

Starr International Insurance (Asia) Limited 是 Starr International Company, Inc. (Starr International) 轄下一所私人持有的跨國保險公司。我們在市場上提供高質及個性化的財產保險產品，也為客人提供風險管理、理賠管理、行政及再保險服務。

我們的歷史可追溯到1919年12月，當創辦人Cornelius Vander Starr在中國上海成立保險代理公司。於上世紀20年代，分別在中國、香港、河內、胡志明市、雅加達、吉隆坡及菲律賓等地設立辦事處。我們在2009年9月獲發一般保險業務牌照，並且自2010年2月獲A.M. Best評級機構評為“A”級。

我們擁有一個在亞洲保險市場經驗豐富的管理團隊，專注於香港以至亞洲市場提供高質素的一般保險服務。

Starr International Insurance (Asia) Limited, a company of Starr International Company, Inc (Starr International) is a privately held global insurance company. Starr International's insurance entities provide high-quality, customized property and casualty insurance products, with significant access to the excess and surplus marketplace. These entities also provide risk management, claims management, administrative, and reinsurance services to their policyholders.

The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920s, Starr established branches across China, and in Hong Kong, Hanoi, Saigon, Jakarta, Kuala Lumpur and the Philippines.

Starr International Insurance (Asia) Limited was licensed as a general insurance company in Hong Kong in September 2009 and maintains an “A” rating by A.M. Best Company since February 2010. Managed by a team of experienced insurance executives in the Asian insurance market, Starr International Insurance (Asia) Limited focuses on providing quality general insurance services to the Hong Kong market and serves as the base for Starr International's expansion into the Greater Asia region.

STARR
INSURANCE COMPANIES

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「卓悅遊」旅遊保險 TraveLead Travel Insurance



STARR
INSURANCE COMPANIES

**Starr「卓悅遊」提供周全的保障，
讓你享受無憂旅程！**

計劃特點：

1. 保障恐怖襲擊
2. 醫療費用高達1,500,000港元，
包括住院及門診
3. 門診費用及次數不設限額
4. 毋須自負額及墊底費
5. 意外死亡及永久傷殘採用Scale 2 賠償表
6. 保障業餘運動，如熱氣球、潛水、滑雪等，
沒有高度或深度限制
7. 增設租車自負額保障
8. 家長／監護人也可為單獨旅遊的子女投保

投保資格：

單次旅遊計劃：無年齡限制

全年旅遊計劃：最高投保年齡為70歲，續保至75歲

*所有旅程必須由香港出發並返回香港

With comprehensive coverage of **Starr TravelLead** ,
we can rest assured you a carefree trip!

Special Features:

1. Extend to cover terrorism
2. Medical expenses up to HK\$1,500,000 including
in and outpatient treatments
3. No sublimit or restriction on outpatient expenses
and number of visits
4. No co-payment or deductible
5. Scale 2 is adopted for Accidental Death and Disablement
6. Extend to cover amateur hazardous sports, such as
hot air ballooning, scuba diving, skiing, etc., no
restriction on height or depth
7. Extend to cover rental vehicle excess
8. Parents'/guardians' enrollment for children travel
on their own is acceptable

Age Limit & Eligibility:

