

# 旅遊樂 旅遊保障

# Travel Insurance



生活

LIFESTYLE

用心聆聽 更知你心



Always Listening  
Always Understanding



## PRUchoice Travel Insurance

Taking holiday abroad with the beloved ones is a dream for many Hong Kong people. Some of them may even travel frequently for business purpose. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you **PRUchoice** Travel which provides you a comprehensive protection against unexpected accidents occurs during the trip so that you can enjoy a hassle free trip.

(Applicable on or after 28 September, 2016)



### Special Features

- 1 **PRUchoice** Travel is excess-free.
- 2 Popular activities such as bungee jumping, hang-gliding / gliding, hot ballooning, parachuting, sky-diving, scuba diving and winter sports, are 100% covered. The protection under Medical Expenses and Personal Accident is up to HK\$1,200,000.
- 3 No age limit for single trip cover. For Annual Cover, it covers up to age of 75.
- 4 Red and Black Outbound Travel Alert are covered in Cancellation and Curtailment including group tour fee and overseas event admission fee (e.g. theme parks, exhibitions, sports events and music performance).
- 5 Terrorist attack is covered.
- 6 You can enjoy No Claim Discount and waiver of hospital admission deposit by MedPass China Medical Card for admission to designated hospital in Mainland China by Annual Cover.
- 7 Premium for **PRUchoice** Travel is based on the destination and the duration of your trip. For example, if you go to Japan for 7 days, the premium is less than HK\$23 per day. For Annual Cover, premium is just HK\$1,680.



### Covered Sports and Activities List

Common sports and activities are covered\* under **PRUchoice** Travel, below is a list of examples that we are covering:

- Skiing
- Water Skiing / Wakeboarding
- Windsurfing
- Snorkeling
- Banana Boat
- Hot-air Ballooning
- Sky-Diving
- Climbing / Rock Climbing
- Bungee Jumping
- Horse Riding or Tracking
- Go-karting
- Motorcycling
- Snowboarding
- Surfing
- Jet-skiing
- Scuba Diving (not more than 45 metre depth)
- Parasailing
- Parachuting
- Zorbing / Hydro Zorbing
- Trekking
- Zipling / Jungle Flight
- Marathon

\* Subject to the terms and conditions of the policy provision. In addition, sports and activities that are covered should not be taken in a professional capacity or on a competitive basis. Covered sports and activities are not limited to those mentioned in the list above. If you would like to check whether we will cover a particular sport or activity, please call us or your financial consultant or broker.

## Insurance Cover at a Glance

(No Excess for All Sections)

Maximum  
Limits per trip  
(HK\$)

### 1. Medical Expenses

#### Overseas Medical Expenses

Cover overseas medical expenses including hospitalization, emergency transportation to a registered medical institution, additional accommodation and transportation expenses necessarily incurred due to accidental bodily injury or sickness.

1,200,000

#### Overseas Hospital Cash / Compulsory Quarantine Allowance

Cash benefit of HK\$200 per day if the insured person is:  
(1) necessarily confined in a hospital abroad for more than 24 consecutive hours due to accidental bodily injury or sickness; or  
(2) being suspected or confirmed to have contracted infectious diseases and resulted in compulsory quarantine abroad by the local government for more than 24 consecutive hours.

10,000

#### Follow-up Medical Expenses

Follow-up medical expenses necessarily incurred within 3 months after returning to Hong Kong including the following expenses due to accident only:

- bonesetting (HK\$150 per day and up to HK\$1,500 per person);
- dental treatment.

50,000

#### Compassionate Visit

Additional accommodation and transportation expenses of a relative or friend who is required on medical advice to travel to or stay behind with you.

20,000

#### Medical Appliance Expenses

Expenses of medically necessary appliance per prescribed by doctor including wheel-chair, prostheses, spectacle, crutch, walking frame, orthopedic brace and support, cervical collars and hearing aids.

(For insured person aged 71 or above at the time of bodily injury or sickness, the maximum limit of this section is HK\$600,000.)

20,000

### 2. Personal Accident

100% full cover for accidental death, total permanent disablement, total permanent loss of limb/ sight/ speech and hearing. Extend to cover other permanent disablement accordance with the maximum benefit specified in the Scale of Benefits.

1,200,000

#### Burial / Cremation Expenses

Overseas burial or cremation expenses in case of accidental death.

20,000

#### Compassionate Visit

Additional accommodation and transportation expenses of a relative or friend for compassionate visit in case of accidental death overseas.

20,000

<p><b>3. 24 Hours Emergency Assistance Services</b></p> <p>Should you need assistance in the course of trip, you can contact IPA Alarm Centre for emergency assistance:</p> <ul style="list-style-type: none"> <li>• Medical evacuation (Unlimited Cover)</li> <li>• Repatriation after treatment to Hong Kong (Unlimited Cover)</li> <li>• Repatriation of mortal remains / ashes (Unlimited Cover)</li> <li>• Return of unattended dependent children</li> <li>• Arrangement of medical equipment / medication</li> <li>• Dispatch of doctor</li> <li>• General travel and medical information, legal and interpreter referral service</li> <li>• Hospital deposit guarantee, up to HK\$39,000</li> </ul>	<p><b>Unlimited</b> (Only for Medical Evacuation &amp; Repatriation)</p>	<p><b>Outbound Travel Alert (OTA) Extension</b></p> <p>In the event of trip cancellation directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination after the policy has become effective and before the scheduled departure:</p> <ul style="list-style-type: none"> <li>• Cover 100% of the irrecoverable expenses due to the first issuance* of Black OTA; or</li> <li>• Cover 50% of the irrecoverable expenses due to the first issuance* of Red OTA.</li> </ul> <p><b>Immediate Family Member** Extension</b></p> <p>Cover the irrecoverable expenses of the insured person due to unavoidable trip cancellation as a result of:</p> <ul style="list-style-type: none"> <li>• death, bodily injury or illness of your immediate family member** residing in Hong Kong; or</li> <li>• death, bodily injury or illness of your immediate family member** under the same trip that is being certified by doctor as being unfit to travel.</li> </ul>
<p><b>4. Baggage and Personal Effects</b></p> <p>Accidental loss of or damage to your baggage and personal effects:</p> <ul style="list-style-type: none"> <li>• Any one item / pair / set.</li> <li>• Compensation will be on a "new for old" basis if the lost or damage item is less than 2-year-old.</li> </ul>	<p><b>20,000</b></p> <p>5,000</p>	
<p><b>5. Personal Money / Credit Card / Travel Document</b></p> <p><b>Personal Money</b></p> <p>Accidental loss of money and travellers' cheque carried with the insured person.</p> <p><b>Credit Card</b></p> <p>Loss due to unauthorized use of lost credit card carried with the insured person.</p> <p><b>Travel Document</b></p> <p>Replacement cost of travel documents and additional accommodation and transportation expenses incurred overseas due to such loss if arising from robbery, burglary or theft.</p>	<p><b>26,000</b></p> <p>3,000</p> <p>3,000</p> <p>20,000</p>	
<p><b>6. Cancellation</b></p> <p>In the event of necessary and unavoidable cancellation of trip due to a reason beyond the control of the insured person provided not for financial reasons or mere disinclination, we will reimburse you with the irrecoverable deposits or charges paid in advance or contracted to be paid for the trip including:</p> <ul style="list-style-type: none"> <li>• Overseas accommodation and transportation expenses</li> <li>• Group tour fee</li> <li>• Overseas event admission fee including theme parks, exhibitions, museums, sports events, music or other performance events</li> <li>• Overseas sport activities admission fee, tuition fee or sport equipment rental fee</li> <li>• Overseas car rental fee</li> </ul>	<p><b>30,000</b></p>	<p><b>7. Curtailment</b></p> <p>In the event of necessary and unavoidable curtailment of trip due to a reason beyond the control of the insured person, we will reimburse you the irrecoverable prepaid and unused deposits or charges for the trip including:</p> <ul style="list-style-type: none"> <li>• Overseas accommodation and transportation expenses</li> <li>• Group tour fee</li> <li>• Overseas event admission fee including theme parks, exhibitions, museums, sports events, music or other performance events</li> <li>• Overseas sport activities admission fee, tuition fee and sport equipment rental fee</li> <li>• Overseas car rental fee</li> </ul> <p>We will reimburse you with the additional accommodation and transportation expenses incurred overseas in the event of trip curtailment due to:</p> <ul style="list-style-type: none"> <li>• death, bodily injury or illness of your immediate family member** residing in Hong Kong; or</li> <li>• hi-jack or riot which first occurs at the planned destination during the trip.</li> </ul> <p><b>Outbound Travel Alert (OTA) Extension</b></p> <p>In the event of trip curtailment directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination during the trip:</p> <ul style="list-style-type: none"> <li>• Cover 100% of the irrecoverable expenses and/or additional overseas accommodation and transportation expenses due to the first issuance* of Black OTA; or</li> <li>• Cover 50% of the irrecoverable expenses and/or additional overseas accommodation and transportation expenses due to the first issuance* of Red OTA.</li> </ul>

