



中国太平
CHINA TAIPING



新 太平旅遊寶

New Taiping Comprehensive Travel
Insurance Scheme



中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited



保障特點

高額醫療費用保障

海外醫療費用保障高達一百萬

租車自負額保障

旅遊期間租用出租車輛並在駕駛途中遭到損毀或被盜用所需承擔之自負額

消閒或業餘活動

涵蓋乘坐熱氣球，滑雪，跳傘，滑水等休閒業餘運動

24 小時全球緊急支援服務

緊急醫療撤離或運送不設上限

恐怖活動保障

保障因恐怖活動而引起的損失 (使用生化及核子的恐怖活動除外)

個人財物保障

保障在旅程中意外遺失或損毀的行李及個人財物，當中包括手提電話¹及手提電腦

因行程延誤而取消旅程

新增

如果由於受保的原因導致由香港出發的行程延誤超過 10 小時而決定取消旅程，損失的預先支付的旅費可獲得保障

PLAN FEATURES

High Medical Coverage

Covers up to HKD1,000,000 for medical expense whilst overseas.

Rental Vehicle Excess Coverage

The excess which is legally liable due to theft of the rental vehicle or damage to such vehicle during the trip.

Leisure or Non-Professional Activities

Covers leisure amateur sports such as hot-air ballooning, skiing, parachuting, water skiing, etc.

24-Hour Worldwide Emergency Assistance Service

Unlimited Emergency Medical Evacuation and or Repatriation

Terrorism Protection

Covers in the event of Terrorism (except for using nuclear weapon or device or chemical or biological agent)

Personal Belongings Cover

Protection against accidental loss of or damage to your baggage and belongings, including **mobile phone¹** and **laptop computer**

Trip Eventually Cancelled due to Delay

NEW

Pay the loss of Pre-paid travel expenses if the departure from Hong Kong is delayed for covered reasons for more than 10 hours resulting in cancellation of trips.

¹ 只適用於尊貴計劃

¹ Only applicable to Premier Plan

行程延誤保障

我們將賠付：

- ▶ 每 6 小時延誤可獲 HKD300 現金津貼，及
- ▶ 額外海外住宿費用，及
- ▶ 額外交通費用

行李延誤現金津貼

如果托運的行李延誤超過 6 小時，可獲一筆現金津貼賠償而不需提供購物憑證

旅程取消或縮短

- ▶ 如果您因為受保的原因被迫取消或縮短旅程，您使用常旅客或類似獎勵積分購買機票所產生的費用，每 10 飛行里數可獲得 HKD1 的賠償
- ▶ 旅遊目的地發出紅色或黑色外遊警示或意外爆發自然災害時可獲得的保障

傷殘設施津貼

新增

由於意外導致永久性完全殘疾而對家庭和日常用途的移動設備改造及安裝的費用可獲得賠償

信用卡被盜用

新增

我們將賠償您在海外因遺失信用卡導致被盜用而造成的金錢損失

因綁架之現金津貼

新增

我們將按每 24 小時支付現金津貼

殮葬費用

新增

賠償被保險人因意外死亡引起的土葬或火葬費的殮葬費用

意外保障將延伸至離港前 4 小時及回港後 4 小時

單次旅遊保障不設承保年齡限制

全年多次旅遊保障

- ▶ 免費贈送「任中橫」中國醫療卡
- ▶ 不限旅遊次數
- ▶ 每次旅程最長天數為 100 天
- ▶ 受保年齡提高到 70 歲

自動延長保障期

如果您在海外因不可預計的情況而被延誤，您的保單將免費自動延長 10 天

Travel Delay Cover

We will pay the following benefits:

- ▶ Pays HKD300 cash allowance for each 6 hours of travel delay, and
- ▶ Extra overseas accommodation expenses, and
- ▶ Extra public conveyance expenses

Baggage Delay Cash Allowance

If your checked-in baggage is delayed for more than 6 hours, we will pay a **lump sum allowance** for you without any proof of purchase.

