Club Care TravelCare 旅遊保險 - 常見問題

	常見問題	答案
1.	如有任何疑問‧我該聯絡誰?	有關推廣優惠、漫遊服務或流動應用程式問題・請聯絡
		1010/csl/Club Sim 客戶服務。旅遊保險相關問題(如保障範
		圍).請致電 Club Care 客戶服務熱線。
2.	我日後可以怎麼找到條款及細則、產品小冊	有關之保單文件已上載於 Club Care 指定產品網頁:
	子及保單條款?	https://www.hktia.com.hk/zh/individual/travel/travelcare insurance
3.	我的 30 日 Club Care TravelCare 旅遊保險	當您在推廣期內成功購買 1010/csl/Club SIM 指定漫遊服務(「已
	(「保障計劃」) 有效期會在何時開始?	購買的指定漫遊服務」)‧並首次連接到該已購買的指定漫遊服務
		的適用地區的漫遊網絡時,就會成爲受保人。保障計劃會為指定
		的旅程提供 30 日保障,詳情請見常見問題第 4 項。
4.	當我成爲受保人後・是否每個旅程都可以得	不是,保障計劃只會為符合以下條件的受保旅程(「受保旅
	到保障?	程」)提供保障:
		受保人於已購買的指定漫遊服務的有效期屆滿前,在已購買的指
		定漫遊服務之適用地區首次連接 1010/csl/Club SIM 漫遊網絡*
		(「啟動日」),從該啟動日起計30天內 (或受保期限到期日·
		以較早者為準)・受保人從香港入境事務櫃檯出發前往香港以外
		地區的任何旅程會被視為受保旅程。
		 示例:如果您所購買的是有三個月有效期的數據漫遊流量組合
		(適用地區:中國内地及澳門) · 你於該流量組合的三個月有效
		期內·必須在適用地區即中國內地或澳門連接 1010/csl/Club SIM
		漫遊網絡*。從該啟動日起計 30 天內 (或受保期限到期日,以較
		早者為準),受保人從香港出發的任何旅程會被視為受保旅程。
		*用於購買已購買的指定漫遊的手機號碼與啟動任何
		1010/csl/Club SIM 指定漫遊服務之手機號碼必須相同。
5.	如果我於啟動指定漫遊服務後的 30 日内出	如「受保旅程」的回程日期超出啟動日後的第30天、保障計劃
	發·但回程日期超出第 30 日·是否享有保	會於第 30 天後自動失效。
	障?	
6.	如我因保障計劃所保的情況而延遲出發,無	若受保人人已被保單持有人申報‧但在旅程出發前 30 天內且在
	法於已購買的指定漫遊服務的適用地區啟動	指定漫遊服務啟動前無可避免地取消旅程·受保人必須向 MSIG
	指定漫遊服務,我可否就取消行程索償?	提供證明文件·以證明所已購買的指定漫遊服務與取消的旅程有
		關聯 · 例如行程證明、購票證明、住宿確認等 · 以便享有取消行
		程保障・並須受保單的條款和條件約束。
7.	此保障計劃的受保人有年齡限制嗎?	有·年齡限制為 18 至 70 歳。
8.	我可以將保障計劃轉讓給其他人嗎?	不可以。此推廣只適用於 CSL Mobile Limited 指定客戶及/或會
		員‧必須為購買指定漫遊服務(即已購買的漫遊服務)的用戶本
		人。
9.	此保障計劃是否有任何不保事項?	有,詳情請參閱保單文件。包括但不限於賽車、極限運動、高海

提供全球保障(包括中國內地),但您必須先在指定漫遊服務適 10. 此保障計劃有地域限制嗎? 用的地區首次連接 1010/csl/Club SIM 的漫遊網絡並符合所有合資 格條件,方能於受保旅程得到保障。 11. 我如何就此保障計劃提出索償? 需提供: 1. 最新一期 1010/csl/Club SIM 帳單 2. 1010/csl/Club SIM app 內的指定數據漫遊流量組合購買記錄 3. 成功選購指定數據漫遊流量組合後的 3 個月內,首次連接適用 地區漫遊網絡的證明文件 (如 1010/csl/Club SIM app 內的使用記 錄、連接到適用地區漫遊網絡時收到的短訊或 1010/csl/Club SIM 帳單內的漫遊使用記錄等) 4. 香港身份證副本 5. 按 MSIG 理賠程序提交其他資料 1010/csl/Club SIM app 內的指定數據漫遊流量組合購買記錄樣本: (1010/csl/Club SIM app > 漫遊 > 使用記錄) 6:28 atl 46 05 区 漫遊 A 61236123 收費記錄 使用記錄 2025年05月08日 11:34 預購組合 2024年05月12日 16:24 通行證 中國內地 HK\$ 88 1010/csl/Club SIM app 內的使用記錄樣本: (1010/csl/Club SIM app > 漫遊 > 使用記錄)

