

Company Profile 公司簡介

QBE Hongkong & Shanghai Insurance Limited (QBE-HKSD) is a joint venture between the QBE Insurance Group and China Construction Bank (Asia) Corporation Limited.

The QBE Insurance Group is one of the world's top 20 general insurance and reinsurance companies. Listed on the Australian Stock Exchange, QBE operates in around 40 countries and territories worldwide. In the Asia Pacific region, we have had a presence for more than a century. Over the years, we have developed a wealth of local knowledge and expertise in each of our markets in the region. We have also built very strong partnerships with professional insurance intermediaries, these give us unparalleled advantages in understanding the environments in which our customers operate, and the specific risks they face. Today, we have around 60 offices across 16 markets in Asia Pacific.

China Construction Bank (Asia) Corporation Limited offers a wide array of consumer and commercial banking services. It is a wholly owned subsidiary of China Construction Bank Corporation, a leading bank in China possessing extensive strength in corporate and consumer banking, and treasury operations.

QBE-HKSD is one of the longest established insurance companies in Hong Kong offering a comprehensive range of quality products to meet the varied insurance needs of corporate and individual customers. We develop and deliver insurance solutions to deal with complex risk exposures in accident and health, liability, employees' compensation, construction and engineering, commercial property, marine cargo and marine hull. We are committed to providing high-quality customer service to our customers.

昆士蘭聯保險有限公司（昆士蘭聯保）為昆士蘭保險集團與中國建設銀行（亞洲）股份有限公司之聯營機構。

昆士蘭保險集團為全球首20大保險及再保險公司之一，業務遍及約40個國家及地區，是澳洲證券交易所之上市公司。昆士蘭保險集團在亞太區的發展超越一個世紀，多年來累積豐富的本地知識和經驗，加上與專業的保險中介人建立了穩固的夥伴關係，讓我們對市場環境及客戶面對的經營風險等擁有深切理解。現時，我們已於16個亞洲市場設立約60間辦事處。

中國建設銀行（亞洲）股份有限公司為客戶提供一系列個人及商業銀行產品及服務。該行是中國建設銀行之全資附屬機構，母公司在中國銀行業居於市場領先地位，並在商業及個人銀行和資金業務等方面具有雄厚實力。

昆士蘭聯保是本港歷史最悠久的保險公司之一，不斷提供優質而全面的保險服務，以切合各界的需求。我們更制定並提供可應付較複雜風險的專業保險方案，當中包括意外及醫療、責任、僱員補償、商業財產、建築及工程、貨運及船舶保險等。昆士蘭保險一直致力為客戶提供高品質的客戶服務。



Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

QBE Hongkong & Shanghai Insurance Ltd.

17/F, Warwick House, West Wing, Taikoo Place,
979 King's Road, Quarry Bay, Hong Kong
香港鰂魚涌979號太古坊和域大廈西翼17樓

CS Hotline 客戶服務熱線：+852 2828 1998 CS Fax 客戶服務傳真：+852 3607 0380

Website 網址：www.qbe.com.hk

LWD.BTRVA.V11503

QBE Hongkong & Shanghai Insurance Ltd. 昆士蘭聯保險有限公司

Travelon Annual Travel Insurance 「自在遊」全年旅遊保險



Travelon Annual Travel Insurance

Travel insurance is important for frequent travellers. Whether you are going on trips for leisure or on business, having the right travel insurance will help you reduce the hassles and eliminate the worries. Travelon Annual Travel Insurance from QBE-HKSI is designed specifically for frequent travellers as it provides three levels of protection to meet different budgets and needs. It can help you reduce the financial burden of unforeseeable events, including accidents, sickness, flight delays, loss of baggage or personal belongings and even third-party liability issues. With Travelon Annual Travel Insurance, you can take along total peace of mind whenever you travel during the year.

