

# Universal Smart Travel Insurance Plan

Bank of China Group Insurance Company Limited ("BOCG Insurance") is delighted to present the "Universal Smart Travel Insurance Plan" ("the Plan") to you. Whether you and your family members are travelling on holiday, business or short-term overseas study trip, can enjoy a truly worry-free journey.

## Product Feature

### Basic Benefit

- Double Indemnity of Personal Accident<sup>1</sup>, up to HK\$4,000,000 (only applicable to Single Travel Plan).
- Maximum limit for medical expenses up to HK\$1,500,000, including the treatment expenses incurred in Hong Kong within 3 months after the insured person's return from abroad and Trauma Counselling Protection are also provided.
- Protection for Dangerous Activities<sup>1</sup>, including bungee jumping, parachuting, rafting, diving, trekking & hot-air ballooning (not applicable to professional sportsmen or people engaged in competition).
- If "Black Alert"<sup>2</sup> is issued which results in travel delay, cancellation and curtailment etc., the irrecoverable deposits or charges will be payable. (For details, please refer to the list of Outbound Travel Alert)
- If Compulsory Quarantined due to Infectious Disease or issuance of any Outbound Travel Alert<sup>2</sup> to the destination, the period of insurance will be automatically extended.<sup>3</sup>
- Rental Vehicle Excess Protection, cover limit up to HK\$5,000 (per event).
- 24-hour Worldwide Emergency Assistance<sup>4</sup>, offers you medical emergency assistance service, overseas hospital admission deposit guarantee and medical evacuation to suitable hospital or country of residence.
- Annual Plan is suitable for frequent travellers or business trip, once you apply this Plan, policy will be automatically renewed<sup>5</sup>, notice will be given if the underwriting terms and conditions are changed.

### Optional Benefit

#### I. Enhanced Benefit

- Extended benefit for personal accident and medical & related expenses due to act of terrorism<sup>6</sup>.
- Severe Incident Extended Benefit – Extended coverage includes cancellation and curtailment of journey due to unanticipated outbreak of strike, industrial action, adverse weather conditions, natural disasters and infectious disease and death, serious bodily injury or serious illness of the person with whom the insured person is travelling.
- Extra Cash Allowance, including Cash Allowance for Infectious Disease and Black Outbound Travel Alert<sup>2</sup>.
- Outbound Travel Alert<sup>2</sup> Extended Benefit - "Red Alert" or "Amber Alert"<sup>2</sup> is issued which results in cancellation and curtailment of journey, the irrecoverable deposits or charges will be payable. (For details, please refer to the list of Outbound Travel Alert).

## II. Cruise Benefit (Only applicable to Single Travel Plan)

- Extended benefit for personal accident arising from cruise accident
- Cruise Cancellation and Interruption Cover
- Post-Departure Curtailment of Cruise Trip and Failure to Board the Cruise Ship
- Shore Excursion Cancellation Allowance
- Satellite Phone Expenses

### Notes :

1. It is not applicable to the insured person aged under 18 or over 70.
2. 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.
3. If the insured person is infected or suspected to have infectious disease resulting in being compulsorily quarantined during the period of the insured journey, the period of insurance of the Plan will be automatically extended for 10 days after the expiry of compulsory quarantine period, or the insurance will terminate upon the insured person's return to Hong Kong (whenever first occurs) .
4. 24-hour Worldwide Emergency Assistance Hotline mainly provides emergency assistance service, for enquiries related insured coverage or claims, insured person may contact BOCGI directly.
5. BOCG Insurance reserves the right to amend the terms and/or adjust the premium and maximum limit under the Plan.
6. Extended to cover the losses arising from the acts of terrorism (except for using nuclear weapon or device or chemical or biological agent).

### Basic Benefit

Insured Items and Coverage	Maximum Benefits Payable <sup>7</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
	800,000	600,000	300,000
<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

