

# Single Trip Travel Insurance

## 單次旅遊保險



Your best travel companion  
您的最佳旅遊夥伴



Underwritten by QBE Hongkong & Shanghai Insurance Limited  
由昆士蘭聯保保險有限公司承保



Traveling should be full of fun and enjoyment. However, there might be a range of events which could ruin your trip, including sickness, accident or flight delay.

## Why should I choose QBE Hong Kong Single Trip Travel Insurance?



Award-winning eClaims platform provides you a simpler and faster claims experience. **Claims payment settles as fast as 24 hours\***

\*Simple cases with complete documentation received only



Premium as low as HK\$ 61 for 3-Day Asia trip



No age limit applies



Free automatic extension up to 14 days in case of being involuntarily delayed



Covers trip cancellation and curtailment expenses includes **Black and Red Outbound Travel Alerts**



# Main Coverage

BENEFITS	MAXIMUM LIMIT (HK\$)		
	BRONZE	SILVER	GOLD
<b>1. Medical Expenses</b> <sup>1,2</sup> Medical expenses on injury or sickness incurred during the journey, inclusive of the additional transportation and accommodation incurred as a result. a. Follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance b. Follow up treatment by Chinese medicine practitioner c. Follow up treatment by physiotherapist or chiropractor	300,000  On Injury 100% On Sickness 10%  1,000 (150/ day visit)  2,000 (200/ day visit)	500,000  On Injury 100% On Sickness 10%  1,500 (150/ day visit)  3,000 (300/ day visit)	1,000,000  On Injury 100% On Sickness 10%  3,000 (150/ day visit)  5,000 (500/ day visit)
<b>2. Hospital or Quarantine Allowance</b>	1,000 (200/ day)	2,000 (300/ day)	5,000 (500/ day)
<b>3. 24-Hours Worldwide Emergency Assistance Services</b> a. Emergency Medical Evacuation and/or Repatriation b. Repatriation of Mortal Remains c. Return of Unattended Child(ren) d. Hospital Admission Guarantee e. Compassionate Visit f. Convalescence Assistance g. Hotline and Referral Services	As charged As charged One-way economy airfare 50,000 One economy return airfare and room accommodation at 10,000 (2,000/ day) 10,000 (2,000/ day) Free		
<b>4. Personal Accident</b> <sup>3</sup> <ul style="list-style-type: none"> <li>Accidental death or permanent disablement</li> <li>Accidental death or permanent disablement occurs whilst traveling on common carrier</li> <li>Second or Third Degree Burn</li> </ul>	300,000  600,000  150,000	500,000  1,000,000  250,000	1,000,000  2,000,000  500,000
<b>5. Compassionate Cash</b> Cash relief on death due to sudden sickness.	Not Covered	5,000	10,000
<b>6. Personal Belongings</b> a. Baggage and Personal Effects <sup>4</sup> - Per item/pair/set limit - Laptop or Notebook per item/set - Sports equipment per item/pair/set b. Personal Money c. Document Loss – replacement cost for the loss of travel document and the additional transportation and accommodation expenses incurred as a result	3,000 1,000 2,000 1,000  Not Covered 2,000	10,000 2,000 5,000 3,000  1,000 3,000	20,000 3,000 6,000 5,000  2,000 10,000
<b>7. Trip Cancellation</b> Loss of transportation and accommodation expenses paid in advance by cancellation of trip due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service, compulsory quarantine; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster or adverse weather at the scheduled destination within 1 week from departure; OTA <sup>5</sup> to the scheduled destination or insured person's home being seriously damaged by fire, flood or burglary within 1 week from departure. <ul style="list-style-type: none"> <li>Cancellation fee of the redeemed air mileage at US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed</li> </ul>	4,000        1,000	20,000        1,000	30,000        1,000

