



Single Trip Travel Insurance

單次旅遊保險

Your best travel companion

您的最佳旅遊夥伴



Underwritten by QBE Hongkong & Shanghai Insurance Limited
由昆士蘭聯保保險有限公司承保



Traveling should be full of fun and enjoyment. However, there might be a range of events which could ruin your trip, including sickness, accident or flight delay.

Why should I choose QBE's Single Trip Travel Insurance?



Up to **HK\$3,000,000** medical expenses



Traveling delay benefits starts from **5 hours**



First-of-its-kind lifestyle top-up options for your traveling activities



Covers trip cancellation and curtailment expenses includes **Black and Red Alerts**



Main Coverage

BENEFITS







	MAXIMUM LIMIT (HK\$)		
	PRIME	ESTEEM	OPTIMUM
1. Medical Expenses Medical expenses on injury or sickness incurred during the journey, inclusive of the additional transportation and accommodation incurred as a result. a. Follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance b. Extends to cover infectious disease contracted during the journey and diagnosed within 7 days after returning to Hong Kong c. Follow up includes treatment by Chinese Medicine Practitioner	500,000 On Injury 100% On Sickness 10% 3,000 (150 / day visit)	1,000,000 On Injury 100% On Sickness 10% 5,000 (150 / day visit)	3,000,000 On Injury 100% On Sickness 10% 10,000 (150 / day visit)
2. Hospital or Quarantine Allowance	3,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)
3. Intensive Care Unit Allowance	3,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)
4. Mugging Cash allowance for hospitalisation due to mugging attack.	3,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)
5. 24-Hours Worldwide Emergency Assistance Services a. Emergency Medical Evacuation and/or Repatriation b. Repatriation of Mortal Remains c. Return of Unattended Child(ren) d. Hospital Admission Guarantee e. Compassionate Visit f. Convalescence Assistance g. Hotline and Referral Services		As charged As charged One-way economy airfare 50,000 One economy return airfare and room accommodation at 10,000 (2,000/day) 10,000 (2,000/day) Free	
6. Personal Accident <ul style="list-style-type: none"> Accidental death or permanent disablement¹ Accidental death or permanent disablement occurs whilst traveling on common carrier¹ Major Burns (Second or Third Degree) 	500,000 1,000,000 250,000	1,000,000 2,000,000 500,000	2,000,000 4,000,000 500,000
7. Funeral Expenses Burial and cremation charges in the event of accidental death.	5,000	10,000	20,000
8. Compassionate Cash Cash relief on death due to sudden sickness.	5,000	10,000	20,000
9. Personal Belongings a. Baggage and Personal Effects - Per item/pair/set limit - Laptop up to HK\$10,000 per Item/pair/set - Sports equipment up to HK\$5,000 in total b. Personal Money c. Document Loss - replacement cost for the loss of travel document and the additional travel and accommodation expenses incurred as a result	15,000 3,000 2,000 5,000	30,000 3,000 3,000 10,000	50,000 5,000 5,000 20,000
10. Unauthorised Use of Credit Card² Unauthorised use of credit card as a result of loss of card.	10,000	20,000	30,000
11. Trip Cancellation Loss of transportation and accommodation expenses paid in advance by cancellation of trip due to sudden death, serious injury or sickness of the insured person, his/her relative, close business partner or travel companion; witness summons or jury service, compulsory quarantine; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather in Hong Kong on the departure date or at the scheduled destination within 1 week from departure; OTA Alert ³ to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary within 1 week from departure. <ul style="list-style-type: none"> Cancellation fee of the redeemed air mileage at USD120 or cash allowance at HK\$1 for every 10 air mileage redeemed 	20,000 1,000	40,000 1,000	50,000 1,000

BENEFITS (CONTINUED)