Cancellation or Curtailment

- ▶ If you are forced to cancel or cut you trip short for covered reasons, this Benefit is extended to cover the expenses incurred if you purchase an airline ticket using frequent flyer or similar reward points will be reimbursed at HKD1 for every 10 air mileage
- ▶ Protection upon issuance of Red or Black Alert or unexpected outbreak of Natural Disaster at the destination

Mobility Extension

NEW

Reimbursement on cost mobility equipment and installation for household and daily purpose, as a result of accidental permanent total disablement.

Unauthorized Use of Credit Card

NEW

We will reimburse you for the monetary loss due to unauthorized use of your credit card provided that it is lost whilst overseas.

Cash Allowance due to Kidnap

NEW

We will pay daily cash benefit for each 24 hours

Funeral Expenses

NEW

Pay for the funeral expenses including burial and cremation charges in the event of accidental death.

Personal Accident cover starts 4 hours before trip departure from Hong Kong and up to 4 hours after returning to Hong Kong.

No age limit for Single Trip Cover

Annual Multi-Trip Cover

- ▶ Get FREE "MedPass" China Medical Card Service
- ▶ An unlimited number of trip
- ▶ The maximum duration per trip is 100 days
- ▶ Insured age increased to 70 years old

Automatic extension of Cover

In the event that you get delayed overseas due to uncontrollable circumstances, your policy will automatically be extended up to 10 days at no extra charges.



投保我們的旅遊保險您可免費獲得支援服務

您可於任何時間致電 (852) 28619283, 要求提供下列資料及轉介服務：

- 最新的免疫及防疫要求及需要、護照 / 簽證要求
- 領事館地址及電話
- 代尋並轉送行李
- 旅遊資料
- 緊急行程安排
- 提供翻譯員轉介服務
- 律師轉介服務



Get **FREE** Assistance Services when you purchase our Travel Insurance.

Call 24/7 Hotline at (852) 2861 9283, for advice and referrals on:

- Pretrip Information Services
- Embassy Referral
- Lost Luggage Assistance
- Travel Information
- Hospital Network Information
- Emergency Travel Service Assistance
- Interpreter Referral