**BENEFITS (CONTINUED)**

	MAXIMUM LIMIT (HK\$)		
	BRONZE	SILVER	GOLD
<b>8. Trip Curtailment</b> Loss of or additional transportation and accommodation expenses incurred as a result of curtailment due to sudden death, serious injury or sickness of the insured person, his/her immediate family member, close business partner or travel companion; witness summons or jury service, unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster or adverse weather; OTA <sup>2</sup> to the city or country travelling or insured person's home being seriously damaged by fire, flood or burglary. <ul style="list-style-type: none"> <li>• Cancellation fee of the redeemed air mileage up to US\$120 or cash allowance at HK\$1 for every 10 air miles redeemed</li> </ul>	4,000	20,000	30,000
<b>9. Trip Re-route<sup>6</sup></b> Additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown.	2,000 (8 full hrs)	5,000 (6 full hrs)	10,000 (6 full hrs)
<b>10. Baggage Delay<sup>4</sup></b> Emergency purchases of clothing, requisites or toiletries if the baggage is delayed.	Not Covered	1,000 (300 first 6 full hrs, 500 every 6 full hrs thereafter)	1,500 (500 first 6 full hrs, 1,000 every 6 full hrs thereafter)
<b>11. Travel Delay<sup>6</sup></b> <ul style="list-style-type: none"> <li>• Cash allowance for the delay of departure of common carrier due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown or;</li> <li>• Additional transportation expenses and overseas overnight accommodation incurred as a result; or</li> <li>• Loss of pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed resulting in cancellation of trips</li> </ul>	Not Covered	2,000 (200 every 6 full hrs)	2,500 (250 every 6 full hrs)
<b>12. Missed Event</b> Overseas sports, music, entertainment, museum and theme park ticket paid in advance by credit card if unable to attend due to sudden death or serious sickness of the insured person, his/her immediate family member or traveling companion; witness summons or jury service; compulsory quarantined; mechanical or electrical breakdown of the common carrier.	Not Covered	1,000	2,000
<b>13. Rental Vehicle Excess</b>	Not Covered	3,000	5,000
<b>14. Personal Liability</b> Legal liability to third party bodily injury or property damage.	500,000	1,000,000	2,000,000
<b>15. Aircraft Hijack</b> Cash allowance if delay in excess of 12 hours caused by hijack.	5,000 (2,000/ day)	8,000 (2,000/ day)	10,000 (2,000/ day)
<b>16. Credit Card Protection<sup>7</sup></b> Unsettled balance on purchases made during the journey in the event of the accidental death.	Not Covered	10,000	20,000
<b>17. Emergency Cash Allowance</b> Cash allowance for the period of loss of travel documents that prohibits the continuation of journey.	1,000 (500/ day)	2,000 (500/ day)	5,000 (500/ day)
<b>18. Home Contents Protection</b> Loss or damage to home contents due to burglary whilst the home is uninhabited.	Not Covered	10,000 (5,000/ item)	20,000 (5,000/ item)
<b>19. Home Return Protection</b> Accommodation at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions.	Not Covered	1,000	2,000



# Top-up I can purchase

## TOP UP BENEFIT (NOT APPLICABLE TO BRONZE PLAN)

## MAXIMUM LIMIT (HK\$)



### Cruise Voyage

- Cruise Hijack or Kidnap – cash allowance
- Cruise Rejoin – additional transportation expenses incurred in re-routing to rejoin the cruise ship in the next scheduled port of call if the common carrier for traveling to the designated port is delayed in arrival in excess of 6 full hours, resulting in failing to board the cruise ship
- Cruise Cancellation due to Travel Delay – loss of pre-paid cruise fee if the common carrier for traveling to the cruise ship is delayed in excess of 6 full hours, resulting in failing to board the cruise ship
- Shore Excursion Cancellation – loss of pre-paid shore excursion fee as a result of cancellation due to sudden death, serious injury or sickness of the insured person, immediate family member or travel companion; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster or adverse weather; OTA<sup>9</sup> launched to the destinations of the excursion 24 hours before departure to the shore excursion

20,000  
(2,000/ day)

10,000

10,000

10,000  
(2,000/ excursion)

#### Remarks:

1. Reimbursement on in-patient Medical Expenses (other than in-patient doctor fee, surgical fee, operating theatre fee and anaesthetist's fee) shall be adjusted for hospital confinement in Semi-private Room to 50%; Single or Private Room to 25%.
2. For any insured person above 70 years of age, Medical Expenses are subject to 50% of sum insured.
3. For any insured person above 75 or below 18 years of age, Accidental Death or Permanent Disablement Benefits and Second or Third Degree Burn are subject to 50% of sum insured. Double indemnity for Accidental Death or Permanent Disablement on Common Carrier is not applicable.
4. Either Baggage and Personal Effect or Baggage Delay is payable for the same item, pair or set.
5. Refer "Outbound Travel Alert Extension" for details of coverage.
6. Either Trip Re-route or Travel Delay is payable.
7. Credit Card Protection are not applicable to any insured person below 18 years of age.

