

「勝景旅遊保」查詢熱線：**(852)3187 6868**
 TCI勝景遊 Travel Insurance Hotline:

TCI勝景遊自1965年於香港成立以來，擁有逾50年的豐富旅遊業經驗，曾先後隸屬國際知名的鐵行集團(P&O Group)及瑞士旅遊集團(The Kuoni Travel Group)，現為加拿大著名金融服務控股公司Fairfax Financial Holdings Limited旗下子公司。

TCI勝景遊 was established in Hong Kong since 1965. With over 50 years' experience in travel industry, we are one of the leading travel agencies in Hong Kong. TCI勝景遊 was a part of renowned P&O Group and The Kuoni Travel Group respectively in the early year, and now TCI勝景遊 is one of the subsidiaries of a well-known Canadian financial company – Fairfax Financial Holdings Limited.



TCI勝景遊
 Operated By:
 Travel Circle International Limited
 旅行社牌照號碼：350299

香港旅遊業議會建議旅客於旅行前應先購買旅遊保險，而「勝景旅遊保」正好為您的旅程提供安心及周全的保障，保障覆蓋旅途中所有業餘運動，毋須額外保費。無論該項目屬於行程內的固定安排或自費參與，同樣可獲保障。

Travelers are advised by the Travel Industry Council of Hong Kong to purchase travel insurance before a trip. TCI Travel Insurance provides just the right protection for your trip, covering all amateur sporting activities during your trip without extra premium, whether or not the activities are part of your set itinerary.

勝景旅遊保



保障範圍 Schedule of Coverage

最高賠償額 (港幣)
Maximum Benefit (HK\$)

人身意外保障* Personal Accident

1A 乘搭公共交通工具之意外 Accident whilst in a Public Common Carrier

\$1,000,000

賠償乘坐付費公共交通工具時，在旅程期間因意外導致事發後365日內身故或永久完全傷殘。

Compensation for personal accident if accident happens while the Insured is riding as a fare-paying passenger on a public common carrier resulting in death or permanent disablement within 365 days from the date of accident during the period of insurance.

1B 其他意外保障 Other Accident

\$500,000

賠償非因第1A項「乘搭公共交通工具之意外」。

Compensation for personal accident other than those stated in Section 1A (Accident whilst in a Public Common Carrier).

1C 燒傷保障 Burns Benefit

\$250,000

賠償受保人在旅程期間因意外導致身體燒傷達二級或三級程度。

Compensation for Second or Third Degree Burn of body surface arising from accident during the period of insurance.

*17歲以下及75歲以上之投保人士，其1A、1B或1C項之最高賠償金額為港幣\$250,000。

*Maximum compensation under Section 1A, 1B or 1C for person aged below 17 or over 75 is HK\$250,000.

緊急醫療費用及援助 Emergency Medical Expenses and Assistance

2 醫療費用 Medical Expenses

\$1,000,000

賠償受保人在旅程期間因疾病或意外身體損傷而需接受合資格醫生治療、外科手術、住院服務的費用。

覆診費用

- 賠償受保人回港後90日內繼續治療的覆診費用，最高賠償額為港幣\$100,000。覆診費用包括門診普通科/物理治療，每日每次最高賠償為港幣\$300。同時亦包括專科門診/X光及化驗費，每日每次最高賠償為港幣\$600。專科門診/X光及化驗須得醫生轉介。
- 覆診費用亦包括註冊/表列中醫、跌打及針灸治療，每日每次最高賠償為港幣\$150，最高賠償額為港幣\$3,000。

海外牙科護理保障包括：

- 因意外損害天然及健全的牙齒；
- 因突發性牙痛引致的牙科費用，最高賠償額為港幣\$1,000。

本保障亦包括在旅程期間因意外身體損傷或疾病留院期間所需之翻譯服務費用。

Reimburse for the costs of qualified medical treatment, surgery and hospitalization that may arise from accident injury or sickness occurring during the journey.

Follow-up Medical Expenses

- Reimburse for the costs of any necessary follow-up medical treatment up to HK\$100,000 within 90 days after returning to Hong Kong. Out-patient medical treatment will be subject to HK\$300 per visit per day for registered general practitioner/physiotherapist and HK\$600 per visit per day for registered medical specialist/X-ray and lab test. Written referral from a Physician is required for specialist/X-ray and lab test.
- Follow-up Medical Expenses shall extend to treatment for Registered/Listed Chinese Herbalist, Chinese Bonesetter and Acupuncturist up to HK\$150 per visit per day, maximum HK\$3,000.

Reasonable cost of dental treatment incurred abroad:

- Accidental injury to sound and natural teeth;
- Sudden and acute pain up to maximum HK\$1,000.

It also covers interpreter services expenses incurred during the hospital confinement overseas.

