

# Universal Smart Travel Insurance Plan

## Basic Benefit

Insured Items and Coverage	Maximum Benefits Payable <sup>1</sup> (each insured person) (HK\$)		
	(Applicable to Single & Annual Plan)		(Only applicable to Single Plan)
	Diamond Plan	Gold Plan	Silver Plan
<b>1. Personal Accident</b> - In the event of the death or permanent disablement of the insured person as a result of an accident, claim will be payable according to the “Table of Personal Accident Benefit” under the policy. - Major Burns due to Accident (calculated according to the body surface area burnt). - Insured Person aged under 18 or over 70. (This benefit is not applicable to the insured person who has obtained compensation under Insured Item 1.1 “Double Indemnity”)	2,000,000	1,200,000	600,000
<b>1.1 Double Indemnity</b> Payment for accidental death or permanent total disablement arising from the use of public conveyance (not applicable to persons aged under 18 or over 70, and only applicable to Single Travel Plan)	4,000,000	2,400,000	1,200,000
<b>2. Compassionate Death Cash Benefit</b> Death of the insured person as a result of accident or sickness occurred during the journey (in the event of death caused by sickness, maximum benefit payable is 30% of the specified amount)	60,000	40,000	20,000
<b>3. Medical and Relevant Expenses</b>			
<b>3.1</b> Medical, hospital and treatment expenses incurred as a direct result of accidental bodily injury or sickness occurred during the journey. (Insured persons aged under 18 or over 70)	1,500,000	1,000,000	500,000
<b>3.2</b> medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person’s return from abroad. (For Chinese herbalists and bonesetters treatment expenses, maximum benefit payable is HK\$150 per day and up to a total of HK\$1,500)	600,000	400,000	250,000
<b>3.3</b> medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person’s return from abroad. (For Chinese herbalists and bonesetters treatment expenses, maximum benefit payable is HK\$150 per day and up to a total of HK\$1,500)	120,000	70,000	40,000
<b>3.3</b> expenses associated with transport of body to Country of Residence in the event of death of the insured person	100,000	100,000	50,000
<b>3.4</b> Trauma Counselling Protection: reasonable medical expenses of counselling services incurred if the insured person is diagnosed as suffering from post-traumatic stress disorder due to a serious accident during the journey.	20,000 (1,500/per day)	10,000 (1,000/per day)	5,000 (800/per day)

## Basic Benefit(con't)

Insured Items and Coverage	Maximum Benefits Payable <sup>1</sup> (each insured person) (HK\$)		
	(Applicable to Single & Annual Plan)		(Only applicable to Single Plan)
	Diamond Plan	Gold Plan	Silver Plan
<p><b>3.5</b> Daily hospital cash benefit: payable for hospital confinement exceeding 24 hours either outside Hong Kong or immediately return to Hong Kong as a result of bodily injury or sickness.</p> <p>(In no event shall the total amount payable under item 3.1 to 3.4 exceed 100% of the corresponding limit in item 3.1 as stated in the selected plan)</p>	12,000 (800/per day)	7,500 (500/per day)	4,500 (300/per day)
<p><b>4. Baggage and Personal Effects</b> Loss of or damage to baggage and personal effects due to theft, robbery or accident, including :</p> <p><b>4.1</b> Loss or damage of sports equipments (including golf and diving equipments), maximum for any one article / any one pair/any one set of articles</p> <p><b>4.2</b> Other Baggage, maximum for any one article/any one pair /any one set of articles</p> <p><b>Extended Cover</b> Loss of Insured Person's Personal Notebook Computer due to theft or robbery, maximum for any one article/any one pair /any one set of articles</p>	18,000	15,000	6,000
<p><b>4.1</b> Loss or damage of sports equipments (including golf and diving equipments), maximum for any one article / any one pair/any one set of articles</p> <p><b>4.2</b> Other Baggage, maximum for any one article/any one pair /any one set of articles</p> <p><b>Extended Cover</b> Loss of Insured Person's Personal Notebook Computer due to theft or robbery, maximum for any one article/any one pair /any one set of articles</p>	5,000	3,500	2,500
<p><b>4.2</b> Other Baggage, maximum for any one article/any one pair /any one set of articles</p> <p><b>Extended Cover</b> Loss of Insured Person's Personal Notebook Computer due to theft or robbery, maximum for any one article/any one pair /any one set of articles</p>	3,000	2,500	2,500
<p><b>5. Delayed Baggage</b> Emergency purchases of essential items or clothing due to baggage being delayed for at least 6 hours after the insured person's arrival at the scheduled destination abroad due to misdirection in delivery or hi-jack (Purchase invoice should be provided when submitting a claim)</p>	3,000	2,000	1,000
<p><b>6. Personal Money</b> Loss of cash / travelers' cheques as a direct result of theft or robbery</p> <p><b>Extended Cover</b> Accidental loss of cash</p>	5,000	3,000	2,000
<p><b>6. Personal Money</b> Loss of cash / travelers' cheques as a direct result of theft or robbery</p> <p><b>Extended Cover</b> Accidental loss of cash</p>	1,000	500	300
<p><b>7. Credit Card Protection</b> In the event of accidental death of the insured person during the journey, any outstanding balance charged to the insured person's credit card(s) for goods purchased by the insured person during the journey will be reimbursed</p>	20,000	10,000	5,000
<p><b>8. Travel Document and Traffic Ticket</b> In the event of loss of air ticket, travel pass and/or travel documents due to theft, robbery or accident, the insured person will be reimbursed :</p>	10,000	5,000	3,000

