

Club Care TravelCare Insurance Policy

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



Club Care TravelCare Insurance Policy

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

*If the Insured Person has been declared by the Policyholder but the trip is unavoidably cancelled within 30 days prior to its commencement and before the activation of the 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.

Section	Benefits	Maximum Benefits Payable (HK\$)
1	Personal Accident	500,000
	Amateur Dangerous Sports and Activities Extension	125,000
	Major Burns	100,000
	Credit Card Protection	15,000
2	Medical Expenses	a. 500,000 (not due to COVID-19) (Sub-limit for follow up treatment up to HK\$100,000) b. 100,000 (due to COVID-19)
3	Hospitalization or Quarantine Cash Allowance Benefit	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	5,000
5	Travel Delay	a. 600 for cash benefit (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	3,000 (Sub-limit per item / pair / set HK\$3,000) (Sub-limit for mobile phone HK\$2,000)
	Delayed Baggage	500
	Personal Money and Documents	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	1,500,000
8	Rental Vehicle Excess	3,000
9	Golfer's Hole-in-One	1,000
10	Home Contents Cover	10,000
	Travel Worldwide Assistance Services	For emergency medical evacuation and repatriation: Actual cost (not due to COVID-19) 100,000 (due to COVID-19)

*If the Insured Person has been declared by the Policyholder but the trip is unavoidably cancelled within 30 days prior to its commencement and before the activation of the 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.

For details of the Protection Plan and details of the exclusions of this Protection Plan, please visit https://www.hktia.com.hk/doc/pdf/TravelCare_VP_PP_EN.pdf.

For details of this promotion, please refer to the offer terms and condition, please visit https://www.hktia.com.hk/doc/pdf/TravelCare_VP_TNC.pdf.

Important Notes and Major Exclusions

1. For the purpose of the Protection Plan, "Insured Person" means customer who is aged between 18 and 70 and who has purchased a designated roaming service.
2. "Insured Trip" is any trip originating from an immigration counter in the HKSAR to a place outside of the HKSAR within a period of up to 30 days starting from the date that the Insured Person first activates any of the designated roaming service in the applicable location(s) of the Purchased Designated Roaming Service, provided such activation is before the expiry of the validity period of the Purchased Designated Roaming Service ("Activation Date") until (a) 30 days from the Activation Date or (b) the date that the Insured Period expires, whichever is earlier.
3. 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.

For details of the exclusions of the Protection Plan, please refer to the policy provisions of the Protection Plan, please visit https://www.hktia.com.hk/doc/pdf/TravelCare_VP_PP_EN.pdf.

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 roaming service
- (ii) Usage record (App/bill/landing SMS) of the designated roaming service
- (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/TravelCare_VP_PP_EN.pdf.

^a For details of the Protection Plan and details of the exclusions of this Protection Plan, please visit https://www.hktia.com.hk/doc/pdf/TravelCare_VP_PP_EN.pdf.
For details of this promotion, please refer to the offer terms and condition, please visit https://www.hktia.com.hk/doc/pdf/TravelCare_VP_TNC.pdf.

Club Care TravelCare Insurance Policy (the "Protection Plan") is underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"), distributed and arranged by Club Care. MSIG is a general insurer authorized and regulated by the Insurance Authority of the HKSAR ("IA"). Club Care is a service brand operated by HKT Financial Services (IA) Limited ("HKTIA"). HKTIA, being registered as a licensed insurance agency under the IA (Licensed Insurance Agency Licence No.: FA2474), also acts as an appointed licensed insurance agency for MSIG to distribute and arrange for the insurance products and provide related services. HKTIA's role is limited to arranging certain insurance policies of MSIG (including the Protection Plan) and Club Care/HKTIA shall not be responsible for any matters in relation to the provision of such insurance products (including the Protection Plan). The Protection Plan is product and obligations of MSIG and not of Club Care/HKTIA. To the extent permissible by law, HKTIA shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy may contain Terms and Conditions which are not detailed in the above. If there is any discrepancy between the information contained in the above and the Terms and Conditions of the policy, the Terms and Conditions of the policy shall prevail. For the relevant Terms and Conditions and details of the exclusions, please refer to the relevant policy https://www.hktia.com.hk/doc/pdf/TravelCare_VP_PP_ZH.pdf or contact Club Care Customer Service at 82090098. In the event of any disputes, the decision of HKTIA and MSIG shall be final and conclusive. HKTIA and MSIG reserve the right to change these terms and conditions at any time without prior notice. For any inconsistency or conflict between English and Chinese language versions of this material, the English version shall prevail.