Key benefits at a glance:

- Up to HK\$3,000,000 medical expenses cover
- Comprehensive coverage with up to 23 benefit items to protect you throughout the journey
- No excess is required
- Low time excess for delay benefits
- 3 levels of coverage to cater to different traveller's needs
- Premium discount for a group of 2 or more individuals
- Cover for unlimited number of children under individual traveller with children and family plans

BASIC BENEFITS	MAXIMUM LIMIT (HK\$)		
	ECONOMY	SUPERIOR	PREMIER
1. Medical Expenses Covers overseas medical expenses on injury or sickness from causes occurred during the journey, inclusive of the additional travel and accommodation necessarily incurred as a result. Dental expenses are excluded unless as a result from an injury.	500,000	1,000,000	3,000,000
a. Includes follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on unused balance	On Injury - 100%	On Injury - 100%	On Injury - 100%
b. Extends to cover infectious disease contracted during the journey and diagnosed within 7 days after returning to Hong Kong	On Sickness - 10%	On Sickness - 10%	On Sickness - 10%
c. Follow up includes treatment by Chinese Medicine Practitioner	3,000 (150 / visit)	5,000 (150 / visit)	5,000 (150 / visit)
2. Hospital and Quarantine Allowance Provides daily cash allowance during hospitalisation overseas or after returning to Hong Kong or compulsory quarantined overseas.	3,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)
3. Intensive Care Unit Allowance Provides daily cash allowance if confined in the Intensive Care Unit.	3,000 (300 / day)	5,000 (500 / day)	10,000 (800 / day)
4. 24-Hour Worldwide Emergency Assistance Services			
a. Emergency Medical Evacuation and / or Repatriation	As charged		
b. Repatriation of Mortal Remains	As charged		
c. Return of Unattended Child(ren)	One-way economy airfare 50,000		
d. Hospital Admission Guarantee	One economy return airfare and room accommodation at 10,000 (2,000/day)		
e. Compassionate Visit	10,000 (2,000/day)		
f. Convalescence Assistance	Free		
g. Hotline and Referral Services			
5. Personal Accident			
• On accidental death or permanent disablement ¹	500,000	1,500,000	2,000,000
• On accidental death or permanent disablement happens on common carrier ²	1,000,000	2,250,000	3,000,000
• Major Burns (Second or Third Degree)	100,000	200,000	300,000

BASIC BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)		
	ECONOMY	SUPERIOR	PREMIER
6. Funeral Expenses Pays for the funeral expenses including burial and cremation charges in the event of accidental death.	20,000	30,000	50,000
7. Compassionate Cash Provides cash relief on death due to sudden sickness outside Hong Kong.	10,000	20,000	30,000
8. Personal Belongings			
a. Baggage and Personal Effects	10,000	20,000	50,000
- Per item / pair / set limit	3,000	3,000	5,000
- Laptop up to HK\$10,000 per item / per / set			
- Sports equipment up to HK\$5,000 in total			
b. Personal Money	2,000	3,000	6,000
c. Document Loss - covers replacement cost for the loss of travel document including Hong Kong Identity Card, China Re-Entry Permit, passport, credit cards, driving license or travel tickets and the additional travel and accommodation expenses incurred as a result	10,000	10,000	20,000
9. Unauthorised Use of Credit Card² Indemnifies the monetary loss caused by unauthorized use of credit card in the event of loss of card overseas.	3,000	5,000	8,000
10. Trip Cancellation Covers irrecoverable travel expenses paid in advance due to sudden death, serious injury or sickness of the insured person including his/her relative, close business partner or travel companion; witness summons or jury service, compulsory quarantine; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather at the scheduled destination; OTA Black Alert to the scheduled destination within 1 week before departure or insured person's home being seriously damaged by fire, flood or burglary.	20,000	40,000	50,000
• Reimburse the cancellation fee of the redeemed air mileage at US\$120 or provides cash allowance at HK\$1 for every 10 air mileage on the non-refundable air mileage redeemed	1,000	1,000	1,000
11. Trip Curtailment Covers irrecoverable loss or a additional travel expenses incurred as a result of curtailment due to sudden death, serious injury or sickness of the insured person including his/her relative, close business partner or travel companion; witness summons or jury service, compulsory quarantine; unexpected outbreak of strike, riot, civil commotion, act of terrorism, natural disaster, pandemic or adverse weather at the scheduled destination; OTA Black Alert to the scheduled destination within 1 week before departure or insured person's home being seriously damaged by fire, flood or burglary.	20,000	40,000	50,000
• Reimburse the cancellation fee of the redeemed air mileage at US\$120 or provides cash allowance at HK\$1 for every 10 air mileage on the non-refundable air mileage redeemed	1,000	1,000	1,000
12. Trip Re-route Covers additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown for more than 5 hours.	20,000	30,000	40,000
13. Baggage Delay Reimburses the cost of emergency purchases of clothings, requisites or toiletries if the baggage is delayed.	2,000 (500 first 5 hrs, 1,000 every 5 hrs thereafter)	3,000 (500 first 5 hrs, 1,000 every 5 hrs thereafter)	5,000 (500 first 5 hrs, 1,000 every 5 hrs thereafter)