## Basic Benefit (con't)

Insured Items and Coverage	Maximum Benefits Payable <sup>1</sup> (each insured person) (HK\$)		
	(Applicable to Single & Annual Plan)		(Only applicable to Single Plan)
	Diamond Plan	Gold Plan	Silver Plan
<p>8.1 replacement cost of air ticket, travel pass and/or travel documents.</p> <p>8.2 additional travel and accommodation expenses incurred to obtain the lost travel documents. (Maximum daily limit for accommodation expenses)</p>	(1,500/per day)	(800/per day)	(500/per day)
<p><b>9. Personal Liability</b> Indemnifies the insured person's legal liability as a result of accidental bodily injury to a third party or accidental loss of or damage to the third party's property due to negligence.</p>	3,500,000	2,500,000	1,500,000
<p><b>10. Travel Delay</b> In the event of delay of public conveyance due to adverse weather conditions, natural disaster, strike, industrial action, act of terrorism, winding-up of travel agent or airline company, closure of airport, hi-jack, mechanical breakdown of the public conveyance or "Black Alert" is issued to the planned destination, the insured person will be reimbursed one of the following benefits:</p> <p>10.1 cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours (extended cover for red outbound travel alert); or</p> <p>10.2 reasonable and inevitable additional travel expenses and overseas accommodation costs due to delay of at least 6 consecutive hours; (if due to the issuance of "Black Alert", the maximum benefits of Gold &amp; Silver Plan will be increased to HK\$10,000)</p>	<p>3,600</p> <p>10,000</p>	<p>2,700</p> <p>5,000</p>	<p>2,100</p> <p>3,500</p>
<p><b>11. Cancellation</b> In the event of cancellation of the journey as a direct result of the following causes, the insured person will be reimbursed the irrecoverable prepaid fees, including the deposits, travelling expenses, air ticket, travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums, and theme parks:</p> <p>11.1 death, serious bodily injury or sickness of the insured person, his/her family members, close business partner;</p> <p>11.2 compliance with a witness summons, jury service or compulsory quarantine of the insured person;</p> <p>11.3 bankruptcy of travel agents which are registered in the Travel Industry Council of Hong Kong or winding-up of airline company;</p>	50,000	40,000	30,000

