

iTravel Plus (Single Trip) Plan B



✓ **Extra benefits provided for Black Alert and Red Alert under the Outbound Travel Alert System up to HK\$25,000 and HK\$12,500 respectively:**

- If the Black Alert is hoisted, pays up to 100% of the relevant loss and up to 100% of 'Trip Cancellation and Curtailment' section limit, or if the Red Alert is hoisted, pays up to 50% of the relevant loss and up to 50% the section limit.
- Up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed
- Additional transport expenses if you are forced to leave the city you are staying to another city in order to return to Hong Kong
- HK\$1,000 cash allowance if you must stay overnight in another city waiting for the necessary public transport to return to Hong Kong

✓ **Amateur Dangerous Sports and activities⁴ cover at no extra cost:**

- Include hot-air ballooning, scuba diving, skiing, snowboarding, tobogganing, sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities

✓ **Natural Disaster cover:**

- Trip Cancellation and Curtailment cover up to HK\$25,000
- Travel Delay cover of HK\$250 for first 6 hours of delay and each subsequent period of 12 hours, up to HK\$1,000
- Up to HK\$5,000 cover for additional transport and accommodation expenses if your return trip to Hong Kong is unavoidably re-routed, including up to HK\$1,000 per day for accommodation expenses

✓ **Terrorism Extension:**

- Terrorism⁸ cover up to HK\$3,000,000 per person for accidental death, bodily injury, medical expenses and Worldwide Travel Assistance Services

✓ **Other benefits:**

- Personal Accident^{5,6} cover up to HK\$500,000
 - Advance payment of HK\$50,000 cash relief for Accidental Death
 - Major Burns Benefit up to HK\$500,000
 - Loss of Limb Benefit cover, which is defined in the Policy as loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg under Personal Accident Section
- Deposit Guarantee of Hospital Admission up to HK\$40,000
- Medical Expenses benefit cover emergency dental treatment, medical and surgical expenses up to HK\$500,000⁶
- Comprehensive 24-hour Worldwide Emergency Assistance Services
- Double Indemnity⁷ for Personal Accident up to HK\$1,000,000
- Follow up medical expenses after returning to Hong Kong up to HK\$50,000 for a maximum period of 90 days, including registered herbalists, bonesetters and acupuncture fees up to HK\$1,500 in total
- Personal Liability cover up to HK\$2,500,000
- Personal Money, Documents and Additional Accommodation Expenses cover up to HK\$5,000
- Rental Vehicle Excess cover up to HK\$5,000
- Automatic Extension of Cover

Important Notes:

1. Maximum days per trip of Plan B is 182 days, each trip should be commenced in Hong Kong.
2. There is no minimum age limit for this plan. Maximum age limit is 85.
3. Child(ren) under 12 years of age must be accompanied by a parent or a guardian in the insured trip.
4. The Amateur Dangerous Sports And Activities Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 70 years of age.
5. The maximum indemnity under Personal Accident Section for the Insured Person who is under 18 years of age will be limited to HK\$250,000.
6. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 70 years of age will be limited to 25% of the Sum Insured.
7. The Double Indemnity benefit under Personal Accident Section will not be available to those Insured Persons who are under 18 or over 70 years of age at the time of an accident.
8. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
9. iTravel Plus (Single Trip) is only available for online purchase.

