

You would like to enjoy your trip while you are away from home for business or pleasure purposes. Regardless of what precaution you may have taken, mishap such as accidental bodily injury or death, sudden illness, loss of baggage, cash or travel document etc., could happen at any time during your trip and ruin your original travel plan. CHINA BOCOM INSURANCE CO., LTD. will give you a peace of mind and provide a comprehensive insurance cover protecting you and your family members wherever during the journey.

COVERAGE

(1) Medical and Related Expenses

We shall reimburse the cost necessarily and reasonably incurred in respect of:

- (a) medical expenses necessarily and reasonably incurred resulting from accidental bodily injury or sickness;
- (b) additional accommodation and traveling expenses necessarily and reasonably incurred for compassionate visit while the Insured Person is hospitalized during the journey.
- (c) arrange medical evacuation when it is necessary to transfer Insured Person to another location for appropriate medical treatment;
- (d) additional accommodation and traveling expenses (confined to economy class) necessarily and reasonably incurred for returning to Hong Kong as a result of death, serious injury or illness of your Insured Person's spouse and relatives residing in Hong Kong and/or while they are encountering hi-jack or riot or civil commotion.
- (e) additional accommodation and traveling expenses (confined to economy class) necessarily and reasonably incurred to return dependent children back to Hong Kong who are left unattended while Insured Person is hospitalized due to serious injury or illness;
- (f) burial or cremation charges in the locality where death occurs or the reasonable cost of transport of body or ashes to Hong Kong;
- (g) cash guarantee for hospital admittance deposit;
- (h) follow up medical treatment expenses (including chinese herbalists and bonesetters fees) within three months after the Insured Person returns to Hong Kong;
- (i) hospital cash benefit while the Insured Person is admitted to hospital for more than 24 hours.

(2) Personal Accident

Benefits will be payable if the Insured Person suffers accidental injury or death occurred during the journey. Double indemnity will be given for accident occurred whilst in a common carrier.

(3) Baggage and Personal Effects

Provide compensation for loss of or damage to accompanied baggage and personal effects of the Insured Person during the journey.

(4) Baggage Delay

A cash benefit will be paid in the event of the delay of the Insured Person's baggage for over 10 hours from the time of arrival at destination due to mishandling by airlines or hi-jack.

(5) Personal Money and Travel Document

Cover loss of money, travel tickets, travel document such as passports, Hong Kong Identity Card etc. and loss due to unauthorized use of credit cards by any persons not related to, or residing with, the Insured Person.

(6) Personal Liability

Indemnify the Insured Person for third party legal liability arising during the insured journey outside Hong Kong.

(7) Travel Delay, Missed Journey, Overbooking and Re-routing

Cover additional costs necessarily and reasonably incurred for accommodation and traveling or pre-paid expenses due to travel delay, missed journey and flight overbooking.

(8) Loss of Deposit or Trip Cancellation

Loss of deposits paid in advance in the event of necessary and unavoidable cancellation by the Insured Person arising from death, illness or serious accident or like event occurring to the Insured Person and family members before the journey.

(9) Curtailment

Proportional return of the irrecoverable prepaid cost of the journey due to the necessary and unavoidable curtailment of the journey resulting from causes such as Insured Person's family members death or sustaining serious injury or illness.

FREE ADDITIONAL FEATURES

- ✓ 24-Hours Worldwide Assistance including weather, medical & Legal Advice etc.;
- ✓ Automatic Period Extension due to travel delay up to maximum 10 days after expiry;
- ✓ In case you select "Family Cover", the policy shall extend to cover your spouse and all your unmarried dependant children aged between 30 days and 17 years old;
- ✓ Protect you and your family members while attending any kind of amateur sport activities (except for racing of any kind, mountaineering & rock climbing necessitating ropes or guides) during the journey.

ANNUAL COVER

In addition to Single Trip Cover, you can choose the Annual Travel Insurance Cover if you are frequent traveler either for business (administration duties) or pleasure.

