

# SmartTraveller

The travel  
insurance  
for all your  
business and  
leisure journeys



## SmartTraveller - the travel insurance for all your business and leisure journeys

Enjoy Peace of Mind on all your Journeys

The SmartTraveller is specially designed to provide you an Excess Free policy with comprehensive cover to protect both you and your family while travelling worldwide.

SUMMARY OF BENEFITS (Please refer to Policy for full details)		VIP Plan	Classic Plan
Medical & Related Expenses		Maximum Limit per Insured Person (HK\$)	
<b>Section 1</b>	<b>Medical Expenses</b> Covers medical expenses (including hospitalisation and evacuation) as a result of accident or sickness during the journey <b>including</b> : – emergency medical evacuation – compassionate visit – return of unattended dependent children – repatriation of remains – follow up medical treatment within 3 months (including Chinese herbalists and bonesetters fees - \$150/\$2,000) – guarantee of hospital admittance deposit – hospital cash benefit – translator/interpreter services – catch up expenses (rejoin his/her travelling companions following an interruption) <small>(Children aged under 18 and Insured Person aged over 70, will receive 25% and 50% of the maximum limit respectively)</small>	<b>\$1,000,000</b>	<b>\$500,000</b>
<b>Section 2</b>	<b>Personal Accident</b> – death or permanent total disablement – major burn (third degree burn of 50% or more of total body surface area) In addition, an immediate cash relief will be paid in the event of death due to accident OR, an immediate cash relief will be paid in the event of death due to sickness <small>(Children aged under 18 at the time of death, will receive up to \$100,000 only. Insured Person aged over 70 will receive 50% of the maximum limit.)</small>	<b>\$1,000,000</b>	<b>\$500,000</b>
<b>Section 3</b>	<b>Baggage &amp; Personal Effects</b> Pays you for loss of or damage to your baggage – maximum limit for any one item or pair	<b>\$25,000</b>	<b>\$15,000</b>
<b>Section 4</b>	<b>Baggage Delay</b> Pays for emergency purchase of essential items if your baggage is delayed for more than 10 hours	<b>\$1,000</b>	<b>\$800</b>
<b>Section 5</b>	<b>Personal Money &amp; Travel Documents</b> Pays you for loss of money, unauthorised use of credit card, the replacement cost of travel documents	<b>\$3,000</b>	<b>\$2,000</b>
<b>Section 6</b>	<b>Personal Liability</b> Indemnifies you for legal liability to third parties for accidental bodily injury or property damage together with associated legal costs and expenses	<b>\$2,000,000</b>	<b>\$1,000,000</b>
<b>Section 7</b>	<b>Travel Delay, Missed Journey, Overbooking &amp; Re-routing</b> – pays for each 10 full hours delay of aircraft, train or sea vessel – OR re-routing in order to get to the original destination – reimburses the reasonable accommodation and meal expenses (if not compensated by any third party) 1. missed journey 2. overbooking	<b>\$10,000</b> \$300/\$2,000 \$10,000	<b>\$5,000</b> \$250/\$2,000 \$5,000
<b>Section 8</b>	<b>Loss of Deposit or Cancellation</b> Reimburses irrecoverable prepaid deposits if it is necessary and unavoidable for you to cancel your journey	<b>\$50,000</b>	<b>\$25,000</b>
<b>Section 9</b>	<b>Curtailed</b> Reimburses the prepaid and unused section of your journey if you have to curtail your journey due to reasons beyond your control	<b>\$50,000</b>	<b>\$25,000</b>

### Free Additional Benefits

#### 1 24-Hour Emergency Assistance Hotline

With SmartTraveller insurance plan, you will automatically receive the benefits of 24-Hour Assistance service provided by AXA Assistance, this means that any time of the day, anywhere in the world, emergency medical assistance is only a phone call away.

#### 2 Automatic 10 Days Extension

Automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.

