保險人)	超級計劃 (被保險人)	優越計劃 (被保險人)
1,580	928	680

### 全年保期 (多次旅程)

- \* 每次旅程最長保障期不超過90天。
- \* 家人同時投保，可享九折優惠。
- \* 受保年齡：18歲至65歲。

全年保期 (多次旅程) 保費 (港幣)		
至尊計劃 (被保險人)	超級計劃 (被保險人)	優越計劃 (被保險人)
2,890	1,688	1,380

## 主要不承保項目

- 醫療費用：**
  - 在本港醫治之醫療費用(回港覆診費用除外)；
  - 非必要之醫療、手術或住院費用；
  - 私家病房的額外費用；
  - 外遊目的在於治病之醫療費用；
  - 牙科護理或治療(因意外導致必須的緊急治療除外)。
- 個人行李及個人財物：**
  - 易碎或易破物品之損毀；
  - 因遭海關或其他有關部門扣留或充公而引致之損失；
  - 正常損耗或價值本身折舊；
  - 缺乏看管之情況下遺失；
  - 電腦設施、軟件及其附件。
- 行程延誤：**
  - 因被保險人遲到機場、碼頭或車站所導致之延誤；
  - 在被保險人投保前該旅遊點已存在之罷工或工業行動。
- 取消縮短旅程：**
  - 因經濟問題或不願成行。
- 家居爆竊：**
  - 因使用任何或複製鑰匙；
  - 因被保險人或其家庭成員之鹵莽或故意行為而導致或助長之損失。
- 個人責任：**
  - 任何責任損失或索償已由任何其他保險公司或第三者支付；
  - 任何責任損失或索償如被保險人或其授權代表已承諾責任或達成任何協議或和解，而事前並無知會本公司及取得本公司之書面同意；
  - 任何故意、惡意或非法行為引致的責任；
  - 屬於被保險人或由被保險人信託保管支配之財物；
  - 使用或操作車輛、飛機或船隻；
  - 刑事訴訟的法律費用。

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。旅遊綜合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。


**中國太平**  
 CHINA TAIPING  
 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**

## 「旅遊綜合保險」投保書 "Travel Insurance Package" Proposal Form

請用  選擇適用者 please  where appropriate

保險計劃 Plan	<input type="checkbox"/> 至尊計劃 Supreme Plan	<input type="checkbox"/> 超級計劃 Super Plan	<input type="checkbox"/> 優越計劃 Excellent Plan
保費類別 Premium Type	<input type="checkbox"/> 被保險人 Insured	<input type="checkbox"/> 被保險人夫婦 Insured Couple	<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 Insured Couple	<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

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 :  單次旅程保期 Single Trip Plan  三個月保期 (多次旅程) 3 Months (Multiple Trips Plan)  全年保期 (多次旅程) 1 Year (Multiple Trips Plan) (受保年齡：18-65 Age Limit : 18-65)

由From \_\_\_\_\_ 至To \_\_\_\_\_ 共Total \_\_\_\_\_ 天Days \_\_\_\_\_  
 (首尾兩天包括在內 Both dates inclusive / 單次保期不超過182天 Single Trip Plan not exceeding 182 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：現存或不時成立之任何有關的公司，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 renewal 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】**  
 1. 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  
 2. 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.

\_\_\_\_\_ 日期 Date  
 投保人簽署 Signature of the Proposer

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

由銀行填寫		由保險公司填寫			
CIF No.		P#		OPR	
		CC	AC	HDR	
		IT	AT	UWR	
		DT	SC	GC	
		M	201 _____ % 231 _____ %	O	_____ %
		S	201 _____ % 231 _____ %	O	_____ %

## Travel Insurance Package





## Travel Insurance Package

“Travel Insurance Package” can provide you comprehensive protection during your travel. Our comprehensive plan includes all essential coverage, such as Personal Accident, Medical Expenses, Travel Delay, Loss of Home Contents and Emergency Evacuation etc. Please enroll “Travel Insurance Package” now, so all you have to do is to enjoy your holiday!

### Products Highlights

- No deductible for all benefits
- Medical expenses benefit up to HK\$1,000,000
- Standard premium for all regions
- Personal accident benefit up to HK\$3,000,000

### Chinese bonesetter follow-up cover

### 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.

### Terrorism Protection

Extension of coverage for claim under Personal Accident, Medical Expenses, Travel Delay and 24-hour Worldwide Emergency Assistance Service caused by act of terrorism.

