



聯邦 穿梭遊旅遊保險計劃

ChubbExcel
TRAVEL INSURANCE PLAN



NAVIGATOR
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聯邦保險公司
FEDERAL INSURANCE COMPANY

保障簡介 **COVERAGE DESCRIPTION** (以港幣計算 All in HK Dollars)

	卓越 Premier	貴賓 VIP	超級 Superior	標準 Standard
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	1,500,000	1,000,000	600,000	300,000
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				
- 因意外受傷引致 - Due to accidental injury	保障餘額的100% 100% of unused portion of sum insured			
- 因疾病引致 - Due to sickness	保障餘額的10% 10% 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	不設限額 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	不設限額 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
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
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
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
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
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日內死亡或永久完全傷殘可獲額外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

	卓越 Premier	貴賓 VIP	超級 Superior	標準 Standard
2. 個人財物 PERSONAL BELONGINGS				
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	30,000	20,000	15,000	8,000
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	8,000	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	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	3,000	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
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, riot, 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
B 縮短旅程 Trip Curtailment 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 strike, riot, civil commotion, 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
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
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 每6小時500 500 per 6 hours	2,000 每6小時300 300 per 6 hours	2,000 每6小時300 300 per 6 hours	2,000 每6小時300 300 per 6 hours
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
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

	卓越 Premier	貴賓 VIP	超級 Superior	標準 Standard
4. 特別安排 SPECIAL CARE				
A 親屬探望 Care Visit 因嚴重受傷或疾病而在地住院，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
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
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 信用咭保障 Credit Card Protection 受保人在外地因意外死亡，其在旅程期間以信用咭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
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\$3,000 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	20,000	10,000	5,000	5,000
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 rents 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

保費表（港幣） Premium Table (HK\$)				
全年保費 Annual Premium				
個人 Individual	3,500	2,850	1,950	1,050
家庭 Family	6,120	4,980	3,390	1,830
升級人身意外保障 Upgraded Personal Accident Cover				
個人 Individual	4,200	3,420	2,340	1,260
家庭 Family	7,350	5,980	4,070	2,200
附加醫療保證咭 Optional Medical Guarantee Card - China				
每咭 Per card	100	100	100	100



聯邦保險公司在香港

Chubb 自1984年於香港成立其香港分行 — 聯邦保險公司 — 作為 Chubb Group of Insurance Companies 的全資香港業務。聯邦保險為香港客戶提供的保險及有關服務，足以滿足各地區及全球的保障需要。

FEDERAL INSURANCE COMPANY - Hong Kong

Since 1984 Chubb has operated in Hong Kong as a branch of the Federal Insurance Company, a wholly owned subsidiary of The Chubb Corporation. Its broad array of Insurance products and related services is geared to the needs of Hong Kong customers, whether their interests be local or global. Chubb refers to the insurers of the Chubb Group of Insurance Companies underwriting.

關於 Chubb

自1882年以來，The Chubb Group of Insurance Companies 的成員公司已為世界各地客戶提供財產及意外保險服務，並透過遍佈環球的獨立保險代理及經紀銷售網絡推廣其產品。憑藉穩健的財力，專業核保及損害管理智慧，加上優質的理賠服務，為高檔次的個人及商業客戶度身訂造合適的保險配套，切合其獨特市場所需。

The Chubb Group of Insurance Companies 為市場統稱，範指 The Chubb Corporation 轄下持有的保險公司及機構，The Chubb Corporation 於紐約證券交易所 (NYSE:CB) 上市公司，包括其遍佈北美洲、歐洲、拉丁美洲、亞洲及澳洲屬下公司，僱員人數已達約10,000名。如欲進一步了解The Chubb Corporation及查詢列在The Chubb Group of Insurance Companies的保險公司名單詳情，請瀏覽 www.chubb.com。

About Chubb

Since 1882, members of the Chubb Group of Insurance Companies have provided property and casualty insurance products to customers around the globe. These products are offered through a worldwide network of independent agents and brokers. The Chubb Group of Insurance Companies is known for financial strength, underwriting and loss-control expertise, tailoring products for the needs of high net worth individuals and commercial customers in niche markets and select industry segments, and outstanding claim service.

