

SunTravel 2.0
永明旅遊保障 2.0

Enjoy Wonderful Holiday Experiences Every Time

盡享每次愉快
美妙的假期



Insurance
that sees
the heart
in everything

A Member of **MS&AD** INSURANCE GROUP

Enjoy Wonderful Holiday Experiences Every Time

Going on holiday with our loved ones creates cherished memories that last a lifetime. But sometimes the unforeseen happens, which can spoil the whole experience.

That's why we have created SunTravel 2.0 to give you complete peace of mind when on holiday, safe in the knowledge that your family is protected at all times during your travels. So now all you need to do is relax and enjoy yourself in the sun!

Plan highlights

Comprehensive coverage



Natural disaster cover for travel disruption



Loss of mobile phone cover up to HK\$2,500*



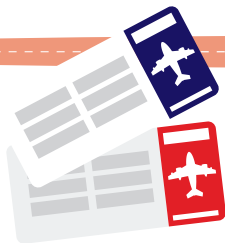
No excess is required for all benefits



Terrorism cover extension on Personal Accident and Medical Expenses sections



Extra benefit for Black Alert or Red Alert under the Outbound Travel Alert System



Extension for amateur dangerous sports and activities



Automatic extension of cover for a maximum of 10 days



24-hour worldwide travel assistance services



Up to 15%* group discount



High upper age limit for annual plan

* Applicable to Plan A only. Not applicable if Insured Person(s) is (are) below 18 years of age and insured under a Family Plan.

▪ 10% premium discount for 7 to 12 people; 15% premium discount for 13 to 20 people.

Illustrative example



During the summer, Mr Chan takes his wife and daughter on a seven-day driving holiday around Hokkaido, Japan. He also takes out Family Plan – Plan A of SunTravel 2.0 Insurance (Single Trip) to cover their trip. The premium is HK\$704.

Scenario 1

On the second day of the trip, Mr Chan drives to a lavender farm. While parking the car, he makes contact with a vending machine outside a shop. Mrs Chan sprains her neck during the accident and is sent to hospital for treatment. The damage to both the car and the vending machine amounts to HK\$20,000. How does SunTravel 2.0 Insurance (Single Trip) cover Mr Chan?



Medical expenses: HK\$3,000 (in Japan)



Follow-up treatment in Hong Kong: HK\$750 (HK\$150 x 5 visits)



Rental vehicle excess^A: HK\$10,000

Total compensation: HK\$13,750

^AWe will reimburse you up to the maximum indemnity as stated in the Summary of Benefits if you rent or hire a rental vehicle, or a campervan: (a) from a licensed rental agency, and (b) the vehicle rental agreement includes an excess (or deductible) which makes you liable for the loss of or damage to the vehicle.

Scenario 2

A typhoon hits Hong Kong on the day when Mr Chan and his family return to the city. As a result, their flight is diverted to Taipei and they have to stay there in a hotel for one night. How does SunTravel 2.0 Insurance (Single Trip) cover Mr Chan's family?




Additional transport expenses from Taipei to Hong Kong: HK\$7,000




Additional accommodation expenses in Taipei: HK\$1,000

Total compensation: HK\$8,000


Benefits at a glance

 Coverage	Maximum Benefits Limits (HK\$)		
	Plan A	Plan B	China Plan[#]
1. Personal accident <ul style="list-style-type: none"> Accidental death/permanent total disablement/loss of two limbs or sight of both eyes/permanent total loss of speech and hearing (An advance payment of HK\$50,000 cash relief will be made to your legal representative in the event of your accidental death) Pays 50% of the sum insured in the event of loss or one limb or sight of one eye; or permanent total loss of speech or hearing Major burns: Cover 3rd degree burns of the minimum percentage of the surface area of your body 	1,000,000	500,000	250,000
2. Double indemnity for personal accident <ul style="list-style-type: none"> Double indemnity for accidental death while you are travelling in a private car or as a fare-payment passenger on public transport (e.g. scheduled flight, train) or in any armed robbery or attempted armed robbery 	2,000,000	1,000,000	Not applicable
3. Medical expenses <ul style="list-style-type: none"> Pays for necessary medical treatment expense, and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad Pays for follow-up treatment limit up to 10% of the sum insured of medical expenses section after returning to Hong Kong for a maximum of 120 days, including Chinese medicine practitioner HK\$150 per visit per day and up to HK\$1,500 in total Pays for overseas hospital cash benefits of HK\$500/day (in-patient) 	1,000,000	500,000	150,000
4. Terrorism extension* (Applicable to benefits 1 - 3) <ul style="list-style-type: none"> Extends to cover you in respect of death or bodily injury (including necessary medical expenses incurred) which may be sustained through acts of terrorism 	4,000,000	4,000,000	4,000,000
5. Trip cancellation & curtailment <ul style="list-style-type: none"> Reimburses travel and accommodation deposits (including overseas local tour package or admission tickets to any major sporting event, musical, concert, museum or theme park.) if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé(e), close business partner or travel companion; residential fire or flooding; jury services, witness summons or compulsory quarantine of you, or if you decide to cancel your trip due to adverse weather conditions, natural disaster directly resulting in suspension of public transport, strike or industrial action, riot, mechanical and/or electrical breakdown of public transport which results in delay in departure from Hong Kong for not less than 24 hours 	35,000	25,000	5,000