### Free Automatic Extension of Cover

This plan will be automatically extended without extra charge up to 10 days in the event of unavoidably delay to the stipulated itinerary under Travel Delay Section.

### Multiple Trips Plan for Frequent Travellers

One-time insurance arrangement for an unlimited number of journeys while each journey does not exceed 90 consecutive days.

### 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.

Coverage	Maximum Benefits (HK\$)		
	Supreme Plan	Super Plan	Excellent Plan
<b>1. Personal Accident</b> (i) The Insured sustains bodily injury or death as a result of an accident in the journey, benefits will be payable according to the Policy. The maximum benefit for the Insured under the age of 18 or over 75 shall not exceed HK\$400,000. (ii) If accidental death happening as the Insured is travelling as a fare-paying passenger on board of Public Conveyance, this benefit will be payable by 150% of the maximum benefit. No benefit is applied to the Insured under the age of 18 or over 75.	2,000,000	1,000,000	500,000
<b>2. Medical Expenses</b> (i) Overseas Medical Expenses: 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. (ii) Follow-up Expenses: Medical Expenses for continuing medical treatment in Hong Kong SAR are subject to a limit as the plan selected 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.	1,000,000	800,000	300,000
<b>3. Hospital Cash Allowance</b> If the Insured suffers from injury caused by an accident or illness in the journey, he/she is entitled to claim hospital cash allowance up to 10 days. The allowance will be paid from the 4th consecutive day of hospital confinement.	800/day 8,000	500/day 5,000	200/day 2,000
<b>4. Personal Baggage &amp; Personal Effects</b> 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.	15,000	10,000	2,500
<b>5. Baggage Delay</b> If the Insured's baggage is delayed for more than 8 hours due to hijack or mishandling, he/she is entitled to claim for the cost of emergency purchases of toiletries or clothing.	1,000	800	500
<b>6. Personal Money &amp; Travel Document</b> 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 5,000 Travel Document 5,000	Money 3,000 Travel Document 3,000	Money 2,000 Travel Document 2,000
<b>7. Travel Delay</b> In the event that the scheduled licensed public conveyance (incl. aircraft, vessel etc.) is delayed for 8 hours or more due to natural disaster (e.g. earthquake), adverse weather conditions, strike, industrial action, mechanical failure, act of terrorism or aircraft being hijacked, the Insured is entitled to claim HK\$250 for each full 8-hour delay.	2,000	1,000	500
<b>8. Cancellation and Curtailment of Journey</b> 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.	30,000	15,000	5,000

<b>9. Personal Liability</b> 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 or hire of motor vehicles, aircraft or watercraft. This benefit is not applied to the Insured under the age of 18.	2,000,000	1,000,000	500,000
<b>10. Major Burns (Third Degree Burns)</b> 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	50,000	20,000
<b>11. Loss of Home Contents</b> 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.	20,000	10,000	5,000
<b>12. 24-hour Worldwide Emergency Assistance Service</b> (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 90		Unlimited Unlimited One Return Economy Class Air Ticket One Way Economy Class Air Ticket US\$6,500	

### 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;
- 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.

### Claims Procedure & Important Notes

- The child(ren) under the age of 18 can enroll the Single Trip 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.
- All first treatment for bodily injury or sickness must be attended by a medical practitioner outside Hong Kong SAR.
- No refund of premium is allowed once the insurance has been effected ( Except one year plan ).
- Notice of any Claims must be given to China Taiping Insurance (HK) Company Limited within 30 days of the expiry of this insurance or the end of each single trip. In case of Personal Liability, the Insured must give immediate notice in writing to the Company. 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.

### Premium

#### Single Trip Plan

- \* Maximum period up to 182 days.
- \* Age limit: 6 weeks to 85 years old.

