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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>

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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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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。



Travel Guard®
...for all the right reasons.

伴您遨遊旅遊保障計劃
Travel Direct Global Insurance

Travel Insurance Solutions
& Global Assistance

保障特點

- 「單次計劃」無年齡限制¹，並承保小童獨立旅遊
- 保障所有業餘運動，如冬季運動、滑雪、笨豬跳、水肺潛水、激流、各項水上活動及空中活動等，毋須額外保費
- 「緊急醫療運送」²及「運返費用」² — 不設賠償限額
- 所有保障均不設自負額
- 返回澳門後覆診費用（包括中醫、跌打費用）
- 「家庭計劃」保障所有17歲以下子女，不設最高總賠償額
- 特設家居物品保障
- 保障一般傳染病，如人類豬型流感、禽流感、沙士、登革熱等
- 提供強制隔離保障
- 24小時全球緊急支援服務
- 「單次計劃」保障期可長達182日
- 「全年計劃」更為經常出外公幹（文職）或旅遊人士提供：
 - 免費中國支援卡
 - 家庭計劃優惠，保障所有17歲以下子女
 - 商務客戶於保障期內可隨時加減受保人數
- 設有團體折扣優惠：
 - 「單次計劃」 - 10個個人計劃或以上可享85折
 - 20個個人計劃或以上可享75折
 - 「全年計劃」（商務客戶專享） - 5-10個個人計劃可享9折
 - 11-20個個人計劃可享85折
 - 21個個人計劃或以上可享75折

保障範圍

保障	最高賠償額 (MOP)
第1項 緊急醫療費用及援助	
a. 醫療費用	1,000,000
賠償旅程中因意外受傷或患病而須接受治療、外科手術及住院服務之費用 包括返回澳門6個月內之覆診費用： <ul style="list-style-type: none">• 意外受傷覆診費限額：MOP 1,000,000• 疾病覆診費限額：MOP 100,000• 中醫覆診費限額：每日每次MOP 150，最高賠償額為MOP 1,800	
b. 海外住院現金津貼	5,000
若受保人於海外住院，每日可獲現金津貼MOP 500	
c. 緊急醫療運送²	不設限額
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	
d. 運返費用²	不設限額
安排運送遺體或骨灰返回澳門	
第2項 人身意外保障¹	
保障因意外而導致： 嚴重燒傷、永久傷殘或身故	
a. 乘搭交通工具之意外	1,200,000
保障當意外發生時，受保人 <ul style="list-style-type: none">• 以付款乘客身份乘搭公共交通工具；或• 乘坐由旅行社安排的交通工具；或• 正在駕駛或乘坐私人車輛	
b. 其他意外	600,000
保障非第2a項所述之意外	
第3項 恩恤金	20,000
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	

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。

第4項 旅程阻礙保障

a. 取消旅程	30,000
賠償因下列原因必須取消旅程而不能退回之團費及/或交通費及/或住宿費：	
<ul style="list-style-type: none"> • 出發前90日內，受保人、其直系親屬、密切商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病 • 出發前90日內，受保人收到機票須出庭作證、當陪審員或被政府強制隔離 • 出發前1星期內，突然爆發公共交通工具機構員工罷工、目的地廣泛性爆發傳染病、暴動或民亂 • 出發前1星期內，受保人及/或旅遊夥伴之澳門主要住所因火災、水淹或天然災害導致嚴重損毀 	
b. 旅程中斷	50,000
(1) 提早結束旅程	
賠償受保人啟程後因下列原因而必須提早結束旅程返回澳門，其不能退回之未享用的團費及/或交通費及/或住宿費及/或額外旅遊票及/或住宿費：	
<ul style="list-style-type: none"> • 受保人或其密切商業夥伴身故、嚴重受傷、患上嚴重疾病或遭遇騎劫 • 受保人的直系親屬或旅遊夥伴身故、嚴重受傷或患上嚴重疾病 • 目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害或廣泛性爆發傳染病 	
(2) 更改旅程	
賠償受保人啟程後因目的地發生下列原因而須更改旅程，引致額外旅遊票及/或住宿費：	
<ul style="list-style-type: none"> • 突然爆發公共交通工具機構員工罷工、暴動或民亂、惡劣天氣、天然災害或廣泛性爆發傳染病 	
(3) 緊急啟程	
賠償受保人在旅程中身故、嚴重受傷或患上嚴重疾病而需1名成年直系親屬前往或1名旅遊夥伴停留該地，所引致之額外旅遊票及/或住宿費	
(4) 旅遊證件	
賠償受保人因被偷竊、搶劫或爆竊而遺失旅遊證件及/或旅遊票之有關補領費用及額外旅遊票及/或住宿費	
(5) 強制隔離保障	
賠償受保人因被懷疑患上大流行病而被強制隔離，其不能退回之未享用的團費及/或住宿費	