Benefits at a glance

 Coverage	Maximum Benefits Limits (HK\$)		
	Plan A	Plan B	China Plan[#]
5. Trip cancellation & curtailment <ul style="list-style-type: none"> For Black Alert or Red Alert under Outbound Travel Alert system: <ul style="list-style-type: none"> If the Black Alert is hoisted, pays up to 100% of the relevant loss and up to the maximum limit, or if the Red Alert is hoisted, pays up to 50% of the relevant loss and up to the maximum limit Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed. Reimburses additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Hong Kong Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for the necessary public transport to return to Hong Kong 	35,000	25,000	5,000
6. Replacement employee* <ul style="list-style-type: none"> Reimburses transport costs of sending an employee overseas to replace the insured person who needs to be re-patriated to Hong Kong due to bodily injury or sickness. The maximum amount payable will not exceed an economy class air ticket 	2,000,000	1,000,000	Not applicable
7. Travel delay Pays HK\$250 for each period of 6 hours of delay if: <ul style="list-style-type: none"> The arrival/departure of public transport is delayed as a result of its mechanical and/or electrical breakdown, strike or industrial action, riot, hijack, adverse weather conditions or natural disaster directly resulting in suspension of public transport or Your trip is delayed due to serious bodily injury, serious sickness or death of you or travel companion travelling with you abroad 	3,000	2,000	500
8. Trip rearrangement <ul style="list-style-type: none"> Reimburses unused transport expenses you have paid for or payments for which you are legally obliged to pay, or reimburses additional transport and/or accommodation expenses incurred, and which are not recoverable from other source in reaching your planned destination, or for your return trip to Hong Kong if your trip is unavoidably re-route due to strike or industrial action, riot, hijack, adverse weather conditions or natural disaster directly resulting in suspension of public transport Pays for accommodation expenses up to HK\$1,000 per day 	10,000	5,000	1,000
9. Loss of passport <ul style="list-style-type: none"> Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad 	2,000	2,000	1,000

Benefits at a glance

 Coverage	Maximum Benefits Limits (HK\$)		
	Plan A	Plan B	China Plan[#]
10. Loss of baggage <ul style="list-style-type: none"> Pays for accidental loss of or damage to personal baggage. (The maximum cover for any single article, pair or set of articles is HK\$2,500, for all sports equipment, all valuables, all cameras, camcorders (including their accessories and related/ancillary equipment) and audio/video equipment is HK\$5,000 respectively.) If the articles are not more than 1 year old at the time of an accident, you will be compensated for the new purchase value Reimburses for the loss of or damage to one mobile phone per insured person 	25,000	15,000	5,000
11. Delayed baggage <ul style="list-style-type: none"> Cash allowance for the cost of emergency purchase of essential items if your baggage is delayed for more than 6 hours on the outward journey 	1,000	500	Not applicable
12. Personal money & documents <ul style="list-style-type: none"> Pays for the theft, robbery or burglary loss of cash or travellers' cheques Reimburses the replacement cost of HK identity card, credit cards, driving license, travel tickets, hotel vouchers or passport 	3,000	2,500	500
13. Personal liability <ul style="list-style-type: none"> Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury of any other person or damage to property 	2,500,000	2,500,000	500,000
14. Rental vehicle excess <ul style="list-style-type: none"> Pays an excess which you become liable to pay under the agreement with a licensed rental company for loss of or damage to the vehicle that you rent 	10,000	5,000	Not applicable
15. Golfers' hole-in-one <ul style="list-style-type: none"> Pays for the cost of hospitality if you achieve a "hole-in-one" in any recognized golf-course 	5,000	3,000	Not applicable
16. Amateur dangerous sports and activities extension <ul style="list-style-type: none"> Pays you in the event of accidental death or bodily injury while you are taking part in the capacity as an amateur in hot-air ballooning, scuba diving to a depth not greater than 30 meters below sea-level, recreational alpine skiing or snowboarding, tobogganing or sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking at an altitude of below 5,000 meters above sea-level, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities (This benefit is not applicable to those aged over 70) 	50% of the maximum benefits under the Personal Accident & Medical Expenses		

Benefits at a glance

 Coverage	Maximum Benefits Limits (HK\$)		
	Plan A	Plan B	China Plan[#]
17. Worldwide travel assistance services <ul style="list-style-type: none"> • 24-hour worldwide emergency medical evacuation & repatriation after treatment. • Deposit guarantee for hospital admission • Unexpected return to Hong Kong, compassionate visit, children escort arrangements, etc 	2,000,000	2,000,000	2,000,000
	40,000	40,000	40,000
	Covered	Covered	Covered
18. Automatic extension of cover <ul style="list-style-type: none"> • Cover will be automatically extended free of charge in the event of the trip being unavoidably delayed under the policy 	up to 10 days		

Important notes:

- # China Plan is only applicable to individual and Single Trip plan.
- * Any acts of terrorism involved the use of biological, chemical agents or nuclear devices are excluded.
- + Only applicable to Annual Plan.
- ~ Applicable to Plan A only. Not applicable if insured person(s) is (are) below 18 years of age and insured under a Family Plan.

