

PRUchoice 保誠精選

旅遊樂旅遊保障



生活

PRUchoice 保誠精選

Travel Insurance



LIFESTYLE

用心聆聽 更知你心

PRUDENTIAL
英國 保 誠

Always Listening
Always Understanding

PRUDENTIAL
英國 保 誠

PRUchoice Travel Insurance

Taking holiday abroad with the beloved ones is a dream for many Hong Kong people. Some of them may even travel frequently for business purpose. Prudential General Insurance Hong Kong Limited ("Prudential") is pleased to offer you **PRUchoice Travel** which provides you a comprehensive protection against unexpected accidents occurs during the trip so that you can enjoy a hassle free trip.

(Applicable on or after 20 April, 2018)

Special Features

- 1 **PRUchoice Travel** is excess-free.
- 2 Popular activities such as bungee jumping, hang-gliding / gliding, hot ballooning, parachuting, sky-diving, scuba diving and winter sports, are 100% covered. The protection under Medical Expenses and Personal Accident is up to HK\$1,200,000.
- 3 No age limit for single trip cover. For Annual Cover, it covers up to age of 75.
- 4 Red and Black Outbound Travel Alert are covered in Cancellation and Curtailment including group tour fee and overseas event admission fee (e.g. theme parks, exhibitions, sports events and music performance).
- 5 Terrorist attack is covered.
- 6 You can enjoy No Claim Discount and waiver of hospital admission deposit by MedPass China Medical Card for admission to designated hospital in Mainland China by Annual Cover.
- 7 Premium for **PRUchoice Travel** is based on the destination and the duration of your trip. For example, if you go to Japan for 7 days, the premium is less than HK\$25 per day. For Annual Cover, premium is just HK\$1,680.

Covered Sports and Activities List

Common sports and activities are covered* under **PRUchoice Travel**, below is a list of examples that we are covering:

- Skiing
- Water Skiing / Wakeboarding
- Windsurfing
- Snorkeling
- Banana Boat
- Hot-air Ballooning
- Sky-Diving
- Climbing / Rock Climbing
- Bungee Jumping
- Horse Riding or Tracking
- Go-karting
- Motorcycling
- Snowboarding
- Surfing
- Jet-skiing
- Scuba Diving (not more than 45 metre depth)
- Parasailing
- Parachuting
- Zorbing / Hydro Zorbing
- Trekking
- Zippling / Jungle Flight
- Marathon / Triathlon
- Cross-harbour Swimming

* Subject to the terms and conditions of the policy provision. In addition, sports and activities that are covered should not be taken in a professional capacity or on a competitive basis (it is covered if the competition is taken for leisure purpose). Covered sports and activities are not limited to those mentioned in the list above. If you would like to check whether we will cover a particular sport or activity, please call us or your financial consultant or broker.

Insurance Cover at a Glance

(No Excess for All Sections)

Maximum
Limits per trip
(HK\$)

1. Medical Expenses

Overseas Medical Expenses

Cover overseas medical expenses including hospitalization, emergency transportation to a registered medical institution, additional accommodation and transportation expenses necessarily incurred due to accidental bodily injury or sickness.

1,200,000

Overseas Hospital Cash / Compulsory Quarantine Allowance

Cash benefit of HK\$200 per day if the insured person is:

- (1) necessarily confined in a hospital abroad for more than 24 consecutive hours due to accidental bodily injury or sickness; or
- (2) being suspected or confirmed to have contracted infectious diseases and resulted in compulsory quarantine abroad by the local government for more than 24 consecutive hours.

10,000

Follow-up Medical Expenses

Follow-up medical expenses necessarily incurred within 3 months after returning to Hong Kong including the following expenses due to accident only:

- bonesetting (up to HK\$150 per day and up to HK\$1,500 per person);
- dental treatment.

50,000

Compassionate Visit

Additional accommodation and transportation expenses of a relative or friend who is required on medical advice to travel to or stay behind with you.

20,000

Medical Appliance Expenses

Expenses of medically necessary appliance per prescribed by doctor including wheel-chair, prostheses, spectacle, crutch, walking frame, orthopedic brace and support, cervical collars, hearing aids and denture.

(For insured person aged 71 or above at the time of bodily injury or sickness, the maximum limit of this section is HK\$600,000.)

20,000

2. Personal Accident

100% full cover for accidental death, total permanent disablement, total permanent loss of limb/ sight/ speech and hearing as a direct result of accident which occurs during the trip. Extends to cover other permanent disablement accordance with the maximum benefit specified in the Scale of Benefits.

1,200,000

Burial / Cremation Expenses

Overseas burial or cremation expenses in case of accidental death.

20,000

Compassionate Visit

Additional accommodation and transportation expenses of a relative or friend for compassionate visit in case of accidental death overseas.

