SmartTraveller Plus

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Travel without worries

Product brochure

Highlight of benefits

High medical expense and personal accident cover

- Up to HKD2,000,000 per insured person, with extension to cover second degree burn under the Prestige Plan
- Option to upgrade personal accident cover according to the degree of disablement under the Advance Plan, where such benefit is already covered under the Prestige Plan

Relaxed age limit

- For single journey, no upper age limit provided the insured person is at least 30 days old
- For annual cover, we accept application for people aged between 30 days and 75 years old on the first date of the period of insurance, and accept renewal up to 80 years old

Free cover for children*

- For single journey, we provide free cover for children* insured under the same policy with their parent(s), regardless of the number
- For annual cover, we provide family plan to allow parents and all their children* to be insured under the same policy by paying one lump sum premium
- Children* who enjoy free cover or insured under family plan are subject to lower benefit limits on medical expense and personal accident; alternatively, you may choose to pay full premium for them to enjoy higher limits

Extended journey duration

- For single journey, the duration is up to 360 days; in case an insured person is unavoidably delayed from returning abroad, we will automatically extend the period of insurance up to 10 days for free
- For annual cover, each journey duration is up to 90 days, with unlimited number of journeys in 365 days

Easy group application

- We accept up to 20 insured persons including adults and children in one application
- We also accept application for children even if they are not insured together with their parent(s) but they need to pay for full premium; and children under 12 years old must be accompanied by an adult during the whole journey
- The applicant need not to be one of the insured persons

One way cover (for single journey only)

- For insured person not returning to Hong Kong, the cover will terminate within 7 days from the scheduled arrival of the country of final destination, or the last day of the original declared period of insurance, whichever is earlier

Cover for mobile phone, laptop computer and tablet computer

- We cover accidental loss of or damage to mobile phone, laptop computer and tablet computer, up to one of such items per journey

Cover for self-driving tour

- If an insured person rents and drives a car during the journey, we cover the motor insurance policy's excess or deductible if the rental car is stolen or damaged in a collision or during parking
- We also cover the return cost of the rental car to the near deport if the insured person is hospitalised

Cover for airport closure and terrorism

- Besides adverse weather, natural disasters and many other incidents, we also cover airport closure if it causes travel inconvenience such as travel delay, extra or irrecoverable overseas accommodation expenses, or irrecoverable missed events expenses
- We cover terrorism if it causes travel inconvenience, loss of deposit or cancellation of trip, trip curtailment, or a need for trauma counseling

Cover for amateur sports

- We cover accidental death or injury if an insured person participates in sports or games during the journey in a non-professional capacity
- Snorkeling, scuba diving, riding on hot-air balloon or helicopter, bungee jumping, sky diving, skiing, snowboarding and amateur marathon (except triathlon) are some of the examples to quote

Cover for public common carriers

- No matter if you are traveling by air, rail, road or sea, we cover specified incidents caused by licensed public common carriers
- In addition, we cover satellite phone call expense in case an insured person onboards a cruise and suffers serious illness or injury which prevents the insured from continuing the journey

