American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions and other financial services to customers in approximately 70 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange.

04/2023

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

Additional information about AIG can be found at www.aig.com
YouTube: www.youtube.com/aig
Twitter: @AIGinsurance www.twitter.com/AIGinsurance
LinkedIn: www.linkedin.com/company/aig

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美國國際集團 (AIG) 為全球保險業界之翹楚。建基於100 年的經驗，時至今日 AIG 成員公司為約 70 個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG 的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站 www.aig.com
YouTube: www.youtube.com/aig
Twitter: @AIGinsurance www.twitter.com/AIGinsurance
LinkedIn: www.linkedin.com/company/aig

AIG 為美國國際集團之全球產物保險、 壽險與退休險及保險營運之行銷品牌。更多有關資訊，請造訪集團網站 www.aig.com。美國國際集團的各項保險產品與服務是透過其子公司或關係企業提供，但並非於所有國家及地區皆有提供，且實際承保範圍應以保單條款為準。非保險之產品與服務可能由獨立第三方提供。特定財產傷害承保可能由其他保險公司提供，而該類公司一般不參與國家擔保資金，因此受保人不受該類資金保護。

AIG Insurance Hong Kong Limited
(Macau Branch)
Unit 506, 5th Floor, AIA Tower,
No. 251A-301,
Avenida Comercial de Macau
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Email 電郵 : enquiry.mo@aig.com

新伴您遨遊旅遊保障中國計劃

Travel Direct China Insurance Plus

升級版 Enhanced Version

升級周全保障更安心

Enjoy your journeys with our
comprehensive protection

中國計劃保障特點

- 新型冠狀病毒保障
- 免費「中國支援卡」- 提供中國國內之住院按金保證服務[1, 2]
- 所有保障均不設自負額
- 「緊急醫療運送」及「遺體運返服務」- 高達MOP 7,000,000
- 返回澳門後覆診費用包括：中醫、跌打費用
  (*請注意覆診費用不適用於新型冠狀病毒保障)
- 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
  - 行李遺失支援
  - 中國法律轉介服務
  - 緊急訂票服務

中國計劃保障範圍

中國計劃保障	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90日內之覆診費用： • 意外受傷或疾病覆診費用限額：MOP50,000 • 中醫覆診費用限額：每日每症 MOP100，最高賠償額為MOP1,500	250,000
第2項　緊急醫療運送[1] 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	7,000,000
第3項　遺體運返費用[1] 安排運送遺體或骨灰返回澳門	7,000,000
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。

中國計劃保障範圍

中國計劃保障	最高賠償額(MOP)
第8項　新型冠狀病毒保障	
中國大陸境內旅行期間感染新型冠狀病毒的醫療費用、緊急醫療運送以及遺體運返費用	
a. 醫療費用、緊急醫療運送及遺體或骨灰運返費用 (*請注意覆診費用不適用於新型冠狀病毒保障)	
17 至69歲之受保人	300,000
70歲之受保人	150,000
b. 取消旅程	
如您或直系親屬在預定出發日期前感染新型冠狀病毒，因此取消的不能退回之團費及／或住宿費用將獲賠償	2,000
c. 提早結束旅程	
如您或直系親屬在中國旅行期間感染新型冠狀病毒，不能退回未享用之團費及額外旅行開支將獲賠償	1,500

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
- 珠寶手飾、手提電話、古董、易碎物品、電子貨幣（包括八達通等）
- 任何受保前已存在之疾病或傷患；妊娠、分娩；愛滋病或性病
- 自殺、企圖自殺或故意自我傷害；心智或精神不正常；酗酒及濫用藥物
- 任何賽車活動、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
- 任何受保項目、索償或保障條款導致美亞保險香港有限公司（澳門分行）、其母公司或其最終控制實體遭受因制裁法律或規例引致的刑罰
- 世界衛生組織或澳門衛生局或受保人的目的地國家宣布流行病或全球大流行(包括任何此類疾病，突變、病毒株或變種)或世界衛生組織宣布為國際關注突發公共衛生事件（包括此類疾病，突變、毒株或變種）
- 由世界衛生組織或澳門政府衛生局或受保人的目的地國家宣布當前或此前，與流行病或全球大流行有關的政府命令、警告、忠告、規例、指令、禁令或邊境關閉而導致的旅行限制
- 隔離
- 旅行社，航空公司，或任何相關公司，個人遭受的財務違約
- 所有持中華人民共和國護照前往或在中國大陸境內之人士，同時擁有其他國家所簽發的法定文件証明為該地合法居民者除外