第5項 子女護送 30,000

賠償受保人在旅程中因身故、嚴重受傷或患上嚴重疾病需於海外住院，其同行之15歲以下子女沒有其他直系親屬陪伴，而需其1名直系親屬或1名旅遊夥伴陪伴該名小童返回澳門之額外住宿費及/或旅遊票

第6項 個人財物保障

a. 行李及個人物品	20,000
賠償受保人行李、衣服及個人財物之意外遺失或損毀/每件、每對或每套物品賠償限額：MOP 2,000 手提電腦賠償限額：MOP 10,000	
b. 個人金錢	2,000
賠償受保人因被偷竊、搶劫或爆竊而引致現金、銀行鈔票、旅行支票及匯票之損失	

第7項 延誤保障

a. 旅程延誤	3,000
若受保人所乘之公共交通工具因惡劣天氣、機件故障、天然災害、騎劫或公共交通工具機構員工罷工而導致行程延誤：	
(1) 首滿5小時可獲賠償MOP 250，其後每滿10小時可獲賠償MOP 500。在同一班次之延誤，只可索償出發或到達延誤其中一項	
或	
(2) 出發時間延誤超過10小時，將賠償受保人因決定取消旅程而不能退回之旅費	
b. 行李延誤	500
行李若因被誤送以致受保人於抵達目的地10小時後仍未取得行李，可獲賠償MOP 500	

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。

保障	最高賠償額 (MOP)
第8項 個人責任 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	2,000,000
第9項 家居物品保障 賠償受保人於旅程期間因澳門主要住所遭爆竊而引致之家居財物遺失或損毀	10,000
第10項 Travel Guard國際支援服務	已包括
第11項 中國支援卡 (只適用於全年計劃)³ 提供中國國內之住院按金保證服務	已包括

計劃類別

	單次計劃	全年計劃
每張保單旅程次數	單次	不限次數
保障期	最長182日	每次旅程最長90日
年齡限制	個人計劃：無年齡限制 ¹ 家庭計劃：合法夫婦及所有17歲以下子女 80歲或以上受保人，最高賠償額為各項保障之50%，而第2項「人身意外保障」之最高賠償額為MOP 300,000	個人計劃：17至70歲 家庭計劃：17至70歲的合法夫婦及所有17歲以下子女
國籍	無國籍限制，惟持有中華人民共和國護照前往或在中國大陸境內之人士除外	受保人必須為澳門居民
旅程	旅程必須包括澳門或有關之旅程必須於澳門安排及付款	旅程必須由澳門出發

重要事項

旅遊目的

本保障計劃只適用於常規的假期旅遊及文職商務旅遊

取消保單

所有已簽發之保單，保費均不獲退還

為商務客戶而設的全年計劃

如「全年計劃」的保單持有人為商務客戶，客戶可於保單期內增加或刪減受保人數，而保費將按日數比例徵收或退回。(如需刪減受保人，客戶必須退回中國支援卡後方可獲安排保費退還，否則本公司需要收取行政費MOP 100)

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
- 珠寶手飾、手提電話、古董、易碎物品、電子貨物(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
- 因恐怖襲擊所引致的損失(第1項「緊急醫療費用及援助」、第2項「人身意外保障」、第3項「恩恤金」、第4b(3)項「緊急啟程」及第5項「子女護送」除外)
- 已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、蘇丹、北韓、或克里米亞地區的旅程直接或間接地所引致的任何損失、損害、受損或法律責任。
- 由古巴、伊朗、敘利亞、蘇丹、北韓、或克里米亞地區居民所引致或蒙受的任何索償、損失、損害、受損或法律責任。
- 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、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。
- 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證明為該地合法居民者除外

註

¹ 若受保人年齡為17歲以下或75歲以上，第2項「人身意外保障」的最高賠償額為MOP 300,000

² 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排

³ 如需補領中國支援卡，將收取行政費MOP 100

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

- No age limit for Single Trip Plan.¹ Children traveling alone are allowed
- Cover for amateur sporting activities, such as winter sports, skiing, bungee jump, scuba diving, rafting, all water sports & aerial activities etc. without extra premium
- Unlimited benefit amount for Emergency Medical Evacuation and Repatriation of Remains
- No excess on all benefits
- Follow-up Medical Expenses in Macau including Chinese Medical Practitioner treatments
- FREE cover for children aged below 17 without aggregate limit under the Family Plan
- Extended cover for home content while traveling
- Cover against common epidemic, such as H1N1, Bird Flu, SARS, Dengue Fever etc.
- Additional benefits for Compulsory Quarantine
- 24-hour Worldwide Emergency Assistance Services
- Single Trip Plan covers up to 182 days per trip
- Annual Plan for frequent travelers include:
 - FREE CHINA Assist Card
 - More savings for Family Plan covering unlimited number of children aged below 17
 - Corporate clients are able to add or delete Insured Person during the policy period
- Group discount:
 - Single Trip Plan
 - 15% discount for 10 individual plans or above
 - 25% discount for 20 individual plans or above
 - Annual Plan (for corporate clients)
 - 10% discount for 5-10 individual plans
 - 15% discount for 11-20 individual plans
 - 25% discount for 21 individual plans or above

