CLUB | CARE

Annual TravelCare Insurance

全年旅遊保險

TRV.PADP.2026.002 (CSLAT2) | One Wellness

Underwritten by:

bolttech Insurance

Annual TravelCare Insurance (Club Care)

Annual TravelCare Insurance (Club Care) ("TravelCare") provides you with comprehensive travel protection for leisure and business trips. Medical Expenses, Worldwide Emergency Services, Hospital Cash Allowance, Personal Accident, Major Burns, Personal Money, Baggage, Personal Liability, Travel Delay, Cancellation and Curtailment of Trip benefits are all included. For details, please refer to the Coverage section below.

Product Highlights

- No excess for all benefits
- 24-hour Worldwide Emergency Assistance Services
- Cover for leisure and amateur sports activities (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, rock climbing, horse riding, scuba diving and other water sports etc
- Extended coverage for cancellation or curtailment of your trip for Red Alerts and Black Alerts*
- Cover for personal accident and medical related claims caused by act of terrorism
- Unlimited number of insured children for Family Plan
- 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

Coverage

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Journey Per Insured Person
		Plan A
1.	Medical Expenses Benefit (Sub-limit for follow up treatment up to HK$100,000) a) For the age of 70 or below b) For the age of 71 or above	 1,000,000 300,000
2.	Overseas Hospital or Quarantine Cash Allowance a) Overseas Hospital Cash Allowance (HK$500 per each complete day during the journey) b) Compulsory Quarantine Cash Allowance (HK$500 per each complete day during the journey or 7 days upon return to Hong Kong)	 10,000 10,000
3.	Worldwide Emergency Assistance Services a) Hospital Admission and Guarantee of Hospital Admission Deposits b) Emergency Medical Evacuation and Repatriation c) Transportation of Mortal Remains d) Compassionate Visit and Hotel Accommodation e) Return of Minor Children f) Convalescence Expenses g) Unexpected Return to Usual Country of Residence h) Additional Cost of Travel and Accommodation	 40,000 Actual Cost 40,000 40,000 40,000 40,000 40,000 40,000
4.	Personal Accidental Benefit a) Accidental death & Permanent Total Disablement • For the age between 18-70 • Under the age of 18 and over the age of 70 b) Major Burns c) Credit Card Protection	 1,000,000 300,000 200,000 30,000
5.	Baggage Benefit a) Sub-Limit per item/ pair / set b) Sub-Limit for loss of mobile phone	20,000 3,000 2,500
6.	Baggage Delay	1,500
7.	Loss of Personal Money Benefit Loss of cash, banknotes and travellers cheques arising from theft, burglary or robbery.	3,000
8.	Loss of Travel Document Benefit Cost of obtaining replacement air tickets, travel document, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss (Reimbursement is limited to HK$2,000 per day for Plan A-Plus and Plan A or HK$1,000 per day for Plan B).	20,000
9.	Travel Delay Benefit a) Cash Allowance - If the Insured Person need not to pay additional transportation expenses in the event of travel delay, resulting from adverse weather condition, natural disaster, closure of airport, industrial action, hi-jack, technical or other mechanical derangement, the Insured Person will be indemnified HK$300 for each full 6-hour period delay. b) Additional Travel Cost For Re-routing - Public transportation expenses necessarily incurred to re-route the trip due to delay or cancellation of airline or other public transportation resulting from adverse weather condition, natural disaster, closure of airport, industrial action, hijack or mechanical derangement. (Select either a) or b) for compensation only.)	 2,500 10,000
10.	Cancellation Charge • Reimbursement of irrecoverable prepaid accommodation, tour costs and travel tickets due to cancellation of trip in the event of death, serious sickness or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, witness summons, jury service, compulsory quarantine of the Insured Person, adverse weather conditions, natural disaster or unexpected outbreak of infectious diseases / industrial action, riot/ civil commotion at the destination within 7 days before departure date, serious damage to the Insured Person's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date.	30,000