「自在遊」全年旅遊保險

不論你經常外出公幹或旅遊，旅遊保險對你都十分重要。昆士蘭聯保的「自在遊」全年旅遊保險保障全面，專為經常出外的旅客而設，有助減低突發事件如意外、疾病、航班延誤、遺失行李或個人財物；甚至涉及第三者法律責任等引致的財政負擔。本計劃提供三種級別可供選擇，配合不同旅客的預算和需要。只要配備合適的旅遊保障，你的旅程便可倍感安心。

計劃主要優點包括：

- 醫療保障高達 3,000,000 港元
- 多達 23 項周全保障，讓你旅途倍感安心
- 不設自負額
- 延誤保障時限短暫
- 三種保障程度配合不同旅客需要
- 兩位或以上個人旅客同時投保可享保費優惠
- 個人及兒童和家庭計劃保障兒童數目不限

BASIC BENEFITS (CONTINUED)	MAXIMUM LIMIT (HK\$)		
	ECONOMY	SUPERIOR	PREMIER
14. Travel Delay - Pays cash allowance for the delay of departure of scheduled transportations due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown; or - Pays the additional travel expenses and overseas overnight accommodation incurred for the delay of more than 5 hours; or - Pays the loss of pre-paid travel and accommodation expenses if the departure from Hong Kong is delayed for more than 5 hours resulting in cancellation of trips	2,000 (300 first 5 hrs, 500 every 5 hrs thereafter)	3,000 (300 first 5 hrs, 500 every 5 hrs thereafter)	5,000 (300 first 5 hrs, 500 every 5 hrs thereafter)
15. Missed Connection Reimburses the additional travel and overnight accommodation expenses incurred due to late arrival of incoming connection flight and no onward transportation is available within consecutive 5 hours.	1,000	2,000	3,000
16. Missed Event Reimburses the cost of the overseas sports, music or entertainment ticket paid in advance by credit card if unable to attend due to death or serious sickness of the Insured or his/her direct family, jury service, being in quarantine, mechanical or electrical breakdown of common carrier.	1,000	2,000	3,000
17. Rental Vehicle Excess Reimburses the excess liable in the event of the loss or damage of the rental vehicle.	3,000	5,000	5,000
18. Personal Liability Covers legal liability to third party bodily injury or property damage.	1,000,000	2,000,000	5,000,000
EXTRA BENEFITS			
19. Aircraft Hijack Provides cash allowance if delay caused by hijack exceeds 12 hours.	10,000 (2,000 / day)	20,000 (2,000 / day)	30,000 (2,000 / day)
20. Credit Card Protection² Covers unsettled balance on purchases made during the journey in the event of the accidental death outside Hong Kong.	10,000	20,000	30,000
21. Emergency Cash Pays for stay behind expenses due to loss of travel documents that prohibits continuation of scheduled journey.	5,000 (500 / day)	8,000 (800 / day)	10,000 (1,000 / day)
22. Home Contents Protection Pays for the loss or damage to home contents due to burglary whilst the home is uninhabited during the journey.	10,000 (5,000 / item)	20,000 (5,000 / item)	30,000 (5,000 / item)
23. Home Return Protection Provides additional accommodation at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions.	1,000	2,000	3,000

Remarks: 1. For any insured person above 75 or below 18 years of age, Accidental Death or Permanent Disablement Benefits are subject to 50% of sum insured. Double indemnity for Accidental Death or Permanent Disablement on Common Carrier is not applicable.

