

# Fubon Travel Insurance



Don't take a chance when you travel. Fubon Travel Insurance Plan provides you with all-round travel protection so that you may enjoy your trip with a complete peace of mind.

## Product highlights:

- ✓ **No limitation on age for protection\***
- ✓ **24-hour global emergency assistance service**
- ✓ **Selected coverages extend to cover loss due to terrorism and natural disaster**
- ✓ **100% dangerous amateur sports protection**  
Dangerous sports, including winter sports, scuba diving, water-skiing, rafting, sailing, parachuting, rock climbing, bungee jumping and horse riding, etc. are covered without extra premium.
- ✓ **Special offer on family cover**  
If you and your spouse enroll together, your children aged at or below 17 years are covered free of charge.
- ✓ **Single trip and annual cover**  
Both single trip and annual cover are available for your selection. If you are a frequent traveler, why not consider to buy an annual cover to enjoy protection for unlimited no. of trips throughout the year.
- ✓ **Enrollment is easy with instant approval**  
Application is just a few minutes away! To apply, simply visit your nearest Fubon branch or call the enrollment hotline 2903 9480.

\*Not applicable to annual travel plan

## Coverage table

Coverage		Maximum benefits per insured person per insured journey (HK\$)	
		Gold plan	Silver plan
1.	Medical cover (a) Medical expenses including: Sub-limit for follow-up medical treatment due to accidental injury – 100% of maximum benefits Sub-limit for follow-up medical treatment due to illness – 5% of maximum benefits (b) Overseas Hospital Daily Cash Benefit (\$250 per day)	\$800,000      \$3,000	\$300,000      \$1,500
2.	24-hour global emergency assistance service (a) Compassionate visit (b) Emergency medical evacuation (c) Repatriation of mortal remains (d) Return of unattended children (e) Deposit guarantee for hospital admission (f) Additional hotel accommodation expenses (g) 24-hour telephone hotline and referral service	One economy class round-trip airfare Actual cost Actual cost One economy class one-way airfare and up to max. \$30,000 \$39,000 \$7,800 (\$1,950 / day) Included	
3.	Personal accident (a) Accident on public common carrier or during robbery (b) Other accidents (c) Burns cover	\$1,200,000 \$800,000 \$200,000	\$450,000 \$300,000 \$200,000
4.	Compassionate death cash and visit	\$10,000 One economy class round-trip travel ticket and actual hotel accommodation up to max. \$30,000	

5.	Personal baggage cover Sub-limit: \$2,500 per item \$8,000 (Gold plan) or \$5,000 (Silver plan) per laptop computer	\$25,000	\$10,000
6.	Loss of personal money	\$3,500	\$2,500
7.	Credit card protection	\$15,000	\$5,000
8.	Loss of travel document and/or travel tickets	\$3,500	\$2,500
9.	Loss of home contents due to burglary	\$80,000	\$50,000
10.	Personal liability	\$2,000,000	\$2,000,000
11.	Travel delay		
	(a) Travel delay (\$300 for each and every full 6 hours' delay)	\$1,500	\$1,500
	(b) Extra hotel cost due to travel delay	\$2,000	\$2,000
	(c) Extra re-routing costs due to travel delay	\$10,000	\$7,500
12.	Baggage delay / Emergency purchases (for delay over 6 hours)	\$1,500	\$1,000
13.	Cancellation of trip	\$20,000	\$10,000
14.	Curtailment of trip	\$20,000	\$10,000
15.	MediExpress China medical card services (applicable to annual travel plan only)	Included	

## Premium table

Single trip travel plan (no. of days)	Premium (HK\$)			
	Gold plan		Silver plan	
	Individual	Family*	Individual	Family*
1 – 3	\$125	\$250	\$65	\$130
4 – 5	\$170	\$340	\$100	\$200
6 – 9	\$240	\$480	\$150	\$300
Additional days (10-180)	\$15	\$30	\$10	\$20

<b>Annual travel plan</b>	\$2,280	\$4,560	\$1,280	\$2,560
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\* If you and your spouse enroll together, your children aged at or below 17 years are covered free of charge.

### Notes:

- The travel protection period is up to 180 days for single trip travel plan. No limit on the frequency of travel for annual travel plan but period of cover is up to 90 days for each trip.
- For one-way travel, cover is valid for a maximum of 7 days after arrival at the final destination.
- The following cover is not applicable for trip not returning to Hong Kong:  
Follow-up medical treatment; Loss of home contents due to burglary; curtailment of trip.
- No extension of period of insurance is allowed once the policy has been effected.
- No refund of premium is allowed once the policy has been issued (for single trip travel plan only).
- Insured person aged over 75 years can opt for silver plan only.
- Insured person aged at or below 17 years traveling independently can opt for silver plan only.
- For annual travel plan, the insured person must be at or below 70 years of age on the policy commencement date and renewal is allowed up to the age of 75 years.
- For Insured person aged at or over 66 years or aged at or below 17 years, personal accident cover is limited to 50% of the original sum insured.
- Extra 50% of coverage on death or disablement on any public common carrier or during robbery is not applicable to insured person aged at or below 17 years or at or over 66 years.
- Family plan includes insured person, his/her spouse and their accompanying children aged at or below 17 years. The coverage is the same for insured person, spouse and children, except that personal accident cover for children is limited to 50% of the sum insured.
- In a family policy, the maximum benefits for any one accident shall not exceed 300% of the maximum benefits in each section.
- The first HK\$3,000 of each and every claim for loss of home contents due to burglary is not covered.
- The first HK\$150 of each and every claim of medical expenses for the insured person aged over 80 years is not covered.
- Loss of personal money, property or travel documents must be reported to the local police within 24 hours.
- No compensation will be paid for the cancellation or curtailment of trips without verification by airlines, travel agents or other relevant organization.
- This insurance is only valid for conventional leisure travel or business travel (limited to administrative work only).
- The actual destination(s) for the insured journey shall refer to the insured person's itinerary issued by travel agent/service provide/public common carrier.

**Major policy exclusions:**

Any events arising from war, injury or illness existing before traveling, injury or illness caused by childbirth, alcoholism or abuse of drugs, or travel against the advice of medical practitioner or for the purpose of obtaining medical treatment.

We will not cover any loss caused by the relevant delay, cancellation or curtailment of the insured journey which is existing or announced before the application date of this policy under the single trip travel plan; whereas under the annual travel plan, before either (1) the application date of this policy or (2) the date stated on the receipt issued by the travel agent or public common carrier for the confirmation of full payment of travel ticket or tour, whichever is the later.

**Remarks:**

1. This leaflet is for reference only and does not constitute any part of the contract. For full terms and conditions, please refer to the policy documents.
2. Zurich Insurance Company Limited is the insurance underwriter of Fubon Travel Insurance Plan and is solely responsible for all coverage and compensation.
3. Zurich Insurance Company Limited is not a subsidiary or an affiliate of Fubon Bank.
4. Zurich Insurance Company Limited reserves the right of final approval.

**Fubon insurance enrollment hotline: 2903 9470**

**Fubon insurance enrollment fax: 2903 9340**

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