The Chubb Group of Insurance Companies is the marketing term used to describe several separately incorporated insurance companies under the common ownership of The Chubb Corporation. The Chubb Corporation is listed on the New York Stock Exchange (NYSE: CB) and, together with its subsidiaries, employs approximately 10,000 people throughout North America, Europe, Latin America, Asia and Australia. For more information regarding The Chubb Corporation, including a listing of the insurers in the Chubb Group of Insurance Companies, visit www.chubb.com.

聯邦保險公司

FEDERAL INSURANCE COMPANY

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聯邦穿梭遊旅遊保險投保書 ChubbExcel Travel Insurance - Application Form

(請以英文正楷填寫 Please fill in English)

投保人資料 Detail of Applicant

申請人 Applicant (先生 Mr / 太太 Mrs / 小姐 Miss)		香港身份證 / 旅遊證件號碼 HKID Card / Passport No.	
通訊地址 Corresponding Address	聯絡電話 Contact No.	電郵地址 Email Address	

受保人資料 Insured Information

姓名 Full Name (包括申請人，如適用 including Applicant, if applicable)	出生日期 Date of Birth (日日/月月/ 年年 dd/mm/yy)	香港身份證 / 旅遊證件號碼 HKID Card / Passport No.	關係 Relationship	職業 Occupation	附加中國醫療保證咭 (全年旅遊計劃) Optional Medical Guarantee Card - China (Annual Travel Plan)
1					
2					
3					
4					
5					

旅遊資料 Trip Details

投保計劃 Insurance Plan

全年計劃 Annual Travel Plan	卓越 Premier ☐	貴賓 VIP ☐	超級 Superior ☐	標準 Standard ☐
保單生效日期 Policy Effective Date				
出發地點由 Departure from				
受保人 Insured ☐	家庭 Family ☐			
附加升級人身意外保障 Optional upgraded Personal Accident	☐			

聲明 Declaration

本人/吾等明白及同意此投保書之陳述與回答全部屬實及詳盡，該陳述與回答及此投保書將成為簽發保單之依據，保單簽發後保險方始生效。

本人/吾等授權任何內外科醫生、診所、保險公司或任何組織及熟悉本人/吾等健康情況之人仕，均可以將本人/吾等過往之病狀，病歷詳細資料供給保險公司或其代表。此授權書之影印本亦屬有效。

本人/吾等明白，確知及同意，聯邦保險公司會就本人/吾等購買及接受其簽發的保單，於保單有效期內(包括續保期)向負責安排有關保單的獲授權保險經紀支付佣金。假如本人/吾等為法人團體，代表本人/吾等簽署的獲授權人員須向聯邦保險公司確認本人/吾等已獲該法人團體授權。

本人/吾等亦明白聯邦保險公司必須取得本人/吾等以上的同意，才可以處理其保險申請。

請閱讀本公司與本申請表一併向閣下提供的個人資料收集聲明。若閣下不希望本公司將閣下的個人資料用於個人資料收集聲明中所述的直銷促銷：

☐ 若閣下反對接收本公司的促銷通訊，請在本空格內打勾；

☐ 若閣下反對接收本公司的關聯公司的促銷通訊，請在本空格內打勾。

閣下亦可通過個人資料收集聲明中所列的地址致函運營服務經理以拒絕直接促銷。

It is understood and agreed that all answers to all questions are to the best of my knowledge and belief complete and true. Although the signing of this proposal does not bind to effect insurance, I agree that all answers to such questions, together with the proposal, shall form the basis of any policy issued hereunder; that no insurance will be effected until the policy is issued.

I/We hereby authorise any licensed physician, hospital, clinic or other medical or medically related facility, insurance company, institution or persons has any records or knowledge of myself/ourselves to disclose to Federal Insurance Company or its representative any and all information about myself/ourselves with reference to my/our health and medical history and any hospitalisation, advice, treatment, disease or ailment. A photostatic copy of this authorisation shall be as effective and valid as the original.

I/We understand, acknowledge and agree that, as a result of I/We purchasing and taking up the policy to be issued by Federal Insurance Company, Federal Insurance Company will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where I am/We are a body corporate, the authorized who signs on behalf of myself/ourselves further confirms to Federal Insurance Company that I am/We are authorized to do so.

I/We further understand that the above agreement is necessary for Federal Insurance Company to proceed with myself/ourselves.