Schedule of Benefits

Benefits	Maximum Benefit (MOP)
Section 1 – Emergency Medical Expenses and Assistance	
a. Medical Expenses	1,000,000
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 6 months:	
• MOP 1,000,000 for injury	
• MOP 100,000 for sickness	
• MOP 150 / day / visit up to maximum of MOP 1,800 for Chinese Medicine Practitioner	
b. Overseas Hospital Cash	5,000
Pay MOP 500 daily when Insured Person is hospitalized overseas	
c. Emergency Medical Evacuation²	Unlimited
Provide en-route medical care and transportation to another location for appropriate medical treatment	
d. Repatriation of Remains²	Unlimited
Arrange for the return of Insured Person's remains to Macau	
Section 2 – Personal Accident¹	
Cover the following arising from an accident:	
Major burns, Permanent Total Disablement or Accidental Death	
a. Accident while in a Common Carrier	1,200,000
Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or in an automobile	
b. Other Accidents	600,000
Accidents other than those listed in Section 2a	
Section 3 – Compassionate Death Cash	20,000
Pay to Insured Person's estate in case the Insured Person dies during the Journey	

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

Section 4 – Journey Cancellation and Interruption**a. Journey Cancellation**

30,000

Reimburse for loss of tour fee and/or travel fare and/or Accommodation paid in advance in the event of trip cancellation due to:

- Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion within 90 days before the departure date
- Witness summons or jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
- Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion or epidemic within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Macau from fire, flood or natural disasters within 1 week before the departure date

b. Journey Interruption

50,000

(1) Curtailment Expenses

Reimburse for the tour fee and/or travel fare and/or Accommodation forfeited and/or additional Travel Ticket and/or Accommodation incurred for Journey curtailment due to:

- Death, Serious Injury or Serious Sickness or hijacking of Insured Person or Close Business Partner
- Death, Serious Injury or Serious Sickness of Insured Person's Immediate Family Member or Traveling Companion
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters or epidemic

(2) Journey Re-arrangement

Reimburse for additional Travel Ticket and/or Accommodation for the Journey re-routing due to sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters or epidemic at planned destination

(3) Compassionate Visit

Reimburse for additional Travel Ticket and/or Accommodation for 1 adult Immediate Family Member to fly over or for 1 Travel Companion to stay behind in case of Insured Person's death, Serious Injury or Serious Sickness

(4) Travel Documents

Reimburse for the replacement cost of lost travel documents and/or Travel Tickets and additional Travel Tickets and/or Accommodation incurred as a direct result of theft, robbery or burglary

(5) Compulsory Quarantine

Reimburse for the amount of pro-rated tour fee and/or Accommodation forfeited after the commencement of the Journey where the Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection

Section 5 – Child Guard

30,000

Reimburse for additional Accommodation and/or Travel Ticket for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child(ren) aged below 15 back to Macau in the event of Insured Person's overseas hospitalization due to Death, Serious Injury or Serious Sickness

Section 6 – Personal Effects**a. Baggage and Personal Effects**

20,000

Pay for loss of or damage to Insured Person's baggage, clothing and personal effects

Sub-limit per article/pair/set of articles: MOP 2,000

Sub-limit for lap-top computer: MOP 10,000

b. Personal Money

2,000

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of theft, robbery or burglary

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

Benefits	Maximum Benefit (MOP)
Section 7 – Delay Coverage	
a. Travel Delay	3,000
<p>If the Common Carrier in which Insured Person has arranged to travel is delayed and caused directly by:</p> <ul style="list-style-type: none"> • Inclement weather, natural disasters, hijack, equipment failure or strike by the employees of the Common Carrier <p>Insured Person will be either</p> <p>(1) Pay MOP 250 for the first full 5 hours, then MOP 500 for each following full 10 hours of delayed. Either departure or arrival delay can be claimed for the same delayed Common Carrier or</p> <p>(2) Reimbursed the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time</p>	
b. Baggage Delay	500
<p>Pay MOP 500 for full 10 hours of Insured Person's baggage delayed due to misdirection in delivery by the Common Carrier</p>	
Section 8 – Personal Liability	2,000,000
<p>To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence</p>	
Section 9 – Loss of Home Contents	10,000
<p>Reimburse for the loss or damage to household contents in Insured Person's Macau Primary Residence as a direct result of burglary</p>	
Section 10 – Travel Guard Assistance Services	Included
Section 11 – China Assist Card (For Annual Plan only)³	Included
<p>Provide hospital guarantee admission deposit service in Mainland China</p>	

