

旅遊綜合保險 2.0

周全保障伴您闖盪 隨心隨行遨遊全球

多項升級保障

(涵蓋手提電話、電子產品、
惡劣或嚴峻天氣、
地震、海嘯等保障)



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www.cmbwinglunginsurance.com



招商永隆保險
CMB WING LUNG INSURANCE

旅遊綜合保險2.0

安逸遊世界，從來都不是夢想！當浩瀚的世界在呼喚，您只要帶上「旅遊綜合保險2.0」，便可以隨心所欲「想出發，就出發」，感受大地在腳下！

招商永隆保險為您的旅程提供更快捷、全面及可靠的旅遊保障，讓您的足跡走遍世界任何一角，盡情享受屬於您的優悠假期。

保障範圍摘要（所有保障限額及保費金額均以港幣計算）

投保項目／保障簡介	鑽石	黃金	純銀
	最高賠償額（元）		
醫療和相關費用及人身意外			
<div>1. 醫療費用</div> <div>賠償受保人於旅程中在海外因意外受傷或病患於12個月內須接受醫療、住院及外科手術之有關費用。</div> <div>在香港招致的覆診醫療費用：<ul style="list-style-type: none">返港後3個月內的醫療費用亦可獲得賠償。由註冊／表列中醫師、跌打醫師、針灸醫師與脊醫提供治療的醫療費用。</div> <div>2019冠狀病毒病延伸保障：<ul style="list-style-type: none">於旅程中在海外因感染2019冠狀病毒病招致的醫療費用。受保人返港後45天內因在旅程中感染2019冠狀病毒病而招致的覆診醫療費用。註冊與表列中醫醫療費用分項賠償限額。</div>	1,000,000	500,000	300,000
	非職業性運動的最高賠償額將減少50% 年齡超過70歲的最高賠償額則減少30%		
	分項賠償限額如下		
	50,000	25,000	10,000
	3,000	1,500	1,000
	(每日每次150)	(每日每次120)	(每日每次100)
	300,000	200,000	100,000
	15,000	10,000	5,000
	2,000	1,200	800
	(每日每次150)	(每日每次120)	(每日每次100)
<div>2. 緊急醫療運送／護返</div> <div><ul style="list-style-type: none">緊急醫療運送 賠償將受保人送往最就近並最合適的醫療機構作醫療診治招致的費用。醫療護返 賠償將受保人送返香港繼續醫療診治招致的護返費用。</div> <div>由指定緊急救援服務供應商安排運送／護返。</div>	800,000	600,000	400,000
<div>3. 意外死亡及永久傷殘</div> <div>賠償受保人於旅程中遭遇意外而引致死亡或永久傷殘的一筆現金賠償。</div> <div>額外保障：如受保人於旅程中純粹以乘客身份搭乘公共交通工具時發生意外而引致死亡，可獲額外賠償保障。</div>	1,000,000	500,000	300,000
	非職業運動或年齡超過70歲的最高賠償額將減少50%		
	500,000	250,000	150,000
	本額外保障並不適用於受保人年齡為18歲以下或70歲以上		
<div>4. 嚴重燒傷保障</div> <div>賠償受保人因意外而導致二級燒傷或三級燒傷而燒傷佔身體總表面面積達4.5%或以上。</div>	200,000	100,000	50,000
<div>5. 住院現金保障</div> <div>受保人於旅途中因病或意外受傷住院，可獲現金津貼。</div> <div>2019冠狀病毒病延伸保障：<ul style="list-style-type: none">受保人於旅途中因感染2019冠狀病毒病住院，可獲現金津貼。</div>	6,000 (每日300)	3,000 (每日150)	2,000 (每日100)
	3,000 (每日150)	3,000 (每日150)	3,000 (每日150)
<div>6. 遺體運送</div> <div>賠償受保人因意外受傷或病患導致死亡招致以下必要的費用：<ul style="list-style-type: none">將受保人遺體運返香港，或在海外殮葬。</div> <div>由指定緊急救援服務供應商安排運送。</div>	95,000	50,000	25,000
特別援助			
<div>7. 送返同行子女</div> <div>賠償受保人同行的受供養子女（年齡十五歲以下）因受保人在海外死亡、嚴重受傷，病患或住院而不能照顧，導致要送返香港所產生的額外交通及住宿費用。</div>	20,000	10,000	5,000

