

Universal Smart Travel Insurance Plan

Bank of China Group Insurance Company Limited ("BOCG Insurance") is delighted to present the "Universal Smart Travel Insurance Plan" ("the Plan") to you. Enjoy a worry-free journey, whether you are on holiday, a business or a short-term study trip, with coverage that protects you and your family.

Product Feature

Basic Benefit

- Double Indemnity of Personal Accident¹, up to HK\$4,000,000 (only applicable to Single Travel Plan).
- Up to HK\$1,500,000 coverage for medical expenses, including follow-up medical treatment expenses incurred in Hong Kong within 3 months of the insured person's return from abroad, as well as Trauma Counselling Protection.
- Protection for Dangerous Activities¹, including bungee jumping, parachuting, rafting, diving, trekking and hot-air ballooning. (not applicable to professional sportsmen or individuals participating in competitive events)
- Protection for Winter Sports², including recreational or amateur participation in skiing, tobogganing, sledding, ice skating, ice hockey and other sports specifically undertaken on snow or ice.
- If the issuance of a "Black Alert"³ results in travel delay, trip cancellation and curtailment, BOCG Insurance will compensate you for irrecoverable prepaid deposits or charges. (For details, please refer to the Table of Outbound Travel Alert Protection)
- Your coverage period will be extended automatically in case of Compulsory Quarantine due to an Infectious Disease or issuance of any Outbound Travel Alert³ on your destination⁴.
- Up to HK\$8,000 (per event) for Rental Vehicle Excess Protection.
- Our 24-hour Emergency Assistance Services⁵ ensures you receive urgent medical aid, hospital admission deposit guarantees outside Hong Kong, and medical evacuation to a suitable hospital or repatriation to Hong Kong.
- Stay protected year-round with our Annual Travel Plan, designed for frequent leisure or business travellers. Enjoy exceptional value and experience the convenience of automatic renewal⁶. Rest assured, should there be any changes to the policy terms and conditions you will be notified promptly.

Optional Benefit

I. Enhanced Benefit

- Extended benefit for personal accident and medical & related expenses arising from Act of Terrorism⁷.
- Severe Incident Extended Benefit
 - Extended cover for trip cancellation and curtailment due to unanticipated strikes, industrial action, adverse weather conditions, natural disasters or widespread infectious disease, and death, serious injury or serious illness of the insured person's travel companion.
 - Compensation for cancellation fees, or provision of cash allowance, if flight tickets booked with frequent flyer points are cancelled due to designated reasons.
 - Reimbursements for irrecoverable prepaid accommodation and transportation expenses due to operational flight delays from Hong Kong
- Extra Cash Allowance, including Cash Allowance for Infectious Disease and "Black Alert"³.
- Outbound Travel Alert³ Extended Benefit – Compensation for irrecoverable prepaid deposits or expenses for trip cancellation or curtailment arising from the issuance of a "Red Alert" or "Amber Alert"³. (For details, please refer to the Table of Outbound Travel Alert Protection).

II. Cruise Benefit

- Extended benefit for personal accident arising from cruise incidents
- Cruise Cancellation and Interruption Cover
- Coverage for Post-Departure Curtailment of Cruise Trip and Failure to Board the Cruise Ship
- Shore Excursion Cancellation Allowance
- Coverage for Satellite Phone Expenses when the insured person or his/her travel companion sustains a serious injury or suffers from a serious illness that prevents them continuing the trip

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- Simple online enrolment and instant policy issuance in just a few steps
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- Submit claims and monitor their progress via BOCG Insurance's website)

Notes :

1. Not applicable to insured person aged under 18 or over 70.
2. Not applicable to insured person aged over 70.
3. The Outbound Travel Alert (OTA) System is a service provided by the Security Bureau of the Government of HKSAR which uses a system of amber, red and black signals to inform HKSAR residents about the potential risk or threat of travelling to certain foreign regions.
4. If the Insured Person is placed under Compulsory Quarantine for being diagnosed with, or being suspected of contracting an Infectious Disease, coverage is automatically extended for an additional 10 days following the quarantine, or until his/her return to Hong Kong, whichever occurs first.
5. The 24-hour Emergency Assistance Services hotline provides emergency assistance service. For coverage details or claims related matter, please contact BOCG Insurance directly.

6. BOCG Insurance reserves the right to amend the terms and/or adjust the premium, premium levy and maximum limits under the Plan.
7. Extended to cover losses arising from Act of Terrorism (except those involving nuclear weapon or device, or chemical or biological agent).

