



TRAVELWELL WORLDWIDE TRAVEL INSURANCE PLAN

Traveling for business or pleasure is comforting to know you and your family are well protected if things don't go according to plan.

That's why we offer TravelWell, a comprehensive travel insurance designed to give you effective cover when the unexpected happens. TravelWell offers a comprehensive range of benefits with affordable premiums and is only a phone call away when you need assistance.

無論在公幹或旅遊途中，當出現了無法預料的變化時，若能確保你及你的家人可享有全面的保障，必可使你更加安心。

有見及此，我們特為閣下安排TravelWell，一個綜合性的旅遊保險計劃，提供足夠的保障，使閣下能從容面對任何突發事情。現只需繳付合理公道的保費，閣下便可享有一系列的保障；在必要時，則只需打個電話，即可得到協助及支援。

Special Benefits:

- Medical cover including guarantee of hospital expenses worldwide.
- Cover for medical treatment once you return home if follow up is required.
- Full terrorism cover.
- Daily hospital cash benefit to assist with those 'extra' costs.
- 24 hour medical and travel assistance that is only a phone call away when you need it.
- Special benefits designed for accompanying children following accident or illness of parents.
- Personal accident benefits including extra cover when traveling on public common carrier.
- Personal belongings and travel document benefits.
- Cover for trips cancelled, delayed or curtailed.
- Special cover for your home contents while you are away traveling.
- Personal liability benefits protecting you against unexpected legal costs.

特設保障：

- 醫療保障，包括全球醫療費用保證。
- 返港後需要覆診之醫療保障。
- 全面之恐怖活動保障。
- 每日住院現金保障，以應付其他額外費用。
- 當閣下需要時，只需來電即可享有二十四小時的醫療及旅遊援助。
- 專為同行之子女所提供的額外保障。
- 個人意外保障，包括乘搭公共交通工具時的額外保障。
- 個人財物及旅遊證件保障。
- 取消行程、延誤或縮短保障。
- 當閣下離港外遊時，為家居財物提供特設保障。
- 個人責任保障，避免任何意料之外的法律費用。

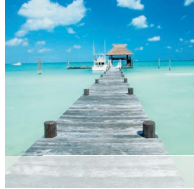
WORLDWIDE TRAVEL TABLE

	Plan A	Plan B
I. Plan Coverage	HK\$	
Personal Accident & Medical Expenses		
A Personal Accident		
a. Accidental Death*	600,000	500,000
b. Double indemnity for Public Conveyance	1,200,000	1,000,000
c. Permanent Total Disability*	600,000	500,000
B Medical Expenses		
a. Medical Expenses (Accident or Sickness)	1,000,000	500,000
b. Follow-up Expenses (within 90 days)	100,000	50,000
C 24 Hours Worldwide Assistance Services		
a. Emergency Medical Evacuation & Repatriation	Unlimited	
b. Return of Mortal Remains	Unlimited	
c. Compassionate Visit (Economy class return ticket)	30,000	15,000
d. Child Escort	30,000	15,000
D Hospital Cash	500/day (max. \$10,000)	300/day (max. \$3,000)
E Burns Benefit (Covers second or third degree burns)	200,000	150,000
Personal Effect Coverage		
F Personal Property (Maximum HK\$3,000/item/pair/set)	20,000	15,000
G Personal Money	3,000	2,000
H Loss of Document (Covers replacement cost only)	20,000	5,000
Journey Cancellation & Interruption		
I Trip Cancellation	30,000	25,000
J Trip Curtailment	30,000	25,000
K Trip re-route (Scheduled flight delayed over 48 hours)	1,000	1,000
L Travel delay (HK\$250 for each and every 6 hours)	1,000	1,000
M Baggage delay (min. 6 hours)	1,000	1,000
N Home Content Protection (Deductible 20% or HK\$500, whichever is higher)	25,000 (max. \$5,000 per item/pair/set)	5,000 (max. \$5,000 per item/pair/set)
Legal Liability		
O Personal Liability	2,000,000	1,000,000
II. Eligibility & Other Information	HK\$	
a. Age	6 months - 75	
b. Coverage for aged over 70*	Personal Accident coverage is \$150,000	
c. Coverage for Child(ren)*	Personal Accident coverage is \$150,000	
d. Max. No. of days per journey	180	

