

“Travel Now” Insurance Plan

Basic Benefit

Insured Items and Coverage	Maximum Benefits Payable ¹ (each insured person) (HKD)	
	Travel Plus	Travel Lite
1. Personal Accident <ul style="list-style-type: none"> In the event of the death or permanent disablement of the insured person as a result of an accident, claim will be payable according to the “Table of Personal Accident Benefit” under the policy. Major Burns due to Accident (calculated according to the body surface area burnt). Insured Person aged under 18 or over 70. (This benefit is not applicable to the insured person who has obtained compensation under Insured Item 1.1 “Double Indemnity”) 	1,200,000	600,000
1.1 Double Indemnity Payment for accidental death or permanent total disablement arising from the use of public conveyance (not applicable to persons aged under 18 or over 70)	2,400,000	1,200,000
2. Compassionate Death Cash Benefit Death of the insured person as a result of accident or sickness occurred during the journey (in the event of death caused by sickness, maximum benefit payable is 30% of the specified amount)	40,000	20,000
3. Medical and Relevant Expenses		
3.1 Medical, hospital and treatment expenses incurred as a direct result of accidental bodily injury or sickness occurred during the journey. (Insured persons aged under 18 or over 70)	1,000,000	500,000
3.2 medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person’s return from abroad. (For Chinese herbalists and bone-setters treatment expenses, maximum benefit payable is 150 HKD per day and up to a total of 1,500 HKD)	400,000	250,000
3.3 expenses associated with transport of body to Country of Residence in the event of death of the insured person	80,000	40,000
3.4 Trauma Counselling Protection: reasonable medical expenses of counselling services incurred if the insured person is diagnosed as suffering from post-traumatic stress disorder due to a serious accident during the journey.	100,000	50,000
3.5 Daily hospital cash benefit: payable for hospital confinement exceeding 24 hours either outside Hong Kong or immediately return to Hong Kong as a result of bodily injury or sickness. (In no event shall the total amount payable under item 3.1 to 3.4 exceed 100% of the corresponding limit in item 3.1 as stated in the selected plan)	10,000 (1,000/per day)	5,000 (800/per day)
	7,500 (450/per day)	4,500 (250/per day)
4. Baggage and Personal Effects Loss of or damage to baggage and personal effects due to theft, robbery or accident, including :	15,000	10,000
4.1 Loss or damage of sports equipments (including golf and diving equipments), maximum for any one article / any one pair/any one set of articles	3,500	2,500
4.2 Other Baggage, maximum for any one article/any one pair /any one set of articles	1,500	1,000
Extended Cover Loss of Insured Person’s Personal Notebook Computer due to theft or robbery, maximum for any one article/any one pair /any one set of articles	3,000	2,000

General insurance plan (“The Plan”) above is underwritten by BOCG Insurance. Livi Bank Limited (“Livi”) is the appointed insurance agency of BOCG Insurance for distribution of general insurance. For details, please refer to the policy.

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	Travel Plus	Travel Lite
5. Delayed Baggage Emergency purchases of essential items or clothing due to baggage being delayed for at least 6 hours after the insured person's arrival at the scheduled destination abroad due to misdirection in delivery or hi-jack (Purchase invoice should be provided when submitting a claim)	2,000	1,000
6. Personal Money Loss of cash / travelers' cheques as a direct result of theft or robbery Extended Cover Accidental loss of cash or loss of the electronic wallet due to theft robbery of mobile phone	3,000 800	2,000 500
7. Travel Document and Traffic Ticket In the event of loss of air ticket, travel pass and/or travel documents, HK ID card, driving license due to theft, robbery or accident, the insured person will be reimbursed: 7.1 replacement cost of air ticket, travel pass, HK ID card, driving license and/or travel documents. 7.2 additional travel and accommodation expenses incurred to obtain the lost travel documents. (Maximum daily limit for accommodation expenses)	5,000 (1,000/per day)	3,000 (600/per day)
8. Personal Liability Indemnifies the insured person's legal liability as a result of accidental bodily injury to a third party or accidental loss of or damage to the third party's property due to negligence.	2,500,000	1,500,000
9. Travel Delay In the event of delay of public conveyance due to adverse weather conditions, natural disaster, strike, industrial action, act of terrorism, winding-up of travel agent or airline company, closure of airport, hijack, mechanical breakdown of the public conveyance or "Black Alert" is issued to the planned destination, the insured person will be reimbursed one of the following benefits (only one of item 9.1 or item 9.2 will be compensated): 9.1 cash allowance of 300 HKD for the delay of each and every period of 6 consecutive hours (extended cover for red outbound travel alert); or 9.2 reasonable and inevitable additional travel expenses and overseas accommodation costs due to delay of at least 6 consecutive hours; 9.3 Pet Protection The company will reimburse the Insured, who have been suffering from travel delay for more than 1 days (24 hours), for the cost of Pet boarding services. (The reimbursement will be payable from the 2nd day of the extended of pet boarding services; a maximum of 3 days)	2,700 5,000 400/per day	2,100 3,500 300/per day