Basic Benefit

Insured Sections and Coverage	Maximum Benefits Payable ⁸ (each insured person) (HK\$)		
	(Applicable to Single & Annual Travel Plan)		(Only applicable to Single Travel Plan)
	Diamond Plan	Gold Plan	Silver Plan
1. Personal Accident <ul style="list-style-type: none"> - In the event of accidental death or permanent disablement of the insured person, claim will be payable according to the “Table of Personal Accident Benefit” under the policy. - Major burns due to an accident (calculated according to the body surface area burnt). - For insured person aged under 18 or over 70. (This benefit is not applicable to the insured person who has obtained compensation under Section 1.1 “Double Indemnity”.)	2,000,000	1,200,000	600,000
1.1 Double Indemnity Payable for accidental death or permanent total disablement arising from the use of public conveyance. (This benefit is not applicable to insured person aged under 18 or over 70, and is only applicable to Single Travel Plan.)	4,000,000	2,400,000	1,200,000
2. Compassionate Death Cash Benefit Death of the insured person as a result of accident or sickness sustained during the journey. (In the event of death caused by sickness, maximum benefit payable is 30% of the specified amount.)	60,000	40,000	20,000
3. Medical and Relevant Expenses <ul style="list-style-type: none"> 3.1 Expenses for western medical treatment incurred outside Hong Kong (including out-patient, surgical and doctor expenses) as a direct result of accidental bodily injury or sickness sustained during the journey. (For insured person aged under 18 or over 70) (Note: For insured person aged over 80, the maximum limit of this item will be shared with the aggregate maximum limit of Emergency Evacuation, Return to Hong Kong and Repatriation of Mortal Remains under Section 15 – 24-hour Emergency Assistance Services.) 3.2 Follow-up medical treatment expenses incurred within 3 months after the insured person’s return to Hong Kong (including expenses for acupuncture, bone-setting and Chinese medicine treatment, maximum benefit payable is HK\$150 per day, up to a total of HK\$1,500). 3.3 Transportation charges for the repatriation of the insured person’s mortal remains to Hong Kong. 3.4 Trauma Counselling Protection: reasonable medical expenses for counselling services if the insured person 	1,500,000 600,000 120,000 100,000 20,000 (1,500/per day)	1,000,000 400,000 80,000 100,000 10,000 (1,000/per day)	500,000 250,000 40,000 50,000 5,000 (800/per day)

<p>is diagnosed with post-traumatic stress disorder following a serious accident occurring during the journey.</p> <p>3.5 Daily Hospital Cash Benefit: cash allowance payable for each day of hospital confinement exceeding 24 consecutive hours either outside Hong Kong or immediately upon return to Hong Kong as a result of bodily injury or illness sustained during the journey. (This benefit is not applicable to any insured person who has obtained compensation under Section 18.1 “Compulsory Quarantine Cash Allowance”)</p> <p>(In no event shall the total amount payable under Section 3.1 to 3.4 exceed 100% of the corresponding maximum benefit payable of Section 3.1 applicable to the selected plan.)</p>	12,000 (800/per day)	7,500 (500/per day)	4,500 (300/per day)
<p>4. Baggage and Personal Effects</p> <p>Loss of, or damage to baggage and personal effects due to theft, robbery or accident, including :</p> <ul style="list-style-type: none"> - Sports equipment (including golf and diving equipment) - Other baggage - Loss of personal notebook computer due to theft or robbery 	<p>18,000</p> <p>5,000 (per article/pair/set)</p> <p>3,000 (per article/pair/set)</p> <p>5,000 (per article/pair/set)</p>	<p>15,000</p> <p>3,500 (per article/pair/set)</p> <p>2,500 (per article/pair/set)</p> <p>3,500 (per article/pair/set)</p>	<p>6,000</p> <p>2,500 (per article/pair/set)</p> <p>2,500 (per article/pair/set)</p> <p>2,500 (per article/pair/set)</p>
<p>5. Delayed Baggage</p> <p>Reimbursement for essential items or clothing purchased due to the insured person’s checked-in baggage being delayed for a minimum of 6 consecutive hours upon arrival at a planned destination outside Hong Kong, due to misdirection in delivery or hijacking.</p> <p>(Purchase receipts must be provided as proof of claims)</p>	3,000	2,000	1,000
<p>6. Personal Money</p> <p>Loss of cash/travelers’ cheques as a direct result of theft or robbery.</p> <p>Extended Cover</p> <p>Accidental loss of cash, or unauthorized use of Payment App due to theft or robbery of mobile phone.</p>	<p>5,000</p> <p>1,500</p>	<p>3,000</p> <p>1,000</p>	<p>2,000</p> <p>500</p>
<p>7. Credit Card Protection</p> <p>In the event of accidental death of the insured person during the journey, reimbursement of any outstanding balance charged to the insured person’s credit card(s) for goods purchased by the insured person during the journey.</p>	25,000	15,000	10,000
<p>8. Travel Document and Travel Tickets</p> <p>In the event of loss of flight tickets, travel tickets, travel documents (i.e. identity documents, passport, entry visa, or the Mainland Travel Permit for Hong Kong and Macau Residents), driving license due to theft, robbery or accident, the insured person will be reimbursed for :</p>	10,000	5,000	3,000