20,000

<p>3. 24 Hours Emergency Assistance Services</p> <p>Should you need assistance in the course of trip, you can contact IPA Alarm Centre for emergency assistance:</p> <ul style="list-style-type: none"> • Medical evacuation (Unlimited Cover) • Repatriation after treatment to Hong Kong (Unlimited Cover) • Repatriation of mortal remains / ashes (Unlimited Cover) • Return of unattended dependent children • Arrangement of medical equipment / medication • Dispatch of doctor • General travel and medical information, legal and interpreter referral service • Hospital deposit guarantee, up to HK\$39,000 	<p>Unlimited (Only for Medical Evacuation & Repatriation)</p>	<p>Outbound Travel Alert (OTA) Extension</p> <p>In the event of trip cancellation directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination after the policy has become effective and before the scheduled departure:</p> <ul style="list-style-type: none"> • Cover 100% of the irrecoverable expenses due to the first issuance* of Black OTA; or • Cover 50% of the irrecoverable expenses due to the first issuance* of Red OTA. <p>Immediate Family Member** Benefit</p> <p>Cover the irrecoverable expenses of the insured person due to unavoidable trip cancellation as a result of:</p> <ul style="list-style-type: none"> • death, bodily injury or illness of your immediate family member**; or • death, bodily injury or illness of your immediate family member** under the same trip that is being certified by doctor as being unfit to travel.
<p>4. Baggage and Personal Effects</p> <p>Accidental loss of or damage to your baggage and personal effects:</p> <ul style="list-style-type: none"> • Any one item / pair / set. • Compensation will be on a "new for old" basis if the lost or damage item is less than 2-year-old. 	<p>20,000</p> <p>5,000</p>	<p>50,000</p> <p>7. Curtailment</p> <p>In the event of necessary and unavoidable curtailment of trip and return to Hong Kong due to a reason beyond the control of the insured person, we will reimburse you the irrecoverable prepaid and unused deposits or charges for the trip including:</p> <ul style="list-style-type: none"> • Overseas accommodation and transportation expenses • Group tour fee • Overseas event admission fee including theme parks, exhibitions, museums, sports events, music or other performance events • Overseas sport activities admission fee, tuition fee and sport equipment rental fee • Overseas car rental fee <p>We will reimburse you with the additional accommodation and transportation expenses incurred overseas in the event of trip curtailment and return to Hong Kong due to:</p> <ul style="list-style-type: none"> • death, bodily injury or illness of your immediate family member**; or • hi-jack or riot at the planned destination which first occurs during the period of insurance. <p>Outbound Travel Alert (OTA) Extension</p> <p>In the event of trip curtailment directly due to an Outbound Travel Alert (OTA) issued by the Hong Kong Security Bureau to the planned destination during the trip:</p> <ul style="list-style-type: none"> • Cover 100% of the irrecoverable expenses and/or additional overseas accommodation and transportation expenses due to the first issuance* of Black OTA; or • Cover 50% of the irrecoverable expenses and/or additional overseas accommodation and transportation expenses due to the first issuance* of Red OTA.
<p>5. Personal Money / Credit Card / Travel Document</p> <p>Personal Money</p> <p>Accidental loss of money and travellers' cheque carried along the trip.</p> <p>Credit Card</p> <p>Loss due to unauthorized use of lost credit card carried with the insured person.</p> <p>Travel Document</p> <p>Replacement cost of travel documents and additional accommodation and transportation expenses incurred overseas due to such loss if arising from robbery, burglary or theft.</p>	<p>26,000</p> <p>3,000</p> <p>3,000</p> <p>20,000</p>	
<p>6. Cancellation</p> <p>In the event of necessary and unavoidable cancellation of trip due to a reason beyond the control of the insured person provided not for financial reasons or mere disinclination, we will reimburse you with the irrecoverable deposits or charges paid in advance or contracted to be paid for the trip including:</p> <ul style="list-style-type: none"> • Overseas accommodation and transportation expenses • Group tour fee • Overseas event admission fee including theme parks, exhibitions, museums, sports events, music or other performance events • Overseas sport activities admission fee, tuition fee or sport equipment rental fee • Overseas car rental fee 	<p>30,000</p>	

8. Re-Routing[^]

In the event of scheduled aircraft, train or sea vessel is being delayed for more than 8 hours due to strike or industrial actions, hijack, terrorist attack, adverse weather, natural disaster (including earthquake, tsunami and volcanic eruption), mechanical or structural defect of such aircraft, train or sea vessel, or closure of airport, port or train station, we will reimburse you:

- Irrecoverable deposits or charges paid in advance or contracted to be paid of accommodation and transportation incurred outside Hong Kong; or
- Additional accommodation and transportation expenses necessary incurred overseas for re-routing in order to continue the planned trip.

[^] Provided that no claims payment has been made under Section 9 – Travel Delay.

20,000

9. Travel Delay[#]

In the event of scheduled aircraft, train or sea vessel is being delayed for more than 5 hours due to strike or industrial actions, hijack, terrorist attack, adverse weather, natural disaster (including earthquake, tsunami and volcanic eruption), mechanical or structural defect of such aircraft, train or sea vessel, or closure of airport, port or train station, we will reimburse you travel delay cash benefit of HK\$200 for the first full 5 hours and HK\$400 for each subsequent full 8 hours.