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	Travel Plus	Travel Lite
<p>10. Cancellation</p> <p>In the event of cancellation of the journey as a direct result of the following causes, the insured person will be reimbursed the irrecoverable prepaid fees, including the deposits, travelling expenses, air ticket, travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums, and theme parks:</p> <p>10.1 death, serious bodily injury or sickness of the insured person, his/her family members, close business partner;</p> <p>10.2 compliance with a witness summons, jury service or compulsory quarantine of the insured person;</p> <p>10.3 fire or flood damage to the insured person's home within 7 days before the departure date;</p> <p>10.4 issuance of black outbound travel alert in the destination within 7 days before the departure date;</p> <p>10.5 the Insured Pet requires emergency life-saving surgery</p>	40,000	30,000
<p>11. Curtailment</p> <p>In the event of curtailment of the journey as a direct result of the following causes, the insured person will be reimbursed the unused portion (calculated on pro-rata basis) of the irrecoverable prepaid travel expenses (including the deposits, travelling expenses, air ticket, travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums, and theme parks), and the additional travel expenses reasonably incurred for returning to Hong Kong by public conveyance:</p> <p>11.1 death, serious bodily injury or sickness of the insured person, his/her family members, close relatives, close business partner;</p> <p>11.2 fire or flood damage to the insured person's home results in insured person's failure to continue the journey;</p> <p>11.3 issuance of black outbound travel alert in the destination;</p>	40,000	30,000
<p>12. Rental Vehicle Excess</p> <p>In the event of any accidental loss or damage or theft of the rented vehicle during the journey, protects the insured person who is liable to pay the motor insurance excess under the rental agreements.</p>	2,500	1,500
<p>13. 24-hour Emergency Assistance Service²</p> <p>Designated person is assigned to provide emergency medical assistance and travel information emergency assistance services to the insured person. At the same time, the Plan also offers the following value-added services:</p> <ul style="list-style-type: none"> • Hospital Deposit Guarantee • Emergency Evacuation • Return to the Country of Residence • Return of unattended dependent child(ren) • Compassionate visit • Referral Services 	<p>50,000 Actual Expenses Actual Expenses Actual Expenses</p> <p>A return scheduled airline ticket and 5 days hotel accommodation (1,200 HKD per day)</p> <p>Referral services including legal assistance, interpreter and replacement of lost travel document or travel pass.</p>	

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Optional Benefit I Enhanced Benefit