保障項目表 TABLE OF BENEFITS

保障項目	BENEFITS	每人最高賠償金額 (港幣) Maximum Benefit per Insured Person (HKD)			
		尊貴計劃 Premier Plan	優越計劃 Excellent Plan	標準計劃 Essential Plan	中國計劃 China Plan
1 個人「意外」 A. 乘坐公共交通工具時發生之意外 i) 18 歲至 75 歲之被保險人 ii) 18 歲以下或 75 歲以上之被保險人 B. 其他意外 i) 18 歲至 75 歲之被保險人 ii) 18 歲以下或 75 歲以上之被保險人 C. 嚴重燒傷	1 Personal Accident A. Accident while in a Public Conveyance i) Insured person aged 18 to 75 ii) Insured person aged below 18 or above 75 B. Other Accidents i) Insured person aged 18 to 75 ii) Insured person aged below 18 or above 75 C. Major Burns	1,500,000 500,000 1,000,00 500,000 300,000	750,000 250,000 500,000 250,000 200,000	500,000 150,000 300,000 150,000 100,000	500,000 150,000 300,000 150,000 100,000
2 醫療及相關費用 A. 海外醫療費用 i) 18 歲至 75 歲之被保險人 ii) 18 歲以下或 75 歲以上之被保險人 B. 回港覆診醫療費用 (a) 意外引致 (b) 疾病引致	2 Medical and Relevant Expenses A. Overseas Medical Expenses i) Insured person aged 18 to 75 ii) Insured person aged below 18 or above 75 B. Follow-up Medical Expenses in Hong Kong (a) Caused by Accident (b) Caused by Sickness	1,000,000 500,000 保障項目 A 餘額的 100% / 100% of unused portion of item A 保障項目 A 餘額的 10% / 10% of unused portion of item A	500,000 250,000 500,000 250,000	300,000 150,000 300,000 150,000	300,000 150,000 50,000 30,000
同一受保旅程 A 及 B 的總賠償金額不超過 A / Total for A & B in aggregate during one trip shall not exceed A					
C. 海外求診交通費用 D. 創傷輔導	C. Overseas Transportation for Medical Treatment D. Trauma Counselling	1,000 10,000 (1,000/ 日 day)	500 5,000 (500/ 日 day)	300 2,500 (250/ 日 day)	300 不適用 N/A
3 現金津貼 A. 住院現金津貼 B. 強制隔離現金津貼	3 Cash Allowance A. Hospital Cash Allowance B. Compulsory Quarantine Cash Allowance	5,000 (500/ 日 day) 5,000 (500/ 日 day)	3,000 (300/ 日 day) 3,000 (300/ 日 day)	1,000 (200/ 日 day) 1,000 (200/ 日 day)	不適用 N/A 不適用 N/A
4 行程延誤 A. 現金津貼 (每滿 6 小時 : 港幣 300 元) B. 額外海外住宿費用 C. 額外公共交通工具費用 D. 因旅程延誤而取消旅程 新增	4 Travel Delay A. Cash Allowance (HKD300 for each full 6 hours) B. Extra Overseas Accommodation Expenses C. Extra Public Conveyance Expenses D. Trip Eventually Cancelled due to Delay NEW	1,500 2,000 10,000 2,000	1,200 1,000 8,000 1,000	600 500 3,000 不適用 N/A	300 不適用 N/A 不適用 N/A 不適用 N/A
5 行李延誤現金津貼 (延誤超過 6 小時)	5 Baggage Delay Cash Allowance (for delay over 6 hours)	1,000	500	300	300
6 取消旅程 — 損失的飛行里數 新增 (每 10 里數賠償港幣 1 元)	6 Cancellation of Journey — Loss of Reward NEW (HKD1 for every 10 air mileage)	30,000 1,000	20,000 1,000	5,000 1,000	5,000 不適用 N/A
7 縮短旅程 — 損失的飛行里數 新增 (每 10 里數賠償港幣 1 元)	7 Curtailment of Journey — Loss of Reward NEW (HKD1 for every 10 air mileage)	30,000 1,000	20,000 1,000	5,000 1,000	5,000 不適用 N/A
8 個人行李及個人物品 分項限額 — 每件/ 每對/ 每套 — 所有相機・攝錄機 — 保障一部手提電腦 新增 — 所有高爾夫球設備 新增 — 保障一部手提電話 新增	8 Personal Baggage and Personal Effects Sub-limit: — per article, pair, set or collection — all cameras and camcorders — cover only one Laptop Computer NEW — all golf equipment NEW — cover only one mobile phone NEW	20,000 3,000 5,000 10,000 5,000 3,000	10,000 3,000 5,000 10,000 5,000 不適用 N/A	5,000 3,000 5,000 5,000 不適用 N/A	5,000 3,000 不適用 N/A 不適用 N/A 不適用 N/A
9 個人金錢	9 Personal Money	3,000	2,500	1,000	1,000
10 旅遊證件及機票 — 額外住宿費用每日最高賠償金額	10 Travel Document and Travel Ticket — Extra Accommodation Daily Limit	20,000 2,000	10,000 1,000	5,000 500	3,000 500
11 家居物品損失 — 每件/ 每對/ 每套之限額	11 Loss of Home Contents — Sub-limit for per article, pair, set or collection	50,000 3,000	30,000 3,000	10,000 3,000	5,000 3,000
12 個人責任	12 Personal Liability	1,500,000	1,000,000	500,000	500,000
13 24 小時全球支援服務 • 緊急醫療撤離或送返 • 遺體或骨灰運返 • 親友探病費用 — 住宿費用 — 交通費用 • 護送隨行未成年子女返港 • 安排緊急回國料理直系親屬後事 • 墊支住院按金 • 24 小時諮詢服務	13 24 Hours Worldwide Emergency Assistance • Emergency Medical Evacuation or Repatriation • Repatriation of Mortal Remains/Ashes • Compassionate Visit — Transportation Expenses — Accommodation Expenses • Return of Unattended Dependent Child(ren) • Hotel Room Accommodation for Convalescence • Deposit Guaranteeing of Hospital Admission • twenty-four (24) hours hotline	不設上限 / Unlimited 不設上限 / Unlimited 一張來回經濟客位機票 / One Return Economy Class Air Ticket 每日 1,200, 上限 5 日 / 1,200 per day, up to 5 days 一張單程經濟客位機票 / One Way Economy Class Air Ticket 每日 1,200, 上限 5 日 / 1,200 per day, up to 5 days USD6,500 適用 / Available			
14 額外保障 A. 身故恩恤金 B. 信用卡保障 ^ C. 殮葬費用 新增 D. 傷殘設施津貼 新增 E. 因綁架之現金津貼 新增 F. 信用卡被盜用 ^ 新增 G. 缺席海外特別活動 新增 H. 租車自負額 I. 滑雪項目 (a) 滑雪工具租用 (b) 滑雪活動阻礙 (c) 滑雪道關閉	14 Additional Benefits A. Compassionate Death Cash B. Credit Card Protection ^ C. Funeral Expenses NEW D. Mobility Extension NEW E. Cash Allowance due to Kidnap NEW F. Unauthorized Use of Credit Card ^ NEW G. Absence of Overseas Special Events NEW H. Rental Vehicle Excess I. Skiing Events (a) Ski Equipment Hire (b) Ski Interruption (c) Piste Closure	20,000 30,000 20,000 20,000 20,000 (2,000/ 日 day) 3,000 2,000 6,000 3,000 3,000 3,000	10,000 20,000 10,000 10,000 10,000 (1,000/ 日 day) 3,000 1,000 3,000 1,000 1,000 1,000	10,000 10,000 5,000 5,000 不適用 N/A 不適用 N/A 500 不適用 N/A 不適用 N/A 不適用 N/A 不適用 N/A	10,000 5,000 不適用 N/A 5,000 不適用 N/A 不適用 N/A 500 不適用 N/A 不適用 N/A 不適用 N/A 不適用 N/A