## 8. Re-Routing<sup>^</sup>

In the event of scheduled aircraft, train or sea vessel is being delayed for more than 8 hours due to strike or industrial actions, hi-jack, terrorist attack, adverse weather, natural disaster (including earthquake, tsunami and volcanic eruption), mechanical or structural defect or closure of airport, port or train station, we will reimburse you:

- Irrecoverable deposits or charges paid in advance or contracted to be paid of accommodation and transportation incurred outside Hong Kong; or
- Additional accommodation and transportation expenses necessary incurred overseas for re-routing in order to continue the planned trip.

<sup>^</sup> Provided that no claims payment has been made under Section 9 - Travel Delay.

20,000

## Annual Cover



If you are a frequent traveller, no matter for leisure or business purpose, **PRUchoice** Travel Annual Cover provides you a hassle free comprehensive cover:

- Up to 90 days for each trip and unlimited number of trip throughout a policy year.
- Additional cover of China Medical Card Services.
- No Claim Discount (NCD) will be entitled upon subsequent renewal year if no claim is being made, reported or arising during the preceding year. If no claim record in the preceding year, you will enjoy 10% NCD at the subsequent renewal. If no claim record in 2 consecutive years, you will enjoy 20% NCD at the subsequent renewal.
- Policy will be auto-renewed upon expiry every year if premium payment is made by credit card.

## 9. Travel Delay<sup>#</sup>

In the event of scheduled aircraft, train or sea vessel is being delayed for more than 5 hours due to strike or industrial actions, hi-jack, terrorist attack, adverse weather, natural disaster (including earthquake, tsunami and volcanic eruption), mechanical or structural defect or closure of airport, port or train station, we will reimburse you travel delay cash benefit of HK\$200 for the first full 5 hours and HK\$400 for each subsequent full 8 hours.

<sup>#</sup> Provided that no claims payment has been made under Section 8 - Re-Routing.

1,800

## Automatic 10 days Extension



If you are unavoidably delayed overseas in the course of the scheduled itinerary (including any delays caused by the issuance of any Outbound Travel Alert(s) during the trip in respect of your planned destination by the Security Bureau of Hong Kong), this insurance cover will be automatically extended for a maximum period of 10 days.

## 10. Delayed Baggage

Compensation for emergency purchase of essential items such as clothing or toiletries in the event of baggage delayed for more than 8 hours from the time of scheduled arrival at destination abroad due to mishandling by airline or hi-jack.

1,500

## One-Way Cover



If you are leaving Hong Kong on an one-way ticket (e.g. to study abroad or to emigrate), you can choose to take one-way cover for protection for up to 7 days after arrival at the country of final destination. (Cover will terminate upon expiry of the period of insurance declared on the Certificate of Insurance if a shorter period is chosen.)

## 11. Personal Liability

Indemnity for legal liability for bodily injury or property damage to a third party as a result of your negligence.

1,500,000

## Main Exclusions



The following is a summary of the exclusions to **PRUchoice** Travel Insurance. Please refer to your Policy for complete details.

### General Exclusions applicable to All Sections

- 1) War and kindred risks, government acts, nuclear hazard and civil commotion.
- 2) Unreasonable care and attention.
- 3) Accidents whilst engaging in sports or games in a professional capacity, or on a competitive basis, racing (other than on foot), motor rallies or competitions (other than karting), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), or any other hazardous activities or pursuits or similar activities of the aforesaid.
- 4) Self-inflicted injury or illness.
- 5) Alcoholism and drug abuse.
- 6) Pre-existing medical conditions.
- 7) Any conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist before the application for this insurance or the time of itinerary confirmation in case of Annual Cover.

## 12. Rental Vehicle Excess

If you rent a vehicle in a journey, for which you have arranged the motor policy, and the vehicle is involved in a collision whilst under your control or it is stolen or damaged during parking, we will indemnify the excess which you are liable under the policy.

5,000

## 13. China Medical Card Service

(For Annual Cover Only)

Upon presentation of MedPass China Medical Card, you can enjoy hospital admission deposit guarantee to designated hospitals\*\*\* for in-patient whilst travelling in Mainland China.

Full Admission  
Deposit Guarantee

\* 'First issuance' means the alert first issued in respect of a specific event or incident ever since the Outbound Travel Alert system existed.

\*\* 'Immediate Family Member' means the Insured Person's legally married spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, son-in-law or daughter-in-law, brother or sister, brother-in-law or sister-in-law, grandchild, grandchild-in-law, legal guardian, fiancé or fiancée.

\*\*\* The designated hospital list will be updated from time to time, please refer to [www.prudential.com.hk/travel-hospitalist.pdf](http://www.prudential.com.hk/travel-hospitalist.pdf) for details.

- 8) Venereal disease, AIDS and AIDS related complex.
- 9) Pregnancy, miscarriage or childbirth and a complications thereof.
- 10) Accidents occurred whilst the Insured Person is engaging in manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air carrier, tour guide or escort etc.
- 11) Medical treatment being the specific purpose of the trip.

