

Universal Smart Travel Insurance Plan-FAQ

1. Q : Am I eligible to apply for the Plan? Are there any limitations for the insured person?
A : The proposed insured must be aged 18 or above, insured persons must be aged between 6 weeks and 80 years. Applications for persons aged under 18 must be signed by their parents or guardians.
2. Q : Can I enroll in the Plan for children aged under 18 on a standalone basis? Are there any limitations?
A : Yes, enrolment in the Plan can be made for persons aged between 6 weeks and 17 years old travelling without their parents. However, the premium will be the same as that for an adult. Besides, they should complete the entire journey with an adult.
3. Q : What is mean by “Immediate Family members”?
A : Immediate Family members means the insured person’s spouse, parents, parent-in-law, grandparent, child, brother, sister, fiancé or fiancée.
4. Q : Can I enrol in the Plan after setting off on my journey?
A : No. You must enrol in the Plan to your departure from Hong Kong in order to enjoy the protection.
5. Q : My children will travel overseas on a study tour. Can he/she apply the Plan?
A : A “Student Overseas Travel Cover” is provided under the Plan free of charge. It offers students adequate protection no matter what they do and where they go such as studying, sightseeing or visiting relatives during their stay overseas.
6. Q : What is the maximum policy period of the Plan?
A : The period of insurance for “Annual Travel Plan” is one year and the maximum cover period for each trip is up to 90 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 : Is mobile phone covered under the Plan?
A : If you have applied the enhanced benefit, you can have the protection on loss of mobile phone due to theft, robbery or accidental damage. Any loss due to theft or robbery must be reported to the police within 24 hours of discovery and a report must be obtained.
8. Q : If act of terrorism happened at the destination, can I have the personal accident protection?
A : You can have the personal accident protection if you have applied the enhanced benefit.
9. Q : Will the Plan protect the insured person if he/she joins the scheduled cruise overseas, but he/she fails to board the cruise ship due to delay of the flight and hence the cruise trip is cancelled?
A : If travel delay is due to the insured accident for at least 8 hours (e.g. hijack or mechanical breakdown of the public conveyance), directly resulting in the insured person’s failure to board the cruise ship and hence cancellation of the cruise trips, the insured person will be reimbursed the irrecoverable prepaid cruise fees. (only applicable to the insured person who has applied the “cruise protection”)

10. Q : How to calculate the claim payment under the “Shore Excursion Cancellation Allowance” of the cruise protection?
A : Claim payment is based on per insured person and per shore excursion, payment for all shore excursions will not exceed the maximum benefit of the plan selected. (only applicable for the insured persons who have applied “cruise protection benefit”)
11. Q : Can I make any claims on the Plan if I have made compensation for any accidental loss or damage of the rented vehicle during my journey?
A : Yes, the Plan offers the insured person a “Rental Vehicle Excess Coverage” for a maximum indemnity limit of HK\$5,000 per event under the rental agreement.
12. Q : If an incident happened during the journey, what should the insured person do?
A : If an accident happened to the insured person during his/her travel, he/she should stay calm and notify the relevant authorities and organizations immediately, such as the Police, airline and travel agency. He/She must also keep the original copies of all the documents, including the Police report, medical certificate, purchase receipt for necessities and the like. After returning to Hong Kong, he/she should submit a completed claim form together with all supporting documents and reports to the Claims Division of BOCG Insurance as soon as practicable for further processing.
13. Q : Can I cancel the insurance policy and have premium refund after the policy has been issued?
A : Once the “Single Travel Plan” insurance policy has been issued, it is non-cancellable, and no premium refund will be made. For the “Annual Travel Plan”, the premium refund is subjected to the premium refund provisions as stated in the policy.
14. Q : What should I do if emergency assistance is needed during the journey?
A : You may call our 24-Hour Emergency Assistance Services Hotline (852) 2861 9235. Before you dial, please get ready your full name and policy number in order to obtain assistance as soon as possible.
15. 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

Note :

The above FAQs are intended as a general summary of information for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.