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**Extension of Travel Insurance Coverage**  
**Outbound Travel Alert System**

The Security Bureau of the Hong Kong Special Administrative Region Government has launched the Outbound Travel Alert System with effect from 20 October 2009. The system uses amber, red and black to differentiate the levels of risk and aims to help people better understand the risk or threat to personal safety of travelling to 60 covered countries.



For more details, please visit the Security Bureau's webpage at <http://www.sb.gov.hk/eng/ota/index.htm>

			
<b>Scenario</b>	<b>Signs of threat</b>	<b>Significant threat</b>	<b>Severe threat</b>
<b>Travelers / Prospective Travelers should</b>	<b>Monitor situation</b> <b>Exercise caution</b>	<b>Adjust travel plans</b> <b>Avoid non-essential travel</b>	<b>Avoid all travel</b>

Source: The Security Bureau of HKSAR

As a result of the Outbound Travel Alert System, certain new insurance benefits have been specially added for ACE's valued travel customers when a Black Alert is issued. For details, please refer to the Extension document.

Below is a summary of what is available to you in the event an Alert is issued.

	<b>Amber</b>	<b>Red</b>	<b>Black</b>
<b>Prior to Your Journey</b>			
◆ You will get a full refund on premium if you cancel your short-term travel insurance	N/A	✓	✓
◆ You can enjoy <i>Journey Cancellation</i> benefit subject to the policy terms, conditions and exclusions.	✓	✓	
<b>During Your Journey</b>			
◆ Other major benefits which you will enjoy, subject to the policy terms, conditions and exclusions:			
• <i>Personal Accident</i>	✓	✓	✓
• <i>Medical Expenses</i>	✓	✓	✓
• <i>Emergency Medical Evacuation and Repatriation</i>	✓	✓	✓
• <i>Personal Property &amp; Money</i>	✓	✓	✓
• <i>Travel Delay and Baggage Delay</i>	✓	✓	✓
• <i>Trip Curtailment / Trip Re-route</i>	✓	✓	
◆ You can automatically extend the Period of Insurance for ten (10) consecutive days if you are unable to return to Hong Kong as planned at the end of your Journey due to circumstances outside your control	✓	✓	✓



New benefit effective from 15 March 2010. Please refer to the Extension document for more details.

**ACE Outbound Travel Alert Customer Services Hotline**  
**(852) 3191 6222**



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## Frequency Asked Questions

### Prior to Your Journey

Q: If a **Black Alert** is issued before my Journey, what kind of coverage is provided for me?

A: If a Black Alert is issued before your Journey, the following benefits are provided for you:

1. Trip Cancellation coverage is provided if you decide to cancel the Journey and all travel and accommodation expenses which have been paid for in advance or which are irrecoverable, plus any imposed cancellation fees, can be reimbursed. (Coverage is subject to the terms and conditions of Outbound Travel Alert Extension.)
2. If you choose to cancel your Journey and you do not suffer from any financial loss, you may cancel your travel insurance policy with a full refund of premium.

Q: If a **Red Alert** is issued before my Journey, what kind of coverage is provided for me?

A: If a Red Alert is issued before your Journey, the following benefits are provided for you:

1. Trip Cancellation coverage is provided in the event of Strike, Riot, Civil Commotion etc, as set out in your policy wording. In these circumstances, if you decide to cancel the Journey, all travel and accommodation expenses which have been paid for in advance or which are irrecoverable, plus any imposed cancellation fees, can be reimbursed. (Coverage is subject to the terms, conditions and exclusions of your original policy.)
2. If you choose to cancel your Journey and you do not suffer from any financial loss, you may cancel your travel insurance policy with a full refund of premium.

Q: If an **Amber Alert** is issued before my Journey, what kind of coverage is provided for me?

A: If an Amber Alert is issued before your Journey, the following benefit is provided for you:

Trip Cancellation coverage is provided in the event of Strike, Riot, Civil Commotion etc, as set out in your policy wording. In these circumstances, if you decide to cancel the Journey, all travel and accommodation expenses which have been paid for in advance or which are irrecoverable, plus any imposed cancellation fees, can be reimbursed. (Coverage is subject to the terms, conditions and exclusions of your original policy.)

### During Your Journey

Q: If a **Black Alert** is issued during my Journey, what kind of coverage is provided for me?

A: If a Black Alert is issued during your Journey and your trip is curtailed as you need to return to Hong Kong directly as a result, travel expenses which have been paid for in advance or which are irrecoverable, plus any imposed cancellation fees, can be reimbursed. (Coverage is subject to the terms and conditions of Outbound Travel Alert Extension.)

If you choose to continue your Journey, you will still be covered under your policy for personal accident, medical expenses, assistance services etc, subject to the terms, conditions and exclusions of your policy. (Coverage is subject to the terms, conditions and exclusions of your original policy.)

Q: If a **Black / Red /Amber Alert** is issued and I decide to continue with my Journey as planned, what kind of coverage is valid for me?

A: If a Black / Red /Amber Alert is issued and you decide to continue with your Journey as planned, you will still be covered under your policy for personal accident, medical expenses, assistance services etc, subject to the terms, conditions and exclusions of your policy. (Coverage is subject to the terms, conditions and exclusions of your original policy.)

Q: If an incident occurs and I am unable to return to Hong Kong as planned at the end of my Journey, can I extend my travel insurance?

