

Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc.

Chartis 是一間於全球經營產物意外及非人壽業務的保險機構，服務全球逾160個國家和地區，超過4,500萬客戶。Chartis 擁有90年的悠久歷史，提供完善多元化的保險產品及服務，以深厚的理賠專業經驗以及雄厚的財務實力，使企業及個人客戶有信心管理其風險。

Chartis 是 Chartis Inc. 旗下廣佈全球之產物意外及非人壽保險業務的品牌。



Chartis Insurance Hong Kong Limited
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Island East, Hong Kong

美亞保險香港有限公司
香港港島東華蘭路18號港島東中心46樓

CS Hotline 客戶服務熱線：(852)3666 7022
Fax 傳真：(852)2838 4180

Claims Hotline 索償查詢熱線：(852)3666 7090

Website 網址：
www.chartisinsurance.com.hk

E-mail 電郵地址：
travelguard.hk@chartisinsurance.com

TRAVEL GUARD
CHARTIS 

伴您遨遊中國旅遊保障計劃
Travel Direct China Insurance



保障特點

- 免費「中國支援卡」- 提供中國國內之住院按金保證服務
- 24小時全球緊急支援服務
 - 緊急匯款服務
 - 中國法律轉介服務
 - 行李遺失支援
 - 緊急訂票服務
- 設有團體折扣優惠(商務客戶專享)：
 - 5-10個個人計劃可享9折
 - 11-20個個人計劃可享85折
 - 21個個人計劃可享75折
- 住院醫療費用保證
旅程中若需要入住醫院，可安排直接支付不超過保障金額之醫療費用予有關醫院
- 「緊急醫療運送」及「運返服務」不設賠償限額
- 保障所有業餘運動，如笨豬跳、水肺潛水、滑雪等活動
- 商務客戶於保障期內可隨時加減受保人數

保障範圍

保障	最高賠償額(港幣)
第1項 緊急醫療費用及援助	
1.1 醫療費用 賠償旅程中因意外受傷或患病而須接受治療或外科手術及住院服務之費用 賠償回港3個月內之覆診費用： <ul style="list-style-type: none">• 意外受傷或疾病覆診費用限額：HK\$50,000• 中醫覆診費用限額：每日每次HK\$100，最高賠償額為HK\$1,500	\$250,000
1.2 緊急醫療運送* 提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療	不設限額
1.3 運返費用* 安排運送遺體或骨灰返回香港 <small>*屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排</small>	不設限額
第2項 人身意外保障 保障因意外而導致： 永久傷殘或身故	\$250,000
第3項 恩恤金 若受保人在旅程中不幸身故，其遺產繼承人將可獲恩恤賠償	\$10,000
第4項 行李及個人物品保障 賠償受保人行李、衣服及個人財物之遺失或損毀 每件、每對或每套物品賠償限額：HK\$1,500	\$3,000
第5項 個人責任保障 保障受保人因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任	\$1,000,000

全年保費(港幣)

文職人員 \$628

非文職人員 \$750

注意事項

年齡限制

- 17-70歲之香港居民

保障期

- 全年旅遊次數不限，每次旅程最長為90日

重複保障與保費退還

- 若受保人在同一次旅程中購買多於一份由美亞保險香港有限公司承保之自購綜合旅遊保險，本公司只會根據較高賠償額的一份保單作出賠償
- 所有已簽發之保單，保費均不獲退還

索償手續

請於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；受保人之任何不法行為
- 自殺、企圖自殺或故意自我傷害；心智或精神不正常
- 任何受保前已存在之疾病或傷患；妊娠或分娩；愛滋病或性病
- 珠寶手飾、手提電話、貨辦、古董、易碎物品、電子貨幣(包括八達通)
- 以航空公司工作人員身份乘搭任何飛機所引致的損傷；演員；從事體力勞動性工作(如地盤工人、漁民、廚房員工)；從事或參與任何持械紀律性部隊
- 比賽、職業運動或受保人因參與該運動而可賺取收入或報酬
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保單摘要，保單承保範圍請參照保單條文、條款及不保事項。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

