



安盛

SmartTraveller Plus

Travel without worries



Product brochure

Highlight of benefits



Relaxed age limit

- For single journey, no upper age limit provided the insured person is at least 30 days old
- For annual cover, we accept application for people aged between 30 days and 75 years old on the first date of the period of insurance, and accept renewal up to 80 years old



Free cover for children*

- For single journey, we provide free cover for children* insured under the same policy with their parent(s), regardless of the number
- For annual cover, we provide family plan to allow parents and all their children* to insure under the same policy by paying one lump sum premium
- Children who enjoy free cover or insured under family plan are subject to lower benefit limits on medical expense and personal accident; alternatively, you may choose to pay full premium for them to enjoy higher limits



Extended journey duration

- For single journey, the duration is up to 360 days
- For annual cover, each journey duration is up to 90 days, with unlimited number of journeys in 365 days



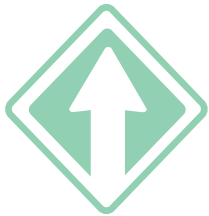
Easy group application

- We accept up to 20 insured persons including adults and children in one application
- We also accept application for children even if they are not insured together with their parent(s) but they need to pay for full premium; and children under 12 years old must be accompanied by an adult during the whole journey
- The applicant need not to be one of the insured persons



Free automatic 10 days extension (for single journey only)

- We will automatically extend the period of insurance for a maximum of 10 days if an insured person is unavoidably delayed from returning abroad



One way cover (for single journey only)

- For insured person not returning to Hong Kong, the cover will terminate within 7 days from the scheduled arrival of the country of final destination, or the last day of the original declared period of insurance, whichever is earlier



Cover for self-driving tour

- If an insured person rents and drives a car during the journey, we cover the motor insurance policy's excess or deductible if the rental car is stolen or damaged in a collision or during parking
- We also cover the return cost of the rental car to the near depot if the insured person is hospitalised



Cover for airport closure and terrorism

- We cover airport closure if it causes any travel inconvenience such as travel delay, extra or irrecoverable prepaid overseas accommodation expenses, or irrecoverable missed events expenses
- We cover terrorism if it causes any travel inconvenience, loss of deposit or cancellation of trip, trip curtailment, or a need for trauma counseling



Cover for amateur sports

- We cover accidental death or injury if an insured person participates in sports or games during the journey in a non-professional capacity
- Snorkeling, scuba diving, riding on hot-air balloon or helicopter, bungee jumping, sky diving, skiing, snowboarding and amateur marathon (except triathlon) are some of the examples to quote

Benefit Table

Summary of Benefits	Budget Plan	Economy Plan	Superior Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Core Benefits			
Section 1 - Medical and Related Expenses			
(a) Insured person aged 18 to 70	250,000	500,000	1,000,000
(b) Insured person aged over 70	125,000	250,000	500,000
(c) Insured person aged below 18	62,500	125,000	250,000
(d) Insured person aged below 18 and is charged at adult's premium	250,000	500,000	1,000,000
Sublimit			
(1) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(2) Compassionate visit (economy class only)	20,000 (1 person only)	20,000 (1 person only)	40,000 (1 person only)
(3) Return of unattended children to Hong Kong (economy class only)	20,000	20,000	40,000
(4) Hospital admittance deposit guarantee	40,000		
(5) Translation services in hospital	5,000 (500 per day)		
(6) Reverting to original travel schedule/itinerary and/or rejoining the travel companions following an interruption caused by accidental injury or sickness	3,000	3,000	5,000
(7) Follow-up medical treatment in Hong Kong within 3 months of return from abroad			
- due to accidental injury	100% of maximum limit		
- due to sickness	10% of maximum limit		
- Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(8) Daily hospital cash~	3,000 (500 per day)	3,000 (500 per day)	5,000 (500 per day)
(9) Daily compulsory quarantine cash~	3,500 (500 per day)	3,500 (500 per day)	5,600 (800 per day)
(10) Satellite phone call expense while on board a cruise	1,500	1,500	3,000
~(8) and (9) cannot be claimed together 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		
Section 2 – Worldwide Emergency Assistance Service			
(1) 24-hour emergency assistance hotline service	Fully covered		
(2) Emergency medical evacuation			
(3) Repatriation/Repatriation of mortal remains			
Section 3 – Personal Accident			
Maximum benefit per insured person	250,000	500,000	1,000,000

Benefit Table (Cont.)