[#] Provided that no claims payment has been made under Section 8 – Re-Routing.

1,800

10. Delayed Baggage

Compensation for emergency purchase of essential items such as clothing or toiletries in the event of checked-in baggage delayed for more than 8 hours from the time of scheduled arrival at destination abroad due to mishandling by airline or hijack.

1,500

11. Personal Liability

Indemnity for legal liability for bodily injury or property damage to a third party as a result of your negligence.

1,500,000

12. Rental Vehicle Excess

If you rent a vehicle in a journey, for which you have arranged the motor policy, and the vehicle is involved in a collision whilst under your control or it is stolen or damaged during parking, we will indemnify the excess which you are liable under the policy.

5,000

13. China Medical Card Service

(For Annual Cover Only)

Upon presentation of MedPass China Medical Card, you can enjoy hospital admission deposit guarantee to designated hospitals*** for in-patient whilst travelling in Mainland China.

Full Admission
Deposit Guarantee

* "First issuance" means the alert first issued in respect of a specific event or incident ever since the Outbound Travel Alert system existed.

** "Immediate Family Member" means the Insured Person's legally married spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, son-in-law or daughter-in-law, brother or sister, brother-in-law or sister-in-law, grandchild, grandchild-in-law, legal guardian, fiancé or fiancée.

*** The designated hospital list will be updated from time to time, please refer to www.prudential.com.hk/travel-hospitalist.pdf for details.

Annual Cover



If you are a frequent traveller, no matter for leisure or business purpose, **PRUchoice** Travel Annual Cover provides you a hassle free comprehensive cover:

- Up to 90 days for each trip and unlimited number of trip throughout a policy year.
- Additional cover of China Medical Card Services.
- No Claim Discount (NCD) will be entitled upon subsequent renewal year if no claim is being made, reported or arising during the preceding year. If no claim record in the preceding year, you will enjoy 10% NCD at the subsequent renewal. If no claim record in 2 consecutive years, you will enjoy 20% NCD at the subsequent renewal.
- Policy will be auto-renewed upon expiry every year if premium payment is made by credit card.

Automatic 10 days Extension



If you are unavoidably delayed overseas in the course of the scheduled itinerary (including any delays caused by the issuance of any Outbound Travel Alert(s) during the trip in respect of your planned destination by the Security Bureau of Hong Kong), this insurance cover will be automatically extended for a maximum period of 10 days.

One-Way Cover



If you are leaving Hong Kong on an one-way ticket (e.g. to study abroad or to emigrate), you can choose to take one-way cover for protection for up to 7 days after arrival at the country of final destination. (Cover will terminate upon expiry of the period of insurance declared on the Certificate of Insurance if a shorter period is chosen.)

Main Exclusions



The following is a summary of the exclusions to **PRUchoice** Travel Insurance. Please refer to your Policy for complete details.

General Exclusions applicable to All Sections

- 1) War and kindred risks, government acts, nuclear hazard and civil commotion.
- 2) Unreasonable care and attention.
- 3) Accidents whilst engaging in sports or games in a professional capacity, or on a competitive basis (other than for leisure purpose), motor rallies or competitions (other than karting), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), or any other hazardous activities or pursuits or similar activities of the aforesaid.
- 4) Self-inflicted injury or illness.
- 5) Alcoholism and drug abuse.
- 6) Pre-existing medical conditions.
- 7) Any conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist before the application for this insurance or the time of itinerary confirmation in case of Annual Cover.

- 8) Venereal disease, AIDS and AIDS related complex.
- 9) Pregnancy, miscarriage or childbirth and all complications thereof.
- 10) Accidents occurred whilst the Insured Person is engaging in manual work in connection with any business, profession or employment or an occupation of pilot or crew member of any air or sea carrier, tour guide or escort etc.
- 11) Medical treatment being the specific purpose of the trip.

Medical Expenses

- 1) Treatment obtained in Hong Kong (except as specified in the policy provisions).
- 2) Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary.
- 3) Denture and related treatment except due to the necessary dental treatment for the sound and natural teeth of the Insured Person as a result of accident only which is covered as medical appliance.

Cancellation and Curtailment

- 1) Financial circumstances or disinclination to travel.
- 2) Government regulations or acts (except for the first issuance* of a Black or Red Travel Alert) or failure in provision of any part of the booked trip.
- 3) Air traffic control.

Travel Delay

- 1) Late arrival at the airport, port or train station.
- 2) Strike or industrial action or other causes which was in existence at the date of application for this insurance or at time of itinerary confirmation in case of Annual Cover.
- 3) Air traffic control.

Baggage and Personal Effects, Personal Money/Credit Card/Travel Document

- 1) Normal wear and tear.
- 2) Confiscation or detention by customs.
- 3) Damage to fragile articles (including perishable food).
- 4) Loss not reported to the police and the card issuer for unauthorized use of credit card within 24 hours, and/or to the carrier immediately as appropriate.
- 5) Loss of or damage to mobile phones.