Unique features

- CHINA Assist Card
Provide hospital guarantee admission deposit service in Mainland China
 - Medical Security Service
Arrange payment to the hospital directly in the event of hospitalization is required during the Journey; up to the policy limit
 - Unlimited benefit amount for Medical Evacuation and Repatriation
 - Cover for amateur sporting activities, such as bungee jump, scuba diving, skiing etc.
 - Corporate clients are able to add or delete Insured Person during the policy period
- 24-hour Worldwide Emergency Assistance Services
 - Cash Transmission Arrangement
 - China Legal Referral Service
 - Loss of Baggage
 - Emergency Ticket
 - Group discount (for corporate clients):
 - 10% discount for 5-10 individual plans
 - 15% discount for 11-20 individual plans
 - 25% discount for 21 individual plans or above

Schedule of Benefits

Benefits	Maximum Benefit(HK\$)
Section 1 Emergency Medical Expenses and Assistance	
1.1 Medical Expenses	\$250,000
Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey Cover follow up Medical Expenses in Hong Kong within 3 months <ul style="list-style-type: none">• HK\$50,000 for injury or sickness• HK\$100 / day / visit up to maximum of HK\$1,500 for Chinese Medicine Practitioner	
1.2 Emergency Medical Evacuation*	Unlimited
Provide en-route medical care and transportation to another location for appropriate medical treatment	
1.3 Repatriation*	Unlimited
Arrange for the return of Insured Person's remains to Hong Kong <small>* Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement</small>	
Section 2 Personal Accident Protection	\$250,000
Cover the following arising from an accident: Permanent Total Disablement or Accidental Death	
Section 3 Compassionate Death Cash	\$10,000
Pay to the Insured Person's estate in case the Insured Person dies during the Journey	
Section 4 Baggage and Personal Effects	\$3,000
Pay for loss of or damage to baggage, clothing and personal effects Sub-limit per article / pair / set of articles: HK\$1,500	
Section 5 Personal Liability	\$1,000,000
To indemnify Insured Person against legal liability to third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence	

Annual Premium (HK\$)

Administrative Duties	\$628
Non Administrative Duties	\$750

Important Notice

Age Limit

- Hong Kong residents aged 17 to 70

Trip Duration

- Unlimited number of trips during the policy period.
Maximum 90 days per trip

Duplicate Coverage & Refund

- If the Insured Person is covered under more than 1 comprehensive voluntary travel insurance policies underwritten by Chartis Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable
- No refund of premium is allowed once the policy has been issued

Claims Procedure

Obtain, complete and return a claim form together with all relevant supporting documents within 30 days of the incident

General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government of military power; any illegal or unlawful acts
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders
- Any pre-existing condition; pregnancy or childbirth; AIDS or sexually transmitted disease
- Jewelry, mobile phone, sample, antique, fragile article, plastic money (including Octopus Cardset)
- Flight crew (except as a passenger); actors; manual worker (e.g. site worker, fisherman, cook/kitchen worker); active military, naval or armed force services
- Participation in illegal acts or professional sports
- Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

This Insurance is underwritten by Chartis Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.

伴您遨遊中國旅遊保障計劃申請表格*

Travel Direct China Insurance Application Form*

請以英文正楷填寫 Type or print in English block letters, please.

受保人姓名
Name of Insured Person : _____

出生日期 (月/日/年) 性別
Date of Birth : _____ (MM/DD/YYYY) Sex : _____

地址
Address : _____

身份證號碼 手提電話
HKID Number : _____ Mobile No : _____

受保人職業 (職務)
Occupation (give exact duties) : _____

起保日期由 (月/日/年)
Commencing from : _____ (MM/DD/YYYY)

全年保費	文職人員	非文職人員
Annual Premium :	Administrative Duties	Non Administrative Duties
	<input type="checkbox"/> HK\$628	<input type="checkbox"/> HK\$750

聲明 Declaration

• 茲申請「伴您遨遊中國旅遊保障計劃」，並聲明本申請表內之陳述及提供之細節均為完整及真實無訛，而本申請表將會構成本人與美亞保險香港有限公司所簽署合約之依據。本人同意投保申請獲接納後方始作實。

I hereby apply for Travel Direct China Insurance and declare that the statements and particulars given in this application are, to the best of my knowledge and belief, true and complete and that this application will form the basis of my contract with Chartis Insurance Hong Kong Limited. I understand and agree that no insurance will be effected until the application is approved.

• 本人現確認及保證：受保人絕不會違反醫生之勸告，而旅程目的亦非往海外治療疾病及受保人現時健康狀況良好。
I hereby acknowledge and warrant that: The insured person shall not be traveling contrary to the advice of any medical practitioner or traveling in order to receive medical treatment and the insured person is now in good health.

