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AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

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美國國際集團(AIG)為全球具領導地位之保險公司。AIG成立於1919年,現於逾100個國家及地區為客戶提供產物意外、人壽、按揭保險及金融服務。 AIG之多元化產品能協助商界及個人客戶保護資產,管理風險及提供退休保障。AIG為紐約證券交易所及東京證券交易所之上市公司。

美亞保險香港有限公司為美國國際集團(AIG)成員。

AIG為美國國際集團在全球提供產物意外保險、壽險、退休金和一般保險 服務所使用之統一品牌。本公司相關資料,詳列於本公司網站

http://www.aig.com或http://www.aig.com.hk。

如需更多資訊,請瀏覽http://www.aig.com/strategyupdate

YouTube: www.youtube.com/aig | Twitter: @AlGinsurance

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This insurance plan is underwritten by AIG Insurance Hong Kong Limited (Macau Branch) 此保障計劃由美亞保險香港有限公司(澳門分行)承保



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澳門商業大馬路251A至301號
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CS Hotline 客戶服務熟線: (853)2835 5602 (853)6321 3633

Fax 傳真: (853)2835 5299

This brochure provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited (Macau Branch).

本單張僅提供保單摘要,並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則,歡迎向美亞保險香港有限公司(澳門分行)索取。





伴您遨遊中國旅遊保障計劃 Travel Direct China Insurance

Travel Insurance Solutions & Global Assistance

保障特點

- 免費「中國支援卡」- 提供中國國內之住院按金保證服務
- 所有保障均不設自負額
- 「緊急醫療運送」及「運返服務」- 不設最高賠償額
- 保障所有業餘運動(包括滑雪、激流、水肺潛水、笨豬跳、 各項水上活動及空中活動等),毋需額外保費
- 24小時全球緊急支援服務
 - 緊急匯款服務
 - 中國法律轉介服務
 - 行李遺失支援
 - 緊急訂票服務

- 特設商務客戶優惠
 - 保障期內可隨時加減受保人數
 - 團體折扣優惠
 - 5-10個受保人可享9折
 - 11-20個受保人可享85折
 - 21個受保人或以上可享75折

保障範圍

保障	最高賠償額(MOP)
第1項 醫療費用 賠償旅程中因意外受傷或患病而須接受治療或外科手術及住院服務之費用 賠償返回澳門3個月內之覆診費用: • 意外受傷或疾病覆診費用限額: MOP50,000 • 中醫覆診費用限額: 每日每次 MOP100·最高賠償額為 MOP1,500	250,000
第2項 緊急醫療運送* 提供緊急醫療運送、協助安排交通及護理等服務,運送受保人到其他地方作適當治療	不設限額
第3項 運返費用* 安排運送遺體或骨灰返回澳門 * 屆時請致電Trovel Guard國際支援熟線(852) 3516 8699以作出有關安排	不設限額
第4項 人身意外保障保障因意外而導致:永久傷殘 或身故	250,000
第5項 恩恤金 若受保人在旅程中不幸身故,其遺產承繼人將可獲恩恤賠償	10,000
第6項 行李及個人物品 賠償受保人行李、衣服及個人財物之遺失或損毀 每件、每對或每套物品賠償限額: MOP1,500	3,000
第7項 個人責任保障 保障受保人因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任	1,000,000

^{*}以上保障範圍受保單所載的不保事項所約束。請於投保前細閱保單。

文職人員628非文職人員750

重要事項

投保年齡及資格

17-70歲之澳門居民

保障期

保障期內旅程次數不限,而每次旅程最長90日

取消保單

所有已簽發之保單,保費均不獲退還

重覆保障

如受保人在同一次旅程中購買多於一份由美亞保險香港有限 公司(澳門分行)承保之自購綜合旅遊保險,本公司只會 根據較高賠償額的一份保單作出賠償

索償手續

請於事件發生後30日內填妥賠償表格,並連同所有有關文件 送交本公司辦理賠償事宜

適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪 政府或軍權;受保人之任何不法行為
- 自殺、企圖自殺或故意自我傷害;心智或精神不正常
- 任何受保前已存在之疾病或傷患;妊娠或分娩;愛滋病或性病
- 珠寶手飾或配件、手提電話、貨辦、古董、易碎物品、電子貨幣(包括八達通等)
- 從事或參與任何持械紀律性部隊;以航空公司空勤人員身份乘搭或駕駛任何飛機;演員;從事體力勞動性工作(如地盤工人、漁夫、廚師或廚房員工)
- 比賽、職業運動或受保人因參與該運動而可賺取收入或報酬
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、 化學或生物武器提供者