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

Plan Type

	Single Trip Plan	Annual Plan
No. of trip per policy	One	Unlimited
Trip Duration	Maximum 182 days	Maximum 90 days per trip
Age Limit	<p>Individual Plan: No age limit¹</p> <p>Family Plan: Legally married couple and unlimited number of children aged below 17</p> <p>Insured Person aged 80 or above, the Maximum Benefit will be MOP 300,000 under Section 2 (Personal Accident) whilst 50% for all other sections</p>	<p>Individual Plan: Aged 17-70</p> <p>Family Plan: Legally married couple aged 17-70 and unlimited number of children aged below 17</p>
Nationality	No nationality limitation except People's Republic of China passport holders who travel to or within Mainland China	Insured Person must be Macau resident
Itinerary	Itinerary must include Macau or the full travel arrangements must be made and paid in Macau	Journey must be commenced from Macau

Important Notice

Purpose of Trip

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

Policy Cancellation

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

Annual Plan for Corporate Client as Policyholder

Staff replacement is allowed for a corporate client. The premium will be charged or refunded on a pro-rata day basis for addition or deletion of insured staff provided that the CHINA Assist Card has been returned.

Otherwise MOP 100 administration fee will be charged

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

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 loss arising from Terrorist Act - except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Compassionate Death Cash), Section 4b (3) (Compassionate Visit) and Section 5 (Child Guard)
- Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
- Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.
- 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

Footnotes

¹ For Insured Person aged below 17 or over 75, the Maximum Benefit payable under Section 2 (Personal Accident) is MOP 300,000

² Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

³ 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.

單次計劃保費表

Premium Table of Single Trip Plan (MOP)

保障期 Period of Insurance	個人計劃 Individual Plan	家庭計劃 Family Plan
1-3日 Day(s)	119	238
4日 Days	159	318
5日 Days	189	378
6日 Days	229	458
7日 Days	249	498
8日 Days	269	538
9日 Days	289	578
10日 Days	309	618
11日 Days	339	678
12日 Days	379	758
13日 Days	398	796
14日 Days	425	850
15日 Days	445	890
16-18日 Days	485	970
19-22日 Days	518	1,036
23-27日 Days	550	1,100
28-31日 Days	620	1,240
每增1星期 Each Additional Week	140	280

全年計劃保費表

Premium Table of Annual Plan (MOP)

保障期 Period of Insurance	個人計劃 Individual Plan	家庭計劃 Family Plan
全年 Annual	1,800	3,500

Unique Features

- No age limit for Single Trip Plan.¹ Children traveling alone are allowed
- Cover for amateur sporting activities, such as winter sports, skiing, bungee jump, scuba diving, rafting, all water sports & aerial activities etc. without extra premium
- Unlimited benefit amount for Emergency Medical Evacuation and Repatriation of Remains
- No excess on all benefits
- Follow-up Medical Expenses in Macau including Chinese Medical Practitioner treatments
- FREE cover for children aged below 17 without aggregate limit under the Family Plan
- Extended cover for home content while traveling
- Cover against common epidemic, such as H1N1, Bird Flu, SARS, Dengue Fever etc.
- Additional benefits for Compulsory Quarantine
- 24-hour Worldwide Emergency Assistance Services
- Single Trip Plan covers up to 182 days per trip
- Annual Plan for frequent travelers include:
 - FREE CHINA Assist Card
 - More savings for Family Plan covering unlimited number of children aged below 17
 - Corporate clients are able to add or delete Insured Person during the policy period
- Group discount:
 - Single Trip Plan - 15% discount for 10 individual plans or above
 - 25% discount for 20 individual plans or above
 - Annual Plan (for corporate clients)
 - 10% discount for 5-10 individual plans
 - 15% discount for 11-20 individual plans
 - 25% discount for 21 individual plans or above