	MAXIMUM LIMIT (HK\$)		
	PRIME	ESTEEM	OPTIMUM
12. Trip Curtailment Loss of or additional transportation and accommodation expenses incurred as a result of curtailment due to sudden death, serious injury or sickness of the insured person, his/her relative, close business partner or travel companion; witness summons or jury service, compulsory quarantine; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather; OTA Alert ³ to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary. • Cancellation fee of the redeemed air mileage up to US\$120 or cash allowance at HK\$1 for every 10 air mileage redeemed	20,000 1,000	40,000 1,000	50,000 1,000
13. Trip Re-route Additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown for more than 5 hours.	5,000	10,000	20,000
14. Baggage Delay Emergency purchases of clothing, requisites or toiletries if the baggage is delayed in excess of 5 hours (HK\$500 first 5 hours, HK\$1,000 every 5 hours thereafter).	2,500	3,000	5,000
15. Travel Delay Cash allowance for the delay of departure of common carrier in excess of 5 hours due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown (HK\$300 first 5 hours, HK\$500 every 5 hours thereafter); or: • Additional transportation expenses and overseas overnight accommodation incurred for the delay of more than 5 hours; or • Pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed for more than 5 hours resulting in cancellation of trips	2,500 2,000 1,000	3,000 5,000 2,000	5,000 20,000 3,000
16. Missed Connection Additional transportation and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within consecutive 5 hours.	1,000	2,000	3,000
17. Missed Event Overseas sports, music, entertainment, museum and theme park ticket paid in advance by credit card if unable to attend due to death or serious sickness of the insured person, his/her direct family or traveling companion; witness summon or jury service; being quarantined; mechanical or electrical breakdown of common carrier.	5,000	10,000	20,000
18. Rental Vehicle Excess	5,000	5,000	5,000
19. Personal Liability Legal liability to third party bodily injury or property damage.	1,000,000	2,000,000	5,000,000
20. Aircraft Hijack Cash allowance if delay caused by hijack exceeds 12 hours.	10,000 (1,000 / day)	20,000 (2,000 / day)	30,000 (2,000 / day)
21. Credit Card Protection² Unsettled balance on purchases made during the journey in the event of the accidental death.	10,000	20,000	30,000
22. Emergency Cash Allowance Cash allowance for the period that prohibits the continuation of journey due to loss of travel documents.	2,000 (500 / day)	5,000 (500 / day)	10,000 (500 / day)
23. Home Contents Protection Loss or damage to home contents due to burglary whilst the home is uninhabited.	10,000 (5,000 / item)	20,000 (5,000 / item)	30,000 (5,000 / item)
24. Home Return Protection Accommodation at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions.	1,000	2,000	3,000
25. Accidental Death or Permanent Disablement Due to Kidnap	Additional 10% Accidental Death or Permanent Disablement		
26. Accidental Death or Permanent Disablement Due to Natural Disaster	Additional 50% Accidental Death or Permanent Disablement		
27. Accidental Death of Domestic Helper Whilst traveling with the insured person.	20,000	30,000	50,000
28. Broken Bones	20,000	30,000	50,000
29. Trauma Counseling	15,000 (1,500 / visit / day)	15,000 (1,500 / visit / day)	15,000 (1,500 / visit / day)



Top-ups I can purchase

TOP UP OPTIONS		MAXIMUM LIMIT (HK\$)
1. 	Golfing <ul style="list-style-type: none"> Golf Course Closure Loss or Damage of Golf Equipment – top up coverage limit from basic cover Golf Equipment Delay – golf equipment hire if the delivery of golf equipment is delayed by a carrier or agent and a golf course is booked in advance 	3,000 (600 / day) 6,000 1,500 (500 / day)
2. 	Snow Skiing <ul style="list-style-type: none"> Missed Booking – loss of pre-paid piste, ski lift passes or tuition fee due to serious injury or illness Piste Closure – due to snow condition Ski Equipment Hire – ski equipment hire if the ski equipment is lost, delayed or damaged Ski Equipment – top up coverage limit from basic cover 	3,000 5,000 (500 / day) 3,000 5,000
3. 	Sea Cruising <ul style="list-style-type: none"> Cruise Hijack or Kidnap – cash allowance if the cruise is being hijacked or kidnapped Travel Delay – additional transportation expenses incurred in re-routing to rejoin the cruise ship in the next scheduled port of call if the common carrier for traveling to the designated port is delayed in arrival in excess of 5 hours, resulting in failing to board the cruise ship Cruise Cancellation due to Travel Delay – cruise fee pre-paid if the common carrier for traveling to the cruise ship is delayed in excess of 5 hours, resulting in failing to board the cruise ship Shore Excursion Cancellation Allowance – loss of pre-paid shore excursion fee as a result of cancellation due to compulsory quarantine, unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather, OTA Black Alert launched to the destinations of the excursion 24 hours before departure to the shore excursion³ 	30,000 (2,000 / day) 12,000 12,000 20,000 (2,000 / excursion)
4. 	Rental Vehicle Extension <ul style="list-style-type: none"> Top up coverage limit from basic cover Accidental damage of tyres, windscreen and undercarriage when excluded under the rental car insurance 	60,000 60,000
5. 	Special Events <p>Loss of pre-paid cost in the event cancellation of special events overseas inclusive of wedding ceremony, photo-shooting, amateur sports competition, study or learning courses fee due to unexpected outbreak of natural disaster, pandemic, adverse weather, riot, civil commotion, act of terrorism, OTA Black Alert launched to the event destinations within 1 week from departure³</p>	60,000 (8,000 / merchandise)
6. 	Trip Cancellation and Curtailment Extension <p>Top up coverage limit from basic cover</p>	180,000