IMPORTANT HIGHLIGHTS

- NIL policy excess
- Single Journey cover up to 182 days; Annual Cover each journey up to 90 days
- The age of Insured person must be between 18 and 80 except for annual cover up to aged 70.
- Dependent unmarried children must be between 30 days and 17 years old.
- Any Insured Person whose age is less than 18 years old or 70 years old can only entitle 50% of original benefits under Medical & Related Expenses Section and a different sum (specified in the schedule of benefits) under Personal Accident Section.

MAIN EXCLUSIONS

War, Terrorism, Suicide, Self-Injury, Pregnancy, Childbirth, Pre-existing sickness, Journey for the Purpose of Obtaining Medical Treatment, Engaged in Any Employment or Professional, Professional Sports, Mountaineering and rock climbing necessitating ropes or guides, racing of any kind or fighting or insanity or being under influence of drugs, alcohol, intoxication, solvent abuse and so on. These are highlight of main exclusions. Please refer to the policy wordings for details.

CLAIMS SERVICES

In the event of any claim under this policy, we strive to provide you with prompt, fair and courteous claims service.

APPLICATION PROCEDURE

To apply, please complete and return the proposal form or please call our enquiry hotline for more details.

Enquiry Hotline : 2591 2938

Personal Information Collection Statement

The information you provide to us is collected to enable us to carry on insurance business and may be used for the purpose of any insurance or financial related product or service or any alterations, variation, cancellation or renewal of them and any claim or analysis of it; and may be transferred to any of our related companies or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business or any association or federation of insurance companies that exists or is formed from time to time.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by China BOCOM Insurance Co., Ltd. Requests for such access can be made to our Data Protection Officer.



中國交銀保險有限公司
CHINA BOCOM INSURANCE CO., LTD.

16/F., Bank of Communications Tower
231-235 Gloucester Road, Wan Chai, Hong Kong
Tel: 2591 2938 Fax: 2831 9192
Web Site: www.cbic.hk
Email Address: info@cbic.hk



全新保障計劃

CBI SUPREME PROTECTION PLAN
CBI COMPREHENSIVE TRAVEL INSURANCE PLAN



中國交銀保險有限公司
CHINA BOCOM INSURANCE CO., LTD.

交銀保至尊系列之
交遊保障計劃



中國交銀保險有限公司
CHINA BOCOM INSURANCE CO., LTD.

當您出外公幹或旅遊時，必然希望可以享受旅程當中之樂趣。但儘管您如何小心謹慎，意外卻可能隨時發生而破壞您原定之行程。例如意外傷亡、疾病、遺失行李、現金或證件等。為此，中國交銀保險將為您提供一個至全面的旅遊保障，使您和家人旅途加倍放心。

保障範圍

1. 醫療開支及相關費用

包括以下項目：

- I. 因意外導致身體受傷或疾病的醫療開支；
- II. 親屬前往探訪於海外因意外導致身體受傷或疾病而住院之被保人的額外交通住宿費用；
- III. 因病情緊急需要運送傷者往另一地方接受進一步治療之費用；
- IV. 被保人在旅程中因家庭成員突然身故、嚴重身體受傷或患上嚴重疾病或因遭遇脅持事件或暴動內亂而需緊急折返香港之額外交通住宿費用(機票只限普通客位)；
- V. 被保人在旅程中嚴重身體受傷或患上嚴重疾病住院而安排被保人未成年子女送返本港之額外交通住宿費用(機票只限普通客位)；
- VI. 被保人在旅程中因意外或感染疾病導致身故而在當地的殮葬、遺體處理及遺體運返本港之費用；
- VII. 被保人在旅程中身體受傷或患上疾病入住醫院而需要繳付之入院按金；
- VIII. 回港後三個月內的覆診費。(覆診費用包括跌打及中醫治療費)
- IX. 被保人在旅程中身體受傷或患上疾病需要住院超過24小時，每天可獲取住院現金津貼。