### **Medical Expenses**

- 1) Treatment obtained in Hong Kong (except as specified in the policy provisions).
- 2) Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary.
- 3) Denture and related treatment.

### **Cancellation and Curtailment**

- 1) Financial circumstances or disinclination to travel.
- 2) Government regulations or acts (except for the first issuance\* of a Red or Black Travel Alert) or failure in provision of any part of the booked trip.
- 3) Air traffic control.

### **Travel Delay**

- 1) Late arrival at the airport, port or train station.
- 2) Strike or industrial action or other causes which was in existence at the date of application for this insurance or at time of itinerary confirmation in case of Annual Cover.
- 3) Air traffic control.

### **Baggage and Personal Effects, Personal Money/Credit Card/Travel Document**

- 1) Normal wear and tear.
- 2) Confiscation or detention by customs.
- 3) Damage to fragile articles (including perishable food).
- 4) Loss not reported to the police and the card issuer for unauthorized use of credit card within 24 hours, and/or to the carrier immediately as appropriate.
- 5) Loss of or damage to mobile phones.

### **Personal Liability**

- 1) Injury to employees or members of the Insured Person's family.
- 2) Liability arising out of the use of motorized vehicles, aircraft, watercraft or the like.
- 3) Property belonging to or held in trust or in the custody of the Insured Person.
- 4) Liability directly arising from the Insured Person's specific pursuit of any trade, business or profession.
- 5) Liability assumed by the Insured Person by agreement.

### **Rental Vehicle Excess**

- 1) Any illegal and unlawful use of the rental vehicle by the Insured Person during the rental period.
- 2) Any incident in which the Insured Person is not holding a valid driving license.
- 3) The Insured Person is in condition under the influence of alcohol or drugs while controlling the rental vehicle.
- 4) Any charges of loss of use including Non Operation Charge (NOC).

\* 'First issuance' means the alert first issued in respect of a specific event or incident ever since the Outbound Travel Alert system existed.

# 保誠精選「旅遊樂」旅遊保障計劃

與親友出外旅遊是很多香港人的夢想，而有些人須經常到外地公幹。保誠財險有限公司（「保誠」）誠意為您獻上保誠精選「旅遊樂」旅遊保障計劃，讓您從容面對在旅途中遇上突如其來的意外，得到全面保障，享受一個真正的旅遊假期

（2016年9月28日或之後適用）



## 計劃特點

- 1 保誠精選「旅遊樂」各項保障，均不設「自負金額」。
- 2 一些受歡迎的運動，如吊索跳、各式滑翔活動、熱氣球、降傘、空中漫遊，水肺潛水及冬季運動等，均獲十足保障，醫療費用及人身意外保障最高保障額更高達HK\$1,200,000。
- 3 投保單次旅程不設承保年齡上限。全年保障投保年齡最高可達75歲。
- 4 取消旅程及提早結束旅程保障均涵蓋紅色及黑色外遊警示，保障包括旅遊團費用及海外活動門票費用如主題樂園、展覽、運動賽事及音樂表演等。
- 5 保障恐怖主義襲擊。
- 6 全年保障為您提供無索償折扣優惠及任中橫中國醫療卡，讓您於中國指定醫院可獲豁免繳付入院保證金。
- 7 保誠精選「旅遊樂」保費逐日計算，讓您可根據行程需要，輕鬆計算所需保費。如您前往日本7天，每天保費少於HK\$23。投保「全年保障」，1年保費只需HK\$1,680。

## 受保障的運動及活動列表



保誠精選「旅遊樂」覆蓋一般運動及活動\*，以下為一些受保例子：

- 滑雪
- 滑水 / 滑水板
- 滑浪風帆
- 浮潛
- 水上香蕉船
- 熱氣球飛行
- 空中漫遊
- 攀山 / 攀石
- 吊索跳
- 騎馬或騎馬踱步
- 高卡車
- 滑雪板
- 滑浪
- 乘坐水上電單車
- 水肺潛水(不深於45米)
- 以快艇拉動的降傘
- 降傘
- 太空球 / 大汽球(有人在內移動)
- 高山遠足
- 滑索 / 叢林飛行
- 馬拉松
- 騎電單車

\* 須受保單條款及細節所限。另外，受保運動及活動須以非專業運動形式，或在非競爭情況下參與。受保運動及活動並不限於上述所列，如欲查詢某一類別的運動或活動是否受保，請致電本公司或您的理財顧問或經紀。

## 保障一覽表

（所有項目不設「自負金額」）

每次旅程最高保障額（港幣\$）

### 1. 醫療費用保障

#### 海外醫療保障

在外地意外受傷或患病，賠償有關的醫療開支包括住院費用、前往註冊醫院的緊急交通費用及額外的住宿及交通費。

#### 海外住院現金 / 強制隔離現金津貼

如受保人因(1)意外受傷或患病入住外地醫院接受治療逾24小時或(2)被懷疑或證實染上具傳播性疾病而被當地政府於外地強制隔離逾24小時，我們將提供每日HK\$200的現金賠償。

#### 覆診醫療費用

賠償回港後3個月內的覆診費用包括以下因意外導致的費用：

- 跌打(每日HK\$150及每人HK\$1,500為限)；
- 牙科治療。

#### 親友探望

因應醫生的建議，支付一位親屬或朋友需要前往或逗留照顧您的額外住宿及交通費用。

#### 醫療器材費用

應醫生的醫學建議而必需購買醫療器材包括輪椅、人造肢體、眼鏡、拐杖、行走架、矯形牙套、護頸套及助聽器的費用。

(如受保人在意外受傷或患病時年齡為71歲或以上，此項保障最高保障額將是HK\$600,000。)

1,200,000

10,000

50,000

20,000

20,000

### 2. 人身意外保障

因意外死亡、完全永久傷殘、完全永久性斷肢、失明、喪失語言能力及聽覺可獲100%保障額。延伸保障其他永久性傷殘，我們將根據保障賠償表所列之最高賠償額作出賠償。

#### 殮葬費用

支付因意外身亡引起的海外殮葬費用。

#### 親友探望

如在外地意外身亡，支付一位親屬或朋友需要前往當地的額外住宿及交通費用。

1,200,000

20,000

20,000

### 3. 24小時緊急支援服務

在旅程中，如需協助，可致電IPA救援中心，該中心可免費為您提供以下服務：

- 醫療救援(無限額保障)
- 治療後護送回港(無限額保障)
- 遇事身故後，將骨灰或遺體運返原居地(無限額保障)
- 護送隨行受供養而未能照顧的子女返回原居地
- 安排運送所需藥物 / 醫療器材
- 必要時派遣醫生到您身處的地方進行診治
- 一般旅遊及醫療資料諮詢服務、法律及傳譯轉介服務
- 提供住院按金保證，最高可達HK\$39,000