3 緊急醫療運送 Emergency Medical Evacuation

不設限額
No Limit

因應醫療所需運送嚴重損傷或病重之受保人至香港或就近地區進行治療。

Provide necessary evacuation to Hong Kong or nearest place for appropriate medical treatment due to serious injury or serious sickness.

4 遺體運返 Return of Mortal Remains

不設限額
No Limit

安排運送受保人遺體返回香港。

Arrange for the return of Insured's remains to Hong Kong.

5 住院現金 Hospital Income

\$5,000

若受保人在旅程期間因意外身體損傷或疾病而需入院接受治療，每日住院可獲現金津貼港幣\$500。回港後90天內因此次意外身體損傷或疾病而需入院繼續治療，每日住院亦可繼續獲此補償。

Pay HK\$500 per day if the Insured is necessarily confined in a hospital due to accidental bodily injury or sickness abroad & follow-up hospitalization confinement within 90 days after returning to Hong Kong.

<p>6 親屬探望 Compassionate Visit</p> <p>賠償受保人在旅程期間因嚴重損傷或病重住院超過24小時或身故，需要一名直系親屬前往探望或一名同行夥伴停留該地所引致之額外交通費用及酒店住宿費用。 Reimburse for the reasonable additional airfares and hotel expenses for 1 adult immediate family member to fly over or 1 travelling companion to stay behind in the event of Insured's death, serious injury or serious sickness.</p>	\$50,000
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<p>7 子女護送 Child Escort</p> <p>賠償受保人在旅程期間因嚴重損傷或病重而需住院或身故，無人照顧的17歲以下之同行子女可獲安排護送返港。 Reimburse for the reasonable additional expenses for returning the accompanying child(ren) who is(are) left of unattended and aged below 17 to Hong Kong if the Insured death or sustains serious injury or serious sickness abroad.</p>	\$30,000
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個人財物保障 Personal Effects

<p>8 個人行李 Personal Baggage</p> <p>賠償受保人在旅程期間因意外遺失或損壞之行李，每項/套/對物品最高賠償額為港幣\$3,000。 Reimburse for the loss of or damage to Insured's baggage in the event of accidental loss or damage during the journey, up to HK\$3,000 per item/set/pair</p>	\$12,000
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<p>9 高爾夫球一桿入洞 Golf cover: hole-in-one</p> <p>獎賞受保人參與高爾夫球活動時成功一桿入洞的佳績。 Pay the benefit to the Insured if he/ she experiences "Hole-in-One" during the journey.</p>	\$3,000
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<p>10 個人錢財 Personal Money</p> <p>賠償受保人在旅程期間因意外遺失之現金、銀行鈔票、旅行支票及匯票之損失。17歲以下之受保人士，最高賠償額為港幣\$1,000。 Reimburse for the loss of cash, bank notes, traveler's cheque and money order as a result of accidental loss. For Insured aged under 17, the amount of benefit shall not exceed HK\$1,000.</p>	\$3,000
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<p>11 證件遺失 Loss of Travel Document</p> <p>賠償受保人在旅程期間遺失旅遊證件及/或交通票證之有關補領費用，及因而引致之額外交通費用及/或住宿費用。 Reimburse the replacement cost for lost travel document and travel ticket, and additional travelling expenses and/or accommodation expenses incurred.</p>	\$30,000
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恩恤保障 Consolation Benefit

<p>12 恩恤保障 Consolation Benefit</p> <p>賠償受保人在旅程期間因突然之意外或病重而導致身故。 Pay the benefit for the unfortunate death of the Insured during the journey as a result of accidental bodily injury or serious sickness.</p>	\$50,000
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旅程阻礙保障 Trip Cancellation and Interruption