投保項目／保障簡介	鑽石	黃金	純銀
	最高賠償額（元）		
8. 緊急啟程及身故恩恤金 - 緊急啟程 賠償受保人因嚴重意外受傷或病患住院超過三天而一位直系家庭成員必需緊急啟程所付的一張來回經濟客位機票及合理酒店住宿費用，或 - 身故恩恤金 如受保人因意外受傷或病患於旅程中死亡，將賠償一筆身故恩恤金作緊急現金或殮葬費用。	20,000	10,000	5,000
	身故恩恤金保障的分項賠償限額		
	10,000	7,500	5,000
個人財物			
9. 行李及個人物品 賠償受保人之行李或個人物品（包括於旅程中購買）的意外實體損失或實體損毀。 分項賠償限額： - 手提電話（包括配件，需付港幣250元自負額） - 攝影或裝有電晶體的器材、電子產品 - 其他每件、每對或每套物品	20,000	10,000	5,000
	2,500	1,500	-
	5,000	3,000	1,000
	2,000	1,250	600
10. 個人錢財 賠償受保人於旅程中由於遭盜竊、搶劫或意外而損失現金、銀行鈔票、支票、旅行支票及未經授權使用受保人的信用卡而引致之損失。	3,000	1,500	1,000
11. 個人身份證件與旅行票據或文件 賠償受保人於旅程中遭盜竊、搶劫、爆竊或意外而申請補領香港身份證、信用卡、護照、駕駛執照及機票的合理費用，以及有關補領所引致的交通及住宿費用。	10,000	5,000	2,500
旅程阻礙			
12. 訂金及取消行程 賠償因以下事件取消行程並已預先繳付而且無法追回的交通及／或住宿費用： (a) 在旅程的預定出發日期前90天內 - 受保人、其直系家庭成員、計劃旅遊同行夥伴或業務夥伴突然死亡或遭受嚴重醫療狀況（嚴重意外受傷或病患致生命危險而不適宜旅遊）， - 受保人被傳喚出任證人或陪審員，或 - 受保人、其配偶或受供養子女遭不可預料的強制性隔離檢疫， (b) 在旅程的預定出發日期前7天內 - 突然發生不可預計的公共交通工具僱員罷工或工業行動、暴動或騷亂、惡劣或嚴峻天氣或地震、海嘯、火山噴發之自然災難，或 - 受保人或其計劃旅遊同行夥伴在香港的主要居所遭火災、洪水、颱風或爆竊。 2019冠狀病毒病延伸保障： 賠償因受保人、其直系家庭成員、計劃旅遊同行夥伴或業務夥伴在預定出發日期前14天內，因感染2019冠狀病毒病導致行程必須且不可避免地取消所招致無法追回的旅行費用及／或住宿費用。	30,000	15,000	7,500
	7,500	6,000	5,000
13. 縮短行程／更改行程 (a) 縮短行程 直接由於以下事件而需要縮短行程，受保人可獲賠償已預先繳付並無法追回但未使用部分的交通及／或住宿費用或額外的交通及／或住宿費用： - 受保人遭受嚴重醫療狀況， - 受保人的直系家庭成員、旅遊同行夥伴或業務夥伴突然死亡或遭受嚴重醫療狀況， - 受保人在香港的主要居所突然因火災、洪水、颱風或爆竊引致嚴重損毀，或 - 突然發生不可預計的公共交通工具僱員罷工或工業行動、暴動或與騷亂、惡劣或嚴峻天氣或地震、海嘯、火山噴發之自然災難。 (b) 更改行程 直接由於以下事件而必須更改旅程路線，受保人可獲賠償額外的交通和／或住宿費用： - 突然發生不可預計的公共交通工具僱員罷工或工業行動、暴動或騷亂，或 - 因電力或結構故障導致機場，碼頭或火車站關閉超過6小時以上。 2019冠狀病毒病延伸保障： 賠償因受保人、其直系家庭成員、計劃旅遊同行夥伴或業務夥伴，因感染2019冠狀病毒病而需a)縮短行程或 b)更改行程的費用。	30,000	15,000	7,500
	7,500	6,000	5,000
14. 行李延誤 賠償受保人因送遞錯誤導致行李延誤連續達6小時或以上而須購買急需基本物品及衣物的實際開支。	1,500	1,000	500
15. 旅行延誤 若受保人乘坐之機動飛機、船隻或火車，因機械故障、結構缺陷、罷工或工業行動、惡劣或嚴峻天氣或地震、海嘯、火山噴發之自然災難、機場、碼頭或火車站關閉，延誤每連續6小時，將獲賠償。	2,000 (每6小時 500)	1,000 (每6小時 250)	500 (每6小時 125)

投保項目／保障簡介	鑽石	黃金	純銀
	最高賠償額（元）		
16. 飛機劫持 若受保人作為乘客搭乘之機動飛機被劫持，在旅程延誤或中斷超過連續6小時，可獲賠償。	20,000	10,000	5,000
	2,000	每日限額 1,000	500
個人責任			
17. 個人責任 受保人於旅程中因疏忽導致其他第三者意外身體受傷、財物實體損失或實體損毀而須負上法律責任，可獲賠償。	2,000,000	1,000,000	500,000
其他			
18. 因爆竊導致的家居物品損失 賠償受保人在香港的主要居所於旅程中空置，遭爆竊導致家居物品的損失或損毀。	10,000	5,000	2,000
19. 租用車輛（電單車除外）自負額賠償 賠償受保人於旅程中因其保管或控制下的租用車輛遭受損失或損毀所招致的汽車保險保單自負額。	5,000	2,500	-