### 4. 行李及個人財物保障

賠償意外遺失或損毀的行李及個人財物：

- 每件 / 對 / 套。
- 若遺失或損毀的行李或個人財物，購入不足兩年時，將以新購價賠償。

### 5. 個人現金/信用卡/旅遊證件保障

#### 個人現金

保障受保人因意外遺失隨身攜帶的現金及旅行支票的金錢損失。

#### 信用卡

若意外遺失了隨身攜帶的信用卡，而該信用卡又不幸被人盜用，將補償受保人的金錢損失。

#### 旅遊證件

賠償因搶劫、行劫或盜竊旅遊證件而需繳付的補領費用及因而引致額外的海外住宿及交通費用。

### 6. 取消旅程保障

除因經濟問題或個人不願成行外，若您因出現不能控制的原因而無可避免地取消行程，我們將賠償您已繳付而未能退回的旅遊費用，包括：

- 海外住宿及交通費用
- 旅遊團費用
- 海外活動門票費用，包括主題樂園、展覽、博物館、運動賽事、音樂或其他表演欣賞活動

**無限額**  
(只限於醫療救援、  
護送及運送)

**20,000**

5,000

**26,000**

3,000

3,000

20,000

**30,000**

- 海外運動門票費用、課程費用或運動裝備租賃費用

- 海外租車費用

#### 外遊警示保障

若在您的保障生效後及出發前，因香港保安局就您計劃之目的地發出外遊警示而必須取消旅程，我們將賠償以下限額：

- 若首次發出\*黑色外遊警示，賠償已繳付而未能退回費用的100%；或
- 若首次發出\*紅色外遊警示，賠償已繳付而未能退回費用的50%。

#### 直系親屬\*\*保障

如因以下事故導致受保人無可避免地取消旅程，我們將賠償受保人已繳付而未能退回的損失：

- 居住在香港的直系親屬\*\*身故、受傷或病重；或
- 同行的直系親屬\*\*身故、受傷或病重並由註冊醫生證明不適宜旅遊。

### 7. 提早結束旅程保障

若您因出現不能控制的原因而無可避免地提早結束行程，我們將賠償您已繳付而未能退回的旅遊費用，包括：

- 海外住宿及交通費用
- 旅遊團費用
- 海外活動門票費用，包括主題樂園、展覽、博物館、運動賽事、音樂或其他表演欣賞活動
- 海外運動門票費用、課程費用或運動裝備租賃費用
- 海外租車費用

於受保旅程期間，如您因以下情況而需要提早結束行程，我們將賠償您額外的海外住宿及交通費用：

- 居住在香港的直系親屬\*\*身故、受傷或病重；或
- 因計劃之目的地首次發生的劫機、暴動。

#### 外遊警示保障

若您受保旅程期間，因香港保安局就您計劃之目的地發出外遊警示而必須提早結束行程，我們將賠償以下限額：

- 若首次發出\*黑色外遊警示，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的100%；或

**50,000**



## 全年保障

倘若您經常到外地旅遊或公幹，保誠精選「旅遊樂」全年保障為您提供全面保障：

- 一年內不限旅遊次數，而每次旅遊的保障期最長為90天。
- 額外的中國醫療卡服務。
- 如您過去一年內並無任何索償記錄，您可於隨後年度續保時，獲得10%的無索償折扣優惠。如您在連續兩年內並無任何索償記錄，您隨後的續保單更可獲得20%的無索償折扣優惠。
- 如您使用信用卡付款，每年將可獲得自動續保。



## 自動延長10天保障期

於旅程期間，若您已安排的行程無可避免地於外地被迫延誤(包括因香港保安局就您計劃之目的地發出了任何外遊警示而造成的延誤)，我們將自動延長您的保障期最長達10天。

## 投保單段旅程



若您持單程機票離港，例如到海外留學或移民，便可選擇投保單段旅程，保障將於抵達目的地7天後完結(若您選擇較短之承保日期，則保障將於保險憑證上所列明之屆滿期後完結)。

## 主要不保事項



下列只為不保事項的概略，請參閱保單內所列明的詳細內容。

### 適用於整套保單的不保事項

- 1) 戰爭及同類行動、政府法令、核能災難，及民亂所構成的損失。
- 2) 故意疏忽。
- 3) 以專業運動形式或在競爭情況下所參與的運動或比賽、或並非以雙腿進行的競賽、賽車(高卡車除外)、飛行活動(以持票乘客身份，乘坐持牌客機則除外)、或任何其他危險活動或前述相似的活動時發生的意外。
- 4) 蓄意令自己受傷或生病。
- 5) 酗酒及濫用藥物。
- 6) 旅遊前已存在的任何病徵、病症。
- 7) 任何情況(包括外遊警示的發出)在申請投保時，或在投保全年保障而確定行程前經已存在或已知其存在或已就預期會出現作出公布。
- 8) 性病、愛滋病及與愛滋病有關連的病症。
- 9) 懷孕、流產、分娩及由上述引起的其他病症。

- 若首次發出\*紅色外遊警示，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的50%。

### 8. 更改行程保障<sup>^</sup>

20,000

若您已安排的飛機、火車或船隻因罷工或工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障、或機場、碼頭或火車站關閉而導致延誤超過8小時，我們將賠償您：

- 已繳付而未能退回的海外住宿及交通費用；或
- 因更改行程而引致額外的海外住宿及交通費用。

<sup>^</sup>惟有關係償並未於項目9- 旅程延誤保障中獲得支付。

### 9. 旅程延誤保障<sup>#</sup>

1,800

若您已安排的飛機、火車或船隻因罷工或工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、機械或結構性故障或機場、碼頭或火車站關閉而導致延誤超過5小時，我們將為旅程延誤首滿5小時賠償HK\$200；其後每延誤滿8小時，賠償則為HK\$400。

<sup>#</sup>惟有關係償並未於項目8 - 更改行程保障中獲得支付。

### 10. 行李延誤保障

1,500

因航空公司誤送或劫機而令您在外地抵達目的地8小時後仍未能取得隨行的行李，您所購買的必需應急品如衣物或梳洗用品，可獲得賠償。

### 11. 個人責任保障

1,500,000

保障您因疏忽而需對第三者的身體損傷或財物損失負上法律責任。

### 12. 租車自負額保障

5,000

在旅程中，若受保人駕駛租用車輛，意外發生碰撞，或該車輛被偷竊或在停泊時損毀，當您租車時所安排的汽車保單作出賠償時，我們亦會賠償您須負責的有關自負額。

### 13. 中國醫療卡服務 (只適用於全年保障)

全額入院按金保證

於中國內地旅遊時，如需要到指定醫院\*\*\*住院治療，您只須出示任中橫中國醫療卡，便可享入院按金保證。

\* “首次”發出警示指根據「外遊警示制度」下，自該制度產生以來就某一事件或事故首次發出的警示。

\*\* “直系親屬”指受保人的合法配偶、父母、配偶父母、祖父母、配偶祖父母、子女、女婿或媳婦、兄弟姊妹、配偶兄弟姊妹、孫兒女、孫女婿或孫媳婦、合法監護人、未婚夫或未婚妻。