全球旅遊保障事項一覽表

	計劃 A	計劃 B
I. 計劃保障	港幣	
個人意外及醫療費用		
A 個人意外		
a. 意外死亡*	600,000	500,000
b. 公共交通工具雙倍保障	1,200,000	1,000,000
c. 永久完全傷殘*	600,000	500,000
B 醫療費用		
a. 醫療費用 (意外或疾病)	1,000,000	500,000
b. 覆診費用 (在90天內)	100,000	50,000
C 24小時環球支援服務		
a. 緊急醫療運送	不設上限	
b. 遺體運返香港	不設上限	
c. 近親探望 (來回經濟客位機票)	30,000	15,000
d. 看護小童	30,000	15,000
D 住院現金	每日500 (最高港幣10,000)	每日300 (最高港幣3,000)
E 燒傷保障 (包括二級或三級程度燒傷)	200,000	150,000
個人財物保障		
F 個人財物 (每項、每對、每套，最高港幣三千元)	20,000	15,000
G 個人金錢	3,000	2,000
H 遺失證件 (只包括更換費用)	20,000	5,000
取消及中斷行程		
I 取消行程	30,000	25,000
J 縮短行程	30,000	25,000
K 更改行程 (原定航班延誤超過48小時)	1,000	1,000
L 行程延誤 (每六小時計，每次港幣250元)	1,000	1,000
M 行李延誤 (最少6小時)	1,000	1,000
N 家居財物保障 (可扣減20%或港幣\$500，以較高者為準)	25,000	5,000
	(每項、每對、每套，最高港幣5,000)	(每項、每對、每套，最高港幣5,000)
法律責任		
O 個人責任	2,000,000	1,000,000
II. 資格及其他資料	港幣	
a. 年齡	6個月 - 75	
b. 為超過70歲人士提供保障*	個人意外保障為港幣150,000	
c. 為小童提供保障*	個人意外保障為港幣150,000	
d. 每次行程的最多日數	180	

SUMMARY OF BENEFITS 保障擇要



MEDICAL & PERSONAL ACCIDENT 醫療及個人意外保障

- Cover for medical expenses incurred during travel due to illness or accident. This benefit will provide cover for all necessary medical expenses required and includes follow up treatment upon return to Hong Kong for up to 90 days.
- Hospitalisation deposit guarantee of up to HKD 40,000 is provided.
- To help with those extra expenses a daily hospital cash benefit is provided for registered patients.
- A benefit payment in the event of accidental death or permanent total disablement during the period abroad. Double benefit is provided in the event of accident due to common carrier (note: does not apply to ages under 17 or over 70).
- A burns benefit is provided for any second or third degree burns incurred in an accident while traveling under the policy.
- 保障在行程中因患病或意外而所需的醫療費用及返港後90天內所需的覆診費用。
- 提供最高港幣四萬元之住院訂金保證。
- 為住院病人提供每日住院現金保障，以應付其他額外費用。
- 提供在離港期間因意外死亡或永久完全傷殘的保障。若因公共交通工具引致意外，則可獲雙倍保障 (註：十七歲以下或七十歲以上人士不適用)。
- 包括在本保單內所指的行程中，由意外而引致任何第二或第三級燒傷的保障。



24 HOUR WORLDWIDE EMERGENCY ASSISTANCE 24小時全球緊急支援保障

- A qualified professional, trained to assist travelers, is only a phone call away. Using your TravelWell Travel Insurance card simply call the hotline and assistance for medical, travel or legal problems will be provided.



- 24 hours, 7 days a week, a medical professional is on standby to assist and help solve your problems in any situation.
- Unlimited cover for emergency medical evacuation. Ensuring we will return you to Hong Kong under the advice of a qualified physician. In the unfortunate event this benefit also includes the return of mortal remains.
- Cover for family visit and accommodation in the event the insured suffers serious illness or injury. We will also arrange and pay for the return of any dependent children with an appropriate escort back to Hong Kong.
- 任何時候來電，即可得到受訓專業人員的協助。當閣下使用 TravelWell Travel Insurance card時，只要致電熱線，便可享用醫療、旅遊或法律上的援助。
- 每日24小時均有一位醫學專業人員隨時候命，協助閣下解決有關問題。
- 無限額的緊急醫療運送。在專業醫生的意見下，我們會確保將閣下送返香港；本保障亦包括在發生不幸事故時的遺體運送。
- 倘若受保人患上重病或損傷，我們將會提供家庭探訪及住宿保障。另外，亦會安排合適看護護送任何同行之子女回港及支付有關費用。



TRAVEL INCONVENIENCE 行程不便保障

- Trip cancellation cover is provided to compensate you for any non-refundable travel expenses due to unexpected events such as strike, serious illness or injury to you, your immediate family members or business partner, jury service etc...
- In the event your trip is unexpectedly curtailed due to unexpected death, serious injury or sickness of you, your immediate family member or business partner, the curtailment benefit is provided to compensate you for additional or non-refundable traveling expenses.
- A cash travel delay benefit is provided for each full 6 hours period a travel delay occurs due to bad weather or unexpected mechanical breakdown.
- Similarly a baggage delay benefit is provided for at least 6 hours period baggage is delayed after the insured's arrival at their destination. This benefit is for the purchase of essential clothing and toiletries articles required by the insured due to the baggage delay.
- 閣下可因以下之突發事件而獲發行程取消保障，以支付任何不可退還的旅費費用，如罷工、閣下或閣下之直系家庭成員或生意夥伴蒙受嚴重損傷或疾病、出任陪審員等。
- 如因閣下、閣下的直系家庭成員或生意夥伴因意外死亡、蒙受嚴重損傷或疾病而須縮短行程時，將獲發縮短行程保障，以支付額外或不可退還的費用。
- 因天氣惡劣、或不可預見的機械故障而引致每滿六小時的行程延誤時，則可獲發行程延誤現金保障。
- 若閣下在到達目的地後而出現行李延誤至少六小時，將可享行李延誤保障，以購買作緊急之用的必需衣物及日常用品。