Remarks:

- For any insured person above 75 or below 18 years of age, Accidental Death or Permanent Disablement Benefits are subject to 50% of sum insured. Double Indemnity for Accidental Death or Permanent Disablement on Common Carrier is not applicable.
- Unauthorized Use of Credit Card and Credit Card Protection is not applicable to any Insured Person below 18 years of age.
- Reimbursement of "Outbound Travel Alert Extension" is as follows:

Red Alert - 50%

Black Alert - 100%

- In the event of no Outbound Travel Alert is launched to the planned destination on the issue date of the Policy, the Red Alert or Black Alert must be issued at least 1 day after the day on which the Policy is issued.
- In the event of an Outbound Travel Alert has been issued to the planned destination on the date which the Policy is issued, cancellation of trip, shore excursion of special events is subject to a higher level of Alert being Red Alert or Black Alert and the higher level of Alert must be issued to the planned destination at least 1 day after the Policy is issued.
- Cancellation of trip, shore excursion or special events must take place not earlier than 7 days from the departure date of the scheduled itinerary and the Outbound Travel Alert to the planned destination must be in force at the time of cancellation.
- Curtailment of trip must take place while Outbound Travel Alert to the destination is in force after commencement of the trip and in the event of an Outbound Travel Alert has been issued to the planned destination on the date which the Policy is issued, curtailment of the trip is subject to a higher level of Alert inclusive of Red Alert or Black Alert.



What else should I know about?

- The entire trip is **covered from home to home**. The Policy commences from the time you depart from your home or place of work for the direct purpose of the beginning your planned journey or 4 hours from the schedule departure time, whichever is the later; and ends at the time you arrive home or place of work upon completion of the journey or 4 hours after your scheduled arrival time, whichever is the earlier.
- We provide **automatic extension** for a maximum of 10 days free-of-charge in the event the journey has to be delayed involuntarily
- An **extended scale of compensation** is provided for Accidental Death or Permanent Disablement where compensation is provided even with loss of one phalanx of a finger
- **Group discount** for Individual plan type: 5% off for a group with 2 to 9 traveling companions traveling together; 10% off for a group with 10 or more traveling companions traveling together
- **Extreme or dangerous sports** are extended to cover for bungee jumping, hot air ballooning, hang-gliding, parachuting, paragliding, rafting, canoeing, kayaking, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, skiing, snowboarding, snow skating and snow mobiling

Major Exclusions

Pre-existing medical conditions; pregnancy, childbirth, miscarriage, abortion and all complications; nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities; intoxication by alcohol, narcotics or drugs including related treatments; war (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion; radioactive contamination, nuclear fission/fusion, nuclear weapon or device or chemical or biological agent; illegal/unlawful act, intentional self-inflicted injury or suicide; sanction, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities; in any violation of the laws or resistance to arrest; engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performing as an actor/actress; tour guide or tour escort; ship or air crew member including pilot; professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities except as a passenger in a properly licensed power-driven aircraft, extreme or adventurous sports unless extended.

Important Notes

1. This Policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
2. The insurance cover shall be non-transferable and premium is non-refundable once the Policy is issued.
3. Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
4. "One Way Journey Cover" means coverage for outbound trip not returning to Hong Kong which shall expire no later than 7 days from the original scheduled time of arrival at the final destination or upon expiry of the insurance period, whichever is the earlier.
5. Insured Person(s) must be departing from Hong Kong and returning to Hong Kong. No age limit applies.
6. Maximum duration of each trip is up to 182 days per journey.
7. Any children under 12 years of age must be accompanied by an adult.
8. Individual & Children Plan is applicable to an adult relative and all accompanying children aged below 18. The adult and children must be relatives including parent or guardian and children, grandparent and children, auntie or uncle and nephews or nieces, siblings or cousins.
9. Family Plan is applicable to 2 adult relatives and all accompanying children aged below 18. The adult and children must be relatives including parents or guardians and children, grandparents and children, auntie, uncle and nephews or nieces, siblings or cousins.
10. Immediate notice shall be given to QBE Hongkong & Shanghai Insurance Limited of any occurrence likely to give rise to a claim under the policy upon your return to Hong Kong. All original invoices and receipts shall be submitted together with the duly completed Claim Form within 30 days.

Remarks: Information contained in this document is a summary of the product features. Please refer to the Policy for full terms and conditions.



How do I apply?

Please contact your Manulife agent to understand the details of this insurance coverage and complete the proposal form for proceed.

Remarks: This brochure is only a summary. Please refer to the Policy for full terms and conditions.



