















**The following "Important Matters" is for reference only and does not form a part of the Policy.**

**以下之“重要事項”只供參考及不會構成保單之一部份。**

**IMPORTANT MATTERS**

**I. Medical Security Service**

In the event of a serious injury or sickness which requires hospital confinement in overseas, the Company or its authorized representative will arrange payment to the hospital. You just contact the Travel Guard Assistance Hotline which helps those in need of medical care to get to the most appropriate medical facilities available.

**II. Emergency Medical Evacuation & Repatriation**

Please contact Travel Guard Assistance Hotline for arrangements.

**III. Travel Insurance Claims Procedures**

Most people find it more convenient to lodge their claim on returning home. To report your claim, please obtain the claim form through the Company.

To ensure prompt processing of your claim, it is important that you submit a completed claim form with (1) the original or copy of your Policy, (2) proof of departure and arrival dates e.g. travel document, air ticket or train ticket copy, (3) together with all supporting documentation (please refer the following items). You should always retain copies for your records.

**Medical Expenses / Overseas Hospital Cash**

A full physician's report stipulating the diagnosis of the condition treated and the date the disability commenced in the physician's opinion and the physician's summary of the course of treatment including medicines prescribed and services rendered together with all original bills, receipts and tickets.

**Child Guard**

All related documents such as medical reports, proof of the relationship between parent(s) and child(ren), receipts of all accommodation and tickets should be submitted with your claim.

**Personal Accident / Compassionate Death Cash**

Hospital and Physicians Reports giving details of the nature of the loss, police report where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report.

**Journey Cancellation And Interruption**

All related documents such as medical reports and receipts of all forfeited and additional accommodation and tickets should be submitted with your claim.

**Personal Effects**

(1) while the baggage or personal effect is/are in the hotel or a common carrier and proof of such loss must be obtained in writing from the hotel management or the common carrier management and such proof must be provided to the Company;

(2) as the result of loss of the baggage or personal effects, personal money, travel document, such loss must be reported to the police having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police.

**Delay Coverage**

A proof of such loss must be obtained in writing from the common carrier management.

**Personal Liability**

Please immediately contact Travel Guard Assistance Hotline for legal advice. Please note: any offer or promise of payment or admit of fault to any other party, or any involvement in any litigation must not be undertaken without the Company's written approval.

The Company has the right to commence or take-over any legal proceedings to defend the insured person provided the Company choose to do so and to take any action to recover any payment made under this Policy. The insured person must co-operate with the Company to this end and do nothing to prejudice their rights.

**Loss of Home Content**

As the result of loss of or damage to household content must be reported to the police in Macau within twenty-four (24) hours when the insured person returns back to Macau. Any claim must be accompanied by written documentation from such police.

**重要事項**

**I. 一般住院保證服務**

如受保人在旅遊期間需要入住醫院，本公司或其授權代表可提供協助受保人支付醫療費用予有關醫院。受保人只須在入院前致電 Travel Guard 國際支援熱線安排此項服務。

**II. 緊急醫療運送及運返費用**

受保人須致電 Travel Guard 國際支援熱線，以安排一切交通及醫療所需。

**III. 旅遊保障計劃申請賠償手續**

如需要申請賠償，可聯絡本公司。

請填妥賠償表格連同(1)保單正本或副本，(2)出入境證明如旅遊證件副本，飛機票，車票等及(3)有關所需文件(請參考下列所需文件)送交本公司，請自留影印本備查。

**醫療費用 / 海外住院現金津貼**

如申請醫療費用賠償，受保人須附上醫生填寫之報告列明病名 / 受傷情況，病發原因 / 受原因及日期，處方藥物詳情及其他有關證明文件正本。

**子女護送**

如申請子女護送，受保人需附上一切有關文件如醫生證明，父母子女關係證明，交通或住宿費收據等。

**人身意外保障 / 恩恤金**

一切醫院收據和醫生報告並需列明受傷之性質及傷殘程度等。如遭遇死亡，必須附上死亡證之副本及驗屍官之報告。

**旅程阻礙保障**

受保人需附上一切有關文件如醫生證明及向旅行社索取文件證明已退還之定金，額外住宿費收據等。

**個人財物保障**

(1) 如在酒店或運載公司內，引致行李損毀及遺失，受保人應向酒店或運載公司管理人員報告行李損毀及遺失，並取得管理人員填寫之報告包括事發日期及經過。受保人應連同損失物品的付款收據，有關證明一併送回本公司。

(2) 如行李/金錢/旅遊證件遺失或被盜竊，受保人須於二十四小時內向當地警局報告，並取有關報告。

**延誤保障**

如申請此項賠償，受保人須向有關運載公司取得報告，其報告需列明事發日期，原因及延誤的時間。

**個人責任**

請立即致電 Travel Guard 國際支援熱線查詢有關法律責任問題。請注意：如未經本公司的同意，受保人不可向第三者作出任何法律責任的承諾，或同意賠償。在法律上本公司擁有為受保人辯護的權利，而受保人必須與本公司合作，不可作任何行動以阻止本公司在這方面的權益。

**家居物品保障**

如家居用品遺失或損毀，受保人須於回港後二十四小時內向澳門警方報告，並取得有關報告。

**Travel Guard Services  
 Travel Guard 國際支援服務**

For Emergency assistance during your insured journey, please call our Travel Guard Assistance Hotline.

在旅程中，如有任何緊急事故，請致電Travel Guard國際支援熱線。

**(852) 3516 8699**

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| 1. Pre-Trip Assistance Service         | 出發前所需的諮詢 |
| 2. Medical Assistance Service          | 醫療服務諮詢   |
| 3. Evacuation and Repatriation Service | 醫療運送及運返  |
| 4. Lost of Baggage Service             | 遺失行李服務   |
| 5. Referral of Legal Service           | 法律轉介服務   |
| 6. Emergency Ticket Service            | 緊急訂票服務   |
| 7. General Assistance Services         | 一般支援服務   |