\*\*\* 指定醫院名單將不時更新，請參閱www.prudential.com.hk/travel/hospitalist.pdf。



10) 因從事任何與商業或職業有關的體力勞動工作，或因從事任何空中運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外。

11) 蓄意以治病為旅遊目的。

#### 醫療費用保障的不保事項

- 1) 本港醫藥費用(除於保單內註明的保障)。
- 2) 非必需的治療、手術或住用私家病房的額外費用。
- 3) 假牙及有關治療費用。

#### 取消旅程保障及提早結束旅程保障的不保事項

- 1) 經濟問題或個人不願成行。
- 2) 政府的法案或法令(惟發出首次\*紅色或黑色外遊警示則除外)或有關方面不能提供預定行程。
- 3) 航空管制。

#### 旅程延誤保障的不保事項

- 1) 因受保人遲到機場、碼頭或車站所致。
- 2) 於申請投保時，或在投保全年保障而確定行程時，已存在的罷工或工業行動，或其它已存在的原因。
- 3) 航空管制。

#### 行李及個人財物保障、個人現金/信用卡/旅遊證件保障的不保事項

- 1) 破舊。
- 2) 被海關沒收或扣留。
- 3) 易碎物料(包括易腐壞的食物)的損毀。
- 4) 遺失而未能於24小時向警方及發卡中心(適用於信用卡被盜用)報失及/或未有盡快向有關的運輸公司報失。
- 5) 手提電話的遺失或損毀。

#### 個人責任保障的不保事項

- 1) 導致受保人的僱員或家屬受傷。
- 2) 由使用機動車輛、飛機、船隻或類似物而引致的責任問題。
- 3) 屬於受保人或由受保人監管的物件。
- 4) 由受保人所從事的行業所引致的責任問題。
- 5) 受保人於其所簽的契約上所承擔的責任。

#### 租車自負額保障的不保事項

- 1) 租用車輛期間，受保人非法及不合法使用該租用車輛。
- 2) 受保人在意外中未持有有效的駕駛執照。
- 3) 受保人因任何情況受到酒精或藥物影響下駕駛租用車輛。
- 4) 因不能租出損毀汽車的營業損失包括"非操作補償費用(NOC)"。

\* "首次"發出警示指根據「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的警示。

## Scale of Benefits of Personal Accident Section 人身意外保障－保障賠償表

In the event of an accident causing 因意外而引致的	Maximum Benefit (HK\$) 最高賠償額 (港幣\$)
<b>A. Death</b> 死亡	1,200,000
<b>B. Permanent Disablement</b> 永久性傷殘	
<b>1. Total Permanent Disablement</b> 完全永久傷殘	1,200,000
<b>2. Total and Permanent Loss of Limb(s)</b> 完全及永久喪失肢體	1,200,000
<b>3. Total and Permanent Loss of Sight</b> 完全及永久喪失視力	1,200,000
<b>4. Total and Permanent Loss of speech and hearing of both ear(s)</b> 完全及永久喪失語言能力及聽覺	1,200,000
<b>5. Permanent and incurable insanity</b> 永久及無法治療的精神錯亂	1,200,000
<b>6. Total and permanent loss of use of:</b> 完全及永久性傷殘：	
<b>(a) thumb and four fingers of one hand</b> 一隻手之拇指及四隻手指	840,000
<b>(b) four fingers of one hand</b> 一隻手之四隻手指	480,000
<b>(c) thumb (both phalanges)</b> 拇指(兩節指骨)	360,000
<b>(d) thumb (one phalanx)</b> 拇指(一節指骨)	180,000
<b>(e) any other fingers (three phalanges)</b> 其餘任何手指(三節指骨)	180,000
<b>(f) any other fingers (two phalanges)</b> 其餘任何手指(兩節指骨)	120,000
<b>(g) any other fingers (one phalanx)</b> 其餘任何手指(一節指骨)	90,000
<b>(h) all toes of one foot</b> 一腳的所有腳趾	240,000
<b>(i) great toe (both phalanges)</b> 大足趾(兩節趾骨)	90,000
<b>(j) great toe (one phalanx)</b> 大足趾(一節趾骨)	60,000
<b>(k) any other toe</b> 其餘任何足趾	36,000
<b>C. Third Degree Burn of 9% or more of the total body surface</b> 身體總表面積有9%或以上達第三級燒傷	500,000

## Comprehensive Products to Cater for Your Needs

Prudential General Insurance Hong Kong Limited takes care of your everyday needs by providing a comprehensive range of products, including:

- **PRUchoice** Card Protection Plus
- **PRUchoice** China Accidental Emergency Medical
- **PRUchoice** China Protection
- **PRUchoice** Clinic
- **PRUchoice** Cruise Travel
- **PRUchoice** Golfers
- **PRUchoice** HealthCare
- **PRUchoice** HealthCheck
- **PRUchoice** Home
- **PRUchoice** Home Deluxe
- **PRUchoice** Maid
- **PRUchoice** Medical
- **PRUchoice** MediExtra
- **PRUchoice** Motor
- **PRUchoice** Personal Accident
- **PRUchoice** Personal Accident Plus
- **PRUchoice** Travel
- **PRUchoice** Travel Overseas Study
- **PRUchoice** Travel Working Holiday
- **PRUchoice** BMX (Building Management Xtra)
- **PRUchoice** BOX (Business Owners Xtra)
- **PRUchoice** SOX (Small Office Xtra)
- **PRUchoice** Group Medical
- **PRUchoice** Group Life
- Fire Insurance

and many other insurance products.

To know more about our products, just call us or your financial consultant/broker.

## 產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選 — 失卡寶
- 保誠精選 — 中國意外急救醫療保險
- 保誠精選 — 中國安心寶
- 保誠精選 — 診療寶
- 保誠精選 — 郵輪旅遊樂
- 保誠精選 — 高球樂
- 保誠精選 — 康療寶
- 保誠精選 — 康檢寶
- 保誠精選 — 家居寶
- 保誠精選 — 名家寶
- 保誠精選 — 僱傭寶
- 保誠精選 — 醫療寶
- 保誠精選 — 健康寶
- 保誠精選 — 駕駛寶
- 保誠精選 — 安健寶
- 保誠精選 — 倍安寶
- 保誠精選 — 旅遊樂
- 保誠精選 — 海外留學寶
- 保誠精選 — 工作假期寶
- 保誠精選 — 樓宇寶
- 保誠精選 — 商舖寶
- 保誠精選 — 興業寶
- 保誠精選 — 團體醫療寶
- 保誠精選 — 團體人壽寶
- 火險

及其他各類的保險服務

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/經紀。

For further information, please contact :

### **Prudential General Insurance Hong Kong Limited**

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

### **保誠財險有限公司**

(英國保誠集團成員)

香港鰂魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

[www.prudential.com.hk](http://www.prudential.com.hk)

Note : This brochure is for reference only and does not constitute any contract or any part thereof between Prudential General Insurance Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of this insurance, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