^ 「信用卡保障」及「信用卡被盜用」不適用於年齡為 18 歲以下的被保險人。
Credit Card Protection and Unauthorized Use of Credit Card are not applicable to any Insured Person under the age of 18.

注意事項

- **出發地點**
所有旅程須由香港出發
- **重覆保障**
您只能受保於一份我們的旅遊保險計劃
- **旅程期限**
單次旅遊保障：
 - ▶ 尊貴計劃、優越計劃及標準計劃：182 天
 - ▶ 中國計劃：60 天全年多次旅遊保障：每次旅程 100 天
- **年齡限制**
 - ▶ 單次旅遊保障：適合任何年齡人士
 - ▶ 全年多次旅遊保障：最大受保年齡為 70 歲
- **旅遊目的**
只適用於消閒旅遊或文職公幹
- **適合旅遊**
購買保險時，您必須健康良好及沒有察覺任何足以導致取消、妨礙或縮短旅程之情況（包括但不限於財務、醫療、政治、惡劣天氣等因素）

索償須知

1. 所有意外受傷或疾病必須先於香港特別行政區以外地區接受當地認可註冊西醫的首次治療。
2. 個人行李、個人物品，旅遊證件或金錢被偷或意外遺失，須於 24 小時內向當地警方及有關機構報告及取得書面報告。
3. 行李及旅程延誤須獲得公共交通工具營運商的證明文件。
4. 未經我們書面同意，您不得提出任何要約，承諾付款或承擔任何責任。
5. 您必須盡快並在返回家後 30 天內告知我們任何可能引起索賠的索賠或事件。
6. 索償必須提供護照、簽證或其他旅遊文件副本、其他有效證明文件，包括醫院、註冊西醫、警方、航空公司及有關機構的詳細報告。