## Basic Benefit (con't)

Insured Items and Coverage	Maximum Benefits Payable <sup>1</sup> (each insured person) (HK\$)		
	(Applicable to Single & Annual Plan)		(Only applicable to Single Plan)
	Diamond Plan	Gold Plan	Silver Plan
11.4 fire or flood damage to the insured person's home within 7 days before the departure date; 11.5 issuance of black outbound travel alert in the destination within 7 days before the departure date			
<b>12. Curtailment</b> In the event of curtailment of the journey as a direct result of the following causes, the insured person will be reimbursed the unused portion (calculated on pro-rata basis) of the irrecoverable prepaid travel expenses (including the deposits, travelling expenses, air ticket, travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums, and theme parks), and the additional travel expenses reasonably incurred for returning to Hong Kong by public conveyance: 12.1 death, serious bodily injury or sickness of the insured person, his/her family members, close relatives, close business partner; 12.2 fire or flood damage to the insured person's home results in insured person's failure to continue the journey; 12.3 issuance of black outbound travel alert in the destination; 12.4 hi-jack of the public conveyance in which the insured person is travelling	50,000	40,000	30,000
<b>13. Loss of Home Contents</b> Cover loss of or damage to home contents due to burglary happening at the insured person's unoccupied home whilst the insured person is travelling away from Hong Kong.	30,000 (5,000/item)	20,000 (4,000/item)	10,000 (3,000/item)
<b>14. Rental Vehicle Excess</b> In the event of any accidental loss or damage or theft of the rented vehicle during the journey, protects the insured person who is liable to pay the motor insurance excess under the rental agreements.	5,000	4,000	2,500
<b>15. 24-hour Emergency Assistance Service<sup>2</sup></b> Designated person is assigned to provide emergency medical assistance and travel information emergency assistance services to the insured person. At the same time, the Plan also offers the following value-added services: Hospital Deposit Guarantee Emergency Evacuation Return to the Country of Residence Return of unattended dependent child(ren) Compassionate visit  Referral Services	50,000 Unlimited Actual Expenses Actual Expenses A return scheduled airline ticket and 5 days hotel accommodation (HK\$1,200 per day) Referral services including legal assistance, interpreter and replacement of lost travel document or travel pass.		

## Optional Benefit

<b>I. Enhanced Benefit (Free cover for Annual Plan)</b>			
<b>Insured Items and Coverage</b>	<b>Maximum Benefits Payable<sup>1</sup>(each insured person) (HK\$)</b>		
	<b>(Applicable to Single &amp; Annual Plan)</b>		<b>(Only applicable to Single Plan)</b>
	<b>Diamond Plan</b>	<b>Gold Plan</b>	<b>Silver Plan</b>
<b>16. Terrorism Extended Cover<sup>3</sup></b>			
<b>16.1 Personal Accident Extended Cover</b> Extended cover in the event of the death or permanent disablement of the insured person as a result of act of terrorism <sup>3</sup> , claim will be payable according to the “Table of Personal Accident Benefit” under the policy. (Insured Persons aged under 18 or over 70)	2,000,000	1,200,000	600,000
<b>16.2 Medical Expenses Extended Cover</b> If bodily injury is incurred due to act of terrorism <sup>3</sup> during the journey, claim will be payable according to benefit item 3, including medical treatment expenses, expenses associated with transport of body to Hong Kong, trauma counselling expenses and daily hospital cash etc. (Insured persons aged under 18 or over 70)	800,000 1,500,000	600,000 1,000,000	300,000 500,000
<b>17. Severe Incident Extended Cover</b>	50,000	40,000	30,000
Extended cover for the item 11(Cancellation) and item 12 (Curtailment) : <b>17.1</b> Unanticipated outbreak of strike, industrial action, adverse weather, natural disaster or infectious disease at the destination (the events resulting in Cancellation must be happened within 7 days before the departure date). <b>17.2</b> Serious bodily injury or sickness of the Insured Person’s travel companion.			
<b>18. Extra Cash Allowance</b>			
<b>18.1 Compulsory Quarantine Cash Allowance</b> Compulsory quarantine of the Insured Person during the journey or within 7 days upon return to Hong Kong due to an infectious disease	12,000 (800/per day)	7,500 (500/per day)	4,500 (300/per day)
<b>18.2 Black Travel Alert Cash Allowance</b> Curtailment or travel delay for at least 6 hours due to the issuance of a Black Alert to the destination, one-off cash allowance will be payable (in the event that “Curtilment” and “Travel Delay” happened simultaneously, only a one-off cash allowance will be payable for each insured person)	2,000	1,500	1,000
<b>19. Personal Notebook Computer and Mobile Phone Cover</b>			
<b>19.1</b> accidental damage of Personal Notebook Computer	5,000	3,500	2,500
<b>19.2</b> loss of mobile phone due to theft, robbery or accidental damage.	2,500	1,500	1,000