Benefit Table

Summary of Benefits	Basic Plan	Advance Plan	Prestige Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Core Benefits			
Section 1 - Medical and Related Expenses			
(a) Insured person aged 18 to 70	500,000	1,200,000	2,000,000
(b) Insured person aged over 70	250,000	600,000	1,000,000
(c) Insured person aged below 18	125,000	300,000	500,000
(d) Insured person aged below 18 and is charged at adult's premium	500,000	1,200,000	2,000,000
Sublimit			
(1) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(2) Compassionate visit (economy class only)	20,000 (1 person only)	40,000 (1 person only	40,000 (1 person only)
(3) Return of unattended children to Hong Kong (economy class only)	20,000	20,000	40,000
(4) Hospital admittance deposit guarantee	40,000		
(5) Translation services in hospital	5,000 (500 per day)		
(6) Reverting to original travel schedule/itinerary and/ or rejoining the travel companions following an interruption caused by accidental injury or sickness	3,000	5,000	5,000
(7) Follow-up medical treatment in Hong Kong within 3 months of return from abroad			
- due to accidental injury	100% of maximum limit		
- due to sickness	10% of maximum limit		
- Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(8) Daily hospital cash˜	3,000 (500 per day)	5,000 (500 per day)	5,000 (500 per day)
(9) Daily compulsory quarantine cash˜	3,500 (500 per day)	5,600 (800 per day)	5,600 (800 per day)
(10) Satellite phone call expense while on board a cruise	1,500	3,000	3,000
˜*(8) and (9) cannot be claimed together for the same event*			
Extensions to Section 1			
(a) Travelling expense for seeking medical treatment in an overseas hospital	500		
(b) Follow up medical expense in Hong Kong if the infectious disease is contracted overseas and confirmed within 7 days after returning to Hong Kong, even if no medical expense has been incurred overseas	10% of maximum limit		
Section 2 – Worldwide Emergency Assistance Service			
(1) 24-hour emergency assistance hotline service	Fully covered		
(2) Emergency medical evacuation			
(3) Repatriation/Repatriation of mortal remains			
Section 3 – Personal Accident			
Maximum benefit per insured person	750,000	1,200,000	2,000,000
Sublimit			
Accidental Death			
Insured person aged 18 to 70	750,000	1,200,000	2,000,000
Insured person aged over 70	375,000	600,000	1,000,000
Insured person aged below 18	100,000	100,000	100,000
Insured person aged below 18 and is charged at adult's premium	375,000	600,000	1,000,000

Benefit Table (Cont.)

Summary of Benefits	Basic Plan	Advance Plan	Prestige Plan
Permanent Total Disablement			
Insured person aged 18 to 70	750,000	1,200,000	2,000,000
Insured person aged over 70	375,000	600,000	1,000,000
Insured person aged below 18	750,000	1,200,000	2,000,000
Insured person aged below 18 and is charged at adult's premium	750,000	1,200,000	2,000,000
Extensions to Section 3			
(a) Burn			
Second degree burn	Not applicable	Not applicable	200,000
Third degree burn	100,000	200,000	500,000
(b) Compassionate Death Cash Benefit			
Due to accidental injury	25,000	50,000	50,000
Due to sickness	10,000	20,000	20,000
(c) Credit Card Protection	30,000	50,000	50,000
(d) Disappearance	Covered as accidental death		
Section 4 – Baggage and Personal Effects			
Maximum benefit per insured person	10,000	20,000	20,000
Sublimit			
Per article or pair or set of article	2,000	3,000	5,000
Per laptop computer+	5,000		
Per tablet computer or mobile phone+	1,000	2,000	3,000
+Up to one item of laptop computer or one tablet computer or one mobile phone only			
Section 5 – Baggage Delay			
Emergency purchase of essential items if baggage is delayed for at least 6 hours	800	1,000	1,000
Section 6 – Personal Money and Travel Documents			
Maximum benefit per insured person	4,000	6,000	6,000
Sublimit			
(a) Loss of money or unauthorised use of credit card	2,000	3,000	3,000
(b) Replacement cost of travel documents and additional travelling and accommodation expenses	2,000	3,000	3,000
Section 7 - Personal Liability			
For legal liability towards third parties for accidental injury or property damage, as well as any associated legal costs and expenses	1,500,000	3,000,000	5,000,000
Section 8 – Travel Inconvenience			
Maximum benefit per insured person	5,000	10,000	10,000
Sublimit Applicable for (a), (b) and (c): covers strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disasters, mechanical and/or electrical breakdown of the public common carrier, or closure of the airport			
(a) Cash allowance in case of travel delay for 6 hours or more	2,000 (250 per 6 hours)	3,000 (300 per 6 hours)	3,000 (300 per 6 hours)
(b) i) Extra overseas accommodation expenses; OR ii) Irrecoverable deposits or charges for accommodation; AND iii) Irrecoverable deposits or charges for missed events due to travel delay	2,000	3,000	3,000
(c) Trip re-routing travel costs due to travel delay for 6 hours or more (economy class only)	5,000	10,000	10,000

Benefit Table (Cont.)