How much do I need to pay?

我需要支付多少保費？

Premium Table (HK\$) 基本保障 (港元)

NO. OF DAYS 日數	PRIME 優秀			ESTEEM 尊尚			OPTIMUM 極致		
	INDIVIDUAL 個人	INDIVIDUAL & CHILDREN 個人及子女	FAMILY 家庭	INDIVIDUAL 個人	INDIVIDUAL & CHILDREN 個人及子女	FAMILY 家庭	INDIVIDUAL 個人	INDIVIDUAL & CHILDREN 個人及子女	FAMILY 家庭
1	118	177	295	155	202	336	197	296	493
2	139	209	348	200	268	446	253	380	633
3	153	230	383	239	327	544	306	459	765
4	171	257	428	264	368	612	345	518	863
5	187	281	468	288	400	667	384	576	960
6	203	305	508	313	432	719	424	636	1,060
7	218	327	545	337	465	775	463	695	1,158
8	234	351	585	361	494	822	497	746	1,243
9	250	375	625	385	523	872	529	794	1,323
10	265	398	663	408	557	927	562	843	1,405
11	279	419	698	433	589	982	594	891	1,485
12	295	443	738	456	623	1,037	621	932	1,553
13	310	465	775	478	655	1,092	647	971	1,618
14	323	485	808	500	690	1,150	673	1,010	1,683
15	336	504	840	523	718	1,197	698	1,047	1,745
16	350	525	875	544	749	1,247	723	1,085	1,808
17	364	546	910	566	778	1,297	749	1,124	1,873
18	377	566	943	589	806	1,344	773	1,160	1,933
19	390	585	975	610	837	1,394	798	1,197	1,995
20	402	603	1,005	631	866	1,444	823	1,235	2,058
21	414	621	1,035	652	897	1,494	848	1,272	2,120
22	426	639	1,065	670	925	1,541	875	1,313	2,188
23	439	659	1,098	691	953	1,589	901	1,352	2,253
24	449	674	1,123	710	982	1,636	927	1,391	2,318
25	461	692	1,153	731	1,007	1,678	953	1,430	2,383
26	473	710	1,183	749	1,033	1,722	980	1,470	2,450
27	483	725	1,208	771	1,061	1,767	1,006	1,509	2,515
28	495	743	1,238	789	1,087	1,811	1,032	1,548	2,580
29	504	756	1,260	806	1,114	1,856	1,058	1,587	2,645
30	515	773	1,288	824	1,139	1,898	1,085	1,628	2,713
Each additional day up to 182 days 每加一天(以後每日直至第182日)									
	15	23	38	21	28	47	26	39	65

Top Ups Benefits Premium Table (HK\$) 自選保障保費表(港元)