## Optional Benefit(con't)

<b>I. Enhanced Benefit (Free cover for Annual Plan)</b>			
<b>Insured Items and Coverage</b>	<b>Maximum Benefits Payable<sup>1</sup>(each insured person) (HK\$)</b>		
	<b>(Applicable to Single &amp; Annual Plan)</b>		<b>(Only applicable to Single Plan)</b>
	<b>Diamond Plan</b>	<b>Gold Plan</b>	<b>Silver Plan</b>
<b>20. Outbound Travel Alert Extended Cover</b> (Reimburse the irrecoverable prepaid travel expenses and reasonable transportation fees in returning to Hong Kong. For details, please refer to the table of Outbound Travel Alert Benefit)	<b>Red Alert</b>		<b>Amber Alert</b>
	Percentage of Loss Payable		
According to the benefit limit of the Basic Benefit item 11 - Cancellation	50%		25%
According to the benefit limit of the Basic Benefit item 12 - Curtailment	50%		25%

<b>II. Cruise Protection (Not applicable to Annual Travel Plan)</b>			
<b>Insured Items and Coverage</b>	<b>Maximum Benefits Payable<sup>1</sup>(each insured person) (HK\$)</b>		
	<b>Diamond Plan</b>	<b>Gold Plan</b>	<b>Silver Plan</b>
<b>21. Personal Accident Extended Cover</b> Extended cover for disappearance of the insured person due to sinkage of cruise ship, fire, natural disaster or kidnap by pirates during voyage, and the body of the insured person has not been found within one year. (Insured Persons aged under 18 or over 70) (this item is not applicable if claim is payable under benefit item 1 “Personal Accident” , 1.1 “Double Indemnity” or 16.1 “Terrorism Extended Cover – Personal Accident”.)	2,000,000	1,200,000	600,000
	800,000	600,000	300,000
<b>22. Cruise Cancellation and Interruption Cover<sup>4</sup></b> If the journey to the designated port of departure by public conveyance is delayed for at least 8 hours due to unanticipated adverse weather conditions, natural disasters, strike, industrial action, act of terrorism, hi-jack or mechanical breakdown of the public conveyance or issuance of black outbound travel alert during the journey, directly results in the insured person’s failure to board the cruise ship, the insured person will be reimbursed: <b>22.1 Cruise Cancellation</b> • irrecoverable prepaid cruise cost; or <b>22.2 Cruise Interruption</b> • Additional travel expenses - reasonable expenses incurred for rejoining the cruise at the next scheduled port of call.			
	50,000	30,000	15,000
	15,000	8,000	4,000

(Con't)

<b>II. Cruise Protection (Not applicable to Annual Travel Plan)</b>			
<b>Insured Items and Coverage</b>	<b>Maximum Benefits Payable<sup>1</sup>(each insured person) (HK\$)</b>		
	<b>Diamond Plan</b>	<b>Gold Plan</b>	<b>Silver Plan</b>
<b>23. Post-Departure of Cruise Cover<sup>4</sup></b> <b>23.1 Curtailment of Cruise Trip</b> If the cruise trip is abandoned due to the following causes which result in the cruise ship's failure to continue the voyage, the insured person will be reimbursed the unused portion of the irrecoverable prepaid deposit and the additional transportation expenses reasonably incurred to enable him/her to return to Hong Kong, the starting or ending point of the voyage trip : <ul style="list-style-type: none"><li>serious mechanical breakdown of the cruise ship</li><li>compulsory detention by local government authorities when moored in the port.</li></ul> <b>23.2 Failure to Board The Cruise Ship</b> Covers the additional costs of travel ticket for rejoining the cruise at the next scheduled port of call and/or accommodation expenses at the relevant port of call incurred by the insured person if the insured person fails to board the cruise ship after shore excursion due to: <ul style="list-style-type: none"><li>serious traffic accident of the public conveyance on which the insured person is travelling during the shore excursion;</li><li>bodily injury during the shore excursion which requires the insured person or his/her travel companion to be confined in the hospital at the scheduled departure time of the cruise ship at the relevant port.</li></ul>	50,000	30,000	15,000
<b>24. Shore Excursion Cancellation Allowance</b> Extra cash allowance for irrecoverable prepaid costs of shore excursion is cancelled as a direct result of: <ul style="list-style-type: none"><li>serious bodily injury or sickness of the insured person or his/her travel companion; or</li><li>unanticipated adverse weather conditions, natural disasters, infectious disease, industrial action, riot/civil commotion or act of terrorism at the scheduled destination of the shore excursion.</li></ul>	7,500 (1,500/ per excursion )	5,000 (1,000/ per excursion)	2,500 (500/ per excursion)
<b>25. Satellite Phone Expenses</b> If insured person must return directly to the Hong Kong following serious bodily injury or sickness of himself/herself or his/her travel companion during the journey which prevents him/her from continuing the journey, the insured person will be reimbursed the reasonable satellite phone call expenses incurred on board a cruise ship.	3,000		

