

## Universal Travel Insurance - FAQs (web version)

1. Q : Who can apply for this insurance and is there any limitation for the insured person?  
A : Person aged 18 or above who is legal resident of HK and person aged below 18 with application for insurance made by parent or guardian can apply for this insurance. All insured persons must be legal residents of HK aged between 6 weeks and 75 years.
2. Q : Can the child(ren) aged below 18 enroll in this insurance individually? Is there any limitation?  
A : Yes, for person aged between 6 weeks and 17 years old who is traveling without the companionship of parents, he/she can enroll in Single Travel Plan or Annual Travel Plan individually provided that adult's premium is fully paid and the entire journey is accompanied by and with the custody care of an adult.
3. Q : Does family cover include the insured person's spouse, child(ren) and parent?  
A : No, family cover only includes the insured person, his or her spouse and child between 6 weeks and 17 years old. Parents of the insured person have to apply on standalone basis.
4. Q : Can I enroll in travel insurance after the commencement of my journey?  
A : No, you must successfully enroll in travel insurance prior to your departure from Hong Kong.
5. Q : How can I enjoy the "Student Overseas Travel cover"?  
A : "Student Overseas Travel Cover" is a free and automatically extended protection under the "Universal Travel Insurance". This cover allows students to enjoy adequate protection when studying, sightseeing or visiting relatives during travel period.
6. Q : How long is the covered period in "Universal Travel Insurance"?  
A : The period of insurance for "Annual Travel Plan" is one year and the maximum cover period for each trip is up to 60 days and with no limit on the number of trips during the covered year. As regard to "Single Travel Plan", the maximum cover period is 180 days.
7. Q : After the travel insurance policy takes effect, can I extend the insurance period?  
A : Yes, the Insured Person can extend the insurance period as long as the original insurance period is still valid. Notice may be given by the Insured Person's family or related person to the BOCG Insurance or our authorized agent. Extended period of insurance will only be effective after BOCG Insurance issued an endorsement & charged with the appropriate additional premium.
8. Q : If an incident happened during the travel period, what should I do?  
A : If an accident happened during the travel period, you should stay calm and immediately notify the relevant organization such as police, airline and travel agency and you must keep all the original receipt including police report, doctor's report, purchase receipt for necessities consumption, etc. Once returned to HK, you should submit the completed claim form together with all claims documents & reports to BOCG Insurance Claims Dept. as soon as possible for handling.
9. Q : If the purpose of my overseas travel is for migration, will the covered items in the plan still be valid?  
A : No, application for the "Universal Travel Insurance" due to the purpose of migration will not be accepted.
10. Q : If the travel agency I joined close down, can I get any compensation?  
A : No, you should submit your claim to the "Travel Industry Compensation Fund".
11. Q : What is the "24-hour Worldwide Emergency Assistance Service"?  
A : "24-hour Worldwide Emergency Assistance Service" is an additional benefit to the Insured Person. The Insured Person can obtain free 24-hour worldwide emergency assistance services such as travel information, medical advice, and legal assistance whilst traveling abroad by simply dialing the Emergency Assistance Hotline.

- 12. Q :** Will the policy of Annual Travel Plan be automatically renewed each year?
- A :** Yes, if you do not receive any amendment notices for renewal terms from BOCG Insurance before the expiry date of the policy, your policy will be automatically renewed and continuously in force upon your payment of renewal premium for the coming policy year.