

## TABLE OF BENEFITS

Benefits		Maximum Benefit (HKD)	
		Deluxe Plan	Economy Plan
<b>1.</b>	<b>Personal Accident</b>		
A.	<b>Accident due to Sinkage of Cruise Ship or Kidnap by Pirates during Voyage</b>		
	- Insured Person aged 75 or below	2,000,000	1,500,000
	- Insured Person aged 76 or above	1,000,000	750,000
B.	<b>Accident on a Public Conveyance</b>		
	- Insured Person aged 75 or below	1,500,000	1,000,000
	- Insured Person aged 76 or above	750,000	500,000
C.	<b>Other Accidents</b>		
	- Insured Person aged 75 or below	1,000,000	500,000
	- Insured Person aged 76 or above	500,000	250,000
D.	<b>Major Burns</b>	300,000	200,000
<b>2.</b>	<b>Medical and Relevant Expenses</b>		
A.	<b>Overseas Medical Expenses</b>		
	- Insured Person aged 75 or below	1,300,000	600,000
	- Insured Person aged 76 or above	650,000	300,000
B.	<b>Follow-up Medical Expenses in Hong Kong</b>		
	(a) Caused by Accident	100% of unused portion of item A	
	(b) Caused by Sickness	10% of unused portion of item A	
Total for item A & B in aggregate during same journey shall not exceed item A			
C.	<b>Overseas Travelling Expenses for Seeking Medical Treatment</b>	2,000	1,000
D.	<b>Trauma Counselling</b>		
	If the Insured Person suffers from an acute mental trauma after witnessing or being subject to a sudden unexpected event including armed robbery, hijacking, natural disaster or act of terrorism, he/she is entitled to claim the cost of trauma counselling.	20,000 (2,000/day)	10,000 (1,000/day)
<b>3.</b>	<b>Cash Allowance</b>		
A.	<b>Hospital Cash Allowance</b>		
	If the Insured Person is hospitalized in an overseas hospital or after returning to Hong Kong, daily cash allowance will be paid.	5,000 (500/day)	3,000 (300/day)

B.	<b>Compulsory Quarantine Cash Allowance</b>  Pays a daily cash allowance if the Insured Person is contracted an infectious disease during the journey and results in compulsory quarantine or within seven days upon completion of the journey and returning to Hong Kong.	5,000 (500/day)	3,000 (300/day)
4.	<b>Travel Delay*</b>		
	If the scheduled public conveyance is delayed more than six consecutive hours due to natural disaster, adverse weather conditions, strike, industrial action, mechanical failure, act of terrorism, aircraft is hijacked or closure of airport, the following benefits will be paid to the Insured Person.		
A.	<b>Travel Delay Allowance (HKD300 for each full 6 hours)</b>	3,000	2,000
B.	<b>Extra Overseas Accommodation Expenses</b>  Reimburse additional overseas hotel accommodation expense incurred outside Hong Kong until the first alternative transport is made available to the Insured Person.	3,000	2,000
C.	<b>Extra Public Conveyance Expenses and Additional Transport for Cruise Boarding</b>  Reimburse additional one way economy class transport expense for catching the next scheduled port of call specified in the original itinerary of the voyage or continuing to the next destination.	20,000	15,000
D.	<b>Allowance for Missed Connection to Cruise Ship due to Travel Delay</b>  If the public conveyance which the Insured Person has arranged for traveling to the scheduled cruise ship is delayed that the Insured Person fails to board the scheduled cruise ship, we will pay a daily cash allowance which the Insured Person has missed the cruise until the Insured Person has boarded the cruise ship at the next scheduled port of call up to a maximum of three days.	3,000(1,000/day)	1,500(500/day)
E.	<b>Cruise Cancellation due to Travel Delay</b>  If the cruise ship is located overseas for first boarding and the scheduled arrival of the Public Conveyance in which the Insured Person has arranged for traveling to the cruise ship is delayed for more than ten hours from the scheduled arrival time and the Insured Person fails to board the scheduled cruise ship and is required to cancel the cruise trip unavoidably, we will reimburse the non-refundable cruise travel fees incurred by the Insured Person.	80,000	30,000
	<p><i>* i) Insured Person can only claim either item C or E in respect of any losses arising from the same event.</i></p> <p><i>ii) Once a claim is made under item E, no benefit shall be payable under item D.</i></p>		
5.	<b>Baggage Delay</b>		
A.	<b>Baggage Delay Allowance</b>  Pays a lump sum allowance if the Insured Person's checked-in baggage is delayed for over 6 hours after his/her arrival at the scheduled destination whilst overseas.	2,000	1,000