Please read the Personal Information Collection Statement (PICS) provided to you with this application form. If you do not wish the Company to use your personal data in direct marketing as described in the PICS:

☐ Please tick if you do not consent to receive marketing communications from us;

☐ Please tick if you do not consent to receive marketing communications from our related companies.

You may also exercise your opt-out right by writing to the Operations Services Manager at the address provided in the PICS.

NAVIGATOR
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公司專用 For Office/Broker Use

簽署 Signature

日期 Date

聯邦穿梭遊旅遊保險計劃 It is Your ChubbExcel Travel Insurance

本計劃特點

- 1. 免費提升人身意外保障。(單次旅遊計劃)
- 2. 適合任何年齡人仕。(單次旅遊計劃)
- 3. 保障包括恐怖襲擊。
- 4. 醫療費用保障包括海外入院保證金。
- 5. 覆診包括跌打、針灸及中醫治療。
- 6. 保障包括二級至三級程度的燒傷。
- 7. 保障包括食物中毒、氣體襲擊及感染傳染病。
- 8. 保障受保人在旅遊期間，因家居被爆竊而引致之財物損失。
- 9. 保障受保人在旅遊期間，所攜帶的公司商業用品，因爆竊、意外損壞或遺失。
- 10. 除證件遺失保障外，獨有每日「現金津貼」。
- 11. 所有保障均毋須自負金額。
- 12. 保障一切業餘及消閒運動(職業運動、非用雙足之競賽及輔以工具攀山者除外)。
- 13. 特快賠償服務一般可於達成協議後48小時完成。
- 14. 受保期於屆滿前若申請延長將獲個別考慮。
- 15. 家庭保障可包括所有同行之18歲以下子女。
- 16. 單次旅遊計劃的來回旅程可保長達182日，單程保障最長達60日；而全年計劃每程保障最長達100日
- 17. 非香港出發之旅程保障可獲個別考慮。
- 18. 可附加中國醫療保證咭及提升人身意外保障。(全年旅遊計劃)

全球支援

我們的24小時國際支援服務更為身處外地的受保人提供下列服務：

- 電話醫療諮詢
- 詮譯服務及轉介
- 醫生及醫院轉介
- 行李追尋服務
- 律師轉介
- 旅遊資訊

注意事項

- 1. 單次旅遊計劃的保障期長達182日，單程保障最長達60日；而全年旅遊計劃的每次旅遊保障期長達100日。
- 2. 受保年齡：單次旅遊計劃適合任何年齡人仕；全年旅遊計劃適合任何1歲至75歲人仕。
- 3. 18歲以下或75歲以上之受保人其保障項目1A), 1D), 1J)及1K)的保障額為基本障之50% (卓越計劃內第1D項目則為港幣\$500,000)，保障1E)及1F)則不適用，18歲以下之受保人其保障人其障項目4D)，4E)及4F)則不適用。其他各項不變。
- 4. 卓越及貴賓計劃不適用於75歲以上人仕(只適用於單次旅遊計劃)。
- 5. 本保單一經簽發，恕不退還任何保費(只適用於單次旅遊計劃)。
- 6. 任何遺失需於24小時內向有關機構報告(例如警方及航空公司等)。
- 7. 家庭保單提供配偶之保障利益與投保人相同。
- 8. 家庭保單之保障利益第1D項總賠償額以不超過一個成人投保利益之300%為限。

賠償須知

- 1. 如遇緊急事故，請聯絡當地有關當局或我們的ISOS國際支援熱線，該熱線已印於連同保單的ISOS咭上。
- 2. 保留所有單據、報告及可供證明是項損失的有關文件。
- 3. 個人行李、金錢或證件遺失，須於24小時內向當地警方或有關機構報告。
- 4. 延誤、行程更改或應急現金等賠償，須獲得航空公司、旅遊機構或當地領事之證明。
- 5. 請於辦公時間聯絡你在香港的保險顧問或聯邦保險熱線電話 2861 0216 以獲得進一步資料。