<p>13 取消旅程* Trip Cancellation*</p> <p>賠償受保人因下列原因必須取消旅程，而不能退回之交通費用及/或住宿費用：</p> <p>出發前90天內：</p> <ul style="list-style-type: none"> - 受保人、其直系親屬、商業夥伴或獲分配同房的同行夥伴之身故、嚴重受傷或病重；受保人出任陪審團或證人。 - 目的地爆發傳染病、暴動、民亂。不可預料之罷工。 - 受保人需被有關政府部門強制隔離。 <p>*如受保人、其直系親屬、緊密商業夥伴、或獲分配同房的同行夥伴之嚴重身體受傷或嚴重疾病不涉及住院治療，賠償不可退回金額的50%</p> <p>出發前7天內：</p> <p>受保人或獲分配同房的同行夥伴住所因火災、水災、惡劣天氣或天然災難而嚴重損毀。</p> <p>Reimburse for the loss of travel and/or accommodation expenses paid in advance, in the event of trip cancellation due to:</p> <p>Within 90 days before the departure date:</p> <ul style="list-style-type: none"> - Death, serious injury or serious sickness of the Insured, his/her immediate family member, close business partner, travelling companion on share-room basis or the Insured being called up for jury service or witness summons. - Epidemic, riot, civil commotion at the planned destination. Unexpected outbreak of strike. - Compulsory quarantine. <p>*If cancellation of the Trip is due to Serious Injury or Serious Sickness of the Insured, his/her immediate family members, close business partner or travelling companion on share-room basis not resulting in confinement in a hospital as an in-patient, the benefit under this Section will be paid based on 50% of the forfeited amount.</p> <p>Within 7 days before the departure date:</p> <p>The residence of Insured or travelling companion on share-room basis being seriously damaged in fire, flooding, inclement weather or natural disaster.</p>	\$30,000
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<p>14A 縮短旅程 Trip Curtailment</p> <p>賠償受保人啓程後，因下列原因必須提早結束旅程，而不能退回之未享用及/或額外的交通費用及/或住宿費用： 受保人、其居住於香港之直系親屬、商業夥伴或獲分配同房的同行夥伴之身故、意外嚴重受傷或病重；目的地發生不可預料之罷工、暴動、民亂、惡劣天氣、天然災難、劫機或爆發傳染病而未能繼續已計劃之行程需要縮短旅程及提早返港。</p> <p>Reimburse for the loss of travel and/or accommodation expenses forfeited and/or additional travel and/or accommodation expenses incurred for journey curtailment due to: Death, serious injury or serious sickness of the Insured, his/her immediate family member who is resident in Hong Kong, close business partner or accompanying travelling companion on share-room basis, or strike, riot, civil commotion, inclement weather, natural disaster, hijacking, or epidemic at the planned destination which prevent the Insured from continuing the journey and return to Hong Kong.</p>	\$40,000
<p>14B 更改旅程 Trip Re-arrangement</p> <p>賠償受保人啓程後，目的地因下列原因必須更改旅程，引致額外交通費用及/或住宿費用：不可預料之罷工、暴動、民亂、惡劣天氣，天然災難或爆發傳染病。 Reimburse for the additional travel and/or accommodation expenses incurred for journey re-arrangement due to: Strike, riot, civil commotion, inclement weather, natural disaster, or epidemic at the planned destination.</p> <p><i>縮短旅程及更改旅程不能在相同原因下索償。 We shall only liable to pay either Trip Curtailment or Trip Re-arrangement for the same event.</i></p>	\$40,000
延誤保障 Delay Coverage	
<p>15 旅程延誤 Travel Delay</p> <p>若因惡劣天氣、天然災難、所乘坐公共交通工具罷工、機件故障或劫機而導致旅程延誤：首滿6小時後可獲港幣\$400補償，其後每滿10小時可獲港幣\$600補償。 If travel delay is directly caused by inclement weather, natural disaster, strike of public common carrier, equipment failure or hijacking, we shall pay: HK\$400 cash for first full 6 hours delay and subsequently HK\$600 for each full 10 hours delay</p> <p><i>更改旅程及旅程延誤不能在相同原因下索償。 We shall only liable to pay either Trip Re-arrangement or Travel Delay for the same event.</i></p>	\$2,000
<p>16 行李延誤 Baggage Delay</p> <p>行李若因所乘坐公共交通工具誤送而延遲送達8小時或以上，除獲得賠償購買應急必需品外，亦可獲得港幣\$500之現金津貼。回港時之行李延誤8小時或以上，亦可獲現金津貼。 Pay HK\$500 and compensation for emergency purchases for full 8 hours delay of Insured's baggage due to misdirection in delivery by public common carrier. The cash allowance is also applicable to baggage delay after arrived at Hong Kong.</p>	\$1,000
個人責任 Personal Liability	
<p>17 個人責任 Personal Liability</p> <p>保障受保人因疏忽導致他人受傷或財物損毀的法律責任賠償。 To indemnify Insured against legal liability to the third parties arising as a result of accident injury and/or damage to their property caused by insured's negligence.</p>	\$2,000,000
其他保障 Other Benefits	
<p>18 信用卡保障 Credit Card Protection</p> <p>賠償受保人在旅程期間意外身故，期間以信用卡簽賬而未繳付的結餘款項。 Cover any outstanding balance charged to Insured's credit card(s) for goods purchased during the journey in the event of accidental death of Insured.</p>	\$20,000
<p>19 毀容保障 Scarring of Face</p> <p>賠償受保人於旅程期間因意外導致永久性毀容或臉部永久性疤痕。 Cover the Insured suffers bodily injury results in permanent disfigurement or permanent scarring of the face.</p>	\$20,000
<p>20 教育基金 Educational Fund Benefit</p> <p>若受保人於旅程期間因意外身故，受保人未婚及未就業之1至18歲子女(或23歲以下的全職學生)教育津貼將可獲補償。 Pay benefit for the unmarried and unemployed children of the Insured aged between 1-18 (or up to 23 if full-time student) as an education subsidy following his/her accidental death during the journey.</p>	\$20,000
<p>21 租車自負額 Rental Vehicle Excess</p> <p>若受保人在旅程期間所租用之車輛遭遇盜竊、撞毀或損毀，受保人可獲得賠償其租車公司協議內必須支付的自負金額。若損失發生在中國或澳門，賠償額為有關自負金額之50%；若損失發生在中國或澳門以外的地區，賠償額為有關自負金額之80%。最高上限為港幣\$10,000。 Cover the loss stated in the rental agreement of rental agency if theft, collision or damage to a rental vehicle during the journey. We shall pay the insured 50% of excess if the loss incurred in China or Macau, or 80% of excess if the loss incurred elsewhere other than in China or Macau, that the Insured is legally liable to pay for such loss. Max. compensation amount is HK\$10,000.</p>	\$10,000