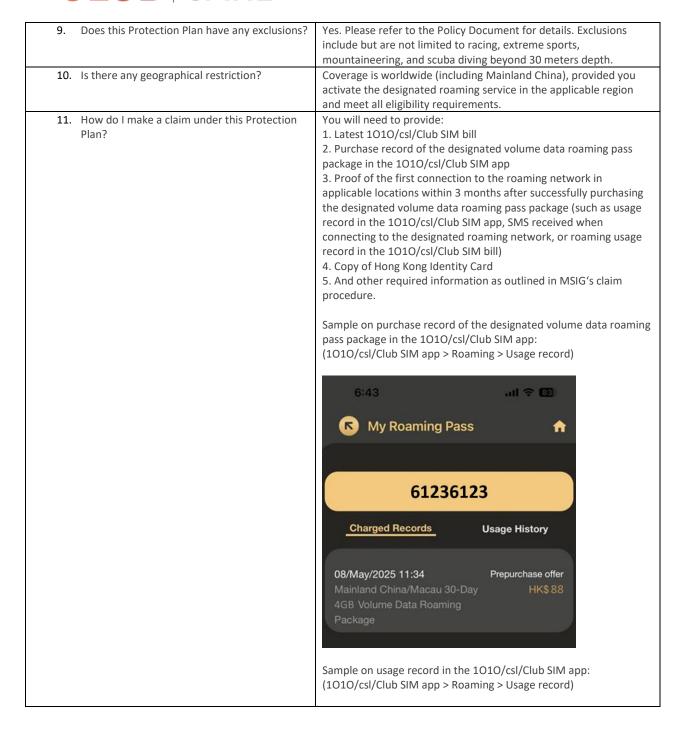


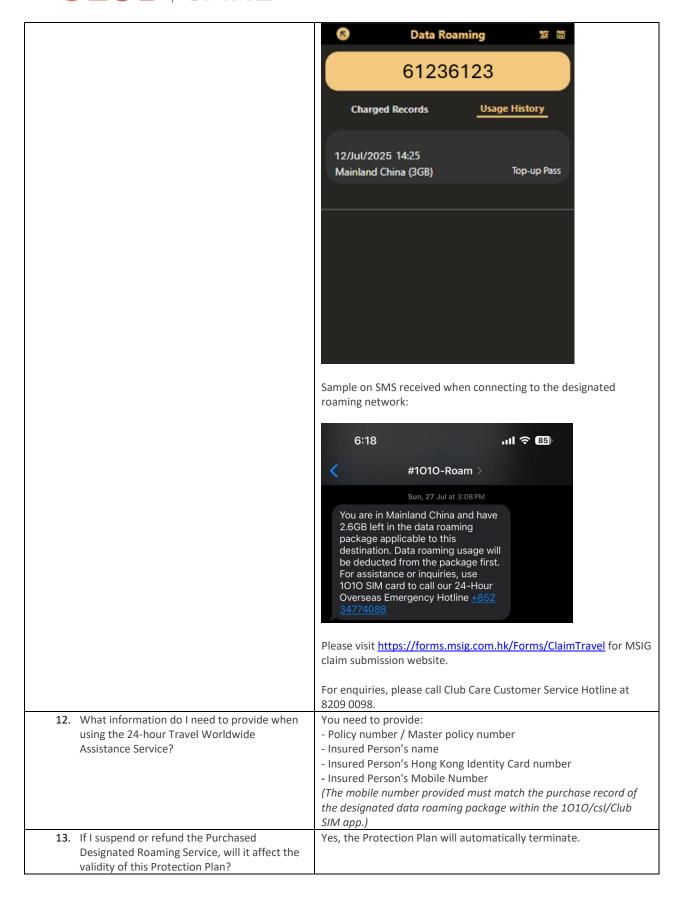
14.	如我購買多個合資格漫遊服務,我可否享有	如此保障計劃的受保人就同一旅程擁有多於一份由三井住友海上
	多重保障?	火災保險(香港)有限公司(MSIG)承保的全面性旅遊保險保單
		時·MSIG 將按最大賠償額的一份旅遊保險保單支付賠償。
15.	此保單的保障金額是多少?	詳情請參閱保單文件。
16.	此保障計劃的最高醫療費用保障金額是多	港幣 500,000。
	少?	
17.	此保障計劃包括哪些保障項目?	包括行李遺失或損毀、航班延誤、手機遺失等,詳情請參閱保單
		文件。
18.	醫療保障金額會因地區而不同嗎?	不會。保障金額不因意外發生地點而有所不同。
19.	保障是否涵蓋跨境巴士、鐵路及航班延遲或	如受保人人已被保單持有人申報‧並在旅程出發前 30 天內且在
	取消?	已購買的指定漫遊服務之適用地區首次連接 1010/csl/Club SIM 漫
		遊網絡前無可避免地取消旅程·受保人必須向 MSIG 提供證明文
		件,以證明所已購買的指定漫遊服務與取消的旅程有關聯,例如
		行程證明、購票證明、住宿確認等,以便享有取消行程保障,並
		須受本保單的條款和條件約束。
		如受保人在旅程開始前已購買交通票・旅程因保單指定事故而需
		要延遲或取消,本保單將就受保人已支付但並未享用的交通費作
		出賠償。



