

Universal Smart Travel Insurance Plan

Premium Table [^](HK\$)

Basic Benefits

Single Travel Plan ¹												
Insurance Period (days)	Insured Person			Insured Person & Spouse ²			Insured Person & Child(ren) ³			Family ⁴		
	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 ⁵												
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 2⁶

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 Plan⁷ (Worldwide Protection)

	Diamond Plan	Gold Plan
Insured Person⁸	2,545	2,019
Family⁴	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:

1. No premium and premium levy refunds are permitted once the Single Travel Plan coverage comes into effect.
2. “Insured Person & Spouse” refers to legally married couple.
3. “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.
4. “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”).
5. 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.
6. Country/Region 2: Worldwide

7. 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.
8. 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.