

## “Universal Travel Insurance” - Extended Benefits for "Outbound Travel Alert" <sup>1</sup>

For successful enrollment in Universal Travel Insurance before the issuance of an “Outbound Travel Alert”<sup>1</sup> to the destination by the Hong Kong Special Administrative Region Government, the Insured Person will enjoy the following extended benefits.

Coverage	Codes of “Outbound Travel Alert”		
	Amber	Red	Black
<b>Prior to Departure</b>			
“Cancellation of Journey”			
- Full refund of premium paid (applicable to Single Travel Plan only)	✓	✓	✓
- Reimbursement of the irrecoverable prepaid travel deposits and costs (including the costs of short-term overseas study group tour) up to HK\$40,000.	N/A	N/A	✓
<b>During the Journey</b>			
1. “Delay of Journey” - insured period will be extended for 10 days.	✓	✓	✓
2. “Curtailed of Journey” up to HK\$40,000	N/A	N/A	✓
i. Reimbursement of the irrecoverable prepaid travel costs (calculated on a pro-rata basis for each complete day).			
ii. In the event of curtailment of the planned journey, a one-off cash allowance of HK\$1,000 will be payable <sup>2</sup> .			
3. “Travel Delay”/ ”Re-routing”			
- In the event of “Travel Delay”/“Re-routing” caused by natural disasters or the issuance of designated "Outbound Travel Alert", one of the following benefits will be payable:			
i. “Travel Delay”			
a. A cash compensation of HK\$250 for every 8 hours of delay (the maximum limit of indemnity is HK\$3,000, depending on the plan enrolled);	N/A	✓	✓
b. In the event of any travel delay for more than 8 hours due to the issuance of designated “Outbound Travel Alert”, a one-off cash allowance of HK\$1,000 will be payable <sup>2</sup>	N/A	N/A	✓
OR			
ii. “Re-routing”	N/A	N/A	✓
Necessary and reasonable additional travel and accommodation expenses incurred due to “Re-routing” up to HK\$10,000.			

Remarks :

- Please visit the website of Security Bureau - Hong Kong Special Administrative Region Government for updated information regarding the "Outbound Travel Alert" system.
- In the event that “Curtailed of Journey” and “Delay of Journey” happened simultaneously, only a one-off cash allowance of HK\$1,000 will be payable for each Insured Person. Such one-off cash allowance shall be counted within the maximum limit of indemnity under the corresponding benefits.

**The above summary is for reference only. Details of the coverage, benefits and related terms and conditions are subject to the official policy issued by Bank of China Group Insurance Company Limited (Please refer to the relevant policy for details).**