
TravelWise
Now with COVID-19 Benefits
Flexible Plans, From $17 only
Covid-19 Cover
3 Optional Supplementary Benefits
Single or Annual Plan for Selection
Self-owned Emergency Assistance Service
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COVERAGE TABLE

Core Benefits	Maximum Benefits (HKD)		
	Basic	Standard	Deluxe
1. Emergency Medical Expenses and Assistance			
a. Medical Expenses	$500,000	$800,000	$1,000,000
b. Emergency Medical Evacuation [2]	Unlimited	Unlimited	Unlimited
c. Repatriation of Remains [2]	Unlimited	Unlimited	Unlimited
d. Overseas Hospital Cash	$5,000	$5,000	$5,000
e. Compassionate Visit	N/A	$30,000	$30,000
f. Child Guard	N/A	$30,000	$30,000
2. Personal Accident [1]			
a. Accident while in a common carrier	$500,000	$1,000,000	$1,200,000
b. Other accidents	$250,000	$500,000	$600,000
3. Loss of Income Benefit	N/A	N/A	$30,000
4. Journey Cancellation and Interruption			
a. Journey Cancellation	N/A	N/A	$20,000
b. Journey Interruption	N/A	N/A	$20,000
5. Personal Effects			
a. Baggage & Personal Effects	N/A	$8,000	$10,000
b. Personal Money	N/A	$1,500	$2,500
c. Travel Documents	N/A	$10,000	$30,000
6. Delay Coverage			
a. Travel Delay	N/A	$1,500	$2,000
b. Baggage Delay	N/A	$600	$800
7. Personal Liability	N/A	$2,000,000	$2,000,000
8. Credit Card Protection	N/A	$20,000	$20,000
9. Loss of Home Content	N/A	N/A	$3,000

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COVERAGE TABLE

Covid-19 Coverage	Maximum Benefits (HKD)		
	Basic	Standard	Deluxe
10. Covid 19 Coverage			
a. Medical Expenses, Emergency Medical Evacuation & Repatriation of Remains	$300,000 (18-69) $150,000 (Under17 / Age70)	$800,000 (18-69) $400,000 (Under17 / Age70)	$1,200,000 (18-69) $600,000 (Under17 / Age 70)
b. Journey Cancellation	$2,000	$8,000	$15,000
c. Journey Curtailment	$2,000	$8,000	$15,000
d. Out-of-country COVID-19 Diagnosis Quarantine Allowance	N/A	$1,400 ($100 per day)	$2,800 ($200 per day)

Optional Benefits Available to Single-trip Standard and Deluxe Plan ONLY	Maximum Benefits (HKD)
11. Golf Protection	
a. Golf Baggage	$8,000
b. Hire Golf Equipment	$6,000
c. Loss of Green Fees	$3,000
12. Cruise Vacation	
a. Additional Journey Cancellation and Interruption	$30,000
b. Cruise Cancellation and Interruption	$50,000
c. Excursion Tour Cancellation	$10,000
d. Satellite Phone Fee	$2,000
13. Scuba Diving	
a. Dive Tour	$15,000
b. Equipment Hire	$10,000

Remarks:

1. For Insured aged below 17, the Maximum Benefit payable under Section 2 (Personal Accident) is HK$250,000

2. Travel Guard Assistance Hotline at (852) 3516 8699 shall be contacted for the arrangement

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CORE BENEFITS

1. Emergency Medical Expenses and Assistance

a. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization that may arise from accidental injury or sickness occurring during the Journey

Follow-up Medical Expenses

- Reimburse for the costs of any necessary follow-up medical treatment up to HK$50,000 within 3 months upon return to Hong Kong. This benefit is extended to cover the cost of Chinese Medicine Practitioner treatments with per day and per visit limit of HK$150 up to HK$1,800

b. Emergency Medical Evacuation[2]

Provide en-route medical care and transportation to another location for appropriate medical treatment

c. Repatriation of Remains[2]

Arrange for the return of Insured Person's remains to Hong Kong

d. Overseas Hospital Cash

Pay HK$500 daily when Insured Person is hospitalized overseas during the Journey up to HK$5,000

e. Compassionate Visit (Applicable to Standard Plan and Deluxe Plan only)

