



Schedule of Benefits – Travel Smart 保障項目表 – 智在遊

Instant Quote 即時報價

Coverage 保障項目	Maximum Limit 最高賠償額 (HK\$)			
	Premier 尊尚	Select 智選	China 中國	Cruise 郵輪
1. "Medical Expenses" Benefit¹ 「醫療費用」保障¹ (inclusive 包括 1.1, 1.2 and 及 1.3)	1,200,000	500,000	300,000	1,200,000
1.1 Medical Expenses during the Journey ¹ 旅程期間醫療費用 ¹ Sub-limit for Room and Board (limit per day) 住院房間及膳食費用 (每日限額)	1,200,000 3,000	500,000 3,000	300,000 3,000	1,200,000 3,000
1.2 Follow-up Medical Expenses in Hong Kong 回港覆診費用 Sub-limit for Chinese Bone-setting & Acupuncture Expenses 跌打及針灸治療費用 (Up to 1 visit per day) (每日限額1次)	120,000 3,000	50,000 3,000	30,000 2,000	120,000 3,000
1.3 Trauma Counselling 創傷輔導 (Up to 1 visit per day) (每日限額1次)	20,000	20,000	20,000	20,000
			2,000 per visit 每次	
2. "Overseas Hospital or Quarantine Cash Allowance" Benefit 「海外住院或隔離現金津貼」保障				
2.1 Overseas Hospital Cash Allowance 海外住院現金津貼 (Limit per day) (每日限額)	12,000 500	5,000 500	N/A 不適用	12,000 500
2.2 Compulsory Quarantine Cash Allowance 強制隔離現金津貼 (Limit per day) (每日限額)	10,000 500	10,000 500	10,000 500	10,000 500
3. "24-hour Worldwide Emergency Aid" 「24小時全球緊急援助」				
3.1 Emergency Evacuation ² 緊急運送 ²			Unlimited 不設上限	
3.2 Repatriation ² 送返起保地點 ²			Unlimited 不設上限	
3.3 Hospital Deposit Guarantee ² 入院按金保證 ²	40,000	40,000	40,000	40,000
3.4 Additional Costs of Travel and Accommodation (including Caring Visit) 額外交通及住宿費用 (包括親屬探望)	50,000	20,000	20,000	50,000
3.5 Return of Unattended Dependent Children 缺乏照顧子女護送	40,000	15,000	15,000	40,000
3.6 Repatriation of Mortal Remains ² 遺體運返 ²			Unlimited 不設上限	
3.7 Compassionate Death 身故恩恤金	20,000	10,000	10,000	20,000
3.8 Referral Services 轉介服務			Included 適用	
4. "Personal Accident" Benefit - including Terrorism Coverage³ 「個人意外」保障 – 包括恐怖襲擊³	1,200,000	500,000	300,000	1,200,000
5. "Major Burns" Benefit 「嚴重燒傷」保障	200,000	100,000	100,000	200,000
6. "Trip Cancellation" Benefit 「旅程取消」保障	50,000	10,000	5,000	80,000
7. "Curtailed of Trip" Benefit 「縮短旅程」保障	50,000	10,000	5,000	80,000
8. "Travel Delay" Benefit 「旅程延誤」保障				
8.1 Delay Coverage 延誤保障 (8.1.1, 8.1.2 or 8.1.3)				
8.1.1 Cash Allowance 現金津貼 (Limit for each full 6-hour period delay 每整6小時延誤限額)	1,500 300	900 300	300 300	1,500 300
8.1.2 Additional Travel Expenses 額外旅遊費用				
a) Public Conveyance Expenses for Delayed Departure 公共交通費用 – 延誤啟程	10,000	2,000	N/A 不適用	10,000
b) Overseas Accommodation Cost 海外住宿費用	2,000	2,000	500	2,000
8.1.3 Cancellation - Departure from Hong Kong 取消旅程 – 香港出發	3,000	3,000	1,000	3,000
8.2 Special Allowance - Airlines Wind-Up 特別津貼 – 航空公司倒閉	2,000	1,000	N/A 不適用	2,000
9. "Baggage Delay" Benefit 「行李延誤」保障	1,000	500	500	1,000
10. "Baggage" Benefit 「行李」保障	20,000	7,500	3,000	20,000
Sub-limit per article or pair or set 每件/對/套限額 - for Sports Equipment 運動用品	5,000	3,000	3,000	5,000
- for Others 其他物品	3,000	2,000	1,000	3,000
11. "Loss of Travel Documents" Benefit⁴ 「旅行證件遺失」保障⁴	20,000	5,000	2,000	20,000
Sub-limit for additional transportation and accommodation expenses per day 額外交通及住宿費用保障每日限額	2,000	1,000	500	2,000
12. "Personal Money" Benefit^{4,5} 「個人錢財」保障^{4,5}	3,000	2,000	1,000	3,000
13. "Loss of Home Contents" Benefit 「家居物品損失」保障	30,000	5,000	3,000	30,000
Sub-limit per article or pair or set 每件/對/套限額	5,000	2,000	1,000	5,000
14. "Personal Liability" Benefit 「個人責任」保障	2,000,000	1,000,000	250,000	2,000,000
15. "Credit Card Protection" Benefit 「信用卡」保障	30,000	15,000	N/A 不適用	30,000
16. Golfer "Hole-in-One" Benefit 高爾夫球「一桿入洞」保障	3,000	1,000	500	3,000
17. "Rental Vehicle Excess Protection" Benefit 「租車自負額」保障	5,000	3,000	N/A 不適用	5,000
18. "Cruise Cancellation and Interruption" Benefit^{6,7} 「郵輪旅程取消及阻礙」保障^{6,7} (18.1 or 18.2)				
18.1 Cruise Cancellation 郵輪旅程取消				50,000
18.2 Cruise Interruption 郵輪旅程阻礙				50,000
19. "Post-Departure Cruise" Benefit 「郵輪出發後」保障			N/A 不適用	
19.1 Shore Excursion Cancellation 岸上觀光取消				10,000
19.2 Satellite Phone Expenses 衛星電話費用				3,000