Insured Items and Coverage	Maximum Benefits Payable ¹ (each insured person) (HKD)	
	Travel Plus	Travel Lite
14. Terrorism Extended Cover³		
14.1 Personal Accident Extended Cover Extended cover in the event of the death or permanent disablement of the insured person as a result of act of terrorist ³ , claim will be payable according to the "Table of Personal Accident Benefit" under the policy. (Insured Persons aged under 18 or over 70)	1,200,000	600,000
14.2 Medical Expenses Extended Cover If bodily injury is incurred due to act of terrorist ³ during the journey, claim will be payable according to benefit item 3, including medical treatment expenses, expenses associated with transport of body to Hong Kong, trauma counselling expenses and daily hospital cash etc. (Insured persons aged under 18 or over 70)	600,000 1,000,000	300,000 500,000
15. Severe Incident Extended Cover		
Extended cover for the item 10 (Cancellation) and item 11 (Curtailment):		
15.1 Unanticipated outbreak of strike, industrial action, adverse weather, natural disaster or infectious disease at the destination (the events resulting in Cancellation must be happened within 7 days before the departure date).	40,000	30,000
15.2 Serious bodily injury or sickness of the Insured Person's travel companion.		
16. Extra Cash Allowance		
16.1 Compulsory Quarantine Cash Allowance Compulsory quarantine of the Insured Person during the journey or within 7 days upon return to Hong Kong due to an infectious disease	8,400 (600/per day)	5,600 (400/per day)
16.2 Black Travel Alert Cash Allowance Curtailment or travel delay for at least 6 hours due to the issuance of a Black Alert to the destination, one-off cash allowance will be payable (in the event that "Curtailment" and "Travel Delay" happened simultaneously, only a one-off cash allowance will be payable for each insured person)	1,500	1,000
16.3 Winding up of airline company or travel agency In the event of cancellation of the journey or travel delay at least 6 consecutive hours as a direct result of the winding-up of the airlines company or travel agency, the company will reimburse the insured person for the related cost incurred.	4,500	3,000
17. Personal Notebook Computer and Mobile Phone Cover		
17.1 accidental damage of Personal Notebook Computer	3,000	2,000
17.2 loss of mobile phone due to theft, robbery or accidental damage.	3,500	2,500
18. Outbound Travel Alert Extended Cover (Reimburse the irrecoverable prepaid travel expenses and reasonable transportation fees in returning to Hong Kong. For details, please refer to the table of Outbound Travel Alert Benefit)	Red Alert	Amber Alert
	Percentage of Loss Payable	
According to the benefit limit of the Basic Benefit item 10 - Cancellation	50%	25%
According to the benefit limit of the Basic Benefit item 11 - Curtailment	50%	25%

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II Cruise Benefit

Insured Items and Coverage	Maximum Benefits Payable ¹ (each insured person) (HKD)	
	Travel Plus	Travel Lite
<p>19. Personal Accident Extended Cover Extended cover for disappearance of the insured person due to sinkage of cruise ship, fire, natural disaster or kidnap by pirates during voyage, and the body of the insured person has not been found within one year. (Insured Persons aged under 18 or over 70) (this item is not applicable if claim is payable under benefit item 1 "Personal Accident", 1.1 "Double Indemnity" or 14.1 "Terrorism Extended Cover – Personal Accident".)</p>	1,200,000	600,000
	600,000	300,000
<p>20. Cruise Cancellation and Interruption Cover⁴ If the journey to the designated port of departure by public conveyance is delayed for at least 8 hours due to unanticipated adverse weather conditions, natural disasters, strike, industrial action, act of terrorism, hijack or mechanical breakdown of the public conveyance or issuance of black outbound travel alert during the journey, directly results in the insured person's failure to board the cruise ship, the insured person will be reimbursed:</p> <p>20.1 Cruise Cancellation</p> <ul style="list-style-type: none"> irrecoverable prepaid cruise cost; or <p>20.2 Cruise Interruption</p> <ul style="list-style-type: none"> Additional travel expenses – reasonable expenses incurred for rejoining the cruise at the next scheduled port of call. 	30,000	15,000
	8,000	4,000
<p>21. Post-Departure of Cruise Cover⁴ 21.1 Curtailment of Cruise Trip If the cruise trip is abandoned due to the following causes which result in the cruise ship's failure to continue the voyage, the insured person will be reimbursed the unused portion of the irrecoverable prepaid deposit and the additional transportation expenses reasonably incurred to enable him/her to return to Hong Kong, the starting or ending point of the voyage trip:</p> <ul style="list-style-type: none"> serious mechanical breakdown of the cruise ship compulsory detention by local government authorities when moored in the port. <p>21.2 Failure to Board The Cruise Ship Covers the additional costs of travel ticket for rejoining the cruise at the next scheduled port of call and/or accommodation expenses at the relevant port of call incurred by the insured person if the insured person fails to board the cruise ship after shore excursion due to:</p> <ul style="list-style-type: none"> serious traffic accident of the public conveyance on which the insured person is travelling during the shore excursion; bodily injury during the shore excursion which requires the insured person or his/her travel companion to be confined in the hospital at the scheduled departure time of the cruise ship at the relevant port. 	30,000	15,000
	8,000	4,000



