

Universal Travel Insurance

Whether you are traveling on holiday, business or planning a short-term overseas study trip for your children, Universal Travel Insurance from BOCG Insurance provides you with a comprehensive excess free protection plan for you and your family members to enjoy a truly worry-free journey.

Emergency Worldwide Assistance

Our 24-hour Worldwide Emergency Assistance Hotline will give you emergency medical evacuation, as well as travel advice in case of emergency. To ensure that you are well covered for a hassle-free trip, a wide-ranging value-added services like overseas hospital admission deposit guarantee, referral of lawyer or interpreter service, passport or visa replacement are also available.

Double Accident Protection¹

In the event of death or permanent total disablement while traveling on public conveyance, personal accident benefit will be doubled up to HK\$4 million. (Only applicable to Single Travel Plan)

More Premium Savings and Auto Renewal for Annual Travel Plan

If you are a frequent traveler, why not choose our Annual Travel Plan that gives you continuous protection throughout the year with great premium savings. Once insured, if you do not receive notice of amendment on renewal terms from BOCG Insurance before the expiry date of each policy year, just pay the required premium for the coming policy year and your policy will be renewed automatically.

Free Coverage for Dangerous Activities¹

Many popular adventurous sports are covered without extra cost, including bungee jump, hang-gliding, parachuting, rafting, speed-boating, jet-skiing, trekking, mountaineering, rock-climbing and hot-air ballooning, and the like. (Not applicable to professional players or those engaging in racing or competition)

Home Contents Protection

In the event of burglary while you are traveling away from home, your home contents will also be protected up to HK\$25,000.

Remarks :

1. Not applicable to persons aged under 18 or over 70.
2. Payable on a "per journey basis" (except for "Personal Accident" benefit under the Annual Travel Plan which is payable on a "per policy year basis").

Insured Items and Coverage	Maximum Benefits Payable ² (each insured person) (HK\$)			
	Single Travel Plan			Annual Travel Plan
	Diamond Plan	Gold Plan	Silver Plan	Privilege Plan
Personal Accident - Death / permanent total disablement / loss of both limbs / loss of sight of two eyes / loss of one limb and one eye / major burns (Claims settlement in accordance with body surface area burnt) - Loss of one limb or one eye / permanent total loss of speech / permanent total loss of hearing in both ears (maximum benefit payable is 50% of the specified amount) (Maximum benefit payable for persons aged under 18 or over 70 is HK\$250,000)	2,000,000	1,000,000	500,000	1,000,000
Double Indemnity - Payment for accidental death or permanent total disablement arising from the use of public conveyance (not applicable to persons aged under 18 or over 70, and only applicable to Single Travel Plan)	4,000,000	2,000,000	1,000,000	—
Compassionate Death Cash Benefit - Death of the insured person as a result of accident or sickness occurred during the journey (in the event of death caused by sickness, maximum benefit payable is 30% of the specified amount)	50,000	30,000	15,000	30,000

Medical and Relevant Expenses				
1. Medical, hospital and treatment expenses incurred as a direct result of accidental bodily injury or sickness occurred during the journey. (Maximum benefit payable for persons aged under 18 or over 70 is HK\$250,000)	1,000,000	600,000	300,000	1,000,000
1.1. medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person's return from abroad. (For Chinese herbalists and bonesetters treatment expenses, maximum benefit payable is HK\$150 per day and up to a total of HK\$1,500)	100,000	60,000	30,000	60,000
1.2. expenses associated with transport of body to Hong Kong (In no event shall the total amount payable under item 1 exceeds 100% of the corresponding limit in item 1 as stated in the selected plan)	50,000	50,000	50,000	100,000
2. Daily hospital cash benefit: payable for hospital confinement exceeding 24 hours either outside Hong Kong or immediately return to Hong Kong as a result of bodily injury or sickness incurred during the journey	7,500 (500/day)	6,000 (400/day)	4,500 (300/day)	6,000 (500/day)
Baggage and Personal Effects				
- Loss of or damage to baggage and personal effects (up to HK\$2,500 for any one article / any one pair of articles)	15,000	10,000	5,000	15,000
Delayed Baggage				
- Emergency purchases of essential items or clothing due to misdirection in delivery or hi-jack abroad for at least 8 hours	2,000	1,500	1,000	1,500
Personal Money and Travel Documents				
- Loss of cash / travelers' cheques as a direct result of robbery and cost of replacing travel documents or air ticket	6,000	5,000	4,000	5,000

