



FEDERAL INSURANCE COMPANY
One of the CHUBB Group of Insurance Companies
Incorporated in the U.S.A. with Limited Liability



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		卓越 Premier	貴賓 VIP	超級 Superior	標準 Standard
	保障簡介 COVERAGE DESCRIPTION (以港幣計算 All in HK Dollars)				
1	人身意外及醫療 MEDICAL AND PERSONAL ACCIDENT				
A	醫療費用 Medical Expenses				
	旅程期間因意外或疾病所支付的醫療費用 Medical Expenses incurred abroad arising from accident or sickness during the period of insurance 回港後連續90日內覆診的醫療費用 Follow-up treatment after returning to Hong Kong within 90 days	1,500,000	1,000,000	600,000	300,000
	因意外受傷引致 Due to accidental injury	保障餘額的100% 10% of unused portion of sum insured			
	因疾病引致 Due to sickness	保障餘額的10% 100% of unused portion of sum insured			
	回港覆診治療包括跌打、針灸及註冊/表列中醫治療 Follow-up treatment covers Chinese bonesetter, acupuncturist and Registered/Listed Chinese Herbalist	每日每次150, 最高3,000為限 150 per visit per day, max. 3,000			
B	緊急醫療運送 Emergency Medical Evacuation				
	因應醫療所需運送嚴重受傷或患病之受保人至起保地點或就近地區進行治療 Necessary evacuation the Insured to place of departure or nearest place for appropriate medical treatment due to serious injury or sickness	Unlimited			
C	遺體運返 Return of Mortal Remains				
	安排運送受保人的遺體返回起保地點 Necessary arrangement to return deceased Insured's mortal remains to his/her place of departure	Unlimited			
D	人身意外 Personal Accident				
	旅程期間因意外導致事發後365日內死亡或永久完全傷殘 Death or permanent total disablement arising from accident abroad during the period of insurance and sustained within 365 days from the date of accident	1,500,000	1,000,000	500,000	500,000
	Previous Cover:	-	1,500,000	-	-
E	交通保障 Transport Hazards				
	在乘搭付費之公共交通工具時發生意外, 人身意外保障將獲額外賠償 Additional compensation for Personal Accident will be paid if the accident happens while the Insured is a fare-paying passenger on a public common carrier	1,000,000	1,000,000	500,000	500,000
F	殮葬費用 Funeral Expense Benefit				
	受保人於旅程期間因意外或疾病導致死亡所涉及的殮葬及有關的費用 Cost of the funeral and related expenses due to death of the Insured arising from accidental bodily injury or sickness within the period of insurance	20,000	20,000	10,000	10,000
	Previous Cover:	-	30,000	20,000	-
G	住院現金 Hospital Income				
	在旅遊期間因意外或疾病而需入院治療, 住院期間每日可獲\$300補償 HK\$300 per calendar day if necessarily confined in a hospital abroad due to accident or sickness abroad during the period of insurance	8,000	8,000	5,000	2,000
	Previous Cover:	-	10,000	8,000	5,000
H	燒傷保障 Burns Benefit				
	受保人因意外導致身體達二級至三級程度的燒傷 Compensation for Second to Third Degree Burn of Insured's body surface arising from accident abroad	250,000	250,000	150,000	100,000
	Previous Cover:	-	300,000	250,000	150,000
I	傷殘設施津貼 Mobility Extension				
	資助因意外導致傷殘而需要安裝家居及日常活動輔助的設施 Reimbursement on cost of mobility equipment and installation for household and daily purpose, as a result of accidental permanent total disablement	20,000	20,000	15,000	10,000
J	綁架或騎劫之人身意外 Personal Accident due to Kidnap or Hijacking				
	在旅遊期間因綁架或騎劫意外導致事發後365日內死亡或永久完全傷殘可獲額外人身意外保障賠償 Death or permanent total disablement arising from accident abroad due to Kidnap or Hijack, during the period of insurance and sustained within 365 days from the date of accident, the company will pay the lump sum amount in addition to the Personal Accident benefit	1,000,000	1,000,000	500,000	500,000
	Previous Cover:	-	1,500,000	-	-
K	襲擊、謀殺或搶劫之人身意外 Personal Accident due to Assault, Murder or Robbery				
	旅程期間因襲擊、謀殺或搶劫意外導致事發後365日內死亡或永完全傷殘可獲額外20%人身意外保障, 以港幣\$50,000為限 Death or permanent total disablement arising from accident abroad due to Assault, Murder or Robbery, during the period of insurance and sustained within 365 days from the date of accident, the company will pay an additional 20% of the Personal Accident benefit up to HK\$50,000 per person per occurrence	50,000	50,000	50,000	50,000