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)
		Plan B (Worldwide)
1. Personal Accident ^{1,2}	• Accidental Death/Permanent Total Disablement/Loss of two limbs or sight of both eyes/Permanent Total Loss of speech and hearing. (An advance payment of HK\$50,000 cash relief will be paid to your legal representative in the event of your accidental death.)	500,000
	• Loss of one limb ⁸ or sight of one eye/Permanent Total Loss of speech or hearing.	250,000
	• Cover 3 rd degree burns of the minimum percentage of the surface area of your body as specified in the policy.	500,000
2. Double Indemnity for Personal Accident ³	• Double indemnity for Accidental Death while you are travelling in a private car or as a fare-paying passenger on public transport (e.g. scheduled flight, train) or in any armed robbery or attempted armed robbery.	1,000,000
3. Medical Expenses ¹	<ul style="list-style-type: none"> • Pays for necessary medical treatment expenses and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad. • Pays for follow-up medical expenses within 90 days after arrival in Hong Kong up to HK\$50,000 including registered herbalists, bonesetters and acupuncture fees up to HK\$150 per visit per day and up to HK\$1,500 in total. 	500,000
4. Worldwide Travel Assistance Services ⁷	• 24-hour worldwide emergency medical evacuation & repatriation after treatment.	2,000,000
	• Deposit guarantee for hospital admission.	40,000 (as stated in Policy Appendix) Covered
	• Unexpected return to Hong Kong, Compassionate Visit, Children Escort Arrangements, etc.	
5. Terrorism Extension ⁴ (Applicable to the above Benefits 1-4)	• Extends to provide you with Worldwide Travel Assistance Services as well as cover in respect of death or bodily injury (including necessary medical expenses incurred) which may be sustained through acts of terrorism under Personal Accident and Medical Expenses Sections.	3,000,000
6. Amateur Dangerous Sports and Activities Coverage ⁵	• Pay you in the event of accidental death or bodily injury while you are taking part in hot-air ballooning, scuba diving, skiing, snowboarding, tobogganing, sledding, water skiing, wakesurfing, wakeboarding, rafting, sailing, windsurfing, bungee jumping, horse riding, trekking or hiking, parasailing, banana boat trip, canoeing, kayaking, sea kayaking, underwater strolling, sand boarding, safari adventures, or zipline adventure activities.	Up to 125,000 maximum benefits under the Personal Accident and Medical Expenses Sections

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)
		Plan B (Worldwide)
7. Trip Cancellation and Curtailment	<ul style="list-style-type: none"> Reimburses expenses of unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) if your trip is cancelled or curtailed due to serious bodily injury, serious sickness or death of you, your immediate family members, fiancé(e) or close business partner; residential fire or flooding; jury services, witness summons or compulsory quarantine of you; or if you decide to cancel your trip due to adverse weather conditions, natural disaster directly resulting in suspension of public transport or closure of the airport, strike, industrial action, riot or mechanical and/or electrical breakdown of the public transport which results in delay in departure from Hong Kong for not less than 24 hours. <p>For Black Alert and Red Alert under the Outbound Travel Alert System:</p> <ul style="list-style-type: none"> If the Black Alert is hoisted, pays up to 100% of the relevant loss and up to 100% of the section limit, or if the Red Alert is hoisted, pays up to 50% of the relevant loss and up to 50% the section limit. Pays up to HK\$300 administration charge billed by the travel agent if your trip is cancelled or curtailed. Reimburses additional transport expenses if you are forced to leave the city you are staying for another city in order to return to Hong Kong. Pays HK\$1,000 cash allowance if you must stay overnight in another city waiting for necessary transport to return to Hong Kong. 	25,000
8. Travel Delay	<p>Pays HK\$250 for first 6 hours of delay and each subsequent period of 12 hours if</p> <ul style="list-style-type: none"> the arrival/departure of public transport is delayed as a result of strike or industrial action, riot, hijack, adverse weather conditions, natural disaster directly resulting in suspension of public transport or closure of the airport, or mechanical and/or electrical breakdown of the public transport or your trip is delayed due to the death, serious bodily injury or serious sickness of you, your immediate family members, fiancé(e) or close business partner travelling with you abroad. If the original departure and arrival ports/airports of the Public Transport conveyance that you have arranged are in/from mainland China, the maximum cover is HK\$500. 	1,000
9. Trip Rearrangement	<ul style="list-style-type: none"> Reimburses unused travel and accommodation (including overseas local tour package or admission tickets to any major sporting event, concert or theme park etc.) you have paid or payments for which you are legally obliged to pay, or reimburses additional transport and/or accommodation expenses incurred, and which are not recoverable from any other source in reaching your planned destination, or for your return trip to Hong Kong if your trip is unavoidably re-routed due to strike or industrial action, riot, hijack, adverse weather conditions or natural disaster directly resulting in Suspension of Public Transport or closure of the airport. Pays for accommodation expenses up to HK\$1,000 per day 	5,000
10. Loss of Baggage	<p>Pays for accidental loss of or damage to personal baggage. The maximum amount we will pay for:</p> <ul style="list-style-type: none"> any single article, pair or set of articles is HK\$2,000. all of your sports equipment is HK\$5,000 in total. all of your valuables is HK\$5,000 in total. all of your cameras, camcorders and audio/video equipment is HK\$5,000 in total. 	15,000
11. Delayed Baggage	<ul style="list-style-type: none"> Pays for the cost of emergency purchase of essential clothing or toiletries if your baggage is delayed for more than 12 hours on the outward journey. 	1,000