Schedule of Benefits

Benefits	Maximum Benefit (MOP)
Section 1 – Emergency Medical Expenses and Assistance	
a. Medical Expenses	1,000,000
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 6 months: <ul style="list-style-type: none"> MOP 1,000,000 for injury MOP 100,000 for sickness MOP 150 / day / visit up to maximum of MOP 1,800 for Chinese Medicine Practitioner 	
b. Overseas Hospital Cash	5,000
Pay MOP 500 daily when Insured Person is hospitalized overseas	
c. Emergency Medical Evacuation²	Unlimited
Provide en-route medical care and transportation to another location for appropriate medical treatment	
d. Repatriation of Remains³	Unlimited
Arrange for the return of Insured Person's remains to Macau	
Section 2 – Personal Accident¹	
Cover the following arising from an accident: Major burns, Permanent Total Disablement or Accidental Death	
a. Accident while in a Common Carrier	1,200,000
Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or in an automobile	
b. Other Accidents	600,000
Accidents other than those listed in Section 2a	
Section 3 – Compassionate Death Cash	20,000
Pay to Insured Person's estate in case the Insured Person dies during the Journey	

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

保障特點

- 「單次計劃」無年齡限制¹，並承保小童獨立旅遊
- 保障所有美輪美奐，如冬季運動、滑雪、笨豬跳、水動潛水、激流、各項水上活動及空中活動等，毋須額外保費
- 「緊急醫療運送」²及「運送費用」³ 一不取賠償限額
- 所有保障均不設自負額
- 返回澳門後覆診費用（包括中醫、跌打費用）
- 「家庭計劃」保障所有17歲以下子女，不設最高總賠償額
- 特設家居物品保障
- 賠償受保人於行程中身故、人類類型流感、禽流感、沙士、登革熱等
- 提供強制兩難保障
- 24小時全球緊急支援服務
- 「單次計劃」- 10個個人計劃或以上可享85折
- 10個個人計劃或以上可享75折
- 「全年計劃」更為經常出外公幹（又職）或旅遊人士提供：
 - 免費中國支援卡
 - 家庭計劃優惠，保障所有17歲以下子女
 - 商務客戶於保障期內可隨時加減受保人數
 - 設有團體折扣優惠：
 - 「單次計劃」- 10個個人計劃或以上可享85折
 - 「全年計劃」（商務客戶專享）- 5-10個個人計劃可享9折
 - 11-20個個人計劃可享85折
 - 21個個人計劃或以上可享75折

保障範圍

保障	最高賠償額 (MOP)
第1項 緊急醫療費用及援助	
a. 醫療費用	1,000,000
賠償旅程中因意外受傷或患病而接受治療、外科手術及住院服務之費用	
包括返回澳門6個月內之覆診費用： <ul style="list-style-type: none"> 意外受傷覆診費限額：MOP 1,000,000 疾病覆診費限額：MOP 100,000 中醫覆診費限額：每日每次MOP 150 - 最高賠償額為MOP 1,800 	
b. 意外住院現金津貼	5,000
若受保人於海外住院，每日可獲現金津貼MOP 500	
c. 緊急醫療運送²	不設限額
提供緊急醫療運送、協助交通及護理等服務，運送受保人到其他地方作適當治療	
d. 運送費用³	不設限額
安排運送遺體或骨灰返回澳門	
第2項 人身意外保障¹	
保障因意外而導致：嚴重燒傷、永久傷殘或身故	
a. 乘搭交通工具之意外	1,200,000
保障當意外發生時，受保人 <ul style="list-style-type: none"> 以付款乘客身份乘搭公共交通工具；或 乘坐由旅行社安排的交通工具；或 正在駕駛或乘坐私人車輛 	
b. 其他意外	600,000
保障非第2a項所述之意外	
第3項 賠償金	20,000
若受保人在旅程中不幸身故，其遺產承繼人將可獲悉數賠償	
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。	

Benefits	Maximum Benefit (MOP)
Section 4 – Journey Cancellation and Interruption	
a. Journey Cancellation	30,000
Reimburse for loss of tour fee and/or travel fare and/or Accommodation paid in advance in the event of trip cancellation due to: <ul style="list-style-type: none"> Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion within 90 days before the departure date Witness summons or jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion or epidemic within 1 week before the departure date Serious damage to Insured Person's or Traveling Companion's primary residence in Macau from fire, flood or natural disasters within 1 week before the departure date 	
b. Journey Interruption	50,000
(1) Curtailment Expenses	
Reimburse for the tour fee and/or travel fare and/or Accommodation forfeited and/or additional Travel Ticket and/or Accommodation incurred for Journey curtailment due to: <ul style="list-style-type: none"> Death, Serious Injury or Serious Sickness or hijacking of Insured Person or Close Business Partner Death, Serious Injury or Serious Sickness of Insured Person's Immediate Family Member or Traveling Companion Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters or epidemic 	
(2) Journey Re-arrangement ⁴	
Reimburse for additional Travel Ticket and/or Accommodation for the Journey re-routing due to sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters or epidemic at planned destination	
(3) Compassionate Visit	
Reimburse for additional Travel Ticket and/or Accommodation for 1 adult Immediate Family Member to fly over or for 1 Travel Companion to stay behind in case of Insured Person's death, Serious Injury or Serious Sickness	
(4) Travel Documents	
Reimburse for the replacement cost of lost travel documents and/or Travel Tickets and additional Travel Tickets and/or Accommodation incurred as a direct result of theft, robbery or burglary	
(5) Compulsory Quarantine	
Reimburse for the amount of pro-rated tour fee and/or Accommodation forfeited after the commencement of the Journey where the Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection	
Section 5 – Child Guard	30,000
Reimburse for additional Accommodation and/or Travel Ticket for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child(ren) aged below 15 back to Macau in the event of Insured Person's overseas hospitalization due to Death, Serious Injury or Serious Sickness	
Section 6 – Personal Effects	
a. Baggage and Personal Effects	20,000
Pay for loss of or damage to Insured Person's baggage, clothing and personal effects	
Sub-limit per article/pair/set of articles: MOP 2,000	
Sub-limit for lap-top computer: MOP 10,000	
b. Personal Money	2,000
Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of theft, robbery or burglary	
Please note that the above benefits are subject to exclusions as stated in the policy. Please review the policy before making your purchase.	