2. Unauthorised Use of Credit Card and Credit Card Protection is not applicable to any Insured Person below 18 years of age.

ANNUAL PREMIUM (HK\$)	ECONOMY	SUPERIOR	PREMIER
Individual	1,280	2,200	2,650
Individual & Children	1,920	3,300	3,975
Family	2,880	4,950	5,963

基本保障	最高賠償額 (港元)		
	經濟	高級	尊貴
1. 醫療費用 賠償受保人身處海外時因意外或疾病所需的醫療費用，包括因此而引致之額外住宿和交通費用，唯牙科治療將不包括在內（意外引致除外）。	500,000	1,000,000	3,000,000
a. 受保人於旅途中所患疾病或意外導致回港後90日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償的未使用限額	由於損傷 — 100%	由於損傷 — 100%	由於損傷 — 100%
b. 在旅途中感染傳染病並在回港後的七天內確診	由於疾病 — 10%	由於疾病 — 10%	由於疾病 — 10%
c. 中醫覆診治療	3,000 (150 / 每日每次)	5,000 (150 / 每日每次)	5,000 (150 / 每日每次)
2. 住院及隔離現金津貼 為受保人於海外或回港覆診需入住醫院或於海外被強制檢疫隔離時，提供每日現金津貼。	3,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)
3. 深切治療病房津貼 為受保人入住深切治療病房時提供每日現金津貼。	3,000 (300 / 日)	5,000 (500 / 日)	10,000 (800 / 日)
4. 24 小時全球緊急援助	實際開支 實際開支 單程經濟客位機票 50,000 來回經濟客位機票及酒店住宿10,000 (2,000 / 日) 10,000 (2,000 / 日) 免費		
a. 緊急醫療護送或運返			
b. 運送遺體			
c. 安排無人照顧的兒童回港			
d. 安排入院保證金			
e. 親友探望			
f. 康復期住宿			
g. 熱線及轉介服務			
5. 個人意外			
• 意外死亡或永久傷殘 ¹	500,000	1,500,000	2,000,000
• 於公共運輸交通工具中意外死亡或永久傷殘 ¹	1,000,000	2,250,000	3,000,000
• 嚴重燒傷（第二及第三級燒傷）	100,000	200,000	300,000