Personal Liability

- 1) Injury to employees or members of the Insured Person's family.
- 2) Liability arising out of the use of motorized vehicles, aircraft, watercraft or the like.
- 3) Property belonging to or held in trust or in the custody of the Insured Person.
- 4) Liability directly arising from the Insured Person's specific pursuit of any trade, business or profession.
- 5) Liability assumed by the Insured Person by agreement.

Rental Vehicle Excess

- 1) Any illegal and unlawful use of the rental vehicle by the Insured Person during the rental period.
- 2) Any incident in which the Insured Person is not holding a valid driving license.
- 3) The Insured Person is in condition under the influence of alcohol or drugs while controlling the rental vehicle.
- 4) Any charges of loss of use including Non Operation Charge (NOC).
- 5) Any damage to tyres only unless damage is caused to other parts of the rental vehicle at the same time.

* 'First issuance' means the alert first issued in respect of a specific event or incident ever since the Outbound Travel Alert system existed.

保誠精選「旅遊樂」旅遊保障計劃

與親友出外旅遊是很多香港人的夢想，而有些人須經常到外地公幹。保誠財險有限公司（「保誠」）誠意為您獻上保誠精選「旅遊樂」旅遊保障計劃，讓您從容面對在旅途中遇上突如其來的意外，得到全面保障，享受一個真正的旅遊假期。

(2018年4月20日或之後適用)

計劃特點

- 1 保誠精選「旅遊樂」各項保障，均不設「自負金額」。
- 2 一些受歡迎的運動，如吊索跳、各式滑翔活動、熱氣球、降傘、空中漫遊、水肺潛水及冬季運動等，均獲十足保障，醫療費用及人身意外保障最高保障額更高達港幣\$1,200,000。
- 3 投保單次旅程不設承保年齡上限。全年保障承保年齡最高可達75歲。
- 4 取消旅程及提早結束旅程保障均涵蓋紅色及黑色外遊警示，保障包括旅遊團費用及海外活動門票費用如主題樂園、展覽、運動賽事及音樂表演等。
- 5 保障恐怖主義襲擊。
- 6 全年保障為您提供無索償折扣優惠及任中橫中國醫療卡，讓您於中國指定醫院可獲豁免繳付入院保證金。
- 7 保誠精選「旅遊樂」保費逐日計算，讓您可根據行程需要，輕鬆計算所需保費。如您前往日本7天，每天保費少於港幣\$25。投保「全年保障」，1年保費只需港幣\$1,680。

受保障的運動及活動列表

保誠精選「旅遊樂」覆蓋一般運動及活動¹，以下為一些受保例子：

- 滑雪
- 滑水 / 滑水板
- 滑浪風帆
- 浮潛
- 水上香蕉船
- 熱氣球飛行
- 空中漫遊
- 攀山 / 攀石
- 吊索跳
- 騎馬或騎馬踱步
- 高卡車
- 騎電單車
- 滑雪板
- 滑浪
- 乘坐水上電單車
- 水肺潛水(不深於45米)
- 以快艇拉動的降傘
- 降傘
- 太空球 / 大汽球(有人在內移動)
- 高山遠足
- 滑索 / 叢林飛行
- 馬拉松 / 三項鐵人
- 渡海泳

¹ 須受保單條款及細則所限。另外，受保運動及活動須以非專業運動形式，或在非競爭(以休閒形式則受保)情況下參與。受保運動及活動並不只限於上述所列，如欲查詢某一類別的運動或活動是否受保，請致電本公司或您的理財顧問或經紀。

保障一覽表

(所有項目不設「自負金額」)

每次旅程最高保障額 (港幣\$)

1. 醫療費用保障

1,200,000

海外醫療保障

在外地意外受傷或患病，賠償有關的醫療開支包括住院費用、前往註冊醫院的緊急交通費用及額外的住宿及交通費。

海外住院現金 / 強制隔離現金津貼

10,000

如受保人因以下事故，我們將每日提供現金津貼港幣\$200：

- (1) 意外受傷或患病入住外地醫院接受連續治療逾24小時；或
- (2) 被懷疑或證實染上傳染病而於外地被當地政府強制隔離連續逾24小時。

覆診醫療費用

50,000

賠償回港後3個月內的覆診費用包括以下因意外導致的費用：

- 跌打(每日最高港幣\$150及每人港幣\$1,500為限)；
- 牙科治療。

親友探望

20,000

因應醫生的建議，支付一位親屬或朋友需要前往當地或逗留照顧您的額外住宿及交通費用。

醫療器材費用

20,000

應醫生的醫學建議而必需的醫療器材包括輪椅、人造肢體、眼鏡、拐杖、行走架、矯形牙套、護頸套、助聽器及假牙的費用。

(如受保人在意外受傷或患病時年齡為71歲或以上，此項保障最高保障額將為港幣\$600,000。)

2. 人身意外保障

1,200,000

在旅程期間因意外直接引致的意外死亡、完全永久傷殘、完全永久性斷肢、失明、喪失語言能力及聽覺，可獲100%保障額。延伸保障其他永久性傷殘，我們將根據保障賠償表所列之最高賠償額作出賠償。