Premium Table (Single Trip)^

Days	Plan A (HK\$)	Plan A Family Plan (HK\$)	Plan B (HK\$)	Plan B Family Plan (HK\$)	China Plan (HK\$)
2	171	392	128	294	99
3	213	490	155	356	104
4	247	567	176	404	126
5	267	615	196	452	142
6	287	659	216	497	158
7	306	704	230	528	168
8	328	754	243	559	179
9	346	795	258	593	190
10	366	843	264	607	195
11	386	887	270	621	200
12	400	920	276	636	205
13	412	948	284	653	211
14	426	979	290	667	216
15	439	1,009	297	684	221
16	452	1,040	303	698	226
17	467	1,073	311	715	232
18	479	1,101	317	729	237
19	492	1,131	326	749	244
20	505	1,162	332	763	248
21	519	1,193	338	777	253
22	533	1,226	344	791	258
23	545	1,254	351	808	264
24	558	1,284	357	822	269
25	572	1,315	365	839	275
26	589	1,354	371	853	279
27	607	1,395	378	870	285
28	624	1,434	385	884	290
29	642	1,476	393	904	297
30	660	1,518	399	918	302
31	676	1,554	412	947	Not applicable
32 or above	16 per day	36 per day	13 per day	30 per day	

Premium Table (Annual)^

Plan	Annual premium (HK\$)	
	Individual Plan	Family Plan
A	2,330	5,359
B	1,826	4,200

^ Collection of Levy on Insurance Premium - The Insurance Authority (IA) has announced the collection of levy on insurance premium under the "Insurance Ordinance" with effect from 1st January 2018. As a result, all premium amounts shown in this premium table are subject to levy.

Important notes:

1. Age Limit: Up to 85 years of age for Single Trip, 75 years of age for Annual. The maximum indemnity under Personal Accident section for the Insured Person who is under 18 years of age will be limited to HK\$250,000. For Family Plan, the maximum indemnity under Personal Accident section will be limited to HK \$1,500,000 and the maximum indemnity under Medical Expenses section will be limited to HK\$3,000,000 for all of the Insured Persons who are under 18 years of age.
2. Maximum number of days per trip: 182 days. For Annual travel: 90 days per trip and each trip should be a round-trip commencing in Hong Kong.
3. "Family Plan": Covers you, your legally married spouse and your child(ren) below 18 years of age travelling in the same trip. Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
4. The maximum indemnity under Personal Accident and Medical Expenses sections for the Insured Person aged 71 to 85 for Single Trip, aged 66 to 75 for Annual will be limited to only 25% of the Sum Insured.
5. The double indemnity benefit under Personal Accident section will not be available to those Insured Persons aged below 18 and aged over 70 at the time of an accident covered under Plan A/B occurs (Single Trip), and will not be available to those Insured Persons aged below 18 and aged over 65 at the time of an accident covered under Plan A/B occurs (Annual).
6. Cover will not commence until the proposal form has been accepted and the premium paid, except as provided in writing by MSIG Insurance (Hong Kong) Limited.
7. No refund of the premium is allowed once the Certificate of Insurance has been issued. (Only applicable to Single Trip)



Rest assured about our claims solution

We understand that you may feel worried when an incident is likely to happen. With our claims services hotline, you can now clear your uncertainties in an instant and receive one-on-one advice from our claims experts at [+852 2894 0660](tel:+85228940660) (Mon – Fri, 09:00 – 17:30, except public holidays).

Also, you can submit your claim through our **EASY Claims** online platform anytime, anywhere.

This insurance is arranged by SCF Insurance Management Ltd, and is underwritten by MSIG Insurance (Hong Kong) Limited (hereunder called "MSIG"). MSIG is a member of MS&AD Insurance Group. Please feel free to contact SCF Insurance Management Ltd at +852 3658 8828.

The above product information is only for reference only. For details of coverage, terms, conditions, and exclusions, please refer to the policy wording.

