

Universal Smart Travel Insurance Plan

Basic Benefit

Insured Sections and Coverage	Maximum Benefits Payable ¹ (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 - 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
	800,000	600,000	300,000
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

<p>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.)</p>	60,000	40,000	20,000
<p>3. Medical and Relevant Expenses</p> <p>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)</p> <p>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).</p> <p>3.3 Transportation charges for the repatriation of the insured person's mortal remains to Hong Kong.</p> <p>3.4 Trauma Counselling Protection: reasonable medical expenses for counselling services if the insured person 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</p>	<p>1,500,000</p> <p>600,000</p> <p>120,000</p> <p>100,000</p> <p>20,000 (1,500/per day)</p> <p>12,000 (800/per day)</p>	<p>1,000,000</p> <p>400,000</p> <p>80,000</p> <p>100,000</p> <p>10,000 (1,000/per day)</p> <p>7,500 (500/per day)</p>	<p>500,000</p> <p>250,000</p> <p>40,000</p> <p>50,000</p> <p>5,000 (800/per day)</p> <p>4,500 (300/per day)</p>

<p>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>			
<p>4. Baggage and Personal Effects 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 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>3,000</p>	<p>2,000</p>	<p>1,000</p>

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.			
<p>10. Travel Delay²</p> <p>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> <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</p> <p>If a delay of at least 6 consecutive hours results in the insured person's delay in returning Hong</p>	<p>3,600</p> <p>10,000</p> <p>1,500 500/day</p>	<p>2,700</p> <p>5,000</p> <p>900 300/day</p>	<p>2,100</p> <p>3,500</p> <p>600 200/day</p>

<p>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.</p> <p>(A claim can only be made once under item 10.1, 10.2 or 10.4 in respect of the same cause.)</p>	<p>6,000 2,000/day</p>	<p>4,500 1,500/day</p>	<p>3,000 1,000/day</p>
<p>11. Cancellation² 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:</p> <ul style="list-style-type: none"> - death, serious injury or serious sickness of the insured person, his/her immediate family members or close business partner - compliance with a witness summons or jury service of the insured person - insured person needs to undergo compulsory quarantine - serious damage to the insured 	<p>50,000</p>	<p>40,000</p>	<p>30,000</p>

<p>person's principal home in Hong Kong due to fire or flood within 7 days before the departure date;</p> <ul style="list-style-type: none"> - 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 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>	<p>35,000 (5,000/item)</p>	<p>24,000 (4,000/item)</p>	<p>12,000 (3,000/item)</p>
<p>14. Rental Vehicle Excess 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>	<p>8,000 (payable once per Journey)</p>	<p>6,000 (payable once per Journey)</p>	<p>4,000 (payable once per Journey)</p>
<p>15. 24-hour Emergency Assistance Services³ 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: Hospital Deposit Guarantee Emergency Evacuation Return to Hong Kong Repatriation of Mortal Remains Return of unattended dependent child(ren) Compassionate visit Referral Services</p>	<p>50,000 Actual Expenses Actual Expenses 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.</p>		

Optional Benefit

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

Insured Sections and Coverage	Maximum Benefits Payable ¹ (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 Cover			
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)	2,000,000	1,200,000	600,000
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)	800,000	600,000	300,000
	1,500,000	1,000,000	500,000
	600,000	400,000	250,000

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.			
18. Extra Allowance and Compensation			
<p>18.1 Compulsory Quarantine Cash Allowance</p> <p>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”)</p>	12,000 (800/per day)	7,500 (500/per day)	4,500 (300/per day)
<p>18.2 Black Travel Alert Cash Allowance</p> <p>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)</p>	2,000	1,500	1,000
19. Personal Notebook Computer and Mobile Phone Cover			
- Accidental damage to personal notebook computer	5,000	3,500	2,500
- Loss of mobile phone due to theft, robbery or accidental damage.	2,500	1,500	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 ¹ (each insured person) (HK\$)		
	Diamond Plan	Gold Plan	Silver Plan
<p>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".)</p>	<p>2,000,000</p> <p>800,000</p>	<p>1,200,000</p> <p>600,000</p>	<p>600,000</p> <p>300,000</p>
<p>22. Cruise Cancellation and Interruption Cover⁴ 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</p>			

<p>or issuance of a “Black Alert” during the journey, the insured person will be reimbursed for:</p> <p>22.1 Cruise Cancellation</p> <ul style="list-style-type: none"> • irrecoverable prepaid cruise cost; or <p>22.2 Cruise Interruption</p> <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
<p>23. Post-Departure of Cruise Cover⁴</p> <p>23.1 Curtailment of Cruise Trip</p> <p>In the event that the cruise ship is unable to continue the voyage, due to:</p> <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. <p>23.2 Failure to Board The Cruise Ship</p> <p>In the event that the insured person fails to board the cruise ship following a shore excursion due to:</p> <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 	50,000	30,000	15,000
	15,000	8,000	4,000

<p>companion sustains an injury during the shore excursion requiring hospital 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.</p>			
<p>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:</p> <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. 	<p>7,500 (1,500/per excursion)</p>	<p>5,000 (1,000/per excursion)</p>	<p>2,500 (500/per excursion)</p>
<p>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.</p>	<p>5,000</p>		

Notes:

1. 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”).
2. 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.

3. 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.
4. 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”.