1. The Maximum Limit payable under Section 1 "Medical Expenses" Benefit shall be 30% of the limit of the plan selected for Insured Person Aged above 70.

2. Require prior approval from Blue Cross (Asia-Pacific) Insurance Limited before any assistance or payment of deposits is guaranteed.

3. The Maximum Limit payable under Section 4 "Personal Accident" Benefit shall be 30% of the limit of the plan selected for Insured Person Aged below 18 or above 70.

4. Maximum Limit on Emergency Cash Assistance in China shall be HK\$3,000 for Cruise Plan and Premier Plan; HK\$2,000 for Select Plan and HK\$1,000 for China Plan.

5. Not applicable to Insured Person of Age below 10.

6. If a claim is made under Section 18 "Cruise Cancellation and Interruption" Benefit, no further benefits shall be payable under Section 6 "Trip Cancellation" Benefit and Section 7 "Curtailed of Trip" Benefit.

7. If a claim is made under Section 8.1 "Delay Coverage", no further benefits shall be payable under Section 18 "Cruise Cancellation and Interruption" Benefit.

1. 就70歲以上的受保人而言，第1部分「醫療費用」保障之最高賠償額為所選計劃限額之30%。

2. 任何支援或入院按金保證必須預先獲得藍十字(亞太)保險有限公司核准。

3. 就18歲以下或70歲以上的受保人而言，第4部分「人身意外」保障之最高賠償額為所選計劃限額之30%。

4. 在中國境內的緊急現金援助服務之最高限額如下-郵輪計劃及尊尚計劃為HK\$3,000；智選計劃為HK\$2,000；中國計劃為HK\$1,000。

5. 不適用於10歲以下的受保人。

6. 第18部分「郵輪旅程取消及阻礙」保障一經索償，第6部分「旅程取消」保障及第7部分「縮短旅程」保障將無須作出其他賠償。

7. 第8.1部分「延誤保障」一經索償，第18部分「郵輪旅程取消及阻礙」保障將無須作出其他賠償。