Personal Liability - Indemnifies the insured person for legal liability as a result of accidental bodily injury to any person or accidental loss of or damage to the third party's property	2,000,000	1,800,000	1,500,000	2,500,000
Travel Delay/Re-routing - If the scheduled flight or sea vessel is delayed for more than 8 hours as a result of strike, industrial action, poor weather or mechanical breakdown, one of the following benefits will be payable to the insured person: a. cash benefit of HK\$250 will be paid for each full 8 hours delay; OR b. additional transportation and accommodation expenses necessarily incurred by the insured person for re-routing	3,000 10,000	2,500 5,000	2,000 2,500	2,500 5,000
Cancellation - Protection for the insured person against the loss of irrecoverable deposits or charges if the trip has to be cancelled due to death, illness or serious accident of the insured person or his/her family members or business partners	40,000	35,000	30,000	35,000
Curtailement - If the trip has to be curtailed after its commencement due to the death, injury, illness or hi-jack occurring to the insured person or his/her family members or business partners, the irrecoverable prepaid cost calculated on a pro rata basis will be indemnified - Additional accommodation expense necessarily incurred to obtain lost travel documents arising out of robbery, burglary or theft during the travel period	40,000	35,000	30,000	35,000
Loss of Home Contents - Cover loss of or damage to home contents due to burglary happening at the insured person's unoccupied home whilst the insured person is traveling away from Hong Kong	25,000 (5,000/ item)	15,000 (4,000/ item)	10,000 (3,000/ item)	10,000 (3,000/ item)
24-hour Emergency Assistance Service - Worldwide emergency medical evacuation & repatriation expenses to Hong Kong under doctor's recommendation	Refer to policy for details			

Automatic Cover Period Extension

If you are unable to complete your journey as a result of transport delay, the period of insurance for that journey will be automatically extended for free, subject to a maximum of 10 days or until the completion of the journey, whichever is earlier. (Only applicable to Single Travel Plan)

Major Exclusions (For more details, please refer to the policy.)

Pre-existing physical defects or sickness, act of war, civil commotion, terrorism, professional sports team, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, traveling for the purpose of study (except Student Overseas Travel Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature.

Important Notes

- **Limitation:** All insured person(s) must be legal resident(s) of Hong Kong aged between 6 weeks and 75 years.
- **Notes for application:**
 - (1) Individual application for insurance is required for persons aged 18 or above.
 - (2) For persons aged between 6 weeks and 17 years who are not traveling with parents, they can apply for Single Travel Plan or Annual Travel Plan individually provided that full adult's premium is paid and the entire journey is accompanied by and with the custody care of an adult. The maximum benefit payable for "Medical and Relevant Expense" will be the same as adults aged 18 to 70.
 - (3) The proposal form must be duly signed by a parent or guardian if the person is under 18 years old.
- **Free Student Overseas Travel Cover:**

All unmarried full time students in Hong Kong aged between 6 weeks and 23 years will be entitled to Free Student Overseas Travel Cover under the Single Travel Plan or Annual Travel Plan. The entire journey of short-term overseas study for students aged between 6 weeks and 17 years has to be accompanied by and with the custody care of an adult.
- **Maximum cover period:**
 - (1) Single Travel Plan – subject to a maximum of 180 days.
 - (2) Annual Travel Plan – maximum 60 days for each trip.

Premium Table (HK\$)

Single Travel Plan ³												
Insurance Period (days)	Insured Person			Insured Person & Spouse ⁴			Insured Person & Child(ren) ⁵			Family ⁶		
	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 1⁷												
1	180	95	77	324	171	139	270	143	116	405	214	173
2	185	99	79	333	178	142	278	149	119	416	223	178
3	200	104	81	360	187	146	300	156	122	450	234	182
4	220	117	85	396	211	153	330	176	128	495	263	191
5	230	122	97	414	220	175	345	183	146	518	275	218

