

## TRAVELSURANCE<sub>3.0</sub>

### THE EASY WAY TO ENJOY TRAVEL

You may be planning for a vacation, but have you ever wondered what you would do if some unwelcome occurrence suddenly happened to you or your family? An event which leaves you all unprotected and helpless, far from home.

Flight delays, loss of baggage and sickness are common predicaments that travellers experience. Without a convenient travel protection plan, travellers are faced with significant problems that can lead to a ruined vacation.

Now, with TravelSurance<sub>3.0</sub>, you can be assured that you and your family are constantly protected throughout your journey. So all you have to do is to enjoy your holiday.

### TOTAL COVER ANYWHERE YOU GO

Available in short-term trip plans, TravelSurance<sub>3.0</sub> is especially designed to offer 16 comprehensive benefits – offering you total peace of mind throughout your trip.

1. Extensive Personal Accident Cover – up to HK\$ 1,000,000
  - Advance payment of HK\$50,000 cash relief for Accidental Death
  - Major Burns Benefit – up to HK\$250,000
2. Double Indemnity for Personal Accident – up to HK\$2,000,000
3. Attractive Medical Benefits – up to HK\$1,000,000
  - Follow-up expenses of up to HK\$50,000 within 3 months, which provides bonesetters' fees of up to HK\$150 per visit and up to HK\$1,500 in total
4. Trip Cancellation & Curtailment Cover – up to HK\$30,000
5. Travel Delay Cover – up to HK\$3,500
6. Missed Departure Cover – up to HK\$15,000

7. Loss of Passport Cover – up to HK\$2,000
8. Loss of Baggage Cover – up to HK\$20,000
9. Delayed Baggage Cover – up to HK\$1,500
10. Personal Money and Documents Cover – up to HK\$3,000
11. Personal Liability – up to HK\$2,500,000
12. Rental Vehicle Excess Cover – up to HK\$5,000
13. Golfers' Hole-in-One Cover – up to HK\$5,000
14. Dangerous Sports Coverage
15. Comprehensive 24-hour Worldwide Travel Assistance Services
16. Automatic Cover Extension for Period of Journey

### HIGHLIGHTS

#### Rental Vehicle Excess Cover

You will be covered up to a total of HK\$5,000 if you are liable to pay an excess under the vehicle rental agreement for loss of or damage to a vehicle that you rent during your journey.

#### No Excess

No excess is required for all benefits.

#### Dangerous Sports Coverage *(This benefit is not applicable to those aged over 70)*

In the event of accidental death or bodily injury while you are taking part in winter sports, bungee jumping, horse riding, water skiing, scuba diving, hot-air ballooning, rafting, sailing and windsurfing, you can get 100% of the maximum indemnity under the Personal Accident and Medical Expenses sections.

#### 24-hour Worldwide Travel Assistance Services

In an emergency, please call our 24-hour emergency hotline immediately to obtain assistance. The maximum cover for Medical Evacuation and Repatriation after treatment is HK\$2,000,000.

Other services include:

- Emergency Rerouting

- Legal Assistance
- Compassionate Visit
- Children Escort Arrangements
- Deposit Guarantee of up to HK\$40,000 for Hospital Admission
- Travel Information

#### Automatic Extension of Cover

The insurance cover provided will be automatically extended for a maximum of 14 days if the trip of the Insured Person is delayed due to unforeseen events covered under Travel Delay & Missed Departure sections.

#### Golfers' Hole-in-One Cover

Pays for the cost of hospitality if you achieve a "Hole-in-One" in any recognised golf-course.

#### Free Child Cover

Child plan coverage is given free to 1 child aged above 6 weeks and under 17 years when 2 adults are insured.

#### The Security of CGU Insurance

This insurance is underwritten by CGU International Insurance plc (CGU), the first insurer in Asia to obtain the ISO 9001 quality certification. Our parent company, Aviva plc, a Fortune 500 company, is one of the world's largest insurers with £200 billion (approx. HK\$ 2,400 billion) assets under management and insurance premiums exceeding £ 28 billion (approx. HK\$336 billion) globally. Aviva plc has a global presence, operating in 35 countries with over 25 million customers.

