美亞保險外遊警示保障

由2015年3月1日至2025年8月31日[1]，美亞保險[2]特別推出「全新」外遊警示保障，以確保港人外遊時得到更全面的旅遊保障。

香港保安局已於2009年10月20日推行「外遊警示制度」，針對85個港人經常到訪的旅遊熱點，以黃、紅、黑三色警示作出風險評估。「外遊警示制度」覆蓋之地區及有關之資訊等詳情，請瀏覽保安局網頁 http://www.sb.gov.hk/chi/ota。

「全新」外遊警示保障權益表

	紅色警示保障	黑色警示保障
因相關外遊警示而需取消旅程的保障金額	損失的 **50%**	損失的 **100%**
因相關外遊警示而需旅程中斷的保障金額	未享用的金額及/或額外支出的 **50%**	未享用的金額及/或額外支出的 **100%**

* 以上所用詞彙與以下保障概覽及保單所界定者具相同涵義

保障概覽

全新外遊警示保障[3,4]

若香港保安局於受保人出發前7日內或旅程中對有關目的地發出「紅色或黑色警示」，受保人可就「取消旅程」、「提早結束旅程」或「更改旅程」等保障獲得以下賠償。

美亞保險客戶服務熱線
(852) 3666 7022

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保障內容

外遊警示保障

若香港政府根據外遊警示制度宣佈或發出「紅色警示或黑色警示」，建議香港旅客如非必要應避免前赴或不應前赴在受保人原定旅程中的城市、地點或國家，而有關引致發出外遊警示（以下稱為「警示」）的事件令受保人不能開始或繼續已計劃的旅程，美亞保險將提供以下保障：

a. 取消旅程

若受保人需要取消受保旅程，美亞保險將根據外遊警示保障權益表及並以不超過保障權益表內取消旅程之最高賠償額，賠償受保人無法由其他途徑取回其已支付或法律上須負責支付之旅費及/或住宿費用（統稱為「損失」）。惟：

取消受保旅程必須(i)直接因為引致警示的事故而導致及(ii)於原定受保旅程出發前7日內發生。

b. 旅程中斷

美亞保險將根據外遊警示保障權益表，及以不超過保障權益表內旅程中斷的最高賠償額，賠償以下b(1)提早結束旅程或b(2)更改旅程其中一項：

b(1). 提早結束旅程

若受保人直接因引致警示的事件而必須縮短在香港以外的受保旅程並立即返回香港，美亞保險將根據外遊警示保障權益表及以不超過保障權益表內旅程中斷的最高賠償額賠償受保人：

i. 不能退回之未享用的旅費及/或住宿費用（統稱為「未享用的金額」），及/或

ii. 必須衍生的合理額外旅費及/或住宿費用（統稱為「額外支出」）。

或

b(2). 更改旅程

美亞保險將以外遊警示保障權益表，及以不超過保障權益表內旅程中斷的最高賠償額，賠償受保人開始在香港以外的受保旅程後，因引致警示的事故而必須衍生的合理額外旅費及/或住宿費用（統稱為「額外支出」）。有關額外支出必須為繼續前往原本包括於受保旅程目的地之用途才可獲得賠償。

就上述b(1)及b(2)

i. 於b(1)部分，「提早結束旅程」的保障是根據受保旅程中斷後，按比例賠償剩餘旅程日數之未享用的旅費及/或住宿費用。

ii. 受保人的額外旅費及/或住宿實際費用的賠償將根據外遊警示保障權益表及以不超過保障權益表所載有關項目保障的最高賠償額。

保障內容(續)

適用於「外遊警示保障」的適用條件

1. 受保人於受保期間因同一原因只可索償一次以下任何一項保障：
   a. 外遊警示保障；或
   b. 旅程阻礙保障
2. 只有在有關外遊警示制度下發出紅色或黑色警示前購買此保險，此紅色警示保障才生效。
3. 只有在有關外遊警示制度下發出黑色警示前購買此保險，此黑色警示保障才生效。
4. 所有一般條件都適用。