2. 人身意外保障

被保人於外遊期間因其他意外導致死亡或永久完全傷殘，將按受傷程度賠償。若被保人以乘客身分，因乘搭合法的公共交通工具或乘坐私家車時遇到意外而導致死亡或永久完全傷殘，將可獲取雙倍賠償。

3. 行李及私人財物

保障被保人隨身行李及物品、在旅途中因意外遺失或損毀。

4. 行李延誤

行李因誤送或劫機而延遲送達超過10小時後，則可獲取現金津貼購置必須品作應急之用。

5. 個人錢財及證件

保障被保人因搶劫引致現金、旅行支票損失(包括被非法使用信用卡)及補領機票或其他旅遊證件所需之費用。

6. 個人責任

被保人在旅程中引致第三者傷亡或財物損失而須承擔之法律責任。

7. 旅程延誤、行程誤點及超額訂票

旅程中因飛機或輪船等交通工具罷工、惡劣天氣或機械故障導致延誤起飛，行程誤點或因公共交通工具超額訂票延誤並超逾10小時後引致的額外交通住宿費用。

8. 取消旅程

如被保人或其近親因死亡、嚴重身體受傷或生病而須臨時取消旅程，可獲賠償已繳付但不能退回之訂金及其他已付的費用損失。

9. 提早結束旅程

如被保人因某些原因(如：被保人近親死亡、嚴重身體受傷或生病等)而須臨時縮短旅程，其不能退回之部份旅費將可獲賠償。

附送額外保障

- ✓ 二十四小時全球緊急支援服務，提供當地天氣、醫生及律師等資料。
- ✓ 如因所乘搭之交通工具延誤，被保人未能在保期內完成旅程，保障將自動延期10天，不另收費。
- ✓ 「家庭保障」計劃可包括您或您配偶及所有年介30天至17歲之子女。
- ✓ 除賽車、使用繩、索爬山或攀石外，其他所有業餘運動均可獲得保障。

全年旅遊保障

倘若您需要經常外出旅遊或公幹，除單次旅遊保障外，您亦可選擇全年旅遊保障，使您每次旅程都可以獲得最多連續90天之保障。

重要事項

- 無任何「自負額」。
- 每次旅程之最高保險期，單次旅程為182天，全年保險計劃之每一單次旅程為90天。
- 被保人年齡必須18至80歲(全年旅遊保障年齡限制至70歲)。
- 未成年子女年齡必須介乎30天至17歲。
- 倘若被保人年齡少於18歲或高於70歲，在保障表內項目一「醫療開支及相關費用」只能享有原定保障額之最高50%保障及在保障表內項目二「人身意外保障」享有指定(較原本保障額低)之保障。

主要不保事項

戰爭、恐怖襲擊、自殺、自傷、懷孕或生育疾病、保險生效前已存在之疾病或身體殘缺、旅行目的在於治病、專業運動員、攀山(指需要利用繩索或誘導繩為輔助工具者)、參加任何競賽、毆鬥、或因酒醉、服用藥物、吸毒、神經錯亂等。以上為不保事項之概略，請參閱保單內所列明之詳細內容。

理賠服務

我們將本著一貫以快捷、公平及誠懇的態度去處理每宗保險索償事宜。

申請手續

請填妥此投保書交回本公司或本公司之授權代理人辦理即可。如有任何查詢請致電本公司熱線。

查詢熱線：2591 2938

收集個人資料聲明

閣下提供的資料，為本公司提供保險業務所需，並可能使用於任何與保險或財務有關的產品或服務，或該等產品或服務的任何更改、變更、取消、續期、索償或索償分析；及可能移轉給現存或不時成立之任何與我們有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，或任何保險公司的協會或聯會。