Our Annual TravelSurance<sup>1.0</sup> is well-suited to frequent travellers. You will be provided with comprehensive travel coverage on an unlimited number of trips outside Hong Kong in a year. Please contact your insurance agent or broker for details.

#### Premiums Table:

Days	Plan A (HK\$)	Plan B (HK\$)	Child Plan (HK\$)
2	118	90	70
3	150	110	85
4	175	125	100
5	190	140	115
6	205	155	130
7	220	165	140
8	235	175	150
9	250	185	160
10	265	190	165
11	280	195	170
12	290	200	175
13	300	205	180
14	310	210	185
15	320	215	190
16	330	220	195
17	340	225	198
18	350	230	201
19	360	235	204
20	370	240	207
21	380	245	210
22	390	250	213
23	400	255	216
24	410	260	219
25	420	265	221
26	433	270	224
27	446	275	227
28	459	280	230
29	472	285	233
30	485	290	236
31 up to 182	HK\$12/each additional day	HK\$9/each additional day	HK\$7/each additional day

#### IMPORTANT NOTES:

- Age Limit: 6 weeks old up to 75 years of age.
- Maximum Days Per Trip: 182 days
- Child Plan only applies to those aged above 6 weeks and under 17.
- Plan A and Plan B only apply to those aged 17 to under 75.
- The maximum indemnity under Personal Accident and Medical Expenses sections for the Insured Person aged 71 to 75 will be limited to only 25% of the Sum Insured.
- The double indemnity benefit under Personal Accident section will not be available to those Insured Persons covered under Child Plan or aged over 70 at the time of an accident covered under Plan A/B.
- Cover does not begin until the proposal form has been accepted and the premium paid, except as provided in writing by CGU International Insurance plc.
- No refund of the premium is allowed once the Certificate of Insurance has been issued.

**TRAVELSURANCE 3.0**

**Summary of all Available Benefits for Travel Insurance**

Benefits	Coverage	Maximum Benefits Payable (HK\$)		
		Plan A	Plan B	Child Plan
1. Personal Accident	<ul style="list-style-type: none"> <li>● Accidental Death/Permanent Total Disablement/Loss of two limbs or of both eyes/Permanent total loss of speech and hearing. (An advance payment of HK\$50,000 cash relief will be paid to your legal representative in the event of your accidental death).</li> <li>● Loss of one limb or one eye/Permanent total loss of speech or hearing.</li> <li>● <b>Major Burns: 3<sup>rd</sup> degree burns of 5% or more of total body surface.</b></li> </ul>	\$1,000,000	\$500,000	\$250,000
2. Double Indemnity for Personal Accident	<ul style="list-style-type: none"> <li>● Double Indemnity for Accidental Death while you are travelling in a private car or as a fare-paying passenger on public transport (e.g. scheduled flight, train) or in any armed robbery or attempted armed robbery.</li> </ul>	\$2,000,000	\$1,000,000	Not Applicable
3. Medical Expenses	<ul style="list-style-type: none"> <li>● Pays for necessary medical treatment expenses, and reasonable additional transport expenses if it is necessary and unavoidable for you to stay beyond your intended return date due to sickness or bodily injury abroad.</li> <li>● Pays for follow-up medical expenses within 3 months after arrival in Hong Kong up to HK\$50,000 including bonesetters' fees up to HK\$150 per visit and up to HK\$1,500 in total.</li> </ul>	\$1,000,000	\$500,000	\$250,000
4. Trip Cancellation & Curtailment	<ul style="list-style-type: none"> <li>● Reimburses expenses of unused travel and accommodation if your trip is cancelled or curtailed due to bodily injury, sickness or death of you, your immediate family members, fiance(e) or close business partner; residential fire or flooding; jury services, witness summons or compulsory quarantine of you; or if you decide to cancel your trip due to adverse weather conditions, strike, industrial action, riot, mechanical breakdown or derangement of the public transport which results in delay in departure from Hong Kong for not less than 24 hours.</li> </ul>	\$30,000	\$25,000	\$15,000
5. Travel Delay	<p><b>Pays HK\$500 for each period of 12 hours of delay if</b></p> <ul style="list-style-type: none"> <li>● Public transport is delayed as a result of strike or other industrial action, riot, hijack, adverse weather conditions, mechanical breakdown or derangement of the public transport or</li> <li>● Your trip is delayed due to bodily injury, sickness or death of you, your immediate family members, fiance(e) or close business partner travelling with you abroad.</li> </ul>	\$3,500	\$3,000	\$2,500