保障	最高賠償額 (MOP)
第4項 旅程阻礙保障	
a. 取消旅程	30,000
賠償因下列原因必須取消旅程而不能退回之團費及/或交通費及/或住宿費及/或住宿費及/或額外旅遊費及/或住宿費： <ul style="list-style-type: none"> 出發前90日內，受保人、其直系親屬、密切商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病 出發前90日內，受保人收到機票須出庭作證、當陪審員或被政府強制隔離 出發前1星期內，突然爆發公共交通工具機構員工罷工、目的地廣泛性爆發傳染病、暴動或民亂 出發前1星期內，受保人及/或旅遊夥伴之澳門主要住所因火災、水淹或天然災害導致嚴重損毀 	
b. 旅程中斷	50,000
(1) 提早結束旅程	
賠償受保人啟程後因下列原因而必須提早結束旅程返回澳門，其不能退回之未享用的團費及/或交通費及/或住宿費及/或額外旅遊費及/或住宿費： <ul style="list-style-type: none"> 受保人或其密切商業夥伴身故、嚴重受傷、患上嚴重疾病或遭擄劫 受保人的直系親屬或旅遊夥伴身故、嚴重受傷或患上嚴重疾病 目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害或廣泛性爆發傳染病 	
(2) 更改旅程	
賠償受保人啟程後因目的地發生下列原因而須更改旅程，引致額外旅遊費及/或住宿費： <ul style="list-style-type: none"> 突然爆發公共交通工具機構員工罷工、暴動或民亂、惡劣天氣、天然災害或廣泛性爆發傳染病 	
(3) 緊急啟程	
賠償受保人在旅程中身故、嚴重受傷或患上嚴重疾病而需1名成年直系親屬前往或1名旅遊夥伴停留該地，所引致之額外旅遊費及/或住宿費	
(4) 旅遊證件	
賠償受保人因被偷竊、搶劫或爆竊而遺失旅遊證件及/或旅遊票之有關補填費用及額外旅遊費及/或住宿費	
(5) 強制隔離保障	
賠償受保人因被懷疑患上大流行病而被強制隔離，其不能退回之未享用的團費及/或住宿費	
第5項 子女護送	30,000
賠償受保人在旅程中因身故、嚴重受傷或患上嚴重疾病需於海外住院，其同行之15歲以下子女沒有其他直系親屬陪伴，而需其1名直系親屬或1名旅遊夥伴陪伴該名小童返回澳門之額外住宿費及/或旅遊票	
第6項 個人財物保障	
a. 行李及個人物品	20,000
賠償受保人行李、衣服及個人財物之意外遺失或損毀/每件、每對或每套物品賠償限額：MOP 2,000	
手提電腦賠償限額：MOP 10,000	
b. 個人金錢	2,000
賠償受保人因被偷竊、搶劫或爆竊而引致現金、銀行鈔票、旅行支票及匯票之損失	
第7項 延誤保障	
a. 旅程延誤	3,000
若受保人所乘之公共交通工具因惡劣天氣、機件故障、天然災害、擄劫或公共交通工具機構員工罷工而導致行程延誤	
(1) 首滿3小時可獲賠償MOP 250，其後每滿10小時可獲賠償MOP 500，在同一班次之延誤，只可索償出發或到達延誤其中一項	
或	
(2) 出發時間延誤超過10小時，將賠償受保人因決定取消旅程而不能退回之團費	
b. 行李延誤	500
行李若因被搶送以致受保人於抵達目的地10小時後仍未取得行李，可獲賠償MOP 500	
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。	