盡享每次愉快美妙的假期

與摯愛親朋一同旅遊度假讓人留下畢生難忘的美麗回憶。不過，有時在旅途中可能會遇上無法預料的事情，令人興緻大減，破壞旅遊體驗。

我們希望您在旅途中盡情享受，無後顧之憂，因此特別推出永明旅遊保障2.0。即使舉家外遊，您和家人亦會得到保障，讓您完全放心。現在就放鬆自己，全心享受陽光假期！

計劃特點

全面保障




* 只適用於計劃A。不適用於家庭計劃中年齡為18歲以下之受保人。
▪ 7至12人，可獲保費9折優惠；13至20人，可獲保費85折優惠。





陳先生在暑假期間與太太及女兒到北海道 7 天自駕遊。他購買了永明旅遊保障 2.0（單次旅程）計劃A — 家庭計劃，為他們的旅程提供保障，保費為港幣704 元。

例子一

陳先生在旅程的第二天駕車去參觀薰衣草農場，停車時輕微碰撞到一間商店外的自動販賣機。太太在意外中扭傷了脖子，被送往醫院治療。陳先生被要求賠償港幣20,000元，作為出租汽車和自動販賣機的損壞賠償。永明旅遊保障2.0（單次旅程）如何保障陳先生？

 醫療費用：港幣3,000元（日本）

 返港後的覆診費用：港幣750元（港幣150元x 5次）


 租車自負金額[△]：港幣10,000元


總賠償額：港幣13,750元

[△] 倘您(a) 從持牌出租代理處租用汽車或露營車，及(b) 其汽車租賃協議規定須要您支付汽車遺失或損毀的自負金額（或免賠金額），我們將支付不超過「保障項目表」所載的最高賠償額的賠款。

例子二


陳先生和家人返港那天遇上颱風襲港，所乘坐的航班轉飛台北，他們一家只好在台北的酒店住了一晚。永明旅遊保障2.0（單次旅程）如何保障陳先生及家人？

 台北至香港的額外交通費用：港幣7,000元

 台北的額外住宿費用：港幣1,000元

總賠償額：港幣8,000元

保障範圍一覽表

 保障範圍	每年最高賠償額 (港幣/元)		
	計劃 A	計劃 B	中國計劃 [#]
1. 人身意外 <ul style="list-style-type: none"> 因意外引致死亡、完全殘廢、喪失兩肢或雙目失明、永久完全喪失說話能力及失聰。(如受保人意外身故，受保人之合法遺產代理人可獲預支港幣50,000元撫恤金以應燃眉之急。) 失去一肢或一目視力 / 永久完全喪失說話能力或失聰，可獲賠償投保額的50% 嚴重燒傷達三級程度，且「身體受傷」之表面面積達到指明的最低百分率 	1,000,000	500,000	250,000
2. 雙倍人身意外保額賠償 <ul style="list-style-type: none"> 旅途中乘搭私家車或自費乘搭公共交通工具(如定期航班、火車)而遇上意外身故或於任何持械劫案或企圖持械劫案中無辜死亡 	2,000,000	1,000,000	不適用
3. 醫療費用 <ul style="list-style-type: none"> 在旅遊期間生病或身體受傷，除可獲賠償必需的醫療費用外，亦可獲賠償因須於海外停留而又未能於原定日期回港所需支付的額外而合理的交通費用 返港後120日內的有關之覆診費用，最高賠償額為醫療費用最高賠償額的10%，包括中醫師每日每次可達港幣150元及總額可高達港幣1,500元 保障包括海外住院現金津貼每日港幣500元 	1,000,000 5,000	500,000 4,000	150,000 不適用
4. 恐怖活動伸延保障* (適用於保障項目1 - 3) <ul style="list-style-type: none"> 伸延至保障受保人因恐怖活動而導致死亡或身體受傷(包括必須之醫療費用) 	4,000,000	4,000,000	4,000,000
5. 取消及縮短行程 <ul style="list-style-type: none"> 如受保人、受保人的直系家屬、未婚夫(妻)、主要的商業夥伴或旅遊伙伴身體受傷、生病或死亡；受保人的住所火災或水災，受保人須出任陪審員、上堂作供、按規定接受隔離檢疫而引致取消及縮短行程；又或者因為惡劣天氣、自然災害導致交通工具中止服務、罷工或工業行動、騷亂或公共交通工具發生機械及 / 或電力故障而延遲離港超過24小時而引致受保人決定取消行程，可獲賠償不能退回的旅程及住宿按金。(包括於海外之當地旅行套票或任何大型體育賽事、音樂劇、演唱會、博物館或主題公園的入場券) 在黑色或紅色外遊警示制度下： <ul style="list-style-type: none"> 如懸掛黑色外遊警示，最高賠償為相關損失之100%並以最高賠償額為限，或如懸掛紅色外遊警示，最高賠償為相關損失之50%並以最高賠償額為限 可獲賠償旅行社安排取消行程或縮短行程所收取之手續費，每名受保人最高賠償為港幣300元 如在迫不得已的情況下須離開原定計劃逗留之城市，繞道到其他城市以折返香港，可獲賠償該等額外交通費用 倘若受保人必須轉往其他城市留宿以等候所需之交通工具回港，可獲賠償現金津貼港幣1,000元 	35,000	25,000	5,000

