# **Greater Bay Area Travel Insurance Plan**

## **Benefit Table**

Benefit Table	Maximum Benefits Payable <sup>1</sup>	
Insured Items and Coverage	(each insured person) (HK\$)	
	Elite Plan	Standard Plan
	(1-31 days)	(1-5 days)
1. Personal Accident	500,000	150,000
- 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.		
- Major Burns due to Accident		
(calculated according to the body		
surface area burnt).		
- Insured Person aged under 18 or	250,000	75,000
over 70.		
2. Compassionate Death Cash Benefit	20,000	10,000
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)		
3. Medical and Relevant Expenses		
3.1 Medical expenses (including	300,000	100,000
out-patient, surgical and doctor		
expenses) incurred outside Hong		
Kong as a direct result of		
accidental bodily injury or		
sickness occurred during the		
journey.	(150,000)	(50,000)
(Insured persons aged under 18 or	(150,000)	(50,000)
over 70)		

1	,	I I	
(No	ote: For insured person aged over		
80,	the maximum limit of this item		
wil	ll be shared with the aggregate		
ma	ximum limit of Emergency		
Eva	acuation, Return to Hong Kong		
and	d Repatriation of Mortal Remains		
unc	der Section 9 – 24-hour		
Em	nergency Assistance Services.)		
3.2	Follow-up medical treatment	20,000	5,000
	expenses incurred within 31 days		
	after the insured person's return		
	to Hong Kong. (For Chinese		
	herbalists and bonesetters		
	treatment expenses, maximum		
	benefit payable is HK\$150 per		
	day and up to a total of		
	HK\$1,500)		
3.3	Transportation charges for the	50,000	N/A
	repatriation of the insured		
	person's mortal remains to Hong		
	Kong.		
(In	no event shall the total amount		
pay	yable under item 3.1 to 3.3 exceed		
100	0% of the corresponding limit in		
iter	m 3.1 as stated in the selected		
pla	n)		
4. Bag	ggage and Personal Effects	3,000	1,000
Los	ss of or damage to baggage and		
per	sonal effects due to theft, robbery		
or a	accident		
(ma	aximum for any one article / any	(1,000)	(300)
one	e pair/ any one set of articles)		
Ext	tended Cover		
Los	ss of Insured Person's Personal	1,000	N/A
No	tebook Computer due to theft or		
rob	bery, maximum for any one		
arti	cle/any one pair / any one set of		
arti	cles.		

5.	Personal Document and Tr	avel	2,000	N/A
	Ticket			
	In the event of loss of travel tic	ket,		
	ID Card and/or travel documents	due		
	to theft, robbery or accident dur	ring		
	the journey, the insured person	will		
	be reimbursed:			
	5.1 replacement cost of tra	avel		
	documents, ID card and/or tra	avel		
	ticket.			
		and		
	accommodation exper			
	of travel documents, ID			
	and/or travel ticket during			
	journey.	the		
	(Maximum daily limit	for	(500/day)	
	accommodation expenses)		<i>,</i> , , , , , , , , , , , , , , , , , ,	
6.	Personal Liability		500,000	N/A
	Indemnifies the insured perso	on's		
	legal liability as a result of acciden	ntal		
	bodily injury to a third party	or		
	accidental loss of or damage to	the		
	third party's property due	to		
	negligence.			
7.	Travel Delay			
	In the event of delay of pu	blic		
	conveyance due to adverse weat	ther		
	conditions, natural disaster, Act	of		
	Terrorism, winding-up of tra	avel		
	agent, closure of airport, hi-jack	or		
	mechanical breakdown of the pu	blic		
	conveyance, the insured person	will		
	be reimbursed one of 7.1-7.3 p	plus		
	7.4:			

7.1 cash allowance of HK\$300 for	900	300
each and every period of 3	700	300
consecutive hours delay of		
High-speed rail and any other		
China Railway High-speed rail		
train;		
7.2 cash allowance of HK\$300 for	900	300
each and every period of 6	900	300
consecutive hours delay of other		
public conveyance;		
7.3 reasonable and inevitable	1,200	600
additional travel expenses and	1,200	000
overseas accommodation costs		
outside Hong Kong due to delay		
of at least 6 consecutive hours;		
7.4 Pet Boarding Services	200/day	N/A
The company will reimburse the	200/day	IN/A
Insured, who have been suffering		
from travel delay in returning		
Hong Kong for more than 1 day		
(24 consecutive hours), the		
reasonable, inevitable and		
additional actual expenses for		
extending the stay of his/her pet		
at a pet hotel in Hong Kong.		
(The reimbursement will be		
payable from the 2 <sup>nd</sup> day of the		
travel delay; a maximum of 3		
days)		
8. Cancellation	5,000	2,500
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:

- 8.1 death, serious bodily injury or sickness of the insured person, his/her family members, close business partner;
- 8.2 compliance with a witness summons, jury service or compulsory quarantine of the insured person;
- 8.3 winding-up of travel agents which are registered in the Travel Industry Authority of Hong Kong;
- 8.4 serious fire or flood damage to the insured person's home within 7 days before the departure date;

# 9. 24-hour Emergency Assistance Service<sup>3</sup>

Designated person is assigned to provide emergency assistance service, including emergency medical assistance and travel information, to the insured person. At the same time, the Plan also offers the following value-added services:

Hospital Deposit Guarantee Emergency Evacuation Repatriation of Mortal Remains Return to Hong Kong Referral Services 50,000
Actual Expenses\*
Actual Expenses\*
Actual Expenses\*
Referral services including legal assistance, interpreter and replacement of lost travel document or travel pass.

\*Note: For insured person aged over 80, the aggregate maximum limit of Emergency Evacuation, Return to Hong Kong and Repatriation of Mortal Remains will be adjusted to the amount

listed below, and will be shared	
with the maximum limit of	
Section 3 – Medical and Relevant	
Expenses.	
150,000	50,000

#### **Notes:**

1. Payable on a "per journey basis"

**Major Exclusions** (For more details and full exclusions, please refer to the policy)

Any circumstances that exists or is known to exist at the time the policy was purchased, pre-existing sickness or physical defects, war, civil commotion, act of terrorism (except as otherwise specified), nuclear fission, nuclear fusion or radioactive contamination, professional sports, suicide, pregnancy, influence of alcohol, drug addiction, AIDS, travelling for the purpose of study (except Student Short-term Study Trip Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phone.

#### **Important Notes**

#### Limitation

- 1. Proposed Insured must be aged 18 or above.
- 2. Insured Person(s) must be aged between 6 weeks and 100 years.
- 3. To enjoy the coverage provided by this Plan, the Journey must originate from Hong Kong, and the enrolment must be successfully completed before departure, and the period of insurance and the travel period must be the same.
- 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 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.
- 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.
- 4. Please check whether the sum insured amount of the selected plan meets your protection needs.

#### • Maximum cover period

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