II Cruise Benefit

Insured Items and Coverage	Maximum Benefits Payable ¹ (each insured person) (HKD)	
	Travel Plus	Travel Lite
<p>22. Shore Excursion Cancellation Allowance Extra cash allowance for irrecoverable prepaid costs of shore excursion is cancelled as a direct result of:</p> <ul style="list-style-type: none"> serious bodily injury or sickness of the insured person or his/her travel companion; or unanticipated adverse weather conditions, natural disasters, infectious disease, industrial action, riot/civil commotion or act of terrorist at the scheduled destination of the shore excursion. 	5,000 (1,000/ per excursion)	2,500 (500/ per excursion)
<p>23. Satellite Phone Expenses If insured person must return directly to the Hong Kong following serious bodily injury or sickness of himself/herself or his/her travel companion during the journey which prevents him/her from continuing the journey, the insured person will be reimbursed the reasonable satellite phone call expenses incurred on board a cruise ship.</p>	5,000	

Table of the Outbound Travel Alert Protection

"Outbound Travel Alert" Benefit - For successful enrollment in the Plan before the issuance of an "Outbound Travel Alert" to the destination by the Hong Kong Special Administrative Region Government, the insured person will enjoy the following extended benefits:

Insured Items and Coverage	Codes of "Outbound Travel Alert"		
	Amber Alert	Red Alert	Black Alert
Before the Journey	Maximum Benefits Payable (each insured person) (HKD)		
• Cancellation of Policy and return premium (Only applicable to Single Travel Plan)	✓	✓	✓
"Cancellation" • Reimburse non-refundable charges which have been paid in advance	25% of the loss amount (Enhanced Benefit)	50% of the loss amount (Enhanced Benefit)	100% of the loss amount
During the Journey			
1. "Extend cover period"- the period of insurance will be extended for 10 days	✓	✓	✓
2. "Curtailedment" i. Reimburse the unused and non-refundable charges which have been paid in advance (calculated on pro-rata basis) and the additional transportation expenses reasonably incurred in returning to Hong Kong. ii. A one-off cash allowance ⁵ for "Curtailedment" under item 16.2 of the Enhanced Benefit	25% of the loss amount (Enhanced Benefit) Not applicable	50% of the loss amount (Enhanced Benefit) Not applicable	100% of the loss amount ✓ (Enhanced Benefit)
3. "Travel Delay" Travel delay due to issuance of the Outbound Travel Alert, one of the following benefits will be payable: i. A cash compensation of 300 HKD for every 6 hours of delay (the maximum limit of indemnity is 3,600 HKD, depending on the plan enrolled); or ii. reasonable and inevitable additional travel expenses and overseas accommodation costs due to delay of at least 6 consecutive hours; iii. A one-off cash allowance ⁵ for "Travel Delay" under item 16.2 of the Enhanced Benefit	Not applicable Not applicable Not applicable	✓ Not applicable Not applicable	✓ ✓ ✓ (Enhanced Benefit)

Basic Benefit Coverage
 Enhanced Benefit Coverage

Notes:

1. Payable on a "per journey basis"
2. 24-hour Emergency Assistance Service is provided by a service provider designated by BOCG Insurance. For details of the arrangement and provision, please download the policy document via BOCG Insurance's website (<http://www.bocgins.com>) for reference.
3. Extended to cover the losses arising from the acts of terrorism (except for using nuclear weapon or device or chemical or biological agent).
4. If claim is payable under item 20 "Cruise Cancellation and Interruption Cover" or item 21 "Post-Departure of Cruise Cover", no claim will be payable under item 9 "Travel Delay", item 10 "Cancellation", item 11 "Curtailement" and item 15 enhanced cover "Severe Incident Extended Cover"
5. In the event the "Curtailement" and "Travel Delay" happened simultaneously, only a one-off cash allowance will be payable for each insured person. Such one-off cash allowance shall be counted within the maximum limit of indemnity under the corresponding benefits.