保障範圍一覽表

 保障範圍	每年最高賠償額 (港幣/元)		
	計劃 A	計劃 B	中國計劃#
6. 替代僱員+ <ul style="list-style-type: none"> 如受保人因疾病或身體受傷必須送返本港，可獲安排另一位僱員前往海外工作所需之費用，最高賠償額將不超過經濟客位機票價錢 	20,000	20,000	不適用
7. 行程延誤 <p>遇到以下情況而延誤超過6小時，則每6小時可獲賠償港幣250元：</p> <ul style="list-style-type: none"> 如公共交通工具發生機械及/或電力故障或因罷工或工業行動、騷亂、騎劫、惡劣天氣、自然災害導致交通工具中止服務而延誤啟程或抵達 如受保人或旅遊伙伴在同行之海外旅程中身體受傷、生病或死亡而導致行程延誤 	3,000	2,000	500
8. 行程更改 <ul style="list-style-type: none"> 如直接因罷工或工業行動、騷亂、騎劫、惡劣天氣或自然災害導致公共交通暫停服務。而導致您在迫不得已的情況下須以其他路線前往原定目的地或回港，可獲賠償您不能從任何其他途徑追討之已支付或法律上必須支付但尚未享用的旅程及住宿按金或合理及必須的額外交通及/或住宿費用 可獲賠償住宿費用每日高達港幣1,000元 	10,000	5,000	1,000
9. 遺失護照 <ul style="list-style-type: none"> 如受保人在海外遺失或被盜去護照，可獲賠償因換領新護照所需的額外交通及住宿費用 	2,000	2,000	1,000
10. 遺失行李 <ul style="list-style-type: none"> 可獲賠償因意外遺失或損毀的隨身行李（每件、每對或每套物品的最高賠償額為港幣2,500元，所有運動器材、所有貴重物品、所有相機或攝錄機（包括其配件和相關/輔助器材）及影音器材的每項最高賠償額為各港幣5,000元） 如遺失之行李購入不超過一年，以新購入價賠償 每名受保人可獲賠償一部已遺失或損毀之手提電話 	25,000	15,000	5,000
11. 行李延誤 <ul style="list-style-type: none"> 如受保人的行李於離港行程中運送遭延誤超過6小時，可獲賠償現金津貼 	1,000	500	不適用
12. 個人金錢及文件 <ul style="list-style-type: none"> 可獲賠償於旅程期間直接因盜竊、搶劫或爆竊而遺失之現金或旅行支票 如遺失香港身份證、信用卡、駕駛執照、交通工具票證、酒店憑單或護照，可獲賠償補領費用 	3,000	2,500	500
13. 個人責任 <ul style="list-style-type: none"> 可獲賠償受保人因意外引致他人身體受傷或他人財物損毀於法律上必須承擔的法律責任 	2,500,000	2,500,000	500,000
14. 租車自負金額 <ul style="list-style-type: none"> 可獲賠償根據租車協議受保人因損毀或遺失所租用之汽車而必須支付的自負金額 	10,000	5,000	不適用

保障範圍一覽表

保障範圍	每年最高賠償額 (港幣/元)		
	計劃 A	計劃 B	中國計劃#
15. 高爾夫球一棒入洞 <ul style="list-style-type: none"> 如受保人創出「一棒入洞」的佳績，可獲支付按傳統在球會內慶祝的開支 	5,000	3,000	不適用
16. 業餘危險運動及活動保障 <ul style="list-style-type: none"> 以業餘身份參與熱氣球、不超過水深30米之水肺潛水、休閒高山滑雪或單板滑雪、滑或乘平底雪橇、滑水、無繩滑水、寬板滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳、騎馬、在海拔5,000米以下的高地徒步登山旅行或遠足、水上拖傘、香蕉船、獨木舟、皮划艇、海上皮划艇、水底漫步、滑沙、野生動物觀賞之旅或飛索體驗活動時身體受傷而導致死亡或永久殘廢，將可獲得保障（此保障並不適用於年齡為70歲以上之受保人） 	50%之「人身意外」及「醫療費用」保障額		
17. 全球旅遊支援服務 <ul style="list-style-type: none"> 24小時全球緊急醫療運送及接受治療後送返原居地服務 入院保證金 因意外必須更改行程回港、安排親戚探訪、安排護送子女送返原居地等 	2,000,000 40,000 承保	2,000,000 40,000 承保	2,000,000 40,000 承保
18. 自動延長保障期 <ul style="list-style-type: none"> 受保人如因保單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		

重要事項：

- # 中國計劃適用於個人及單次旅程計劃。
- * 任何恐怖活動涉及使用生物劑、化學污染或核子輻射除外。
- + 只適用於全年計劃。
- ~ 只適用於計劃A。於家庭計劃中年齡為18歲以下之受保人，不會獲得手提電話賠償。