## Outbound Travel Alert (OTA) Extension

Reimbursement to your loss is in accordance with the circumstances as below:

**Red Alert - 50%**

**Black Alert - 100%**

#### Conditions:

- (a) In the event of no OTA is launched to the planned destination on the issued date of the Policy, the Red Alert or Black Alert must be issued at least 1 day after the day on which the Policy is issued.
- (b) In the event of an OTA has been issued to the planned destination on the date which the Policy is issued, cancellation of trip, shore excursion of special events is subject to a higher level of Alert being Red Alert or Black Alert and the higher level of Alert must be issued to the planned destination at least 1 day after the Policy is issued.
- (c) Cancellation of trip, shore excursion or special events must take place not earlier than 7 days from the departure date of the scheduled itinerary and the OTA to the planned destination must be in force at the time of cancellation.
- (d) Curtailment of trip must take place while OTA to the destination is in force after commencement of the trip and in the event of an OTA has been issued to the planned destination on the date which the Policy is issued, curtailment of the trip is subject to a higher level of Alert inclusive of Red Alert or Black Alert.



# What else should I know about?

## Home to Home Cover

The Policy commences from the time you depart from your home or place of work for the direct purpose of the beginning your planned journey or 4 hours from the schedule departure time, whichever is the later; and ends at the time you arrive home or place of work upon completion of the journey or 4 hours after your scheduled arrival time, whichever is the earlier

## Free Automatic Extension of Period

The expiry date of the policy shall be extended automatically for a maximum of 14 days free-of-charge in the event the journey has to be delayed involuntarily

## Extended Scale of Compensation for Permanent Disablement

Compensation is provided starting from the loss of one phalanx of a finger

## Group Discount up to 10% off

5% off for a group of 2 to 9 adult traveling companions travel together under a same policy; 10% off for a group of 10 or more adult traveling companions travel together under a same policy

## Extreme or Dangerous Sports Cover

Bungee jumping, hot air ballooning, parachuting, paragliding, hang-gliding, rafting, canoeing, kayaking, kitesurfing or kite landboarding, water skiing, wakeboarding surfing, wind surfing, skiing, snowboarding, snow skating and snow mobiling are covered

## Major Exclusions

1. Pre-existing medical conditions.
2. Pregnancy, childbirth, miscarriage, abortion and all complications.
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
4. Intoxication by alcohol, narcotics or drugs including related treatments.
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
6. Radioactive contamination, nuclear fission/ fusion, nuclear weapon or device or chemical or biological agent.
7. Illegal/ unlawful act, intentional self-inflicted injury or suicide.
8. Sanctions, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities.
9. In any violation of the laws or resistance to arrest.
10. Engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling or explosive or hazardous chemicals; performing as an actor/ actress; tour guide or tour escort; ship or air crew member including pilot.
11. Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities except as a passenger in a properly licensed power-driven aircraft, extreme or adventurous sports unless as mentioned under Extreme or Dangerous Sports Cover above.
12. Infectious or Contagious Disease which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

## Important Notes

1. This Policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
2. The insurance cover shall be non-transferable and premium is non-refundable once the Policy is issued.
3. Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
4. "One Way Journey Cover" means coverage for outbound trip not returning to Hong Kong which shall expire no later than 7 days from the original scheduled time of arrival at the final destination or upon expiry of the insurance period, whichever is the earlier.
5. Insured Person(s) must be departing from Hong Kong and returning to Hong Kong. No age limit applies.
6. Maximum duration of each trip is up to 182 days per journey.
7. Children means any insured person aged below 18. Any children under 12 years of age must be accompanied by an adult.
8. For any occurrence likely to give rise to a claim under the policy, upon your return to Hong Kong, immediate notification to QBE Hongkong & Shanghai Insurance Limited shall be submitted along with copies of all supporting documents at <https://www.qbe.com/hk/en/eclaims> within 30 days. Original documents may be required by QBE Hong Kong from time to time and must be kept for 90 days from claims submission.

## IA Levy

IA levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policyholders/ customers should pay the levy in accordance with the law. For further information, please visit [www.qbe.com/hk](http://www.qbe.com/hk) or [www.ia.org.hk](http://www.ia.org.hk).



