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ABOUT US



TravelWise Protection Plan



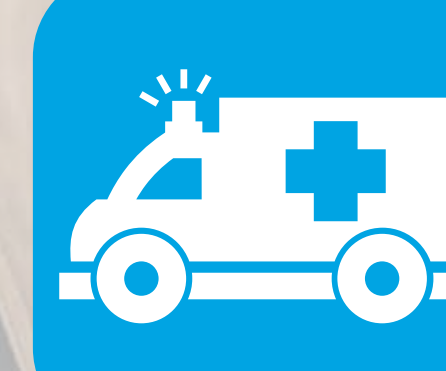
Flexible plans,
from HK\$40 only



3 Optional
Supplementary
Benefits



Single or
Annual Plan for
Selection



Self-owned
Emergency
Assistance Service



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Core Benefits	Maximum Benefits (HKD)		
	Basic	Standard	Deluxe
1. Emergency Medical Expenses and Assistance a. Medical Expenses b. Emergency Medical Evacuation ² c. Repatriation of Remains ² d. Overseas Hospital Cash e. Compassionate Visit f. Child Guard	\$500,000 Unlimited Unlimited \$5,000 N/A N/A	\$800,000 Unlimited Unlimited \$5,000 \$30,000 \$30,000	\$1,000,000 Unlimited Unlimited \$5,000 \$30,000 \$30,000
2. Personal Accident ¹ a. Accident while in a common carrier b. Other accidents	\$500,000 \$250,000	\$1,000,000 \$500,000	\$1,200,000 \$600,000
3. Loss of Income Benefit	N/A	N/A	\$30,000
4. Journey Cancellation and Interruption a. Journey Cancellation b. Journey Interruption	N/A N/A	N/A N/A	\$20,000 \$20,000
5. Personal Effects a. Baggage & Personal Effects b. Personal Money c. Travel Documents	N/A N/A N/A	\$8,000 \$1,500 \$10,000	\$10,000 \$2,500 \$30,000
6. Delay Coverage a. Travel Delay b. Baggage Delay	N/A N/A	\$1,500 \$600	\$2,000 \$800
7. Personal Liability	N/A	\$2,000,000	\$2,000,000
8. Credit Card Protection	N/A	\$20,000	\$20,000
9. Loss of Home Content	N/A	N/A	\$3,000



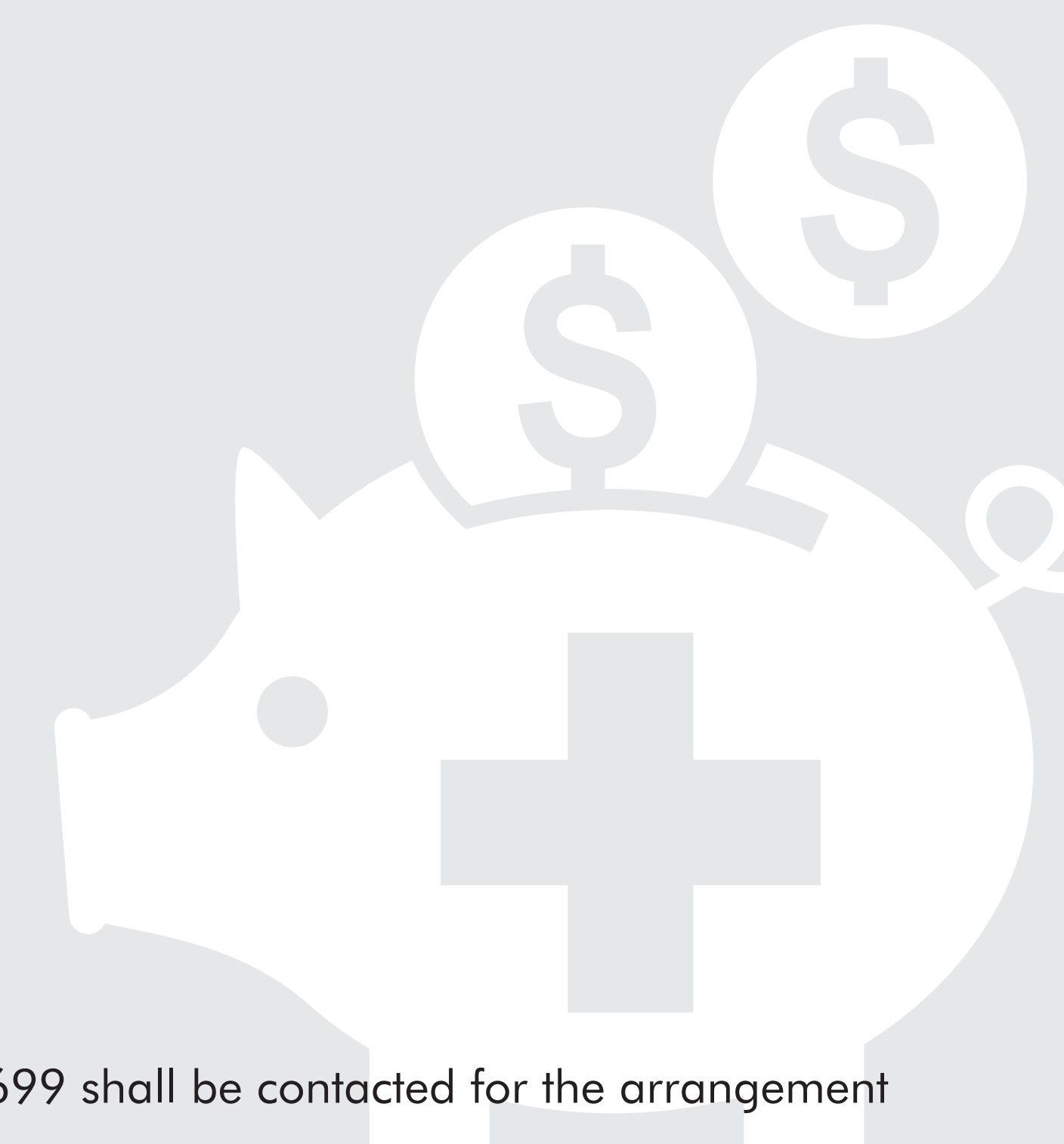
Available to Single-trip Standard and Deluxe Plan ONLY