保費一覽表 (單次旅程)^

日數	計劃A (港幣/元)	計劃A 家庭計劃 (港幣/元)	計劃B (港幣/元)	計劃B 家庭計劃 (港幣/元)	中國計劃 (港幣/元)
2	171	392	128	294	99
3	213	490	155	356	104
4	247	567	176	404	126
5	267	615	196	452	142
6	287	659	216	497	158
7	306	704	230	528	168
8	328	754	243	559	179
9	346	795	258	593	190
10	366	843	264	607	195
11	386	887	270	621	200
12	400	920	276	636	205
13	412	948	284	653	211
14	426	979	290	667	216
15	439	1,009	297	684	221
16	452	1,040	303	698	226
17	467	1,073	311	715	232
18	479	1,101	317	729	237
19	492	1,131	326	749	244
20	505	1,162	332	763	248
21	519	1,193	338	777	253
22	533	1,226	344	791	258
23	545	1,254	351	808	264
24	558	1,284	357	822	269
25	572	1,315	365	839	275
26	589	1,354	371	853	279
27	607	1,395	378	870	285
28	624	1,434	385	884	290
29	642	1,476	393	904	297
30	660	1,518	399	918	302
31	676	1,554	412	947	不適用
32日或以上	以後每日16元	以後每日36元	以後每日13元	以後每日30元	

保費一覽表 (全年)^

計劃	全年保費 (港幣/元)	
	個人計劃	家庭計劃
A	2,330	5,359
B	1,826	4,200

^ 收取保費徵費之新規定 - 香港保險業監管局 (保監局) 已於《保險業條例》中公布有關收取保費徵費的新規定，並於2018年1月1日正式生效。本保單應付保費徵費是按照適用徵費率訂定。

重要事項：

1. 單次旅程計劃的承保年齡至85歲以下人士，全年計劃的承保年齡至75歲以下人士。於「人身意外」保障下，年齡為18歲以下的受保人之最高保障額以港幣250,000元為限。於「家庭計劃」下，所有年齡為18歲以下的受保人之「人身意外」保障之最高保障額以港幣1,500,000元為限；而「醫療費用」保障之最高保障額以港幣3,000,000元為限。
2. 每次旅程最長保障期：可達182天。全年旅程最長保障期：每次旅程可達90天，而每次必須為來回旅程及於香港出發。
3. 「家庭計劃」：受保人、與受保人同行的合法配偶及18歲以下的子女。年齡為12歲以下之小童於受保旅程必須由父母或監護人陪同。
4. 受保人年齡若介乎71歲至85歲之間 (單次旅程)，66歲至75歲之間 (全年)，「人身意外」及「醫療費用」保障之最高賠償額將為投保額的25%。
5. 「人身意外」雙倍賠償不適用於投保「A計劃」或「B計劃」而在意外發生時年齡為18歲以下及70歲以上的人士 (單次旅程) 及不適用於投保「A計劃」或「B計劃」而在意外發生時年齡為18歲以下及65歲以上的人士 (全年)。
6. 保障於投保書獲接納及繳付保費後始行生效，惟三井住友海上火災保險 (香港) 有限公司以書面批准除外。
7. 保險證書一經發出，保費概不退還。(只適用於單次旅程)



貼心的保障及賠償服務

我們明白意料之外的事情往往令人憂慮不安，因此特設「賠償服務熱線」，由賠償部專員即時為您解答各項查詢，提供最適切的保障及賠償建議，解除您所面對的徬徨和焦慮。賠償服務熱線：[+852 2894 0660](tel:+85228940660) (星期一至五，上午9時至下午5時30分，公眾假期除外)

您亦可隨時隨地，透過**EASY網上索償系統**申請索償。

本計劃由錦豐保險管理有限公司安排，並由三井住友海上火災保險 (香港) 有限公司 (以下簡稱「三井住友保險」) 承保。三井住友保險為MS&AD Insurance Group之成員。如有任何查詢，歡迎致電 +852 3658 8828 聯絡錦豐保險管理有限公司。

以上提供之產品資料只供參考，有關保障範圍及承保條款，請參閱保單。

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please call us at +852 3122 6922
or contact your Insurance Representative at:
詳情請致電 +852 3122 6922
或聯絡您的保險代理 / 經紀：

SUN460(GL/09-22/09-22/0K)

2019 冠狀病毒病下之「永明旅遊保障 2.0」*保障及安排

1. 如我因為 2019 冠狀病毒病而決定取消行程，我可受到旅遊保險保障嗎？

答: 請留意以下三個情況:

- a) 如您沒有任何癥狀或病徵而決定取消您的旅程，抱歉這並不包括在旅遊保單保障範圍之內。
- b) 如您於投保前已確診、出現任何癥狀或病徵，抱歉這並不包括在旅遊保單保障範圍之內。
- c) 假如您於購買旅遊保險之後被確診患上嚴重疾病，而同時有由註冊醫生發出的醫生紙證明不宜出國外遊，您可根據保單中取消行程一項申請索償。本公司理賠部會根據您保單之條款及細則審核您的索償。
- d) 如您或您的同行旅伴被診斷患上 2019 冠狀病毒病，或與您一同居住的人士被診斷患上 2019 冠狀病毒病而您被定為緊密接觸者，或獲得註冊醫生（西醫）發出的醫生紙證明或獲得政府發出的隔離令證明出發前須按檢疫令要求留在指定檢疫地點而取消行程，我們會賠償您已支付但未使用及不能退回的海外旅遊及住宿費用。您可於保單中取消行程一項申請索償，本公司理賠部會根據您保單之條款及細則審核您的索償。

2. 如果旅遊目的地因應這次 2019 冠狀病毒病之傳播而拒絕港人入境，我可受到旅遊保險保障嗎？

答: 此情況一般並不在您的旅遊保險保障之範圍，惟鑑於 2019 冠狀病毒病的特殊情況，我們為此而作出特別安排。如果您因為 2019 冠狀病毒病爆發而未能夠前往中國大陸 / 澳門，或因目的地國家禁止香港航班或拒絕香港旅客入境，您可以就已購買的旅遊保險申請退款。我們亦建議您可以向旅行社、航空公司及酒店查詢詳細情況，它們有可能提供更改時間或退款的選擇。如欲申請旅遊保險退款，請電郵至錦豐保險管理有限公司 (puiho@scf.com.hk) 辦理有關手續，電郵中請提供以下資料：1) 保單編號 2) 航班詳情 / 旅行社確認信 3) 聲明並沒有其他損失須索償。

3. 如果因為這次 2019 冠狀病毒病（沒有被感染的情況下）而要更改旅程，我可受到旅遊保險保障嗎？

答: 抱歉，此情況並非旅遊保險保單之受保範圍。

4. 如我於外遊時感到不適，並確診 2019 冠狀病毒病，我可受到旅遊保險保障嗎？

答: 如您在外遊時感到不適，並確診 2019 冠狀病毒病，請盡快於當地向註冊醫生（西醫）求診和接受治療。如您於旅程中因確診 2019 冠狀病毒病而需於海外入住醫院，我們會賠償您每整天港幣 500 元的住院現金賠償，請保留所有相關的醫療收據及報告以於保單中醫藥費用一項申請任何於海外引致之醫療費用索償。本公司理賠部會根據您保單之條款及細則審核您的索償。

如您被診斷患上 2019 冠狀病毒病並獲得註冊醫生（西醫）證明不適合繼續行程而需要取消或縮短行程，我們會賠償您已支付但未使用及不能退回的海外旅遊及住宿費用。

5. 如我在外遊返港後感到不適，並確診 2019 冠狀病毒病，我可受到旅遊保險保障嗎？

答: 除非此費用為您原本於海外接受治療後返港之必須的覆診費用，否則您在港求醫的費用將不受旅遊保險保障。我們保障返港後 120 天內覆診的醫療費用，您可於保單中醫療費用一項申請覆診費用索償，本公司理賠部會根據您保單之條款及細則審核您的索償。

6. 如果我在旅遊時被確診患上 2019 冠狀病毒病而需於海外住院，唯沒有足夠金錢支付入院按金，可以怎樣做？

答: 於此情況下，如當地註冊醫生（西醫）確定您須要入住醫院接受治療，而您需要協助支付入院按金，請致電我們 24 小時全球緊急支援服務熱線電話+852 3122 6899。唯此按金須經我們全球旅遊支援服務的醫生根據保單條款核准。請緊記您需由海外「註冊醫生」（西醫）或「註冊醫院」提供診斷、治療及主要手術服務。

7. 如果我於旅遊時感染了 2019 冠狀病毒病而需要在當地住院治療，請問我可以安排香港家人來探訪嗎？

答: 如您不幸染上 2019 冠狀病毒病而需要在當地住院治療連續超過 5 天，我們可安排及支付您的一名親屬或指定人士之來回機票（經濟客位），及她 / 他入住當地酒店之普通客房費用，最高金額為每日港幣 1,200 元，最長賠償期為連續 5 天，但不包括飲食及其他客房服務費用。如有需要請致電我們 24 小時全球緊急支援服務熱線電話 +852 3122 6899 聯絡安排。

8. 如果我於旅遊時感染了 2019 冠狀病毒病而需要延長旅程，我可受到旅遊保險保障嗎？

答: 如您因感染了 2019 冠狀病毒病而導致延遲返港程，可獲免費延長保障期最長十天。我們會賠償您額外返港之交通費，但不能賠償額外住宿費用。

*以上提供之常見問題資料只供參考，及只適用於永明旅遊保障 2.0。有關保障範圍及承保條款，請參閱保單。

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SunTravel 2.0* coverage in relation to COVID-19

1. If I decide to cancel my overseas trip due to the COVID-19, am I covered by my travel insurance?

Answer: Please note that there are three possible scenarios:

- a) If you choose to cancel your trip, without any signs or symptoms of illness, this would not be covered by your travel insurance.
- b) If you are diagnosed with, or display signs or symptoms of, serious sickness before you purchase our travel insurance, this would not be covered.
- c) However, if you are diagnosed with a serious sickness and are certified by a registered Medical Practitioner as unable to travel overseas after purchasing your travel insurance, you may make a claim under the Trip Cancellation section of your policy. Our claims team will assess your claim based on the terms and conditions of your policy.
- d) If you or your travel companion are diagnosed with COVID-19, or your household member is diagnosed with COVID-19 and you are the close contact, or you are supported by a medical certificate issued by a registered Medical Practitioner, or you need to cancel your trip as you are required by the quarantine orders to stay in the designated quarantine place, we cover your prepaid, unused and non-recoverable overseas travel and accommodation costs. You may make a claim under the Trip Cancellation section of your policy. Our claims team will assess your claim based on the terms and conditions of your policy.

2. If Hong Kongers are refused entry into a foreign country due to concerns over the spread of the COVID-19, am I covered by my travel insurance?

Answer: This scenario is not normally covered by your travel insurance, however we have made special arrangements for this due to the exceptional COVID-19 situation. If your trip is cancelled because you are unable to travel to Mainland China/Macau or because your destination country has banned flights or immigration from Hong Kong travellers, as a result of the COVID-19 outbreak; you can apply for a premium refund. We also suggest that you check with your travel agent, airline company or hotel in case they can provide you with options for re-scheduling or refunds of your other travel expenses. Please email to SCF Insurance Management Limited (puiho@scf.com.hk) to apply for your premium refund with the following information: 1) Policy number, 2) Flight Itinerary / Tour confirmation, and 3) Declaration of no known loss.

3. If I rearrange my trip due to COVID-19, without being infected, am I covered by my Travel insurance?

Answer: This scenario is not covered by your travel insurance.

4. If I'm not feeling well during my trip and am diagnosed with COVID-19, am I covered by my travel insurance?

Answer: If you are not feeling well during your trip and are diagnosed with COVID-19, please consult a local Registered Practitioner for diagnosis and treatment as soon as possible. If you are admitted to a hospital overseas as an in-patient due to diagnosed with COVID-19 during a journey, we cover HK\$500 for each full day. Please keep all medical receipts and reports. You may submit a claim under the Medical Expenses section of your policy for any medical expenses you incur whilst overseas. Our claims team will assess your claim based on the terms and conditions of your policy.

If you are diagnosed with COVID-19 during the journey and you are supported by a medical certificate issued by a registered Medical Practitioner that you are unfit to travel, we cover your prepaid, unused and non-recoverable overseas travel and accommodation costs if you need to cancel or curtail your trip.



5. If I'm not feeling well after returning to Hong Kong and I have been diagnosed with COVID-19, am I covered by Travel insurance?

Answer: Your medical expenses incurred in Hong Kong are not covered by your Travel insurance unless they are necessary follow-up consultations resulting from medical treatment originally received overseas. We cover continuation of medical treatments after returning to Hong Kong for a maximum period of 120 days, you may submit a claim under the Medical Expenses section of your policy for your follow-up medical expenses and our claims team will assess it based on your policy terms and conditions.

6. What can I do if I have been diagnosed with COVID-19 and need to be hospitalised overseas, but do not have enough cash for the admission deposit?

Answer: If it is confirmed by a registered Medical Practitioner that you need to be hospitalised under this scenario, and you need assistance with the admission deposit, please call our 24-hour Worldwide Travel Assistance hotline (852) 3122 6899. This payment will be subject to the approval of the Medical Practitioner of our Worldwide Travel Assistance Service taking account of the terms and conditions of your policy. Please ensure your consultation, medical and surgery services are provided by legally registered practitioner or registered hospital.

7. If I am hospitalised with COVID-19 overseas and need the assistance of my relatives, will my insurance pay for the travel of my relatives to assist me?

Answer: If you are diagnosed with COVID-19 and need to be hospitalised for more than 5 consecutive days, we can arrange and pay for round trip flight ticket (economy class only) and hotel accommodation for one of your relatives or other designated person to assist you for a maximum period of 5 consecutive days with maximum rate at HKD1,200 per day. Food and beverage cost and room services fees are excluded. Should you need assistance, please call our 24-hour Worldwide Travel Assistance hotline (852) 3122 6899 for this arrangement.

8. If my trip is prolonged due to being diagnosed with COVID-19 during the journey, will I get any cover?

Answer: If you are diagnosed with COVID-19 during the journey, your cover will be extended free of charge for up to 10 days. We cover your additional transport expenses for returning to Hong Kong, but not cover the additional accommodation expenses.

*This FAQ information is for reference only and applicable to SunTravel 2.0. For details of coverage, terms, conditions, and exclusion, please refer to the policy wording.

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