註 : 此小冊子只作參考之用，不能作為保誠財險有限公司與任何人士或團體所訂立之任何合約或合約之任何部份，有關本保險之其他詳情及條款及條件，請參閱保單。如有需要，保誠樂意提供保單樣本以供閣下參考。所有中文簡譯，如與英文有異，概以英文為準。



## Application Form for **PRU***choice* Travel Insurance

# 保誠精選「旅遊樂」旅遊保障計劃 申請表

Applicable on or after 28 September, 2016  
2016年9月28日或之後適用

For further information, please contact:

**Prudential General Insurance Hong Kong Limited**

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請聯絡：

**保誠財險有限公司**

(英國保誠集團成員)

香港鰗魚涌華蘭路25號栢克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

[www.prudential.com.hk](http://www.prudential.com.hk)

G13/APP0005B/P01 (01/17)

## Details of Applicant 申請人詳情 (Please complete in BLOCK LETTERS 請用英文正楷填寫)

Surname 姓		Given Name 名		Applicant 申請人： <input type="checkbox"/> One of Insured Person(s) 其中一位受保人		<input type="checkbox"/> Contact Person 聯絡人			
HKID or Passport No. 香港身份證或護照號碼		Date of Birth (dd/mm/yy) 出生日期 (日/月/年)		Correspondence Address 通訊地址					
Gender 性別 <input type="checkbox"/> Female 女 <input type="checkbox"/> Male 男		Occupation 職業		Flat/Room 室		Floor 樓		Block 座	
Home Tel No. 住宅電話號碼		Mobile No. 流動電話號碼		Building/Estate 大廈/屋苑					
Email Address 電郵地址						<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界			

Insured Person(s) 受保人		Occupation (for Annual Cover only) 職業 (只適用投保全年保障人士)	Gender 性別	Date of Birth (dd/mm/yy) 出生日期 (日/月/年)	Relationship 與申請人之關係	HKID or Passport No. 香港身份證或護照號碼
Surname 姓	Given Name 名					

Note: Application from some occupations are not accepted. For details, please contact your financial consultants or refer to the policy wording.  
註：部份職業的投保恕不接受，詳情可向您的理財顧問查詢或查閱保單。

The policy will not be in force until the application has been accepted by the Company and the premium has been paid.  
保單需在本公司接納申請及收訖保費後方才生效。

## Details of Application 投保詳情 Please tick appropriate box(es) 請在適當空格內填上 "✓"

<input type="checkbox"/> For Single Trip* only 投保單次旅程* / <input type="checkbox"/> For One-Way Cover only 投保單段旅程		<input type="checkbox"/> For Annual Cover# only 投保全年保障#	
Specified Countries 指定國家 <input type="checkbox"/> Worldwide (Excluding USA) 全球 (美國除外) <input type="checkbox"/> Worldwide 全球 <input type="checkbox"/>		Policy to commence on _____ / _____ / _____ for one year. 本保單由 dd (日) mm (月) yy (年) 起一年內有效。	
No. of Days 日數 _____		Applicant only 申請人 <input type="checkbox"/> Applicant & Family 申請人及其家人 <input type="checkbox"/>	
Commencing on 出發日期 _____ / _____ / _____ dd (日) mm (月) yy (年)		Total Premium (HK\$) 保費合共(港幣) _____	
* Note: The maximum period of insurance is 6 months for any one trip. 附註：每次旅程最長的保險期為六個月。		# Note: During the insured period, the maximum period of insurance per trip is 90 days. 附註：在承保期間，每次旅程最長的保險期為90日。	

## Payment Method 付款方法

By Cheque 以支票繳付

(Please make cheque payable to "Prudential General Insurance Hong Kong Limited"  
請註明支票抬頭人為「保誠財險有限公司」)

By Credit Card 以信用卡繳付

(Annual Cover Policy will be renewed automatically on a yearly basis subject to underwriting approval and premium will be collected from the designated credit card account. 全年保障保單於核保後將每年自動續保及從指定的信用卡戶口內扣除保費。)

### Credit Card Account Details 信用卡戶口資料

Applicable to premium payment by credit card only. 只供選擇以信用卡繳付保費之客戶填寫。

<input type="checkbox"/>  VISA Card VISA 卡	<input type="checkbox"/>  MasterCard 萬事達卡	Credit Card Number 信用卡號碼	<input type="text"/>	Credit Card Expiry Date 信用卡有效期至	<input type="text"/>	(mm/yy) (月/年)
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I/We hereby authorize Prudential General Insurance Hong Kong Limited to collect from my/our designated credit card account for all payment(s) and recurring payment(s) of this policy insurance including that/those related to subsequent endorsement(s) and its renewal(s).  
本人/吾等授權保誠財險有限公司，經由本人/吾等指定的信用卡戶口內，扣除有關本保單的所有及經常性保費，包括與其後背書及續保有關之所有及經常性保費。

Cardholder's Name 信用卡持有人姓名	<input type="text"/>	Cardholder's Signature 信用卡持有人簽名	<input type="text"/>	Date 日期	<input type="text"/>
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## Important Notes to Applicant 申請人須知

1. Disclosure - The applicant is requested to disclose any other facts known to the applicant which are likely to affect acceptance or assessment of the insurance cover the applicant is applying for. Should the applicant have any doubts about what should be disclosed, please feel free to contact us or your financial consultant/broker. The applicant is recommended to keep a record (including copies of letters) of any additional information given for the applicant's future reference. Failure to disclose may mean that the Policy will not provide with the cover the applicant require, or perhaps may invalidate the Policy altogether.  
透露 - 申請人必須就申請表內所有問題作出確實回答，並就申請需要提供一切有關資料，如有懷疑請向本公司或有關理財顧問/經紀查詢。如作出不確實回答或提供不正確資料，會令本保單作廢及不能生效。請保留申請表副本（包括信件影印本）以作日後參照。
2. A specimen copy of the Policy and a copy of your completed Application Form will be supplied on request.  
如有需要，本公司可提供保單原文及申請表副本以作參考。
3. All benefits and exclusions are only briefly outlined here. For further details, please refer to the Certificate of Insurance and the Insurance Policy.  
上述保障及不保範圍並未包括所有細節，欲知全部詳情請參閱保單。
4. The insurance is only valid for trips originating from Hong Kong. Cheque payment must accompany this Application Form. No refund premium is allowed once the Certificate of Insurance has been issued.  
此項保險只適用於由本港出發之旅程。保費須連同申請表一併繳交。保單簽發生效後概不發還保費。
5. The application form must be signed by a person who has attained age 18 or above.  
申請表必須由年滿18歲或以上的申請人簽署。
6. This product is underwritten by Prudential General Insurance Hong Kong Limited ("PGHK"). The copyrights of the contents of this document are owned by PGHK.  
此產品由保誠財險有限公司（「保誠財險」）承保。此文件內容之版權是由保誠財險所擁有。
7. This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. PGHK does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.  
此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠財險不會在該司法管轄區提供或出售該保險產品。  
Warranty: The Applicants warrant that they are not travelling contrary to the advice of Medical Practitioner, or for the purpose of obtaining medical treatment. The Applicants also warrant that they are not travelling for migration (unless One-Way Cover is taken out).  
保證：所有申請人均保證其旅程絕無違反醫生的勸諭，亦非以治療為目的。申請人並保證其旅程絕非以移民為目的（投保單段旅程者除外）。

## Personal Information Collection Statement 收集個人資料聲明

Prudential General Insurance Hong Kong Limited (referred to as "the Company", "our", "we", or "us" in this Part entitled "Personal Information Collection Statement") may collect certain personal information, including without limitation your name, identity card number (and copy of identity card), passport number, contact information, family history, health and medical information and financial information ("Personal Information") from you when you apply for insurance or financial products and services from us, or when you apply to make changes to your policy, or when you make a claim against a policy. We may also collect Personal Information about you from third parties such as other insurance companies or agents, government agencies, medical personnel, credit reporting agencies, courts or public records.