## Premium (HK\$)

(effective from 28 March 2002 until further notice)

	Day	Plan	VIP	Classic
		HK\$		
<b>AREA 1 *</b>	1 – 2 Days		<b>150</b>	<b>120</b>
	Each Additional Day		<b>8</b>	<b>6</b>
<b>AREA 2 Worldwide</b>	1 – 2 Days		<b>200</b>	<b>145</b>
	Each Additional Day		<b>11</b>	<b>7</b>
Free of charge for 1st accompanied child of the Insured, and 50% off of the Insured's premium for each additional child.				
<b>Annual Cover</b>	Individual		<b>1,500</b>	<b>1,300</b>
	Family		<b>3,000</b>	<b>2,600</b>

\*Area 1: Brunei, Cambodia, China, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam. This policy is only valid for travel originating from Hong Kong. (N.B. All benefits and premiums are in Hong Kong Dollars.)

### Optional One Way Cover

For Insured Persons not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared period of insurance, whichever is the earlier. (This cover is not applicable to Annual Cover.)

## Common Exclusions (Please refer to Policy for full details)

### General Exclusions applicable to all Sections

- 1 War, terrorism and kindred risks and Government acts.
- 2 Nuclear hazards.
- 3 Lack of reasonable care and attention.
- 4 Racing (other than on foot), motor sports, mountaineering, rock-climbing, pot-holing, hunting, bungee jumping, ski-jumping, use of bob-sleighs, hanggliding, gliding, parachuting, or flying as a pilot or crew member.
- 5 Activities engaging in sports or games in a professional capacity.
- 6 Self-inflicted injury or illness.
- 7 Alcoholism or drug abuse.
- 8 Pre-existing medical conditions.
- 9 Venereal disease, AIDS or AIDS related complex.
- 10 Pregnancy, miscarriage of child birth and all complications thereof.

### Medical Expenses and Personal Accident

- 1 Treatment obtained in Hong Kong (except as specified).
- 2 Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary.
- 3 Medical treatment being the specific purpose of the journey.

### Baggage and Money

- 1 Normal wear and tear.
- 2 Confiscation or detention by customs.
- 3 Business goods and samples.
- 4 Damage to fragile articles.
- 5 Loss not reported to the police within 24 hours and a report obtained, unless

### Free Cover up to 2 Children

If you are travelling with your children, you can enjoy free insurance cover for one child, and 50% discount for other accompanied children. If you are travelling with your spouse, two children can enjoy free cover.

### Maximum Duration of Journey(s)

- Single journey – maximum 6 months
- Annual cover (unlimited number of journey) – maximum 60 days for each journey

### Age Limit

From thirty (30) days up to the age of 75 before the inception of the journey.

### Definitions

- Child/children refers to the dependent and unmarried child/children who are aged between thirty (30) days and under 18 years old as named in the Certificate.
- Family refers to Insured Person, his/her spouse and children (irrespective of the number) travelling with the Insured Person and/or his/her spouse for the entire period.

- i to do so would be impossible
  - ii by doing so would invoke an additional claim under another Section of Policy
  - iii the insured property lost has been lost in a place where recovery of same is impossible or extremely unlikely
- 6 Loss of unattended properties.

### Personal Liability

- 1 Injury to employees or members of the Insured Person's family.
- 2 Liability arising out of the use of vehicles, aircraft or water craft (other than non-mechanical propelled).
- 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.

### Travel Delay

- 1 Late arrival at the airport, port, train station or other place of boarding.
- 2 Strike or industrial action which was in existence at the date of application for this insurance.

### Cancellation and Curtailment

- 1 Financial circumstances or disinclination to travel.
- 2 Government regulation or Act or failure in provision of any part of the booked journey.

## Who we are

AXA General Insurance Hong Kong Limited (AXA General Insurance) is a member of the global AXA Group and one of the top four general insurers in Hong Kong.

AXA is the world's largest insurance and asset management group with a world-wide presence, focusing on all major developed markets, in particular Europe, North America and selected countries in Asia Pacific. The Group employs 140,000 staff and sales associates to provide financial protection and wealth management products and services to more than 50 million customers.