Reimburse for the reasonable additional Accommodation and Travel Ticket for 1 adult Immediate Family Member to fly over or 1 Traveling Companion to stay behind in the event of Insured Person's death, Serious Injury or Serious Sickness

f. Child Guard (Applicable to Standard Plan and Deluxe Plan only)

Reimburse for the reasonable additional Accommodation and travel fare for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person's child (ren) aged below 15 back to Hong Kong in the event of Insured Person's overseas hospitalization due to Serious Injury or Serious Sickness

Major exclusions applicable to Section 1 Include

- Failure to obtain a written report from the Qualified Medical Practitioner

2. Personal Accident [1]

Cover the following arising from an accident:

- Third Degree Burns or
- Permanent Total Disablement or
- Accidental Death

a. Accident while in a Common Carrier

Accident occurring during the Journey while riding as a passenger in a Common Carrier or a carrier arranged by a travel agent or in an automobile

b. Other Accidents

Accidents other than those stated in Section 2a (Accident while in a Common Carrier)

Major exclusions applicable to Section 2 Include

- Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness

Remarks:

1. For Insured aged below 17, the Maximum Benefit payable under Section 2 (Personal Accident) is HK$250,000
2. Travel Guard Assistance Hotline at (852) 3516 8699 shall be contacted for the arrangement

CORE BENEFITS

3. Loss of Income Benefit (Applicable to Deluxe Plan only)

Pay HK$1,250 for each full week, up to 24 weeks, in the event that Insured Person is unable to return to work in usual gainful occupation for at least 7 days, as recommended by Qualified Medical Practitioner upon return to Hong Kong due to accidental injury during the Journey

4. Journey Cancellation and Interruption (Applicable to Deluxe Plan only)

a. Journey Cancellation

Reimburse for loss of tour fee and/or travel fare and/or Accommodation paid in advance, in the event of trip cancellation due to:

- Death or Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion within 90 days before the departure date
- Witness summons, jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
- Unexpected outbreak of strike by the employees of a Common Carrier for the planned insured Journey, epidemic, riot or civil commotion at the planned destination within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire, flood or earthquake within 1 week before the departure date

b. Journey Interruption

(1) Curtailment Expenses

Reimburse for the tour fee and/or travel fare and/or Accommodation forfeited and/or additional travel fare and/or Accommodation incurred for Journey Curtailment due to:

- Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion
- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic at planned destination

(2) Journey Re-arrangement

Reimburse for the additional travel fare and/or Accommodation incurred for Journey Re-arrangement due to:

- Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disaster or epidemic at planned destination

Major exclusions applicable to Section 4 Include

- In respect of losses claimed under Section 4b(1) (Curtailment Expenses), Section 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause

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5. Personal Effects (Applicable to Standard Plan and Deluxe Plan only)

a. Baggage and Personal Effects

Reimburse for the loss of or damage to Insured Person's property in the event of accidental loss or damage during the Journey

b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of accidental loss

c. Travel Documents

Reimburse for the replacement cost of lost travel document and Travel Ticket, and additional travel fare and/or Accommodation incurred as a direct result of robbery, burglary or theft

Major exclusions applicable to Section 5 Include

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), business goods or sample, foodstuffs, antiques, fragile articles etc
- Losses not reported to the police within 24 hours from occurrence of the incident

6. Delay Coverage (Applicable to Standard Plan and Deluxe Plan only)

a. Travel Delay

If travel delay is directly caused by inclement weather, natural disasters, equipment failure, hijacking or strike by the employees of the Common Carrier, we shall pay:

HK$300 for the 1st full 5 hours of delay, then HK$700 for each of following full 10 hours of delay

b. Baggage Delay

Pay the Maximum Benefits amount for full 10 hours of delay of Insured Person's baggage due to misdirection in delivery by the Common Carrier

Major exclusions applicable to Section 6 Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier
- In respect of losses claimed under Section 4b(2) (Journey Re-arrangement) and Section 6a (Travel Delay) arising from the same cause
- In respect of losses claimed under Section 5a (Baggage and Personal Effects) and Section 6b (Baggage Delay) and Section 10a (Golf Baggage) arising from the same cause