閣下有權要求查閱及更正由中國交銀保險有限公司持有之閣下的個人資料，如有此項要求，請與我們的個人資料主任聯絡。

 **中國交銀保險有限公司**
CHINA BOCOM INSURANCE CO., LTD.

香港灣仔告士打道 231-235 號交通銀行大廈16樓
電話：2591 2938 傳真：2831 9192

網址：www.cbic.hk
電子郵件：info@cbic.hk



ISO 9001:2000
Certificate No. 202608

CBI SUPREME PROTECTION PLAN

CBI COMPREHENSIVE TRAVEL INSURANCE PLAN

FOR BANK ONLY

Summary of Schedule of Benefits

Options	PLAN A	PLAN B
1. Medical & Related Expenses	\$600,000	\$1,200,000
a. Medical, Hospital, Treatment Expenses	Actual cost and expenses should be deducted from item (1) above	
b. Compassionate visit	\$1,200 per day up to \$6,000	\$1,500 per day up to \$8,000
c. Emergency Medical Evacuation	Actual cost and expenses should be deducted from item (1) above	
d. Return of Insured Person	Actual cost and expenses should be deducted from item (1) above	
e. Return of unattended dependent children	Actual cost and expenses should be deducted from item (1) above	
f. Burial or Cremation or Repatriation of remains	\$25,000	\$50,000
g. Guarantee Hospital admittance deposit	\$25,000	\$50,000
h. Follow up medical treatment within 3 months	\$50,000	\$75,000
Limit per Outpatient Visit per day:	\$500	\$1,000
Limit of Registered Chinese Herbalists /Bonesetters visit per day (maximum up to 10 visits)	\$150	\$250
i. Hospital Cash Benefit	Daily \$300 / Max. \$3,000	Daily \$500 / Max. \$5,000

* Aged under 18 or over 70 entitles only 50% of original limit of benefits under Benefits Item 1 (a) to 1 (i) of Section 1

Maximum Limit of Benefit under Section 1 per each period of insurance	\$600,000	\$1,200,000
2. a. Personal Accident whilst on common carrier (Double Indemnity)	\$1,000,000	\$2,000,000
b. Other Accidents Causing Death or Total Permanent Disablement	\$500,000	\$1,000,000
c. Benefit for aged under 18 or over 70	\$250,000	\$250,000
3. Baggage & Personal Effects	Each item \$2,500 / Max. \$15,000	Each item \$5,000 / Max. \$30,000
4. Baggage Delay	\$400 per each 10 hrs up to maximum \$3,200	
5. Personal Money & Travel Documents	\$1,500	\$3,000
6. Personal Liability	\$1,000,000	\$2,000,000
7. Travel Delay Missed Journey, Overbooking & Re-routing (Pay every 10 hours)	\$400 per each 10 hrs up to maximum \$4,000	
8. Trip Cancellation	\$30,000	\$60,000
9. Curtailment	\$30,000	\$60,000

Areas of Journey

Area 1

Burma, Brunei, Cambodia, China, Indonesia, Japan, Saipan, Guam, South Korea, Laos, Macau, Malaysia, Philippines, Singapore, Taiwan, Thailand and Vietnam.

Area 2

Worldwide inclusive place under Area 1

Gross Premium (HK\$)

Period of Insurance	Plan A				Plan B			
	Single		Family		Single		Family	
	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
1 Day	88	96	171	188	107	129	206	278
2 Days	94	101	184	198	116	139	227	288
3 Days	100	108	198	210	123	147	244	301
4 Days	105	112	210	224	132	156	264	312
5 - 7 Days	131	156	263	312	164	220	328	440
8 - 10 Days	147	188	298	362	182	244	360	519
11 - 14 Days	164	206	328	412	205	284	402	568
15 - 21 Days	216	257	399	512	263	331	504	721
22 - 30 Days	264	309	490	621	351	415	630	960
Each additional week	38	51	67	98	51	64	90	139
Each additional day	6	9	12	18	9	12	18	24

Annual Cover Premium

365 Days (Max. 90 days per trip)	1,400	2,200	2,400	4,100
----------------------------------	-------	-------	-------	-------

Valid from 27 Jan 2006. Terms may be changed without prior notice.