Benefits	Maximum Benefit (MOP)	
Section 7 – Delay Coverage		
a. Travel Delay	3,000	
If the Common Carrier in which Insured Person has arranged to travel is delayed and caused directly by: <ul style="list-style-type: none"> Inclement weather, natural disasters, hijack, equipment failure or strike by the employees of the Common Carrier Insured Person will be either <ol style="list-style-type: none"> Pay MOP 250 for the first full 5 hours, then MOP 500 for each following full 10 hours of delayed. Either departure or arrival delay can be claimed for the same delayed Common Carrier Reimbursed the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time 		
b. Baggage Delay	500	
Pay MOP 500 for full 10 hours of Insured Person's baggage delayed due to misdirection in delivery by the Common Carrier		
Section 8 – Personal Liability	2,000,000	
To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence		
Section 9 – Loss of Home Contents	10,000	
Reimburse for the loss or damage to household contents in Insured Person's Macau Primary Residence as a direct result of burglary		
Section 10 – Travel Guard Assistance Services	Included	
Section 11 – China Assist Card (For Annual Plan only)³	Included	
Provide hospital guarantee admission deposit service in Mainland China		
Please note that the above benefits are subject to exclusions as stated in the policy. Please review the policy before making your purchase.		
Plan Type		
Single Trip Plan	Annual Plan	
No. of trip per policy	One	Unlimited
Trip Duration	Maximum 182 days	Maximum 90 days per trip
Age Limit	Individual Plan: No age limit ¹ Family Plan: Legally married couple and unlimited number of children aged below 17	Individual Plan: Aged 17-70 Family Plan: Legally married couple aged 17-70 and unlimited number of children aged below 17
Nationality	No nationality limitation except People's Republic of China passport holders who travel to or within Mainland China	Insured Person must be Macau resident
Itinerary	Itinerary must include Macau or the full travel arrangements must be made and paid in Macau	Journey must be commenced from Macau

保障	最高賠償額 (MOP)	
第8項 個人責任	2,000,000	
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		
第9項 家居物品保障	10,000	
賠償受保人於旅程期間因澳門主要住所遭竊竊而引致之家居財物遺失或損毀		
第10項 Travel Guard國際支援服務	已包括	
第11項 中國支援卡（只適用於全年計劃）³	已包括	
提供中國國內之住院安全保證服務		
計劃類別		
單次計劃	全年計劃	
每張保單旅程次數	單次	不限次數
保障期	最長182日	每次旅程最長90日
年齡限制	個人計劃：無年齡限制 家庭計劃：合法夫婦及所有17歲以下子女	個人計劃：17至70歲 家庭計劃：17至70歲的合法夫婦及所有17歲以下子女
國籍	無國籍限制，惟持有中華人民共和國護照前往或在中國大陸境內之人士除外	受保人必須為澳門居民
旅程	旅程必須包括澳門或有關之旅程必須於澳門安排及付款	旅程必須由澳門出發
重要事項		
旅遊目的	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被擄	
本保障計劃只適用於常規的假期旅遊及文匯商務旅遊		
如「全年計劃」的保障持有人為商務客戶，客戶可於保單期內增加或削減受保人數，而保費將按日數比例增或退還。		
（如常削減受保人，客戶必須退回中國支援卡後方可獲安排保費退還，否則本公司需要收取行政費MOP 100）		
取消保單	所有已簽發之保單，保費均不獲退還	
為商務客戶而設之全年計劃	已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、蘇丹、北韓、或克里米亞地區的旅程直接或間接地所引致的任何損失、損壞、受損或法律責任。	
如「全年計劃」的保障持有人為商務客戶，客戶可於保單期內增加或削減受保人數，而保費將按日數比例增或退還。		
（如常削減受保人，客戶必須退回中國支援卡後方可獲安排保費退還，否則本公司需要收取行政費MOP 100）		
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，本公司只會根據最高賠償額的一份保單作出賠償	
索償手續	所有持有中華人民共和國護照前往或在中國大陸境內之居民所引致或蒙受的任何索償、損失、損害、受損或法律責任。	
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，本公司只會根據最高賠償額的一份保單作出賠償	
索償手續	所有持有中華人民共和國護照前往或在中國大陸境內之居民所引致或蒙受的任何索償、損失、損害、受損或法律責任。	
適用於所有保障項目的主要不保事項包括		
戰爭、內戰、叛徒、叛亂、革命、運用軍事力量、襲奪政府或軍權、受保人之任何不法行為		
珠寶首飾、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癱瘓、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		

^註 若受保人年齡為17歲以下或75歲以上，第2項「人身意外保障」的最高賠償額為MOP 300,000，而賠償款項Travel Guard運送及醫療（852）3516 8699 將以作出有關安排，如轉往中國或香港，將收取行政費MOP 100

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義載上有任何爭議，一概以英文為準。

Important Notice

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

Policy Cancellation
No refund of premium is allowed once the policy has been issued

Annual Plan for Corporate Client as Policyholder
Staff replacement is allowed for a corporate client. The premium will be charged or refunded on a pro-rata day basis for addition or deletion of insured staff provided that the CHINA Assist Card has been returned. Otherwise MOP 100 administration fee will be charged

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

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 loss arising from Terrorist Act - except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Compassionate Death Cash), Section 4b (3) (Compassionate Visit) and Section 5 (Child Guard)
- Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
- Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.
- 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.