B.	<p><b>Allowance for Baggage Delay after Boarding the Cruise Ship</b></p> <p>Pays a lump sum allowance if the Insured Person's checked-in baggage is delayed by his/her connecting public conveyance to the scheduled cruise ship, and the baggage is not delivered over 24 hours after he/she has boarded the cruise ship.</p>	1,000	500
6.	<p><b>Cancellation of Journey</b></p>		
	<p>Reimburse any non-refundable expenses for tour, transportation, accommodation paid in advance in the event of cancellation due to the following reasons:</p> <ul style="list-style-type: none"> <li>♦ death, serious sickness or injury of the Insured Person, immediate family member or travel companion.</li> <li>♦ Insured Person being called for jury service or attending court as a witness.</li> <li>♦ unexpected outbreak of strike, riot or civil commotion, natural catastrophe or closure of an airport at the planned destination within seven days before the departure date.</li> <li>♦ serious damage to the principal home of the Insured Person in Hong Kong which arises from fire, flooding or natural disaster within seven days before the departure date.</li> <li>♦ Red Alert or Black Alert issued within seven days before the departure date<sup>^</sup>.</li> </ul> <p><sup>^</sup> Benefits payable for loss of deposit or cancellation under Red Alert are up to 50% of the relevant loss; whereas benefits payable under Black Alert are up to 100% of the relevant loss.</p>	80,000	30,000
7.	<p><b>Curtailement of Journey</b></p>		
	<p>Reimburse any unused and non-refundable expenses for tour, transportation or accommodation paid in advance in the event that the Insured Person has to abandon the journey and return to Hong Kong due to the following reasons:</p> <ul style="list-style-type: none"> <li>♦ death, serious sickness or injury of the Insured Person, immediate family member or travel companion.</li> <li>♦ Insured Person being called for jury service or attending court as a witness.</li> <li>♦ unexpected outbreak of industrial action involving public conveyance, infectious disease or riot occurs at the planned destination.</li> <li>♦ Red Alert or Black Alert issued under Outbound Travel Alert at the planned destination during the journey.<sup>^</sup></li> </ul> <p><sup>^</sup>Benefits payable for curtailment under Red Alert are up to 50% of the relevant loss under this Section; whereas benefits payable under Black Alert are up to 100% of the relevant loss under this Section.</p>	80,000	30,000
8.	<p><b>Cruise Tour Interruption</b></p>		
A.	<p><b>Missed Boarding on Ports of Call After Shore Excursion</b></p> <p>Reimburse additional transportation or accommodation expenses for rejoining the cruise at the next scheduled port of call in the event that the Insured Person fails to board the cruise ship after shore excursion due to the following reason:</p> <ul style="list-style-type: none"> <li>♦ unexpected strike or other industrial action of the public conveyance on which the Insured Person is travelling during the shore excursion ; or</li> </ul>	10,000	5,000

	<ul style="list-style-type: none"> <li>♦ serious traffic accident of the public conveyance on which the Insured Person is travelling during the shore excursion; or</li> <li>♦ unexpected outbreak of a strike or other industrial action, riot, civil commotion, act of terrorism, infectious diseases, natural disaster and extreme weather conditions at the destination of the shore excursion; or</li> <li>♦ the Insured Person suffers from serious sickness or injury during the shore excursion that requires the Insured Person to be Confined in the Hospital for medical treatment at the destinations of the shore excursion. <ul style="list-style-type: none"> <li>- Accommodation Daily Limit</li> </ul> </li> </ul>	2,000	1,000
<b>B.</b>	<p><b>Shore Excursion Cancellation Allowance</b></p> <p>Pay a lump sum allowance for each cancelled excursion, if the shore excursion which the Insured Person has booked and paid before the commencement date of the voyage is cancelled as a result of:</p> <ul style="list-style-type: none"> <li>♦ death, serious sickness or injury of the Insured Person or travel companion during the voyage; or</li> <li>♦ unexpected outbreak of a strike or other industrial action, riot, civil commotion, act of terrorism, infectious diseases, natural disaster and extreme weather conditions at the destination of the shore excursion occurs one day before the departure date of the shore excursion.</li> </ul>	10,000  (Sublimit per excursion: 2,000)	5,000  (Sublimit per excursion: 1,000)
<b>C.</b>	<p><b>Shore Excursion Curtailment Allowance</b></p> <p>Pay a lump sum allowance for the curtailment of shore excursion, if the Insured Person has to abandon the shore excursion and return to cruise ship after the excursion has begun due to unexpected outbreak of strike or other industrial action, riot, civil commotion, act of terrorism, infectious diseases, natural disaster and extreme weather conditions at the place of the excursion.</p>	2,000  (Sublimit per excursion: 1,000)	1,000  (Sublimit per excursion: 1,000)
<b>9.</b>	<b>Personal Property</b>		
<b>A.</b>	<p><b>Personal Baggage and Personal Effects</b></p> <p>Reimbursement for accidental physical loss of or damage to accompanied personal baggage or personal effects of the Insured Person carried or purchased in the journey.</p> <p><i>Sub-limit:</i></p> <ul style="list-style-type: none"> <li>- per article, pair, set or collection</li> <li>- all cameras and camcorders</li> <li>- cover only one Laptop Computer</li> </ul>	50,000        3,000  10,000  10,000	20,000        3,000  10,000  10,000
<b>B.</b>	<b>Baggage Allowance due to Sinkage of Cruise Ship</b>	2,000	1,000