基本保障（續）	最高賠償額（港元）		
	經濟	高級	尊貴
6. 殮葬費用 賠償受保人意外死亡引致的殮葬費用，包括土葬及火葬。	20,000	30,000	50,000
7. 撫恤金 受保人於香港以外之地方因突發之疾病引致死亡之現金補償。	10,000	20,000	30,000
8. 個人財物 a. 行李及私人財物 - 每項 / 套 / 對物品最高賠償金額 - 手提電腦包括配件最高賠償金額為10,000港元 - 體育用品最高賠償金額為5,000港元 b. 個人錢財 c. 證件遺失 賠償受保人於旅程中遺失之香港身份證、回鄉證、護照、信用卡、駕駛執照或旅遊機票之補領費用，及因而導致受保人未能完成預期之旅程所引致之額外交通及酒店費用	10,000 3,000	20,000 3,000	50,000 5,000
9. 信用卡盜用² 賠償受保人於旅程中因遺失信用卡引致資料被盜用所造成之損失。	3,000	5,000	8,000
10. 取消旅程 賠償因受保人、其親屬、緊密生意夥伴或旅行同伴遭遇猝死、重傷或重病；受保人被傳召作證或出任陪審團；已安排之目的地發生不能預計之罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病、惡劣天氣；出發前一星期內「外遊警示制度」對目的地發出黑色外遊警示或受保人住所因火災、水浸或盜竊而嚴重損毀所引致取消旅程而不獲退回之預繳款項。 賠償以飛行里數換取機票之取消機票手續費最高120美元或為不能退回之飛行里數損失提供每10飛行里數1港元之現金賠償	20,000	40,000	50,000
11. 縮短旅程 賠償因受保人、其親屬、緊密生意夥伴或旅行同伴遭遇猝死、重傷或重病；受保人被傳召作證或出任陪審團；已安排之目的地發生不能預計之罷工、暴動、內亂、恐怖襲擊、自然災害、廣泛流行病、惡劣天氣；出發前一星期內「外遊警示制度」對目的地發出黑色外遊警示或受保人住所因火災、水浸或盜竊而嚴重損毀所引致縮短旅程而不獲退回之預繳款項或額外旅遊支出。 賠償以飛行里數換取機票之取消機票手續費最高120美元或為不能退回之飛行里數損失提供每10飛行里數1港元之現金賠償	1,000	1,000	1,000
12. 更改行程 保障受保人所乘搭之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖襲擊、自然災害、惡劣天氣、機械或電力故障等因素延誤5小時以上，而要支付之額外交通費用以趕及原定行程。	20,000	30,000	40,000
13. 行李延誤 賠償受保人因旅程中行李延誤而急需購買衣物、必須品及洗滌用品之費用。	2,000 (首5小時500， 其後每5小時1,000)	3,000 (首5小時500， 其後每5小時1,000)	5,000 (首5小時500， 其後每5小時1,000)

基本保障（續）	最高賠償額（港元）		
	經濟	高級	尊貴
14. 交通工具延誤 - 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖襲擊、自然災害、惡劣天氣、機械或電力故障影響而引致延誤之現金津貼；或 - 賠償因旅程延誤超過5小時而需額外支付的交通費及海外過夜住宿費用；或 - 由香港出發時間延誤超過5小時，將賠償受保人取消旅程而不能退回已付之交通及住宿費用	2,000 (首5小時300， 其後每5小時500)	3,000 (首5小時300， 其後每5小時500)	5,000 (首5小時300， 其後每5小時500)
15. 接駁交通工具誤點 因航機延遲抵達引致未能趕及接駁交通工具，而較原訂時間連續5小時內未有替補交通，將賠償額外交通費及過夜住宿費。	1,000	2,000	3,000
16. 缺席海外節目 賠償受保人或其直系親屬因死亡或重病；受保人被傳召出任陪審團或被隔離；公共交通工具機械或電力故障所引致缺席以信用卡預訂的海外體育、音樂、娛樂活動的門票損失。	1,000	2,000	3,000
17. 租車自負額保障 賠償受保人駕駛租用車輛之損毀或損失而需承擔的汽車保險自負額。	3,000	5,000	5,000
18. 個人法律責任保障 保障受保人導致他人身體受傷或財物損失之法律責任。	1,000,000	2,000,000	5,000,000
額外加保障			
19. 飛機騎劫 賠償受保人因乘坐的飛機遭騎劫連續超過12小時導致行程延誤或中斷。	10,000 (2,000 / 日)	20,000 (2,000 / 日)	30,000 (2,000 / 日)
20. 信用卡保障² 保障受保人在香港以外的地方意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用。	10,000	20,000	30,000
21. 應急現金 賠償受保人因遺失旅遊證件而需滯留當地之費用。	5,000 (500 / 日)	8,000 (800 / 日)	10,000 (1,000 / 日)
22. 家居保障 賠償受保人離港期間，在港的空置居所因盜竊而引致的損失。	10,000 (5,000 / 件)	20,000 (5,000 / 件)	30,000 (5,000 / 件)
23. 回程返家保障 賠償行程完結返港後因自然災害或惡劣天氣而滯留機場所引致的住宿費用。	1,000	2,000	3,000