主要不承保事項

- 1. 任何已存在之「損傷」或「疾病」、遺傳或先天性狀況。
- 2. 任何違反醫生意見之旅遊、或旅遊目的在於醫療。
- 3. 自殺、企圖自殺或自我傷害。
- 4. 懷孕或分娩。
- 5. 牙齒之損害，除因意外損害天然及健全之牙齒。
- 6. 精神失常或神經錯亂。
- 7. 任何戰爭行動、內戰、革命運動、暴動、受保人參與任何持械或紀律工作、軍事服務或執法行為。
- 8. 參與任何職業性運動、非雙足之競賽、輔以繩索之爬山或攀岩活動。
- 9. 海關、政府或有關當局所頒佈之禁令或規條、充公、扣留或毀壞所引致之損失。
- 10. 受保人之違法行為，固意或惡意破壞。
- 11. 受酒精或藥物影響。
- 12. 以非乘客身份乘搭商業航機。
- 13. 受保人干犯嚴重罪行期間或被捕期間。
- 14. 任何電子或核子燃料或廢料之污染或輻射。
- 15. 愛滋病（AIDS）或於HIV抗體測試中呈陽性反應、性病。
- 16. 參與任何體力勞動或從事任何危險、離岸採礦、處理爆炸品、地盤工作、特技或高空攝影之工作。

以上不承保事項僅屬簡概，詳情請參閱你的保單或保險證書之不承保事項原文。如有疑問請向你的保險顧問查詢。

此單張為計劃的撮要而非保險合約。詳情及細則以保單內的條款為準。

Special Features - If It Secures Your Trip, It Is ChubbExcel

- 1. Free upgrade Personal Accident Benefit. (Single Trip Travel Plan)
- 2. Cover All Age Groups. (Single Trip Travel Plan)
- 3. Cover Including Terrorism.
- 4. Medical Expenses Cover includes Hospital Admission Guarantee Overseas.
- 5. Follow-up Treatment of Medical Expenses Cover Includes Chinese Bonesetter, Acupuncturist and Chinese Herbalist.
- 6. Cover from 2nd Degree to 3rd Degree Burns.
- 7. Cover Including Gas / Food Poisoning and Infectious Diseases.
- 8. Cover home content due to burglary during the covered trip.
- 9. Cover loss of or damage to business equipment during the covered trip.
- 10. Daily Cash Allowance in addition to Document Loss Cover.
- 11. No Excess for All Benefits.
- 12. Cover Amateur Sports of All Kinds Without Limitation and Exclusion (Except Professional Sports, Racing Except on Foot and Equipped Mountaineering).
- 13. Express Claim Settlement Usually within 48 Hours of Agreement to Pay.
- 14. Cover May be Extended Whenever Notification is Given to us Prior to the Policy Expiry.
- 15. Family Plan Covers All Accompanying Children Aged Below 18.
- 16. Round Trip Cover Maximum up to 182 Days, One Way Cover Maximum up to 60 Days for Single Trip Travel.
- 17. Place of Departure outside Hong Kong is acceptable and subject to separate approval.
- 18. Optional Medical Guarantee Card and Upgraded Personal Accident Benefit. (Annual Travel Plan)

Worldwide Assistance

Our 24 hours worldwide assistance also can help you with the following:

- Telephone medical advice and evaluation
- Interpreter access and referral
- Referral to doctors, specialists and hospitals
- Baggage retrieval
- Referral to legal service
- Travel information

IMPORTANT NOTES

- 1. Under Single Trip Travel Plan, maximum one way cover is 60 days and maximum round trip cover is 182 days. For Annual Travel Plan, maximum cover is 100 days per trip.
- 2. Age limit: unlimited for single trip travel plan and aged 1 to 75 for annual travel plan.
- 3. Insured aged below 18 or over 75 will have 50% of benefits under Insuring Clauses 1A), 1D), 1J) and 1K)(HK\$500,000 for benefits 1D under Premier Plan), 1E) and 1F) are not covered. Aged below 18 are not covered under benefits 4D), 4E) and 4F). Other benefits remain unchanged.
- 4. Premier Plan & VIP Plan are not applicable to person aged over 75 (For single trip travel plan only).
- 5. Premium is non-refundable upon policy issuance (For single trip travel plan only).
- 6. Loss report within 24 hours to the relevant authorities (e.g. police, airlines, etc.).
- 7. Family Policy provides spouse the same coverage as Insured.
- 8. The maximum Personal Accident Benefit payable per Family Policy for any one accident is 300% of the single adult limit.