NO. OF DAYS 日數	INDIVIDUAL 個人						INDIVIDUAL & CHILDREN 個人及子女						FAMILY 家庭					
	GOLFING 高爾夫球保障	SNOW SKIING 滑雪保障	SEA CRUISING 郵輪旅程保障	RENTAL VEHICLE 租車伸延保障	SPECIAL EVENTS 特別行程保障	CANCELLATION/CURTAILMENT 取消或縮短旅程伸延保障	GOLFING 高爾夫球保障	SNOW SKIING 滑雪保障	SEA CRUISING 郵輪旅程保障	RENTAL VEHICLE 租車伸延保障	SPECIAL EVENTS 特別行程保障	CANCELLATION/CURTAILMENT 取消或縮短旅程伸延保障	GOLFING 高爾夫球保障	SNOW SKIING 滑雪保障	SEA CRUISING 郵輪旅程保障	RENTAL VEHICLE 租車伸延保障	SPECIAL EVENTS 特別行程保障	CANCELLATION/CURTAILMENT 取消或縮短旅程伸延保障
1	18	24	24	24	18	89	27	36	36	24	27	134	45	60	60	48	45	223
2	21	28	28	28	21	104	32	42	42	28	32	156	53	70	70	56	53	260
3	23	31	31	31	23	115	35	47	47	31	35	173	58	78	78	62	58	288
4	26	34	34	34	26	128	39	51	51	34	39	192	65	85	85	68	65	320
5	28	37	37	37	28	140	42	56	56	37	42	210	70	93	93	74	70	350
6	30	41	41	41	30	152	45	62	62	41	45	228	75	103	103	82	75	380
7	33	44	44	44	33	164	50	66	66	44	50	246	83	110	110	88	83	410
8	35	47	47	47	35	176	53	71	71	47	53	264	88	118	118	94	88	440
9	38	50	50	50	38	188	57	75	75	50	57	282	95	125	125	100	95	470
10	40	53	53	53	40	199	60	80	80	53	60	299	100	133	133	106	100	498
11	42	56	56	56	42	209	63	84	84	56	63	314	105	140	140	112	105	523
12	44	59	59	59	44	221	66	89	89	59	66	332	110	148	148	118	110	553
13	47	62	62	62	47	233	71	93	93	62	71	350	118	155	155	124	118	583
14	48	65	65	65	48	242	72	98	98	65	72	363	120	163	163	130	120	605
15	50	67	67	67	50	252	75	101	101	67	75	378	125	168	168	134	125	630
16	53	70	70	70	53	263	80	105	105	70	80	395	133	175	175	140	133	658
17	55	73	73	73	55	273	83	110	110	73	83	410	138	183	183	146	138	683
18	57	75	75	75	57	283	86	113	113	75	86	425	143	188	188	150	143	708
19	59	78	78	78	59	293	89	117	117	78	89	440	148	195	195	156	148	733
20	60	80	80	80	60	302	90	120	120	80	90	453	150	200	200	160	150	755
21	62	83	83	83	62	311	93	125	125	83	93	467	155	208	208	166	155	778
22	64	85	85	85	64	320	96	128	128	85	96	480	160	213	213	170	160	800
23	66	88	88	88	66	329	99	132	132	88	99	494	165	220	220	176	165	823
24	67	90	90	90	67	337	101	135	135	90	101	506	168	225	225	180	168	843
25	69	92	92	92	69	346	104	138	138	92	104	519	173	230	230	184	173	865
26	71	95	95	95	71	355	107	143	143	95	107	533	178	238	238	190	178	888
27	72	97	97	97	72	362	108	146	146	97	108	543	180	243	243	194	180	905
28	74	99	99	99	74	371	111	149	149	99	111	557	185	248	248	198	185	928
29	76	101	101	101	76	378	114	152	152	101	114	567	190	253	253	202	190	945
30	77	103	103	103	77	386	116	155	155	103	116	579	193	258	258	206	193	965

Each additional day up to 182 days 每加一天(以後每日直至第182日)

2	3	3	3	2	11	3	5	5	3	3	17	5	8	8	6	5	28
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旅行應當是充滿歡樂和享受的。
然而，有很多事情都有可能破壞您的旅程，
包括疾病、意外或航班延誤。

為何選擇昆士蘭聯保的單次旅遊保險？



醫療保障高達
3,000,000 港元



5 小時延誤保障時限



為您的旅遊活動提供
獨一無二的自選保障
選項



賠償紅色或黑色外遊
警示所引致取消或縮
短旅程



主要保障範圍

基本保障

	最高賠償額(港元)		
	優秀	尊尚	極致
1. 醫療費用 因意外或疾病所需的醫療費用，並包括因此而引致之額外住宿和交通費用。 a. 受保人於旅途中所患疾病或意外導致回港後90日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償的未使用限額 b. 在旅途中感染傳染病並在回港後的七天內確診 c. 中醫覆診治療	500,000 由於損傷 100% 由於疾病 10%	1,000,000 由於損傷 100% 由於疾病 10%	3,000,000 由於損傷 100% 由於疾病 10%
2. 住院或隔離現金津貼	3,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)
3. 深切治療病房津貼	3,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)
4. 搶劫受傷 為受保人因被搶劫而受傷需入住醫院提供現金津貼。	3,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)
5. 24小時全球緊急援助 a. 緊急醫療護送及/或運返 b. 運送遺體 c. 安排無人照顧的兒童回港 d. 安排入院保證金 e. 親友探望 f. 康復期住宿 g. 熱線及轉介服務		實際開支 實際開支 單程經濟客位機票 50,000 來回經濟客位機票及酒店住宿 10,000 (2,000/日) 10,000 (2,000/日) 免費	
6. 個人意外 • 意外死亡或永久傷殘 • 於公共運輸交通工具中意外死亡或永久傷殘 • 嚴重燒傷(第二及第三級燒傷)	500,000 1,000,000 250,000	1,000,000 2,000,000 500,000	2,000,000 4,000,000 500,000
7. 殮葬費用 賠償受保人意外死亡引致的土葬及火葬費用。	5,000	10,000	20,000
8. 撫恤金 受保人因突發之疾病引致死亡之現金補償。	5,000	10,000	20,000
9. 個人財物 a. 行李及私人財物 - 每項/對/套物品最高賠償金額 - 手提電腦每項/對/套最高賠償金額為10,000港元 - 體育用品最高賠償金額為5,000港元 b. 個人錢財 c. 證件遺失	15,000 3,000 2,000 5,000	30,000 3,000 3,000 10,000	50,000 5,000 5,000 20,000
10. 信用卡盜用² 因遺失信用卡引致資料被盜用。	10,000	20,000	30,000
11. 取消旅程 賠償因受保人、其親屬、緊密生意夥伴或旅行同伴遭遇猝死、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；香港於出發日或已安排之目的地於出發前一星期內發生不能預計之罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病、惡劣天氣；「外遊警示制度」對目的地發出外遊警示 ³ 或受保人住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所致取消旅程而不獲退回之預繳住宿和交通費用。 • 賠償以飛行里數換取機票之取消機票手續費最高120美元或提供每10飛行里數1港元之現金賠償	20,000 1,000	40,000 1,000	50,000 1,000