Optional Benefits	Maximum Benefits (HKD)
10. Golf Protection a. Golf Baggage b. Hire Golf Equipment c. Loss of Green Fees	 \$8,000 \$6,000 \$3,000
11. Cruise Vacation a. Additional Journey Cancellation and Interruption b. Cruise Cancellation and Interruption c. Excursion Tour Cancellation d. Satellite Phone Fee	 \$30,000 \$50,000 \$10,000 \$2,000
12. Scuba Diving a. Dive Tour b. Equipment Hire	 \$15,000 \$10,000

Remarks:

1. For Insured aged below 17, the Maximum Benefit payable under Section 2 (Personal Accident) is HK\$250,000

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





CORE BENEFITS

1. Emergency Medical Expenses and Assistance

a. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization that may arise from accidental injury or sickness occurring during the Journey

Follow-up Medical Expenses

- Reimburse for the costs of any necessary follow-up medical treatment up to HK\$50,000 within 3 months upon return to Hong Kong. This benefit is extended to cover the cost of Chinese Medicine Practitioner treatments with per day and per visit limit of HK\$150 up to HK\$1,800

b. Emergency Medical Evacuation²

Provide en-route medical care and transportation to another location for appropriate medical treatment

c. Repatriation of Remains²

Arrange for the return of Insured Person's remains to Hong Kong

d. Overseas Hospital Cash

Pay HK\$500 daily when Insured Person is hospitalized overseas during the Journey up to HK\$5,000

e. Compassionate Visit

(Applicable to Standard Plan and Deluxe Plan only)

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

f. Child Guard (Applicable to Standard Plan and Deluxe Plan only)

Reimburse for the reasonable additional Accommodation and travel fare for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child (ren) aged below 15 back to Hong Kong in the event of Insured Person's overseas hospitalization due to Serious Injury or Serious Sickness

Major exclusions applicable to Section 1 Include

- Failure to obtain a written report from the Qualified Medical Practitioner

2. Personal Accident¹

Cover the following arising from an accident:

- Third Degree Burns or
- Permanent Total Disablement or
- Accidental Death

a. Accident while in a Common Carrier

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

Accidents other than those stated in Section 2a (Accident while in a Common Carrier)

Major exclusions applicable to Section 2 Include

- Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness

Remarks:

1. For Insured aged below 17, the Maximum Benefit payable under Section 2 (Personal Accident) is HK\$250,000

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





CORE BENEFITS

3. Loss of Income Benefit (Applicable to Deluxe Plan only)

Pay HK\$1,250 for each full week, up to 24 weeks, in the event that Insured Person is unable to return to work in usual gainful occupation for at least 7 days, as recommended by Qualified Medical Practitioner upon return to Hong Kong due to accidental injury during the Journey

