

Premier

Premier Plus		
Cover	Benefits	Limits (HK\$)
1. Personal Accident	<ul style="list-style-type: none"> • Accidental death / Loss of limbs or eyesight / Permanent total disablement • Double indemnity is provided for personal accident, while travelling on a common carrier that is licensed to carry passengers (Not applicable to accident arising out of terrorism) • Major Burns: cover for third degree burns with burn areas as (i) 2% or more of the total head surface area, or (ii) 10% or more of the total body surface area 	500,000 1,000,000 250,000 (sub-limit)
2. Medical Expenses	<ul style="list-style-type: none"> • Medical and surgical fees, hospital charges and emergency dental treatment incurred as a result of sickness or injury during the journey, including the additional travel and accommodation expenses • Follow-up medical expenses arising from sickness or accidental bodily injury incurred within 3 months after returning to Hong Kong up to HK\$50,000, including Bone-setting and acupuncture treatment arising from injury up to HK\$1,500 per policy and HK\$150 per visit per day 	500,000
3. Hospital Cash	Cash allowance while the insured person hospitalised overseas	2,500 (250/day)
4. Trauma Counselling	Reimburse the cost of trauma counselling incurred if the insured person suffers from an acute mental trauma after witnessing, or being subject to a sudden unexpected event such as robbery or burglary, threat, personal assault, serious bodily injury, fire, explosion, traffic accident, natural disaster, hijacking or terror attack	15,000 (max1,500/ visit)
5. Mugging	Cash allowance for the insured person suffered from bodily injury and hospitalised overseas as the result of a mugging attack	5,000 (500/ day)
6. 24-hour Worldwide Emergency Service	<ul style="list-style-type: none"> • Emergency transfer of an injured or sick person to an adequately equipped hospital and arrange medical supervision and medical facility as appropriate • Repatriation of an injured or sick person to home country after local treatment by appropriate means of transport in economy class • Escort unattended children of an injured or sick person back home plus reasonable travel expenses incurred inclusive of economy air ticket and accommodation • Round trip economy ticket and hotel accommodation (HK\$1,200 per day for a maximum of 5 consecutive days) for a relative to visit an insured person hospitalised overseas for more than 7 consecutive days • Expenses incurred in transporting the body or ashes home or payment of local burial expenses incurred in the event of death of an insured person (excluding the cost of coffin) 	Unlimited
7. Cancellation	In the event of 1) the scheduled public transport is delayed due to strike, industrial action, adverse weather, natural disaster, mechanical breakdown of such transporting carrier or airport closure; 2) compulsory quarantine of an insured person or insured travelling companions 3) sudden death, serious injury or serious sickness of an insured person, close relatives or business associates or travelling companions 4) jury or witness services of an insured person or insured travelling companions 5) fire, explosion or earthquake causing uninhabitable of an insured person or insured travelling companions' home 6) issuance of Black Alert under Outboard Travel Alert (OTA) for the planned destination within 7 days before departure 7) insolvency of travel agent Occurred within 30 days before the commencement date of the journey, resulting in a cancellation which leads to a loss of advance payments in transportation, tour charges or hotel accommodation, including irrecoverable loss of frequent flyer points	10,000
8. Curtailment	In the event of 1) the scheduled public transport is delayed due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such transporting carrier 2) compulsory quarantine of an insured person or insured travelling companions 3) sudden death, serious injury or serious sickness of an insured person, pet (dog/cat), close relatives or business associates or travelling companions 4) hijacking of aircraft 5) fire, explosion or earthquake causing uninhabitable of an insured person or insured travelling companions' home 6) issuance of Black Alert under Outboard Travel Alert (OTA) for the planned destination Occurred during the journey, resulting in a curtailment that immediate return to Hong Kong is necessary and which leads to a loss, including forfeited or additional transportation and accommodation expenses	10,000
9. Travel Delay or Re-routing Expenses	As a result of delay to common carrier for more than 6 hours due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier, we shall pay: a) HK\$250 for each full 6 hours delay; OR b) additional transportation costs and accommodation expenses if re-routing is necessary in order to get to the original destination, provided that no compensation is received from the carrier or any third party	2,500 10,000
10. Emergency Purchase of Phone Charger	If delay to the common carrier for more than 6 hours as a result of the above incidents under Cover 9, expenses incurred for emergency purchase of mobile phone charger will be reimbursed	500
11. Loss of Baggage, Travel Documents and Cash	<ul style="list-style-type: none"> • Accidental loss of or damage to baggage • Cost of replacing lost travel documents, identification and credit cards, including the additional accommodation and transportation costs incurred as a result • Loss of cash, banknotes and travellers cheques arising from theft or robbery during the journey 	20,000 (2,000/ article) 10,000 2,000
12. Fraudulent Use of Credit Card	Monetary loss due to fraudulent use of credit card which is accidentally lost during the journey, excluding ATM cash withdrawal	5,000
13. Emergency Purchases	<ul style="list-style-type: none"> • Emergency purchases of essential clothing, toiletries, etc. if baggage is delayed or misplaced for more than 6 hours • If the baggage proves to be permanently lost, any amount paid under this cover is deducted from the amount payable under Loss of Baggage cover above 	1,500
14. Credit Card Protection	Outstanding balance of credit card(s) for purchases during the journey in the event of insured person suffers accidental death overseas	30,000
15. Compulsory Quarantine Cash Allowance	Daily cash allowance if the insured person is compulsory quarantined due to infectious disease during the journey or within 7 days after returning to Hong Kong	10,000 (500/ day)
16. Rental Vehicle Excess	Reimburse the excess amount borne by the insured person under the rental condition for the damage or loss of the rental vehicle during the journey	5,000
17. Personal Liability	Against legal liability to third parties for accidental bodily injury and loss of or damage to property, but excluding liabilities arising out of use of vehicles and watercraft, horse-riding and liability to family members or employees	1,000,000