Period of Insurance	Single Trip Plan Premium (HK\$)											
	Insured			Insured Couple			Insured (Father or Mother) + (Unlimited no. of Children under the age of 18)			Insured Couple + (Unlimited no. of Children under the age of 18)		
	Supreme Plan	Super Plan	Excellent Plan	Supreme Plan	Super Plan	Excellent Plan	Supreme Plan	Super Plan	Excellent Plan	Supreme Plan	Super Plan	Excellent Plan
1-3 days	200	123	98	360	221	176	300	185	147	460	283	225
4-6 days	252	143	110	454	258	198	378	215	165	580	330	253
7-10 days	333	192	151	599	346	272	500	288	227	766	442	347
11-18 days	390	250	208	702	450	374	585	375	312	897	575	478
19-25 days	430	313	253	774	563	455	645	470	380	989	720	582
26-31 days	500	372	307	900	670	553	750	558	461	1,150	856	706
Each additional 7 days or less	152	76	36	275	138	65	228	115	55	350	176	83

#### Three Months (Multiple Trips Plan)

- \* Travel outside Hong Kong SAR for the trip not exceeding 90 consecutive days.
- \* Age limit: 6 weeks to 85 years old.

Three Months (Multiple Trips Plan) Premium (HK\$)		
Supreme Plan ( Insured)	Super Plan ( Insured)	Excellent Plan ( Insured)
1,580	928	680

#### One Year (Multiple Trips Plan)

- \* Travel outside Hong Kong SAR for the trip not exceeding 90 consecutive days.
- \* Enjoy 10% OFF for the Insured family members.
- \* Age Limit: 18 years old to 65 years old.

One Year (Multiple Trips Plan) Premium (HK\$)		
Supreme Plan ( Insured)	Super Plan ( Insured)	Excellent Plan ( Insured)
2,890	1,688	1,380

### Main Exclusion of Each Benefit

#### 1. Medical Expenses:

- Medical treatment obtained in Hong Kong SAR(Except Follow-up Expenses);
- Non-essential treatment, surgery or hospitalization;
- Extra charges for private room accommodation;
- Any travel for the purpose of receiving medical or surgical treatment;
- Dental care or treatment (Except as necessitated and emergency treatment by accidental injuries to sound natural teeth).

#### 2. Personal Baggage & Personal Effect:

- Breakage or damage to fragile or brittle articles of every description;
- Loss or damage in confiscation, detention or examination by Customs or other officials;
- Normal wear and tear and any depreciation in value;
- Loss of any baggage that is left behind or unattended;
- Loss of breakage or damage to computer equipment, software and accessory.

#### 3. Travel Delay:

- Late arrival at the airport, port or train station;
- Strike or industrial action which was in existence at the date of application of this insurance.

#### 4. Cancellation or Curtailment of Journey:

- Financial circumstances or disinclination to travel.

#### 5. Loss of Home Contents:

- Loss due to use of any key or duplicate thereof;
- Loss caused or facilitated by the reckless or willful act of the Insured or the Insured's family members.

#### 6. Personal Liability:

- Any liability, loss or claim payable by any other insurance company or third party;
- The Insured or his authorized representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of the Company;
- Liability arising out of any willful, malicious or unlawful act ;
- Properties belonging to or held in trust, custody or control of the Insured;
- Use or operation of motor vehicles, aircraft or watercraft;
- Legal costs resulting from any criminal proceedings.

\* 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 "Travel Insurance Package" 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.



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China Taiping Insurance (HK) Company Limited

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**218 95588** or  
browse our website  
**www.icbcasia.com**

## 旅遊綜合保險

「旅遊綜合保險」能為您提供綜合的旅遊保障，包括人身意外、醫療費用、行程延誤、家居爆竊及緊急運送等主要保障。請即投保「旅遊綜合保險」讓您的旅程安心又開心。

### 保障特點

全部保障項目均無自負金額

全面醫療保障高達 HK\$ 1,000,000

不分地域劃一收費

人身平安險高達 HK\$3,000,000

跌打覆診費用保障

### 額外保障

只要您不是職業運動員，參與多種業餘體育活動，包括：綁繩跳崖、激流、快艇、水上電單車、滑雪及水肺潛水，皆受保障而毋須額外繳付保費。

### 「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、行程延誤及24 小時全球緊急支援服務的賠償。

### 免費自動延長保期

如因「行程延誤」保障內提及的事故導致延遲返港日期，可獲免費自動延長保障期，最長可達10天。

### 多次旅程保障

為經常旅遊人士提供最全面保障，只需一次投保，便可享有無限次旅程保險保障，每次旅程最長保障期不超過90天。

### 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。

## 旅遊綜合保險

