

HK Express Travel Insurance

Benefit table (For details, please refer to the terms and conditions of the policy wording)

	Comprehensive Plan	Economical Plan
Summary of benefits	Maximum Limit per insured person per journey (HKD)	
Section 1 – Medical and Related Expenses		
(a) Insured person aged 12 to 70	500,000	
(b) Insured person aged below 12 or over 70	250,000	
Sublimit		
(1) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)	
(2) Compassionate visit outside Hong Kong (economy class only)	20,000 (1 person only)	
(3) Return of unattended children to Hong Kong (economy class only)	20,000	
(4) Hospital admittance deposit guarantee	40,000	
(5) Translation services in hospital	5,000 (500 per day)	
(6) Follow-up medical treatment in Hong Kong (within 90 days of return from overseas)		
- for accidental bodily injury	100% of maximum limit	
- for sickness	10% of maximum limit	
- for Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)	
(7) Daily hospital cash*	3,000 (500 per day)	
(8) Daily compulsory quarantine cash*	3,500 (350 per day)	
* (7) and (8) cannot be claimed for the same event		
Extensions to Section 1		
(a) Travelling expense for seeking medical treatment in an overseas hospital	500	
(b) Follow up medical expense in Hong Kong if the infectious disease is contracted overseas and confirmed within 7 days after returning to Hong Kong, even if no medical expense has been incurred overseas	10% of maximum limit	
(c) Virtual medical consultation via MyDoc Health Passport in Japan	Up to 7 days	
Section 2 – Worldwide Emergency Assistance Service		
(1) 24-hour emergency assistance hotline service		
(2) Emergency medical evacuation and repatriation	Fully covered	
(3) Repatriation of remains		

Section 3 – Personal Accident		
For death or permanent disablement caused by an accident		
(a) Insured Person aged 12 to 70	500,000	300,000
(b) Insured Person aged below 12 or over 70	250,000	150,000
Extensions to Section 3		
(a) Burn - third degree burn	100,000	
(b) Compassionate cash for death		
Due to accidental injury	25,000	
Due to sickness	10,000	
(c) Credit card protection	30,000	
(d) Disappearance	Covered as Accidental Death	
Section 4 – Baggage and Personal Effects		
Including clothing, personal items, electronic devices, suitcases etc.	Japan: 12,000 Elsewhere: 6,000	6,000
Sublimit		
Per article or pair or set of articles	2,000	1,000
Per laptop computer	4,000	2,000
Per tablet computer	2,000	1,000
Per mobile phone	2,000	Not covered
Per camera and related accessories	2,000	1,000
Section 5 – Baggage Delay		
Emergency purchase of essential items if baggage is delayed	600 (not applicable if the delay is less than 6 hours)	600 (not applicable if the delay is less than 8 hours)
Section 6 – Personal Money and Travel Documents		
	4,000	2,000
Sublimit		
(a) Loss of money and unauthorised use of credit card	2,000	1,000
(b) Replacement cost of travel documents and additional travelling and accommodation expenses	2,000	1,000
Section 7 – Personal Liability		
For legal liability to third parties caused by your negligence, and associated legal costs and expenses	2,000,000	
Section 8 – Travel Inconvenience		
	Japan: 4,000 Elsewhere: 3,000	3,000
Sublimit		
(a), (b) and (c) covers travel delay due to industry action, adverse weather and other events as specified in the policy wording		
(a) Cash allowance for travel delay	Japan: 4,000 (500 per 6 hours) Elsewhere: 3,000 (250 per 6 hours) (not applicable if the delay is less than 6 hours)	3,000 (250 per 8 hours) (not applicable if the delay is less than 8 hours)

(b) Compensation for	Japan: 4,000 Elsewhere: 3,000 (not applicable if the delay is less than 6 hours)	3,000 (not applicable if the delay is less than 8 hours)
i) additional overseas accommodation expenses; OR		
ii) irrecoverable deposits or charges for accommodation; AND		
iii) irrecoverable deposits or charges for missed events		
(c) Trip re-routing transportation costs (economy class only)	Japan: 4,000 Elsewhere: 2,000	Not Covered
(d) Missed journey: accommodation and meal expenses for failure to board a common public carrier due to missed transportation connection, if not compensated by a third party	Japan: 4,000 Elsewhere: 2,000	
(e) Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party	Japan: 4,000 Elsewhere: 2,000	

Section 9 – Loss of Deposit or Cancellation of Trip

Covers irrecoverable deposits or charges if your trip is cancelled due to industry action, adverse weather, serious illness of your family member, red or black outbound travel alert (except for the reason of a pandemic) and other events as specified in the policy wording

Irrecoverable deposits or charges of transportation, accommodation or missed Events	25,000	5,000
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Sublimit	50% of the irrecoverable deposits or charges
Red outbound travel alert	

Section 10 – Trip Curtailment

Covers irrecoverable prepaid cost if your trip is curtailed due to industry action, adverse weather, serious illness of your family member, red or black outbound travel alert and other events as specified in the policy wording

Proportional return of relevant irrecoverable prepaid cost of the planned holidays including but not limited to travel tickets and Missed Events OR additional transportation (economy class only) and accommodation expenses	25,000	5,000
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Sublimit	50% of the irrecoverable deposits or charges
Red outbound travel alert	

Section 11 – Home Care Benefit

Loss of or damages to your home contents as a result of fire or burglary while you are overseas	10,000
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Section 12 – Rental Vehicle Excess and Vehicle Return Cost

Motor insurance policy's excess and return cost for rental vehicle	Japan: 6,000 Elsewhere: 3,000	Not Covered
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Remarks:

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms and conditions. You may refer to the policy wording to understand the terms and conditions of all the benefits and exclusions.

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