A: Yes, the Period of Insurance will automatically extend for a maximum ten (10) consecutive days if the circumstances are out of the Insured Person's control.

*This information is for reference only. For details of coverage, exclusions, terms and conditions, please refer to your original policy document and Outbound Travel Alert Extension.*






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**外遊警示制度  
旅遊保險保障簡介**

香港保安局已於 2009 年 10 月 20 日全面推行「外遊警示制度」。此制度以黃、紅及黑三色警示，為 60 個港人經常到訪之旅遊地區作出風險評估。

有關詳情，請瀏覽香港保安局網頁 <http://www.sb.gov.hk/chi/ota/index.htm>

	 黃	 紅	 黑
<b>情況</b>	有威脅跡象	有明顯威脅	有嚴重威脅
<b>旅客或準旅客應</b>	留意局勢 提高警惕	調整行程 如非必要, 避免前赴	不應前赴

資料來源: 香港保安局

因應「外遊警示制度」之推行，安達保險有限公司特別新增多項有關黑色外遊警示之保障予我們的尊貴旅遊客戶；有關詳情，請參閱伸延保障文件。

以下為當發出外遊警示後的旅遊保險保障摘要。

	黃	紅	黑
<b>旅程出發前</b>			
◆ 當您取消您的單次旅遊保險時，您的保費可獲全數退還	不適用	✓	✓
◆ 您可享受 <b>取消旅程</b> 保障 (須根據保單條文、條款及不保事項)	✓	✓	<b>NEW</b>
<b>旅程中</b>			
◆ 可享其他保障項目:			
• 個人意外	✓	✓	✓
• 醫療費用	✓	✓	✓
• 緊急醫療運送及運返	✓	✓	✓
• 個人財物及金錢	✓	✓	✓
• 旅程延誤及行李延誤	✓	✓	✓
• 縮短旅程 / 更改旅程 (須根據保單條文、條款及不保事項)	✓	✓	<b>NEW</b>
◆ 若您在不能控制的情況下未能依照原定計劃返回香港，您的受保期間會自動延長最多 10 天	✓	✓	✓



新增保障由 2010 年 3 月 15 日生效。詳情請參閱伸延保障附件。

**安達外遊警示查詢熱線**  
**(852) 3191 6222**



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## 常見問題

### 旅程出發前

問: 如出發前已發出黑色外遊警示, 我可享有什麼保障呢?

答: 如於您出發前已發出黑色外遊警示, 您可享有下列的保障項目:

1. 如您決定取消您的旅程, 您可享有取消旅程保障, 所有已預付、不能退還的旅遊及住宿費, 以及因取消而引至之徵收費用均可獲得賠償。(保障須根據外遊警示伸延保障附件)
2. 如您決定取消您的旅程, 但不遭受任何金錢損失的情況下, 您可取消您的旅遊保險並獲全數保費退還。

問: 如出發前已發出紅色外遊警示, 我可享有什麼保障呢?

答: 如於您出發前已發出紅色外遊警示, 您可享有下列的保障項目:

1. 依照您的保單文件所列, 假如計劃目的地發生「罷工、暴亂或內戰...等」您可享有取消旅程保障。如您決定取消旅程, 所有已預付、不能退還的旅遊及住宿費, 以及因取消而引至之徵收費用均可獲得賠償。(保障須根據您的原本的保單條文、條款及不保事項)
2. 如您決定取消您的旅程, 但不遭受任何金錢損失的情況下, 您可取消您的旅遊保險並獲全數保費退還。

問: 如出發前已發出黃色外遊警示, 我可享有什麼保障呢?

答: 如於您出發前已發出黃色外遊警示, 您可享有下列的保障項目:

依照您的保單文件所列, 假如計劃目的地發生「罷工、暴亂或內戰...等」您可享有取消旅程保障。如您決定取消旅程, 所有已預付、不能退還的旅遊及住宿費, 以及因取消而引至之徵收費用均可獲得賠償。(保障須根據您的原本的保單條文、條款及不保事項)

### 旅程中

問: 如旅程中發出黑色外遊警示, 我可享有什麼保障呢?

答: 如於您的旅程中發出黑色外遊警示並須直接返回香港, 您可享有旅程中斷保障, 所有已預付、不能退還的旅遊及住宿費, 以及由取消而引至之徵收費用均可獲得賠償。(保障須根據外遊警示伸延保障附件)

如您選擇繼續您的旅程, 您仍可享有「個人意外、醫療費用、支援服務 ...等」保障。(保障須根據您的原本的保單條文、條款及不保事項)

問: 如已發出黑 / 紅 / 黃色外遊警示, 但亦決定繼續出發原定旅程, 我可享有什麼保障呢?

答: 如已發出黑 / 紅 / 黃色外遊警示並決定繼續出發您的原定旅程, 您仍可享有「個人意外、醫療費用、支援服務...等」保障。(保障須根據您的原本的保單條文、條款及不保事項)

問: 如發生事故, 我未能依照原定計劃返回香港, 我可延長我的旅遊保險嗎?

答: 可以。如受保人在不能控制的情況下, 受保日期將會自動延長最多 10 天。

本資料僅供參考之用, 所有保障、不保事項、條款及細則概以保單及伸延保障附件上所載為準。