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

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。

保費表 Premium Table (MOP)
中國內地全年計劃 China Annual Plan

年齡 Age	17 歲 Age 17		18-69 歲 Age 18-69		70 歲 Age 70	
	文職人員 Admin	非文職人員 Non-Admin	文職人員 Admin	非文職人員 Non-Admin	文職人員 Admin	非文職人員 Non-Admin
全年計劃 Annual Plan	424	507	615	735	887	1059

註
[1] 屆時請致電 Travel Guard 國際支援熱線 (852) 3516 8699
[2] 如需補領中國支援卡，將收取行政費 MOP 100 以作出有關安排

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項將詳列於保單。
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 of China Plan

- China Assist Card - Provide hospital guarantee admission deposit service in Mainland China [1,2]
- No excess on all benefits
- MOP 7,000,000 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

China Plan

Schedule of 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 90 days • 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[1] Provide en-route medical care and transportation to another location for appropriate medical treatment	7,000,000
Section 3 – Repatriation[1] Arrange for the return of Insured Person's remains to Macau	7,000,000

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

Schedule of Benefits	Maximum Benefit (MOP)
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
Section 8 – COVID-19 Coverage Medical Expenses & Emergency Medical Evacuation & Repatriation of Remains if you contract COVID-19 while travelling in China	
a. Medical Expenses, Emergency Medical Evacuationand Repatriation of Remains (*Please note that the follow-up medical expenses are not covered)	
Insured Person age 17 to 69	300,000
Insured Person age 70	150,000
b. Journey Cancellation For non-refundable travel and or accommodation expenses if you or your immediate family member contract COVID-19 before your scheduled trip departure date	2,000
c. Journey Curtailment For non-refundable trip costs and additional travel costs to return to Macau if you or your immediate family member contract COVID-19 while traveling in China	1,500

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

Important Notice

Age Limit & Eligibility

Legal Macau residents aged 17 to 70

Purpose of Trip

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty)

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

Footnotes

[1] Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement
[2] MOP 100 administration fee will be charged for the loss and replacement of China Assist Card

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.

Major General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government of military power; any illegal or unlawful acts
- Jewelry or accessories, mobile phone, antique, fragile article, plastic money (including Octopus cards etc.)
- Any pre-existing condition; pregnancy and childbirth; AIDS or sexually transmitted disease
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders; alcoholism or drug addiction
- Riding or driving in any kind of land of motor racing, competition, engaging in a professional capacity in any sport where the Insured Person would or could earn income
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited (Macau Branch), its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation
- An epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either Macau or the Insured Persons destination country, or any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain, or variation of any such disease)
- Travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures relating to any current or previous epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either Macau or the Insured Persons destination country
- Quarantine
- A tour operator, airline or any other company, firm or person’s suffering Financial Default.
- Any Person who is a Chinese passport holder and travels to/within China. This exclusion will however be waived if the Person has an official document issued by an overseas government other than (Mainland China) to prove his/her identity as a legal resident of the said country

常見問題

1.「新伴您遨遊旅遊保障計劃」的新型冠狀病毒保障是否自選附加額外保障?

不是。由於考慮到現時出遊皆會面對感染新型冠狀病毒的風險，新型冠狀病毒保障已經納入「新伴您遨遊旅遊保障全球計劃」的基本保障範圍。

2. 如果我出發前確診新型冠狀病毒可取消旅程嗎？

可以，如客人在出發前感染新型冠狀病毒而必須得到澳門政府認可的快測機構做檢測後證明陽性便可申請索償已預付的不可收回的交通和住宿費用。

3. 客人購買全年旅遊保時 70 歲但受保期內變成 71 歲還受保嗎？

受保， 直至餘下受保期完結。

(* 不論單次或全年計劃都以出發日去計算受保人年齡)

FAQ

1. Is the COVID-19 coverage for Travel Direct insurance Plus an optional benefit?

COVID-19 coverage is already included in Travel Direct insurance Plus basic coverage. This is not an optional benefit.

2. If I infected with COVID-19 before my departure date, can I cancel the trip?

Yes. If you are infected with COVID-19 before departure and tests positive after undergoing testing at a Macau government approved rapid testing facility, you could apply for reimbursement of the irrecoverable costs paid in advance for transportation and accommodation.

3. If client is 70 years old when purchasing an annual plan, but turns 71 years old during the insured period, will they still be?

Yes, it will remains covered until the end of the insured period.