Combining AXA's global innovation and financial strength with local knowledge and expertise, AXA General Insurance has the international reach, experience and imagination it takes to create the best solutions for all insurance needs.

*Go ahead* **Go ahead with AXA**

**To apply or for more details, please contact your agent or broker, or you can contact us on 2523 3061**



**AXA General Insurance Hong Kong Limited**

30/F PCCW Tower Taikoo Place  
979 King's Road Quarry Bay Hong Kong  
Tel 2523 3061 Fax 2810 0706  
Email axahk@axa-insurance.com.hk  
Website www.axa-insurance.com.hk

Member of the Global AXA Group

Member of the Insurance Claims Complaints Bureau

Agent's stamp	FOR OFFICE USE ONLY	
	Team code:	Agent code:
	C:	Date:
Remarks:		

STS-B-0302

## Proposal Form for the SmartTraveller

Please complete the form in block capitals, giving full and complete answers and ticking (✓) the appropriate boxes.

Proposer details	
Name of the †Policyholder (as printed on HKID / Business Reg.)	Mr <input type="checkbox"/> Ms <input type="checkbox"/> Company <input type="checkbox"/>
Correspondence address	
Home Tel	Office Tel

Insured Persons details			
††Insured Persons	Date of birth (dd/mm/yyyy)	Relationship to the Policyholder	I.D. Card or Passport no.
1			
2			
3			
4			
†††Beneficiary			

For Single Journey only			
Plan Selected	<b>VIP</b>	Area 1 <input type="checkbox"/>	Area 2 <input type="checkbox"/>
	<b>Classic</b>	Area 1 <input type="checkbox"/>	Area 2 <input type="checkbox"/>
One Way cover?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Purpose of the journey?	Business <input type="checkbox"/> Pleasure <input type="checkbox"/>
Period of Insurance From _____ to _____ No. of days _____			

For Annual Cover only			
Plan Selected	<b>VIP</b>	Individual <input type="checkbox"/>	Family <input type="checkbox"/>
	<b>Classic</b>	Individual <input type="checkbox"/>	Family <input type="checkbox"/>
Policy to commence on _____ for one year			

††† In the case of the Policyholder is a business entity/company, the "Insured Persons" are to be interpreted as "Insured Employees".

††† If there is more than one Beneficiary, please give details on a separate sheet.

### Declaration

Please read the following statements carefully and sign in the space provided I declare that

- The Insured Persons are not travelling contrary to the advice of medical practitioner, for the purpose of obtaining medical treatment or for migration, or engaging in any manual work during the travel period
- No insurer has ever cancelled, declined, refused to renew or imposed special terms or conditions on any policy held by myself or my company
- I have not withheld any material information and accept that this proposal form and declaration shall be the basis of, and be incorporated in, the contract between AXA General Insurance Hong Kong Limited and myself or my company

Proposer's Signature (with Company chop if applicable) (Do <b>not</b> sign a blank form)	Date (dd/mm/yyyy)
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### Payment method

Cheque payable to AXA General Insurance Hong Kong Limited

VISA   MasterCard 

#### Credit card account details

Credit card no.

Credit card expiry date   /

Cardholder's name

I hereby authorize AXA General Insurance Hong Kong Limited to charge my above credit card for the insurance premiums of this insurance policy.

Cardholder's Signature \_\_\_\_\_ Date \_\_\_\_\_  
(dd/mm/yyyy)