22 傳染病引致的住院或隔離現金津貼 Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease	\$5,000
<p>如受保人在受保旅程中因傳染病需住院或遭受強制隔離，受保人可獲現金津貼。住院為每日現金津貼港幣\$500；而被強制隔離則為每日港幣\$250。 If during the journey, Insured is confined in hospital due to infectious disease or compulsory quarantine, cash allowance will be reimbursed to Insured. For hospital confinement, daily cash allowance is HK\$500; for compulsory quarantine, daily cash allowance is HK\$250.</p>	
23 損失家居物品 Loss of Home Contents	\$20,000
<p>保障於旅程期間，受保人居所空置而被竊賊所引致的損失，每件、每對、每套或每組物品的最高賠償限額為港幣\$5,000。 Indemnity for the loss or damage to the home contents within the Insured's principal home in Hong Kong which is uninhabited during the Covered Trip as a direct result of burglary, subject to maximum of HK\$5,000 for any one article, pair, set or collection.</p>	
24 尊尚保障 - 自選 Superb Cover - Optional	
24A 取消旅程/ 縮短旅程/ 更改旅程 Trip Cancellation/ Trip Curtailment/ Trip Re-arrangement	\$40,000
<p>因受保人於第13項 (取消旅程)、第14A項 (縮短旅程) 或第14B項 (更改旅程) 所引致的賠償不足餘額，提供額外賠償保障。 Cover additional benefit to reimburse loss eligible but not fully recovered under Section 13 (Trip Cancellation) and Section 14A (Trip Curtailment) and Section 14B (Trip Re-arrangement).</p>	
<p>[^] 於出發前120天內生效。 [^] Effective within 120 days before the departure date.</p>	
24B 取消郵輪旅程 Cruise Cancellation	\$40,000
<p>若受保人因惡劣天氣、天然災害、騎劫、公共交通工具的機械故障或不可預計的罷工而導致乘搭的公共交通工具較原定到達時間延誤超過12小時，導致未能登上郵輪而須取消郵輪旅程，此郵輪旅程不能退回之訂金或費用，均可獲得賠償。 Reimburse irrecoverable deposit and expenses due to inclement weather, natural disaster, hijacking, equipment failure of such Public Common Carrier or unexpected outbreak of strike on which the Insured has arranged to travel with the purpose of boarding the cruise being delayed in excess of 12 hours and the journey being cancelled.</p>	
<p>若已獲得取消郵輪旅程的賠償，於相同的原因下不能在取消旅程/縮短旅程或更改旅程獲得賠償。 If Cruise Cancellation benefit is payable, no further benefits shall be made for Trip Cancellation, Trip Curtailment and Trip Re-arrangement for loss resulting from the same cause.</p>	
24C 取消岸上觀光旅程保障 Excursion Tour Cancellation	\$10,000
<p>(額外自費岸上觀光行程)(Additional excursion tour and paid separately from cruise tour) 賠償受保人因意外身體損傷、疾病或目的地遇上惡劣天氣而須取消岸上觀光，而不能退回之未享用的有關額外自付費用。 Reimburse for forfeiture of additional payments made separately in relation to the excursion tour in the event of excursion tour cancellation due to accident or sickness of the Insured or inclement weather at planned destination.</p>	
24D 衛星電話費 Satellite Phone Fee	\$2,000
<p>賠償受保人或同行夥伴在郵輪上因意外身體損傷或疾病接受治療後，需直接返回香港，並需通知親友而使用之衛星電話費用。 Reimburse reasonable fee incurred for the use of satellite phone to inform the relatives/ friends of the insured must return directly to Hong Kong following the medical treatment is required by the Insured or travelling companion due to accident or sickness incurred at the cruise.</p>	
25 升級個人意外保障 - 自選 Upgrade Personal Accident Cover - Optional	
25A 個人意外死亡或永久傷殘延伸保障 Accident Death or Permanent Disablement Extension	Scale 2
<p>現時一般之旅遊保險保單只會在受保人意外死亡、單肢或雙肢永久完全傷殘、永久完全失聰及失明等方可作出賠償，此升級個人意外保障大幅增加保障範圍至20項，倘若意外傷殘種類不包括在損害事項表列中，本公司亦會以註冊西醫診斷之傷殘程度作參考而予以賠償，令保障更為全面。 Unlike the normal travel products in the market which only indemnify for accidental death, permanent total disablement of one limb or both limbs, permanent total loss of sight or hearing due to accident, this extension provides a wider coverage for personal accident compensation.</p>	
25B 復康/家居保障 Rehabilitation Expenses / Home Renovation Expenses Benefit	\$20,000
<p>若受保人於旅程期間因意外導致永久完全或部份傷殘而須接受註冊醫生建議之復康培訓，將可獲賠償受保旅程結束後6個月內有關持牌進修機構、持牌教育機構或醫院所需之合理費用。 If during the journey, the Insured sustains bodily injury which causes any of disabilities covered under permanent total or partial disablement which requires rehabilitation training as recommended by a registered medical practitioner treating the Insured, the reasonable cost incurred for tuition or advice from a licensed vocational school, a licensed educational institution or a hospital will be reimbursed subject to a maximum of six (6) months after the covered trip.</p>	
25C 綁架保障 Kidnap Benefit	\$15,000
<p>若受保人在旅程中不幸被綁架挾持，每滿24小時可獲港幣\$500補償，最高為30日。 Pay HK\$500 for each completion of twenty-four (24) hours to the Insured if he/ she is kidnapped during the journey, subject to maximum of thirty (30) days.</p>	