What to Do if a loss Occurs

- 1. In case of emergency, call local authorities or our 24 hours hotline. The hotline number is printed on your ISOS Card and on your insurance policy.
- 2. Collect all original receipts, reports and documents which can serve as a proof of your loss.
- 3. For Baggage, Money or Document losses, report to the local police or relevant organisations at your earliest within 24 hours .
- 4. For losses such as Delay, Re-route or Emergency Cash, collect reports from the relevant Airlines, Travel Providers or Local Consulate.
- 5. Contact your insurance consultant or Federal Insurance Company hotline 2861 0216 in Hong Kong during office hours to obtain further advice.

Main Exclusions Apply to All Benefits

- 1. Pre-existing, congenital or heredity condition.
- 2. Travel against a doctor's advice, or travel for the purpose of obtaining medical treatment.
- 3. Suicide, attempted suicide or intentional self-infliction of bodily injury.
- 4. Abortion, miscarriage, pregnancy or resulting childbirth.
- 5. Dental care (unless resulting from accidental injury to sound and natural teeth).
- 6. Mental or nervous disorders, insanity.
- 7. War or warlike actions, civil war, revolution, riot and strike, performing armed forces duties, police, volunteer and engaged in war or crime suppression.
- 8. Professional sports, racing except on foot, mountaineering
- 9. Prohibition or regulation by any government, or customs detention.
- 10. Unlawful, wilful, malicious acts of the Insured.
- 11. Losses suffered while under the influence of alcohol or drugs.
- 12. Riding in any aircraft except as a fare-paying passenger in a properly licensed aircraft flown by a qualified pilot.
- 13. Committing a felony or while under arrest because of commission of a felony.
- 14. Nuclear weapons, radiation, radioactivity.
- 15. AIDS, HIV sero-positive or related disease, sexually transmitted diseases.
- 16. Manual labour or hazardous work, offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.

This is not a complete list of exclusions. Please read your policy or certificate of insurance carefully for a full listing of exclusions. If you have any questions please contact your insurance consultant.

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.



附加聯邦醫療保證咭（中國）
（只適用於全年計劃）

- 讓你在危急時刻毋須擔心繳付高昂的入院保證金，即時獲得醫療協助。
只需多付港幣\$100，經常往返國內人士即可隨本全年旅遊保障計劃附加「聯邦醫療保證咭（中國）」。
- ✓ 資料一經核實，毋須繳付入院保證金
 - ✓ 保障因意外或疾病住院之醫療費用
 - ✓ 另設24小時緊急援助熱線
 - ✓ 國內365日全年通用

國內指定醫院通用，方便可靠
請隨身攜帶你的保證咭

- 當遇上意外、患病而需入院求診，請致電二十四小時支援熱線，並提供咭上資料（保單號碼 / 受保人姓名）
 - 通知支援中心你目前狀況及需求，以便獲得必要的援助
 - 前往支援中心指定的醫院
 - 出示保證咭及旅遊證件
 - 免付入院保證金
 - 出院時毋須付款，聯邦保險可安排直接支付不超過保障金額之住院醫療費用予指定醫院
- 註：若有關疾病或意外不屬保障範圍，本公司有權向受保人追討全部有關費用。

升級人身意外保障項目表

項目	保障	賠償限額
1.	意外身故	100%
2.	永久完全傷殘	100%
3.	永久及無法治癒之四肢癱瘓	100%
4.	永久完全喪失雙眼視力	100%
5.	永久完全喪失一眼視力	100%
6.	喪失或永久完全喪失兩肢功能	100%
7.	喪失或永久完全喪失任何單肢功能	100%
	(a) 右手	100%
	(b) 左手	100%
	(c) 一隻腳	100%
8.	永久完全喪失語言及聽覺能力	100%
9.	永久及無法痊癒之精神錯亂	100%
10.	永久完全喪失聽覺能力	
	(a) 雙耳	75%
	(b) 單耳	15%
11.	完全喪失語言能力	50%
12.	永久完全喪失一眼角膜	50%
13.	喪失或永久完全喪失四隻手指及姆指的功能	
	(a) 右手	70%
	(b) 左手	50%
14.	喪失或永久完全喪失四隻手指的功能	
	(a) 右手	40%
	(b) 左手	30%
15.	喪失或永久完全喪失一隻姆指的功能	
	(a) 兩個右關節	30%
	(b) 一個右關節	15%
	(c) 兩個左關節	20%
	(d) 一個左關節	10%
16.	喪失或永久完全喪失手指的功能	
	(a) 三個右關節	15%
	(b) 二個右關節	10%
	(c) 一個右關節	7.5%
	(d) 三個左關節	10%
	(e) 二個左關節	7.5%
	(f) 一個左關節	5%
17.	喪失或永久完全喪失腳趾的功能	
	(a) 所有腳趾——一隻腳計算	20%
	(b) 大腳趾——兩個關節	7.5%
	(c) 大腳趾——一個關節	5%
18.	折斷腿部或膝蓋而無法聯合	15%
19.	腿部縮短至少5厘米	10%
20.	一切在上述第10至第19項保障事項以外之永久殘缺，本公司有絕對判斷權利決定該永久殘缺之保障額百分率	

