

旅遊保險 TravelCare Insurance



GENERAL INSURANCE



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Single Trip Premium Table (HK\$) 單次旅程保費價目表(港幣)

No. of Days 日數	Individual 個人		Individual & Children 個人及子女		Family 家庭	
	Plan A A計劃	Plan B B計劃	Plan A A計劃	Plan B B計劃	Plan A A計劃	Plan B B計劃
1	120	95	180	143	300	238
2	130	102	195	153	325	255
3	140	110	210	165	350	275
4	150	118	225	177	375	295
5	165	128	248	192	413	320
6	210	145	315	218	525	363
7	230	160	345	240	575	400
8	255	168	383	252	638	420
9	280	176	420	264	700	440
10	300	182	450	273	750	455
11	315	188	473	282	788	470
12	335	193	503	290	838	483
13	355	198	533	297	888	495
14	375	205	563	308	938	513
15	385	210	578	315	963	525
16	395	216	593	324	988	540
17	405	222	608	333	1,013	555
18	415	228	623	342	1,038	570
19	425	233	638	350	1,063	583
20	433	239	650	359	1,083	598
21	443	245	665	368	1,108	613
22	450	250	675	375	1,125	625
23	457	256	686	384	1,143	640
24	465	262	698	393	1,163	655
25	475	270	713	405	1,188	675
26	483	277	725	416	1,208	693
27	490	283	735	425	1,225	708
28	500	289	750	433	1,250	722
29	510	295	765	443	1,275	738
30	530	305	795	458	1,325	763
31	550	315	825	473	1,375	788
Each additional day up to 180 days 每逾一日 最多為180日	17	7	25	10	42	18

Annual Cover Premium Table (HK\$) 全年保障保費價目表(港幣)

Annual Cover not exceeding 90 days each trip 全年保障每次不逾90日	Individual 個人		Individual & Children/Family 個人及子女/家庭	
	Plan A A計劃	Plan B B計劃	Plan A A計劃	Plan B B計劃
	1,800	1,300	3,600	2,600

Individual
Children

- refers to the Insured aged between 18 to 85 (70 for Annual Cover)
- refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the Insured during the entire journey

Individual & Children

- refers to Insured and his/her children as defined above with no limit on number of children

Family

- refers to the Insured, his/her spouse and children as defined above with no limit on number of children

個人
子女

- 投保人年齡介乎18歲至85歲(全年保障計劃為70歲)
- 指年齡在6星期至17歲而於整段旅程期間均與投保人同行的未婚子女

個人及子女
家庭

- 即投保人及上述所指的17歲或以下之子女，並不限制子女數目
- 即投保人、其配偶及上述所指的17歲或以下之子女，並不限制子女數目

TRAVELCARE INSURANCE PROPOSAL FORM

旅遊保險投保書

Please complete in BLOCK LETTERS 請以英文正楷填寫

* Please delete whichever is inappropriate * 請刪去不適用

Name of Proposer 投保人姓名	:* Mr / Ms / Miss :* 先生/女士/小姐	Day Time Tel No. 日間聯絡電話
HKID NO. 香港身份證號碼	Correspondence Address 通訊地址	

Name of Insured Person(s) 受保人姓名	Relationship 關係	Age 年齡	Passport / HKID No. 旅遊護照/香港身份證號碼
1.	SELF 申請人		
2.			
3.			
4.			
5.			

For Single Trip Only 單次旅程計劃

Period of Insurance : From _____ / _____ / _____ To _____ / _____ / _____ Total共 _____ days 日 One Way Cover 如屬單程:
 保障期 由 D日 M月 Y年 至 D日 M月 Y年 (tick if applicable 請在空格填上✓)

Covered Plan : Plan A Plan B (please tick as appropriate) Total Premium : HK\$
 計劃 A計劃 B計劃 (請在適當空格內填上 ✓) 保費共 : 港幣 _____