# How much do I need to pay?

## 我需要支付多少保費？

### Premium Table (HK\$) (per head) 保費表 (港元) (每人)

	No. of Days 日數	Basic Cover 基本保障						Top-up 自選保障	
		Bronze 銅		Silver 銀		Gold 金		Cruise 郵輪保障	
		Adult 成人	Child <sup>3</sup> 兒童 <sup>3</sup>	Adult 成人	Child <sup>3</sup> 兒童 <sup>3</sup>	Adult 成人	Child <sup>3</sup> 兒童 <sup>3</sup>	Adult 成人	Child <sup>3</sup> 兒童 <sup>3</sup>
Asia <sup>1</sup> / China 亞洲 <sup>1</sup> / 中國	1	61	18	100	30	121	36	20	6
	2	61	18	118	35	156	47	24	7
	3	61	18	131	39	187	56	26	8
	4	75	23	150	45	212	64	30	9
	5	85	26	162	49	241	72	32	10
	6	108	32	190	57	301	90	38	11
	7	120	36	208	62	329	99	42	12
	8	146	44	256	77	391	117	51	15
	9	163	49	297	89	436	131	59	18
	10	179	54	328	98	477	143	66	20
	11	195	59	356	107	517	155	71	21
	12	207	62	384	115	557	167	77	23
	13	224	67	407	122	597	179	81	24
	14	236	71	431	129	632	190	86	26
	Each add'l day up to 182 days 每加一天直至第 182 天	12	4	24	7	35	11	5	1
Worldwide <sup>2</sup> 全球 <sup>2</sup>	1	70	21	115	35	140	42	23	7
	2	70	21	136	41	179	54	27	8
	3	70	21	150	45	215	65	30	9
	4	86	26	172	52	244	73	34	10
	5	98	29	186	56	277	83	37	11
	6	124	37	219	66	346	104	44	13
	7	138	41	239	72	378	113	48	14
	8	168	50	294	88	450	135	59	18
	9	187	56	341	102	502	151	68	20
	10	206	62	378	113	548	164	76	23
	11	224	67	409	123	594	178	82	25
	12	238	71	441	132	640	192	88	26
	13	257	77	468	140	687	206	94	28
	14	271	81	496	149	727	218	99	30
	Each add'l day up to 182 days 每加一天直至第 182 天	15	5	27	8	40	12	5	2

1. Asia refers to Mainland China, Bangladesh, Brunei, Cambodia, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam.

2. Worldwide refers to all Worldwide countries.

3. Adult rate would be charged if children are not travelling with parents, legal guardian, grandparents, siblings, cousins, uncle or aunts.

1. 亞洲指中國內地、孟加拉、汶萊、柬埔寨、印度、印尼、日本、韓國、老撾、澳門特別行政區、馬來西亞、蒙古、緬甸、尼泊爾、巴基斯坦、菲律賓、新加坡、台灣、泰國及越南。