Single Trip Plan : No age limit

Annual Travel Plan : Enroll up to 70 years old and
renewable up to 75 years old

*All trips must depart from and return to Hong Kong



保障	個人保障（港幣）		
	標準	非凡	尊貴
第1項 – 意外死亡及永久傷殘 *			
意外導致12個月內死亡或永久傷殘。			
（一） 乘搭公共交通工具之意外	600,000	1,000,000	1,500,000
（二） 其他意外	300,000	500,000	750,000
第2項 – 燒傷保障 **			
意外導致12個月內遭受二級或三級程度燒傷。	100,000	200,000	300,000
第3項 – 醫療費用			
受傷或患病而須支付的醫療費用。	500,000 (分項限額如下)	1,000,000 (分項限額如下)	1,500,000 (分項限額如下)
（一） 覆診費用（回港後90天內）	250,000	500,000	750,000
• 包括中醫、跌打、針灸及物理治療的費用。	每日一症 200 每保單期限 1,200	每日一症 200 每保單期限 1,800	每日一症 200 每保單期限 2,400
（二） 海外住院現金津貼	每日300	每日400	每日500
受傷或患病而須於海外入院治療，每日可獲現金津貼。	每次旅程 3,000	每次旅程 4,000	每次旅程 5,000
第4項 – Starr 全球緊急支援服務			
（一） 24小時熱線服務 24小時旅遊援助，商務禮賓及醫療協助服務。	包括	包括	包括
（二） 緊急醫療運送 為受保人提供在海外因意外受傷或患病而需要醫療撤離及運送服務。	無限	無限	無限
（三） 入院保證金 保證為受保人提供入院所需的按金。	40,000	40,000	40,000
（四） 緊急啟程			
（i） 受保人於海外住院（至少7天） 提供一名親友之合理交通及住宿費用，每晚住房上限港幣1,000元及最長7晚。	50,000	100,000	200,000
（ii） 受保人於海外死亡 提供一名直系親屬之合理交通及住宿費用，每晚住房上限港幣1,000元及最長5晚。	50,000	100,000	200,000
（iii） 直系親屬死亡 賠償受保人回港之合理交通費用	50,000	100,000	200,000
（五） 子女護送 賠償受保人在海外住院期間，安排其同行及乏人照顧之小童回程交通的費用。	50,000	100,000	200,000
（六） 遺體運返 安排運送遺體或骨灰回港。	無限	無限	無限
第5項 – 個人行李			
賠償行李及個人財物之遺失或損毀。	不適用	10,000	20,000
每件、每對或每套物品之賠償限額（包括所有配件）	不適用	2,000	2,000
手提電腦之賠償限額（包括所有配件）	不適用	8,000	8,000

保障	個人保障（港幣）		
	標準	非凡	尊貴
第6項 – 行李延誤			
行李延誤達6小時而需購買必須品。	不適用	500	1,000
第7項 – 個人錢財			
因遭盜竊、搶劫或爆竊而導致現金、旅遊支票或匯票的損失。	不適用	2,000	3,000
第8項 – 證件遺失			
因被盜竊、搶劫或爆竊而遺失旅遊證件之有關補領費用及額外合理的交通及/或住宿費用。(每日交通及住宿費上限)	不適用	10,000 (每日1,000)	20,000 (每日2,000)
第9項 – 旅程延誤或更改行程			
因罷工、暴動、民亂、騎劫、惡劣天氣、自然災害或機件故障而導致所乘之公共交通工具延誤超過6小時，可獲現金賠償。 或 若因上述原因公共交通工具被取消或延誤超過12小時，導致更改行程而引致之：(1)額外公共交通工具；或(2)額外/不可退回住宿，之合理費用。	不適用	最高1,500 每6小時300	最高3,000 每6小時300
第10項 – 取消旅程			
因下列原因取消旅程而不能退回之交通及/或住宿費用： 受保人/其直系親屬/旅遊夥伴/密切商業夥伴身故、嚴重受傷或嚴重疾病；受保人須出庭作證、強制隔離或當陪審員；目的地突然爆發罷工、暴動、民亂、惡劣天氣、傳染病；受保人住所因火災或水淹導致嚴重損毀。	不適用	25,000	50,000
第11項 – 提早結束旅程			
因下列原因提早結束旅程而不能退回或額外的交通及/或住宿的費用： 受保人/直系親屬/旅遊夥伴或密切商業夥伴身故、嚴重受傷或嚴重疾病；目的地突然爆發罷工、暴動、民亂、惡劣天氣或傳染病。	不適用	25,000	50,000
第12項 – 個人責任			
因疏忽導致第三者身體意外受傷或財物損失而需負上的法律賠償責任。	不適用	1,000,000	1,500,000
第13項 – 租車自負額			
賠償租用車輛的汽車保險自負額。	不適用	不適用	5,000
第14項 – 遺失信用卡			
被盜用信用卡而引致之金錢損失。	不適用	不適用	5,000

