

# Club Care Annual GlobalTravel Insurance

(Underwritten by MSIG Insurance (Hong Kong) Limited and distributed & arranged by Club Care)



## Club Care Annual GlobalTravel Insurance Product Highlights



**No excess** for all benefits



**24-hour** Worldwide Emergency Assistance Services



Cover for **leisure and amateur sports activities** during your trip (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level) during the journey including winter sports, bungee jumping, hiking, horse riding, scuba diving and other water sports etc



Extended coverage for Trip Cancellation and Curtailment for Red Alerts or Black Alerts



Cover for **personal accident and medical related claims** caused by act of terrorism



**Free automatic extension** up to 10 days in case of unavoidable delay of the stipulated itinerary



Cover for **loss of mobile phone** due to theft, robbery or burglary during your trip

| Section | Benefits                                             | Maximum Benefits Payable (HK\$)                                                                                                                                                                                                                                                                                                                               |
|---------|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1       | Personal Accident                                    | 1,000,000 (for the age between 18-70)<br>300,000 (under the age of 18 and over the age of 70)                                                                                                                                                                                                                                                                 |
|         | Amateur Dangerous Sports and Activities Extension    | As above                                                                                                                                                                                                                                                                                                                                                      |
|         | Major Burns                                          | 200,000                                                                                                                                                                                                                                                                                                                                                       |
|         | Credit Card Protection                               | 30,000                                                                                                                                                                                                                                                                                                                                                        |
| 2       | Medical Expenses                                     | a. 1,000,000 (not due to COVID-19 for the age of 70 or below)<br>300,000 (not due to COVID-19 for over the age of 70)<br>(Sub-limit for follow up treatment up to HK\$100,000)<br>b. 500,000 (due to COVID-19)                                                                                                                                                |
| 3       | Hospitalization or Quarantine Cash Allowance Benefit | a. 10,000 for Overseas Hospital Cash Benefit (not due to COVID-19) (HK\$500 per day)<br>b. 14,000 for Overseas Hospital Cash Benefit (due to COVID-19) (HK\$1,000 per day)<br>c. 7,000 for Hospital Cash Benefit in Hong Kong (due to COVID-19) (HK\$500 per day)<br>d. 10,000 for Compulsory Quarantine Cash Benefit (not due to COVID-19) (HK\$500 per day) |
| 4       | Trip Cancellation and Curtailment                    | 30,000 (not due to COVID-19)<br>5,000 (due to COVID-19)                                                                                                                                                                                                                                                                                                       |
| 5       | Travel Delay                                         | a. 2,500 for additional transportation expenses in the event of travel delay (HK\$300 for each and every full 6 hours delay)<br>b. 10,000 for additional travel expenses for rearrangement<br>(Select either a or b for compensation only)                                                                                                                    |
| 6       | Loss of Baggage                                      | 20,000<br>(Sub-limit per item / pair / set HK\$3,000)<br>(Sub-limit for mobile phone HK\$2,500)                                                                                                                                                                                                                                                               |
|         | Delayed Baggage                                      | 1,500                                                                                                                                                                                                                                                                                                                                                         |
|         | Personal Money and Documents                         | 3,000 for Loss of Personal Money<br>20,000 for Loss of Travel Document<br>(Sub-limit for Travel and Accommodation Expenses HK\$2,000 per day)                                                                                                                                                                                                                 |
| 7       | Personal Liability                                   | 3,000,000                                                                                                                                                                                                                                                                                                                                                     |
| 8       | Rental Vehicle Excess                                | 5,000                                                                                                                                                                                                                                                                                                                                                         |
| 9       | Golfer's Hole-in-One                                 | 3,000                                                                                                                                                                                                                                                                                                                                                         |
| 10      | Home Contents Cover                                  | 30,000                                                                                                                                                                                                                                                                                                                                                        |
|         | Travel Worldwide Assistance Services                 | For emergency medical evacuation and repatriation:<br>Actual cost (not due to COVID-19)<br>100,000 (due to COVID-19)                                                                                                                                                                                                                                          |

## Important Notes and Major Exclusions

1. For the purpose of the Protection Plan, "Insured Person" means customer who is aged between 18 and 80 and who has purchased a designated service. For Family Plan, coverage extends to Insured Person's spouse (aged 18 to 80) and dependent children under 18 who are travelling with either parent during the insured journey.
2. The Protection Plan does not cover, amongst other things, the following:
  - a. Any liability arising from a contractual agreement without the prior consent of Us is not covered
  - b. Any liability arising from the loss of or damage to property which belongs to or in custody or control of You or your family members is not covered
  - c. Professional or organised dangerous sports or activities
  - d. Trekking or hiking at an altitude of over 5,000 meters above sea-level, scuba diving to a depth greater than 30 meters below sea-level
  - e. Manual work undertaken during business trips
  - f. Suicide, intentional self-inflicted injury, insanity
  - g. Mental or nervous disorders, sleep disorder, psychiatric disorder
  - h. Alcoholic and drug addiction or solvent abuse
  - i. HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome)
  - j. Flying activities other than as a fare-paying passenger on a regular or schedule airline or licensed chartered aircraft
  - k. Air flight crew
  - l. Unlawful acts
  - m. War and terrorism (Except for Terrorism Extended Cover)
  - n. Nuclear weapons and radiations
  - o. Loss of or damage to any pager, mobile phone (except for the benefit specifically provided under the above Benefit "Loss of Baggage"), tablet computer, portable telecommunication equipment, aerial device (i.e. aerial photography equipment) or any of its accessories including sim card or digital storage card and the like
  - p. Any dwelling quarantine.

When a claim is submitted, the Insured Person is required to submit the information and documents as may be required by MSIG, including but not limited to the following:

- (i) Purchase record of the designated service; and/or
- (ii) Usage record (App/bill/landing SMS) of the designated service; and/or
- (iii) The service bill or statement of designated service outlined in the applicable Promotion Terms & Conditions

For details of the claims process of submitting any claims in relation to the Protection Plan, please refer to the policy provisions of the Protection Plan, please visit [https://www.hktia.com.hk/doc/pdf/AGT\\_PP\\_2026\\_OW.pdf](https://www.hktia.com.hk/doc/pdf/AGT_PP_2026_OW.pdf).

<sup>^</sup> For details of the Protection Plan and details of the exclusions of this Protection Plan, please visit [https://www.hktia.com.hk/doc/pdf/AGT\\_PP\\_2026\\_OW.pdf](https://www.hktia.com.hk/doc/pdf/AGT_PP_2026_OW.pdf). For details of this promotion, please refer to the relevant offer terms and condition.

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