2. 全球指全球所有國家。

3. 如兒童並非與父母、法定監護人、祖父母、兄弟姊妹、表或堂兄弟姊妹、伯父伯母、叔叔嬸嬸、姑丈姑母、姨丈姨母小姨、舅父舅母同行，應按成人保費表收費。





旅行應當是充滿歡樂和享受的。  
然而，有很多事情都有可能破壞您的旅程，  
包括疾病、意外或航班延誤。

## 為何選擇昆士蘭保險香港的單次 旅遊保險？



獲獎網上理賠平台提供  
更簡易、快捷體驗，  
快於**24**小時內批核賠償\*

\* 只限已提交所需文件的簡易索償



亞洲國家**3**日旅程  
保費低至**61**港元



適合所有年齡人士投保



如旅程無可避免地延誤，  
免費自動延長保單  
長達**14**日



賠償紅色或黑色  
外遊警示  
所引致取消或縮短旅程



# 主要保障範圍

## 基本保障

	最高賠償額 (港元)		
	銅	銀	金
<b>1. 醫療費用</b> <sup>1,2</sup>			
因意外或疾病所需的醫療費用，並包括因此而引致之額外住宿和交通費用。	300,000	500,000	1,000,000
a. 受保人於旅途中所患疾病或意外導致回港後 90 日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償的未使用限額	由於損傷 100% 由於疾病 10%	由於損傷 100% 由於疾病 10%	由於損傷 100% 由於疾病 10%
b. 中醫覆診治療	1,000 (150/ 每日每 次)	1,500 (150/ 每日每 次)	3,000 (150/ 每日每 次)
c. 物理治療或脊醫覆診治療	2,000 (200/ 每日每 次)	3,000 (300/ 每日每 次)	5,000 (500/ 每日每 次)
<b>2. 住院或隔離現金津貼</b>	1,000 (200/ 日)	2,000 (300/ 日)	5,000 (500/ 日)
<b>3. 24 小時全球緊急援助</b>			
a. 緊急醫療護送及/或運返	實際開支		
b. 運送遺體	實際開支		
c. 安排無人照顧的兒童返港	單程經濟客位機票		
d. 入院保證金	50,000		
e. 安排親友探望	來回經濟客位機票及酒店住宿 10,000 (2,000/ 日)		
f. 康復期住宿	10,000 (2,000/ 日)		
g. 熱線及轉介服務	免費		
<b>4. 個人意外</b> <sup>3</sup>			
• 意外死亡或永久傷殘	300,000	500,000	1,000,000
• 於公共交通工具上意外死亡或永久傷殘	600,000	1,000,000	2,000,000
• 二級或三級燒傷	150,000	250,000	500,000
<b>5. 撫恤金</b>			
受保人因突發之疾病引致死亡之現金補償。	不受保	5,000	10,000
<b>6. 個人財物</b>			
a. 行李及私人財物 <sup>4</sup>	3,000	10,000	20,000
- 每件/對/套物品最高賠償金額	1,000	2,000	3,000
- 每件/套手提電腦最高賠償金額	2,000	5,000	6,000
- 每件/對/套體育用品最高賠償金額	1,000	3,000	5,000
b. 個人錢財	不受保	1,000	2,000
c. 證件遺失	2,000	3,000	10,000
遺失旅遊證件之補領費用及所引致之額外交通及酒店費用			
<b>7. 取消旅程</b>			
賠償因受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；計劃的目的地於出發前一星期內發生非預期的罷工、暴動、內亂、恐怖主義活動、自然災害、惡劣天氣；目的地被發出外遊警示 <sup>5</sup> 或受保人住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所引致取消旅程而不獲退回之預繳住宿和交通費用。	4,000	20,000	30,000
• 賠償以飛行里數換取機票之取消機票手續費最高 120 美元或提供每 10 飛行里數 1 港元之現金賠償	1,000	1,000	1,000

## 基本保障 (續)

	最高賠償額 (港元)		
	銅	銀	金
<b>8. 縮短旅程</b> 賠償受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證；出任陪審團；非預期的罷工、暴動、內亂、恐怖主義活動、自然災害、惡劣天氣；身處的城市或國家被發出外遊警示 <sup>5</sup> 或受保人住所因火災、水浸或盜竊而嚴重損毀所引致縮短旅程而不獲退回之預繳住宿和交通費用。 • 賠償以飛行里數換取機票之取消機票手續費最高 120 美元或提供每 10 飛行里數 1 港元之現金賠償	4,000  1,000	20,000  1,000	30,000  1,000
<b>9. 更改路線<sup>6</sup></b> 保障受保人所乘搭之交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障等因素延誤而要支付之額外交通費用以趕及原定行程。	2,000 (滿 8 小時)	5,000 (滿 6 小時)	10,000 (滿 6 小時)
<b>10. 行李延誤<sup>4</sup></b> 因旅程中行李延誤而需要購買衣服、必需品及洗滌用品之費用。	不受保	1,000 (滿首 6 小時 300， 其後每滿 6 小時 500)	1,500 (滿首 6 小時 500， 其後每滿 6 小時 1,000)
<b>11. 行程延誤<sup>6</sup></b> • 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障影響而引致延誤之現金津貼；或 • 因旅程延誤而需額外支付的交通費用及海外過夜住宿費用；或 • 由香港出發時間延誤，受保人取消旅程而不能退回已繳付之交通及住宿費用	不受保  不受保  不受保	2,000 (每滿 6 小時 200)  不受保  不受保	2,500 (每滿 6 小時 250)  2,000 (滿 6 小時) (1,200/ 日)  2,000 (滿 6 小時)
<b>12. 缺席活動</b> 賠償受保人、直系親屬或旅行同伴因突然死亡或重病；受保人被傳召出任陪審團或被隔離；公共交通工具機械或電力故障所引致缺席以信用卡預訂的海外體育、音樂、娛樂活動、博物館及主題公園的門票損失。	不受保	1,000	2,000
<b>13. 租車自負額保障</b>	不受保	3,000	5,000
<b>14. 個人法律責任保障</b> 受保人導致他人身體受傷或財物損失之法律責任。	500,000	1,000,000	2,000,000
<b>15. 飛機騎劫</b> 為受保人因乘坐的飛機遭騎劫超過連續 12 小時導致行程延誤或中斷提供現金補償。	5,000 (2,000/ 日)	8,000 (2,000/ 日)	10,000 (2,000/ 日)
<b>16. 信用卡保障<sup>7</sup></b> 保障受保人意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用。	不受保	10,000	20,000
<b>17. 應急現金津貼</b> 為受保人因遺失旅遊證件而需滯留當地作出現金補償。	1,000 (500/ 日)	2,000 (500/ 日)	5,000 (500/ 日)
<b>18. 家居保障</b> 受保人在港的空置居所因盜竊而引致的損失。	不受保	10,000 (5,000/ 件)	20,000 (5,000/ 件)
<b>19. 回程返家保障</b> 行程完結返港後因自然災害或惡劣天氣而滯留機場所引致的住宿費用。	不受保	1,000	2,000