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Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Journey Per Insured Person
		Plan A
11.	Curtailment of Trip Benefit • Reimbursement of irrecoverable prepaid transport or accommodation charges and additional public transportation expenses incurred to return to Hong Kong due to curtailment of trip in the event of death, serious sickness or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, adverse weather conditions, natural disaster or unexpected outbreak of infectious diseases, industrial action, riot, civil commotion at the destination that prevents the Insured Person from continuing the journey.	30,000
12.	Loss of Home Contents Benefit • The loss of or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary with forcible and violent entry to or exit from the premises whilst the home is unoccupied during the journey of travel.	30,000
13.	Personal Liability • Indemnity against legal liability to third party as a result of accidental injury, loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.)	3,000,000
14.	Rental Vehicle Excess • If the Insured Person hires a rental vehicle during the journey and is involved in a car accident, or the vehicle is damaged or stolen, the claims excess in the motor insurance policy purchased by the Insured Person will be reimbursed.	5,000
15.	Golfer "Hole-in-One" • If the Insured Person achieves a "hole-in-one" at any recognized golf course.	3,000

Age Limit

Individual - Refers to the Insured Person aged between 18 and 80

Children - Refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey

Individual & Children - Refers to Insured Person and his/her children defined above with no limit on number of children

Family - Refers to the Insured Person and his/her spouse and children as defined above with no limit on number of children

(This summary gives only an outline of the insurance cover. Please refer to the insurance policy for the precise terms and conditions)

Extended Coverage for Travel Alert

Travel Alert*	Black Alert	Red Alert	Important Notes
Cover Item 10 - Cancellation Charge	100% of maximum limit	50% of maximum limit	❑ This Extended Coverage for Travel Alert shall not apply if a Black Alert or Red Alert has been issued on the date of issue of the Certificate of Insurance ❑ Subject to the policy terms and conditions
Cover Item 11 - Curtailment of Trip	100% of maximum limit	50% of maximum limit	

*An alert issued by the Government of Hong Kong under the Outbound Travel Alert (OTA) System.

Major Exclusions

1. War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
2. Nuclear hazards.
3. Acts of Terrorism (Except for Personal Accident, Medical Cover, Worldwide Emergency Services, Travel Delay, Cancellation Charges and Trip Curtailment benefits as a result of Acts of Terrorism are covered by TravelCare).
4. Pre-existing condition, congenital and hereditary condition.
5. Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
6. Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports.
7. Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in an activity of which the maneuver or navigation is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
8. Losses which are not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
9. Pager, handheld portable telecommunication equipment, computer equipment (except laptop computer and loss of mobile phone).
10. Any illegal or unlawful act.
11. Any dwelling quarantine.

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全年旅遊保險 (Club Care)

全年旅遊保險 (Club Care) (“TravelCare”) 專為旅遊或外出公幹人仕而設，提供全面旅遊保障，讓您無論身處何地， 亦可享有醫療、全球緊急支援服務、住院現金津貼、人身意外、嚴重燒傷、個人錢財、行李、個人責任、旅程延誤、取消及縮短行程等保障。有關保障詳情，請參閱以下的保障範圍。

產品特點

- 每項保障均無自負金額
- 24小時全球緊急支援服務
- 保障旅遊期間進行的休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、水肺潛水及其他水上運動(不超過海拔5,000米或不超過水深30米)
- 旅程取消及旅程縮短保障延伸至「紅色旅遊警示」及「黑色旅遊警示」*
- 保障因恐怖主義活動而引起的個人意外及醫療相關的索償
- 家庭計劃內受保的子女數目不限
- 若因不能避免的原因需要延續旅程，可自動享有為期高達10天的免費額外保障
- 手提電話失竊的保障