保誠財險有限公司（在題為「收集個人資料聲明」之本部份，簡稱「本公司」或「我們」）可能會於閣下向我們申請保險或金融產品及服務，申請更改保單或就保單提出索償時向閣下收集一些個人資料，包括但不限於閣下的姓名、身份證號碼（及身份證副本）、護照號碼、聯絡資料、家族歷史、健康和醫療資料，以及財務資料（以下簡稱「個人資料」）。我們還可能從第三方，如其他保險公司或代理、政府機構、醫務人員、信用報告機構、法院或公開記錄等，收集關於閣下的個人資料。

### 1. Purpose of Collection 收集資料之目的

We may use your Personal Information for the following purposes: (a) to process your application; (b) to administer and process insurance policies, insurance claims and medical, security and underwriting checks; (c) to process payment instructions; (d) to verify your eligibility for insurance, financial or wealth management products and services; (e) to design and provide you with insurance, financial and related services and products; (f) to communicate with you; (g) to provide you with promotional materials relating to insurance or financial services or related wealth management products of the Company, and those of other entities whose ultimate parent company is Prudential plc ("companies within the Prudential Group") or partnering financial institutions; (h) to perform a policy review or needs analysis; (i) to conduct research and statistical analysis; and (j) to meet disclosure requirements imposed on us or any third parties mentioned in Section 2 below by law or regulatory authorities.

我們可能會使用閣下的個人資料作下列用途：(a) 處理閣下的申請；(b) 管理和處理保單、保險索償、醫療、抵押和承保檢查；(c) 處理付款指示；(d) 核實閣下申請保險、金融或財富管理產品及服務的資格；(e) 設計及為閣下提供保險、金融及相關的服務和產品；(f) 與閣下進行通訊；(g) 為閣下提供關於本公司以及其他母公司為英國保誠集團的實體（「保誠集團內的公司」）或夥伴金融機構的保險或金融服務或相關的財富管理產品的推廣材料；(h) 進行保單審查或需求分析；(i) 進行研究和統計分析；及 (j) 符合法律或監管當局向我們或在下述第二部分所列的第三方實施的披露要求。

### 2. Classes of Transferees 被資料轉交者的類別

We may disclose your Personal Information to third parties (within or outside Hong Kong) for the purposes outlined at Section 1 above, including without limitation the following third parties: (a) insurance agents; (b) re-insurance companies; (c) other companies within the Prudential Group; (d) claims investigation companies; (e) third party administrators; (f) third party service providers (including without limitation insurers, bankers, lawyers, accountants, and other third party service providers who provide administrative, telecommunications, computer, payment, printing, redemption or other services to us to enable us to operate our business); (g) industry associations and federations; (h) medical bill review companies; (i) professional advisors; (j) researchers; (k) credit reference agencies; (l) debt collection agencies; (m) partnering financial institutions; (n) regulators and government agencies; (o) law enforcement agencies; (p) the Courts.  
We may transfer your name, contact information and information about the products you have purchased (including the sales channel from which such products were purchased) to other companies within the Prudential Group, and other partnering financial institutions, for the purpose of providing you with promotional materials relating to those entities' insurance or financial services or related wealth management products. However, we will not disclose your Personal Information to any other third parties for direct marketing purposes without your consent.

We may transfer your Personal Information in connection with a transaction with another company which affects the control, governance, structure and/or management of all or a substantial part of our business, or if required to satisfy applicable legal or regulatory requirements.

為達到上述第一部份所列之目的，我們可能會向第三方（在香港境內或境外）透露閣下的個人資料，包括但不限於以下第三方：(a) 保險代理；(b) 再保險公司；(c) 其他保誠集團內的公司；(d) 索償調查公司；(e) 第三方管理人；(f) 第三方服務供應商（包括但不限於保險公司、銀行、律師、會計師，以及其他提供行政、電訊、電腦、付款、印刷、贖回或其他服務以令我們的業務可以運作的第三方服務供應商）；(g) 行業協會及聯會；(h) 醫療帳單審查公司；(i) 專業顧問；(j) 研究人員；(k) 信貸資料服務機構；(l) 收賬代理；(m) 夥伴金融機構；(n) 監管機構及政府機構；(o) 執法機構；(p) 法院。

我們可能將閣下的姓名、聯絡資料和閣下已購買的產品資料（包括購買該等產品的銷售渠道），轉交其他保誠集團內的公司及其他夥伴金融機構，以向閣下提供有關這些實體的保險、金融服務或相關的財富管理產品的有關推廣材料。然而，我們不會未經閣下的同意，向任何其他第三方透露閣下的個人資料作直接促銷用途。

在有關影響到我們全部或重大部分業務的控制權、治理、結構和/或管理的交易時，或在必須符合適用的法律或監管要求下，我們可能會轉交閣下的個人資料。

### 3. Consequence of failing to provide Personal Information 未能提供個人資料的影響

Unless otherwise specified by us, it is mandatory for you to provide the Personal Information requested by us. In the event that any such Personal Information is not provided, we may be unable to provide you with the services or carry out the activities outlined at Section 1 above. 除非我們另有規定，否則閣下必須提供我們所要求的個人資料。若未能提供任何此等個人資料，我們可能無法為閣下提供服務或進行上述第一部分所列出的活動。

### 4. Access and Correction Rights 查閱和更正的權利

Under the Personal Data (Privacy) Ordinance (the "Ordinance"), you have the right to request access to and correction of any Personal Information that you provide to us. You may make such a request by writing to our Data Protection Officer at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong. In accordance with the Ordinance, we have the right to charge a reasonable fee for the processing of any Personal Information access request.

根據《個人資料（私隱）條例》（「條例」），閣下有權要求查閱及更正任何閣下提供給我們的個人資料。閣下如欲查閱或更正個人資料，請向我們的資料保護主任作出書面要求，地址是香港鵬魚涌華蘭路25號柏克大廈3樓。根據條例的規定，我們有權就處理查閱任何個人資料的要求，收取合理的費用。

### Opting-out Marketing Communications or Materials 拒絕接受促銷信息或資料

We intend to send you marketing communications or materials (as set out in the above Personal Information Collection Statement), but we cannot do so without your consent. In the event that you do not wish to receive such marketing communications or materials, please let us know by ticking the opt-out box below, and returning the form to us in person or at 3/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong.