有關額外保障之收費請參閱保費表。

計劃特點 Special Features

- 1) 所有保障均無須自負金額
- 2) 無年齡上限
- 3) 全球保障，無分地域限制
- 4) 特快理賠服務一般可於達成協議後兩個工作天完成，身處海外亦可辦理賠償
- 5) 海外入院保證
- 6) 海外牙科護理
- 7) 客戶可靈活增加人身意外保障額，詳情可參考額外人身意外保障
- 8) 人身意外保障包括二級及三級程度燒傷賠償
- 9) 回港後覆診包括中醫治療、跌打及針灸
- 10) 行李延誤除獲賠償購買應急必需品之費用，亦可獲得現金津貼
- 11) 取消旅程保障於保險證書簽發後及出發前90天內生效
- 12) 提供額外旅遊保障予因取消或縮短旅程所引致之損失(特別適用於郵輪旅程)
- 13) 保障範圍包括恐怖襲擊(旅程阻礙保障除外)
- 14) 保障一切業餘及消閒運動(職業運動、需輔工具的爬山活動及非用雙足之競賽除外)
- 15) 於不能避免的情況下延期，保期將自動延長至最多10天

- 1) No excess for all benefits
- 2) No age limit
- 3) No geographical limit
- 4) Express claim settlement usually within 2 working days of agreement to pay remote claim submission is also available
- 5) Overseas hospital guarantee
- 6) Overseas dental treatment
- 7) Alternatives of higher personal accident coverage. Please refer to the Additional Personal Accident Cover for more details
- 8) Cover from 2nd degree to 3rd degree burns
- 9) Follow-up treatment of medical expenses cover includes Chinese herbalist, Chinese bonesetter and acupuncturist
- 10) Cash allowance to baggage delay in addition to emergency purchases
- 11) Trip Cancellation benefit will be available within 90 days before the departure of trip after insurance certificate issuance
- 12) Additional reimbursement for trip cancellation or curtailment (especially suitable for cruise journey)
- 13) Cover including terrorism (exclude trip cancellation & interruption section)
- 14) Cover amateur sports of all kinds without limitation and exclusion (exclude professional sports, mountaineering requiring equipment and racing except on foot)
- 15) Cover period would automatically be extended for up to 10 days if the trip has to be delayed beyond the Insured's control

主要不承保事項

Main exclusions apply to all benefits:

- 1) 任何已存在之損傷或疾病、遺傳或先天性狀況。
- 2) 自殺、企圖自殺或自我傷害；任何違反醫生意見之旅遊、或旅遊目的在於接受醫療。
- 3) 小產、流產、懷孕或分娩；牙齒之損害(除因意外損害天然及健全之牙齒及突發性牙痛)；精神失常或神經錯亂；受酒精或藥物影響；愛滋病(AIDS)或於HIV抗體測試中呈陽性反應；性病。
- 4) 任何戰爭行動(不論宣戰與否)、內戰、革命運動、受保人直接參加罷工或暴動、受保人參與任何持械或紀律工作、軍事服務或執法行為。
- 5) 參與任何職業性運動、非雙足之競賽、需輔以工具之爬山或攀岩活動；以非乘客身份乘搭商業航機；參與任何體力勞動或從事任何危險、離岸採礦、處理爆炸品或高空攝影之工作。
- 6) 海關、政府或有關當局所頒佈之禁令或規條；充公、扣留或毀壞所引致之損失；受保人之違法行為，故意或惡意破壞；受保人觸犯嚴重罪行期間或被捕期間。