基本保障(續)

	最高賠償額(港元)		
	優秀	尊尚	極致
12. 縮短旅程 賠償因受保人、其親屬、緊密生意夥伴或旅行同伴遭遇猝死、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；不能預計之罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病、惡劣天氣；[外遊警示制度]對目的地發出外遊警示 ² 或受保人住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所致取消旅程而不獲退回之預繳住宿和交通費用。 • 賠償以飛行里數換取機票之取消機票手續費最高120美元或提供每10飛行里數1港元之現金賠償	20,000	40,000	50,000
13. 更改行程 保障受保人所乘搭之交通工具因罷工、暴動、內亂、被騎劫、恐怖襲擊、自然災害、惡劣天氣、機械或電力故障等因素延誤5小時以上，而要支付之額外交通費用以趕及原定行程。	5,000	10,000	20,000
14. 行李延誤 因旅程中行李延誤5小時或以上而需要購買衣服、必須品及洗滌用品。(首5小時500港元，其後每5小時1,000港元)	2,500	3,000	5,000
15. 交通工具延誤 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖襲擊、自然災害、惡劣天氣、機械或電力故障影響而引致延誤超過5小時之現金津貼(首5小時300港元，其後每5小時500港元)；或 • 因旅程延誤超過5小時而需額外支付的交通費用及海外過夜住宿費用；或 • 由香港出發時間延誤超過5小時，受保人取消旅程而不能退回已繳付之交通及住宿費用	2,500 2,000 1,000	3,000 5,000 2,000	5,000 20,000 3,000
16. 接駁交通工具誤點 因航機延遲抵達引致未能趕及接駁交通工具，而較原訂時間連續5小時內未有替補交通，將賠償額外交通費及過夜住宿費。	1,000	2,000	3,000
17. 缺席海外節目 受保人、其直系親屬或同行之個人旅客因死亡或重病；受保人被傳召出任陪審團或被隔離；公共交通工具機械或電力故障所引致缺席以信用卡預訂的海外體育、音樂、娛樂活動、博物館及主題公園的門票損失。	5,000	10,000	20,000
18. 租車自負額保障	5,000	5,000	5,000
19. 個人法律責任保障 受保人導致他人身體受傷或財物損失之法律責任。	1,000,000	2,000,000	5,000,000
20. 飛機騎劫 為受保人因乘坐的飛機遭騎劫連續超過12小時導致行程延誤或中斷提供現金補償。	10,000 (1,000 / 日)	20,000 (2,000 / 日)	30,000 (2,000 / 日)
21. 信用卡保障² 保障受保人意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用。	10,000	20,000	30,000
22. 應急現金津貼 受保人因遺失旅遊證件而需滯留當地作出現金補償。	2,000 (500 / 日)	5,000 (500 / 日)	10,000 (500 / 日)
23. 家居保障 受保人在港的空置居所因盜竊而引致的損失。	10,000 (5,000 / 件)	20,000 (5,000 / 件)	30,000 (5,000 / 件)
24. 回程返家保障 行程完結返港後因自然災害或惡劣天氣而滯留機場所引致的住宿費用。	1,000	2,000	3,000
25. 因綁架導致意外死亡或永久傷殘	額外10%意外死亡或永久傷殘		
26. 因自然災害導致意外死亡或永久傷殘	額外50%意外死亡或永久傷殘		
27. 家傭意外死亡 與受保人同行外遊的家傭。	20,000	30,000	50,000
28. 骨折	20,000	30,000	50,000
29. 創傷輔導	15,000 (1500 / 每日每次)	15,000 (1500 / 每日每次)	15,000 (1500 / 每日每次)