註： 1. 如受保人年齡為75歲或以上或18歲以下，「意外死亡或永久傷殘」之最高賠償額為原有計劃的50%，「於公共運輸交通工具中意外死亡或永久傷殘」之保障並不適用。
2. 「信用卡盜用」及「信用卡保障」不適用於年齡為18歲或以下的受保人。

每年保費（港元）	經濟	高級	尊貴
個人	1,280	2,200	2,650
個人及子女	1,920	3,300	3,975
家庭	2,880	4,950	5,963

備註：此中文譯本只供參考之用，如與英文原文有任何歧異，概以英文本為準。

Major Exclusions 主要不保事項

1. Pre-existing medical conditions.
已存在的健康狀況。
2. Pregnancy, childbirth, miscarriage, abortion and all related complications.
懷孕、分娩、流產、墮胎或由上述引起的其他病症。
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
精神失常、愛滋病、性病、先天性疾病或缺陷。
4. Intoxication by alcohol, narcotics or drugs including related treatments.
酗酒、濫用麻醉劑或藥物或與此有關的治療。
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。
6. Radioactive contamination, nuclear fission / fusion, nuclear weapon or device or chemical or biological agent.
輻射、核能、核武或核裝置或涉及生物或化學物質等。
7. Illegal / unlawful act, intentional self-inflicted injury or suicide.
非法或違法的行為、蓄意令自己受傷或自殺。
8. Regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities.
政府法例或禁令、被海關或其他政府機構沒收、扣留或毀滅。
9. In any violation of the laws or resistance to arrest.
受保人違法或拒捕。
10. Engaging in naval, military, air force services or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performing as an actor / actress; tour guide or tour or crew member including pilot.
受保人參與海軍、軍事、空軍服務或機動部隊；或受僱作體力勞動；離岸活動如商業潛水、鑽油、採礦；高空攝影；處理爆炸或危險物品；演員演出；導遊或領隊；船員或飛機機組人員包括機師。
11. Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight except as a passenger in a properly licensed power-driven aircraft, extreme or adventurous sports other than bungee jumping, hot air ballooning, hang-gliding, parachuting, paragliding, rafting, canoeing, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, skiing, snowboarding, snow skating, and snow mobiling.
職業運動、登山、高山遠足高過5,000米、水肺潛水水深超過30米、任何種類的策騎或駕駛競賽、飛機航行（乘客乘坐具適當牌照之動力飛行器除外）、其他極限運動或冒險性運動（吊索跳、熱氣球、滑翔飛行、跳傘、滑翔傘、激流木筏、獨木舟、衝浪風帆、陸上風帆滑板、滑水、水上滑板、滑浪、滑浪風帆、滑雪、滑雪板、雪上滑冰、雪車除外）。