OPTIONAL FEDERAL MEDICAL GUARANTEE CARD – CHINA
(For Annual Travel Plan Only)

- Ensures a worry-free way to be admitted in any one of the designated hospitals in Mainland China, without pre-paying any expensive admittance deposit in emergency cases. For frequent traveler to Mainland China, you will entitle to the following hassle free arrangement if you attached FEDERAL MEDICAL GUARANTEE CARD – CHINA to Annual Travel Insurance Plan, at just HK\$100.
- ✓ Upon proper verification, no admittance deposit needed
 - ✓ Cover medical expenses in hospital for both accident and sickness
 - ✓ 24 hours worldwide hotline services inclusive
 - ✓ 365 days comprehensive cover in PRC

Bring along your FEDERAL MEDICAL GUARANTEE CARD — CHINA
While traveling to China. In case of necessary hospital admission

- Immediately call ISOS 24 hours alarm center and provide your Medical Guarantee Card details (Policy number/Name of Insured Person)
 - Advice ISOS your current situation and obtain the necessary assistance
 - Proceed to the designated Hospital as referred by ISOS
 - Present your guarantee card together with your travel document
 - Admission without paying hospital admittance deposit
 - Discharge without paying medical bills. Federal Insurance will arrange payment to the designated hospital direct, up to the policy limit
- Remarks: If the accident/sickness or relevant expenses are not covered under the insurance, the Insured shall be fully responsible for all relevant expenses on his/her behalf.

Table of Benefits for Upgraded Personal Accident

EVENT	COVERAGE	COMPENSATION
1.	Loss of Life	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis of all Limbs	100%
4.	Permanent Total Loss of Sight of both Eyes	100%
5.	Permanent Total Loss of Sight of one Eye	100%
6.	Loss of or the Permanent Total Loss of use of two Limbs	100%
7.	Loss of or the Permanent Total Loss of use of one Limb	100%
	(a) Right Hand	100%
	(b) Left Hand	100%
	(c) One Foot	100%
8.	Loss of Speech and Hearing	100%
9.	Permanent and Incurable Insanity	100%
10.	Permanent Total Loss of Hearing in	
	(a) both Ears	75%
	(b) one Ear	15%
11.	Loss of Speech	50%
12.	Permanent Total Loss of the Lens of one Eye	50%
13.	Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
	(a) Right Hand	70%
	(b) Left Hand	50%
14.	Loss of or the Permanent Total Loss of use of four Fingers of	
	(a) Right Hand	40%
	(b) Left Hand	30%
15.	Loss of or the Permanent Total Loss of use of one Thumb	
	(a) both Right Joints	30%
	(b) one Right Joint	15%
	(c) both Left Joints	20%
	(d) one Left Joint	10%
16.	Loss of or the Permanent Total Loss of use of Fingers	
	(a) three Right Joints	15%
	(b) two Right Joints	10%
	(c) one Right Joint	7.5%
	(d) three Left Joints	10%
	(e) two Left Joints	7.5%
	(f) one Left Joint	5%
17.	Loss of or the Permanent Total Loss of use of Toes	
	(a) all - one Foot	20%
	(b) great - both Joints	7.5%
	(c) great - one Joint	5%
18.	Fractured Leg or Patella with established non union	15%
19.	Shortening of Leg by at least 5 cm	10%
20.	Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	