	Pay a lump sum allowance if the Insured Person has permanently lost his/her personal baggage due to sinkage of the cruise ship during the voyage.		
<b>C.</b>	<b>Personal Money</b>  Reimbursement of cash or travelers' cheques lost as a result of theft or robbery.	3,000	2,000
<b>D.</b>	<b>Travel Document and Travel Ticket</b>  Pay for the replacement cost for the loss of related travel document and/or travel ticket in the event of accidental loss, stolen, theft or robbery occurring during the journey as well as extra overseas transportation and accommodation expenses.  - Extra Accommodation Daily Limit	20,000  2,000	10,000  1,000
<b>10.</b>	<b>Loss of Home Contents</b>		
	Cover the loss of Household Contents from the Insured Person's principal home as a result of burglary during the journey.  - Sub-limit for per article, pair, set or collection	30,000  3,000	20,000  3,000
<b>11.</b>	<b>Personal Liability</b>		
	Indemnity against legal liability to a third party as a result of accidental bodily injury or death or loss of or damage to property in the journey. This benefit does not apply to the use or hire of motor vehicles, aircraft or watercraft.	2,000,000	1,000,000
<b>12.</b>	<b>24 Hours Worldwide Emergency Assistance Service</b>		
<b>A.</b>	<b>Emergency Medical Evacuation or Repatriation</b>	Unlimited	
<b>B.</b>	<b>Repatriation of Mortal Remains/Ashes</b>	Unlimited	
<b>C.</b>	<b>Compassionate Visit</b>  - Transportation Expenses - Accommodation Expenses	One Return Economy Class Air Ticket  1,200 per day, up to 5 days	
<b>D.</b>	<b>Return of Unattended Dependent Child(ren)</b>	One Way Economy Class Air Ticket	
<b>E.</b>	<b>Hotel Room Accommodation for Convalescence</b>	1,200 per day, up to 5 days	
<b>F.</b>	<b>Deposit Guaranteeing of Hospital Admission</b>	USD6,500	
<b>G.</b>	<b>Twenty-four hours hotline</b>	Available	
<b>13.</b>	<b>Additional Benefits</b>		
<b>A.</b>	<b>Compassionate Death Allowance</b>  Pay for a cash allowance on death due to sudden sickness outside Hong Kong.	30,000	20,000

B.	<p><b>Credit Card Protection</b></p> <p>In the event of accidental death of the Insured Person in the journey, outstanding balance charged to his/her credit card(s) for goods purchased during the journey will be paid.</p>	30,000	20,000
C.	<p><b>Cruise Emergency Call Expenses</b></p> <p>Reimbursement for the expenses of the satellite phone call, mobile phone roaming or cruise Wi-Fi service incurred by the Insured Person whilst on board a cruise during the journey, in the event that the Insured Person must return directly to Hong Kong following injury or sickness of the Insured Person which prevents the Insured Person from continuing the journey.</p>	3,000	2,000
D.	<p><b>Unauthorized Use of Credit Card</b></p> <p>Reimbursement for the monetary loss due to unauthorized use of the Insured Person's credit card provided that the credit card is accidentally lost when carried with the Insured Person during the journey.</p>	5,000	3,000
E.	<p><b>Rental Vehicle Excess</b></p> <p>Pay for the comprehensive motor vehicle insurance policy's excess or deductible, if the Insured Person is involved in a collision whilst the rental vehicle is driven by the Insured Person or the rental vehicle is stolen or damaged during the journey.</p>	5,000	5,000