

# Travel Insurance Plan

## Single Trip Cover, Annual Global Cover & Annual China Plan Coverage

### Single Trip Cover / Annual Global Cover Plan Coverage

The Travelsure Protection Plan is underwritten by QBE General Insurance (Hong Kong) Limited

Comprehensive coverage that gives you peace of mind when you travel

- Up to HKD1,000,000 medical and other related expenses coverage
- Hospital cash benefit coverage of up to HKD5,000 and follow-up medical coverage of up to HKD75,000
- Personal accident insurance coverage of up to HKD1,000,000
- Protection against loss of or damage to baggage and personal belongings, including mobile phone and telecommunication devices, during the journey
- Cover various popular travel activities, such as hot-air ballooning, helicopter flights, skiing, snowboarding, riding snowmobiles or jet skis, banana boat trips, kayaking, water skiing, parasailing, snorkeling or scuba-diving, and etc. (not applicable to outdoor and water sports of a professional and racing nature)
- Extended protection upon issuance of “Red Alert” or “Black Alert” under the “Outbound Travel Alert (OTA) System” by the Government of the Hong Kong Special Administrative Region; and unexpected outbreak of Natural Disaster#in the country / territory of planned destination
- Extended to cover the losses and damages arising from the acts of terrorism (except for claim arising from use or release of threat thereof of any nuclear weapon or device or chemical or biological agent)

Insured Items and Coverage	Maximum Claim (HKD)		
	Single Trip Cover		Annual Global Cover
	Area 1*	Areas 2 and 3*	Worldwide
Cover the medical expenses and emergency assistance costs arising from sickness or accident during the trip include: <ul style="list-style-type: none"> <li>• Overseas hospital admittance deposit guarantee up to HKD20,000</li> <li>• Hospital cash benefit (more than 24 hours)</li> <li>• HKD500 per day,</li> <li>• HKD5,000 in total</li> <li>• Expenses of follow-up treatment due to sickness or insured accidental bodily injury during the trip within 3 months after returning to Hong Kong</li> <li>• up to HKD75,000</li> <li>• (Proof of first medical consultation provided by Registered Medical Practitioner or Registered or Listed Chinese Medicine Practitioner overseas must be presented).</li> </ul>	600,000	1,000,000	1,000,000

	<ul style="list-style-type: none"> <li>Coverage amount can be used for Chinese Medicine Practitioners and bone-setting fees in Hong Kong for up to <ul style="list-style-type: none"> <li>HKD150 per consultation per day</li> <li>HK\$2,000 maximum</li> </ul> </li> <li>Additional reasonable accommodation and travel expenses (confined to economy class) for travelling dependents returning to Hong Kong in advance, or visiting close relatives, or incurred as a result of death or sudden illness of close relatives</li> </ul>			
Medical Evacuation and Repatriation	<ul style="list-style-type: none"> <li>Cover the emergency medical evacuation and repatriation expenses back to Hong Kong under doctor's recommendation</li> <li>Cost for burial abroad or transport of remains back to Hong Kong</li> </ul>	Actual Cost	Actual Cost	Actual Cost
Personal Accident	<ul style="list-style-type: none"> <li>Cover accidental death, loss of limb(s), eyesight, hearing, speech or permanent total disablement</li> <li>Additional cash relief benefit of HKD50,000 to the next of kin of the deceased in the event of accidental death; or</li> <li>Additional cash relief benefit of HKD20,000 to the next of kin of the deceased in the event of death due to sickness</li> <li>Accidental Death benefit for dependent unmarried children aged under 18 is HKD100,000</li> <li>Maximum HK\$50,000 limit for outstanding balance of the covered credit card† in event of accidental death or permanent total disablement of the Insured Person who is also the Policyholder</li> </ul>	600,000	1,000,000	1,000,000
	<p>†covered credit card refers to the credit card of the Policyholder issued by Hang Seng Bank Limited ("Hang Seng Bank") which was debited for the premium payment of his/ her Travelsure Protection Plan policy</p>			