以上不承保事項僅屬簡概，詳情請參閱你的保單或保險證書之不承保事項原文。如有疑問請向忠意保險有限公司查詢。

- 1) Pre-existing, congenital or heredity condition.
- 2) Suicide, attempted suicide or intentional self-infliction of bodily injury; contrary to doctor's advice or obtaining medical treatment is a purpose of trip.
- 3) Abortion, miscarriage, normal pregnancy or resulting childbirth; dental care (unless resulting from accidental bodily injury to sound and natural teeth and for the relief of sudden and acute pain); mental or nervous disorders, insanity; under the influence of alcohol or drugs; AIDS, HIV sero-positive or related disease, sexually transmitted diseases.
- 4) War or warlike actions (whether declared or not), civil war, revolution, or from the Insured directly participating in riot and strike, or performing armed forces duties, police, engaging in war or crime suppression.
- 5) Professional sports, racing except on foot, mountaineering requiring equipments, riding in any aircraft except as a passenger in a properly licensed aircraft flown by a qualified pilot; manual labour or hazardous work, offshore drilling, mineral extraction, handling of explosives and aerial photography.
- 6) Prohibition or regulation by any government, or customs detention; unlawful, wilful, malicious acts of the Insured; committing a felony or while under arrest because of commission of a felony.

This is not a complete list of exclusions. Please read your policy or certificate of insurance carefully for a full listing of exclusions. If you have any questions, please contact Assicurazioni Generali S.p.A..

出門注意事項 Travelling Tips

- 請攜同保險證書出門，此舉在身处醫療費高昂或設備落後的地區尤為重要。
- 如遇緊急事故，請聯絡當地緊急電話或致電我們的24小時全球緊急支援熱線，該熱線已印於你的保單證明書上。
- 我們的24小時全球緊急支援服務更為身處外地的受保人提供下列服務：
 - 電話醫療諮詢
 - 醫生及醫院轉介
 - 入院保證金
 - 律師轉介
 - 詮譯服務及轉介
 - 行李追尋服務
 - 旅遊資訊
- 若不幸遭遇損失，請保留所有單據、報告及可供證明該項損失的有關文件。
- 個人行李、金錢或證件遺失，須於24小時內向當地警方或有關機構報告。
- 延誤、旅程取消或旅程受阻等賠償，須獲有關機構、航空公司、旅遊機構或當地領事之證明。
- 請於辦公時間致電勝景旅遊保香港熱線電話3187 6868以獲得進一步資料。

此單張僅屬簡概，保障細則以忠意保險有限公司簽發之保險證書所列的內容、條款及不承保事項為準。

- Bring along with your Insurance Certificate when going abroad, it is essential in some places with expensive medication or poor medical facilities.
- In case of emergency, please call local concerned authorities or our 24-hour Worldwide Emergency Assistance Hotline. The hotline number is printed on your Insurance Certificate.
- Our 24-hour Worldwide Emergency Assistance also can help the following:
 - telephone medical advice and evaluation
 - referral to doctors, specialists and hospitals
 - hospitals admittance deposits
 - referral to legal service
 - interpreter access and referral
 - baggage retrieval
 - travel information
- Collect all original receipts, reports and documents which can serve as a proof of your loss.
- For Baggage, Money or Document losses, report to the local police or concerned organisations at your earliest opportunity within 24 hours.
- For losses such as Delay, Cancellation or Trip Interruption, collect reports from the concerned organisations, Airlines, Travel Providers or Local Consulate.
- Contact TCI勝景遊 Travel Insurance hotline 3187 6868 at Hong Kong during office hours to obtain further advice.

This leaflet is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the policy as issued by Assicurazioni Generali S.p.A.