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2 個人財物 PERSONAL BELONGINGS		30,000	20,000	15,000	8,000
A 個人行李 Personal Baggage					
因意外損毀、遺失、被竊或搶劫的個人行李及/或商業用品(受保人僱主所擁有之物品，如投影機、手提電腦、掌上電腦、攝錄機及錄音機) Loss of or damage to personal baggage &/or business equipment (Projector, laptop, tablet, video camera and recorder which owned by Insured's employer) arising from accident, theft or robbery					
Previous Cover:		-	-	-	7,500
個人擁有之手提電腦 - 每件/對/套最高賠償額 Personal laptop computer - max. limit per item/set/pair		10,000		8,000	
體育用品 - 每件/對/套最高賠償額 Sports equipment - max. limit per item/set/pair		5,000		5,000	
其他行李 - 每件/對/套最高賠償額 Other baggage - max. limit per item/set/pair		5,000		3,000	
B 個人錢財 Personal Money					
因意外遺失、被竊或搶劫導致金錢及旅行支票之損失。 Loss of money and traveller's cheques due to accident, theft or robbery		3,000	2,500	2,500	1,000
Previous Cover:		-	3,000	-	-
C 現金津貼 Cash Allowance					
受保人在外地因意外損毀或遺失重要旅行證件而需滯留當地辦理補領證件期手續，期間每日可獲\$300補償 Insured has to stay behind necessarily due to loss of or damage to essential travel documents abroad, the Company will pay HK\$300 per calendar day until the documents are recovered, or the Insured can leave the place of loss		10,000	10,000	5,000	2,000
3 旅程受阻 TRAVEL INCONVENIENCE					
A 取消旅程 Trip Cancellation					
因突發的罷工或暴亂、內亂、自然災害、受保人或其家庭成員或同行之商業夥伴身故、嚴重受傷或嚴重疾病、受保人出任陪審團或住所因惡劣天氣而嚴重損毀引致取消旅程的損失，包括不能退回的機票、旅費、酒店費用。 Forfeited airfare, tour fee and accommodation expenses due to unexpected strike, civil commotion, natural catastrophe, death, serious injury or serious sickness of the Insured, his/her family member or accompanying close business companion or the Insured being called up for jury service or due to residence being seriously damaged in bad weather		50,000	30,000	25,000	25,000
Previous Cover:		-	-	-	10,000
B 縮短旅程 Trip Curtailment					
因突發的自然災害、受保人或其家庭成員或同行之商業夥伴身故、嚴重受傷或嚴重疾病引致縮短旅程的損失，包括額外或不能退回的機票、旅費、酒店費用。 Additional or forfeited airfare, tour fee and accommodation expenses due to unexpected natural catastrophe, death, serious injury or serious sickness of the Insured, his/her family member or accompanying close business companion that leads to the shortening of commenced trip		50,000	30,000	25,000	25,000
Previous Cover:		-	-	-	10,000
C 更改行程 Trip Re-route					
所乘班機因嚴重延誤24小時以上而不能接駁另一班航機所引致的額外交通接駁費用 Additional transportation expenses due to the scheduled flight suffers serious delay over 24 hours so that the Insured has to re-route the flight to catch up with another scheduled flight		25,000	25,000	15,000	10,000
Previous Cover:		-	-	-	5,000
D 旅程延誤 Travel Delay					
因惡劣天氣、自然災害、罷工、劫機、機件故障引致所乘公共交通工具延誤 The scheduled public common carrier is delayed due to bad weather, natural catastrophe, strike, unavailability of machinery or hijacking, and written report is obtained from the concerned organisation		3,000	2,000	2,000	2,000
		每6小時500 500 per 6 hours	每6小時300 300 per 6 hours		
Previous Cover:		-	5,000	3,000	1,000
E 行李延誤 Baggage Delay					
於外地隨行的行李延誤達6小時而需購買必需品應急 Compensation for emergency purchases due to over 6 hours delay of accompanied baggage abroad		2,000	1,000	1,000	1,000
Previous Cover:		-	-	-	500
F 證件遺失 Document Loss					
旅程期間因遺失證件所引致的額外交通、酒店及證件補領費用 Additional transportation, accommodation and document replacement cost arising from loss of travel documents abroad		10,000	10,000	5,000	3,000
Previous Cover:		-	-	-	2,000