4. Journey Cancellation and Interruption (Applicable to Deluxe Plan only)

a. Journey Cancellation

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 or 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, jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
- Unexpected outbreak of strike by the employees of a Common Carrier for the planned insured Journey, epidemic, riot or civil commotion at the planned destination within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire, flood or earthquake within 1 week before the departure date

b. Journey Interruption

(1) Curtailment Expenses

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

- Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner 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 at planned destination

(2) Journey Re-arrangement

Reimburse for the additional travel fare and/or Accommodation incurred for Journey Re-arrangement due to:

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disaster or epidemic at planned destination

(3) Compulsory Quarantine

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

Major exclusions applicable to Section 4 Include

- In respect of losses claimed under Section 4b(1) (Curtilment Expenses), Section 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause





CORE BENEFITS

5. Personal Effects (Applicable to Standard Plan and Deluxe Plan only)

a. Baggage and Personal Effects

Reimburse for the loss of or damage to Insured Person's property in the event of accidental loss or damage during the Journey

b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of accidental loss

c. Travel Documents

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

Major exclusions applicable to Section 5 Include

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), business goods or sample, foodstuffs, antiques, fragile articles etc
- Losses not reported to the police within 24 hours from occurrence of the incident

6. Delay Coverage (Applicable to Standard Plan and Deluxe Plan only)

a. Travel Delay

If travel delay is directly caused by inclement weather, natural disasters, equipment failure, hijacking or strike by the employees of the Common Carrier, we shall pay:

HK\$300 for the 1st full 5 hours of delay, then HK\$700 for each of following full 10 hours of delay

b. Baggage Delay

Pay the Maximum Benefits amount for full 10 hours of delay of Insured Person's baggage due to misdirection in delivery by the Common Carrier

Major exclusions applicable to Section 6 Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier
- In respect of losses claimed under Section 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause
- In respect of losses claimed under Section 5a (Baggage and Personal Effects) and Section 6b (Baggage Delay) and Section 10a (Golf Baggage) arising from the same cause





CORE BENEFITS

7. Personal Liability

(Applicable to Standard Plan and Deluxe Plan only)

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. This does not cover the use or hire of any conveyance

Major exclusions applicable to Section 7 Include

- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals

8. Credit Card Protection

(Applicable to Standard Plan and Deluxe Plan only)

Cover any outstanding balance charged to Insured Person's credit card(s) for goods purchased during the Journey in the event of accidental death of Insured Person

Major exclusions applicable to Section 8 Include

- Interest accrued or financial charges on the outstanding expense

9. Loss of Home Content

(Applicable to Deluxe Plan only)

Cover Insured Person for the loss or damage to household contents in Insured Person's Hong Kong Primary Residence as a direct result of burglary

Major exclusions applicable to Section 9 Include

- For any loss not reported to the police within twenty-four (24) hours after the Insured Person returns back to Hong Kong after the insured Journey and a police report for such loss not having been obtained
- For loss arising from the Insured Person not taking all reasonable efforts to take due care and precautions for the safeguarding and security of his/her home contents within his/her Primary Residence in Hong Kong to avoid or to minimize any claim and loss under this Policy





OPTIONAL BENEFITS

(The benefits under this section is available for Single-trip Standard Plan and Deluxe Plan ONLY)

10. Golf Protection

a. Golf Baggage

Reimburse for the theft of or damage to Insured Person's Golf Baggage during the Journey

b. Hire Golf Equipment

Reimburse the Insured Person for the cost of hiring Golf Equipment if the Insured Person's Golf Equipment is lost, stolen or damaged during the insured Journey

c. Loss of Green Fees

Reimburse the Insured Person for the amount of any green fees or golf tuition fees or any fees for hiring any Golf Equipment in connection with such golf course or tuition forfeited in the event the Insured Person not being able to take part in or use such golf course or tuition during the insured Journey due to the Serious Injury or Serious Sickness of the Insured Person

Major exclusions applicable to Section 10 Include

- Losses not reported to the police within twenty-four (24) hours from occurrence of the incident
- In respect of losses under Section 5a (Baggage and Personal Effects) and Section 6b (Baggage Delay) arising from the same cause





