

MSIG Insurance (Hong Kong) Limited

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SCHEDULE

imited - 2025 – 28 February 2026
2025 – 28 February 2026
of the Policyholder who is aged between 18 and 70 and who has designated roaming service (the "Purchased Designated Roaming ovided by the Policyholder during the Period of Insurance, as m the Policyholder to MSIG.
s per the monthly declaration form from the Policyholder
nating from an immigration counter in the HKSAR to a place outside R within a period of up to 30 days starting from the date that the son first activates any of the designated roaming service in the cation(s) of the Purchased Designated Roaming Service provided by lder, provided such activation is before the expiry of the validity Purchased Designated Roaming Service ("Activation Date") until (a)
the Activation Date or (b) the date that the Insured Period expires, earlier.

A Member of MS&AD INSURANCE GROUP



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\$)
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	500,000 (not due to COVID-19) (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. 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.)
	Loss of Baggage	3,000 (Sub-limit per item / pair / set HK\$3,000) (Sub-limit for mobile phone HK\$2,000)
6.	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.