個人資訊收集聲明

個人資訊的用途

本公司、美國聯邦保險股份有限公司香港分公司，可能就以下用途使用閣下在投保單或其他任何與保單相關，或與本公司保單下任何性質的索賠相關的文件向本公司提供的個人資訊，以及對該資訊的修改、變動或作廢：

- 處理與評估閣下現在或將來的投保申請；
- 執行閣下的保單並提供與之相關的服務；
- 調查、處理與賠付閣下保單下的索賠；
- 基於閣下的諮詢或與收取保費、付款差額有關的，或其他任何與保單或保單下的索賠相關的事宜與閣下取得聯繫；
- 出於身份證明與識別的目的；
- 用於本公司內部記錄；
- 用於本公司、本公司董事、主管、員工、分包商、代理人、關聯公司和（或）子公司提起的任何法律程式或用於在針對上述主體提起的任何法律程式中進行辯護；
- 為閣下提供相關促銷（關於直接促銷，詳情請見下文）；
- 與上述用途直接相關的其他附帶用途；
- 用於遵守法律、條例或任何行業準則或指引。

直接促銷

經閣下同意，本公司可能使用閣下的姓名、聯絡資訊及保單資料，通過書信、電郵、電話或短信與閣下聯絡，提供金融及保險產品的直接促銷通訊。

經閣下同意，本公司亦可能提供閣下的姓名、聯絡資訊及保單資料給本公司的關聯公司（以《公司條例》的定義為準），關聯公司可通過書信、電郵、電話或短信與閣下聯絡，提供金融及保險產品的直接促銷通訊。

若閣下不希望本公司將閣下的個人資訊用於上述直接促銷的用途，可通知本公司行使選擇權予以拒絕。閣下可以通過以下地址致函運營服務經理或在有關的申請表格內選擇拒絕直接促銷（如適用）。

個人資訊的披露物件

本公司可能會向以下各方披露閣下的個人資訊作上述用途：

- 第三方代理人、承包商或為了輔助本公司實現上述目的而提供行政、通訊、電腦、付款、證券或其他服務的顧問（包括醫療服務商、緊急救援服務商、電話銷售、郵局、IT服務商和資料處理員）；
- 因按閣下要求向閣下提供產品或服務而涉及的本公司員工、代理人以及附屬公司；
- 處理索賠個案的損失理算師、理賠調查員以及醫療顧問；
- 本公司的關聯公司（以《公司條例》的定義為準）；
- 承保或執行閣下保單的任何再保險人、經紀人或代理人；
- 閣下因本公司提供的服務或產品而提出索賠、被索賠或涉及索賠，與此相關的任何人員；
- 為使本公司能夠提供閣下所要求的服務，在此範圍內所需的任何服務供應商；
- 本公司的法律與專業顧問；
- 處理違約的小額錢債審裁處、收債人以及追償代理；
- 香港保險業聯會（或同類的保險公司協會）及其會員；
- 保險索償投訴局以及其他同類的保險業機構；
- 法例要求或允許的政府機構和機關。

閣下向本公司提供的個人資訊可能被轉移至本公司在香港或其他地區的母公司、子公司或附屬公司，該地區具有與香港《個人資料（隱私）條例》實質性相似或服務於相同目的的隱私法律。閣下確認並同意和准許向這些地區轉移並于當地儲存閣下的資訊。

本公司可能基於以下情況而保存或披露個人資訊：法律或法庭命令所要求，其他政府或執法機關所要求，或以誠信相信此類保存或披露為必要或適當，包括而不限於保障本公司、本公司董事、主管、員工、分包商、代理人、附屬公司和（或）子公司的權利、財產或人身安全，或者用於由上述主體提出的索賠、請求或法律程式，或在針對上述主體提出的索賠、請求或法律程式中進行抗辯。基於上述用途而保存或披露閣下的個人資訊，本公司對閣下或其他任何第三人不承担任何責任。

經閣下同意，本公司亦可使用和披露閣下的個人資訊。

閣下必須提供本聲明所附投保單或與保單或索賠相關的檔中所要求的全部個人資訊。未向本公司提供投保單或相應檔所要求的全部個人資訊可能致使本公司無法處理閣下的投保申請。

個人資訊的查閱與更正

閣下可通過以下聯繫方式要求查閱或更正本公司持有的閣下的個人資訊：

營運服務經理
美國聯邦保險股份有限公司香港分公司
2401 Harcourt House
39 Gloucester Road
Wanchai, 香港

閣下如欲瞭解更多關於本公司如何使用閣下個人資訊的政策，歡迎訪問本公司網站：
<http://www.chubb.com/international/hk/>.