主要不保事項

- 因戰爭、暴動、騷亂、侵略、起義、革命、軍事政變或奪取政權、核裂變、核聚變或輻射沾染引致之受傷或損失。
- 蓄意自殘或自殺。
- 因醉酒、吸毒或服用非經合資格及已註冊醫生處方的藥物導致神智不清。
- 牙齒護理（除非因意外受傷而損毀健全及天然的牙齒）。
- 行李及私人物品不包括動物、珠寶、假牙、金錢等。
- 損失或損毀隱形眼鏡、易破損或易碎物件（除非因乘搭交通工具發生火災或意外所引致）。
- 分娩、懷孕、流產、墮胎及／或相關的併發症。
- 任何政府禁令或規例，受保人的任何違法或非法行為，或被海關或其他政府部門充公、扣押或銷毀。
- 狩獵、任何種類的競賽（賽跑除外）、越野賽車或比賽、職業體育運動、飛行及／或其他空中活動但以下活動則不在此限：
 - 以購票乘客身份乘搭由正式持有牌照作為固定運輸的航空公司或航空包機公司提供和經營的任何定翼飛機或直升機；
 - 跳傘；
 - 以購票乘客身份乘坐由獲有關政府機構發出牌照的營運商提供的熱氣球。
- 於旅程開始前已存在的病患、病症、受傷或醫療狀況，徵狀或病徵已經顯現及／或受保人已知悉，或旅程目的是尋求接受醫療診治。
- 神經或精神疾病或紊亂、愛滋病、性病，先天異常或畸形。
- 任何涉及使用核子、化學及生物製劑或裝置的恐怖主義活動。
- 受保人在旅行期間受僱任何非文職商業活動。

重要事項投保人需知

- 此投保書在招商永隆保險有限公司（「本公司」）接納後，此保險契約始正式生效。
- 在購買此保險時，受保人必須健康良好及沒有察覺任何足以導致受保人取消或妨礙旅程之情況，否則將影響賠償申請。
- 此保單將根據香港法律及司法管轄作詮釋。
- 單次旅程保單一經簽發，將不可續保或取消，而已繳交之保費亦不會獲發還。
- 就同一旅程，受保人只可於一份由本公司簽發之旅遊保險保單下受保。若受保人受保多於一份由本公司承保的旅遊保險保單，本公司將視受保人在保障金額提供最高的一份保單下受保。
- 就單程保障，保障將預定到達最終目的地的國家時間起計的5日後或最初申報的受保期限屆滿時終止，以較早者為準。
- 如受保人在無可避免的情況下被迫延長預先安排的旅程，此保險可免費自動延續不超過10天。（只適用於單次旅程保單）。
- 任何非職業的運動如水肺潛水、滑水、激流水筏、航海、滑浪風帆、其他水上運動或水中活動、吊索跳、騎馬活動、跳傘、高山遠足、爬山、攀石或冬季運動等皆在受保之列，不另收保費。但如受保人在參與此等活動時遭受受傷或意外死亡，第1及3項保障的最高賠償額將減少50%。
- 如受保人年齡超過70歲，第1項保障的最高賠償額將減少30%。第3項的最高賠償額將減少50%。
- 投保人必須在此投保書上填報一切重要事實，因所簽發之保單將以這些事實為根據，否則所發出的保單將告無效或作廢。如投保人有不清楚某一事項是否重要，請將此事詳加說明。任何在此投保書內的改動或更正，須得投保人加簽作實。
- 投保人對於所有提供給本公司用以投保此保險之資料（包括書信之副本）應予保留紀錄。

全球緊急支援服務

1. 醫療諮詢 — 由當值醫生向使用者提供電話醫療諮詢及提供世界各地醫生、醫院、診所、牙醫及牙科診所等資料。
2. 入院安排服務 — 若使用者的病況必須住院，指定緊急救援供應商將會為使用者提供協助，安排入院。
3. 住院醫療狀況監察 — 使用者在住院期間由醫生監察病情。
4. 緊急醫療運送／護返安排 — 當使用者需要緊急醫療護送往最適合及最接近的醫院時，將安排海陸空醫療護送、通訊和所有通常的輔助服務。使用者在外地獲得治療後，指定緊急救援服務供應商將安排使用者返港。
5. 遺體運送安排 — 將會安排交通工具運送使用者遺體由當地返港或遵照遺體認領人的要求安排在當地安葬。
6. 以上支援服務由本公司指定緊急救援服務供應商提供。

索償程序

1. 行李、個人物品、個人錢財或身份證明文件等的損失，必須在事故發生後24小時內向警方報失及獲取警察報告。
2. 就任何可能於保單下索償的事件，受保人在返港後必應立即通知本公司，並於該損失發生後30天內將書面損失證明（包括所有發票、收據、資料及證據之正本）及填妥之索償表格一併交回。
3. 就個人責任的索償，不應在未得本公司書面同意前承認責任、提議、承諾或作出賠償。