Loss of Personal Cash and Documents	<p>Cover all of the following items subject to maximum claim amount under this section :-</p> <ul style="list-style-type: none"> <li>• Loss of cash, travellers cheques etc.</li> <li>• Cost of replacing travel documents, identity card, credit card or driving license</li> <li>• Loss of credit card leading to unauthorised use of credit card</li> </ul> <p>(Losses must be reported to the police within 24 hours)</p>	750	3,000	3,000
Baggage and Personal Belongings	<ul style="list-style-type: none"> <li>• Cover baggage and personal items lost or damaged during the trip</li> <li>• New purchase price will be compensated if the items were purchased within 2 years</li> <li>• Maximum amount recoverable for each item is <ul style="list-style-type: none"> <li>• HKD1,500 (Area 1)</li> <li>• HKD5,000^ (Areas 2 &amp; 3 and Annual Global Cover)</li> </ul> </li> </ul> <p>^ The maximum amount recoverable for each mobile telecommunication device is</p> <ul style="list-style-type: none"> <li>• HKD1,500 (Area 1)</li> <li>• HKD3,000 (Area 2 &amp; 3)</li> </ul> <p>(Losses must be reported to the police within 24 hours)</p>	3,000	15,000	15,000
Delayed Baggage	<ul style="list-style-type: none"> <li>• Cover emergency purchase of essential items upon temporary deprivation of baggage for at least 10 hours from the time of arrival at destination abroad for the Insured Person due to hijacking or airline mishandling. The compensation will be on a reimbursement basis, subject to no claim is paid under Baggage and Personal Belongings.</li> </ul>	—	1,000	1,000
Travel Delay or Re-routing	<p><u>Travel Delay</u></p> <ul style="list-style-type: none"> <li>• If the scheduled aircraft, sea vessel, or train is delayed for at least 6 hours from departure or arrival, the compensation is HKD250 for the first 6 hours of delay and HKD200 for every 8 hours thereafter subject to maximum claim of HKD2,000,</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Reimburse for the irrecoverable loss of pre-paid or reasonable and necessary additional expenses incurred in hotel accommodation in the event of travel delay outside Hong Kong for more than 24 consecutive hours, up to</li> </ul>	2,000	10,000	10,000

maximum amount of HKD1,000 per insured person,  
OR

Re-routing

- Any loss of travelling expenses, or additional charges incurred by the Insured Person including accommodation expenses due to re-routing caused by the delay of scheduled aircraft, sea vessel or train for at least 8 hours

Maximum limit :-

- HKD2,000 (Area 1)
- HKD10,000 (Area 2 & 3)

OR

- Any additional travel costs including alternative public transportation costs and accommodation expenses necessarily incurred as a direct consequence of the issuance of the Black Alert for the country / territory of planned destination if the Insured Person has to re-route to get to alternative destination or return to Hong Kong after the Insured Person has commenced the Journey.

(Compensation for only one of the above)

If the trip has to be cancelled due to the following situations, all the paid and irrecoverable expenses for tours, air tickets or hotel accommodation will be reimbursed:

- Death, serious illness or injury of the Insured Person, family members or business partners
- Unexpected outbreak of Natural Disaster# at the planned destination arising within one week before the departure date of the Journey.
- The issuance of Red Alert or Black Alert^ for the country / territory of planned destination before the departure of the Journey.

Trip Cancellation

5,000

30,000

30,000

-Benefits payable for Loss of Deposit or Cancellation under Red Alert is up to 50% of the relevant loss under this Section; whereas benefits payable under Black Alert is up to 100% of the relevant loss under this Section.

Trip Curtailment	<p>If the trip has to be curtailed after its commencement due to the following situation, the irrecoverable prepaid and unused portion of the Journey will be reimbursed proportionally to the Insured Person:</p> <ul style="list-style-type: none"> <li>• Death, serious illness or injury of the Insured Person, family members or business partners</li> <li>• Unexpected outbreak of Natural Disaster# at the planned destination that prohibits the continuation of the Journey.</li> <li>• The issuance of Red Alert or Black Alert^ for the country / territory of planned destination during the Journey.</li> </ul> <p>-Benefits payable for Curtailment under Red Alert is up to 50% of the relevant loss under this Section; whereas benefits payable under Black Alert is up to 100% of the relevant loss under this Section.</p>	5,000	30,000	30,000
Personal Liability	<ul style="list-style-type: none"> <li>• Cover the legal liability of the Insured Person for his her liability to third parties during the journey resulting in accidental bodily Injury (including death or disease) to any person or accidental loss of, or damage to third party property</li> </ul>	500,000	1,500,000	1,500,000
Vehicle Rental Excess	<p>Reimburse the insured Person of insurance excess paid due to Loss or damage to a rental vehicle rented or hired by the Insured Person during the Journey which is :-</p> <ul style="list-style-type: none"> <li>• involved in a collision whilst under his / her control</li> <li>• stolen or damaged and the rental agreement includes; and</li> <li>• the rental agreement includes an insurance excess (or deductible or similar condition)</li> </ul> <p>The benefit is subject to a maximum limit of HKD5,000 and shall be payable only once per Journey</p>	N/A	5,000	5,000