適用於「外遊警示保障」的不保事項包括

1. 所有適用於旅程阻礙保障的不保事項及一般不保事項都適用於以上保障。

2. 美亞保險不會賠償任何於外遊警示保障內直接或間接因以下事項而引致的索償：
   a. 核爆炸包括其所引致的後果或因游離輻射引致的放射性污染或因核燃料或因核燃料燃燒及/或持續燃燒產生的任何核廢料所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質；或
   b. 散播或運用致病或有毒生物或化學材料，或釋放致病或有毒生物或化學材料。

適用於所有保障項目的主要不保事項包括[5]

- 已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克的旅程直接或間接地所引致的任何損失、損害、受損或法律責任。
- 由古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克居民所引致或蒙受的任何索償、損失、損害、受損或法律責任。
- 任何受保項目、索償或保障條款導致美亞保險香港有限公司、其母公司或其最終控制實體遭受因制裁法律或規例引致的刑罰。
- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權。
- 恐怖襲擊（保單指定保障範圍除外）
- 任何賽車活動、比賽、職業運動或因參與該運動而可賺取收入或報酬；自殺或故意自我傷害；愛滋病或性病；妊娠、分娩；精神或睡眠失調；與服用酒精或藥物有關的損失；任何受保前已存在之狀況；先天性或遺傳病

註

1. 保障以出發日期為準
2. 美亞保險香港有限公司（「美亞保險」）
3. 根據香港保安局指引，「外遊警示制度」不適用於中國、澳門及台灣
4. 有關「外遊警示保障」之詳情，請參閱有關保單之條文及條款
5. 此僅為主要不保事項之摘要，有關所有不保事項之詳情，請參閱有關保單之旅遊保險條文及條款

此計劃由美亞保險香港有限公司承保。

本單張或會不時予以修訂。請向美亞保險或你的保險經紀/代理人索取最新版本。

本小冊子僅提供保障摘要，保單承保範圍請參照保單條文、條款及不保事項。如有任何疑問，歡迎致電美亞保險客戶服務熱線：(852) 3666 7022。

如本小冊子之中英文版本有歧異之處，一概以英文版為準。

OTA 09/2022

AIG Outbound Travel Alert (OTA) Benefits

From Mar 1, 2015 to Aug 31, 2025[1], AIG [2] especially offers the OTA Benefits to ensure AIG Travel Insurance customers "Travel More. Worry Less"!

The Security Bureau has implemented the Outbound Travel Alert (OTA) System on October 20, 2009. OTA System, which uses amber, red and black to differentiate among the three levels of risk, aims to provide information on 85 popular travel destinations for Hong Kong residents. For details of countries covered by OTA System and related information, please visit the Security Bureau website http://www.sb.gov.hk/eng/ota.

Schedule of Benefits – Outbound Travel Alert ("OTA")

	RED ALERT COVER	BLACK ALERT COVER
Benefits payable for Journey Cancellation due to the relevant OTA	**50%** of the Loss	**100%** of the Loss
Benefits payable for Journey Interruption due to the relevant OTA	**50%** of the Forfeited Amount and/or the Additional Expenses	**100%** of the Forfeited Amount and/or the Additional Expenses

* Capitalised terms used above shall have the same meanings as those defined hereinafter and in the policy wording.

Benefits Highlight

Outbound Travel Alert Coverage Benefits [3,4]

If the Security Bureau issues a "Red or Black Alert" (7) days before departure or during the Journey, AIG shall reimburse the Insured Person in accordance with the following "Journey Cancellation", "Journey Curtailment" or "Journey Re-arrangement" coverage.

AIG Customer Service Hotline
(852) 3666 7022

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Benefits Descriptions

Outbound Travel Alert Coverage Benefits

If the Government of Hong Kong issues a Red Alert or Black Alert in accordance with the Outbound Travel Alert System advising Hong Kong travelers to avoid non-essential travel or all travel to a city, location or country that is included in the Insured Person's original Journey itinerary, then provided that the event giving rise to the Outbound Travel Alert ("OTA") being issued prevents the Insured Person from commencing or continuing the planned Journey, AIG shall provide cover for the following :

a. Journey Cancellation

AIG shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert coverage and up to the Maximum Benefit stated in "Journey Cancellation" of the Schedule of Benefits in the Policy, for loss of travel fare and/or Accommodation paid in advance by the Insured Person and for which the Insured Person is legally liable to pay and which are not recoverable from any other source (collectively, the "Loss") consequent upon the cancellation of the insured Journey.