Benefits Table

Benefits	Coverage	Maximum Benefits Payable (HK\$)
		Plan B (Worldwide)
12. Personal Money, Documents and Additional Accommodation Expenses	<ul style="list-style-type: none"> Cover the loss of cash or travellers cheques directly arising from theft, robbery or burglary during the Period of Insurance, subject to a maximum amount of HK\$2,000⁹. Reimburses the replacement cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport. Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad. Excess HK\$200. 	5,000
13. Personal Liability	<ul style="list-style-type: none"> Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property. 	2,500,000
14. Rental Vehicle Excess	<ul style="list-style-type: none"> Pays an excess which you become liable to pay under the agreement with licensed rental company for loss of or damage to the vehicle that you rent. 	5,000
15. Golfers' Hole-in-One ⁶	<ul style="list-style-type: none"> Pays for the cost of hospitality if you achieve a "Hole-in-One" in any recognized golf-course. 	3,000
16. Automatic Extension of Cover (Applicable to the above Benefits 8 and 9)	<ul style="list-style-type: none"> Cover is automatically extended free of charge in the event of delays due to unforeseen events covered under Travel Delay and Trip Rearrangement Sections. 	Up to 14 days

Major Exclusions:

1. Any liability arising from a contractual agreement without the prior consent of Us is not covered
2. 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
3. Professional or organised dangerous sports or activities
4. 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
5. Manual work undertaken during business trips
6. Suicide, intentional self-inflicted injury, insanity
7. Mental or nervous disorders, sleep disorder, psychiatric disorder
8. Alcoholic and drug addiction or solvent abuse
9. HIV (Human Immunodeficiency Virus) and AIDS (Acquired Immune Deficiency Syndrome)
10. Flying activities other than as a fare-paying passenger on a regular or schedule airline or licensed chartered aircraft
11. Air flight crew
12. Unlawful acts
13. War and terrorism (Except for Terrorism Extended Cover)
14. Nuclear weapons and radiations
15. Loss of or damage to any pager, mobile phone, 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

Important Notes:

1. The maximum indemnity under Personal Accident and Medical Expenses Sections for an Insured Person who is over 70 years of age will be limited to only 25% of the Sum Insured.
2. The maximum indemnity under Personal Accident Section for the Insured Person who is under 18 years of age will be limited to HK\$250,000.
3. The Double Indemnity benefit under Personal Accident Section will not be available to those Insured Persons who are under 18 or over 70 years of age at the time of an accident.
4. Any acts of terrorism involve the use of biological, chemical agents or nuclear devices are excluded.
5. The Amateur Dangerous Sports Extension under Personal Accident Section and Medical Expenses Section will not be available to those Insured Persons who are over 70 years of age.
6. The Golfers' Hole-in-One benefit will not be available to those Insured Persons who are under 18 years of age.
7. 24-hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Hong Kong.
8. "Loss of one limb" is defined in the policy as loss by physical severance at or above the wrist or ankle or the total loss of use of an entire hand, arm, foot or leg.
9. This benefit is not applicable to Insured Person(s) is(are) below 18 years of age.

This product leaflet is for reference only. Please refer to the policy wording for details of the coverage, terms, conditions and exclusions.