CORE BENEFITS

7. Personal Liability (Applicable to Standard Plan and Deluxe Plan only)

To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

Major exclusions applicable to Section 7 Include

- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals

8. Credit Card Protection (Applicable to Standard Plan and Deluxe Plan only)

Cover any outstanding balance charged to Insured Person's credit card(s) for goods purchased during the Journey in the event of accidental death of Insured Person

Major exclusions applicable to Section 8 Include

- Interest accrued or financial charges on the outstanding expense

9. Loss of Home Content (Applicable to Deluxe Plan only)

Cover Insured Person for the loss or damage to household contents in Insured Person's Hong Kong Primary Residence as a direct result of burglary

Major exclusions applicable to Section 9 Include

- For any loss not reported to the police within twenty-four (24) hours after the Insured Person returns back to Hong Kong after the insured Journey and a police report for such loss not having been obtained
- For loss arising from the Insured Person not taking all reasonable efforts to take due care and precautions for the safeguarding and security of his/her home contents within his/her Primary Residence in Hong Kong to avoid or to minimize any claim and loss under this Policy

10. COVID-19 Coverage

a. Medical Expenses, Emergency Medical Evacuation and Repatriation of Remains

- up to HK$1,200,000 COVID-19 Medical Coverage

b. Journey Cancellation

- For non-refundable travel and or accommodation expenses if you or your immediate family member contract COVID-19 before your scheduled trip departure date.

c. Journey Curtailment

- For reasonable and necessary non-refundable trip costs and additional travel costs to return to Hong Kong earlier than planned if you or your immediate family member contract COVID-19 while traveling internationally.

d. Out-of-country COVID-19 Diagnosis Quarantine Allowance

- up to HK$2,800 (per day HK$200)

OPTIONAL BENEFITS

(The benefits under this section is available for Single-trip Standard Plan and Deluxe Plan ONLY)

11. Golf Protection

a. Golf Baggage

Reimburse for the theft of or damage to Insured Person's Golf Baggage during the Journey

b. Hire Golf Equipment

Reimburse the Insured Person for the cost of hiring Golf Equipment if the Insured Person's Golf Equipment is lost, stolen or damaged during the insured Journey

c. Loss of Green Fees

Reimburse the Insured Person for the amount of any green fees or golf tuition fees or any fees for hiring any Golf Equipment in connection with such golf course or tuition forfeited in the event the Insured Person not being able to take part in or use such golf course or tuition during the insured Journey due to the Serious Injury or Serious Sickness of the Insured Person

Major exclusions applicable to Section 11 Include

- Losses not reported to the police within twenty-four (24) hours from occurrence of the incident
- In respect of losses under Section 5a (Baggage and Personal Effects) and Section 6b (Baggage Delay) arising from the same cause

OPTIONAL BENEFITS

(The benefits under this section is available for Single-trip Standard Plan and Deluxe Plan ONLY)

12. Cruise Vacation

a. Additional Journey Cancellation and Interruption

The Maximum Benefit of the Journey Cancellation and Journey Interruption shall be increased by HK$30,000

b. Cruise Cancellation and Interruption

Reimburse for forfeiture of payments made for the cruise tour and/or additional and reasonable travel fare incurred to go to the next scheduled destination of the cruise tour, for the purpose of re-joining the cruise tour in the event that the Common Carrier in which the Insured Person has arranged to travel to board the cruise is delayed for at least eight (8) hours from the scheduled arrival time specified in the itinerary due to inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the Common Carrier

Major exclusions applicable to Section 12b Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- Late arrival of Insured Person at the airport or port
- Failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier
- In respect of any loss claimed under Section 4 (Journey Cancellation and Interruption) arising from the same cause

c. Excursion Tour Cancellation

Reimburse for the forfeiture of payments made in relation to the excursion tour in the event of the excursion tour cancellation due to Serious Injury or Serious Sickness of the Insured Person or inclement weather at the planned destination

d. Satellite Phone Fee

Reimburse for satellite phone call expenses incurred if the Insured Person cannot continue journey and must return directly to Hong Kong due to Serious Injury or Serious Sickness of the Insured Person or Traveling Companion

Major exclusions applicable to Section 12d Include

- Failure to furnish an official receipt issued by the satellite phone service provider.
- Failure to obtain and provide a written report from the Qualified Medical Practitioner certifying the Injury or Sickness suffered by the Insured Person or Traveling Companion whilst on board the cruise