OPTIONAL BENEFITS

(The benefits under this section is available for Single-trip Standard Plan and Deluxe Plan ONLY)

11. Cruise Vacation

a. Additional Journey Cancellation and Interruption

The Maximum Benefit of the Journey Cancellation and Journey Interruption shall be increased by HK\$30,000

b. Cruise Cancellation and Interruption

Reimburse for forfeiture of payments made for the cruise tour and/or additional and reasonable travel fare incurred to go to the next scheduled destination of the cruise tour, for the purpose of re-joining the cruise tour in the event that the Common Carrier in which the Insured Person has arranged to travel to board the cruise is delayed for at least eight (8) hours from the scheduled arrival time specified in the itinerary due to inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier

Major exclusions applicable to Section 11b Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- Late arrival of Insured Person at the airport or port
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier
- In respect of any loss claimed under Section 4 (Journey Cancellation and Interruption) arising from the same cause

c. Excursion Tour Cancellation

Reimburse for the forfeiture of payments made in relation to the excursion tour in the event of the excursion tour cancellation due to Serious Injury or Serious Sickness of the Insured Person or inclement weather at the planned destination

d. Satellite Phone Fee

Reimburse for satellite phone call expenses incurred if the Insured Person cannot continue journey and must return directly to Hong Kong due to Serious Injury or Serious Sickness of the Insured Person or Traveling Companion

Major exclusions applicable to Section 11d Include

- Failure to furnish an official receipt issued by the satellite phone service provider.
- Failure to obtain and provide a written report from the Qualified Medical Practitioner certifying the Injury or Sickness suffered by the Insured Person or Traveling Companion whilst on board the cruise





OPTIONAL BENEFITS

(The benefits under this section is available for Single-trip Standard Plan and Deluxe Plan ONLY)

12. Scuba Diving

a. Dive Tour

Pay proportionate loss of the Insured Person's irrecoverable dive tour costs paid or contracted to be paid prior to the insured Journey if the Insured Person is certified by a Qualified Medical Practitioner as being unfit to dive due to Sickness or Injury during the insured Journey

If the Sickness and Injury occurred during diving, the Insured Person shall be diving:

- Under the direction of an accredited diving instructor or dive guide and up to depths of 18 metres; or
- Within the maximum depths for which they are certified to dive by an accredited diving instructor

b. Equipment Hire

Reimburse the costs of hiring Diving Equipment as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of the Insured Person's Diving Equipment during the insured Journey

Major exclusions applicable to Section 12 Include

- A medical certificate has not been obtained from a Qualified Medical Practitioner confirming that cancellation or interruption of the dive tour is medically necessary
- If the Insured Person does not obtain a written police report within 24 hours of the discovery in the event of loss or theft of their Diving Equipment





GENERAL MAJOR EXCLUSIONS applicable to all sections of coverage include:

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power
- Riding or driving in any kind of motor racing, competition, and Insured Person's participation in any professional sports to earn remuneration
- Suicide, self-inflicted injury, self-exposure to needless peril
- Childbirth and pregnancy; mental, nervous or sleeping disorders, insanity; alcoholism or drug addiction
- Any Pre-Existing Condition
- Any Person who is a Chinese passport holder and travels to/within China. This exclusion will be waived if the Person has an official document issued by the government (other than Mainland China) to prove his/her identity as resident of the said country
- Any loss arising from Terrorist Act - except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) & Section 8 (Credit Card Protection)
- 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





Basic Premium for Core Benefits:

Individual

Insurance Period	Asia (HKD)			Worldwide (HKD)		
	Basic	Standard	Deluxe	Basic	Standard	Deluxe
1 - 3 Days	40	63	105	63	103	170
4 - 7 Days	51	85	139	79	132	216
8 - 14 Days	85	185	261	105	189	335
15 - 22 Days	142	325	436	175	345	535
23 - 31 Days	195	389	523	242	436	639
Additional 5 Days	+32	+48	+63	+48	+63	+95
Annual Policy	N/A	N/A	1,575	N/A	N/A	1,890

Family

Insurance Period	Asia (HKD)			Worldwide (HKD)		
	Basic	Standard	Deluxe	Basic	Standard	Deluxe
1 - 3 Days	93	139	231	139	229	376
4 - 7 Days	115	188	305	178	289	473
8 - 14 Days	187	405	576	229	418	738
15 - 22 Days	313	712	958	382	756	1,175
23 - 31 Days	429	859	1,153	535	965	1,405
Additional 5 Days	+72	+103	+137	+103	+139	+208
Annual Policy	N/A	N/A	3,150	N/A	N/A	3,780