殮葬費用

20,000

支付因意外身亡引起的海外殮葬費用。

親友探望

20,000

如在外地意外身亡，支付一位親屬或朋友需要前往當地善後的額外住宿及交通費用。

3. 24小時緊急支援服務

在旅程中，如需協助，可致電IPA救援中心，該中心可免費為您提供以下服務：

- 醫療救援 (無限額保障)
- 治療後護送回港 (無限額保障)
- 遇事身故後，將骨灰或遺體運返原居地 (無限額保障)
- 護送隨行受供養而未能照顧的子女返回原居地
- 安排運送所需藥物 / 醫療器材
- 必要時派遣醫生到您身處的地方進行診治
- 一般旅遊及醫療資料諮詢服務、法律及傳譯轉介服務
- 提供住院按金保證，最高可達港幣\$39,000

無限額
(只限於醫療救援、
護送及運送)

- 海外運動門票費用、課程費用或運動裝備租賃費用
- 海外租車費用

外遊警示保障

若在您的保障生效後及出發前，因香港保安局就您計劃之目的地發出外遊警示而必須取消旅程，我們將賠償以下限額：

- 若首次發出「黑色外遊警示」，賠償已繳付而未能退回費用的100%；或
- 若首次發出「紅色外遊警示」，賠償已繳付而未能退回費用的50%。

直系親屬^{**}保障

如因以下事故導致受保人無可避免地取消旅程，我們將賠償受保人已繳付而未能退回的損失：

- 直系親屬^{**}身故、受傷或病重；或
- 同行的直系親屬^{**}身故、受傷或病重並由註冊醫生證明不適宜旅遊。

4. 行李及個人財物保障

賠償意外遺失或損毀的行李及個人財物：

- 每件 / 對 / 套。
- 若遺失或損毀的行李或個人財物，購入不足兩年時，將以新購價賠償。

20,000

5,000

5. 個人現金/信用卡/旅遊證件保障

個人現金

保障受保人因意外遺失隨行現金及旅行支票的金錢損失。

信用卡

若意外遺失了隨身攜帶的信用卡，而該信用卡又不幸被人盜用，將補償受保人的金錢損失。

旅遊證件

賠償因搶劫、盜竊或偷竊導致遺失旅遊證件而需繳付的補領費用及因而引致額外的海外住宿及交通費用。

26,000

3,000

3,000

20,000

6. 取消旅程保障

除因經濟問題或個人不願成行外，若您因出現不能控制的原因而無可避免地取消行程，我們將賠償您已繳付而未能退回的旅遊費用，包括：

- 海外住宿及交通費用
- 旅遊團費用
- 海外活動門票費用，包括主題樂園、展覽、博物館、運動賽事、音樂或其他表演欣賞活動

30,000

7. 提早結束旅程保障

50,000

若您因出現不能控制的原因而無可避免地提早結束行程並返回香港，我們將賠償您已繳付而未能退回的旅遊費用，包括：

- 海外住宿及交通費用
- 旅遊團費用
- 海外活動門票費用，包括主題樂園、展覽、博物館、運動賽事、音樂或其他表演欣賞活動
- 海外運動門票費用、課程費用或運動裝備租賃費用
- 海外租車費用

於受保旅程期間，如您因以下情況而需要提早結束行程並返回香港，我們將賠償您額外的海外住宿及交通費用：

- 直系親屬^{**}身故、受傷或病重；或
- 因劫機或於保險期內首次在計劃之目的地發生的暴動。

外遊警示保障

若您在受保旅程期間，因香港保安局就您計劃之目的地發出外遊警示而必須提早結束行程，我們將賠償以下限額：

- 若首次發出「黑色外遊警示」，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的100%；或

- 若首次發出「紅色外遊警示」，賠償已繳付而未能退回費用及/或因而導致額外的海外住宿及交通費用的50%。

8. 更改行程保障[†]

若您已安排的飛機、火車或船隻因罷工或工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、該飛機、火車或船隻機械或結構性故障、或機場、碼頭或火車站關閉而導致延誤超過8小時，我們將賠償您：

- 已繳付而未能退回的海外住宿及交通費用；或
- 因更改行程而引致額外的海外住宿及交通費用。

[†] 惟有有關索償並未於項目9 - 旅程延誤保障中獲得支付。

9. 旅程延誤保障[‡]

若您已安排的飛機、火車或船隻因罷工或工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災(包括地震、海嘯及火山爆發)、該飛機、火車或船隻機械或結構性故障或機場、碼頭或火車站關閉而導致延誤超過5小時，我們將為旅程延誤首滿5小時賠償港幣\$200；其後每延誤滿8小時，賠償則為港幣\$400。

[‡] 惟有有關索償並未於項目8 - 更改行程保障中獲得支付。

10. 行李延誤保障

因航空公司誤送或劫機而令您在外地抵達目的地8小時後仍未能取得隨行已登記寄艙的行李，您所購買的必需應急品如衣物或梳洗用品，可獲得賠償。

11. 個人責任保障

保障您因疏忽而需對第三者的身體損傷或財物損失負上法律責任。

12. 租車自負額保障

在旅程中，若受保人駕駛租用車輛，意外發生碰撞，或該車輛被偷竊或在停泊時損毀，當您租車時所安排的汽車保單作出賠償時，我們亦會賠償您須負責的有關自負額。

13. 中國醫療卡服務 (只適用於全年保障)