<ul style="list-style-type: none"> - the replacement cost of flight tickets, travel tickets, travel documents and/or driving license. - additional travel and accommodation expenses incurred for acquiring replacement of travel documents. <p>(Maximum daily limit for accommodation expenses)</p>	(1,500/per day)	(800/per day)	(500/per day)
9. Personal Liability Indemnifies the insured person for legal liability arising from bodily injury or death of a third party, or accidental loss of or damage to a third party's property, due to the insured person's negligence.	3,500,000	2,500,000	1,500,000
10. Travel Delay⁹ In the event that the departure of the scheduled public conveyance is delayed, or if its arrival at a destination is delayed due to adverse weather conditions, natural disaster, strikes, industrial action, act of terrorism, winding-up of travel agent registered with the Travel Industry Authority of Hong Kong or an airline, closure of airport, hijacking or mechanical breakdown of the public conveyance or issuance of a "Black Alert" on the planned destination, the following benefits are payable to the insured person: <p>10.1 Cash allowance of HK\$300 for each and every period of 6 consecutive hours of delay (extended cover for Red Alert).</p> <p>10.2 Reasonable, unavoidable and additional alternative public conveyance expenses and expenses for accommodation outside Hong Kong, due to a delay of at least 6 consecutive hours (if the delay is due to issuance of a "Black Alert", the maximum benefits of Gold & Silver Plan will be increased to HK\$10,000).</p> <p>10.3 Pet Boarding Services If a delay of at least 6 consecutive hours results in the insured person's delay in returning Hong Kong, reasonable and additional expenses for extending the stay of his/her pet at a licensed Hong Kong pet hotel will be payable.</p> <p>10.4 Missed Connection If the delay of the public conveyance results in a missed transportation connection of the insured person, which leads to a delay of his/her arrival at the planned destination for at least 6 consecutive hours, reasonable and additional accommodation expenses incurred outside Hong Kong will be payable. (A claim can only be made once under item 10.1, 10.2 or 10.4 in respect of the same cause.)</p>	<p>3,600</p> <p>10,000</p> <p>1,500 500/day</p> <p>6,000 2,000/day</p>	<p>2,700</p> <p>5,000</p> <p>900 300/day</p> <p>4,500 1,500/day</p>	<p>2,100</p> <p>3,500</p> <p>600 200/day</p> <p>3,000 1,000/day</p>
11. Cancellation⁹ Reimbursements for irrecoverable prepaid fees and deposits for travel tickets, accommodation, tour packages or admission tickets for major sports events, musicals, concerts, museums or theme parks, if the journey is cancelled before its commencement as a direct result of the following: <ul style="list-style-type: none"> - death, serious injury or serious sickness of the insured 	50,000	40,000	30,000