交銀保至尊系列之

交遊保障計劃

銀行專用

保障簡介表

保障選項	計劃 A	計劃 B
1. 醫療開支及相關費用	\$600,000	\$1,200,000
a. 醫療、住院及護理費用	實際開支。 金額在保障項目(1)內扣除	
b. 親屬探訪	每天\$1,200 / 最高賠償為 \$6,000	每天\$1,500 / 最高賠償為 \$8,000
c. 緊急醫療運送	實際開支。 金額在保障項目(1)內扣除	
d. 被保人因事故提前返回本港	實際開支。 金額在保障項目(1)內扣除	
e. 被保人子女送返回本港	實際開支。 金額在保障項目(1)內扣除	
f. 殮葬、遺體處理及運返費用	\$25,000	\$50,000
g. 入院按金	\$25,000	\$50,000
h. 返港覆診醫療開支(只限3個月內)	\$50,000	\$75,000
一般門診每天每次賠償額:	\$500	\$1,000
註冊中醫及跌打, 每天每次賠償額:(最高上限為10次)	\$150	\$250
i. 住院現金津貼	每天 \$300 / 最高賠償為 \$3,000	每天 \$500 / 最高賠償為 \$5,000

* 18歲以下及 70歲以上被保人仕, 保障選項 1 (a) 到 (i) 最高賠償為原定保障額之 50%

保障項目(1)之最高總賠償額:	\$600,000	\$1,200,000
2. a. 乘搭公共交通工具時意外死亡或永久完全傷殘	\$1,000,000	\$2,000,000
b. 其他意外死亡或永久完全傷殘	\$500,000	\$1,000,000
c. 18歲以下或70歲以上被保人士賠償額	\$250,000	\$250,000
3. 行李及私人財物	每件計 \$2,500 / 最高賠償為 \$15,000	每件計 \$5,000 / 最高賠償為 \$30,000
4. 行李延誤	每10小時可獲得賠償 \$400 / 最高賠償為 \$3,200	
5. 個人現金或旅遊證件	\$1,500	\$3,000
6. 個人責任保障	\$1,000,000	\$2,000,000
7. 旅程延誤, 行程誤點及超額訂票(每10小時可獲得賠償)	每10小時可獲得賠償 \$400 / 最高賠償為 \$4,000	
8. 取消旅程	\$30,000	\$60,000
9. 提早結束旅程	\$30,000	\$60,000

旅遊地區

地區 1

中國、澳門、緬甸、泰國、馬來西亞、新加坡、印尼、寮國、菲律賓、汶萊、越南、柬埔寨、台灣、南韓、日本、塞班島、關島。

地區 2

全球包括地區1 所在地方

單次旅程保費

保險期限	計劃 A				計劃 B			
	單人		家庭		單人		家庭	
	地區1	地區2	地區1	地區2	地區1	地區2	地區1	地區2
1天	88	96	171	188	107	129	206	278
2天	94	101	184	198	116	139	227	288
3天	100	108	198	210	123	147	244	301
4天	105	112	210	224	132	156	264	312
5 - 7天	131	156	263	312	164	220	328	440
8 - 10天	147	188	298	362	182	244	360	519
11 - 14天	164	206	328	412	205	284	402	568
15 - 21天	216	257	399	512	263	331	504	721
22 - 30天	264	309	490	621	351	415	630	960
每週附加保費	38	51	67	98	51	64	90	139
每天附加保費	6	9	12	18	9	12	18	24

全年保障保費

365天(每次旅程限90天)	1,400	2,200	2,400	4,100
----------------	-------	-------	-------	-------

生效日期: 27/01/2006, 如有任何更改, 恕不另行通知。