保費表（全部均以港幣計算）

單次旅程									
日數	個人			個人及子女			家庭		
	鑽石	黃金	純銀	鑽石	黃金	純銀	鑽石	黃金	純銀
2	121	95	76	188	132	106	306	207	167
3	161	121	94	250	174	134	401	274	207
4	194	147	113	305	212	162	491	336	254
5	215	166	128	337	238	180	546	377	282
6	233	186	142	372	264	199	590	422	315
7	252	202	156	399	282	213	633	454	338
8	273	219	171	427	301	228	668	485	359
9	292	233	184	458	317	243	700	511	379
10	313	245	198	487	333	259	737	532	397
11	335	256	210	517	349	276	776	551	418
12	354	271	224	542	365	290	813	566	438
13	371	281	236	564	381	307	846	583	456
14	388	292	248	585	395	318	878	601	476
15	405	302	260	605	411	337	912	622	494
16	420	317	271	629	431	354	942	648	518
17	437	330	286	655	449	371	976	674	538
18	453	343	296	681	468	384	1012	701	560
19	472	358	309	709	485	398	1051	727	579
20	491	373	322	737	502	414	1086	753	596
21	514	387	333	763	518	428	1127	781	613
22	537	401	344	789	534	442	1169	806	629
23	557	415	356	815	549	459	1207	833	645
24	575	429	371	842	562	474	1243	860	661
25	594	442	386	873	578	487	1282	883	678
26	616	456	399	903	595	502	1325	908	697
27	640	471	411	933	610	514	1367	937	715
28	662	484	425	963	626	530	1409	962	738
29	680	495	439	988	642	545	1453	986	757
30	699	509	454	1015	658	559	1490	1010	775
31	718	524	469	1038	674	571	1526	1036	790
32	736	537	481	1065	690	585	1563	1065	808
以後每天 直至 第180天	18	14	12	25	19	16	38	28	22
全年保障(多次旅程)									
每次 旅程最長 為90天	1,900	1,600	1,250	2,850	2,400	1,880	3,800	3,190	2,500

「個人及子女」包括1名年齡超過18歲的成年人，指第一受保人及其同行子女(年齡須介乎3個月至不足18歲)。

個人及子女保障		
保障	第一受保人	每個受保子女
第2及6項	100%	100%
其他各項保障 (全部受保人之由本公司支付總賠償額不超過保單內每項保障額的150%)	100%	最高每人25% 及 總數50%

「家庭」包括最多2名年齡超過18歲的成年人，第一，第二受保人及第一受保人之同行子女（年齡須介乎3個月至不足18歲）。

家庭保障			
保障	第一受保人	第二受保人	每個受保子女
第2及6項	100%	100%	100%
其他各項保障 (全部受保人之由本公司支付總賠償額不超過保單內每項保障額的250%)	100%	100%	最高每人25% 及 總數50%

註：

受保年齡：

- 受保人之年齡不能超過80歲（以旅程生效日計），而投保同行子女年齡須介乎3個月至18歲。
- 年齡介乎12至18歲之子女，可選擇繳付成人保費以提升保障，惟只能投保黃金或純銀計劃。如子女單獨投保，必須獲家長或監護人同意。
- 投保全年保障，受保人的年齡必須在保單首次生效日不得超過70歲，並可續保至80歲。

旅程最高保障期：

- 單次旅程 – 最長為180天。
- 全年保障（多次旅程）– 全年外出旅遊次數不限，惟每次旅程最長為90天。

注意：

1. 以上資料只供參考之用，詳情請參閱保險合約內之條款及細則。條款及細則之中文本與英文本如有歧異，概以英文本為準。
2. 以上之保險產品由招商永隆保險有限公司（招商永隆保險）承保。此保險產品並非招商永隆銀行有限公司（招商永隆銀行）之產品。
3. 招商永隆銀行為招商永隆保險委任之保險代理機構（保險業監管局保險代理機構牌照號碼：FA3403）。招商永隆銀行只可就委任保險人所提供之保險產品進行推廣，提供意見或安排保單。
4. 招商永隆保險已獲保險業監管局授權及監管，於香港特別行政區經營一般保險業務。
5. 對於招商永隆銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），招商永隆銀行須與客戶進行金融糾紛調解計劃程序；而有關保險產品的合約條款的任何爭議，由招商永隆保險與客戶直接解決。
6. 招商永隆保險保留根據投保人及／或受保人於投保時所提供的資料，而決定是否接受任何有關上述保險計劃投保申請的絕對權利。
7. 招商永隆保險保留隨時修訂或取消對於上述保險計劃任何條款及細則的酌情權，毋須事先通知。如有任何爭議，招商永隆保險保留最終決定權。

招商永隆保險有限公司

招商局集團成員公司

地址：香港德輔道中199號無限極廣場33樓

查詢熱線：(852) 3508 1040

電郵：enquiry@cmbwlinglunginsurance.com

傳真：(852) 2899 2544

Travel around the world with peace of mind

Multiple Upgraded Coverage

(Cover Mobile Phones, Electronics, Adverse or Severe Weather Conditions, Earthquake, Tsunami, etc.)



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Travel Insurance 2.0

A cozy journey to explore the world should never be just a dream! When adventure calls, "Travel Insurance 2.0" has got your back. Go whenever and wherever, your journey awaits. Dare to live the life you have always wanted!

CMB Wing Lung Insurance is here to provide you with a more rapid, comprehensive and reliable protection during your wonderful exploration, such that you may truly enjoy every single step as you across ground.