* 請參閱賠償表一

** 請參閱賠償表二

主要不承保事項：

受保前已存在之狀況、戰爭、自殺、懷孕、分娩、職業運動。

注意事項：

- 個人投保人必須年滿18歲。
- 18歲以下或70歲以上的受保人之意外死亡及永久傷殘保障的最高保額為所選計劃的50%或港幣500,000元，以較低者為準。
- 70歲以上的受保人之醫療費用的最高保額為所選計劃的50%。
- 個人錢財保障不適用於10歲或以下的受保人。
- 單次旅遊計劃每次旅程的最長日數為180天，而全年旅遊計劃則為90天。
- 如旅程在無可避免的情況下延期，保單可免費延長至最多7日。
- 如有索償，必須於事發後30天內以書面（電郵: AsiaA&HClaims@Starrcompanies.com）通知我們。
- 有關第4項之任何服務必需由Starr全球緊急支援安排。
- 本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。

Coverage	Sum Insured / Person (HK\$)		
	Essential	Extra	Supreme
Section 1 - Accidental Death and Disablement *			
Death or permanent disablement arising within 12 months of an accident.			
(a) Accident while in a common carrier	600,000	1,000,000	1,500,000
(b) Other accidents	300,000	500,000	750,000
Section 2 - Burns Benefit **			
Second or third degree burns arising within 12 months of an accident.	100,000	200,000	300,000
Section 3 - Medical Expenses			
Reimbursement of the actual expenses for treatment of injury and sickness.	500,000 (Sub-limit as below)	1,000,000 (Sub-limit as below)	1,500,000 (Sub-limit as below)
(a) Follow-up Medical Treatment Extension (within 90 days after returning to Hong Kong)	250,000	500,000	750,000
Including Chinese medicine, Chinese bone-setting, acupuncture treatment expenses and physiotherapy.	200 Per Day Per Visit 1,200 Per Policy Period	200 Per Day Per Visit 1,800 Per Policy Period	200 Per Day Per Visit 2,400 Per Policy Period
(b) Overseas Hospital Cash Cash benefit for each day of overseas hospital confinement due to injury or sickness.	300 Per Day 3,000 Per Trip	400 Per Day 4,000 Per Trip	500 Per Day 5,000 Per Trip
Section 4 - Starr Global Emergency Assistance Services			
(a) Round-the-clock Hotline Service 24-hour hotline for travel assistance, business concierge and medical assistance.	Included	Included	Included
(b) Emergency Medical Evacuation and Repatriation Provide emergency medical evacuation and repatriation due to serious injury or sickness.	Unlimited	Unlimited	Unlimited
(c) Hospital Admission Guarantee Guaranteed payment of hospital admission fees.	40,000	40,000	40,000
(d) Compassionate Visit			
(i) Hospitalization of Insured Person (at least 7 days) Travel and accommodation expenses for one relative or friend subject to HK\$1,000 per night up to 7 consecutive nights.	50,000	100,000	200,000
(ii) Death of Insured Person Travel and accommodation expenses for one immediate family member subject to HK\$1,000 per night up to 5 nights.	50,000	100,000	200,000
(iii) Death of Immediate Family Member Pay the travel expenses for the insured person's return to take care the necessary arrangement of a deceased immediate family member.	50,000	100,000	200,000
(e) Return of Child(ren) Pay the travel expense for sending back an unattended child during the hospitalization of the insured person	50,000	100,000	200,000
(f) Repatriation of Mortal Remains Return of remains or ashes to Hong Kong.	Unlimited	Unlimited	Unlimited
Section 5 – Personal Baggage			
Pay for loss of or damage to baggage and personal effects.	Nil	10,000	20,000
Sub-limit per item / pair / set of articles (including all accessories)	Nil	2,000	2,000
Sub-limit for lap-top computer (including all accessories)	Nil	8,000	8,000