於中國內地旅遊時，如需要到指定醫院^{***}住院治療，您只須出示任中橫中國醫療卡，便可享入院按金保證。

* “首次”發出警示指根據「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的警示。

** “直系親屬”指受保人的合法配偶、父母、配偶父母、祖父母、配偶祖父母、子女、女婿或媳婦、兄弟姊妹、配偶兄弟姊妹、孫兒女、孫女婿或孫媳婦、合法監護人、未婚夫或未婚妻。

*** 指定醫院名單將不時更新，請參閱www.prudential.com.hk/travel-hospitalist.pdf。

20,000

1,800

1,500

1,500,000

5,000

全額入院按金保證

全年保障



倘若您經常到外地旅遊或公幹，保誠精選「旅遊樂」全年保障為您提供全面保障：

- 一年內不限旅遊次數，而每次旅遊的保障期最長為90天。
- 額外的中國醫療卡服務。
- 如您過去一年內並無任何索償記錄，您可於隨後年度續保時，獲得10%的無索償折扣優惠。如您在連續兩年內並無任何索償記錄，您隨後的續保保單更可獲得20%的無索償折扣優惠。
- 如您使用信用卡付款，每年將可獲得自動續保。

自動延長10天保障期



於旅程期間，若您已安排的行程無可避免地於外地被迫延誤(包括因香港保安局就您計劃的目的地發出了任何外遊警示而造成的延誤)，我們將自動延長您的保障期最長達10天。

投保單段旅程



若您持單程機票離港，例如到海外留學或移民，便可選擇投保單段旅程，保障將於抵達目的地7天後完結(若您選擇較短之承保日期，則保障將於保險憑證上所列明之屆滿期後完結)。

主要不保事項



下列只為不保事項的概略，請參閱保單內所列明的詳細內容。

適用於整套保單的不保事項

- 1) 戰爭及同類行動、政府法令、核能災難，及民亂所構成的損失。
- 2) 故意疏忽。
- 3) 以專業運動形式或在競爭(以休閒為目的則除外)情況下所參與的運動或比賽、賽車(高卡車除外)、飛行活動(以持票乘客身份，乘坐持牌客機則除外)、或任何其他危險活動或前述相似的活動時發生的意外。
- 4) 蓄意令自己受傷或生病。
- 5) 酗酒及濫用藥物。
- 6) 旅遊前已存在的任何病徵、病症。
- 7) 任何情況(包括外遊警示的發出)在申請投保時，或在投保全年保障而確定行程前經已存在或已知其存在或已就預期會出現作出公布。
- 8) 性病、愛滋病及與愛滋病有關連的病症。
- 9) 懷孕、流產、分娩及由上述引起的其他病症。

10) 因從事任何與商業或職業有關的體力勞動工作，或因從事任何空中或海上運輸工作的駕駛員或機員、導遊或領隊等職業而引起的意外。

11) 蓄意以治病為旅遊目的。

醫療費用保障的不保事項

- 1) 香港醫藥費用 (除於保單內註明的保障)。
- 2) 非必需的治療、手術或住用私家病房的額外費用。
- 3) 假牙及有關治療費用，惟因意外引致受保人原本健全及天然的牙齒必須接受牙科治療的相關費用將根據醫療器材獲得保障則除外。

取消旅程保障及提早結束旅程保障的不保事項

- 1) 經濟問題或個人不願成行。
- 2) 政府的法案或法令 (惟發出首次*黑色或紅色外遊警示則除外) 或有關方面不能提供預定行程。
- 3) 航空管制。

旅程延誤保障的不保事項

- 1) 因受保人遲到機場、碼頭或車站所致。
- 2) 於申請投保時，或在投保全年保障而確定行程時，已存在的罷工或工業行動，或其它已存在的原因。
- 3) 航空管制。

行李及個人財物保障、個人現金/信用卡/旅遊證件保障的不保事項

- 1) 破舊。
- 2) 被海關沒收或扣留。
- 3) 易碎物料 (包括易腐壞的食物) 的損毀。
- 4) 遺失而未能於24小時向警方及發卡中心 (適用於信用卡被盜用) 報失及 / 或未有盡快向有關的運輸公司報失。
- 5) 手提電話的遺失或損毀。

個人責任保障的不保事項

- 1) 導致受保人的僱員或家屬受傷。
- 2) 由使用機動車輛、飛機、船隻或類似物而引致的責任問題。
- 3) 屬於受保人或由受保人監管的物件。
- 4) 由受保人所從事的行業所引致的責任問題。
- 5) 受保人於其所簽的契約上所承擔的責任。