## Table of the Outbound Travel Alert Protection

「Outbound Travel Alert」Benefit - For successful enrollment in the Plan before the issuance of an “Outbound Travel Alert”<sup>5</sup> to the destination by the Hong Kong Special Administrative Region Government (for Single Travel Plan), or the “Outbound Travel Alert” not exists before the date of booking of the scheduled Journey (for Annual Travel Plan), the insured person will enjoy the following extended benefits:

Insured Items and Coverage	Codes of 「Outbound Travel Alert」		
	Amber Alert	Red Alert	Black Alert
<b>Before the Journey</b>	<b>Maximum Benefits Payable<sup>1</sup></b> <b>(each insured person) (HK\$)</b>		
- Cancellation of Policy and return premium (Only applicable to Single Travel Plan)	✓	✓	✓
“Cancellation” - Reimburse non-refundable charges which have been paid in advance	25% of the loss amount (Enhanced Benefit)	50% of the loss amount (Enhanced Benefit)	100% of the loss amount
<b>During the Journey</b>			
1. “Extend cover period”- the period of insurance will be extended for 10 days	✓	✓	✓
2. “Curtailement” i. Reimburse the unused and non-refundable charges which have been paid in advance (calculated on pro-rata basis) and the additional transportation expenses reasonably incurred in returning to Hong Kong. ii. A one-off cash allowance <sup>10</sup> for “Curtailement” under item 18.2 of the Enhanced Benefit	25% of the loss amount (Enhanced Benefit)	50% of the loss amount (Enhanced Benefit)	100% of the loss amount
3. “Travel Delay” Travel delay due to issuance of the Outbound Travel Alert, one of the following benefits will be payable: i. A cash compensation of HK\$300 for every 6 hours of delay (the maximum limit of indemnity is HK\$3,600, depending on the plan enrolled); or ii. reasonable and inevitable additional travel expenses and overseas accommodation costs due to delay of at least 6 consecutive hours;	Not applicable	Not applicable	✓(Enhanced Benefit)
iii. A one-off cash allowance <sup>6</sup> for ”Travel Delay” under item 18.2 of the Enhanced Benefit	Not applicable	Not applicable	✓(Enhanced Benefit)

Basic Benefit Coverage
  Enhanced Benefit Coverage

### Notes :

1. Payable on a “per journey basis” (except for “Personal Accident” benefit under the Annual Travel Plan which is payable on a “per policy year basis”).
2. 24-hour Emergency Assistance Service 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.

3. Extended to cover the losses arising from the act of terrorism (except for using nuclear weapon or device or chemical or biological agent).
4. If claim is payable under item 22 "Cruise Cancellation and Interruption Cover" or item 23 "Post-Departure of Cruise Cover", no claim will be payable under item 10 "Travel Delay", item 11 "Cancellation", item 12 "Curtailement" and item 17 enhanced cover "Severe Incident Extended Cover"
5. The Security Bureau of the Government of HKSAR launches the Outbound Travel Alert (OTA) System which uses amber, red and black signals to differentiate the levels of risk. This system aims to help HKSAR residents better understand the risk or threat to personal safety in travelling to those countries that are popular travel destinations for HKSAR residents.
6. In the event the "Curtailement" and "Travel Delay" happened simultaneously, only a one-off cash allowance will be payable for each insured person. Such one-off cash allowance shall be counted within the maximum limit of indemnity under the corresponding benefits.