6	240	126	99	432	227	178	360	189	149	540	284	223
7	250	135	113	450	243	203	375	203	170	563	304	254
8	260	140	115	468	252	207	390	210	173	585	315	259
9	290	153	131	522	275	236	435	230	197	653	344	295
10	300	162	135	540	292	243	450	243	203	675	365	304
11	315	165	138	567	297	248	473	248	207	709	371	311
12	320	167	140	576	301	252	480	251	210	720	376	315
13	325	169	142	585	304	256	488	254	213	731	380	320
14	330	171	144	594	308	259	495	257	216	743	385	324
15	350	176	149	630	317	268	525	264	224	788	396	335
16	355	180	153	639	324	275	533	270	230	799	405	344
17	360	189	158	648	340	284	540	284	237	810	425	356
18	365	216	180	657	389	324	548	324	270	821	486	405
19	370	230	189	666	414	340	555	345	284	833	518	425
20	375	243	198	675	437	356	563	365	297	844	547	446
21	380	252	207	684	454	373	570	378	311	855	567	466
Each additional day	10	7	5	18	13	9	15	11	8	23	16	11

Area 2⁸

1	200	125	95	360	225	171	300	188	143	450	281	214
2	205	130	98	369	234	176	308	195	147	461	293	221
3	210	135	100	378	243	180	315	203	150	473	304	225
4	230	140	105	414	252	189	345	210	158	518	315	236
5	245	170	130	441	306	234	368	255	195	551	383	293
6	255	180	135	459	324	243	383	270	203	574	405	304
7	270	190	145	486	342	261	405	285	218	608	428	326
8	280	200	148	504	360	266	420	300	222	630	450	333
9	320	230	170	576	414	306	480	345	255	720	518	383
10	335	240	175	603	432	315	503	360	263	754	540	394
11	345	250	185	621	450	333	518	375	278	776	563	416
12	350	255	190	630	459	342	525	383	285	788	574	428
13	355	260	195	639	468	351	533	390	293	799	585	439
14	360	265	200	648	477	360	540	398	300	810	596	450
15	365	270	205	657	486	369	548	405	308	821	608	461
16	370	275	210	666	495	378	555	413	315	833	619	473
17	375	280	215	675	504	387	563	420	323	844	630	484
18	380	290	230	684	522	414	570	435	345	855	653	518
19	385	300	250	693	540	450	578	450	375	866	675	563
20	390	310	255	702	558	459	585	465	383	878	698	574
21	395	315	258	711	567	464	593	473	387	889	709	581
Each additional day	15	12	8	27	22	14	23	18	12	34	27	18

Annual Travel Plan ¹¹				
Privilege Plan	Insured Person ⁹		Family ⁶	
	Annual Premium	12-Month Interest-free Monthly Instalment ¹⁰	Annual Premium	12-Month Interest-free Monthly Instalment ¹⁰
		1,140	95	2,220

Remarks:

3. Once the cover for Single Travel Plan is in effect, no refund of premium is allowed.
4. “Insured Person & Spouse” refers to legally married couple.
5. “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.
6. “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 “Loss of Home Contents” & “24-hour Emergency Assistance Service” and the benefit limit for insured person aged under 18 or over 70 in “Personal Accident” & “Compassionate Death Cash Benefit”).
7. Area 1: Restricted to the Mainland of China, the Taiwan region, Myanmar, Thailand, Malaysia, Singapore, Indonesia, Philippines, Brunei, Vietnam, Cambodia, Laos, Korea, Japan and Guam.
8. Area 2: Worldwide.
9. 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.
10. For insurance enrolled via Internet Banking, the monthly premium must be debited from customer’ s HKD savings or current account. In case of insurance enrollment at our branch, the monthly premium must be settled by BOC Credit Card (12-month interest-free instalment).
11. If the policyholder terminates the Annual Travel Plan, he/she will still be required to pay at least 50% of the total premium.

Notes :

- This leaflet is for reference only. Please refer to the policy provisions for exact terms and conditions of the Plan.
- Bank of China Group Insurance Company Limited reserves the right to amend or withhold any terms and conditions without prior notice.
- The above insurance plan is underwritten by Bank of China Group Insurance Company Limited.
- Bank of China (Hong Kong) Limited is the agent of Bank of China Group Insurance Company Limited.