保障範圍

項目	承保範圍概述及分項賠償上限	最高保障金額 (港元) 每名受保人的每段旅程 計劃A
1.	醫療費用 (覆診費用的分項賠償上限為 100,000 港元)	
	a) 70歲或以下	1,000,000
	b) 71歲或以上	300,000
2.	住院或隔離現金津貼	
	a) 海外住院現金津貼 - 受保人在住院期間， 每完整一日可獲得500港元的現金津貼，以應付額外開支。	10,000
	b) 強制隔離- 於受保旅程中，或於受保旅程完結後返回香港七日內被強制隔離，受保人可獲得每完整一日 500港元的現金津貼。	10,000
3.	全球緊急支援服務	
	a) 入院按金保證 - 辦理緊急入院按金保證。	40,000
	b) 緊急醫療撤離及遣返 - 將受保人緊急運送至就近有足夠醫療設備的醫 療中心及在必須情況下，將受保人送返香港治療。	全部開支
	c) 運送遺體/骨灰返港-若受保人不幸身故，其遺體或骨灰運返香港之費用。	40,000
	d) 近親探望 - 受保人遭嚴重疾病或意外導致死亡或需停留外地治療超過3天，兩名直系親屬前往該地照料而引致的交通費。	40,000
	e) 安排未成年子女送返香港 - 安排受保人的十八歲以下同行及受保 子女送返香港之合理住宿及交通費用，例如單程的回港經濟客位機票。	40,000
	f) 復康住宿費用	40,000
	g) 緊急啟程返回常住國	40,000
	h) 額外交通及住宿費用	40,000
4.	個人意外保障	
	a) 意外死亡/永久完全傷殘/單目或雙目視力永久喪失/單肢或四肢不全或永久喪失功效。	
	• 年齡介乎於18歲至70歲	1,000,000
	• 18歲以下兒童及70歲以上	300,000
	b) 嚴重燒傷	200,000
	c) 信用卡保障	30,000
5.	行李保障 在旅途中因盜竊、搶劫、爆竊、意外遺失或損毀而導致受保人的財物損失。手提電話保障僅限於旅途中受盜竊、搶劫或爆竊。	20,000
	a) 每件/對/套最高賠償限	3,000
	b) 手提電話失竊保障最高賠償限額	2,500
6.	行李延誤保障 受保人在抵達目的地6小時後，寄運之行李因誤送或延遲仍未送達，可就購買必需品或來回機場以取回行李之額外交通費而提出索償。	1,500
7.	個人錢財保障 受保人被盜竊、爆竊、搶劫而導致的金錢損失。 (包括：現金、旅行支票)	3,000
8.	旅遊證件遺失保障 因遺失護照、機票及其他旅遊證件所支付的補領費用，額外交通及住宿費用等。(額外交通及住宿費用最高賠償為每天2,000港元(計劃A-Plus / 計劃A) 或每 1,000港元(計劃B)	20,000
9.	旅程延誤保障	
	a) 現金津貼 如旅程因惡劣天氣、天然災害、機場關閉、工業行動、劫持、機件故障而延誤超過6 小時但無須支付額外交通費，每延誤超過6 小時可獲 300港元現金津貼。	2,500
	b) 因改動行程而導致之額外交通費 飛機或其他公共交通工具因惡劣天氣、天然災害、機場關閉、工業行動、劫持、機件故障而取消或延誤，以致受保人必須改動行程而導致之額外交通費。 (只可選擇a項或b項作為賠償)	10,000
10.	旅程取消保障 • 若受保人或其直系親屬、同一保單下所受保之同行伙伴或緊密業務伙伴遭遇身故、嚴重疾病或嚴重身體受傷，或受保人因須出庭作證、出任陪審團、被強制隔離，或於出發前7 天內目的地受惡劣天氣、天然災害、所乘公共交通工具發生工業行動或突然爆發廣泛性傳染病、目的地發生暴動或內亂，或受保人的住宅於出發前 10天內受到水災或火災嚴重損毀，而導致不能成行，受保人可就不能取回之預繳住宿費用、旅費及交通費用提出索償。	30,000

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項目	承保範圍概述及分項賠償上限	最高保障金額 (港元) 每名受保人的每段旅程 計劃A
11.	縮短旅程保障 • 受保人或其直系親屬或同行伙伴或緊密業務伙伴遭遇身故、嚴重疾病或嚴重身體受傷，或因惡劣天氣、天然災害、突然爆發廣泛性傳染病、工業行動、暴動或內亂而必須縮短旅程，其不獲退回之交通或住宿費用及返回香港之額外公共交通費均可獲得賠償。	30,000
12.	家居爆竊保障 • 受保人之主要住所於外遊期間空置，並遭人使用暴力進出及入屋爆竊引致住所內家居物品或個人財物之損失或損壞。	30,000
13.	人身責任保障 • 因疏忽直接導致他人身體意外受傷或他人財物損失而負上法律責任。 (駕駛或租用汽車引起的責任不在受保範圍之列)	3,000,000
14.	租車自負額保障 • 受保人在旅行期間所租用的車輛發生汽車意外，或車輛在停泊時遭損毀或被盜竊，受保人可就該租用車輛之汽車保險保單所支付的自負額獲得賠償。	5,000
15.	高爾夫球「一桿入洞」 • 受保人於任何認可的高爾夫球場成功打出了「一桿入洞」。	3,000