<p><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)</p>	60,000	40,000	20,000
<p><b>3. Medical and Relevant Expenses</b></p> <p><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)</p> <p><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)</p> <p><b>3.3</b> expenses associated with transport of body to Country of Residence in the event of death of the insured person</p> <p><b>3.4</b> Trauma Counselling Protection: reasonable medical expenses counselling services incurred if the insured person is diagnosed as suffering from post-traumatic stress disorder due to a serious accident during the journey.</p> <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.  (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>	<p>1,500,000</p> <p>600,000</p> <p>120,000</p> <p>100,000</p> <p>20,000 (1,500/per day)</p> <p>12,000 (800/per day)</p>	<p>1,000,000</p> <p>400,000</p> <p>70,000</p> <p>100,000</p> <p>10,000 (1,000/per day)</p> <p>7,500 (500/per day)</p>	<p>500,000</p> <p>250,000</p> <p>40,000</p> <p>50,000</p> <p>5,000 (800/per day)</p> <p>4,500 (300/per day)</p>
<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>	<p>18,000</p> <p>5,000</p> <p>3,000</p> <p>5,000</p>	<p>15,000</p> <p>3,500</p> <p>2,500</p> <p>3,500</p>	<p>6,000</p> <p>2,500</p> <p>2,500</p> <p>2,500</p>
<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></p>	5,000	3,000	2,000

Loss of cash / travelers' cheques as a direct result of theft or robbery <b>Extended Cover</b> Accidental loss of cash	1,000	500	300
<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	20,000	10,000	5,000
<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 : 8.1 replacement cost of air ticket, travel pass and/or travel documents. 8.2 additional travel and accommodation expenses incurred to obtain the lost travel documents. (Maximum daily limit for accommodation expenses)	10,000          (1,500/per day)	5,000          (800/per day)	3,000          (500/per day)
<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.	3,500,000	2,500,000	1,500,000
<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, hijack, 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: 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 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 & Silver Plan will be increased to HK\$10,000)	          3,600          10,000	          2,700          5,000	          2,100          3,500
<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:	50,000	40,000	30,000

<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> <p>11.4 fire or flood damage to the insured person's home within 7 days before the departure date;</p> <p>11.5 issuance of black outbound travel alert in the destination within 7 days before the departure date</p>			
<p><b>12. Curtailment</b></p> <p>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:</p> <p>12.1 death, serious bodily injury or sickness of the insured person, his/her family members, close relatives, close business partner;</p> <p>12.2 fire or flood damage to the insured person's home results in insured person's failure to continue the journey;</p> <p>12.3 issuance of black outbound travel alert in the destination;</p> <p>12.4 hijack of the public conveyance in which the insured person is travelling</p>	50,000	40,000	30,000
<p><b>13. Loss of Home Contents</b></p> <p>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.</p>	30,000 (5,000/item)	20,000 (4,000/item)	10,000 (3,000/item)
<p><b>14. Rental Vehicle Excess</b></p> <p>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.</p>	5,000	4,000	2,500
<p><b>15. 24-hour Emergency Assistance Service<sup>8</sup></b></p> <p>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:</p> <p>Hospital Deposit Guarantee</p> <p>Emergency Evacuation</p> <p>Return to the Country of Residence</p> <p>Return of unattended dependent child(ren)</p>		50,000 Unlimited Actual Expenses Actual Expenses	

Compassionate visit	A return scheduled airline ticket and 5 days hotel accommodation (HK\$1,200 per day)
Referral Services	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>7</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>6</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 terrorist <sup>6</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 terrorist <sup>6</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> 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.	50,000	40,000	30,000
<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 <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”	12,000 (800/per day)  2,000	7,500 (500/per day)  1,500	4,500 (300/per day)  1,000

happened simultaneously, only a one-off cash allowance will be payable for each insured person)			
<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
<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>7</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>9</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, hijack 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
<b>23. Post-Departure of Cruise Cover<sup>9</sup></b> <b>23.1 Curtailment of Cruise Trip</b> If the cruise trip is abandoned due to the following causes	50,000	30,000	15,000

<p>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 :</p> <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> <p><b>23.2 Failure to Board The Cruise Ship</b></p> <p>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:</p> <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>	15,000	8,000	4,000
<p><b>24. Shore Excursion Cancellation Allowance</b></p> <p>Extra cash allowance for irrecoverable prepaid costs of shore excursion is cancelled as a direct result of:</p> <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 terrorist 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)
<p><b>25. Satellite Phone Expenses</b></p> <p>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.</p>	3,000		

**Notes:**

7. 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").
8. 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.
9. 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 "Curtailed" and item 17 enhanced cover "Severe Incident Extended Cover"

**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>2</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>7</sup> (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)
	Not applicable	Not applicable	✓
iii. A one-off cash allowance <sup>10</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 :**

10. 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.

**Major Exclusions** (For more details, please refer to the policy.)

Pre-existing sickness or physical defects, act of war, civil commotion, terrorism(except as otherwise specified), nuclear fission, nuclear fusion or radioactive contamination, professional sports team, suicide, pregnancy, influence of alcohol, drug addiction,

AIDS, travelling for the purpose of study (except Student Overseas Travel Cover), migration, business trip involving any dangerous assignments, projects or occupation of a manual nature, mobile phone(except Enhanced Benefit) .