# 自選保障

## 自選保障 (不適用於銅計劃)

## 最高賠償額 (港元)



### 郵輪旅程保障

- 郵輪被騎劫或綁架

20,000  
(2,000 / 日)

- 重返郵輪 - 賠償受保人原定乘坐接駁郵輪之公共交通工具因延誤到達超過連續 6 小時以致未能趕及登上原定郵輪，為趕及郵輪下一個停泊港口登船而需支付的額外交通費用

10,000

- 因行程延誤而取消郵輪行程 - 賠償受保人因原定乘坐接駁郵輪之公共交通工具因延誤超過連續 6 小時而未能於原定時間上船所引致取消郵輪行程而不獲退回之預繳款項

10,000

- 取消岸上觀光行程 - 若受保人、直繫親屬或旅行同伴突然死亡、重傷或重病；強制隔離；岸上觀光目的地突然發生罷工、暴動、內亂、恐怖主義活動、自然災害或惡劣天氣；在出發前 24 小時被發出外遊警示<sup>5</sup>，受保人可獲賠償取消岸上觀光行程而不獲退回之預繳款項

10,000  
(2,000 / 岸上觀光)

備註：

- 住院醫療費用（住院醫生費、手術費、手術室費和麻醉師費除外）的賠償根據入住半私家病房調整至 50%；單人病房或私家病房調整至 25%。
- 如受保人年齡為 70 歲或以上，「醫療費用」之最高賠償額為原有計劃的 50%。
- 如受保人年齡為 75 歲或以上或 18 歲以下，「意外死亡或永久傷殘」及「二級或三級燒傷」之最高賠償額為原有計劃的 50%，「於公共運輸交通工具上意外死亡或永久傷殘」之保障並不適用。
- 就同一件／對／套財物之索償，「行李及私人財物」及「行李延誤」中只限其中一項為可償付保障。
- 請參考以下「外遊警示伸延保障」。
- 「更改路線」及「行程延誤」中只限其中一項為可償付保障。
- 「信用卡保障」不適用於年齡為 18 歲或以下的受保人。

## 外遊警示伸延保障

有關費用將按以下賠償：

**紅色外遊警示 - 50%**

**黑色外遊警示 - 100%**

條款：

- 如已計劃的旅遊目的地在保單簽發日無任何外遊警示生效，紅色或黑色外遊警示必須在保單簽發日最少一日後發出。
- 如已計劃的旅遊目的地，在保單簽發日時外遊警示已經生效，引致旅程、岸上觀光行程或特別行程取消之外遊警示必須屬較高級別的紅色或黑色外遊警示，必須於保單簽發日最少一日後發出方能生效。
- 旅程、岸上觀光行程或特別行程必須於原定行程出發前之 7 天內取消並取消時目的地之外遊警示必須仍然生效。
- 縮短旅程必須於出發後並且目的地之外遊警示必須仍然生效；如已計劃的旅遊目的地在保單簽發日時外遊警示已經生效，引致縮短旅程之外遊警示包括紅色或黑色外遊警示必須屬較高之級別。