Provided that the insured Journey must be cancelled i) as a direct result of the event giving rise to the OTA ; and ii) within seven (7) days immediately prior to the scheduled departure of the insured Journey.

b. Journey Interruption

AIG shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert coverage and up to the Maximum Benefit stated in "Journey Interruption" of the Schedule of Benefits in the Policy for either Curtailment Expenses or Journey re-arrangement as stated in b(1) or b(2) below, whichever is applicable:

b(1). Curtailment Expenses

AIG shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert coverage and up to the Maximum Benefit stated in "Journey Interruption" of the Schedule of Benefits in the Policy for:

i) the amount of forfeited travel fare and/or Accommodation of the insured Journey (collectively, the "Forfeited Amount"), and/or

ii) the reasonable additional travel fare and/or Accommodation necessarily incurred (collectively, the "Additional Expenses"), if as a direct result of the event giving rise to the OTA, the Insured Person had to cut short the insured Journey whilst outside Hong Kong territories and immediately return to Hong Kong.

OR

b(2). Journey re-arrangement

AIG shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert coverage and up to the Maximum Benefit stated in "Journey Interruption" of the Schedule of Benefits in the Policy for the additional and reasonable travel fare and/or Accommodation (collectively, "Additional Expenses") necessarily incurred after the commencement of the insured Journey outside Hong Kong territories as a direct result of the event giving rise to the OTA. Such reimbursement is only payable if the Additional Expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the insured Journey.

In relation to part b(1) and b(2) above:

i) Curtailment Expenses payable under part b(1) above in relation to the amount of forfeited travel fare and/or Accommodation will be calculated in proportion to the number of days remaining after the relevant interruption of the Insured Person's Journey.

ii) Actual expenses incurred by an Insured Person in relation to additional travel fare and/or Accommodation will be reimbursed according to the Schedule of Benefits – Outbound Travel Alert coverage and up to the Maximum Benefit as stated in the Schedule of Benefits for the applicable Policy Section.

Benefits Descriptions (con't)

Conditions applicable to all benefits in Outbound Travel Alert Coverage

1. The Insured Person is only permitted to claim once during the Period of Insurance for any one of the following benefits arising from the same cause:
   a) Outbound Travel Alert Cover; or
   b) Journey Cancellation and Interruption.
2. The Red Alert cover is effective only if the insurance is purchased before the announcement or issuance of the Red Alert or Black Alert under the Outbound Travel Alert System.
3. The Black Alert cover is effective only if the insurance is purchased before the announcement of issuance of the Black Alert under the Outbound Travel Alert System.
4. General Conditions are applied.

Exclusions applicable to all sections in Outbound Travel Alert Coverage

1. **Exclusions Applicable to Journey Cancellation and Interruption and General Exclusions applicable to All Sections of the Policy shall apply to the cover under Outbound Travel Alert coverage.**
2. The company will not pay under this Travel Insurance Endorsement for claims arising directly or indirectly out of:
   a. nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or
   b. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

General Exclusions applicable to All Sections of Coverage include [5]

- Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through 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.
- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- Any Terrorist Act (except for certain sections of the Policy).
- Riding or driving in any kind of motor racing, competition, professional sports in return for remuneration; suicide, self-inflicted injury, AIDS or sexually transmitted disease, pregnancy, childbirth, mental nervous/ sleeping disturbance disorders, alcoholism, drug addiction, any pre-existing condition, congenital and heredity condition.

Note

1. Based on departure date
2. AIG Insurance Hong Kong Limited ("AIG")
3. According to the Security Bureau, OTA system is not applicable to Mainland China, Taiwan and Macau
4. For details of "Outbound Travel Alert Coverage", please refer to the relevant Terms and Conditions of the actual policy
5. This is only a summary of the general exclusion, details of the full terms of the exclusion, please refer to the Travel Insurance Terms and Conditions of relevant policy

This insurance is underwritten by AIG Insurance Hong Kong Limited.

This leaflet is subject to change from time to time. For latest version, please contact AIG or your insurance agent or broker.

This leaflet provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy. For any enquiries, please contact AIG Customer Service Hotline at (852) 3666 7022.

In the event of differences between the English and Chinese versions of this leaflet, the English version shall prevail.

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