## Important Notes

- **Limitation**

1. Proposed Insured must be aged 18 or above.
2. Insured Person(s) must be aged between 6 weeks and 80 years.
3. Journey must be departed from Hong Kong.

- **Notes for application**

1. Individual application for insurance is required for persons aged 18 or above.
2. For persons aged between 6 weeks and 17 years who are not travelling with parents, they can apply for Single Travel Plan or Annual Travel Plan individually provided that full adult's premium is paid and the entire journey is accompanied by and with the custody care of an adult. The maximum benefit payable for "Medical and Relevant Expense" will be the same as adults aged 18 to 70.
3. The proposal form must be duly signed by a parent or guardian if the person is under 18 years old.
4. BOCG Insurance reserves the right to amend the terms and/or adjust the premium and maximum limit under the Plan.

- **Maximum cover period**

1. Single Travel Plan - subject to a maximum of 180 days.
2. Annual Travel Plan - maximum 90 days for each trip.

## Notes for making a claim (For more details, please refer to the provisions of the relevant policy)

- Any occurrence of an accidental loss, which may give rise to a third party claim, the Policyholder should immediately complete a Travel Insurance claim form and advise BOCG Insurance. The Policyholder or Insured Person shall not be entitled to admit liability on behalf of BOCG Insurance or to give any representations or other undertakings binding upon them except with BOCG Insurance's written consent.
- If medical attention is received due to bodily injury or sickness, the Policyholder or Insured Person should pay the expenses and obtain an official receipt issued by a medical practitioner together with a medical certificate showing the nature of the injury or sickness and send back to BOCG Insurance.
- For any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company etc), a written notification must be immediately given to such carriers and a report should be obtained.
- Any loss of money or property (including but not limited to travel document and travel ticket) ,burglary/theft/robbery or any other similar attempt, must be reported to the police at the place of loss within 24 hours of discovery and a report must be obtained.
- In no event should a claim be lodged later than thirty (30) days after the expiry of the Journey.

## Premium Table (HK\$)

Single Travel Plan <sup>11</sup> (Basic Benefit)												
Insurance Period (days)	Insured Person			Insured Person & Spouse <sup>12</sup>			Insured Person & Child(ren) <sup>13</sup>			Family <sup>14</sup>		
	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan	Diamond Plan	Gold Plan	Silver Plan
Area 1 <sup>15</sup>												
1	238	149	120	427	266	216	356	222	180	535	334	270
2	245	161	128	439	289	230	366	240	192	550	361	288

3	264	168	136	475	304	245	396	253	204	594	379	306
4	304	193	143	546	349	257	456	290	215	683	436	322
5	318	202	157	571	364	283	476	304	235	714	455	354
6	360	220	173	648	395	310	540	329	258	810	493	388
7	376	235	197	676	422	354	563	353	295	844	528	443
8	390	244	208	702	438	373	586	366	311	877	548	466
9	452	266	220	815	479	396	679	400	330	1,018	599	496
10	468	301	244	842	542	438	702	452	365	1,054	678	547
11	492	326	248	884	588	448	737	490	373	1,105	736	559
12	499	331	252	899	595	454	749	496	378	1,123	744	568
13	508	335	264	913	602	475	761	502	396	1,141	752	594
14	515	338	268	926	610	482	773	508	402	1,158	762	602
15	546	348	277	983	628	499	820	523	415	1,229	784	624
16	554	356	284	997	642	512	830	535	427	1,246	802	641
17	562	374	294	1,010	673	529	842	562	440	1,264	842	661
18	592	427	335	1,064	770	602	887	642	503	1,331	962	754
19	600	456	352	1,079	820	632	899	683	527	1,349	1,025	791
20	607	481	368	1,093	866	662	911	721	552	1,367	1,082	829
21	616	499	385	1,108	898	694	924	749	577	1,385	1,123	866
Each additional day	17	13	10	30	24	17	25	20	14	38	30	22

**Area 2<sup>16</sup>**

1	264	187	131	475	337	235	396	281	197	594	421	294
2	271	196	136	488	352	244	407	294	204	611	440	305
3	277	203	144	499	365	259	416	305	216	624	456	324
4	318	227	157	572	408	283	478	341	236	715	510	354
5	338	265	187	610	478	337	508	398	281	762	596	421
6	383	302	203	689	545	365	575	454	305	862	680	456
7	406	319	217	730	575	391	608	479	326	913	719	488
8	420	336	230	756	605	415	630	504	346	946	756	518
9	518	373	256	934	672	460	778	560	384	1,166	840	575
10	542	403	263	977	726	473	814	605	395	1,220	907	592
11	559	436	277	1,007	784	499	839	654	416	1,259	980	624
12	568	444	286	1,021	799	514	852	666	428	1,277	1,000	643
13	575	452	293	1,034	815	527	863	679	439	1,294	1,018	659
14	583	461	300	1,050	829	540	875	691	450	1,313	1,037	676
15	592	470	307	1,064	847	553	888	706	461	1,331	1,058	691
16	600	479	316	1,080	862	568	900	719	474	1,350	1,078	710
17	607	504	323	1,093	907	581	911	756	485	1,367	1,134	726
18	684	540	359	1,231	972	646	1,026	810	539	1,540	1,216	808
19	694	558	390	1,248	1,004	702	1,040	838	586	1,561	1,255	877
20	702	577	398	1,264	1,039	718	1,054	866	598	1,579	1,298	896

21	712	586	402	1,280	1,054	724	1,068	878	604	1,601	1,318	905
Each additional day	24	19	12	43	35	22	36	29	18	54	43	28

## Optional Benefit Additional Premium

Optional Benefit	Percentage of Premium of the Basic Benefit	
	Single Travel Plan <sup>11</sup>	Annual Travel Plan <sup>17</sup>
I Enhanced Benefit	20%	Free
II Cruise Benefit	50%	Not applicable

Annual Travel Plan <sup>17</sup> (Worldwide Protection)		
	Diamond Plan	Gold Plan
	Annual Premium	Annual Premium
Insured Person <sup>18</sup>	2,086	1,756
Family <sup>14</sup>	3,934	3,340

### Remark:

- Once the cover for Single Travel Plan is in effect, no refund of premium is allowed.
- “Insured Person & Spouse” refers to legally married couple.
- “Insured Person & Child(ren)” refers to father or mother travelling with all the legally dependent unmarried child(ren) who is (are) 6 weeks to 17 years old.
- “Family” refers to legally married couple with all the legally dependent unmarried child(ren) who is (are) 6 weeks to 17 years old. If the family is insured, the maximum benefit payable in each covered section shall not exceed 200% in aggregate of the amount specified in the selected plan (not applicable to insured item 1, 16 and 21 under “Personal Accident”, item 2 “Compassionate Death Cash”, item 13 “Loss of Home Contents” and item 15 “24-hour Emergency Assistance Service” ).
- Area 1: Restricted to the Mainland of China, the Taiwan region, Myanmar, Thailand, Malaysia, Singapore, Indonesia, Philippines, Brunei, Vietnam, Cambodia, Laos, Korea, Japan and Guam.
- Area 2: Worldwide.
- If the policyholder terminates the Annual Travel Plan, he/she will still be required to pay at least 50% of the total premium. But if any claim has arisen, 100% of the total premium is required to be paid.
- One legally dependent unmarried child who is 6 weeks to 17 years old can enjoy free coverage if his/her father or mother is insured under the Annual Travel Plan.

**Notes :**

- The Plan is underwritten by BOCG Insurance.
- Nanyang Commercial Bank, Limited (“agent Bank”) is the appointed insurance agent of BOCG Insurance for distribution of the Plan. The Plan is a product of BOCG Insurance but not the agent Bank.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the agent Bank and the customer out of the selling process or processing of the related transaction, the agent Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the Plan should be resolved between directly BOCG Insurance and the customer.
- BOCG Insurance is authorised and regulated by the Insurance Authority to carry on general insurance business in Hong Kong Special Administrative Region of the People's Republic of China.
- BOCG Insurance reserves the right to determine in its sole and absolute discretion whether to accept any application for the Plan on the basis of the information submitted at the time of application by the Proposed Insured and/or Insured Person.
- BOCG Insurance reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice. In case of any dispute, BOCG Insurance reserves the final right on decision.
- This promotional material is 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.
- If there is any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.
- This promotional material is for reference only. It is not and does not constitute an offer or an solicitation or recommendation to purchase, sell or provide any insurance products.

**Nanyang Commercial Bank, Limited**

**Customer Service Hotline: (852) 2622 2633**

**Website: [www.ncb.com.hk](http://www.ncb.com.hk)**