Natural Disaster# Extension	<ul style="list-style-type: none"> <li>Reimburse the Insured Person of additional Sum Insured of Medical Expenses under "Medical and Other Expenses" section up to HKD150,000 for claim incurred as a direct result of Natural Disaster during the Journey</li> <li>Provide an additional Sum Insured up to HKD300,000 in respect of claim payable under benefit 1 to benefit 5 of "Personal Accident" section if the Insured Person suffers an Injury due to a Natural Disaster during the Journey, which directly and independently of all other causes</li> </ul>	300,000	300,000	300,000
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**Note:**

\* Area

1. Mainland China & Macau SAR
2. Including mainland China, Bangladesh, Brunei, Cambodia, Guam, India, Indonesia, Japan, Korea, Laos, Macau SAR, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Saipan, Singapore, Taiwan, Thailand, Tinian and Vietnam
3. Worldwide

# Natural Disaster means landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm.

^ "Outbound Travel Alert (OTA)" Coverage

- "Travel Alert" shall mean the alert issued by the Government of the Hong Kong SAR under the Outbound Travel Alert (OTA) System. There are 3 levels of Travel Alert: 'Amber Alert', 'Red Alert' and 'Black Alert'. Definition of the 'Travel Alert' may be changed by the Company from time to time based on changes to the Outbound Travel Alert (OTA) System made by the Government of Hong Kong SAR.
- In the event of no Travel Alert has been issued to the planned destination on the issue date of the Policy or the date which the Booked Holidays is billed (whichever is later), Cancellation of the Booked Holidays is subject to the Red Alert or Black Alert issued to the planned destination at least one (1) day after the day on which the Policy is issued or the date which the Booked Holidays is billed (whichever is later); in the event of Travel Alert has been issued to the planned destination on the date which the Policy is issued or the date which the Booked Holidays is billed (whichever is later), Cancellation of the Booked Holidays is subject to a higher level of Travel Alert being Red or Black Alert and the higher level of Travel Alert must be issued to the planned destination at least one (1) day after the Policy is issued or the date which the Booked Holidays is billed (whichever is later).
- In the event of Travel Alert has been issued to the planned destination on the date which the Policy is issued or the date which the Booked Holidays is billed (whichever is later), Curtailment of the Booked Holidays is subject to a higher level of Travel Alert inclusive of Red or Black Alert.
- The insured age of Travelsure Protection Plan Single Trip Cover has no upper limit and Annual Global Cover is available to person who is aged under 75 (at the policy start date).
- The Travelsure Protection Plan is only available for subscription for residents of the HKSAR.

**The above is intended only as a general summary. Please refer to the English version of policy for exact Terms, Conditions and Exclusions.**

## Annual China Cover Plan Coverage

The Travelsure Protection Plan is underwritten by QBE General Insurance (Hong Kong) Limited

Hassle-free travel to Mainland China and Macau with total peace of mind

- Up to HKD600,000 medical and other related expenses coverage\*
- Deposit-free admission to 200 Designated Hospitals in Mainland China
- Hospital cash benefit# coverage of up to HKD5,000
- Follow-up medical coverage of up to HKD75,000\*
- Personal accident insurance coverage of up to HKD600,000\*
- Baggage and personal belongings damage coverage
- Extended to cover the losses and damages arising from the acts of terrorism (except for claim arising from use or release of threat thereof of any nuclear weapon or device or chemical or biological agent)