Summary of Coverage (All benefits limits and premium are in HK dollars)

Section / Description of Coverage	DIAMOND	GOLD	SILVER
	Maximum Benefit Limit		
MEDICAL AND RELATED EXPENSES AND PERSONAL ACCIDENT			
<div>1. Medical Expenses</div> <div>Medical expenses incurred by the Insured Person within 12 calendar months as a result of accidental injury or sickness while overseas during the journey, including medical, hospital charges and surgery.</div> <div>Follow-up Medical Expenses incurred in Hong Kong:<ul style="list-style-type: none">- Medical expenses incurred within 3 calendar months after the return to Hong Kong- Medical expenses for treatment rendered by a Registered / Listed Chinese Herbalist, Bonesetter, Acupuncturist and Chiropractor.</div> <div>COVID-19 coverage extension:<ul style="list-style-type: none">- For Medical Expenses incurred outside Hong Kong during the Journey due to COVID-19 contraction- Follow-up Medical Expenses incurred in Hong Kong within 45 days after the return to Hong Kong due to COVID-19 contracted during the journey- Sub-limit for registered and listed Chinese medicine practitioner follow-up treatment expenses</div>	1,000,000	500,000	300,000
	For non-professional sports, maximum benefit limit will be reduced by 50% For age over 70, maximum benefit limit will be reduced by 30%		
	Sub-limit as below		
	50,000	25,000	10,000
	3,000	1,500	1,000
	(per day per visit 150)	(per day per visit 120)	(per day per visit 100)
	300,000	200,000	100,000
	15,000	10,000	5,000
	2,000	1,200	800
	(per day per visit 150)	(per day per visit 120)	(per day per visit 100)
<div>2. Medical Emergency Evacuation / Supervised Repatriation</div> <div><ul style="list-style-type: none">- Medical Emergency Evacuation Pays the expenses incurred to evacuate the Insured Person to the nearest and most appropriate medical facility for medical treatment.- Medically Supervised Repatriation Pays the expenses incurred to repatriate the Insured Person back to Hong Kong for continued treatment.</div> <div>Evacuation / Supervised Repatriation is organized by appointed emergency assistance service provider.</div>	800,000	600,000	400,000
<div>3. Accidental Death and Permanent Disablement</div> <div>A lump sum cash compensation in the event of accidental death or permanent disablement of the Insured Person during the journey.</div> <div>Extra Cover: An extra compensation benefits for accidental death if the accident happens while the Insured Person is riding solely as a passenger on a public common carrier during the journey.</div>	1,000,000	500,000	300,000
	For non-professional sports or age over 70, maximum benefit limit will be reduced by 50%		
	500,000	250,000	150,000
	This extra cover does not apply to Insured Person below 18 or over 70 years of age		
<div>4. Major Burns Benefit</div> <div>Compensation for Second Degree Burns or Third Degree Burns with burnt areas equal to or more than 4.5% of total body surface area of the Insured Person arising from accident.</div>	200,000	100,000	50,000
<div>5. Hospital Cash Benefit</div> <div>A cash benefit if the Insured Person is hospitalized while on the journey as a result of accidental injury or sickness.</div> <div>COVID-19 coverage extension:<ul style="list-style-type: none">- Cash benefit if the Insured Person is hospitalized due to COVID-19 contraction during the journey</div>	6,000 (300 per day)	3,000 (150 per day)	2,000 (100 per day)
	3,000 (150 per day)	3,000 (150 per day)	3,000 (150 per day)
<div>6. Repatriation of Mortal Remains</div> <div>Pays the necessary expenses incurred in the event of death due to accidental injury or sickness of the Insured Person:<ul style="list-style-type: none">- to repatriate the mortal remains of the Insured Person back to Hong Kong, or- for burial abroad.</div> <div>Repatriation is organized by appointed emergency assistance service provider.</div>	95,000	50,000	25,000
SPECIAL CARE			
<div>7. Return of Accompanied Children</div> <div>Pays for additional travel and accommodation expenses incurred by unattended accompanied dependent child(ren) (aged under 15) of the Insured Person back to Hong Kong while the Insured Person has died, is seriously injured, sick or hospitalized overseas.</div>	20,000	10,000	5,000