Footnotes

¹ For Insured Person aged below 17 or over 75, the Maximum Benefit payable under Section 2 (Personal Accident) is MOP 300,000

² Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

³ MOP 100 administration fee will be charged for the loss and replacement of CHINA Assist Card

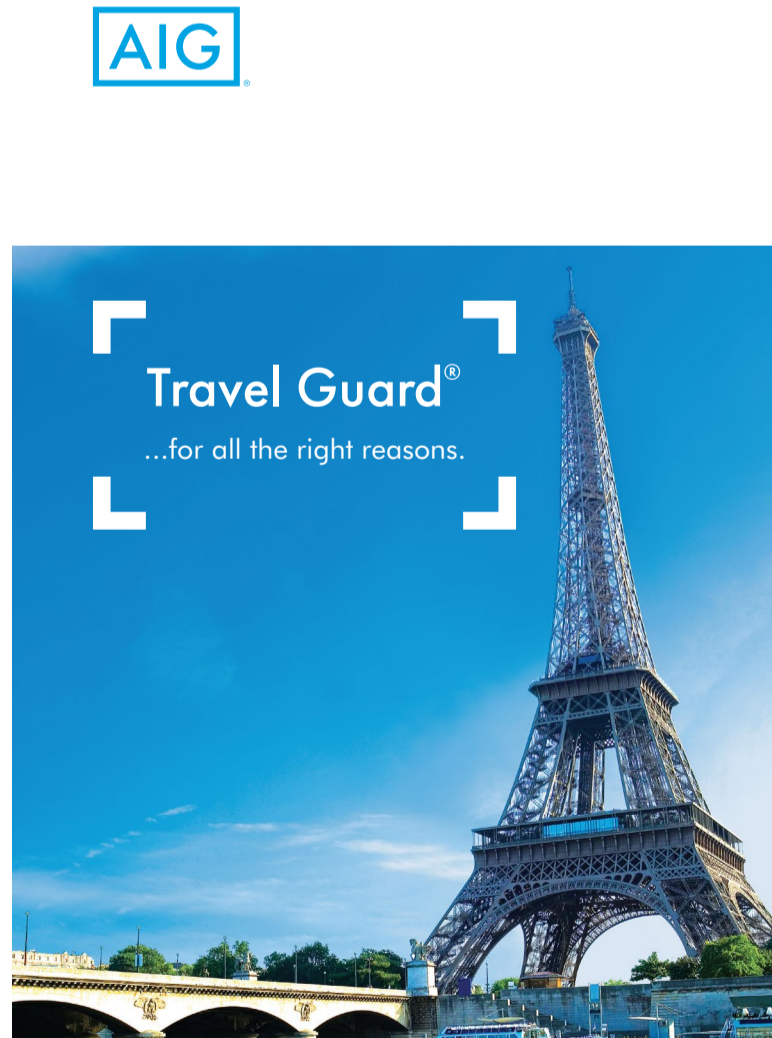
This insurance is underwritten by AIG Insurance Hong Kong Limited (Macau Branch).

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.

單次計劃保費表			
Premium Table of Single Trip Plan (MOP)			
保障期	個人計劃	家庭計劃	
Period of Insurance	Individual Plan	Family Plan	
1-3日 Day(s)	119	238	
4日 Days	159	318	
5日 Days	189	378	
6日 Days	229	458	
7日 Days	249	498	
8日 Days	269	538	
9日 Days	289	578	
10日 Days	309	618	
11日 Days	339	678	
12日 Days	379	758	
13日 Days	398	796	
14日 Days	425	850	
15日 Days	445	890	
16-18日 Days	485	970	
19-22日 Days	518	1,036	
23-27日 Days	550	1,100	
28-31日 Days	620	1,240	
每增1星期	140	280	
Each Additional Week			
全年計劃保費表			
Premium Table of Annual Plan (MOP)			
保障期	個人計劃	家庭計劃	
Period of Insurance	Individual Plan	Family Plan	
全年 Annual	1,800	3,500	

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伴您遨遊旅程保障計劃
Travel Direct Global Insurance

Travel Insurance Solutions & Global Assistance