• 本人同意對所有保障範圍以外之醫療費用或所有超出所定限額之醫療費用，於收到通知書14天內支付予美亞保險香港有限公司。如款項未能於限期內付清，預繳服務將被終止，同時本人須將「中國支援卡」歸還美亞保險香港有限公司，但對所有上述債項仍須負責。如遺失「中國支援卡」，本人須於48小時內向美亞保險香港有限公司報失並繳付HK\$100作補領費用。本人明白本人須為費用提供保證或彌償，美亞保險香港有限公司方為緊急現金匯款服務作出安排。

I hereby agree and undertake to settle any medical expenses that is not payable or covered under this insurance or any amount in excess of the insurance limit within 14 days after the written notification from Chartis Insurance Hong Kong Limited. The credit facility will be suspended if I fail to reimburse Chartis Insurance Hong Kong Limited within the above time limited. Upon suspension, I have to return all CHINA Assist Cards to Chartis Insurance Hong Kong Limited and will remain liable to Chartis Insurance Hong Kong Limited for any outstanding payment in arrears. In the event of loss of CHINA Assist Card, I should advise Chartis Insurance Hong Kong Limited within 48 hours and pay HK\$100 for each replacement card. I understand that Chartis Insurance Hong Kong Limited will not arrange for the emergency cash transmission unless guarantee or indemnity is provided by me.

• 本人同意美亞保險香港有限公司可使用在此申請書所收集之個人資料於(i)核保及執行保單(包括資料配對)，及(ii)推銷可能對本人感興趣的其他由美亞保險集團所提供之產品及服務。本人同意美亞保險香港有限公司可轉移此個人資料予(i)其他美亞保險集團於本港或海外之成員；(ii)提供有關本人保單管理服務的承包商或第三提供商；(iii)銀行及金融機構，作處理此申請及收取保費用途；(iv)公證人、調查員、第三管理人、緊急支援服務提供者、零售商、醫療提供者、法律專家及交通工具機構，以處理索償事宜；或(v)郵寄公司及(目的只作(2)用途)市場推廣公司。本人明白到本人有權於任何時候致函到香港郵政信箱456號美亞保險香港有限公司之個人資料管理員以查閱或申請修改本人的個人資料，或選擇不參與使用本人的個人資料作上述(2)的用途。

I agree to the personal data collected in this application form being used by Chartis Insurance Hong Kong Limited (i) to underwrite and administer the insurance policy (including for data matching) and (2) to promote other products and services provided by the Chartis group that may be of interest to me. I agree that Chartis Insurance Hong Kong Limited may transfer the personal data to: i) another member of the Chartis group in Hong Kong or overseas; ii) contractors or third party providers providing services related to the administration of my policy; iii) banks and financial institutions for the purpose of processing this application and obtaining policy payments; iv) in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, retailers, medical providers, legal professionals and travel carriers; or v) mailing houses and (for the purpose (2) only) marketing companies. I understand that I may gain access or request correction of my personal information, or opt out of my personal data being used for purpose (2) above at any time, by writing to Chartis Insurance Hong Kong Limited's Data Privacy Officer at GPO Box 456.

受保人簽署
Signature of Insured Person : _____

日期
Date : _____

繳費方式 Payment

支票 支票號碼
By Cheque Cheque No. _____

附上抬頭為「美亞保險香港有限公司」之劃線支票。
Enclosed a crossed check made payable to "Chartis Insurance Hong Kong Limited"

信用卡 Visa MasterCard
By Credit Card

本人授權美亞保險香港有限公司從本人下列之信用卡戶口支付此保費。
I hereby authorize and request Chartis Insurance Hong Kong Limited to charge my VISA/Master Card account as below for the premium

有效期至	信用卡號碼
Expiry Date	Credit Card No.
/ (月/年)	(月/年)
(MM/YY)	(MM/YY)

持卡人姓名
Name of Cardholder : _____

持卡人簽名
Cardholder's Signature : X _____

簽名必須與信用卡上簽名相同
The signature must be identical to the one on your credit card

* 公司客戶投保，請填寫公司客戶申請表
For corporate policyholder, please complete the corporate policyholder application form

代理人姓名 Producer Name: _____
代理人編號 Producer Code: _____