Coverage	Sum Insured / Person (HK\$)		
	Essential	Extra	Supreme
Section 6 - Baggage Delay			
Emergency purchase due to baggage delay for more than 6 hours.	Nil	500	1,000
Section 7 - Personal Money			
Loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary.	Nil	2,000	3,000
Section 8 - Document Loss			
Reimburse for the replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery or burglary. (Maximum per day limit for travel and accommodation expenses)	Nil	10,000 (1,000 Per Day)	20,000 (2,000 Per Day)
Section 9 - Travel Delay or Re-Route			
Cash benefit for common carrier delay for more than 6 hours due to strike, riot, civil commotions, hijack, adverse weather, natural disaster or mechanical fault. or Reimburse for (1) additional travel fare incurred for re-routing; or (2) additional/irrecoverable accommodation expenses if the common carrier is cancelled or delayed for over 12 hours due to above reasons.	Nil	300 Per 6 Hours Max 1,500	300 Per 6 Hours Max 3,000
	Nil	2,000	4,000
Section 10 - Trip Cancellation			
Reimburse for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious injury, serious sickness of insured person/ immediate family member/travel companion/co-partner; witness summons, compulsory quarantine or jury service of an insured person; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination; serious damage to the insured person's residence from fire or flood.	Nil	25,000	50,000
Section 11 - Trip Curtailment			
Reimburse for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury or serious sickness of an insured person/immediate family member/ travel companion/co-partner; strike, riot or civil commotion, adverse weather conditions or infectious disease at the planned destination.	Nil	25,000	50,000
Section 12 - Personal Liability			
Indemnify legal liability in respect of accidental bodily injury or property damage to third parties due to negligence.	Nil	1,000,000	1,500,000
Section 13 - Rental Vehicle Excess			
Reimburse for an excess of the vehicle rental agreement.	Nil	Nil	5,000
Section 14 - Loss of Credit Card			
Reimburse for the monetary loss of credit card.	Nil	Nil	5,000

* Please refer to Compensation Table 1

** Please refer to Compensation Table 2

Major Exclusions:

Pre-existing condition, war, suicide, pregnancy, childbirth, professional sport.

Remarks:

- An individual applicant must be 18 years old or above.
- For an insured person aged below 18 or above 70, the maximum sum insured of Accidental Death and Disablement shall be subject to 50% of the selected plan, or up to maximum of HK\$500,000 whichever is lesser.
- For an insured person aged above 70, the maximum sum insured of Medical Expenses shall be subject to 50% of the selected plan.
- Personal money is not applicable to insured person aged 10 or below.
- The maximum trip duration for single trip and annual travel plan is 180 days and 90 days respectively.
- Insurance cover will automatically be extended up to maximum of 7 days if the trip is delayed for any reason outside the control of the insured person.
- Written notice (email: AsiaA&HClaims@Starrcompanies.com) of a claim must be given within 30 days after the incident.
- Any services under section 4 must be arranged by Starr Global Emergency Assistance.
- This brochure is designed to provide you a summary of the plan and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

「外遊警示」免費伸延保障（單次及全年旅遊適用）
Outbound Travel Alert (OTA) Free Upgraded Extension (For Single Trip & Annual Travel)

因應香港特別行政區政府保安局推出的「外遊警示制度」，本公司增加以下「取消旅程」及「提早結束旅程」的受保範圍，直至另行通告為止。According to the Outbound Travel Alert (OTA) System set up by the Security Bureau of the HKSAR Government, the coverage of Trip Cancellation and Trip Curtailment are extended as below until further notice.

保障 Coverage	黃色警示 Amber Alert	紅色警示 Red Alert	黑色警示 Black Alert
取消旅程 Trip Cancellation 賠償因「外遊警示」取消旅程而不能退回之交通及/或住宿費 Reimburse for unrecoverable travel and/or accommodation expenses upon trip cancellation due to OTA	25%	50%	100%
	索償金額/投保額，以較低為準 of incurred amount/of sum insured, whichever is lesser		
提早結束旅程 Trip Curtailment 賠償因「外遊警示」提早結束旅程而不能退回或額外的交通及/或住宿費 Reimburse for unrecoverable or additional travel and/or accommodation expenses upon trip curtailment due to OTA	25%	50%	100%
	索償金額/投保額，以較低為準 of incurred amount/of sum insured, whichever is lesser		