主要不保事項

1. 騷亂或罷工、戰爭（不論已宣戰與否）、侵略、外敵行動、內戰、革命、內亂。
2. 生物、化學及核子之恐怖活動。
3. 參與任何空中飛行活動，從事空中飛行工作，以旅客身份乘搭民航班機除外。
4. 從事任何體力勞動工作（不論屬商業或業餘性質）。
5. 職業性競技賽及參加任何運動比賽或競技。
6. 自殘、酗酒、濫用藥物。
7. 懷孕、難產、小產及分娩。
8. 性病、愛滋病及與愛滋病有關連的疾病。
9. 非因「意外」導致「身體受傷」而令天然及健全的牙齒受損所進行的牙齒護理治療。
10. 投保前已存在之傷病。

注意：此列表並非詳盡無遺。有關完整除外責任請參閱保單條款。

IMPORTANT DETAILS

- **Place of Departure**
All trips must begin from Hong Kong
- **Duplication of Cover**
You can only be covered under 1 policy by us in respect of this insurance
- **Maximum Trip Duration**
Single Trip Cover:
 - ▶ 182 days for Premier Plan, Excellent Plan and Essential Plan
 - ▶ 60 days for China Plan**Annual Multi-Trip Cover:** 100 days per trip
- **Age Limit**
 - ▶ **For Single Trip Cover:** No age limit is required
 - ▶ **For Annual Multi-Trip Cover:** Maximum age limit is 70
- **Nature of Travel**
Only valid for conventional leisure travel or business travel
- **Fitness for Travel**
At the time of your trip, you must be medically fit to travel and not be aware of any circumstances (including but not limited to financial, medical, political, adverse weather conditions) which could lead to cancellation, interruption or curtailment of your trip.)

CLAIMS PROCEDURE

1. All first treatment for bodily injury or sickness must be attended by a registered medical practitioner outside Hong Kong SAR.
2. You must report the theft or accidental loss of your luggage, personal effects, travel documents or money to the local police and relevant agency within 24 hours. A written report must be made at that time and a copy of the report obtained.
3. Official documents provided by public conveyance provider are required for baggage delay or travel delay.
4. You must not make any offer, promise of payment, or admit any liability without our written consent.
5. You must advise us of any claim, or occurrence that may give rise to a claim, as soon as possible and within 30 days of returning home.
6. All claims shall be made together with a copy of passport, visa or other travel document and satisfactory proof including reports from hospital, registered medical practitioner, police, airlines or other responsible authorities.

MAJOR EXCLUSIONS

1. Riot and strike, war (whether declared or not), invasion, act of foreign enemies, civil war, revolution, civil unrest;
2. Any biological, chemical and/or nuclear act of terrorism;
3. Participate in any flight activities or jobs, other than as fare-paying passenger in commercial airline;
4. Engaging in any kind of manual labour work whether for business or leisure;
5. Professional sports or games or participation in any sport games competition;
6. Self-inflicted injury, alcoholism or drug abuse;
7. Pregnancy, dystocia, miscarriage or childbirth;
8. HIV, AIDS and/or any sexually transmitted disease.
9. Dental treatment unless it is resulting from Accidental Bodily Injury to sound and natural teeth;
10. Pre-existing illness or bodily injury.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

收費表 (港幣) PREMIUM TABLE (HKD)