Benefits	Coverage	Maximum Benefits Payable (HK\$)		
		Plan A	Plan B	Child Plan
6. Missed Departure	<ul style="list-style-type: none"> <li>Reimburses additional transport expenses incurred in reaching your planned destination if you miss your departure as the direct result of the failure of public transport to get you to the departure port or airport due to strike or other industrial action, riot, hijack or adverse weather conditions.</li> </ul>	\$15,000	\$12,500	\$10,000
7. Loss of Passport	<ul style="list-style-type: none"> <li><b>Pays for additional travel and accommodation expenses which are necessary to obtain a replacement passport if your passport is lost or stolen while you are abroad.</b></li> </ul>	\$2,000	\$2,000	Not Applicable
8. Loss of Baggage	<ul style="list-style-type: none"> <li>Pays for accidental loss of or damage to personal baggage. (The maximum cover for any single article, pair or set of articles is HK\$2,000 and the overall limit for all sports equipment is HK\$5,000).</li> <li>If the articles are not more than 1 year old at the time of an accident, you will be compensated for the new purchase value.</li> </ul>	\$20,000	\$15,000	\$10,000
9. Delayed Baggage	<ul style="list-style-type: none"> <li>Pays for the cost of emergency purchase of essential items if your baggage is delayed more than 12 hours on the outward journey.</li> </ul>	\$1,500	\$1,000	\$500
10. Personal Money & Documents	<ul style="list-style-type: none"> <li>Pays for the accidental loss of cash or travellers' cheques.</li> <li>Reimburses the replacement cost of HK identity card, credit cards, driving license, travel tickets, hotel vouchers or passport.</li> </ul>	\$3,000	\$2,500	\$2,000
11. Personal Liability	<ul style="list-style-type: none"> <li>Pays for any amount which you become legally liable to pay as compensation for an accident occurring which causes bodily injury to any other person or damage to property.</li> </ul>	\$2,500,000	\$2,500,000	\$2,500,000
12. Rental Vehicle Excess	<ul style="list-style-type: none"> <li>Pays an excess which you become liable to pay under the agreement with a licensed rental company for loss of or damage to the vehicle that you rent.</li> </ul>	\$5,000	\$5,000	Not Applicable
13. Golfers' Hole-in-One	<ul style="list-style-type: none"> <li><b>Pays for the cost of hospitality if you achieve a "Hole-in-One" in any recognized golf-course.</b></li> </ul>	\$5,000	\$3,000	Not Applicable
14. Dangerous Sports Coverage	<ul style="list-style-type: none"> <li>Pays you in the event of accidental death or bodily injury while you are taking part in winter sports, water skiing, scuba diving, bungee jumping, horse riding, hot-air ballooning, rafting, sailing and windsurfing. (This benefit is not applicable to those aged over 70)</li> </ul>	<b>100% of the maximum benefits under the Personal Accident &amp; Medical Expenses sections</b>	<b>100% of the maximum benefits under the Personal Accident &amp; Medical Expenses sections</b>	<b>100% of the maximum benefits under the Personal Accident &amp; Medical Expenses sections</b>
15. Worldwide Travel Assistance Services	<ul style="list-style-type: none"> <li>24-hour worldwide emergency medical evacuation &amp; repatriation after treatment.</li> <li>Deposit guarantee for hospital admission.</li> <li>Emergency Rerouting, Legal Assistance, Compassionate Visit, Children Escort Arrangements, Travel Information etc.</li> </ul>	\$2,000,000	\$2,000,000	\$2,000,000
		\$40,000 Covered	\$40,000 Covered	\$40,000 Covered
16. Automatic Extension of Cover	<ul style="list-style-type: none"> <li>Cover is automatically extended free of charge in the event of delays due to unforeseen events covered under Travel Delay &amp; Missed Departure sections.</li> </ul>	Up to 14 days	Up to 14 days	Up to 14 days