Insured Items and Coverage	Maximum Claim (HKD)	
	Plan A	Plan B
	Mainland China and Macau SAR	
<p>Cover the medical expenses (including outpatient treatments; and the cost of dental treatment as a result of accident) and emergency assistance costs arising from sickness or accident during the trip including:</p> <ul style="list-style-type: none"> <li>• Hospital admittance deposit guarantee up to HKD20,000 in Mainland China (excluding Hong Kong) and Macau</li> <li>• Up to HKD200,000 (Plan A) and HKD600,000 (Plan B) for admission to designated hospitals under the medical network in Mainland China</li> <li>• (For Plan B only) Allow hospital cash benefit of HKD500 per day, up to a maximum limit of HKD5,000 to :-               <ol style="list-style-type: none"> <li>1. any Insured Person who is admitted to hospital outside Hong Kong for more than 24 hours.</li> <li>2. any Insured Person who, on return to Hong Kong, is admitted to hospital in Hong Kong for more than 24 hours as a result of an insured accidental bodily Injury or Sickness which occurred or was contracted during the Period of Insurance</li> </ol> </li> </ul> <p>An Insured Person shall not claim more than HKD5,000 in total under (1) or (2) above.</p>	200,000	600,000
<p>Medical and Other Related Expenses</p> <ul style="list-style-type: none"> <li>• Expenses of follow-up treatment due to sickness or insured accidental bodily injury within 3 months after returning to Hong Kong for up to               <ul style="list-style-type: none"> <li>• HKD20,000 (Plan A)</li> <li>• HKD75,000 (Plan B)</li> <li>• (Proof of hospitalisation in Mainland China or Macau for over 24 hours must be presented).</li> </ul> </li> <li>• Coverage amount can be used for Registered or Listed Chinese Medicine Practitioner in Hong Kong for up to</li> <li>• HKD150 per consultation per day</li> <li>• maximum limit of HKD2,000 (For Plan B: follow-up treatment in Hong Kong cover is extended to bone-setting fees)</li> </ul>		

	<ul style="list-style-type: none"> <li>Additional reasonable accommodation and travel expenses (confined to economy class) for travelling dependents returning to Hong Kong in advance, or visiting close relatives, or incurred as a result of death or sudden illness of close relatives</li> </ul>		
Medical Evacuation and Repatriation	<ul style="list-style-type: none"> <li>Emergency medical evacuation and repatriation back to Hong Kong under doctor's recommendation</li> <li>Cost for burial abroad or transport of remains back to Hong Kong</li> </ul>	Actual Cost	Actual Cost
Personal Accident	<ul style="list-style-type: none"> <li>Accidental death, loss of limb(s), eyesight, hearing, speech or permanent total disablement (maximum claim for Plan A: HKD200,000)</li> <li>(For Plan A only) For accidental death, loss of limb(s), eyesight, hearing, speech or permanent total disablement due to bodily injury caused by an assault during a robbery in Mainland China, the maximum claims will be doubled, up to HKD400,000</li> <li>In the event of accidental death, the next of kin of the deceased will receive an additional cash relief benefit of HKD50,000 OR</li> <li>In the event of death due to sickness, the next of kin of the deceased will receive an additional cash relief benefit of HKD20,000</li> <li>Accidental death benefit for dependent and unmarried Children aged under 18 is subject to a limit of HKD100,000</li> <li>Maximum HK\$50,000 limit for outstanding balance of the covered credit card† in event of accidental death or permanent total disablement of the Insured Person who is also the Policyholder</li> </ul> <p>†covered credit card refers to the credit card of the Policyholder issued by Hang Seng Bank Limited ("Hang Seng Bank") which was debited for the premium payment of his/ her Travelsure Protection Plan policy</p>	200,000	600,000
Personal Liability	<ul style="list-style-type: none"> <li>Cover the legal liability of the Insured Person for his/her liability to third parties during the journey resulting in accidental bodily Injury (including death or disease) to any person or accidental loss of, or damage to third party property</li> </ul>	500,000	500,000
Baggage and Personal Belongings	<ul style="list-style-type: none"> <li>Cover baggage and personal items lost or damaged during the trip</li> <li>New purchase price will be compensated if the items were purchased within 2 years</li> <li>Maximum amount recoverable for each item is HKD1,500</li> </ul> <p>(Losses must be reported to the police within 24 hours)</p>	3,000	3,000