OPTIONAL BENEFITS

(The benefits under this section is available for Single-trip Standard Plan and Deluxe Plan ONLY)

13. Scuba Diving

a. **Dive Tour**

Pay proportionate loss of the Insured Person's irrecoverable dive tour costs paid or contracted to be paid prior to the insured Journey if the Insured Person is certified by a Qualified Medical Practitioner as being unfit to dive due to Sickness or Injury during the insured Journey

If the Sickness and Injury occurred during diving, the Insured Person shall be diving:

- Under the direction of an accredited diving instructor or dive guide and up to depths of 18 metres; or
- Within the maximum depths for which they are certified to dive by an accredited diving instructor

b. **Equipment Hire**

Reimburse the costs of hiring Diving Equipment as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of the Insured Person's Diving Equipment during the insured Journey

Major exclusions applicable to Section 13 Include

- A medical certificate has not been obtained from a Qualified Medical Practitioner confirming that cancellation or interruption of the dive tour is medically necessary
- If the Insured Person does not obtain a written police report within 24 hours of the discovery in the event of loss or theft of their Diving Equipment

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GENERAL MAJOR EXCLUSIONS applicable to all sections of coverage include:

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power

- Riding or driving in any kind of motor racing, competition, and Insured Person's participation in any professional sports to earn remuneration

- Engaging in naval, military or air force service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;

- Suicide, self-inflicted injury, self-exposure to needless peri

- Childbirth and pregnancy; mental, nervous or sleeping disorders, insanity; alcoholism or drug addiction
  - Any medical treatment received during an insured Journey which was made for the purpose of receiving medical treatment or if the insured Journey was undertaken while You were unfit to travel; or You are travelling against the advice of a Qualified Medical Practitioner;
  - Any Pre-existing Condition, congenital and heredity condition;

- Any Person who is a Chinese passport holder and travels to/ within China. This exclusion will be waived if the Person has an official document issued by the government (other than Mainland China) to prove his/her identity as resident of the said country

- Any loss arising from Terrorist Act - except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) & Section 8 (Credit Card Protection)

- Any loss, injury, damage or legal liability arising directly or in directly from planned or actual travel in, to , or though Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region

- Any Claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region

- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation

- Any epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organization or by any official governmental body or health authority; any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); the threat or fear of any such epidemic, pandemic, disease or event; or any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.

- Any prohibition or regulations by any government; any breach of government regulation or any failure by You to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a Common Carrier, riot or civil commotion, inclement weather, natural disasters, or epidemic.

PREMIUM TABLE For CORE BENEFITS

Premium for Age 0-17 (HK$)

	Asia, Individual Plan			Asia, Family Plan			Worldwide, Individual Plan			Worldwide, Family Plan		
Travel Period Day(s)	Basic	Standard	Deluxe	Basic	Standard	Deluxe	Basic	Standard	Deluxe	Basic	Standard	Deluxe
1-4 Days	17	34	52	34	68	105	20	40	62	40	80	124
5 Days	25	51	79	51	102	157	30	60	93	60	120	185
6 Days	36	72	111	72	144	221	42	85	131	85	169	261
7 Days	45	91	140	91	182	280	54	107	165	107	215	331
8 Days	55	111	171	111	222	342	66	131	202	131	262	404
9 Days	62	124	191	124	248	383	73	147	226	147	293	452
10 Days	67	135	208	135	270	416	80	159	246	159	319	492
11 Days	74	148	229	148	297	458	88	175	270	175	350	540
12 Days	79	159	245	159	317	489	94	187	289	187	374	578
13 Days	84	167	258	167	335	516	99	198	305	198	395	609
14 Days	88	177	273	177	354	546	104	209	322	209	418	645
15 Days	94	189	291	189	378	583	111	223	344	223	446	688
16-18 Days	101	202	311	202	403	622	119	238	367	238	476	735
19-22 Days	112	224	345	224	447	690	132	264	407	264	528	815
23-27 Days	128	255	394	255	510	787	151	301	465	301	603	930
28-31 Days	133	266	410	266	532	820	157	314	484	314	628	968
Each Additional Week	8	17	26	17	34	52	10	20	31	20	40	61
Annual Plan	1,853			3,707			2,189			4,377		

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PREMIUM TABLE For CORE BENEFITS

Premium for Age18-69 (HK$)