Section / Description of Coverage	DIAMOND	GOLD	SILVER
	Maximum Benefit Limit		
8. Emergency Care Visit and Compassionate Death - Emergency Care Visit Pays for one (1) economy class round trip airfare and reasonable hotel accommodation expenses necessarily incurred due to emergency care visit by an immediate family member for the purpose of accompanying the Insured Person if he / she is confined in hospital for more than 3 days due to serious accidental injury or sickness, or - Compassionate Death Pays a lump sum as compassionate death cash or funeral expenses if the Insured Person has died during the journey due to accidental injury or sickness.	20,000	10,000	5,000
	Sub-limit for Compassionate Death Benefit		
	10,000	7,500	5,000
PERSONAL BELONGINGS			
9. Baggage and Personal Effects Pays for accidental physical loss or physical damage to the Insured Person's baggage or personal effects, including purchases made during the journey. Sub-limits for: - Mobile Phone (including accessories, HK\$250 excess is applied) - Photographic or transistorized equipment, electronic items - Any other article, pair or set	20,000	10,000	5,000
	2,500	1,500	-
	5,000	3,000	1,000
	2,000	1,250	600
10. Personal Money Pays for loss incurred due to theft, robbery or accident for loss of cash, bank or currency notes, cheques, traveller's cheques and unauthorized use of the Insured Person's credit cards carried by the Insured Person during the journey.	3,000	1,500	1,000
11. Personal Identity and Travel Ticket or Document Pays the cost of obtaining replacement of HKID card, credit cards, passport, driving license, air ticket, any travel and accommodation expenses incurred to obtain such replacement arising from theft, robbery, burglary or accidental loss during the journey.	10,000	5,000	2,500
TRAVEL INTERRUPTION			
12. Deposits and Cancellation of Trip Pays for irrecoverable prepaid travel and / or accommodation expenses upon the cancellation of the journey in the event of the following events occurred: (a) within 90 days before the scheduled departure date of the journey - sudden death or Serious Medical Condition (serious accidental injury or sickness as being dangerous to life and unfit to travel) of the Insured Person or the Insured Person's immediate family member, intended travel companion or business partner, - the Insured Person being called up for witness summons or jury service, or - unexpected compulsory quarantine on the Insured Person, his / her spouse or dependent child(ren), (b) within 7 days before the scheduled departure date of the journey - unanticipated outbreak of strike or industrial action by employees of a public common carrier, riot or civil commotion, adverse or severe weather conditions or natural disasters of earthquake, tsunami or volcanic eruption, or - fire, flood, typhoon or burglary to the Insured Person's or his / her intended travel companion's principal home in Hong Kong. COVID-19 coverage extension: Pays for irrecoverable prepaid travel expenses and/or accommodation expenses which are not recoverable from any other source upon any necessary and unavoidable cancellation of the journey as a direct result of COVID-19 contraction of the Insured Person or the Insured Person's Immediate Family Member, intended Travel Companion or Business Partner within 14 days before the scheduled departure date of the Journey.	30,000	15,000	7,500
	7,500	6,000	5,000
13. Trip Curtailment / Re-routing (a) Trip Curtailment Pays for irrecoverable loss of prepaid but unutilized portion of the travel and / or accommodation expenses or additional travel and / or accommodation expenses where the Insured Person has to curtail the journey directly due to the following events : - Serious Medical Condition of the Insured Person, - sudden death or Serious Medical Condition of the Insured Person's immediate family member, travel companion or business partner, - sudden serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood, typhoon or burglary, or - unanticipated outbreak of strike or industrial action by employees of a public common carrier, riot or civil commotion, adverse or severe weather conditions or natural disasters of earthquake, tsunami or volcanic eruption. (b) Trip Re-routing Pays for additional travel and/or accommodation expenses where the Insured Person has to re-route the journey directly due to the following events : - unanticipated outbreak of strike or industrial action by employees of a public common carrier, riot or civil commotion, or - closure of airport, port or train station due to electrical or structural defects for more than 6 hours. COVID-19 coverage extension: Pays for the expenses stated under Cover (a) – Trip Curtailment or Cover (b) – Trip Re-routing as a direct result of COVID-19 contraction of the Insured Person or the Insured Person's immediate family member, intended travel companion or business partner.	30,000	15,000	7,500
	7,500	6,000	5,000

Section / Description of Coverage	DIAMOND	GOLD	SILVER
	Maximum Benefit Limit		
14. Baggage Delay Pays for actual cost of emergency purchases of essential items and clothing if the Insured Person's baggage is delayed for 6 consecutive hours or more due to misdirection in delivery.	1,500	1,000	500
15. Travel Delay Pays for every 6 consecutive hours' delay of power-driven aircraft, sea vessel or train in which the Insured Person has arranged to travel due to mechanical breakdown, structural defects, strike or industrial action, adverse or severe weather conditions or natural disasters of earthquake, tsunami or volcanic eruption, closure of airport, port or train station.	2,000 (Every 6 hours 500)	1,000 (Every 6 hours 250)	500 (Every 6 hours 125)
16. Aircraft Hijack Pays for the delay or interruption of the journey in excess of 6 consecutive hours as a result of an act of aircraft hijack on which the Insured Person is a passenger of the power-driven aircraft.	20,000 2,000	10,000 <u>Limit per Day</u> 1,000	5,000 500
LEGAL LIABILITY			
17. Personal Liability Pays for the Insured Person's legal liability to any third party for accidental bodily injury, physical loss or physical damage to property caused by the Insured Person during the journey.	2,000,000	1,000,000	500,000
OTHERS			
18. Loss of Home Contents due to Burglary Pays for loss or damage to the home contents of the Insured Person's principal home in Hong Kong as a result of burglary while the premises is unoccupied during the journey.	10,000	5,000	2,000
19. Rental Vehicle (except Motor Cycle) Excess Reimbursement Pays for the motor insurance policy excess incurred by the Insured Person in the event of loss or damage to the rental vehicle whilst it is under his / her custody or control in the course of the journey.	5,000	2,500	-