租車自負額保障的不保事項

- 1) 租用車輛期間，受保人非法及不合法使用該租用車輛。
- 2) 受保人在意外中未持有有效的駕駛執照。
- 3) 受保人因任何情況受到酒精或藥物影響下駕駛租用車輛。
- 4) 因不能租出損毀汽車的營業損失包括"非操作補償費用(NOC)"。
- 5) 僅輪胎受損 (如租用車輛其他部份同時受損則除外)。

* "首次"發出警示指根據「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的警示。

Scale of Benefits of Personal Accident Section 人身意外保障－保障賠償表

In the event of an accident causing 因意外而引致的	Maximum Benefit (HK\$) 最高賠償額 (港幣\$)
A. Death 死亡	1,200,000
B. Permanent Disablement 永久性傷殘	
1. Total Permanent Disablement 完全永久傷殘	1,200,000
2. Total and Permanent Loss of Limb(s) 完全及永久喪失肢體	1,200,000
3. Total and Permanent Loss of Sight 完全及永久喪失視力	1,200,000
4. Total and Permanent Loss of speech and hearing of both ear(s) 完全及永久喪失語言能力及聽覺	1,200,000
5. Permanent and incurable insanity 永久及無法治療的精神錯亂	1,200,000
6. Total and permanent loss of use of: 完全及永久性傷殘：	
(a) thumb and four fingers of one hand 一隻手之拇指及四隻手指	840,000
(b) four fingers of one hand 一隻手之四隻手指	480,000
(c) thumb (both phalanges) 拇指 (兩節指骨)	360,000
(d) thumb (one phalanx) 拇指 (一節指骨)	180,000
(e) any other fingers (three phalanges) 其餘任何手指 (三節指骨)	180,000
(f) any other fingers (two phalanges) 其餘任何手指 (兩節指骨)	120,000
(g) any other fingers (one phalanx) 其餘任何手指 (一節指骨)	90,000
(h) all toes of one foot 一腳的所有腳趾	240,000
(i) great toe (both phalanges) 大足趾 (兩節趾骨)	90,000
(j) great toe (one phalanx) 大足趾 (一節趾骨)	60,000
(k) any other toe 其餘任何足趾	36,000
C. Third Degree Burn of 9% or more of the total body surface 身體總表面積有9%或以上達第三級燒傷	500,000

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- **PRUchoice** China Accidental Emergency Medical
- **PRUchoice** China Protection
- **PRUchoice** Clinic
- **PRUchoice** Cruise Travel
- **PRUchoice** Golfers
- **PRUchoice** HealthCare
- **PRUchoice** HealthCheck
- **PRUchoice** HealthCheck Deluxe
- **PRUchoice** Home
- **PRUchoice** Home Deluxe
- **PRUchoice** Home Landlord
- **PRUchoice** Maid
- **PRUchoice** Medical
- **PRUchoice** MediExtra
- **PRUchoice** Motor
- **PRUchoice** Personal Accident
- **PRUchoice** Personal Accident Plus
- **PRUchoice** Travel
- **PRUchoice** Travel Overseas Study
- **PRUchoice** Travel Working Holiday
- **PRUchoice** BMX (Building Management Xtra)
- **PRUchoice** BOX (Business Owners Xtra)
- **PRUchoice** SOX (Small Office Xtra)
- **PRUchoice** Group Medical
- **PRUchoice** Group Life
- Fire Insurance

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產品服務 全面周到

保誠財險有限公司為您提供以下一系列的保險服務，全面保障您的每一天。

- 保誠精選 — 失卡寶
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- 保誠精選 — 中國安心寶
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- 保誠精選 — 郵輪旅遊樂
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- 保誠精選 — 倍安寶
- 保誠精選 — 旅遊樂
- 保誠精選 — 海外留學寶
- 保誠精選 — 工作假期寶
- 保誠精選 — 樓宇寶
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及其他各類的保險服務

如欲查詢以上保險服務詳情，請致電本公司或您的理財顧問/經紀。

For further information, please contact :

Prudential General Insurance Hong Kong Limited

(A member of Prudential plc group)

3/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Tel: (852) 3656 8362 Fax: (852) 2164 8445

如有查詢，請致電或親臨本公司，地址如下：

保誠財險有限公司

(英國保誠集團成員)

香港鰂魚涌華蘭路25號柏克大廈3樓

電話：(852) 3656 8362 傳真：(852) 2164 8445

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Premium (HK\$) 保費 (港幣\$)

Area 地區	No. of Days 日數	Insured Person Only 投保人	Insured Person & Spouse 投保人及其配偶	Insured Person & Children 投保人及其子女	Insured Person & Family 投保人及其家人
Asia* 亞洲*	1	64	128	96	160
	2	95	190	143	238
	3	121	242	182	303
	4	146	292	219	365
	5	156	312	234	390
	6	163	326	245	408
	7	172	344	258	430
	8	180	360	270	450
	9	185	370	278	463
	10	190	380	285	475
	11	195	390	293	488
	12	201	402	302	503
	13	205	410	308	513
	14	212	424	318	530
	15	215	430	323	538
	16	218	436	327	545
	17	222	444	333	555
	18	226	452	339	565
	19	229	458	344	573
	20	234	468	351	585
	21	238	476	357	595
	22	241	482	362	603
	23	244	488	366	610
	24	246	492	369	615
	25	249	498	374	623
	26	251	502	377	628
	27	255	510	383	638
	28	257	514	386	643
	29	259	518	389	648
	30	262	524	393	655
	31	264	528	396	660
	32	267	534	401	668
	Every extra week	53	106	80	133
	額外每週				