自選保障

自選保障		最高賠償額 (港元)
1. 	高爾夫球保障 <ul style="list-style-type: none"> 高爾夫球場關閉 高爾夫球裝備遺失或損毀 — 提供基本保障外之額外保障 高爾夫球裝備延誤 — 因高爾夫球裝備運送延誤而租用高爾夫球裝備之費用 	3,000 (600 / 日) 6,000 1,500 (500 / 日)
2. 	滑雪保障 <ul style="list-style-type: none"> 取消預定場地 — 因重病或重傷而取消滑雪行程所引致已預繳之滑雪場、滑雪纜車或課堂費用損失 滑雪場關閉 — 因雪量引致 租用滑雪裝備 — 行李中之滑雪裝備遺失、延誤或損毀而需要租用滑雪裝備之費用 滑雪裝備 — 提供基本保障外之額外保障 	3,000 5,000 (500 / 日) 3,000 5,000
3. 	郵輪旅程保障 <ul style="list-style-type: none"> 郵輪被騎劫或綁架 — 為郵輪被騎劫或綁架提供現金補償 行程延誤 — 受保人原定乘坐接駁郵輪之公共交通工具因延誤到達超過連續5小時以致未能趕及登上原定郵輪，為趕及下一個停泊港口登船而需支付的額外交通費用 行程延誤引致取消行程 — 受保人原定乘坐接駁郵輪之公共交通工具因延誤超過連續5小時所引致取消郵輪行程之預繳款項 取消岸上觀光行程 — 若因強制檢疫隔離；岸上觀光目的地突然發生罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病或惡劣天氣、「外遊警示制度」對岸上觀光行程目的地在出發24小時前發出外遊警示³，受保人可獲賠償取消岸上觀光行程之預繳款項 	30,000 (2,000 / 日) 12,000 12,000 20,000 (2,000 / 岸上觀光)
4. 	租車伸延保障 <ul style="list-style-type: none"> 提供基本保障外之額外保障 為租車保險的不受保項目包括輪胎、擋風玻璃及底盤的意外損毀作出賠償 	60,000 60,000
5. 	特別行程保障 若目的地發生突如其來的自然災害、廣泛流行病、惡劣天氣、暴動、內亂、恐怖襲擊、被發出外遊警示 ³ ，需要取消在當地的行程如婚禮、攝影、業餘運動比賽、研習或學習課程，將賠償已預繳的費用。	60,000 (8,000 / 商品)
6. 	取消或縮短旅程伸延保障 提供基本保障外之額外保障。	180,000

備註：

- 如受保人年齡為75歲或以上或18歲以下，「意外死亡或永久傷殘」之最高賠償額為原有計劃的50%，「於公共運輸交通工具中意外死亡或永久傷殘」之保障並不適用。
- 「信用卡盜用」及「信用卡保障」不適用於年齡為18歲以下的受保人。
- 請參考以下「外遊警示伸延保障」：

紅色外遊警示 - 50%

黑色外遊警示 - 100%

- 如已計劃的旅遊目的地在保單簽發日無任何外遊警示生效，紅色或黑色外遊警示必須在保單簽發日最少一日後發出。
- 如已計劃的旅遊目的地，在保單簽發日時外遊警示已經生效，引致旅程、岸上觀光行程或特別行程取消之外遊警示必須屬較高級別的紅色或黑色外遊警示，必須於保單簽發日最少一日後發出方能生效。
- 旅程、岸上觀光行程或特別行程必須於原定行程出發前之7天內取消並取消時目的地之外遊警示必須仍然生效。
- 縮短旅程必須於出發後並且目的地之外遊警示必須仍然生效；如已計劃的旅遊目的地在保單簽發日時外遊警示已經生效，引致縮短旅程之外遊警示包括紅色或黑色外遊警示必須屬較高之級別。



我須知道甚麼資料？

- **全面保障整個行程**：此保險由您離開家門或工作地點直接啟程或原定起程時間4小時前開始，以較遲者為準；並由您完成旅程返回家中或工作地點或原定回程到達時間4小時後結束，以較早者為準；為您提供由出門至返家之安心保障
- 如受保人在無可避免的情況下被迫延長旅程，本保險將**自動延長**不超過10天而不另收費
- 個人意外中永久傷殘之賠償由喪失一節手指開始，為**永久傷殘**提供**全面保障**
- **同行之個人旅客投保優惠**：兩位至九位可獲5%折扣優惠；十位以上可獲10%折扣優惠
- 為**極限或冒險性運動**如吊索跳、熱氣球、滑翔飛行、跳傘、滑翔傘、激流木筏、獨木舟、劃艇、衝浪風帆、陸上風帆滑板、滑水、水上滑板、滑浪、滑浪風帆、滑雪、水上滑冰、雪車提供額外保障