<p>person, his/her immediate family members or close business partner</p> <ul style="list-style-type: none"> - compliance with a witness summons or jury service of the insured person - insured person needs to undergo compulsory quarantine - serious damage to the insured person's principal home in Hong Kong due to fire or flood within 7 days before the departure date; - issuance of a "Black Alert" on the planned destination within 7 days before the departure date - winding-up of travel agent registered with the Travel Industry Authority of Hong Kong or an airline 	20,000	15,000	10,000
<p>12. Curtailment</p> <p>Reimbursements for the pro-rata portion of unused, irrecoverable prepaid fees and deposits for travel tickets, accommodation, tour packages or admission tickets for major sports events, musicals, concerts, museums or theme parks, as well as additional public conveyance expenses reasonably incurred for returning to Hong Kong, if the journey is cut short after its commencement as a direct result of the following:</p> <ul style="list-style-type: none"> - death, serious injury or serious illness of the insured person, his/her immediate family members or close business partner - serious damage to the insured person's principal home in Hong Kong due to fire or flood which necessitates the discontinuation of the journey - issuance of a "Black Alert" on the planned destination - hijacking of the public conveyance on which the insured person is a passenger 	50,000	40,000	30,000
<p>13. Loss of Home Contents</p> <p>Coverage is provided for loss of or damage to the household contents of the insured person's unoccupied principal home in Hong Kong, resulting from fire or burglary that occurs during the insured journey.</p>	35,000 (5,000/item)	24,000 (4,000/item)	12,000 (3,000/item)
<p>14. Rental Vehicle Excess</p> <p>Reimbursement for the rental vehicle excess incurred under the motor vehicle insurance policy of a private car rental agreement, and non-operation charges imposed by a licensed vehicle rental company, as a result of theft, accidental damage or loss of the private car rented by the insured person during his/her journey outside Hong Kong.</p>	8,000 (payable once per Journey)	6,000 (payable once per Journey)	4,000 (payable once per Journey)
<p>15. 24-hour Emergency Assistance Services¹⁰</p> <p>Dedicated support staff is always on hand to provide emergency assistance services, encompassing emergency medical aid and essential travel guidance. Our Plan also offers the following value-added services:</p> <p>Hospital Deposit Guarantee</p> <p>Emergency Evacuation</p> <p>Return to Hong Kong</p>	<p>50,000</p> <p>Actual Expenses*</p> <p>Actual Expenses*</p>		

Repatriation of Mortal Remains Return of unattended dependent child(ren) Compassionate visit Referral Services	Actual Expenses* Actual Expenses A return scheduled airline ticket and 5 consecutive days of hotel accommodation (HK\$1,200 per day) Referral services for 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.		
	600,000	400,000	250,000

Optional Benefit

I. Enhanced Benefit (Free cover for Annual Travel Plan)

Insured Sections and Coverage	Maximum Benefits Payable ⁸ (each insured person) (HK\$)		
	(Applicable to Single & Annual Travel Plan)		(Only applicable to Single Travel Plan)
	Diamond Plan	Gold Plan	Silver Plan
16. Terrorism Extended Cover⁷ 16.1 Personal Accident Extended Cover Extended personal accident cover, payable according to the “Table of Personal Accident Benefit” of the policy, for death or permanent disablement of the insured person resulting from an act of terrorism. (for insured person aged under 18 or over 70) 16.2 Medical Expenses Extended Cover Extended medical expenses coverage for injuries sustained from an act of terrorism during the journey. Benefits outlined under Section 3 of the Basic Benefits, which include medical treatment expenses, repatriation of the mortal remains to Hong Kong, trauma counselling expenses and daily hospital cash, will be payable. (for insured person aged under 18 or over 70)	2,000,000 800,000 1,500,000 600,000	1,200,000 600,000 1,000,000 400,000	600,000 300,000 500,000 250,000
17. Severe Incident Extended Cover 17.1 Extended Cover for Cancellation or Curtailment of Journey (a) Extend the benefit coverage for Section 11 - Cancellation and Section 12 - Curtailment under Basic Benefits in respect of: <ul style="list-style-type: none"> unanticipated outbreak of strike, industrial action, adverse weather conditions, natural disasters or widespread infectious disease at the planned destination or Hong Kong (the event resulting in cancellation of journey must take place within 7 days before the departure date) death, serious injury or serious sickness of the insured person’s travel companion 	50,000	40,000	30,000

(b) For trip cancellation or curtailment arising from the events insured under this Plan, the following benefits will be payable for the cancellation of flight tickets redeemed with airline points or air miles: - cancellation fee charged by the relevant parties for obtaining a refund of the flight tickets - additional one-off cash allowance for irrecoverable flight tickets 17.2 Travel Delay due to Airline’s Operational Issues In the event that the flight originating from Hong Kong is cancelled due to the airline’s operational issues, leading to a delay in departure exceeding 48 consecutive hours, reimbursement will be provided for irrecoverable prepaid expenses incurred outside of Hong Kong for travel tickets, accommodation, tour packages, admission tickets for major sports events, musicals, concerts, museums or theme parks, or vehicle rentals.	1,500 500 4,000	1,500 500 3,000	1,500 500 2,000
18. Extra Allowance and Compensation 18.1 Compulsory Quarantine Cash Allowance Payable for compulsory quarantine of the insured person during the journey or within 7 days of returning to Hong Kong due to an infectious disease. (This benefit is not applicable to the insured person who has obtained compensation under Section 3.5 “Daily Hospital Cash Benefit”) 18.2 Black Travel Alert Cash Allowance Payable for trip curtailment or travel delay (for at least 6 consecutive hours) due to the issuance of a “Black Alert” on the planned destination. (In the event that the insured person faces both travel delay and trip curtailment, he/she is only entitled to a single cash allowance, in accordance with the amount as specified on the right)	12,000 (800/per day) 2,000	7,500 (500/per day) 1,500	4,500 (300/per day) 1,000
19. Personal Notebook Computer and Mobile Phone Cover - Accidental damage to personal notebook computer - Loss of mobile phone due to theft, robbery or accidental damage.	5,000 2,500	3,500 1,500	2,500 1,000
20. Outbound Travel Alert Extended Cover (Reimbursement for the irrecoverable prepaid travel expenses and reasonable public conveyance expenses for returning to Hong Kong (if applicable). For details, please refer to the table of Outbound Travel Alert Benefit)	Red Alert		Amber Alert
	Percentage of Loss Payable		
According to the benefit limit of Basic Benefit Insured Section 11 - Cancellation	50%		25%
According to the benefit limit of Basic Benefit Insured Section 12 - Curtailment	50%		25%