備註 REMARKS

1. 單次旅遊 Single Trip:-
 - a) 須於「外遊警示」發出至少一天前購買旅遊保險。
The travel insurance must be purchased at least one day before the OTA is issued.
 - b) 如旅遊目的地之「外遊警示」在保單簽發期間或之前已經發出，此伸延保障將不適用。
If OTA for the destination is already issued during or before the issuance of policy, this extension is not applicable.
 - c) 如旅遊目的地之「外遊警示」在保單簽發期間已經生效，此伸延保障只限於提升「外遊警示」級別時才適用。
If OTA for the destination has been in force while the policy is issued, this extension is only applicable when the OTA is raised.
2. 全年旅遊 Annual Travel:-
 - a) 預定旅程之交通及/或住宿費用需至少在「外遊警示」發出前一天支付。
The travel fare and/or accommodation expenses of a planned Trip must be settled at least one day before the OTA is issued.
 - b) 如旅遊目的地之「外遊警示」在支付預定旅程之交通及/或住宿費用前已經發出，此伸延保障將不適用。
If OTA for the destination is already issued during or before the settlement of travel fare and/or accommodation expenses of a planned Trip, this extension is not applicable.
 - c) 如旅遊目的地之「外遊警示」在支付預定旅程之交通及/或住宿費用前已經生效，此伸延保障只限於提升「外遊警示」級別時才適用。
If OTA for the destination has been in force while the travel fare and/or accommodation expenses of a planned Trip are settled, this extension is only applicable when the OTA is raised.
3. 取消旅程 Trip Cancellation:-
 只可在出發前七天內及「外遊警示」還在生效期間才能取消交通及住宿的安排（適用於單次及全年旅遊）。
 The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force (applicable to Single Trip & Annual Travel).
4. 本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。
 This leaflet is designed to provide a summary and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

STARR

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「卓悅遊」旅遊保險

2019 冠狀病毒病的伸延保障 (適用於單次及全年旅遊保單)

- 2019 冠狀病毒病海外醫療費用伸延保障

於保單生效期內，若受保人在旅程中首次感染2019 冠狀病毒病，而在香港境外接受必須的治療，我們會賠償受保人之合理及實際醫療費用，以不超過以下所列每人之分項限額為上限：

計劃類別	個人保額
標準計劃	港幣150,000 元
非凡計劃	港幣300,000 元
尊貴計劃	港幣500,000 元

就全年旅遊保單而言，上述分項限額為每保單年度的限額。

- 取消旅程

若受保人、直系親屬、旅行同伴或合作夥伴被確診患上的嚴重疾病是2019 冠狀病毒病，我們所賠償的損失以不超過以下所列每人之分項限額為上限：

計劃類別	個人保額
標準計劃	不適用
非凡計劃	港幣5,000 元
尊貴計劃	港幣8,000 元

- 提早結束旅程

若受保人、直系親屬、旅行同伴或合作夥伴被確診患上的嚴重疾病是2019 冠狀病毒病，我們所賠償的損失以不超過以下所列每人之分項限額為上限：

計劃類別	個人保額
標準計劃	不適用
非凡計劃	港幣5,000 元
尊貴計劃	港幣8,000 元

註：有關詳細資料，請參閱保單內之條款及細則。

TraveLead Travel Insurance

Coronavirus Disease (COVID-19) Extension (**For Single-Trip and Annual Travel Policy**)

- **Extension of COVID-19 Overseas Medical Expenses**

If during the period of insurance the Insured Person sustains coronavirus disease (COVID-19) first contracted and commenced during the Trip which directly results in the necessity of medical treatment outside Hong Kong, We shall reimburse the Insured Person in respect of the reasonable and customary medical costs subject to the following maximum sub-limit per person:

Plan Type	Sum Insured/Person
Essential Plan	HK\$150,000
Extra Plan	HK\$300,000
Supreme Plan	HK\$500,000

In respect of an annual travel policy, the above maximum sub-limit is on per policy year basis.