外遊警示延伸保障

外遊警示*	黑色警示	紅色警示	注意
保障項目10- 旅程取消	最高保障金額的100%	最高保障金額的50%	❑ 若保險證明書發出日期時已發出黑色警示或紅色警示，則此外遊警示延伸保障並不適用。 ❑ 受保單條款及細則約束
保障項目11-縮短旅程	最高保障金額的100%	最高保障金額的50%	

*由香港政府發佈的外遊警示制度

主要不受保項目

1. 戰爭(不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
2. 核危機。
3. 恐怖主義活動(除了由恐怖主義活動所導致的人身意外、醫療費用、全球緊急支援服務、旅程延誤、旅程取消、縮短旅程項目則受此旅遊計劃承保)。
4. 投保前已存在之傷疾、先天及遺傳性疾病。
5. 自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理(因意外而損壞健全的牙齒除外)。
6. 任何種類的競賽(徒步進行的比賽除外)或任何職業性質的運動或受保人可能或可以賺取收入或報酬的運動。
7. 任何空中活動，除非受保人(i)以付費乘客身份在認可及持牌航空公司的航機上，或(ii)所參與之活動是由另一位持牌人士帶領下負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權。
8. 任何未能於24小時內向有關機構報告(例如:航空公司、警署)及未能提供由相關機構證實的報告。
9. 傳呼機、手提便攜式通訊器材、電腦器材(手提電腦及遺失手提電話除外)。
10. 任何非法或不合法的行為。
11. 任何家居隔離。

年齡限制

個人 - 投保人年齡介乎18歲至80歲

子女 - 指年齡介乎6星期至17歲而於整段旅程期間均與投保人同行的未婚子女

個人及子女 - 即投保人及上述所指之子女，並不限制子女數目

家庭 - 即投保人、其配偶及上述所指之子女，並不限制子女數目

(此乃保障計劃摘要，有關保障條款及規定，以保單內容為準。)

Notes 注意事項

1. The Applicant warrants that to the best of his / her knowledge and belief no Insured Person is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that he / she understands that treatment of any pre-existing, recurring or congenital medical conditions are not insured. The Applicant is not aware of any condition cause or circumstance that may necessitate the cancellation or curtailment of the journey as planned. 申請人保證並據實相信各受保人絕不會違反醫生的囑咐或僅為獲醫療而外出旅遊。申請人更清楚明白任何現已存在之疾病、現有、不時復 發或先天疾病皆不在承保之列。申請人保證已對安排而又必須取消或縮短旅程之事絕不知情。
2. Age Limit: between 18 and 80 years old 年齡限制: 18至80歲。
3. Children under age of 18 must be accompanied by an adult who is also insured under the same insurance policy. 18歲以下兒童必須由成人同行及一同投保。
4. In the event of the death of an Insured Person, the beneficiary shall be that person's estate according to the laws of Hong Kong. 如受保人不幸身故，本計劃之賠償將按照香港法例給予受保人之遺產受益人。
5. This Insurance is only valid for travel originating from and returning to Hong Kong.
此保障只適用於由香港出發及回境之旅程。
6. The maximum duration of journey is 90 days for annual cover.
全年旅遊計劃每一旅程保障期最長為90天。

Personal Information Collection Statement ("PICS")
收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線2603 9435 索取收集個人資料聲明副本。

English 中文

Important Notes 重要事項

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實，如未能確定這項事實是否具有實質性的關係，應將該等事實填報，我們建議你將有關的資料作為紀錄，以備日後作參考之用。為確保你的利益，你應如實呈報所有有關資料，否則此保單將可能無法提供你所需的保障，甚至可能會導致此保單無效。

About bolttech Insurance 關於保特保險

Bolttech Insurance (Hong Kong) Company Limited ("bolttech Insurance") is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

保特保險(香港)有限公司獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案，以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名，是國際保險科技集團保特集團的其中一員。

如需更多資訊，請瀏覽 bolttechinsurance.hk網站。

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