Additional Premium for Optional Plans:

Golf Protection

Insurance Period	Individual (HKD)		Family (HKD)	
	Asia	Worldwide	Asia	Worldwide
1 - 3 Days	20	30	45	110
4 - 7 Days	25	35	60	145
8 - 14 Days	35	55	80	190
15 - 22 Days	45	70	105	220
23 - 31 Days	55	80	145	275
Additional 5 Days	+25	+35	+50	+120

Cruise Vacation

Insurance Period	Individual (HKD)		Family (HKD)	
	Asia	Worldwide	Asia	Worldwide
1 - 3 Days	30	50	68	110
4 - 7 Days	80	140	150	300
8 - 14 Days	145	240	260	530
15 - 22 Days	200	340	370	750
23 - 31 Days	260	445	490	970
Additional 5 Days	+75	+125	+130	+275





Additional Premium for Optional Plans:

Scuba Diving

Insurance Period	Individual (HKD)		Family (HKD)	
	Asia	Worldwide	Asia	Worldwide
1 - 3 Days	80	120	90	130
4 - 7 Days	100	140	115	155
8 - 14 Days	140	220	155	240
15 - 22 Days	180	280	200	310
23 - 31 Days	220	320	250	350
Additional 5 Days	+100	+140	+115	+155

Asia Plan covers Australia, Brunei Darussalam, Cambodia, China, India, Indonesia, Japan, South Korea, Lao People's Democratic Republic, Macao, Malaysia, Myanmar, New Zealand, Philippines, Singapore, Taiwan, Province of China, Thailand, Viet Nam

Worldwide Plan covers all countries except Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region

This insurance is underwritten by AIG Insurance Hong Kong Limited

This above information provides only a summary of the policy benefits. For exact terms and conditions and details of the exclusions, please refer to the policy wording which shall prevail in case of inconsistency.

For more information, please call our hotline at 3666 7022

In the event of differences between the English and Chinese version of this summary, the English version shall prevail.



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Plan Features

	Single-trip Plan	Annual Plan
No. of trip per policy	1	Unlimited
Maximum Trip Duration	182 days	90 consecutive days per journey
Age Limit (Individual Plan)	Up to the age of 70 on the commencement date of the policy	From 17 to 70 years old on the commencement date of the policy
Age Limit (Family Plan)	Any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date	
Nationality	No nationality limitation	The insured person must be a Hong Kong resident
Itinerary	The insured journey must commence from Hong Kong	
Purpose of Trip	This insurance is only valid for conventional vacation or business trips (administrative duty only)	
Duplicate Coverage	If Insured Person is covered by more than one comprehensive voluntary travel insurance policies underwritten by AIG Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable	
Other	Cover will automatically be extended up to a maximum of 10 calendar days in the event the journey is being unavoidably delayed	N/A





FAQ

1. Can my parents purchase TravelWise travel insurance?

For single trip plan, individual plan covers anyone aged below 70 on the commencement date of the policy while family plan covers any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date of the policy. For annual plan, individual plan covers anyone aged between 17 to 70 on the commencement date of the policy while family plan covers any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date of the policy.

2. I am planning to travel abroad for more than 3 months. How long can TravelWise Protection plan cover?

Single-trip plan covers at most 182 days while annual plan covers at most 90 consecutive days per journey.

3. I am not a Hong Kong resident. Can I purchase AIG TravelWise annual plan?

The insured person for annual plan must be a Hong Kong resident (HKID card holders) while there is no restriction for single-trip plan.

4. I am planning for a business trip. Will TravelWise Protection Plan cover my trip?

The insurance is only valid for conventional vacation or business trips (administrative duty only) and the trip must commence from Hong Kong. If you engage in any form of manual work in connection with any business profession or employment, the insurance will not cover the claims.

5. I am planning my trips for next year. When should I buy the travel insurance?

As soon as you have confirmed your travel route and destination, you should consider purchasing travel insurance. Travel insurance purchased after you have commenced your journey and departed Hong Kong is considered invalid.

6. My kid is going to join the 5-day summer school to study abroad, can he issue a travel insurance on his own?

Yes, kids can apply travel insurance (single-trip plan) on his own.





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This insurance plan is underwritten by AIG Insurance Hong Kong Limited.

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E-mail: travelguard.hk@aig.com

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