	Asia, Individual Plan			Asia, Family Plan			Worldwide, Individual Plan			Worldwide, Family Plan		
Travel Period Day(s)	Basic	Standard	Deluxe	Basic	Standard	Deluxe	Basic	Standard	Deluxe	Basic	Standard	Deluxe
1-4 Days	29	59	91	59	118	182	35	69	107	69	139	214
5 Days	44	88	136	88	176	272	52	104	160	104	208	321
6 Days	62	124	192	124	248	383	73	147	226	147	293	453
7 Days	79	157	242	157	314	485	93	186	286	186	371	573
8 Days	96	192	296	192	384	593	113	227	350	227	454	700
9 Days	107	215	331	215	430	663	127	254	391	254	508	783
10 Days	117	234	360	234	467	721	138	276	425	276	552	851
11 Days	128	257	396	257	514	792	152	303	468	303	606	935
12 Days	137	274	423	274	549	847	162	324	500	324	648	1,000
13 Days	145	290	447	290	579	893	171	342	527	342	684	1,055
14 Days	153	306	473	306	613	945	181	362	558	362	724	1,116
15 Days	163	327	504	327	654	1,008	193	386	595	386	772	1,191
16-18 Days	175	349	539	349	698	1,077	206	412	636	412	825	1,272
19-22 Days	194	387	597	387	774	1,194	229	457	705	457	914	1,410
23-27 Days	221	442	681	442	884	1,363	261	522	805	522	1,044	1,609
28-31 Days	230	460	710	460	920	1,419	272	543	838	543	1,087	1,676
Each Additional Week	15	29	45	29	58	90	17	34	53	34	69	106
Annual Plan	3,208			6417			3,789			7,577		

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PREMIUM TABLE For CORE BENEFITS

Premium for Age 70 (HK$)

	Asia, Individual Plan			Asia, Family Plan			Worldwide, Individual Plan			Worldwide, Family Plan		
Travel Period Day(s)	Basic	Standard	Deluxe	Basic	Standard	Deluxe	Basic	Standard	Deluxe	Basic	Standard	Deluxe
1-4 Days	43	85	131	85	170	262	50	100	155	100	201	310
5 Days	64	127	196	127	255	393	75	150	232	150	301	464
6 Days	90	180	277	180	359	554	106	212	327	212	424	654
7 Days	114	227	350	227	455	701	134	268	414	268	537	828
8 Days	139	278	428	278	555	857	164	328	506	328	656	1,011
9 Days	155	311	479	311	621	958	183	367	566	367	734	1,131
10 Days	169	338	521	338	675	1,042	199	399	615	399	797	1,230
11 Days	186	371	572	371	742	1,145	219	438	676	438	876	1,352
12 Days	198	397	612	397	793	1,224	234	469	723	468	937	1,445
13 Days	209	419	646	419	837	1,291	247	494	762	494	989	1,525
14 Days	221	443	683	443	886	1,366	261	523	807	523	1,046	1,613
15 Days	236	473	729	472	945	1,458	279	558	861	558	1,116	1,721
16-18 Days	252	505	778	505	1,009	1,557	298	596	919	596	1,192	1,838
19-22 Days	280	560	863	559	1,119	1,726	330	661	1,019	661	1,322	2,038
23-27 Days	319	639	985	638	1,277	1,970	377	754	1,163	754	1,508	2,326
28-31 Days	332	665	1,026	665	1,330	2,051	393	785	1,211	785	1,571	2,422
Each Additional Week	21	42	65	42	84	129	25	50	76	50	99	153
Annual Plan	4,637			9,274			5,476			10,952		

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PREMIUM TABLE For ADDITIONAL OPTIONAL PLANS

Golf Protection

Insurance Period	Individual (HKD)		Family (HKD)	
	Asia	Worldwide	Asia	Worldwide
1 - 3 Days	20	30	45	110
4 - 7 Days	25	35	60	145
8 - 14 Days	35	55	80	190
15 - 22 Days	45	70	105	220
23 - 31 Days	55	80	145	275
Additional 5 Days	+25	+35	+50	+120