保障範圍 Schedule of Benefits		最高賠償額 (港幣) Max. Benefit (HK\$)
1**	人身意外 Personal Accident 1A-交通保障 1A- Accident whilst in a public common carrier 1B-其他意外保障 1B- Other Accident 1C-燒傷保障 1C- Burns Benefit * 17歲以下及75歲以上之投保人土之最高賠償金額為 * A person over the age of 75 or under 17 will be entitled to a maximum benefit of	\$1,000,000 \$500,000 \$250,000 \$250,000
2**	醫療費用 Medical Expenses - 回港後90日內繼續治療的費用 - Follow-up medical treatment after return to HK within 90 days	\$1,000,000 \$100,000
3**	緊急醫療運送 Emergency Medical Evacuation	No Limit
4**	遺體運返 Return of Mortal Remains	No Limit
5**	住院現金 (每日港幣\$500) Hospital Income (\$500 per day)	\$5,000
6	親屬探望 Compassionate Visit	\$50,000
7**	子女護送 Child Escort	\$30,000
8	個人行李 (每項/套/對物品最高賠償額為港幣\$3,000) Personal Baggage (\$3,000 per item/set/pair)	\$12,000
9	高爾夫球—桿入洞 Golf Cover: hole-in-one	\$3,000
10	個人錢財 Personal Money	\$3,000
11	證件遺失 Loss of Travel Document	\$30,000
12	恩恤保障 Consolation Benefit	\$50,000
13	取消旅程 Trip Cancellation	\$30,000
14A**	縮短旅程 Trip Curtailment	\$40,000
14B	更改旅程 Trip Re-arrangement	\$40,000
15	旅程延誤 (首滿6小時後可獲港幣\$400補償，其後每滿10小時可獲港幣\$600補償) Travel Delay (\$400 for the first 6 hours delay, and subsequently \$600 for each and every full 10 consecutive hours delay)	\$2,000
16**	行李延誤 Baggage Delay (8 hours or above)	\$1,000
17	個人責任 Personal Liability	\$2,000,000
18	信用卡保障 Credit Card Protection	\$20,000
19	毀容保障 Scarring of The Face Benefit	\$20,000
20	教育基金 Educational Fund Benefit	\$20,000
21	租車自負額 Rental Vehicle Excess	\$10,000
22**	傳染病引致的住院或隔離現金津貼 Hospital Confinement or Quarantine Cash Allowance due to Infection Disease	\$5,000
23**	損失家居物品 (每件/對/套/組物品最高賠償額為港幣\$5,000) Loss of Home Contents (\$5,000 per article/pair/set/collection)	\$20,000
24A**	導向保障 - 自選 Superb Cover - Optional 取消旅程/縮短旅程/更改旅程 (額外旅遊保障) Trip Cancellation / Curtailment / Re-arrangement (additional amount of benefit)	\$40,000
24B	取消郵輪旅程 Cruise Cancellation (public common carrier delayed over 12 hours)	\$40,000
24C	取消岸上觀光旅程保障 Excursion Tour Cancellation	\$10,000
24D**	衛星電話費 Satellite Phone Fee	\$2,000
25A**	升級個人意外保障 - 自選 Upgrade Personal Accident Cover - Optional 個人意外死亡或永久傷殘延伸保障 Accident Death or Permanent Disablement Extension	Scale 2
25B	復康/家居保障 Rehabilitation Expenses / Home Renovation Expenses	\$20,000
25C	綁架保障 Kidnap Benefit	\$15,000

**此保障項目只適用於以香港為出發起點或程目的地。(詳情請參閱此旅遊保險單張)

**This benefit is only applicable if the place of origin and/or the final destination is/are Hong Kong. (Please refer to this travel insurance leaflet for the details)

保費表 Premium Table (港幣HK\$)

保障期 Duration	基本計劃 Standard Plan		自選保障 Optional Cover			
			尊尚保障 Superb Cover		個人意外保障 Upgraded PA Cover	
	個人 Individual	家庭 Family	個人 Individual	家庭 Family	個人 Individual	家庭 Family
1 Day	\$123	\$283	\$150	\$347	\$37	\$85
2 Days	\$131	\$304	\$150	\$347	\$40	\$92
3 Days	\$176	\$405	\$150	\$347	\$53	\$122
4 Days	\$231	\$532	\$150	\$347	\$70	\$159
5 Days	\$257	\$592	\$150	\$347	\$77	\$178
6 Days	\$311	\$716	\$214	\$490	\$93	\$215
7 Days	\$358	\$824	\$214	\$490	\$108	\$247
8 Days	\$432	\$997	\$214	\$490	\$130	\$300
9 Days	\$454	\$1,046	\$250	\$578	\$137	\$314
10 Days	\$487	\$1,119	\$250	\$578	\$145	\$337
11 Days	\$521	\$1,198	\$250	\$578	\$157	\$360
12 Days	\$570	\$1,309	\$250	\$578	\$172	\$394
13 Days	\$606	\$1,395	\$250	\$578	\$182	\$417
14 Days	\$632	\$1,453	\$276	\$635	\$190	\$434
15 Days	\$661	\$1,521	\$276	\$635	\$197	\$457
16 Days	\$718	\$1,652	\$276	\$635	\$217	\$496
17 Days	\$718	\$1,652	\$276	\$635	\$217	\$496
18 Days	\$718	\$1,652	\$352	\$809	\$217	\$496
19 Days	\$718	\$1,652	\$352	\$809	\$217	\$496
20 Days	\$718	\$1,652	\$352	\$809	\$217	\$496
21 Days	\$847	\$1,951	\$352	\$809	\$255	\$587
22 Days	\$847	\$1,951	\$352	\$809	\$255	\$587
23 Days	\$847	\$1,951	\$352	\$809	\$255	\$587
24 Days	\$847	\$1,951	\$352	\$809	\$255	\$587
25 Days	\$847	\$1,951	\$352	\$809	\$255	\$587
26 Days	\$1,048	\$2,410	\$352	\$809	\$315	\$723
27 Days	\$1,048	\$2,410	\$352	\$809	\$315	\$723
28 Days	\$1,048	\$2,410	\$352	\$809	\$315	\$723
29 Days	\$1,048	\$2,410	\$352	\$809	\$315	\$723
30 Days	\$1,048	\$2,410	\$352	\$809	\$315	\$723
31 Days	\$1,048	\$2,410	\$352	\$809	\$315	\$723
每增一星期 Each Additional week	\$169	\$392	\$104	\$238	\$52	\$118