# 我須知道甚麼資料？

## 保障整個行程

保障由您離開家門或工作地點直接啟程或原定起程時間 4 小時前開始，以較遲者為準，並由您完成旅程返回家中或工作地點或原定回程到達時間 4 小時後結束，以較早者為準；為您提供由出門至返家之安心保障

## 免費自動延長保險期

如受保人在無可避免的情況下被迫延長旅程，本保險將自動延長不超過 14 天而不另收費

## 全面永久傷殘保障

個人意外中永久傷殘之賠償由喪失一節手指開始，為永久傷殘提供全面保障

## 同行之個人旅客投保優惠

兩位至九位同行之成人旅客共同投保同一保單可獲 5% 折扣優惠，十位或以上同行之成人旅客共同投保同一保單可獲 10% 折扣優惠。

## 極限或冒險性運動保障

如吊索跳、熱氣球、跳傘、滑翔傘、滑翔飛行、激流木筏、獨木舟、划艇、衝浪風帆或陸上風帆滑板、滑水、水上滑板、滑浪、滑浪風帆、滑雪、滑雪板、水上滑冰、雪車均為受保項目。

## 主要不保事項

1. 已存在的健康狀況。
2. 懷孕、分娩、流產、墮胎或由上述引起的其他病症。
3. 精神失常、愛滋病、性病、先天性疾病或缺陷。
4. 酗酒、濫用麻醉劑或藥物或與此有關的治療。
5. 戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。
6. 輻射、核能、核武或核裝置或涉及生物或化學物質等。
7. 非法或違法的行為、蓄意令自己受傷或自殺。
8. 制裁、政府法例或禁令、被海關或其他政府機構沒收、扣留或毀滅。
9. 受保人 違法或拒捕。
10. 受保人參與海軍、軍事、空軍服務或機動部隊；或受僱作體力勞動，離岸活動如商業潛水、鑽油、採礦；高空攝影；處理爆炸或危險物品；演員演出；導遊或領隊；船員或飛機機組人員包括機師。
11. 職業運動、登山、高山遠足高過 5,000 米、水肺潛水水深超過 30 米、任何種類的策騎或駕駛競賽、參加飛行活動（乘客乘坐具適當牌照之動力飛行器除外）、其他極限運動或冒險性運動（「極限或冒險性運動保障」的運動除外）。
12. 由世界衛生組織宣佈為國際關注公共衛生事件的傳染病或接觸性傳染病。

## 注意事項

1. 本保險只適用於一般觀光旅遊或公幹（文職或行政）旅遊，不適用於探險類之行程。
2. 本保單一經購買，將不可轉讓。保單發出後，保費將不予退還。
3. 於同一旅程，受保人只可擁有一份由本公司簽發之綜合旅遊保單。如受保人為同一旅程購買超過一份保單，只會視作受其中提供最高賠償額的保單保障。
4. 「單程旅遊保障」意指保障受保人從香港出發而不會回港之境外旅程。保單將於受保人抵達最後目的地 7 日後到期或於保險期屆滿時失效，以較早日期為準。
5. 受保人必須由香港出發及返回香港，並不受年齡限制。
6. 每程保障期以 182 日為限。
7. 兒童指年齡為 18 歲以下之受保人。12 歲以下之兒童於旅程中必須由成人陪同。
8. 如欲索償，受保人必須於回港後於 30 天內連同所需文件之副本於 <https://www.qbe.com/hk/zh-hk/eclaims> 通知昆士蘭聯保保險有限公司登記索償。有關文件之正本必須於索償申請提交後保留至少 90 天，並於本公司要求時提交。

## 保監局繳費

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。保單持有人／客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽 [www.qbe.com/hk](http://www.qbe.com/hk) 或 [www.ia.org.hk](http://www.ia.org.hk)。

註：此小冊子只顯示資料概要，所有條款及細則一概以保單為準。

## **Company Profile** 公司簡介

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)**, part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

**QBE Insurance Group** is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司（昆士蘭保險香港）屬昆士蘭保險集團一分子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人、中小型企業、大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886年，於澳洲證券交易所上市，總部位於悉尼。



## **QBE Hongkong & Shanghai Insurance Limited**

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