II. Cruise Protection

Insured Sections and Coverage	Maximum Benefits Payable ⁸ (each insured person) (HK\$)		
	Diamond Plan	Gold Plan	Silver Plan
21. Personal Accident Extended Cover Extended personal accident cover is provided if the insured person goes missing as a result of falling overboard caused by a cruise ship sinking, fire, natural disasters, or kidnapping by pirates during a voyage, and the insured person's whereabouts remain unknown for at least 1 year following his/her date of disappearance. (For insured person aged under 18 or over 70) (This benefit is not applicable to the insured person who has obtained compensation under Section 1 "Personal Accident", 1.1 "Double Indemnity" or 16.1 "Terrorism Extended Cover – Personal Accident".)	2,000,000	1,200,000	600,000
	800,000	600,000	300,000
22. Cruise Cancellation and Interruption Cover¹¹ If the insured person fails to board the cruise ship because the public conveyance to the port of departure is delayed by at least 8 consecutive hours in the event of unanticipated adverse weather conditions, natural disasters, industrial action, act of terrorism, hijack or mechanical breakdown of the public conveyance or issuance of a "Black Alert" during the journey, the insured person will be reimbursed for: 22.1 Cruise Cancellation <ul style="list-style-type: none"> • irrecoverable prepaid cruise cost; or 22.2 Cruise Interruption <ul style="list-style-type: none"> • additional travel expenses - reasonable expenses incurred for travelling to the next port of call to rejoin the cruise. 	50,000	30,000	15,000
	15,000	8,000	4,000
23. Post-Departure of Cruise Cover¹¹ 23.1 Curtailment of Cruise Trip In the event that the cruise ship is unable to continue the voyage, due to: <ul style="list-style-type: none"> • mechanical breakdown of the cruise ship; or • compulsory detention of the cruise ship by local government authorities when moored in the port, leading to the curtailment of the cruise trip, reimbursement is provided for the unused portion of the irrecoverable prepaid cruise costs, along with reasonable additional travel expenses incurred for returning to Hong Kong, or to the starting or finishing point of the voyage. 23.2 Failure to Board The Cruise Ship In the event that the insured person fails to board the cruise ship following a shore excursion due to: <ul style="list-style-type: none"> • serious traffic accident involving the public conveyance on which the insured person is a passenger during the shore excursion; or • the insured person or his/her travel companion sustains an injury during the shore excursion requiring hospital 	50,000	30,000	15,000
	15,000	8,000	4,000

confinement at the time of the cruise ship's scheduled departure, reimbursement is provided for the additional travel and accommodation expenses reasonably incurred for travelling to the next port of call to rejoin the cruise.			
24. Shore Excursion Cancellation Allowance A cash allowance is provided for prepaid shore excursion costs that are irrecoverable if the excursion is cancelled due to: <ul style="list-style-type: none"> serious bodily injury or serious sickness of the insured person or his/her travel companion; or unanticipated adverse weather conditions, natural disasters, widespread infectious disease, industrial action, riot/civil commotion or act of terrorism at the planned destination. 	7,500 (1,500/per excursion)	5,000 (1,000/per excursion)	2,500 (500/per excursion)
25. Satellite Phone Expenses If the insured person or his/her travel companion sustains a serious injury or serious illness during the journey, which prevents the insured person from continuing the journey and necessitates his/her immediate return to Hong Kong, reasonable expenses from satellite phone calls made on the cruise ship will be reimbursed.	5,000		

Notes:

8. Payable on a "per journey basis" (except for the "Personal Accident" benefit under the Annual Travel Plan which is payable on a "per policy year basis").
9. If the public conveyance scheduled to depart from Hong Kong is delayed or cancelled due to a common cause, a claim can only be filed for either "Travel Delay" or "Cancellation", but not both.
10. 24-hour Emergency Assistance Services is provided by a service provider designated by BOCG Insurance. For details of the arrangement and provision, please download the policy document via BOCG Insurance's website (<http://www.bocgins.com>) for reference.
11. Should a payable claim arise under either Section 22 "Cruise Cancellation and Interruption Cover" or Section 23 "Post-Departure of Cruise Cover", no additional claims related to that same event can be made for compensation under Basic Benefits Section 10 "Travel Delay", Section 11 "Cancellation", Section 12 "Curtailed" and Enhanced Benefits Section 17 "Severe Incident Extended Cover".

Table of the Outbound Travel Alert Protection

「Outbound Travel Alert」Benefit - If the insured person successfully enrolls in the Plan prior to the issuance of an Outbound Travel Alert³ on the destination by the Hong Kong Special Administrative Region Government (for Single Travel Plan), or if the relevant “Outbound Travel Alert” does not exist when any travel arrangement is confirmed for the journey (for Annual Travel Plan), the insured person will be eligible for the following benefits:

Insured Sections and Coverage	Codes of “Outbound Travel Alert”		
	Amber Alert	Red Alert	Black Alert
Before the Journey	Maximum Benefits Payable⁸ (each insured person) (HK\$)		
- Cancellation of policy and premium refund (Only applicable to Single Travel Plan)	✓	✓	✓
“Cancellation” - Reimbursement for the irrecoverable prepaid expenses.	25% of the loss amount (Enhanced Benefit)	50% of the loss amount (Enhanced Benefit)	100% of the loss amount
During the Journey			
1. “Coverage period extension”- the period of insurance will be extended for 10 days	✓	✓	✓
2. “Curtailement” i. Reimburse the unused portion of the irrecoverable prepaid expenses (on a pro-rata basis for each complete day), along with any additional public conveyance expenses reasonably incurred for returning to Hong Kong. ii. A one-off cash allowance for “Curtailement” ¹² under insured Section 18.2 of the Enhanced Benefit.	25% of the loss amount (Enhanced Benefit)	50% of the loss amount (Enhanced Benefit)	100% of the loss amount
3. “Travel Delay” Travel delay due to issuance of the Outbound Travel Alert, the following benefits will be payable: (A claim can only be made once under item i, ii or iv in respect of the same cause.) i. A cash allowance of HK\$300 for every 6 consecutive hours of delay (the maximum limit of indemnity is HK\$3,600, depending on the plan enrolled) ii. Reasonable, unavoidable and additional alternative public conveyance expenses and expenses for accommodation outside Hong Kong due to a delay of at least 6 consecutive hours iii. Reasonable and additional expenses for extending the stay of the Insured Person’s pet at a licensed Hong Kong pet hotel due to a delay of at least 6 consecutive hours which results in his/her delay in returning Hong Kong iv. Reasonable and additional accommodation expenses incurred outside Hong Kong due to a delay of the public conveyance, which results in a missed transportation connection of the insured person and leads to a delay of his/her arrival at the planned destination for at least 6 consecutive hours v. A one-off cash allowance for “Travel Delay” ¹² under insured Section 18.2 of the Enhanced Benefit.	Not applicable	Not applicable	✓(Enhanced Benefit)



Basic Benefit Coverage



Enhanced Benefit Coverage

Notes :

12. In the event that the insured person experiences both curtailment and delay of journey for the same loss event, the insured person is only eligible for a one-off allowance for either curtailment or delay of journey. The cash allowance payable will be deducted from the maximum indemnity applicable to that specific benefit.

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

Any circumstances that exists or is known to exist at the time the policy was purchased (for Single Travel Plan) or any travel arrangement is confirmed for the journey (for Annual Travel Plan), 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 outside Hong Kong (except Student Short-Term Study Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phones (except Enhanced Benefit) .

Important Notes**• Limitation**

1. Proposed Insured must be aged 18 or above.
2. Aged of Insured Person(s)
Single Travel Plan: 6 weeks - 100 years
Annual Travel Plan: 6 weeks - 80 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 (Only applicable to the Single Travel Plan).