此計劃由美亞保險香港有限公司(澳門分行)承保。

本小冊子僅提供保單摘要,有關保單承保範圍及不保事頂將 詳列於保單。

如本小冊子之譯本於意義上有任何爭議,一概以英文為準。

Unique Features

• CHINA Assist Card

Provide hospital guarantee admission deposit service in Mainland China

- No excess on all benefits
- Unlimited benefit amount for Medical Evacuation and Repatriation
- Cover for amateur sporting activities, (e.g. Winter Sports, rafting, scuba diving, Bungee jump, all water sports & aerial activities) are covered without extra premium
- 24-hour Worldwide Emergency Assistance Services
 - Cash Transmission Arrangement
 - China Legal Referral Service
 - Loss of Baggage
 - Emergency Ticket

- Special offers for corporate clients
 - Available to add or delete Insured Person during the policy period
 - Group discount (for corporate clients): 10% discount for 5-10 insured persons 15% discount for 11-20 insured persons 25% discount for 21 insured persons or above

Schedule of Benefits

Benefits	Maximum Benefit (MOP)
Section 1 – Medical Expenses Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey Cover follow up Medical Expenses in Macau within 3 months • MOP50,000 for injury or sickness • MOP100 / day / visit up to maximum of MOP1,500 for Chinese Medicine Practitioner	250,000
Section 2 – Emergency Medical Evacuation* Provide en-route medical care and transportation to another location for appropriate medical treatment	Unlimited t
Section 3 – Repatriation* Arrange for the return of Insured Person's remains to Macau * Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement	Unlimited
Section 4 – Personal Accident Protection Cover the following arising from an accident: • Permanent Total Disablement • Accidental Death	250,000
Section 5 – Compassionate Death Cash Pay to the Insured Person's estate in case the Insured Person dies during the Journey	10,000
Section 6 – Baggage & Personal Effects Pay for loss of or damage to baggage, clothing and personal effects Sub-limit per article / pair / set of articles: MOP1,500	3,000
Section 7 – Personal Liability To indemnify Insured Person against legal liability to third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence	1,000,000

^{*} Please note that the above benefits are subject to exclusions as stated in the policy. Please review the policy before making your purchase.

Annual Premium (MOP)

Administrative Duties	628
Non Administrative Duties	750

Important Notice

Age Limit & Eligibility

Legal Macau residents aged 17 to 70

Trip Duration

Maximum 90 days per trip and unlimited number of trips during the policy period

Policy Cancellation

No refund of premium is allowed once the policy has been issued **Duplicate Coverage**

If the Insured Person is covered under more than 1 comprehensive voluntary travel insurance policies underwritten by AIG Insurance Hong Kong Limited (Macau Branch) for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

Claims Procedure

Obtain, complete and return a claim form together with all relevant supporting documents within 30 days of the incident

General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful acts
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders
- Any pre-existing condition; pregnancy or childbirth; AIDS or sexually transmitted disease
- Jewelry or accessories, mobile phone, sample, antique, fragile article, plastic money (including Octopus cards etc.)
- Military, naval or air force service or operations; flight crew (except as a passenger); actors; manual workers (e.g. site worker, fisherman, cook or kitchen worker)
- Competition, engaging in a professional capacity in any sport where the Insured Person would or could earn income
- Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

This insurance is underwritten by AIG Insurance Hong Kong Limited (Macau Branch).

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.

伴您遨遊中國旅遊保障計劃申請表格 **Travel Direct China Insurance Application Form**

請以英文正楷填寫 Please type or print i	in English block letters.				
投保人姓名(保單持有人) Name of Applicant (Policyholder): 通訊地址 Correspondence Address:			起保日期 Effective Date:		(日/月/年) (DD/MM/YYYY)
Correspondence Address .			全年保費	文職人員	非文職人員
手提電話號碼 Mobile No.:	傳真號碼 Fax No :		Annual Premium	Administrative Duties N MOP628	MOP750
受保人姓名 Name of Insured Person(s) (Surname, First Name)	性別 Gender (M/F)	身份證號碼 ID No.	出生日期 (日/月/年) Date of Birth (DD/MM/YYYY)	受保人職業 (職務) Occupation (give exact duties	保費 (MOP) Premium (MOP)
1					
2					
3					
(如空位不足,請以另頁補充 If space p *註:部份職業的政保級不接受,詳情 *Note: Application from some occupat For details, please contact our custom	請向我們或您的保險顧問 tions are not accepted.	查詢或查閱保單。	r to the policy wording.	合共 Tota	l:
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代理人編號 Producer Code:			申請人簽署 Signature of	Applicant 日期 Date	