

Universal Smart Travel Insurance Plan

Premium Table (HK\$)

Single Travel Plan ¹ (Basic Benefit)												
Insurance Period (days)	Insured Person			Insured Person & Spouse ²			Insured Person & Child(ren) ³			Family ⁴		
	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan
Area 1 ⁵												
1	238	149	120	427	266	216	356	222	180	535	334	270
2	245	161	128	439	289	230	366	240	192	550	361	288
3	264	168	136	475	304	245	396	253	204	594	379	306
4	304	193	143	546	349	257	456	290	215	683	436	322
5	318	202	157	571	364	283	476	304	235	714	455	354
6	360	220	173	648	395	310	540	329	258	810	493	388
7	376	235	197	676	422	354	563	353	295	844	528	443
8	390	244	208	702	438	373	586	366	311	877	548	466
9	452	266	220	815	479	396	679	400	330	1,018	599	496
10	468	301	244	842	542	438	702	452	365	1,054	678	547
11	492	326	248	884	588	448	737	490	373	1,105	736	559
12	499	331	252	899	595	454	749	496	378	1,123	744	568
13	508	335	264	913	602	475	761	502	396	1,141	752	594
14	515	338	268	926	610	482	773	508	402	1,158	762	602
15	546	348	277	983	628	499	820	523	415	1,229	784	624
16	554	356	284	997	642	512	830	535	427	1,246	802	641
17	562	374	294	1,010	673	529	842	562	440	1,264	842	661
18	592	427	335	1,064	770	602	887	642	503	1,331	962	754
19	600	456	352	1,079	820	632	899	683	527	1,349	1,025	791
20	607	481	368	1,093	866	662	911	721	552	1,367	1,082	829
21	616	499	385	1,108	898	694	924	749	577	1,385	1,123	866
Each additional day	17	13	10	30	24	17	25	20	14	38	30	22
Area 2 ⁶												
1	264	187	131	475	337	235	396	281	197	594	421	294
2	271	196	136	488	352	244	407	294	204	611	440	305
3	277	203	144	499	365	259	416	305	216	624	456	324
4	318	227	157	572	408	283	478	341	236	715	510	354
5	338	265	187	610	478	337	508	398	281	762	596	421
6	383	302	203	689	545	365	575	454	305	862	680	456
7	406	319	217	730	575	391	608	479	326	913	719	488
8	420	336	230	756	605	415	630	504	346	946	756	518
9	518	373	256	934	672	460	778	560	384	1,166	840	575

Premium Table (HK\$)(con't)

Single Travel Plan¹ (Basic Benefit)												
Insurance Period (days)	Insured Person			Insured Person & Spouse²			Insured Person & Child(ren)³			Family⁴		
	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan
Area 2⁶												
10	542	403	263	977	726	473	814	605	395	1,220	907	592
11	559	436	277	1,007	784	499	839	654	416	1,259	980	624
12	568	444	286	1,021	799	514	852	666	428	1,277	1,000	643
13	575	452	293	1,034	815	527	863	679	439	1,294	1,018	659
14	583	461	300	1,050	829	540	875	691	450	1,313	1,037	676
15	592	470	307	1,064	847	553	888	706	461	1,331	1,058	691
16	600	479	316	1,080	862	568	900	719	474	1,350	1,078	710
17	607	504	323	1,093	907	581	911	756	485	1,367	1,134	726
18	684	540	359	1,231	972	646	1,026	810	539	1,540	1,216	808
19	694	558	390	1,248	1,004	702	1,040	838	586	1,561	1,255	877
20	702	577	398	1,264	1,039	718	1,054	866	598	1,579	1,298	896
21	712	586	402	1,280	1,054	724	1,068	878	604	1,601	1,318	905
Each additional day	24	19	12	43	35	22	36	29	18	54	43	28

**Optional Benefit
Additional Premium**

Optional Benefit	Percentage of Premium of the Basic Benefit	
	Single Travel Plan¹	Annual Travel Plan⁷
I Enhanced Benefit	20%	Free
II Cruise Benefit	50%	Not applicable

Annual Travel Plan⁷ (Worldwide Protection)		
	Diamond Plan	Gold Plan
	Annual Premium	Annual Premium
Insured Person⁸	2,086	1,756
Family⁴	3,934	3,340

Remark:

- Once the cover for Single Travel Plan is in effect, no refund of premium is allowed.
- “Insured Person & Spouse” refers to legally married couple.
- “Insured Person & Child(ren)” refers to father or mother travelling with all the legally dependent unmarried child(ren) who is (are) 6 weeks to 17 years old.
- “Family” refers to legally married couple with all the legally dependent unmarried child(ren) who is (are) 6 weeks to 17 years old. If the family is insured, the maximum benefit payable in each covered section shall not exceed 200% in aggregate of the amount specified in the selected plan (not applicable to insured item 1, 16 and 21 under “Personal Accident”, item 2 “Compassionate Death Cash”, item 13 “Loss of Home Contents” and item 15 “24-hour Emergency Assistance Service”).

5. Country/ Region 1: Restricted to China; Macau, China; Taiwan, China; Myanmar; Thailand; Malaysia; Singapore; Indonesia; the Philippines; Brunei; Vietnam; Cambodia; Laos; Korea; Japan; Guam; Saipan and Tinian.
6. Country/ Region 2: Worldwide.
7. If the policyholder terminates the Annual Travel Plan, he/she will still be required to pay at least 50% of the total premium. But if any claim has arisen, 100% of the total premium is required to be paid.
8. One legally dependent unmarried child who is 6 weeks to 17 years old can enjoy free coverage if his/her father or mother is insured under the Annual Travel Plan.