Cruise Vacation

Insurance Period	Individual (HKD)		Family (HKD)	
	Asia	Worldwide	Asia	Worldwide
1 - 3 Days	30	50	68	110
4 - 7 Days	80	140	150	300
8 - 14 Days	145	240	260	530
15 - 22 Days	200	340	370	750
23 - 31 Days	260	445	490	970
Additional 5 Days	+75	+125	+130	+275

PREMIUM TABLE For ADDITIONAL OPTIONAL PLANS

Scuba Diving

Insurance Period	Individual (HKD)		Family (HKD)	
	Asia	Worldwide	Asia	Worldwide
1 - 3 Days	80	120	90	130
4 - 7 Days	100	140	115	155
8 - 14 Days	140	220	155	240
15 - 22 Days	180	280	200	310
23 - 31 Days	220	320	250	350
Additional 5 Days	+100	+140	+115	+155

Asia Plan covers Australia, Brunei Darussalam,Cambodia, China, India, Indonesia, Japan, South Korea, Lao People's Democratic Republic, Macao, Malaysia, Myanmar,New Zealand, Philippines, Singapore, Taiwan, Province of China, Thailand, Viet Nam

Worldwide Plan covers all countries except Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region

This insurance is underwritten by AIG Insurance Hong Kong Limited

This above information provides only a summary of the policy benefits For exact terms and conditions and details of the exclusions, please refer to the policy wording which shall prevail in case of inconsistency

For more information, please call our hotline at 3666 7022

In the event of differences between the English and Chinese version of this summary, the English version shall prevail

PLAN FEATURES

	Single-trip Plan	Annual Plan
No. of trip per policy	1	Unlimited
Maximum Trip Duration	182 days	90 consecutive days per journey
Age Limit (Individual Plan)	Up to the age of 70 on the commencement date of the policy	From 17 to 70 years old on the commencement date of the policy
Age Limit (Family Plan)	Any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date	
Nationality	No nationality limitation	The insured person must be a Hong Kong resident
Itinerary	The insured journey must commence from Hong Kong	
Purpose of Trip	This insurance is only valid for conventional vacation or business trips (administrative duty only)	
Duplicate Coverage	If Insured Person is covered by more than one comprehensive voluntary travel insurance policies underwritten by AIG Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable	
Other	Cover will automatically be extended up to a maximum of 10 calendar days in the event the journey is being unavoidably delayed	N/A

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FAQ

1. **Can my parents purchase TravelWise travel insurance?**

   For single trip plan, individual plan covers anyone aged below 70 on the commencement date of the policy while family plan covers any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date of the policy.

   For annual plan, individual plan covers anyone aged between 17 to 70 on the commencement date of the policy while family plan covers any legally married couple aged 17 to 70 with their legitimate child(ren) aged under 17 on the commencement date of the policy.

2. **I am planning to travel abroad for more than 3 months. How long can TravelWise Protection plan cover?**

   Single-trip plan covers at most 182 days while annual plan covers at most 90 consecutive days per journey.

3. **I am not a Hong Kong resident. Can I purchase AIG TravelWise annual plan?**

   The insured person for annual plan must be a Hong Kong resident (HKID card holders) while there is no restriction for single-trip plan.

4. **I am planning for a business trip. Will TravelWise Protection Plan cover my trip?**

   The insurance is only valid for conventional vacation or business trips (administrative duty only) and the trip must commence from Hong Kong. If you engage in any form of manual work in connection with any business profession or employment, the insurance will not cover the claims.

5. **I am planning my trips for next year. When should I buy the travel insurance?**

   As soon as you have confirmed your travel route and destination, you should consider purchasing travel insurance. Travel insurance purchased after you have commenced your journey and departed Hong Kong is considered invalid.

6. **My kid is going to join the 5-day summer school to study abroad, can he issue a travel insurance on his own?**

   Yes, kids can apply travel insurance (single-trip plan) on his own.

7. **Is Covid-19 protection an optional protection?**

   No. Considering the risk of contracting the coronavirus in daily life, coronavirus protection has been included in the basic coverage.

8. **Can a customer get a quarantine allowance if they contracted the coronavirus during their journey and have been forced to quarantine?**

   Yes, if the insured person is forced to quarantine due to infection of coronavirus during the trip, it will provide allowances for reasonable and necessary quarantine-related expenses such as meals and accommodation. Nonetheless, under the occasion mandatory quarantine policy or home quarantine measures are known at the travel destination, this is not covered by the insurance.

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