Loss of Personal Cash and Documents	<ul style="list-style-type: none"> <li>Cover all of the following items subject to maximum claim amount under this section :-</li> <li>Loss of cash, travellers cheques etc.</li> <li>Cost of replacing travel documents, identity card, credit card or driving license</li> </ul> <p>(Losses must be reported to the police within 24 hours)</p>	-	750
Travel Delay or Re-routing	<ul style="list-style-type: none"> <li>If the scheduled aircraft, sea vessel, or train is delayed for at least 6 hours from the time specified in the itinerary, the compensation is HKD250 for the first 6 hours of delay and HKD200 for every 8 hours thereafter subject to maximum claim of HKD2,000, or</li> <li>Reimburse for the irrecoverable loss of pre-paid or reasonable and necessary additional expenses incurred in hotel accommodation in the event of travel delay outside Hong Kong for more than 24 consecutive hours, up to maximum amount of HKD1,000 per insured person OR</li> <li>Any loss of travelling expenses, or additional charges incurred by the Insured Person including accommodation expenses due to re-routing caused by the delay of scheduled aircraft, sea vessel or train for at least 8 hours, the maximum amount recoverable is HKD2,000</li> </ul> <p>(Compensation for only one of the above) (Applicable to Plan B only)</p>	-	2,000
Trip Cancellation	<ul style="list-style-type: none"> <li>If the trip has to be cancelled due to death, serious illness or injury of the Insured Person, family members or business partners, all the paid and irrecoverable expenses for tours, air tickets or hotel accommodation will be reimbursed</li> </ul>	-	5,000
Trip Curtailment	<ul style="list-style-type: none"> <li>If the trip has to be curtailed after its commencement due to death, serious illness or injury of the Insured Person, family members or business partners, the irrecoverable prepaid and unused portion of the Journey will be reimbursed proportionally to the Insured Person</li> </ul>	-	5,000

\* The cover limit is referred to Plan B. Please refer to the Benefit Table above for the exact cover limit of Plan A  
# Applicable to Plan B only.

The above is intended only as a general summary. Please refer to the English version of the policy for exact terms, conditions and exclusions.

**Note:**

- (1) Annual China Cover is available to person who is aged under 75 (at the policy start date). However, the maximum amount for the benefits of Medical and Other Related Expenses and Personal Accident will be limited to 50% if the Insured Person is aged 70 or above (at the date of incident).
- (2) The Travelsure Protection Plan is only available for subscription by residents of the HKSAR.

### Major Exclusions

• War and kindred risks and Government acts • Act of nuclear, chemical or biological terrorism • Nuclear hazards • Engaging in sports or games in a professional capacity • Unreasonable lack of care and attention • Racing (other than on foot), motor sports, mountaineering, pot-holing, rugby, ski-jumping, use of bob-sleighs, hang-gliding, gliding, parachuting, aviation (other than as a fare-paying passenger in a duly certified multi-engined passenger-carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew), hot air ballooning (except for as a fare-paying passenger in the hot air balloon flown in the course of licensed operations by properly-licensed crews). • Self-inflicted injury or illness • Alcoholism or drug abuse • Any Sickness, disease, infirmity, physical defect or condition which existed prior to the Journey • Sexually transmissible disease, AIDS and AIDS related complications • Pregnancy, miscarriage or childbirth and all complications thereof (not applicable to the coverage in relation to Baggage and Personal Belonging, Delayed Baggage and Loss of Money and Documents in the policy).

**The above is intended only as a general summary. Please refer to the English version of policy for exact terms, conditions and exclusions.**

### Important Notes

The above general insurance plan ("Plan") is underwritten by QBE General Insurance (Hong Kong) Limited which is authorised and regulated in Hong Kong by the Insurance Authority. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by QBE General Insurance (Hong Kong) Limited for the distribution of this Plan. Premiums will be payable to QBE General Insurance (Hong Kong) Limited upon application of this Plan. QBE General Insurance (Hong Kong) Limited would provide Hang Seng Bank commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute arising between the Hang Seng Bank Limited and the customer out of the selling process or processing of the related transaction, Hang Seng Bank Limited is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between QBE General Insurance (Hong Kong) Limited and the customer.

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