

## Greater Bay Area Travel Insurance Plan

### Benefit Table

Insured Items and Coverage	Maximum Benefits Payable <sup>1</sup> (each insured person) (HK\$)	
	Elite Plan (1-31 days)	Standard Plan (1-5 days)
<p><b>1. Personal Accident</b></p> <ul style="list-style-type: none"> <li>- In the event of the death or permanent disablement of the insured person as a result of an accident, claim will be payable according to the “Table of Personal Accident Benefit” under the policy.</li> <li>- Major Burns due to Accident (calculated according to the body surface area burnt).</li> <li>- Insured Person aged under 18 or over 70.</li> </ul>	500,000	150,000
<p><b>2. Compassionate Death Cash Benefit</b> 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)</p>	20,000	10,000
<p><b>3. Medical and Relevant Expenses</b></p> <p>3.1 Medical, hospital and treatment expenses incurred outside Hong Kong as a direct result of accidental bodily injury or sickness occurred during the journey. (Insured persons aged under 18 or over 70)</p> <p>3.2 Medical, hospital and treatment expenses incurred in Hong Kong within 31 days 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)</p>	300,000	100,000
	(150,000)	(50,000)
	20,000	5,000

<p>3.3 Expenses associated with transport of body to Country of Residence in the event of death of the insured person. (In no event shall the total amount payable under item 3.1 to 3.3 exceed 100% of the corresponding limit in item 3.1 as stated in the selected plan)</p>	50,000	N/A
<p><b>4. Baggage and Personal Effects</b> Loss of or damage to baggage and personal effects due to theft, robbery or accident (maximum for any one article / any one pair/ any one set of articles) <b>Extended Cover</b> Loss of Insured Person's Personal Notebook Computer due to theft or robbery, maximum for any one article/any one pair / any one set of articles.</p>	<p>3,000</p> <p>(1,000)</p> <p>1,000</p>	<p>1,000</p> <p>(300)</p> <p>N/A</p>
<p><b>5. Personal Document and Travel Ticket</b> In the event of loss of travel ticket, ID Card and/or travel documents due to theft, robbery or accident during the journey, the insured person will be reimbursed : 5.1 replacement cost of travel documents, ID card and/or travel ticket. 5.2 additional travel and accommodation expenses incurred to obtain the replacement of travel documents, ID card and/or travel ticket during the journey. (Maximum daily limit for accommodation expenses)</p>	<p>2,000</p> <p>(500/day)</p>	N/A
<p><b>6. Personal Liability</b> Indemnifies the insured person's legal liability as a result of accidental bodily injury to a third party or accidental loss of or damage to the third party's property due to negligence.</p>	500,000	N/A
<p><b>7. Travel Delay</b> In the event of delay of public</p>		

<p>conveyance due to adverse weather conditions, natural disaster, Act of Terrorism, winding-up of travel agent, closure of airport, hi-jack or mechanical breakdown of the public conveyance, the insured person will be reimbursed one of 7.1-7.3 plus 7.4:</p> <p>7.1 cash allowance of HK\$300 for each and every period of 3 consecutive hours delay of High-speed rail and any other China Railway High-speed rail train;</p> <p>7.2 cash allowance of HK\$300 for each and every period of 6 consecutive hours delay of other public conveyance;</p> <p>7.3 reasonable and inevitable additional travel expenses and overseas accommodation costs outside Hong Kong due to delay of at least 6 consecutive hours;</p> <p>7.4 Pet Boarding Services The company will reimburse the Insured, who have been suffering from travel delay for more than 24 hours, for the cost of Pet boarding services. (The reimbursement will be payable from the 2<sup>nd</sup> day of the travel delay; a maximum of 3 days)</p>	<p>900</p> <p>900</p> <p>1,200</p> <p>200/day</p>	<p>300</p> <p>300</p> <p>600</p> <p>N/A</p>
<p><b>8. Cancellation</b> In the event of cancellation of the journey as a direct result of the following causes, the insured person will be reimbursed the irrecoverable prepaid fees including the travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums, and theme parks:</p> <p>8.1 death, serious bodily injury or sickness of the insured person, his/her family members, close business partner;</p> <p>8.2 compliance with a witness summons, jury service or compulsory quarantine of the insured person;</p> <p>8.3 bankruptcy of travel agents which are registered in the Travel Industry Council of Hong Kong</p>	<p>5,000</p>	<p>2,500</p>

<p>or winding-up of airline company; 8.4 fire or flood damage to the insured person's home within 7 days before the departure date;</p>		
<p><b>9. 24-hour Emergency Assistance Service</b> Designated person is assigned to provide emergency medical assistance and travel information emergency assistance services to the insured person. At the same time, the Plan also offers the following value-added services: Hospital Deposit Guarantee Emergency Evacuation Return to the Country of Residence Referral Services</p>		<p>50,000 Unlimited Actual Expenses Referral services including legal assistance, interpreter and replacement of lost travel document or travel pass.</p>

**Notes:**

1. Payable on a “per journey basis”

**Important Notes**

• **Limitation**

1. Proposed Insured must be aged 18 or above.
2. Insured Person(s) must be aged between 6 weeks and 80 years.
3. Journey must be departed from Hong Kong.
4. The destination of journey must be within the Guangdong-Hong Kong-Macau Greater Bay Area (Not including Hong Kong).

• **Notes for application**

1. For persons aged between 6 weeks and 17 years who are not travelling with parents, they can apply this plan individually provided that full adult’s premium and premium levy are 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.
2. The proposal form must be duly signed by a parent or guardian if the person is under 18 years old.
3. BOCG Insurance reserves the right to amend the terms and/or adjust the premium and maximum limit under the Plan.

• **Maximum cover period**

1. Elite Plan – maximum duration 31 days.
2. Standard Plan – maximum duration 5 days.