

Greater Bay Area Travel Insurance Plan – FAQ

1. Q: Am I eligible to apply for this plan? Is there any limitation for the insured person?

A: The proposed insured must be aged 18 or above, insured persons must be aged between 6 weeks and 80 years. Applications for persons aged under 18 must be signed by their parent or guardians.
2. Q: What does Guangdong-Hong Kong-Macao Greater Bay Area means?

A: It consists of Hong Kong, Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Zhongshan, Dongguan, Huizhou, Jiangmen and Zhaoqing. But the destination of journey of this policy does not include Hong Kong.
3. Q: Can I apply for this plan after setting off on my journey?

A: No, you must successfully apply this plan before your departure from Hong Kong.
4. Q: If my child(ren) participate in a short-term study trip in the Guangdong-Hong Kong-Macao Greater Bay Area, can he/she be covered by this plan?

A: Yes. But those between the ages of 6 weeks and 17 must complete the entire journey with adult care and accompaniment during their study trip. However, this plan is NOT applicable to Insured Person who are travelling for the purpose of migration or studying.
5. Q: Does this plan provide cover for the business trip?

Yes, but it will not provide protection if the business trip involves any dangerous tasks, planning or labor work.
6. Q: Is my phone under the scope of coverage?

A: No. Pager, mobile phones, portable communication facilities, electronic PDAs, computer equipment, software or their accessories are all uninsured items.
7. Q: Do I need to apply for an extension of insurance period if I am detained at my destination due to adverse weather conditions?

A: No, if you are detained at your destination due to bad weather or other circumstances beyond your control, "Greater Bay Area Travel Insurance Plan" will automatically grant you up to 7 days of protection for free.

8. Q: What is the "Pet Boarding Service" protection?
A: If your schedule is delayed for more than one day (24 hours) due to insured reasons, the Company will be reimbursed you the reasonable and unavoidable actual costs incurred by your pet that extend the staying in a pet hotel in Hong Kong. (The reimbursement will be payable from the 2nd day of the travel delay; a maximum of 3 days)
9. Q: About the claims application of travel delay, do I have to ask the public conveyances for a written proof of the delay and the reasons for the delay?
A: Yes. The insured must obtain a written proof from the public conveyances to confirm the delay of the departure of the vehicle and the reasons for the delay, and you should also retain the boarding pass or ticket or any other documents as evidence, otherwise your claims application may not be proceed.
10. Q: Can I cancel the insurance policy and ask for premium refund after the policy has been issued?
A: It cannot be cancelled once the insurance policy has been issued, and no premium refund is allowed.

Note :

The above FAQs are intended as a general summary of information for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.