

SCHEDULE

Type of Insurance	:	Travel Insurance Master Policy (ClubCare Annual GlobalTravel Insurance)
Master Policy Number	:	91010149
Policyholder	:	eSmartHealth Limited
Period of Insurance	:	8 October 2026 – 7 October 2027
Insured Person	:	A customer of the Policyholder who is a Hong Kong resident, holds a valid HKID, is aged between 18 and 80, has purchased and/or registered a Designated Service Plan provided by the Policyholder ("Service Subscriber") during the Period of Insurance, as declared by the Policyholder to MSIG, and is the Service Subscriber under Designated Service Plan and if under Family Plan, includes his/her spouse and/or dependent child(ren), travelling outside Hong Kong on a Insured Trip during the term of the Service Subscriber's Designated Service Plan while such Designated Service Plan is subscribed with the Policyholder during the Period of Insurance and who satisfies the following requirements: (i) Service Subscriber and/or their spouse : aged between 18 and 80 years old; OR (ii) Dependent child(ren) : aged below 18 years old and accompanied by either parent during Insured Trip.
Designated Service Plan	:	Selected membership scheme arranged by the Policyholder to the Service Subscriber.
Insured Period	:	The duration of coverage and as one of 12, 24, 36 months starting from coverage start date as indicated and declared by the Policyholder during the Period of Insurance.
Insured Trip	:	Any trip of an Insured Person within the Insured Period originating from an immigration counter in the HKSAR to a place outside of the HKSAR and ending when the Insured Person complete the immigration arrival clearance procedure for returning to Hong Kong after the journey. The maximum duration of each Insured Trip shall not exceed 90 days within the Insured Period.
Summary of Benefits	:	As per attached Summary of Benefits Table

Subject otherwise to the terms, conditions and exclusions of the Master policy with Master policy no. 91010148.

Summary of Benefits:

Unless otherwise stated and subject to any sub-limit as stated in any section, the maximum indemnity in respect of each of the Insured Persons is shown under the table of Benefits below for the Insured Period.

Section	Benefits	Maximum Benefits Payable (HK\$)	
		Plan A	Plan B
1.	Personal Accident Accidental Death & Permanent Total Disablement - for the age between 18-70 - under the age of 18 and over the age of 70	1,000,000 300,000	500,000 300,000
	Amateur Dangerous Sports and Activities Extension	125,000	125,000
	Major Burns	200,000	100,000
	Credit Card Protection	30,000	15,000
2.	Medical Expenses	1,000,000 (not due to COVID-19 for the age of 70 or below) 300,000 (not due to COVID-19 for over the age of 70) (Sub-limit for follow up treatment up to HK\$100,000) 500,000 (due to COVID-19)	500,000 (not due to COVID-19 for the age of 70 or below) 300,000 (not due to COVID-19 for over the age of 70) (Sub-limit for follow up treatment up to HK\$100,000) 100,000 (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) b. 14,000 for Overseas Hospital Cash Benefit (due to COVID-19) (HK\$1,000 per day) c. 7,000 for Hospital Cash Benefit in Hong Kong (due to COVID-19) (HK\$500 per day) d. 10,000 For Compulsory Quarantine Cash Benefit (not due to COVID-19) (HK\$500 per day)	a. 5,000 for Overseas Hospital Cash Benefit (not due to COVID-19) (HK\$500 per day) b. 14,000 For Overseas Hospital Cash Benefit (due to COVID-19) (HK\$1,000 per day) c. 7,000 for Hospital Cash Benefit in Hong Kong (due to COVID-19) (HK\$500 per day) d. 5,000 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) 5,000 (due to COVID-19)	5,000 (not due to COVID-19) 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) b. 10,000 (For additional travel expenses for re- routing) (Select either a or b for compensation only.)	a. 600 (For additional transportation expenses in the event of travel delay) (HK\$300 for each and every full 6 hours delay) b. 2,500 (for additional travel expenses for re- routing) (Select either a or b for compensation only.)
6.	Loss of Baggage	20,000 (Sub-limit per item / pair / set HK\$3,000) (Sub-limit for mobile phone HK\$2,500)	3,000 (Sub-limit per item / pair / set HK\$3,000) (Sub-limit for mobile phone HK\$2,000)
	Delayed Baggage	1,500	500
	Personal Money and Documents	3,000 for Loss of Personal Money 20,000 For Loss of Travel Document (Sub-limit for Travel and Accommodation Expenses HK\$2,000 per day)	2,000 For Loss of Personal Money 5,000 For Loss of Travel Document (Sub-limit for Travel and Accommodation Expenses HK\$1,000 per day)
7.	Personal Liability	3,000,000	1,500,000
8.	Rental Vehicle Excess	5,000	3,000
9.	Golfer's Hole-in-One	3,000	1,000
10.	Home Contents Cover	30,000	10,000
11.	Travel Worldwide Assistance Services	For emergency medical evacuation and repatriation: Actual cost (not due to COVID-19) 100,000 (due to COVID-19)	For emergency medical evacuation and repatriation: Actual cost (not due to COVID-19) 100,000 (due to COVID-19)