BAGGAGE AND PERSONAL EFFECTS

行李及個人財物

- Cover provided loss of or damage to baggage. Each item/set/pair is covered up to HKD 3,000.
- In the event of losing your travel documents we provide a benefit to repay replacement costs.
- Loss of personal money and travelers cheques is covered due to accident or theft.
- Special benefits are provided to cover your home contents while you are traveling abroad.
- For the above benefits a police report is required to support the claim.
- 保障行李的遺失或損毀；每項、每套、每對之限額為港幣三千元。
- 倘若閣下遺失旅遊證件，我們將會提供重新換領保障。
- 保障因意外或盜竊引致個人金錢及旅遊支票的損失。
- 當閣下離港外遊時，為家居財物提供特設保障。
- 申索以上保障時必須提供警方報告。

LEGAL LIABILITY

法律責任

- In the event you are involved in accident causing injury or damage to a third party we provide compensation for legal expenses.
- 倘若閣下因意外而導致第三者蒙受損傷或損失，我們將會提供法律費用的保障。

PREMIUM TABLE 保費收費表

No. of days 日數	Plan 計劃 A		Plan 計劃 B	
	Each Individual 每名投保人	All Children Accompanying 所有小童陪同	Each Individual 每名投保人	All Children Accompanying 所有小童陪同
1	85	43	80	40
2	96	48	88	44
3	122	61	95	48
4	160	80	108	54
5	198	99	118	59
6	228	114	140	70
7	256	128	162	81
8	283	142	183	92
9	298	149	205	103
10	326	163	214	107
11	348	174	223	111
12	378	189	232	116
13	396	198	240	120
14	426	213	249	125
15	430	215	251	126
16	443	222	259	130
17	456	228	267	133
18	470	235	274	137
19	483	241	282	141
20	496	248	290	145
21	510	255	298	149
22	523	261	305	153
23	536	268	313	156
24	549	275	321	160
25	563	281	328	164
26	576	288	336	168
27	589	295	344	172
28	603	301	351	176
29	616	308	359	179
30	629	315	367	183
Each Additional Day 額外每日	13	8	8	5

Remarks:

• Child(ren) 6 months above and under 17 years of age who travel other than with their/his/her parent or legal guardian will be required to pay the premium of Individual while the coverage of Personal Accident will be subject to the benefit for Insured person aged below 17.

備註:

• 六個月以上至十七歲以下若非與其父、母或合法監護人同行之小童，須付「個人」保費。而其個人意外保障均為十七歲以下之小童保障。

SUMMARY OF EXCLUSIONS

Note: This is not a complete list of the exclusions under the policy. You should refer to your policy wording for a full list of the exclusions. If in doubt please contact our customer hotline.

1. Any pre-existing medical condition, congenital or heredity condition.
2. Professional sports, competitive racing, manual or hazardous labor, traveling in an aircraft except as a fare paying passenger on a licensed aircraft.
3. Suicide or any self inflicted injury.
4. Pregnancy, childbirth, dental care (unless due to an accident), mental disorders, AIDS, HIV, any sexually transmitted diseases, illness or injury caused by alcohol or drug abuse.
5. War, riots, or armed force activity.

不受保項目概要

註：以下之不受保項目僅屬概略，有關詳盡之不受保項目，均以保單為準。如有疑問，歡迎致電客戶服務熱線。

1. 任何之前已存在病症、先天性或遺傳病症。
2. 職業運動、競技比賽、體力勞動或危險工作、航空活動，但購買機票乘搭飛機者除外。
3. 自殺或任何蓄意受傷。
4. 懷孕、分娩、牙醫護理（因意外導致者除外）、精神失常、愛滋病、人體免疫力衰減症、任何可傳染之性病、或因酗酒或濫用藥物而引致之疾病或損傷。
5. 戰爭、暴亂、或武裝部隊活動。



ace insurance

Headquartered in Bermuda since its inception in 1985, the ACE group of companies is one of the world's leading providers of accident & health, property & casualty and reinsurance products and services. The ACE Group has grown rapidly and today provides specialty insurance and re-insurance programmes to a diverse range of customers in nearly 50 countries worldwide, employing approximately 9,000 employees worldwide. Listed on the NYSE, with assets of over \$56 billion and gross written premium of US\$16 billion in 2004, the ACE Group is rated A+ by Standard & Poor's and A.M. Best.

自一九八五年成立以來，總部設於百慕達的ACE集團在提供意外與醫療保障、財產與傷亡保險及分保產品與服務的供應商地位而言，已居於環球領導者的行列之一。ACE集團的發展迅速，僱員人數接近九千名，分佈世界各地，現下為近五十個國家不同的顧客層提供專門保險業務及分保計劃。在美國股票交易市場上市，資產值超過五百六十億，而二零零四年的總應得保險費為一百六十億美元，ACE集團在Standard & Poor's及A.M. Best評級中為A+級。

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