

Hong Leong Annual Travel Insurance

Coverage Outline

Section	Coverage	Maximum Benefit Payable (HK\$)	
		(per Insured Person)	
		Diamond	Gold
1	A. Medical and Other Expenses	1,000,000	600,000
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	2. Follow-up Medical Expenses within 3 Months after return to HK	75,000	50,000
	3. Compassionate Visit	100,000	60,000
	4. Burial or Cremation (outside HK); Return of Mortal Remains or Ashes	50,000	30,000
	5. Funeral Expenses (outside HK)	10,000	6,000
	6. Return of Minor Children	30,000	20,000
	B. Emergency Medical Evacuation	800,000	600,000
	C. Hospital Cash Benefit (outside HK) HK\$200 per day	6,000	4,000
2	A. Personal Accident (including Major Burns) Cover for Children	800,000 300,000	600,000 250,000
	B. "Common Carrier" Personal Accident Benefit (not applicable to Children)	1,200,000	900,000
	C. Credit Card Protection (not applicable to Children)	20,000	10,000
	D. Cash Relief for Death due to Accident; or Sickness	50,000 20,000	35,000 15,000
3	Baggage and Personal Effects	15,000	10,000
	1. Per article or pair or set of articles	3,000	2,000
	2. Per Lap-top Computer ^	5,000	3,000
	3. Per Mobile Phone or Tablet Computer ^ (^ limited to one set of either item)	2,000	1,000
4	Delayed Baggage (outside HK & at least 10 hours) For purchase of essential clothing or items of daily use upon temporary deprivation of his/her check-in baggage due to delay, mishandling by public common carrier	2,000	1,500
5	A. Personal Money	3,000	2,000
	B. Personal Documents	7,500	5,000
	1. Loss of Personal Documents	7,500	5,000
	2. Additional Travelling & Accommodation Expenses due to Loss of Passport	3,000	2,000
6	Personal Liability	3,500,000	2,500,000
7	Loss of Deposit or Cancellation of Trip (including "Black Travel Alert" Protection) [If Bodily Injury or Sickness, which not resulted in Hospital Confinement – payable benefit is limited to 50% of the loss]	50,000	30,000
8	Curtailement of Journey (including "Black Travel Alert" Protection) [If Bodily Injury or Sickness, which not resulted in Hospital Confinement – payable benefit is limited to 50% of the loss]	50,000	30,000
	Trip Curtailement due to Travel Delay	15,000	10,000
9	Travel Delay (HK\$250 for each 6 hours)	2,500	1,500
10	Loss of Home Contents due to Burglary For each article or pair or set of articles	25,000 5,000	10,000 3,000
11	A. Golfing "Hole In One"	5,000	3,000
	B. Hire Golf Equipment	5,000	3,000
	C. Loss of Green Fees	5,000	3,000
12	Rental Vehicle Excess	10,000	6,000

Important Information

- Age (last birthday): Diamond Plan: Adult: 18-80 years old, Children: aged under 18 years old; Gold Plan: Adult: 18-90 years old, Children: aged under 18 years old.
- Children aged 11 or under must be accompanied by an Adult Insured Person.
- Maximum insurance coverage is 92 days per trip.
- Application for Travel Insurance has to be completed before leaving Hong Kong

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Coverage Highlights

- No excess on each item
- Medical and follow-up medical expenses (including treatment by Chinese Herbalist, bonesetter, physiotherapist and acupuncturist)
- Cover loss of personal effects (including mobile phone, tablet and notebook), document and baggage
- 24-hour Travel and Medical Assistance Service
- Full terrorism cover
- Rental vehicle excess coverage
- COVID-19 coverage extension

24-hour Travel & Medical Assistance Service

24-hour Travel & Medical Assistance Service may provide assistance on, for example, loss of travel documents and baggage, air ticket arrangement, emergency evacuation, referral services for interpreter, legal, embassy and other medical facilities, etc.

Major Exclusions

War, pre-existing injury, sickness, disease, adverse weather condition or other incidents, unlawful act, pregnancy or childbirth, self-inflicted injury, influence of alcohol or drugs, AIDS, COVID-19 (except fulfilled the entry requirement for the destination (country))/Pandemic, professional sports or competition, air-activities (except as a fare-paying passenger), unattended properties, legal liability arising from ownership or usage of any motor vehicle or watercraft.

Annual Premium Table (HK\$) - Area: Worldwide

Insured Plan	Insured Only	Insured & Spouse	Insured & Children	Family*
Diamond	2,880	5,640	4,320	8,100
Gold	2,400	4,560	3,720	6,750

*Family includes the Insured, spouse and children under age 18.

Note: 1. We will collect from you levies payable to the Insurance Authority along with the premium payments.

2. Whenever there is any discrepancy between the English and Chinese version of the above, the English version shall prevail.

3. This leaflet is for reference only. Please refer to the original policy for the exact terms and conditions.

IMPORTANT NOTICE – Travel Insurance (Annual)

COVID-19 Extension (Effective Date: 1 June 2023)

Notwithstanding the “COVID-19 / Pandemics Exclusion” (“CDE”) of this Policy, any claims in connection with COVID-19 and excluded under the application of the CDE of this Policy shall be recoverable by this Extension, **PROVIDED THAT:**

- (i) the Insured Person has fulfilled the entry requirement for the destination (country); and
- (ii) any claim (other than Medical Expenses) under Section 1 - A.1 or A.3 (subject to following a Hospital Confinement of the Insured Person for over 7 consecutive days during the journey) of this Policy recoverable by this Extension is subject to a sub-limit of HK\$5,000 per Insured Person and per Section of any one Period of Trip; and HK\$20,000 in aggregate for every Period of Insurance.

All other limits, terms, conditions and exclusions of this Policy (except to the extent that they are expressly varied by this Extension) shall remain unchanged.

1 June 2023

COVID-19 / Pandemics Exclusion (Effective Date: 1 January 2021)

Notwithstanding any provision to the contrary, this insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following – including any fear or threat thereof, whether actual or perceived -:

Coronavirus (COVID-19) including any mutation or variation thereof; or

Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

13 January 2021