單次旅程計劃 Single Trip Plan

保期 (天) Period (days)	尊貴計劃 Premier Plan			優越計劃 Excellent Plan			標準計劃 Essential Plan			中國計劃 China Plan		
	個人 Individual	個人及子女 Individual & Child(ren)	家庭 Family	個人 Individual	個人及子女 Individual & Child(ren)	家庭 Family	個人 Individual	個人及子女 Individual & Child(ren)	家庭 Family	個人 Individual	個人及子女 Individual & Child(ren)	家庭 Family
1	108	162	270	88	132	220	52	78	130	42	63	105
2	130	195	325	108	162	270	62	93	155	56	84	140
3	148	222	370	126	189	315	76	114	190	60	90	150
4	202	303	505	152	228	380	90	135	225	80	120	200
5	230	345	575	168	252	420	116	174	290	90	135	225
6	266	399	665	192	288	480	152	228	380	106	159	265
7	282	423	705	206	309	515	160	240	400	112	168	280
8	300	450	750	216	324	540	176	264	440	120	180	300
9	318	477	795	232	348	580	188	282	470	126	189	315
10	340	510	850	246	369	615	196	294	490	132	198	330
11	380	570	950	260	390	650	202	303	505	140	210	350
12	398	597	995	278	417	695	210	315	525	152	228	380
13	432	648	1080	298	447	745	220	330	550	172	258	430
14	460	690	1150	318	477	795	232	348	580	182	273	455
15	496	744	1240	338	507	845	252	378	630	196	294	490
16	522	783	1305	356	534	890	270	405	675	208	312	520
17	530	795	1325	362	543	905	280	420	700	210	315	525
18	540	810	1350	370	555	925	286	429	715	216	324	540
19	550	825	1375	376	564	940	290	435	725	218	327	545
20	566	849	1415	388	582	970	298	447	745	226	339	565
21	586	879	1465	400	600	1000	300	450	750	232	348	580
22	602	903	1505	412	618	1030	306	459	765	238	357	595
23	610	915	1525	418	627	1045	310	465	775	242	363	605
24	620	930	1550	422	633	1055	312	468	780	246	369	615
25	628	942	1570	432	648	1080	318	477	795	250	375	625
26	646	969	1615	440	660	1100	322	483	805	256	384	640
27	656	984	1640	452	678	1130	330	495	825	260	390	650
28	668	1002	1670	462	693	1155	336	504	840	262	393	655
29	680	1020	1700	476	714	1190	340	510	850	270	405	675
30	698	1047	1745	498	747	1245	348	522	870	278	417	695
以後每日 Each Additional Day	25	37	62	20	30	50	15	22	37	10	15	25
受保期最長為 Maximum Coverage Period	182 天 days									60 天 days		

上述列出的所有保費並不包括由保險業監管局收取的保險徵費。
All the premium listed above exclude insurance levy collected by the Insurance Authority.

個人及子女包括一位成人及其所有同行之 18 歲以下子女。
Individual & Child(ren) Includes one adult and his/her all accompanying children under the age of 18.
家庭包括合法夫婦及其所有同行之 18 歲以下子女。
Family Includes a legal couple and their all accompanying children under the age of 18.

溫馨提醒

保障您的財物安全

- 不要托運您的貴重物品（包括手錶），攝影器材和移動設備，請隨身攜帶。（除非安全規定要求必須托運）。
- 請勿將您的隨身物品留在車內。
- 請勿將您的隨身物品放在公共場所無人看管。
- 在航空公司或其他承運人保管期間丟失或損壞任何行李或物品時，請記得獲取“行李事故報告（PIR）”。
- 在退房時或離開飛機，輪船，火車，電車，出租車或公共汽車時，請務必檢查您的物品。

HELPFUL TIPS

Safety of your belongings

- Don't check in your valuables (including watches), photographic equipment and mobile device(s) – keep them with you (unless security regulations meant you were forced to check them in).
- Don't leave your belongings in a motor vehicle at any time .
- Don't walk away from or leave your belongings unattended in a public place.
- Loss or damage of any baggage or items whilst in the custody of an airline or other carrier, remember to get the "Property Irregularity Report(PIR)"
- Remember to check for your items when checking out of any accommodation or leaving an aircraft, ship, train, tram, taxi or bus.

本保險計劃查詢熱線
PRODUCT ENQUIRY:
3716 1616

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本單張只作一般性簡介，有關條文細節，應以保單為準。
The information contained in this pamphlet is designed to serve as an introduction only. For all relevant clauses and details, please refer to the insurance contract.