Important Notes 注意事項

1. This Policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
本保險只適用於一般觀光旅遊或公幹（文職或行政）旅遊，不適用於探險類之行程。
2. Insured person must be fit to travel at the time of applying for this insurance and not in acknowledgement of any circumstances (including but not limited to financial, medical, political, adverse weather) which could lead to cancellation, interruption or curtailment of the journey.
購買保險時，受保人必須健康良好及沒有察覺任何足以導致取消、妨礙或縮短旅程之情況（包括但不只限於財務、醫療、政治、氣候反常等因素。）
3. The insurance cover shall be non-transferrable and cancellation of policy is subject to short period charge.
本保單一經購買，將不可轉讓及取消須要收取短期手續費。
4. Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
於同一旅程，受保人只可擁有一份由本公司簽發之「自在遊」全年旅遊保單。如受保人為同一旅程購買超過一份保單，只會視作受其中提供最高賠償額的保單保障。
5. Insured person(s) must be Hong Kong resident(s) up to 75 years of age.
受保人必須為年齡75歲或以下之香港居民。
6. Maximum travel duration per trip is up to 90 days.
受保旅程每次最長90日。
7. Cover will be automatically extended without extra charge for a maximum of 10 days if experience involuntary delay during the scheduled journey.
如受保人在無可避免的情況下被迫延長預先安排妥當的旅程，本保險將自動延長不超過10日，而不另收費。
8. Any children under 12 years of age must be accompanied by an adult.
12歲以下之兒童於旅程中必須由成人陪同。
9. Group discount of 5% shall apply for a group with 2 or more travelling companions travelling together under the Individual Plan.
兩位或以上同行之個人旅客投保可獲5%折扣優惠。
10. Individual & Children Plan is applicable to a parent or guardian and all accompanying children below 18 years of age.
個人及子女計劃適用於父或母或一名監護人及其所有年齡為18歲以下之同行子女。
11. Family Plan is applicable to both parents or guardians and all accompanying children below 18 years of age.
家庭計劃適用於父母二人或兩位監護人及其所有年齡為18歲以下之同行子女。
12. Immediate notice shall be given to QBE Hongkong & Shanghai Insurance Limited of any occurrence likely to give rise to a claim under the policy upon your return to Hong Kong. All original invoices and receipts shall be submitted together with the duly completed Claim Form within 30 days.
如欲申請賠償，受保人必須於回港後立即通知昆士蘭聯保保險有限公司，並於30日內將一切發票、收據之正本及索償表格一併交回。

Remarks: Information contained in this document is a summary of the product features. Please refer to the Policy for full terms and conditions.

注意：此產品保障簡介的內容僅供參考，所有條款及細則概以保單為準。

Travelon Annual Travel Insurance Application Form

「自在遊」全年旅遊保險投保申請表



NAVIGATOR
Insurance Brokers Ltd.

Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK

Tel. (852) 2530 2530 Fax (852) 2530 2535

Email: crew@navigator-insurance.com

www.navigator-insurance.com

Please complete in BLOCK LETTERS. If insufficient space, please use separate sheet. 請以英文正楷填寫。如空位不敷應用，請另加紙張。

Particulars of Applicant 申請人資料

Name of Insured 保戶姓名

Nature of Business / Occupation 業務性質 / 職業

Address 地址

Telephone No. 電話號碼

Fax No. 傳真號碼

Insured Person(s) and Detail(s) 受保人及保險詳情

No 號碼	Name of Insured Person 受保人姓名	Relationship with Applicant 與申請人關係	Sex 性別	Date of Birth 出生日期	HKID Card No/ Passport No. 香港身份證 / 護照號碼	Selected Plan (Economy / Superior / Premier) 所選計劃 (經濟 / 高級 / 尊貴)
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☐ Individual 個人 ☐ Individual & Children 個人及子女 ☐ Family 家庭

Insurance Effective Date 起保日期

D (日) M (月) Y (年)

Total Premium 總保費

(HK \$ 港元)

Medical History 健康記錄

Are all insured person(s) in good health and free from physical impairment or deformity? ☐ Yes 是 ☐ No 否

所有受保人是否均健康良好身體並無損傷或殘缺？

If No, please provide full details 若否，請列詳情：

Declaration and Signature 聲明及簽署

I / We DECLARE AND AGREE THAT 本人謹此作下列聲明及同意：

1. I / We warrant that all persons named in this insurance application are under duty of disclosure not to withhold any material fact or circumstance known to them or which a reasonable person in the circumstances would be expected to know would affect an insurer's decision in risk assessment and acceptance. I / We further declare that if I / we provide information about another insured person(s), I / we do this on their behalf.