我們有意向閣下發送（載於上述收集個人資料聲明的）促銷信息或資料，但未經閣下的同意，我們不能這樣做。假若閣下不希望收到該等促銷信息或資料，請在以下拒絕接受方格內劃上「✓」號以讓我們知道閣下的意向，並親身交回本表格或送交本表格至香港鵬魚涌華蘭路25號柏克大廈3樓。

Opt-out box 拒絕接受方格

The Applicant / Policyholder / Insured Person hereby confirm understanding of and agreement to the contents in this Part entitled "Personal Information Collection Statement".  
申請人 / 保單持有人 / 受保人特此確認明白並同意在題為「收集個人資料聲明」之本部份中的內容。

Signature of Applicant on behalf of persons to be insured 申請人代印簽名	
<b>X</b>	
Application Date 投保日期	
Financial Consultant's Name 保險顧問名稱 (Please complete in BLOCK LETTERS 請用正楷填寫)	
Financial Consultant's Division and Code 保險顧問組別及編號	
Mobile No. 流動電話號碼	Office Location 辦公室地點 CH_/CRB/FTW/LG2/MC_/MP1/PT/PT1/PT2/PT6

## Premium (HK\$) 保費 (港幣\$)

Area 地區	No. of Days 日數	Insured Person Only 投保人	Insured Person & Spouse 投保人及其配偶	Insured Person & Children 投保人及其子女	Insured Person & Family 投保人及其家人
Specified Countries* 指定國家*	1	61	122	92	153
	2	91	182	137	228
	3	116	232	174	290
	4	140	280	210	350
	5	149	298	224	373
	6	156	312	234	390
	7	164	328	246	410
	8	171	342	257	428
	9	176	352	264	440
	10	181	362	272	453
	11	185	370	278	463
	12	191	382	287	478
	13	195	390	293	488
	14	201	402	302	503
	15	204	408	306	510
	16	207	414	311	518
	17	211	422	317	528
	18	215	430	323	538
	19	218	436	327	545
	20	222	444	333	555
	21	226	452	339	565
	22	229	458	344	573
	23	232	464	348	580
	24	234	468	351	585
	25	237	474	356	593
	26	239	478	359	598
	27	242	484	363	605
	28	244	488	366	610
	29	246	492	369	615
	30	249	498	374	623
	31	251	502	377	628
	32	254	508	381	635
Every extra week 額外每週	51	102	77	128	

\* Bangladesh, Bhutan, Brunei, Cambodia, China, Guam, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, Pakistan, Palau, The Philippines, Saipan, Singapore, Sri Lanka, Taiwan, Thailand, Timor and Vietnam.  
孟加拉、不丹、汶萊、柬埔寨、中國、關島、印度、印尼、日本、韓國、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、巴基斯坦、帛琉、菲律賓、塞班島、新加坡、斯里蘭卡、台灣、泰國、天寧島及越南。

Area 地區	No. of Days 日數	Insured Person Only 投保人	Insured Person & Spouse 投保人及其配偶	Insured Person & Children 投保人及其子女	Insured Person & Family 投保人及其家人
Worldwide (excluding USA)** 全球 (美國除外)**	1	80	160	120	200
	2	133	266	200	333
	3	176	352	264	440
	4	218	436	327	545
	5	232	464	348	580
	6	245	490	368	613
	7	257	514	386	643
	8	269	538	404	673
	9	280	560	420	700
	10	292	584	438	730
	11	305	610	458	763
	12	316	632	474	790
	13	329	658	494	823
	14	339	678	509	848
	15	351	702	527	878
	16	361	722	542	903
	17	373	746	560	933
	18	383	766	575	958
	19	390	780	585	975
	20	396	792	594	990
	21	401	802	602	1,003
	22	408	816	612	1,020
	23	413	826	620	1,033
	24	417	834	626	1,043
	25	422	844	633	1,055
	26	426	852	639	1,065
	27	434	868	651	1,085
	28	438	876	657	1,095
	29	443	886	665	1,108
	30	447	894	671	1,118
	31	450	900	675	1,125
	32	456	912	684	1,140
Every extra week 額外每週	110	220	165	275	

\*\* Except transit in USA within 24 hours.  
於美國24小時內過境不在此限。

Area 地區	No. of Days 日數	Insured Person Only 投保人	Insured Person & Spouse 投保人及其配偶	Insured Person & Children 投保人及其子女	Insured Person & Family 投保人及其家人
Worldwide 全球	1	110	220	165	275
	2	182	364	273	455
	3	243	486	365	608
	4	303	606	455	758
	5	328	656	492	820
	6	347	694	521	868
	7	360	720	540	900
	8	373	746	560	933
	9	383	766	575	958
	10	392	784	588	980
	11	398	796	597	995
	12	403	806	605	1,008
	13	412	824	618	1,030
	14	417	834	626	1,043
	15	423	846	635	1,058
	16	428	856	642	1,070
	17	436	872	654	1,090
	18	441	882	662	1,103
	19	447	894	671	1,118
	20	454	908	681	1,135
	21	460	920	690	1,150
	22	464	928	696	1,160
	23	469	938	704	1,173
	24	475	950	713	1,188
	25	480	960	720	1,200
	26	484	968	726	1,210
	27	488	976	732	1,220
	28	494	988	741	1,235
	29	499	998	749	1,248
	30	504	1,008	756	1,260
	31	508	1,016	762	1,270
	32	512	1,024	768	1,280
Every extra week 額外每週	124	248	186	310	

Annual Cover Premium 全年保障保費	Insured Person Only 投保人	Insured Person & Family# 投保人及其家人
(HK\$港幣)	1,680	3,360

Definition 1. "Children" refers to the insured person's dependent and unmarried children who are aged 17 or below.

子女指受保人在17歲或以下並受供養的未婚子女。

2. "Insured Person & Family" refers to the Insured Person, his/her legally married spouse, dependent and unmarried children who are aged 17 or below.

受保人及其家人即受保人、其合法配偶及17歲或以下並受供養的未婚子女。

# No Claim Discount will be offered in accordance with the claim record of each Insured Person in the preceding period of insurance. In an Annual Cover for "Insured Person & Family", No Claim Discount will be given to the Insured Person and his/her spouse only. However, the claim record of an insured dependant/unmarried child shall be deemed and handled as if it was submitted by the Insured Person. Should there be a claim record for two or more persons to be insured in an Annual Cover for "Insured Person & Family", No Claim Discount will not be offered to the whole policy at renewal.

無索償折扣優惠將根據每名投保人上一投保年度的索償記錄而提供。在為「投保人及其家人」而設的全年保障中，無索償折扣只提供予投保人及其配偶，惟受保未婚子女的索償將被視作投保人的索償個案處理。若為「投保人及其家人」投保全年保障而當中有兩名或以上受保人士有索償記錄，則其續保保單將不會享有無索償折扣優惠。