* Applicable for the trip in Asia including but not limited to Bangladesh, Bhutan, Brunei, Cambodia, China, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, The Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Vietnam or the island of Guam, Maldives, Palau, Saipan and Tinian.
適用於亞洲包括但不限於孟加拉、不丹、汶萊、柬埔寨、中國、印度、印尼、日本、韓國、老撾、澳門、臺灣、尼泊爾、巴基斯坦、菲律賓、泰國、越南或於關島、馬紹爾、帛璠、天寧島等島嶼的旅程。

Area 地區	No. of Days 日數	Insured Person Only 投保人	Insured Person & Spouse 投保人及其配偶	Insured Person & Children 投保人及其子女	Insured Person & Family 投保人及其家人
Worldwide (excluding USA)**	1	90	180	135	225
	2	140	280	210	350
	3	190	380	285	475
	4	225	450	338	563
	5	232	464	348	580
	6	249	498	374	623
	7	269	538	404	673
	8	289	578	434	723
	9	304	608	456	760
	10	319	638	479	798
	11	342	684	513	855
	12	358	716	537	895
	13	375	750	563	938
	14	395	790	593	988
	15	408	816	612	1,020
	16	418	836	627	1,045
	17	427	854	641	1,068
	18	436	872	654	1,090
	19	442	884	663	1,105
	20	449	898	674	1,123
	21	455	910	683	1,138
	22	459	918	689	1,148
	23	464	928	696	1,160
	24	470	940	705	1,175
	25	475	950	713	1,188
	26	479	958	719	1,198
	27	483	966	725	1,208
	28	489	978	734	1,223
	29	494	988	741	1,235
	30	499	998	749	1,248
	31	503	1,006	755	1,258
	32	507	1,014	761	1,268
	Every extra week	121	242	182	303
	額外每週				

** Except transit in USA within 24 hours.
於美國24小時內過境不在此限。

Area 地區	No. of Days 日數	Insured Person Only 投保人	Insured Person & Spouse 投保人及其配偶	Insured Person & Children 投保人及其子女	Insured Person & Family 投保人及其家人
Worldwide 全球	1	110	220	165	275
	2	182	364	273	455
	3	243	486	365	608
	4	303	606	455	758
	5	328	656	492	820
	6	347	694	521	868
	7	360	720	540	900
	8	373	746	560	933
	9	383	766	575	958
	10	392	784	588	980
	11	398	796	597	995
	12	403	806	605	1,008
	13	412	824	618	1,030
	14	417	834	626	1,043
	15	423	846	635	1,058
	16	428	856	642	1,070
	17	436	872	654	1,090
	18	441	882	662	1,103
	19	447	894	671	1,118
	20	454	908	681	1,135
	21	460	920	690	1,150
	22	464	928	696	1,160
	23	469	938	704	1,173
	24	475	950	713	1,188
	25	480	960	720	1,200
	26	484	968	726	1,210
	27	488	976	732	1,220
	28	494	988	741	1,235
	29	499	998	749	1,248
	30	504	1,008	756	1,260
	31	508	1,016	762	1,270
	32	512	1,024	768	1,280
	Every extra week	124	248	186	310
	額外每週				

Annual Cover Premium 全年保費保單	Insured Person Only 投保人	Insured Person & Family# 投保人及其家人
(HK\$港幣\$)	1,680	3,360

Definition 1. 'Children' refers to the insured person's dependent and unmarried children who are aged 17 or below.
子女指受保人在17歲或以下並受供養的未婚子女。
2. 'Insured Person & Family' refers to the Insured Person, his/her legally married spouse, dependent and unmarried children who are aged 17 or below.
受保人及其家人即受保人、其合法配偶及17歲或以下並受供養的未婚子女。
No Claim Discount will be offered in accordance with the claim record of each Insured Person in the preceding period of insurance. In an Annual Cover for 'Insured Person & Family', No Claim Discount will be given to the Insured Person and his/her spouse only. However, the claim record of an insured dependant/unmarried child shall be deemed and handled as if it was submitted by the Insured Person. Should there be a claim record for two or more persons to be insured in an Annual Cover for 'Insured Person & Family', No Claim Discount will not be offered to the whole policy at renewal. 無索償折扣優惠將根據每名投保人上一投保年度的索償記錄而提供。在為「投保人及其家人」而設的全年保單中，無索償折扣只提供予投保人及其配偶，惟受保未婚子女的索償將被視作投保人的索償個案處理。若為「投保人及其家人」投保全年保單而當中有兩名或以上受保人士有索償記錄，則其續保保單將不會享有無索償折扣優惠。