- **Trip Cancellation**

In the event of any Serious Sickness sustains by an Insured Person, Immediate Family Member, travel companion or co-partner due to diagnosis of COVID-19, We shall reimburse the loss subject to the following maximum sub-limit per person:

Plan Type	Sum Insured/Person
Essential Plan	Not Covered
Extra Plan	HK\$5,000
Supreme Plan	HK\$8,000

- **Trip Curtailment**

In the event of any Serious Sickness sustains by an Insured Person, Immediate Family Member, travel companion or co-partner due to diagnosis of COVID-19, We shall reimburse the loss subject to the following maximum sub-limit per person:

Plan Type	Sum Insured/Person
Essential Plan	Not Covered
Extra Plan	HK\$5,000
Supreme Plan	HK\$8,000

Please note: For complete details, please refer to the policy for terms and conditions.

「卓悅遊」旅遊保險
宅度假保障 (只適用於全年旅遊保單)

於保單生效期內，我們會按照以下保障表提供最多五次的宅度假保障：

保障表

項目	承保範圍	個人最高保額 (港幣)		
		標準計劃	非凡計劃	尊貴計劃
1	意外死亡及永久傷殘 • 18 至 70 歲 • 18 歲以下或 70 歲以上	不適用	100,000 50,000	200,000 100,000
2	意外醫療費用 • 意外發生之日起 14 天內的治療 • 跌打、針灸或物理治療費用的上限為每日一症, 每症最高港幣 100 元及每次宅度假港幣 500 元。		2,500	5,000
3	2019 冠狀病毒病醫療費用		1,000	2,000
4	取消宅度假 因下列原因取消宅度假，我們會賠償住宿及 / 或餐膳費用：受保人出庭作證、被強制隔離或當陪審員；或受保人、直系親屬或宅度假夥伴突然的身故、嚴重損害或嚴重疾病。		1,000	2,000
5	住宿檢疫通知 辦妥入住手續後，酒店因爆發 2019 冠狀病毒病而需要關閉，我們會賠償受保人之住宿及 / 或餐膳費用		500	1,000
6	個人責任		150,000	250,000

「宅度假」的定義：

「宅度假」是指受保人在香港酒店度過的一個假期，保障由他 / 她在酒店辦理入住手續以展開宅度假時開始，直至他 / 她完成酒店住宿辦理退房手續時停止；或保單到期日為止，以較早者為準。在酒店範圍以外發生的任何損失均不包括在內。

註：有關詳細資料，請參閱保單內之條款及細則。

TraveLead Travel Insurance

Staycation Benefit (For Annual Travel Policy Only)

This Policy extends to cover Staycation Benefit subject to a maximum of five Staycations during the period of insurance in accordance with the following Benefit Table:

Benefit Table

Section	Coverage	Maximum Sum Insured/person (HK\$)		
		Essential Plan	Extra Plan	Supreme Plan
1	Accidental Death and Disablement - Age 18 to 70 - Age below 18 or above 70	Not Covered	100,000 50,000	200,000 100,000
2	Accidental Medical Expenses - Medical treatment within 14 days from the date of Accident - Sub-limits for Chinese Bone-setting, Acupuncture or Physiotherapy treatment expenses: HKD100/visit/day & HKD500/Staycation		2,500	5,000
3	COVID-19 Medical Expenses		1,000	2,000
4	Staycation Cancellation Reimburse the loss of accommodation and/or dining expenses upon cancellation of staycation due to: witness summons, compulsory quarantine or jury service of Insured Person; or Unanticipated death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member or companion of the Staycation.		1,000	2,000
5	Accommodation Quarantine Notice Reimburse the loss of accommodation and/or dining expenses if the hotel is closed due to the outbreak of COVID-19 after the Insured Person has checked-in		500	1,000
6	Personal Liability		150,000	250,000

Definition of “Staycation”:

“Staycation” means a vacation that an Insured Person spends in a Hong Kong hotel. The coverage shall be deemed to commence when he/she checks-in a hotel for the purpose of starting the Staycation; and cease when he/she checks-out from the hotel upon completion of such Staycation, or upon policy expiry, whichever is earlier. Any loss arising outside the hotel is not covered.

Please note: For complete details, please refer to the policy for terms and conditions.