NAVIGATOR
Insurance Brokers Ltd.

Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com

Personal Information Collection Statement

What do we use personal data for

We, Federal Insurance Company Hong Kong Branch, may use the personal data which you provide to us in a proposal form for insurance or in any other documents relating to an insurance policy or claim of whatsoever nature made under an insurance policy issued by us, and the modifications, variations or cancellation of any such information, for the following purposes:

- processing and evaluating your application and any future application you make;
- administering your insurance policy and providing services in relation to your insurance policy;
- investigation, processing and paying claims under your insurance policy;
- to contact you regarding your enquiries or relating to the collection of insurance premium or payment discrepancies or any other matters relating to your insurance policy or a claim under it;
- for identification and verification purposes;
- for our own internal records;
- to commence or defend any legal proceedings made by or against us, our directors, officers, employees, subcontractors, agents, affiliates and/or subsidiaries;
- to provide you with relevant marketing (for details on direct marketing, please see below);
- for other ancillary purposes which are directly related to the above purposes;
- complying with applicable laws, regulations or any industry codes or guidelines.

Direct Marketing

With your consent, we may also use your name, contact details and policy details to contact you with direct marketing communications regarding financial and insurance products by postal mail, email, telephone or SMS.

With your consent, we may also provide your name, contact details and policy details to our related companies (as that term is defined in the Companies Ordinance), who may send you direct marketing communications regarding financial and insurance products by postal mail, email, telephone or SMS.

If you do not wish us to use your personal data in direct marketing as described above, you may exercise your opt-out right by notifying us. You may write to the Operations Services Manager at the address provided below, or provide the Company with your opt-out choice in the relevant application form (if applicable).

To whom do we disclose personal data

We may disclose your personal data for the above purposes to the following:

- third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- our personnel, agents and affiliates in order to provide you with the products or services you request;
- in the event of a claim, loss adjudicators, claims investigators and medical advisers;
- our related companies (as that term is defined in the Companies Ordinance);
- any reinsurers, brokers or agents for the purposes of underwriting or administering your policy;
- any person in connection with claims made by or against or otherwise involving you in respect of any products or services provided by us;
- any of our service providers insofar as required to enable us to provide the services you have requested;
- our legal and professional advisors;
- in the event of default, the Small Claims Tribunal, debt collectors and recovery agents;
- the Hong Kong Federation of Insurers (or similar association of insurance companies) and its members;
- the Insurance Claims Complaints Bureau and similar industry bodies;
- government agencies and authorities as required or permitted by law.

The personal data you provide to us may be transferred to our company's parent, subsidiary or affiliate in Hong Kong or other jurisdictions having privacy laws which are substantially similar to, or serve the same purposes as, the PDPO. You acknowledge this and agree and consent to the transfer to and storage of your information in these jurisdictions.

We may preserve or disclose personal data when required by law or court order, or as requested by other government or law enforcement authorities, or in the good faith belief that such preservation or disclosure is otherwise necessary or advisable including and without limitation to protect the rights, properties or personal safety of, or commence or defend any claims, demands or legal proceedings by or against us, our directors, officers, employees, subcontractors, agents, affiliates and/or subsidiaries. We shall not be liable to you or to any third party as a result of such preservation or disclosure of personal data for any of these purposes.

We may also use and disclose your personal data otherwise with your consent.

It is mandatory to provide all of the personal data requested on the proposal form for insurance or such documents relating to an insurance policy or claim, as enclosed with this Statement. Failure to provide all the personal data requested on this form or such documents may mean we are unable to process your application.

Accessing and correcting your personal data

You may seek access to or request correction of any personal data we hold about you by contacting:

Operations Services Manager
Federal Insurance Company, Hong Kong Branch
2401 Harcourt House,
39 Gloucester Road,
Wanchai,
Hong Kong.

For more information about how we use your personal information, please visit our website:
<http://www.chubb.com/international/hk/> to see our privacy policy.