Summary of Benefits	Basic Plan	Advance Plan	Prestige Plan
(d) Missed journey: accommodation and meal expenses for failure to board a common public carrier due to missed transportation connection, if not compensated by a third party	5,000	10,000	10,000
(e) Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party	5,000	10,000	10,000
Section 9 – Loss of Deposit or Cancellation of Trip Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR government at the planned destination within 7 days before departure, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, witness summon, jury service or compulsory quarantine of the insured person, and bankruptcy of a registered travel agent			
Irrecoverable deposits or charges of transportation, accommodation or missed events	25,000	50,000	100,000
Sublimit			
Red outbound travel alert	50% of the irrecoverable deposits or charges		
Section 10 – Trip Curtailment Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured persons's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR government at the planned destination, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent			
Proportional return of relevant irrecoverable prepaid cost of the planned holidays including but not limited to travel tickets and missed events OR additional transportation (economy class only) and accommodation expenses	25,000	50,000	100,000
Sublimit			
Red outbound travel alert	50% of the irrecoverable deposits or charges		
Section 11 – Home Care Benefit			
Loss of or damages to your home contents as a result of fire or burglary while you are overseas	10,000	20,000	20,000
Section 12 – Trauma Counseling			
Counseling fees if you are the witness and/or victim of a traumatic event	15,000 (1,000 per day)	15,000 (1,000 per day)	25,000 (1,500 per day)
Section 13 – Rental Vehicle Excess and Vehicle Return Cost			
Motor insurance policy's excess and return cost for rental vehicle	3,000	10,000	10,000
Optional Benefits			
Section A1 - China Hospital Deposit Guarantee Benefit (Applicable for annual cover only)			
Chinese hospital deposit guarantee card	Applicable		
Section A2 - Enhanced Medical and Related Expenses & Personal Accident Benefit for Insured Person Aged under 18 with Parent or Legal Guardian Insured in the Same Policy			
Upgrade Section 1 - Medical and Related Expenses to 100% and Accidental Death under Section 3 - Personal Accident to 50% of the maximum limit per insured person aged 18 to 70, by paying adult's premium	Not applicable	Applicable (refer to Sections 1 and 3)	Applicable (refer to Sections 1 and 3)
Section A3 - Enhanced Personal Accident Benefit			
Enhanced personal accident benefits with compensation paid according to over 18 severity levels of disablement, by paying 20% additional premium	Not applicable	Applicable	Already covered under core benefits

Premium Table (HKD)^

	Basic Plan	Advance Plan	Prestige Plan
Single Journey			
No. of day			
1	129	162	205
2	129	162	205
3	129	162	205
4	158	207	260
5	175	241	305
6	197	274	342
7	210	296	368
8	220	310	388
9	241	328	410
10	255	350	434
11	268	372	460
12	282	394	484
13	295	416	508
14	309	438	532
15	322	460	556
16	336	482	578
17	349	505	603
18	363	527	627
19	376	549	651
20	390	571	676
21	404	594	700
22	417	616	723
23	431	638	745
24	445	661	767
25	459	683	790
26	472	706	812
27	486	728	835
28	500	751	857
29	514	773	880
30	528	796	903
Each additional day	13	20	20
Annual Cover			
Individual	1,650	1,950	2,300
Family	3,300	3,900	4,600
China Hospital Deposit Guarantee Card (Per Insured Person)	100	100	100

Major exclusions

As you may know, every insurance plan has its limits and SmartTraveller Plus has no exception. The following is a summary of the key exclusions that we will not pay for

- Racing including but not limited to car racing, motor rallies, horse-racing, and competitions of swimming, sailing, bicycling, skiing and so forth (racing on foot such as running or walking is not excluded)
- Aviation other than as a fare-paying passenger in a fully licensed aircraft
- Medical conditions existed prior to the journey
- Engaging in sports or games in a professional capacity
- War, invasion, riot, military rising and so forth
- Self-inflicted injury or illness
- Travelling against the advice of a medical practitioner, or for obtaining medical treatment
- Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage, childbirth and all complications thereof
- Incidents that are publicly known before the application of the policy for single trip, or before the booking of the journey for annual cover
- Engaging in any kind of labour or manual work

For complete information on the exclusions, please refer to the policy wording.

To apply or for more details, please contact your agent or broker, or you can contact us on

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Remarks:

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms and conditions. You may request a specimen of the policy wording to understand the terms and conditions of all the benefits and exclusions.

* Children should be aged 30 days or more and under 18 years old and named in the same policy schedule as their parent(s), and traveling together with their parent(s) for the entire journey.

^ Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

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