### Important Notes to Proposer

- This insurance is only valid for travel originating from Hong Kong.
- Payment must accompany this proposal.
- No refund premium is allowed once the certificate of insurance has been issued (except Annual cover).
- Any other facts known to you which are likely to affect acceptance or assessment of the insurance cover you are requesting must be disclosed. Should you have any doubt about what you should disclose, do not hesitate to ask us or your insurance agent/broker. We recommend you keep a record (including copies of letters) for your future reference of any additional information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide you with the cover you require and may even invalidate the policy altogether.
- 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, variations, cancellation or renewal of such product or service;
  - any claim or investigation or analysis of such claim; and
  - exercising any right of subrogation
 and may be transferred to:
  - any related company 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 for any of the above or related purposes;
  - any association, federation or similar organization of insurance companies ("Federation") that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation; and
  - any members of the "Federation" by the "Federation" for any of the above or related purposes.
 Moreover, AXA General Insurance Hong Kong Limited is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry. You have the right to obtain access to and to request correction of any personal information concerning yourself held by our Company. Requests for such access can be made to our Personal Data (Privacy) Ordinance Compliance Officer.
- Our Company is committed to developing products to meet your personal insurance requirements. As you are a valued customer of our company we will keep you informed of new products and services when they become available. If you do not want to receive this information either now or in the future, please write and tell us.

\* The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid, except as provided by any official certificate issued by the Company.

Agent's stamp	FOR OFFICE USE ONLY	
	Team code:	Agent code:
	C:	Date:
	Remarks:	

### What is Insurance

The idea of insurance is that if a large number of people each pays some money into a pool, then sizeable sums of money can be drawn from the pool to ease the hardship of those who might suffer losses. In short, insurance is the science of spreading risks.

Insurance contracts are based on trust. The insurer trusts the policyholder to give precise and true details of the subject matter to be insured. This is called the principle of 'Utmost Good Faith'. Having effected an insurance policy the policyholder should read all the documentation very carefully to ensure that he/she understands the exact nature of the policy he/she has bought and the risks it does and does not cover.

There are many kinds of insurance. AXA General Insurance offers a complete range of general insurance products including :

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| <ul style="list-style-type: none"> <li>Property Fire Insurance</li> <li>All Risks Insurance</li> <li>Liability Insurance</li> <li>Motor Vehicles Insurance</li> <li>Employees' Compensation Insurance</li> <li>Construction Insurance</li> <li>Engineering Insurance</li> <li>Marine Cargo &amp; Hull Insurance</li> <li>Medical &amp; Health Insurance</li> <li>Overseas Student Insurance</li> </ul> | <b>Smart packaged series</b> <ul style="list-style-type: none"> <li>SmartDrive Private Motor Car Insurance</li> <li>SmartCover Domestic Helper Insurance</li> <li>SmartCare Prime Personal Accident Insurance</li> <li>SmartCare Essential Hospital Income Plan</li> <li>SmartHome Insurance</li> <li>SmartTraveller Insurance</li> <li>Golfer's Insurance</li> <li>Removal Insurance</li> <li>Office Insurance</li> <li>Retail Shop Insurance</li> </ul> |
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### 甚麼是保險

保險是利用集腋成裘的原理，由保險公司集合一大群人的金錢，組成基金。這群人中一旦有人遇到意外，有所損失時，便可從基金中提取款項，解決經濟危機。簡而言之，保險是分散風險的學問。

保險合約是以信任為基礎，保險公司信任投保人對投保事項作出準確而真實的申報，稱之為「至誠」原則。投保人必須將情況據實說明，使保險公司能合理地評估風險。此外，保單生效之後，投保人應小心詳閱各項條款，確保明白投保事項的性質，已投保及未投保的風險項目。

保險產品種類繁多，安盛保險致力為客戶提供一系列的一般保險保障，包括有：

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| <ul style="list-style-type: none"> <li>財物火險</li> <li>全險保險</li> <li>責任保險</li> <li>汽車保險</li> <li>僱員補償保險</li> <li>建築保險</li> <li>工程保險</li> <li>貨運水險及船殼保險</li> <li>醫療保險</li> <li>海外留學生保險</li> </ul> | <b>「卓越」保險系列</b> <ul style="list-style-type: none"> <li>優車樂私用汽車保險</li> <li>家庭僱傭保險</li> <li>全意保個人意外保險</li> <li>健樂錢住院現金保障</li> <li>優居樂家居綜合保險</li> <li>優遊樂旅遊保險</li> <li>高爾夫球綜合保險</li> <li>搬遷綜合保險</li> <li>辦公室綜合保險</li> <li>商舖綜合保險</li> </ul> |
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