主要不保事項

已存在的健康狀況。懷孕、分娩、流產、墮胎或由上述引起的其他病症。精神失常、愛滋病、性病、先天性疾病或缺陷。酗酒、濫用麻醉劑或藥物或與此有關的治療。戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。輻射、核能、核武或核裝置或涉及生物或化學物質等。非法或違法的行為、蓄意令自己受傷或自殺。制裁、政府法例或禁令、被海關或其他政府機構沒收、扣留或毀滅。受保人違法或拒捕。受保人參與海軍、軍事、空軍服務或機動部隊；或受僱作體力勞動；離岸活動如商業潛水、鑽油、採礦；高空攝影；處理爆炸或危險物品；演員演出；導遊或領隊；船員或飛機機組人員包括機師。職業運動、登山或高山遠足高過5,000米、水肺潛水水深超過30米、任何種類的策騎或駕駛競賽、參加飛行活動（乘客乘坐具適當牌照之動力飛行器除外）、其他極限運動或冒險性運動（已申請額外保障的運動除外）。

注意事項

1. 本保險只適用於一般觀光旅遊或公幹（文職或行政）旅遊，不適用於探險類之行程。
2. 本保單一經購買，將不可轉讓。保單發出後，保費將不予退還。
3. 於同一旅程，受保人只可擁有一份由本公司簽發之綜合旅遊保單。如受保人為同一旅程購買超過一份保單，只會視作受其中提供最高賠償額的保單保障。
4. 「單程旅遊保障」意指保障受保人從香港出發而不會回港之境外旅程。保單將於受保人抵達最後目的地7日後到期或於保險期屆滿時失效，以較早日期為準。
5. 受保人必須由香港出發及返回香港，並不受年齡限制。
6. 每程保障期以182日為限。
7. 12歲以下之兒童於旅程中必須由成人陪同。
8. 個人及子女計劃適用於一名成人親屬及其所有年齡為18歲以下之同行兒童。同行成人必須與兒童有親屬關係，包括兒童與其家長或監護人、兒童與其祖父母、叔伯嬸嬸與侄子女、姨舅與甥子女、兄弟姊妹及表兄弟姊妹等。
9. 家庭計劃適用於兩位成人親屬及其所有年齡為18歲以下之同行兒童。同行成人必須與兒童有親屬關係，包括兒童與其家長或監護人、兒童與其祖父母、叔伯嬸嬸與侄子女、姨舅與甥子女、兄弟姊妹及表兄弟姊妹等等。
10. 如欲索償，受保人必須於回港後立即通知昆士蘭聯保保險有限公司，並於30日內將一切發票、收據之正本及索償表格一併交回。



我可以如何投保？

請聯絡您的宏利保險經紀了解保險計劃的保障詳情及填寫投保書。

註：此小冊子只供參考之用，所有條款及細則概以保單為準。

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSI) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 37 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited is the retail and commercial business platform of China Construction Bank Corporation in Hong Kong, and offers a wide array of banking products and services to customers, including consumer banking services, commercial banking services, corporate banking services, private banking services and cross-border financial services, etc.

QBE-HKSI is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

Manulife (International) Limited (Manulife) is authorised to carry on long term insurance business in Hong Kong through its appointed insurance agents (Manulife agents). Manulife and QBE-HKSI have entered into an Exclusive Distribution Agreement, by which Manulife shall be engaged in product development to meet customer needs for general insurance products, and in marketing and promotion of QBE-HKSI's general insurance products, while appropriate Manulife agents shall be appointed as QBE-HKSI's insurance agents to distribute QBE-HKSI's general insurance products. This product brochure has been prepared by and the product(s) described in this product brochure is(are) underwritten by QBE-HKSI solely.

昆士蘭聯保保險有限公司 (昆士蘭聯保) 為昆士蘭保險集團與中國建設銀行(亞洲)股份有限公司之聯營機構。

昆士蘭保險集團 為全球首20大保險及再保險公司之一，業務遍及約37個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行(亞洲)股份有限公司 為中國建設銀行股份有限公司於香港地區的零售及商業服務平臺，並提供多元化的銀行產品和服務，包括零售銀行服務、商業銀行服務、企業銀行服務、私人銀行服務和跨境金融服務等。

昆士蘭聯保 是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。

宏利人壽保險(國際)有限公司(宏利) 獲授權通過其委任的保險代理人(宏利保險代理)在香港長期經營保險業務。宏利與昆士蘭聯保保險有限公司達成獨家分銷協議，宏利將參與產品開發以滿足客戶對一般保險產品的需要，並為昆士蘭聯保保險有限公司的一般保險產品進行營銷和推廣工作。適當的宏利保險代理將被指派為昆士蘭聯保保險有限公司的保險代理，以分銷昆士蘭聯保保險有限公司的一般保險產品。此產品小冊子由昆士蘭聯保保險有限公司編制，小冊子內所述的產品由昆士蘭聯保保險有限公司獨家承保。



QBE

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