MAIN EXCLUSIONS

- Any injury or loss due to war, riot, civil commotion, invasion, insurrection, revolution, military or usurped power, nuclear fission, nuclear fusion or radioactive contamination.
- Intentional self-inflicted injury or suicide.
- Intoxication by alcohol, narcotics or drugs not prescribed by a qualified and registered medical practitioner.
- Dental treatment (except as necessitated by accidental injuries to sound and natural teeth).
- Baggage and Personal Effects do not include animals, jewellery, artificial teeth, money and the like.
- Loss of or damage to contact lenses, fragile or brittle articles unless caused by fire or accident to the conveyance.
- Childbirth, pregnancy, miscarriage, abortion and / or associated complications.
- Any prohibition order or regulations by any government, any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities.
- Big game hunting, racing of any kind (other than on foot), motor rallies or competition, professional sporting games, flying and / or other aerial activities other than:
 - as a fare paying passenger in any fixed-wing airplane or helicopter provided and operated by an airline, or an air charter company which is duly licensed for the regular transportation;
 - parachuting;
 - as a fare paying passenger in hot-air balloon provided by an operator licensed with the relevant government authority.
- Sickness, illness, injury or medical condition that already existed, signs or symptoms that already presented and / or are known to the Insured Person prior to the journey or the purpose of the journey is for seeking medical treatment.
- Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
- Any act of terrorism involved in the use of nuclear, chemical and biological agents or devices.
- Insured Person engaging in any form of non-administrative business activities during the travel period.

IMPORTANT NOTES TO PROPOSER

- The insurance will not become effective until this proposal form has been accepted by CMB Wing Lung Insurance Company Limited ("the Company").
- The Insured Person must be fit to travel at time of purchasing this insurance and is not aware of any circumstances which could lead to cancellation or disruption of the journey. Otherwise any claim could be prejudiced.
- This Policy shall be interpreted in accordance with the law and jurisdiction of Hong Kong.
- Single Journey policy shall be non-renewable and non-cancellable, the premium paid is non-refundable once the Policy is issued.
- An Insured Person can be covered under only one travel insurance policy of the Company for the same journey. In the event that the Insured Person being insured under more than one travel insurance policy issued by the Company, the Company will consider the Insured Person to be insured under the policy which provides the largest amount of benefit.
- For One Way Cover, coverage shall be expired 5 days after the scheduled time of arrival at the country of final destination or upon expiry of the original period of insurance, whichever is the earlier.
- This insurance will be automatically extended without extra charge for a maximum of 10 days if the Insured Person is unavoidably delayed during the scheduled journey (only applicable to Single Journey policy).
- Any non-professional sports such as scuba diving, water skiing, rafting, sailing, windsurfing, other water sports and underwater activities, bungee jumping, horse riding activities, parachuting, trekking, mountaineering, rock climbing or winter sports etc, are covered without extra premium. However, if the Insured Person sustains injury or accidental death when participating in these activities, the maximum benefits under Section 1 and 3 will be reduced by 50%.
- For Insured Person of age over 70, the maximum benefit limit for Section 1 will be reduced by 30%. Section 3 will be reduced by 50%.
- Proposer has to disclose in this proposal form ALL material facts which shall form the basis of any policy issued hereunder, otherwise the Policy issued may be void or voidable. If in doubt whether a fact is material, please disclose with details. Any alternations or corrections on this proposal form should be endorsed by the proposer.
- Proposer should keep a record (including copies of letters) of all information supplied to the Company for the purpose of application for this insurance.

WORLDWIDE EMERGENCY ASSISTANCE SERVICES

1. Medical Advice – Provide medical advice to the Users over the telephone and will provide the Users with information about physicians, hospitals, clinics, dentists and dental clinics worldwide.
2. Arrangement of Hospital Admission – If the medical condition of the Users is of such gravity that hospitalization is needed, the appointed emergency assistance service provider will assist the User by arranging for hospital admission.
3. Monitoring of Medical Condition when Hospitalized – Doctors will monitor the User's condition when being hospitalized.
4. Arrangement of Medical Emergency Evacuation / Surprised Repatriation – Arrange for the air and / or surface transportation, medical care during transportation, communications and all usual ancillary service when moving the User to the nearest hospital where appropriate medical care is available. The appointed emergency assistance service provider will arrange for the return of the User to Hong Kong following an emergency medical evacuation of subsequent in-hospital treatment in a place outside Hong Kong.
5. Arrangement of Repatriation of Mortal Remains – Arrange for the transportation of the User's mortal remains from the place of death to Hong Kong or arrange for local burial at the place of death as requested by the subscriber.
6. The above assistance service is organized by appointed emergency assistance service provider nominated by the Company.

CLAIMS PROCEDURES

1. Loss of baggage, personal effects, personal money or identity document and the like must be reported to the police within 24 hours from the occurrence and a police report must be obtained.
2. Immediate notice shall be given to the Company of any occurrence likely to give rise to a claim under the Policy upon the Insured Person's return to Hong Kong. Written proof of loss including all original invoices, receipts, information and evidence together with a completed Claim Form shall be submitted within 30 days after the date of such loss.
3. For personal liability claim, no admission of liability, offer or promise or payment shall be made without the Company's written consent.