新伴您遨遊旅遊保障中國計劃 申請表格

Travel Direct China Insurance Plus Application Form

04/2023

請以英文正楷填寫 Please type or print 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)

手提電話號碼
Mobile No. : ______________________

傳真號碼
Fax No : ______________________

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					

*註：部份職業的投保恕不接受，詳情請向我們或您的保險顧問查詢或查閱保單。
*Note: Application from some occupations are not accepted.
For details, please contact our customer service hotline or your isurance consultants or refer to the policy wording.

(如空位不足，請以另頁補充 If space provided is insufficient, please use a separate sheet)

合共 Total : ______________________

保費表 Premium Table (MOP)

年齡 Age	17 歲 Age 17		18-69 歲 Age 18-69		70 歲 Age 70	
全年計劃 Annual Plan	文職人員 Admin	非文職人員 Non-Admin	文職人員 Admin	非文職人員 Non-Admin	文職人員 Admin	非文職人員 Non-Admin
	424	507	615	735	887	1059

聲明

- 茲申請「新伴您遨遊旅遊保障中國計劃」，並聲明本申請表內之陳述及提供之細節均為完整及真實無訛，而本申請表將會構成本人與美亞保險香港有限公司(澳門分行)(美亞保險）所簽署合約之依據。本人同意投保申請獲接納後方始作實。
- 本人現確認及保證：受保人絕不會違反醫生之勸告，而旅程目的亦非往海外治療疾病及受保人現時健康狀況良好。

  如遺失「中國支援卡」，本人/吾等須於48小時內向美亞保險報失並繳付 MOP100 作補領費用。
- 本人現聲明並同意美亞保險香港有限公 司（澳門分行）可保留、使用或透露任何美亞保險香港有限公司（澳門分行）所收集或持有之個人資料（在此申請書所載或從其他途徑取得），並可給予有關人士機構或任何被選定的機 構（澳門或海外），處理與本申請及其他財務產品及服務，或作直接促銷及資料核對等用途，並因而與本人聯絡。本人明白到 (i) 倘若本人未能提供本申請書所需的資料，美亞保險香港有限公司（澳門分行）將可能無法處理申請，及 (ii) 本人有權向美亞保險香港有限公司（澳門分行）查閱及申請改正所有與本人及受保家庭成員有關的個人資料。有關的申請可來函澳門商業大馬路 251A至301 號友邦廣場5樓506室美亞保險香港有限公司（澳門分行）之個人資料管理員辦理。

Declaration

- I hereby apply for Travel Direct China Insurance Plus and declare that the statements and particulars given in this application are, to the best of my knowledge and belief, true and complete and that this application will form the basis of my contract with AIG Insurance Hong Kong Limited (Macau Branch)(AIG Macau). I understand and agree that no insurance will be effected until the application is approved.
- I hereby acknowledge and warrant that: The insured person shall not be traveling contrary to the advice of any medical practitioner or traveling in order to receive medical treatment and the insured person is now in good health.
- In the event of loss of CHINA Assist Card, I/we should advise AIG Macau within 48 hours and pay MOP100 for each replacement card.

  I hereby declare and agree that any personal information collected or held by AIG Insurance Hong Kong Limited (Macau Branch) (whether contained in this application or otherwise obtained) is provided and maybe held, used, and disclosed by AIG Insurance Hong Kong Limited (Macau Branch) to individuals / organizations associated with AIG Insurance Hong Kong Limited (Macau Branch) or any selected third party (within or outside of Macau) for the purposes of processing this application and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communicate with me for such purposes. I understand that (i) AIG Insurance Hong Kong Limited (Macau Branch) may be unable to process this application if I fail to provide any information requested in this application and (ii) I have the right to obtain data access to and to request correction of any personal information held by AIG Insurance Hong Kong Limited (Macau Branch) concerning me and any of my covered dependents. Such request can be made to AIG Insurance Hong Kong Limited (Macau Branch)'s Data Privacy Officer at Unit 506, 5th Floor, AIA Tower, No. 251A-301, Avenida Comercial de Macau.

繳費方式 Payment

☐ 支票 By Cheque　支票號碼 Cheque No. ______________________

附上抬頭為「美亞保險香港有限公司（澳門分行）」之劃線支票。
Enclosed a crossed check made payable to "AIG Insurance Hong Kong Limited (Macau Branch)"

代理人姓名 Producer Name:
代理人編號 Producer Code:

______________________ 申請人簽署 Signature of Applicant

______________________ 日期 Date