本人 / 吾等保證本保險申請列出的所有人均受披露責任約束，無隱瞞任何常人在合理的情況下知悉及可影響保險公司作出評估及接受風險決定之重要事實或所認知的情況。本人 / 吾等聲明如本人 / 吾等提供關於其他受保人的資料，本人 / 吾等亦代表該等受保人承擔披露責任。

2. I / We warrant that to the best of my / our knowledge and belief that I / we am / are in good health and will not be traveling contrary to the advice of medical practitioner, and / or for the purpose of obtaining medical treatment. 本人 / 吾等保證並確實相信本人 / 吾等屬健康良好而且沒曾被註冊醫生勸喻不適合是次旅程，及 / 或藉是次旅程接受醫學治療或建議。

3. I / We warrant and agree that the declarations and disclosures herein are true and they are to be the basis of the contract of the insurance. 本人 / 吾等保證及同意所作聲明及陳述均為真實無訛，並將構成本保險合約的依據。

4. I / We warrant that I / we have never had any travel insurance application or claim thereunder declined by any insurance company. 本人 / 吾等保證過去未曾被任何保險公司拒絕接受旅遊保險之申請或索償。

5. I / We further declare and agree that we accept the terms, exclusions and conditions as set out in the Policy and there is no intention on any change or cancellation of the journey. 本人 / 吾等聲明及同意接納保單內所列之一切條款、規章及不保事項，且並無意圖更改或取消既定之旅程。

This proposal will not become effective until it has been accepted by QBE Hongkong & Shanghai Insurance Ltd. 此保險申請經昆士蘭聯保保險有限公司接納後始為生效。

(本投保書及章程中的中文內容力求符合英文原義，惟有關條文解釋及引用，則以英文為準。)

If the intermediary who serves you is an Insurance Broker, please read this:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by QBE Hongkong & Shanghai Insurance Limited, QBE Hongkong & Shanghai Insurance Limited will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to QBE Hongkong & Shanghai Insurance Limited that he or she is authorized to do so.

The applicant further understands that the above agreement is necessary for QBE Hongkong & Shanghai Insurance Limited to proceed with the application.

如為閣下服務的中間人為保險經紀，請閱讀下文：

申請人明白、確知及同意，昆士蘭聯保保險有限公司會就申請人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。假如申請人為法人團體，代表團申請人簽署的獲授權人員須向昆士蘭聯保保險有限公司確認他/她已獲該法人團體授權。申請人亦明白昆士蘭聯保保險有限公司必須取得申請人以上的同意，才可以處理其保險申請。

Signature of Applicant 申請人簽署

Date 日期

Personal Information Collection Statement 收集個人資料聲明

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variations, cancellation or renewal of such product or service; any claim or investing or analysis of such claim; and exercising any right of subrogation, and may be transferred to 1) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investing or other service provider providing services relevant to insurance business for any of the above or relate purposes; 2) any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation, and 3) any members of the Federation by the Federation for any of the above or related purposes. Moreover, we are hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by us. Requests for such access can be made in writing to the Personal Data Privacy Officer, QBE Hongkong & Insurance Limited, 17/F, Warwick House, West Wing, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong (Telephone: 2877 8488, Fax: 3607 0300)

閣下所提供的資料，為本公司提供保險業務所需，並可能使用於：任何保險或財務有關於的產品或服務，或該等產品或服務的任何更改、變更、取消、或續期或任何索償，或該等索償的調查或分析；或行使任何代位權之用。以上資料，及可能移轉予：1) 任何有關的公司，或任何其他從事與保險業務有關的中間人或索償或調查或其他服務提供者，以達到任何上述或有關目的；2) 現存或不時成立的任何保險公司法協會或聯會或類同組織（聯會），以達到任何上述或有關目的，或以便聯會執行其監管職能，或其他基於保險業或任何聯會會員的利益而不時在估理要求下賦予聯會的職能，及3) 或透過聯會移轉予任何聯的會員，以達到任何上述或有關目的。此外，本公司亦據此獲授權由聯會從保險業內收集的資料中查閱及或核對閣下任何資料。閣下有權查閱及要求更正由本公司持有有關閣下的個人資料。如有需要查閱，可用書面寄香港鰂魚涌英皇道979號太古坊和域大廈西翼17樓（電話：2877 8488，圖文傳真：3607 0300）向本公司個人資料私隱主任提出。