**Remarks:**

- Child Plan only applies to those aged above 6 weeks and under 17. Child aged below 12 must be accompanied by a parent or guardian.
- Plan A and Plan B only apply to those aged 17 or under 75.
- The maximum indemnity under Benefits 1 & 3 for the Insured Person aged 71 – 75 will be limited to only 25%.
- The double indemnity for Personal Accident under Benefit 2 will not be available to those Insured Persons covered under Child Plan or aged over 70 at the time of an accident covered under Plan A/B.

N.B. This brochure is only a summary of the coverage. For details of terms, conditions and exclusions, please refer to the policy wording. A copy will be provided upon request.

## TRAVELSURANCE 3.0 PROPOSAL FORM

(Please complete in ENGLISH, using capital letters and "✓" the box(es) as appropriate.)

### Details of Proposer

Name of Proposer:  Mr.  Ms  Mrs

\_\_\_\_\_  
Surname

\_\_\_\_\_  
Given Name

Proposer's Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Daytime Telephone No.: \_\_\_\_\_ Email Address : \_\_\_\_\_

Description of Persons to be insured: (If space is insufficient, please attach list.)

Name of Insured Person(s) (Surname first, following by Given Name)	Sex	ID/Passport No.	Age	Plan	No. of Days	Premium (HK\$)
1.	<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> Child		
2.	<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> Child		
3.	<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> Child		
4.	<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> Child		
5.	<input type="checkbox"/> M <input type="checkbox"/> F			<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> Child		
<b>Total Premium (HK\$)</b>						

### Details of Journey

Period of Travel (Both dates inclusive): From : \_\_\_\_ (D) \_\_\_\_ (M) \_\_\_\_ (Y) To : \_\_\_\_ (D) \_\_\_\_ (M) \_\_\_\_ (Y)

Area of Travel :  Europe  North America  Australasia  
 Asia  China  Others (Please specify: \_\_\_\_\_ )

Type of Travel  One-way  Return

One-way Trip: On a one-way trip, cover is valid for a maximum of 7 days after you arrive at the final destination or until the expiry date of the insurance, whichever is sooner.

Country of Residence\* \_\_\_\_\_

\*24-hour Worldwide Travel Assistance Services are effective outside the Country of Residence. Country of Residence will be regarded as Hong Kong unless otherwise specifically mentioned in the Proposal Form by the Insured and specifically endorsed in the Certificate of Insurance by CGU International Insurance plc.

### Warranty:

At the time of completing the Proposal, each and every person seeking to be insured warrants that:

- He/She is in good health and free from physical defects, infirmity or illness or recurring illness.
- To the best of his/her knowledge and belief, all persons on whose health this insurance applies are well.
- He/She is not travelling against the advice of any medical practitioner or for the purpose of obtaining medical treatment.
- He/She is unaware of any circumstance which is likely to lead to the cancellation or curtailment of the journey.
- He/She has authorised the Proposer to complete the Proposal on his/her behalf.

### Declaration

- I/We declare that the information given above is true and correct to the best of my/our knowledge and believe that all material facts affecting the assessment of this application has been disclosed.
- I/We understand that this application will not become effective until this Proposal has been accepted by CGU International Insurance plc and agree that this Proposal should be the basis of the contract between me/us and CGU International Insurance plc.

\_\_\_\_\_  
Signature of Proposer on behalf of all persons to be insured

\_\_\_\_\_  
Date (D/M/Y)

\_\_\_\_\_  
Agent/Broker Stamp

IMPORTANT NOTE: This document is not a policy of insurance. Please refer to the TravelSurance Policy<sub>3.0</sub> (which will be issued to you upon acceptance of your proposal) for the applicable terms, conditions and exclusions.