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Cover	Benefits	Limits (HK\$)Per Person
1. Personal Accident	• Accidental death / Loss of limbs or eyesight / Permanent total disablement	500,000
		Limits (HK\$)Per Policy
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 	300,000
3. Hospital Cash	Cash allowance while the insured person hospitalised overseas	2,500 (250/day)
4. 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
5. Cancellation	<p>In the event of</p> <ol style="list-style-type: none"> 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 <p>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</p>	2,000
6. Curtailment	<p>In the event of</p> <ol style="list-style-type: none"> 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 <p>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</p>	2,000
7. Travel Delay or Re-routing Expenses	<p>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:</p> <ol style="list-style-type: none"> 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 	500 1,000
8. 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 * Share benefit • Loss of cash, banknotes and travellers cheques arising from theft or robbery during the journey 	5,000 (2,000/ article) 2,000 1,000
9. 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 	300
10. 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