• Notes for application

1. Individual application for insurance is required for aged 18 or above.
2. Minors aged 6 weeks to 17 years who are not travelling with their parents, may apply for Single Travel Plan or Annual Travel Plan independently if they pay a full adult premium and are accompanied and supervised by an adult for the entire journey. Their maximum coverage for "Medical and Relevant Expense" will be the same as adults aged 18 to 70.
3. Applications for individuals under 18 must be signed by a parent or guardian.
4. BOCG Insurance reserves the right to amend the terms and/or adjust the premium, premium levy and maximum limits under the Plan.
5. "Journey" shall mean trips to be taken outside Hong Kong during the period of insurance. Such trip shall begin from the time when the insured person leaves his/her place of residence or business in Hong Kong (whichever is later) for travelling in a direct route to an immigration counter in Hong Kong; and end at the time when the insured person returns to his/her place of residence or business in Hong Kong (whichever is earlier) by travelling in a direct route from an immigration counter in Hong Kong (subject to the maximum cover period of each journey and the period of insurance of the policy).
6. Please check whether the sum insured amount of the selected plan meets your protection needs.

• Maximum cover period

1. Single Travel Plan - subject to a maximum of 180 days.
2. Annual Travel Plan - maximum 90 days for each journey.

Notes for making a claim (For more details, please refer to the provisions of the relevant policy)

- For any occurrence of an accidental loss which may give rise to a third party claim, the policyholder should immediately complete a Travel Insurance Claim Form and advise BOCG Insurance. The policyholder or insured person must not admit liability or make binding statements or promise without written consent from BOCG Insurance.
- The policyholder or insured person should first pay the expenses required for medical treatment due to injury or sickness, obtain an official receipt and medical certificate issued by a medical practitioner detailing the injury or sickness, and submit them to BOCG Insurance.
- For any loss of or damage to baggage in the custody of carriers (airline, bus company etc), the policyholder or insured

person must immediately notify the carrier in writing and obtain a report for submission to BOCG Insurance.

- Any loss of money or property, including but not limited to travel documents and travel tickets, or incidents of burglary/theft/robbery or any other such attempt, must be reported to local police within 24 hours of discovery and a police report must be obtained and submitted to BOCG Insurance.
- Prior approval from BOCG Insurance must be obtained before any assistance is provided or the hospital admission deposit is guaranteed. The insured person or his/her representative should contact the “24-hour Emergency Assistance Services” hotline to provide the policy number, the name and HKID card or passport number of the insured person, as well as the nature and location of the emergency for verification.
- All claims must be submitted within thirty (30) days of the completion of journey.

Premium Table [^](HK\$)

Basic Benefits

Single Travel Plan ¹³												
Insurance Period (days)	Insured Person			Insured Person & Spouse ¹⁴			Insured Person & Child(ren) ¹⁵			Family ¹⁶		
	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan
Country/Region 1 ¹⁷												
1	238	156	120	427	279	216	356	233	180	535	351	270
2	245	169	128	439	303	230	366	252	192	550	379	288
3	264	176	136	475	319	245	396	266	204	594	398	306
4	304	197	143	546	356	257	456	296	215	683	445	322
5	318	222	157	571	400	283	476	334	235	714	501	354
6	360	253	199	648	454	357	540	378	297	810	567	446
7	395	282	227	710	506	407	591	424	339	886	634	509
8	410	342	239	737	613	429	615	512	358	921	767	536
9	487	376	253	878	677	455	731	565	380	1,096	846	570
10	514	427	281	925	770	504	771	642	420	1,157	963	629
11	550	465	298	987	838	538	823	699	448	1,234	1,050	671
12	566	473	315	1,020	851	568	850	709	473	1,275	1,064	710
13	585	480	330	1,051	863	594	876	719	495	1,313	1,078	743
14	600	485	348	1,080	876	627	901	729	523	1,350	1,094	783
15	644	501	388	1,160	904	699	968	753	581	1,450	1,128	874
16	668	513	398	1,202	925	717	1,001	771	598	1,503	1,156	897
17	694	540	412	1,247	971	741	1,040	811	616	1,561	1,215	925
18	751	617	469	1,349	1,113	843	1,125	928	704	1,688	1,390	1,056
19	784	660	493	1,410	1,187	885	1,175	988	738	1,763	1,483	1,107
20	820	697	515	1,476	1,255	927	1,230	1,045	773	1,845	1,568	1,161
21	862	724	539	1,551	1,302	972	1,294	1,086	808	1,939	1,628	1,212
Each additional day	24	19	14	42	35	24	35	29	20	53	44	31
Country/Region 2 ¹⁸												
1	264	187	138	475	337	247	396	281	207	594	421	309