Club Care TravelCare Insurance - FAQ

Frequently Asked Question	Answer
If I have any questions, who should I contact?	For inquiries about promotional offers, roaming services, or mobile applications, please contact 1010/csl/Club SIM customer service. For travel insurance-related questions (such as insurance coverage), please call the Club Care Customer Service Hotline.
2. Where can I find the policy terms, product leaflet, and policy schedule later?	The policy documents are available on the Club Care designated product webpage: https://www.hktia.com.hk/en/individual/travel/travelcare_insurance
3. When does my Club Care TravelCare Insurance ("Protection Plan") become effective?	When you successfully purchase a designated roaming service from 1010/csl/Club SIM (the "Purchased Designated Roaming Service") during the promotion period and connect to the roaming network of the applicable locations specified in the "Purchased Designated Roaming Service" for the first time, you will become an Insured Person. The Protection Plan provides 30 days of coverage for designated trip(s). For details, please refer to FAQ item 4.
4. After becoming an insured person of this Protection Plan ("Insured Person"), will every trip be covered?	No, the Protection Plan only covers an Insured Trip (the "Insured Trip") that meets the following conditions: Before the expiry of the Purchased Designated Roaming Service, the Insured Person must connect to the roaming network of the applicable locations specified in the "Purchased Designated Roaming Service" for the first time * (the "Activation Date"). From the Activation Date, any trip(s) departing from an immigration counter in Hong Kong to destination(s) outside Hong Kong within 30 days (or until the end of the Insured Period, whichever is earlier) will be considered an Insured Trip. Example: If you purchased a data roaming service valid for three months (applicable locations: Mainland China and Macau), you must FIRST connect any 1010/csl/Club SIM designated roaming network* in Mainland China or Macau before the expiry of the three-month validity period. From the Activation Date, any trip(s) departing from Hong Kong within 30 days (or until the end of the
	Insured Period, whichever is earlier) will be considered an Insured Trip. *The mobile number used to purchase the Purchased Designated Roaming Service must be the same as the mobile number used to activate any 1010/csl/Club SIM designated roaming service.
5. If I depart within 30 days after activating the designated roaming service but return after 30 days, am I still covered?	No. If the Insured Trip exceeds 30 days from the Activation Date, coverage will automatically terminate after the 30 th day.
6. If my trip is delayed due to a covered reason and I cannot activate the roaming service in application location of Purchased Designated Roaming Service, can I claim trip cancellation?	If you were declared as an Insured Person by the Policyholder and the trip was unavoidably cancelled within 30 days prior to departure and before activation of the designated roaming service. You must provide supporting documents (e.g., itinerary, ticket proof, accommodation confirmation) to MSIG.
7. Is there an age limit for this Protection Plan?8. Can I transfer this Protection Plan to someone else?	Yes, the age limit is 18 to 70 years old. No. This promotion is only applicable to eligible customers and/or members of 1010/csl/Club SIM who have purchased the designated roaming service.





14.	If I purchase multiple eligible roaming services, can I enjoy multiple coverage?	No. If the Insured Person holds more than one MSIG travel insurance policy for the same trip, MSIG will only pay under the policy with the highest benefit limit.
15.	What is the benefit amount under this policy?	Please refer to the Policy Document.
16.	What is the maximum Medical Expenses benefit under this Protection Plan?	HK\$500,000.
17.	What benefits are included in this Protection Plan?	Benefits include loss or damage to baggage, travel delay, loss of mobile phone, etc. Please refer to the Policy Document for details.
18.	Will the Medical Expenses benefit vary by region?	No. The benefit amount does not vary by location of the accident.
19.	Does the coverage include cross-border buses, trains, and flight delays or cancellations?	Yes, if the trip was unavoidably cancelled within 30 days prior to its commencement and before the first connection to the roaming network of the applicable locations specified in the "Purchased Designated Roaming Service", the Insured Person must provide supporting documents to MSIG to demonstrate the Purchased Designated Roaming Service's association with the cancelled trip such as proof of itinerary, ticket purchase proof, accommodation confirmation etc., in order to be eligible for Trip Cancellation benefit and subject to terms and conditions stated on the policy wording. If the Insured Person purchased transportation tickets before the trip and the trip is delayed or cancelled due to a covered event, the policy will reimburse unused transportation expenses.