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4 特別安排 Special Care					
A 親屬探望 Care Visit					
因嚴重受傷或疾病而在外地住院，可獲安排一名家庭成員前往當地探望，保障包括來回交通及住宿酒店費用 En-route airfares and hotel expenses of a family member or close business companion for the purpose of visiting the Insured if he/she is confined in a hospital abroad due to serious injury or sickness sustained abroad		20,000	20,000	10,000	10,000
Previous Cover:		-	30,000	15,000	7,500
B 子女護送 Child Escort					
受保人在外地因突發死亡、嚴重受傷或疾病入院，無人照顧的同行子女可獲護送返港 Additional expenses for returning the accompanying dependent children to place of departure if the Insured dies or sustains serious injury or sickness abroad		20,000	20,000	10,000	10,000
Previous Cover:		-	30,000	15,000	7,500
C 附加住院現金 Hospital Income Plus					
因在外地嚴重受傷或疾病導致回港後需入院治療，回港後90日內之住院期間每日可獲港幣\$300補償 HK\$300 cash per calendar day within a 90 days period after returning to Hong Kong if the Insured will be confined to a hospital due to serious injury or sickness sustained abroad		8,000	8,000	5,000	2,000
D 信用卡保障 Credit Card Protection					
受保人在外地因意外死亡，其在旅程期間以信用卡簽賬的未繳結餘及費用可獲賠償 If the Insured suffered death due to accident abroad, the unsettled credit card purchases during the period of insurance and charges incurred will be compensated		50,000	50,000	30,000	20,000
Previous Cover:		-	-	-	30,000
E 家居財物保障 Home Content					
受保人在旅遊期間，因住所遭受爆竊、火災或山崩而引致之家居財物損失，每件/對/套最高賠償港幣\$3000 Loss of or damage to the household content due to burglary, fire or landslide while the Insured is traveling abroad. Every item/set/pair of item up to HK\$3,000 Per set/pair item limit		20,000	10,000	5,000	5,000
Previous Cover:		-	15,000	10,000	-
F 租車自負額保障 Rental vehicle excess					
若受保人在旅遊期間駕駛租用車輛而發生意外碰撞或意外損毀或在停泊時車輛被偷竊，受保人須負責的自負額可獲賠償 If the Insured rent a vehicle during the period of insurance, and the vehicle is involved in a collision whilst under the Insured's control or it is damaged or stolen during parking, the Company will indemnify the excess which the Insured is liable under part of the hiring agreement		5,000	5,000	3,000	3,000
5 法律責任 LEGAL LIABILITY					
個人責任 Personal Liability					
因疏忽導致他人受傷或財物損毀之法律賠償 Legal compensation to a third party's life and property due to the Insured's negligence		4,000,000	3,000,000	2,000,000	1,000,000

New and Increased Benefits

Decreased Benefit

* Temporary Total Disablement is deleted.

NAVIGATOR
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