*保費已包括保險徵費
Premium Levy Included

保險業監管局將由2018年1月1日起，按照法例《保險業條例》(第41)下的保險業(徵費)規例、保險業(徵費)令向投保人收取保費徵費。詳情請參閱以下網址 <http://www.generali.com.hk/customer-service/levy>
From 1 January 2018 onwards, Insurance Authority (IA) shall collect the Premium Levy from the insured according to The Insurance (Levy) Regulation and the Insurance (Levy) Order under the Insurance Ordinance (Cap. 41). For further information, please visit <http://www.generali.com.hk/customer-service/levy>

*額外保障不可獨立購買，只可附加於基本計劃內。
Additional Cover must be attached to Standard Plan.

*家庭保障計劃只適用於三位或以上之家庭成員組合，包括投保人、配偶及所有17歲以下同行子女，或投保人及所有17歲以下同行子女。
The Family Plan is only applicable to a family of 3 or more members including you, your spouse and all your accompanying children aged below 17, or you and all your accompanying children aged below 17.

*保期最長連續為182天。
Maximum period of cover is 182 consecutive days.

*若非與父母同行之17歲以下兒童，需繳付「個人」保費；第一項人身意外保障以17歲以下受保人保障額為依據。
Child(ren) under 17 years of age who travel other than with their/his/her parent will be required to pay the Premium of an Individual for effecting a Single Trip Policy. Section 1 - Personal Accident cover will subject to the benefit for person aged below 17.

*保單簽發後，不可申請退還保費。
No refund of premium is allowed once the Certificate of Insurance or Policy has been issued.

*若旅程不是以香港為起點或行程不包括香港，該行程必須從香港安排及付款。
If journey does not originate or via Hong Kong, the travel arrangement must be made and paid in Hong Kong.

*此保障不適用於中國公民於國內旅遊。
This policy is not suitable for PRC Citizens who travel within the territory of China.

About Generali

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our clients, and are continuously adapting and innovating to meet their changing needs.

The Generali Group is one of the largest global insurance providers. We pride ourselves for our history of over 185 years and we are listed amongst the Fortune Global Top 50 companies with 2016 total premium income of more than €70 billion. With above 74,000 employees worldwide serving 72 million insured persons in more than 60 countries, the Group occupies a leadership position in Western European markets and an increasingly important place in Asia and Central and Eastern Europe.

For details, please contact your Insurance Advisers or our Company Representatives.

有關忠意集團

自1970年代起，忠意集團旗下的公司在香港一直為個人及企業提供全面的保險及投資保障服務。多年以來，我們了解到客戶不同的個別需求，並不斷隨時代改進去迎合客戶的真正所需。

忠意是世界最大的保險集團之一，並擁有超過185年歷史。2016年，集團總保費收入超過700億歐羅，成功並列《財富》世界50強。現有超過7萬4千員工遍佈全球超過60多個國家，為7千2百萬客戶提供優質專業服務。集團在西歐市場佔有領先地位，業務更擴展至中東歐及亞洲等地。

如有任何查詢，請與閣下的保險顧問或本公司的代表聯絡。



Assicurazioni Generali S.p.A.
21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong
Tel: (852) 2521 0707 Fax: (852) 2521 8018
Hong Kong Branch Email: info@generali.com.hk
Hong Kong Branch Website: www.generali.com.hk

忠意保險有限公司
香港英皇道1111號太古城中心一期21樓
電話: (852) 2521 0707 傳真: (852) 2521 8018
香港分行電郵: info@generali.com.hk
香港分行網址: www.generali.com.hk