Summary of Benefits	Budget Plan	Economy Plan	Superior Plan
Sublimit			
Accidental Death			
Insured person aged 18 to 70	250,000	500,000	1,000,000
Insured person aged over 70	125,000	250,000	500,000
Insured person aged below 18	100,000	100,000	100,000
Insured person aged below 18 and is charged at adult's premium	125,000	250,000	500,000
Permanent Total Disablement			
Insured person aged 18 to 70	250,000	500,000	1,000,000
Insured person aged over 70	125,000	250,000	500,000
Insured person aged below 18	250,000	500,000	1,000,000
Insured person aged below 18 and is charged at adult's premium	250,000	500,000	1,000,000
Extensions to Section 3			
(a) Burn			
Third degree burn	100,000	100,000	200,000
(b) Compassionate Death Cash Benefit			
Due to accidental injury	25,000	25,000	50,000
Due to sickness	10,000	10,000	20,000
(c) Credit Card Protection	30,000	30,000	50,000
(d) Disappearance	Covered as accidental death		
Section 4 – Baggage and Personal Effects			
Maximum benefit per insured person	Not applicable	10,000	20,000
Sublimit			
Per article or pair or set of article	Not applicable	2,000	3,000
Per laptop computer (up to one item only)	Not applicable	5,000	5,000
Excess for Section 4	Not applicable	20% of the loss	20% of the loss
Section 5 – Baggage Delay			
Emergency purchase of essential items if baggage is delayed for at least 6 hours	Not applicable	800	1,000
Section 6 – Personal Money and Travel Documents			
Maximum benefit per insured person	2,000	4,000	6,000
Sublimit			
(a) Loss of money or unauthorised use of credit card	1,000	2,000	3,000
(b) Replacement cost of travel documents and additional travelling and accommodation expenses	1,000	2,000	3,000
Section 7 - Personal Liability			
For legal liability towards third parties for accidental injury or property damage, as well as any associated legal costs and expenses	Not applicable	1,500,000	3,000,000
Section 8 – Travel Inconvenience			
Maximum benefit per insured person	Not applicable	5,000	10,000
Sublimit			
Applicable to (a), (b) and (c): covers strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disasters, mechanical and/or electrical breakdown of the public common carrier, or closure of the airport			
(a) Cash allowance in case of travel delay for 6 hours or more	Not applicable	2,000 (250 per 6 hours)	3,000 (300 per 6 hours)
(b) Due to travel delay for 6 hours or more: i) Extra overseas accommodation expenses; OR ii) Irrecoverable deposits or charges for accommodation; AND iii) Irrecoverable deposits or charges for missed events		2,000	3,000

Benefit Table (Cont.)

Summary of Benefits	Budget Plan	Economy Plan	Superior Plan
(c) Trip re-routing travel costs due to travel delay for 6 hours or more (economy class only)	Not applicable	5,000	10,000
(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		5,000	10,000
(e) Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party		5,000	10,000
Section 9 – Loss of Deposit or Cancellation of Trip Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert issued by the Hong Kong government (except for the reason of a pandemic) for the planned destination within 7 days before departure, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent			
Irrecoverable deposits or charges of transportation, accommodation or missed events	Not applicable	25,000	50,000
Sublimit			
Red outbound travel alert	Not applicable	50% of the irrecoverable deposits or charges	50% of the irrecoverable deposits or charges
Section 10 – Trip Curtailment Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR government at the planned destination, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent			
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	Not applicable	25,000	50,000
Sublimit			
Red outbound travel alert	Not applicable	50% of the irrecoverable deposits or charges	50% of the irrecoverable deposits or charges
Section 11 – Home Care Benefit			
Loss of or damages to your home contents as a result of fire or burglary while you are overseas	Not applicable	10,000	20,000
Section 12 – Trauma Counseling			
Counseling fees if you are the witness and/or victim of a traumatic event	Not applicable	15,000 (1,000 per day)	15,000 (1,000 per day)
Section 13 – Rental Vehicle Excess and Vehicle Return Cost			
Motor insurance policy's excess and return cost for rental vehicle	Not applicable	3,000	5,000
Optional Benefits			
Section A1 - China Hospital Deposit Guarantee Benefit (Applicable for annual cover only)			
Chinese hospital deposit guarantee card	Not applicable	Applicable	Applicable
Section A2 - Enhanced Medical and Related Expenses & Personal Accident Benefit for Insured Person Aged under 18 with Parent or Legal Guardian Insured in the Same Policy			
Upgrade Section 1 - Medical and Related Expenses to 100% and Accidental Death under Section 3 - Personal Accident to 50% of the maximum limit per insured person aged 18 to 70, by paying adult's premium	Not applicable	Applicable (refer to Sections 1 and 3)	Applicable (refer to Sections 1 and 3)

Major exclusions

As you may know, every insurance plan has its limits and SmartTraveller Plus has no exception. The following is a summary of the key exclusions that we will not pay for

- Racing including but not limited to car racing, motor rallies, horse-racing, and competitions of swimming, sailing, bicycling, skiing and so forth (racing on foot such as running or walking is not excluded)
- Aviation other than fare-paying passenger in a fully licensed aircraft
- Medical conditions existed prior to the journey
- Engaging in sports or games in a professional capacity
- War, invasion, riot, military rising and so forth
- Self-inflicted injury or illness
- Travelling against the advice of a medical practitioner, or for obtaining medical treatment
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage, childbirth and all complications thereof
- Incidents that are publicly known before the application of the policy for single trip, or before the booking of the journey for annual cover
- Engaging in any kind of labour or manual work
- Loss of Deposit or Cancellation of Trip (Section 9) under red or black outbound travel alert for the reason of a pandemic
- Medical and Related Expenses (Section 1), Emergency Medical Evacuation Expenses (Section 2) and (Enhanced Medical & Related Expenses) (Section A2) if a claim is due to
 - an event mentioned in the red or black outbound travel alert issued by the Hong Kong government (except for the reason of COVID-19), unless the journey has been started before the issuance of such travel alert
 - a vaccine-preventable disease where (i) the insured person fails to obtain the related vaccine and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong and/or the country the insured person is travelling to

For complete information on the exclusions, please refer to the policy wording.

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 request a specimen of the policy wording to understand the terms and conditions of all the benefits and exclusions.

* Children should be aged 30 days or more and under 18 years old and named in the same policy schedule as their parent(s), and traveling together with their parent(s) for the entire journey.



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