Premium Table (All in HKD)

Single Journey									
No. of days	Individual			Individual and Children			Family		
	Diamond	Gold	Silver	Diamond	Gold	Silver	Diamond	Gold	Silver
2	121	95	76	188	132	106	306	207	167
3	161	121	94	250	174	134	401	274	207
4	194	147	113	305	212	162	491	336	254
5	215	166	128	337	238	180	546	377	282
6	233	186	142	372	264	199	590	422	315
7	252	202	156	399	282	213	633	454	338
8	273	219	171	427	301	228	668	485	359
9	292	233	184	458	317	243	700	511	379
10	313	245	198	487	333	259	737	532	397
11	335	256	210	517	349	276	776	551	418
12	354	271	224	542	365	290	813	566	438
13	371	281	236	564	381	307	846	583	456
14	388	292	248	585	395	318	878	601	476
15	405	302	260	605	411	337	912	622	494
16	420	317	271	629	431	354	942	648	518
17	437	330	286	655	449	371	976	674	538
18	453	343	296	681	468	384	1012	701	560
19	472	358	309	709	485	398	1051	727	579
20	491	373	322	737	502	414	1086	753	596
21	514	387	333	763	518	428	1127	781	613
22	537	401	344	789	534	442	1169	806	629
23	557	415	356	815	549	459	1207	833	645
24	575	429	371	842	562	474	1243	860	661
25	594	442	386	873	578	487	1282	883	678
26	616	456	399	903	595	502	1325	908	697
27	640	471	411	933	610	514	1367	937	715
28	662	484	425	963	626	530	1409	962	738
29	680	495	439	988	642	545	1453	986	757
30	699	509	454	1015	658	559	1490	1010	775
31	718	524	469	1038	674	571	1526	1036	790
32	736	537	481	1065	690	585	1563	1065	808
each additional day up to 180 days	18	14	12	25	19	16	38	28	22
Annual Cover (Multiple Journey)									
Maximum 90 days for each journey	1,900	1,600	1,250	2,850	2,400	1,880	3,800	3,190	2,500

"Individual and Children" include 1 adult (age over 18), Insured Person 1 and his / her accompanying children aged between 3 months to below 18 years old.

INDIVIDUAL AND CHILDREN COVER		
Benefits	Insured Person 1	Each Child
Section 2 and 6	100%	100%
Other Sections (The maximum compensation of all Insured Persons payable by the Company shall not exceed 150% of the sum insured for each Section in the Policy)	100%	Maximum 25% each and 50% for all children

"Family" include a maximum of 2 adults (age over 18), Insured Person 1, Insured Person 2 and accompanying children of Insured Person 1 aged between 3 months to below 18 years old.

FAMILY COVER			
Benefits	Insured Person 1	Insured Person 2	Each Child
Section 2 and 6	100%	100%	100%
Other Sections (The maximum compensation of all Insured Persons payable by the Company shall not exceed 250% of the sum insured for each Section in the Policy)	100%	100%	Maximum 25% each and 50% for all children

Notes:

Age Limit:

- Coverage is available to adults up to 80 years of age before the inception of the journey. For insured accompanied children, the age limit is from 3 months to 18 years old.
- Children aged between 12-18 years old, coverage can be enhanced by paying adult's premium but they can only be covered under the GOLD or SILVER PLAN. For individually insured children, they must obtain consent from their parents(s) or guardian.
- For Annual Cover, the Insured Person must be at or below 70 years old on the first commencement date of the Policy, and renewable up to 80 years old.

Maximum duration of journey(s):

- For Single Journey – Maximum 180 days.
- For Annual Cover (Multiple Journey) – unlimited number of journey, subject to maximum 90 days for each journey.

Remark:

- The information above provides a brief introduction only. Please refer to the insurance policy for Terms and Conditions and other specific details. In the event of any discrepancy or inconsistency between the English version and the Chinese version of this Terms and Conditions, the English version shall prevail.
- The above mentioned insurance product is underwritten by CMB Wing Lung Insurance Company Limited (CMB Wing Lung Insurance). This insurance product is not the product of CMB Wing Lung Bank Limited (CMB Wing Lung Bank).
- CMB Wing Lung Bank is the Appointed Insurance Agency (Insurance Authority Licensed Insurance Agency Number: FA3403) of CMB Wing Lung Insurance. The insurance products CMB Wing Lung Bank can promote, advise on or arrange are limited to the insurance products offered by the appointing insurer.
- CMB Wing Lung Insurance is authorized and supervised by Insurance Authority to operate general insurance business in Hong Kong Special Administrative Region.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between CMB Wing Lung Bank and the customer out of the selling process or processing of the related transaction, CMB Wing Lung Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of insurance product should be resolved between CMB Wing Lung Insurance and the customer directly.
- CMB Wing Lung Insurance has reserved the absolute rights to determine whether to accept the application of the above mentioned insurance product based on the information of applicant/insured person provided on the application.
- CMB Wing Lung Insurance could amend or cancel the terms and conditions of the above mentioned insurance product from time to time without prior notice. CMB Wing Lung Insurance reserved the final decision rights in case of any disputes.

CMB Wing Lung Insurance Company Limited

A Member Company of China Merchants Group

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