2	271	196	143	488	352	256	407	294	214	611	440	320
3	291	203	151	524	365	272	437	305	227	655	456	340
4	334	227	165	601	408	297	502	341	248	751	510	372
5	355	278	196	641	502	354	533	418	295	800	626	442
6	402	325	223	723	586	402	604	488	336	905	731	502
7	426	351	250	767	633	450	638	527	375	959	791	561
8	454	386	265	816	696	477	680	580	398	1,022	869	596
9	518	435	294	934	783	529	778	652	442	1,166	979	661
10	594	473	316	1,071	852	568	892	710	474	1,337	1,064	710
11	624	515	332	1,123	927	599	935	773	499	1,404	1,158	749
12	647	529	358	1,163	952	643	970	793	535	1,455	1,191	804
13	671	542	366	1,207	978	659	1,007	815	549	1,510	1,222	824
14	700	558	405	1,260	1,003	729	1,050	836	608	1,576	1,255	913
15	740	573	430	1,330	1,033	774	1,110	861	645	1,664	1,291	967
16	780	604	458	1,404	1,088	824	1,170	907	687	1,755	1,360	1,030
17	819	650	468	1,476	1,170	842	1,230	975	703	1,845	1,463	1,053
18	951	708	521	1,711	1,274	937	1,426	1,062	782	2,141	1,594	1,172
19	982	742	566	1,766	1,334	1,018	1,472	1,114	850	2,209	1,668	1,272
20	1,007	776	577	1,814	1,396	1,041	1,512	1,164	867	2,266	1,745	1,299
21	1,032	803	583	1,856	1,444	1,050	1,549	1,203	876	2,321	1,806	1,312
Each additional day	35	26	17	62	48	32	52	40	26	78	59	41

Annual Travel Plan ¹⁹ (Worldwide Protection)		
	Diamond Plan	Gold Plan
Insured Person ²⁰	2,545	2,019
Family ¹⁶	4,327	3,674

Optional Benefit
Additional Premium

Optional Benefit	Percentage of Premium of the Basic Benefit	
	Single Travel Plan ¹³	Annual Travel Plan ¹⁹
I Enhanced Benefit	25%	Free
II Cruise Benefit	50%	Not applicable

^This premium table does not include premium levy which is collected by the Insurance Authority (“IA”).
The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

Remark:

- 13. No premium and premium levy refunds are permitted once the Single Travel Plan coverage comes into effect.
- 14. “Insured Person & Spouse” refers to legally married couple.

15. “Insured Person & Child(ren)” refers to a parent travelling with their legally dependent, unmarried and not employed child(ren) aged between 6 weeks and 17 years.
16. “Family” refers to a legally married couple travelling with all their legally dependent, unmarried and not employed child(ren) aged between 6 weeks and 17 years. Under a family plan, the aggregate maximum benefit payable for each covered section is capped at 200% of the amount specified in the selected plan. (the capped maximum benefit limit does not apply to insured Section 1, 16 and 21 under “Personal Accident”, insured Section 2 “Compassionate Death Cash”, insured Section 13 “Loss of Home Contents” and insured Section 15 “24-hour Emergency Assistance Services”).
17. Country/Region 1: Mainland China; Macau, China; Taiwan, China; Myanmar; Thailand; Malaysia; Singapore; Indonesia; the Philippines; Brunei; Vietnam; Cambodia; Laos; Korea; Japan; Guam; Saipan and Tinian.
18. Country/Region 2: Worldwide
19. Cancellation of the Annual Travel Plan requires payment of at least 50% of the total premium and premium levy. However, if a claim has been made, the full 100% premium and premium levy must be paid.
20. One legally dependent, unmarried and not employed child aged between 6 weeks and 17 years is eligible for free coverage if their parent is insured under the Annual Travel Plan.

Notes :

- The Plan is underwritten by BOCG Insurance.
- Bank of China (Hong Kong) Limited (“BOCHK”) is the appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not BOCHK.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved between directly BOCG Insurance and the customer.
- BOCHK is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by the Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the right to determine in its sole and absolute discretion whether to accept any application for the Plan on the basis of the information submitted at the time of application by the Proposed Insured and/or Insured Person.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice. In case of any dispute, BOCG Insurance reserves the final right on decision.
- This promotional material is 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 Sections and coverage, provisions and exclusions.
- This promotional material is for reference only. It is not and does not constitute an offer or a solicitation or recommendation to purchase, sell or provide any insurance products.
- If there is any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.

Bank of China (Hong Kong)

Personal Customer Hotline: (852) 3988 2388

Website: www.bochk.com

Major Insurance Agent Bank:



Insurer:

