



## Hong Kong

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## Frequently Asked Questions

### Q1. Can non-HKID holders apply for TravelEase Annual Travel Insurance?

For TravelEase Annual Travel Insurance, Policyholder and Spouse must be a HKID holder.

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### Q2. Can TravelEase Travel Insurance provide cover for business trips?

Yes, **TravelEase** is designed for travelers who are travelling for leisure travel or for administrative business purposes.

For **TravelEase Single Trip Travel Insurance**, the journey should originate from Hong Kong and the maximum journey duration is 180 days.

For **TravelEase Annual Travel Insurance**, each Return journey should originate from and return to Hong Kong and the maximum journey duration is 90 days; each One Way journey should originate from Hong Kong and the maximum Journey duration is 30 days.

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### Q3. Can TravelEase Travel Insurance provide cover for amateur activities? If so, are there any limitations or restrictions?

TravelEase Travel Insurance can provide cover for all amateur activities. As long as the activities are not performed under competition or professional sports to earn income, they are covered without limitation or restriction.

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### Q4. Is there any excess the insured person has to bear under TravelEase Travel Insurance?

In order to make the insured person's journey more enjoyable, there is no excess that he/she has to bear.

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### Q5. What can the insured person do if he/she gets sick or suffers an injury during the journey?

If the insured person gets sick or suffers an injury during the journey, he/she can visit a qualified medical practitioner for medical consultation overseas. Moreover, TravelEase Travel Insurance also provides coverage for follow-up medical expenses incurred in Hong Kong within 90 days after he/she returns to Hong Kong. Please remember to keep all doctor report(s)/ receipt(s) for claims purposes.

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### Q6: In case an accident happens during the journey, what kind of support is available from TravelEase Travel Insurance?

TravelEase Travel Insurance provides emergency assistance services. In the event of injury of the insured person, he/she may call the 24-hour ACE assistance hotline for medical service referral. If the insured person requires medical evacuation to another location or return to Hong Kong for appropriate medical treatment on the advice of a physician, ACE Assistance will provide evacuation arrangements. ACE Assistance hotline also provides the following services:

- Loss of luggage assistance
- Loss of travel document assistance
- Embassy / interpreter referral, etc

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