For Annual Cover Only 全年保障

Period of Insurance : From _____ / _____ / _____ To _____ / _____ / _____ both dates inclusive
 保障期 由 D日 M月 Y年 至 D日 M月 Y年 包括首尾兩日
 Occupation (please state occupation of all Insured Persons)
 職業 _____ (請列明所有受保人職業)

Covered Plan : Plan A Plan B (please tick as appropriate) Total Premium : HK\$
 計劃 A計劃 B計劃 (請在適當空格內填上 ✓) 保費共 : 港幣 _____

Notes 注意事項

- The Proposer warrants that to the best of his/her knowledge and belief no Insured Person is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that he/she understands that treatment of any pre-existing, recurring or congenital medical conditions are not insured. The Proposer is not aware of any condition cause or circumstance that may necessitate the cancellation or curtailment of the journey as planned.
 投保人保證並據實相信各受保人絕不會違反醫生的囑咐或僅為獲醫療而外出旅遊。投保人更清楚明白任何現已存在之疾病、現有、不時復發或先天疾病皆不在承保之列。投保人保證已對安排而又必須取消或縮短旅程之事絕不知情。
- Age Limit: 6 weeks up to the age of 85 (70 for Annual Cover) 年齡限制: 6星期至85歲(全年保障計劃為70歲)。
- Children under age of 18 must be accompanied by an adult who is also insured under the same insurance policy. 18歲以下兒童必須由成人同行及一同投保。
- In the event of the death of an Insured Person, the beneficiary shall be that person's estate according to the laws of Hong Kong.
 如受保人不幸身故, 本計劃之賠償將按照香港法例給予受保人之遺產受益人。
- The insurance is only valid for travel originating from Hong Kong. 此保障只適用於由香港出發之旅程。
- The maximum duration of journey is 180 days for single trip cover and 90 days for annual cover. 單次旅遊計劃每一旅程保障期最長為180天, 而全年保障計劃則為90天。
- Except for annual cover, no refund of premium is allowed once the insurance certificate has been issued. 除全年保障計劃外, 保險證明書一經簽發, 保費概不發還。

Important Notes 重要事項

You are required to disclose all material facts which you know ING General Insurance Company Limited as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of the completed proposal) for your future reference of all 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.

申請人必須提供所有可能影響ING General Insurance Company Limited接受承保及評估之重要事實, 如未能確定這項事實是否具有實質性的關係, 應該將該等事實填報, 我們建議你將有關的資料(包括此投保書副本)作記錄, 以備日後作參考之用。為確保你的利益, 你應如實呈報所有有關資料, 否則此保單將可能無法提供你所需的保障, 甚至可能會導致此保單無效。

Company Profile

Established in 1989, **ING General Insurance Company Limited** provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market. The company's extensive portfolio of insurance products - which includes property, employees' compensation, motor vehicles, medical, marine, personal accident and travel, etc. - is tailored to meet customers' needs. Other ING business operations in Hong Kong include: **ING Life Insurance Company (Bermuda) Limited** is committed to offering customers a comprehensive range of quality insurance products and services; **ING Pension Trust Limited** is committed to contributing its expertise to provide quality pension trust services to corporate customers; **ING Financial Planning Limited** is committed to setting the standard as a market leader in Independent Financial Advice and ensures that clients receive the best solution from advisors.

ING General Insurance is a member of ING Group. **ING Group** is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, insurance and asset management in more than 50 countries. With its substantial worldwide experience and nearly 125,000 employees, ING Group provides a full range of integrated financial services to more than 75 million customers globally and has total assets of EUR 1,313 billion*.

* Source: ING Group Annual Report 2007

公司簡介

成立於1989年，**ING General Insurance Company Limited**致力為本港之企業及個人客戶提供多元化的一般保險產品和優質服務；所提供的產品包羅萬有，包括財產險、僱員賠償險、汽車險、醫療險、水險、個人意外及旅遊保險等，充份照顧客戶各方面的不同需要。在港之其他ING機構：**ING Life Insurance Company (Bermuda) Limited**致力為客戶提供全面及優質的保險產品及服務；**ING Pension Trust Limited**致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務；**ING Financial Planning Limited**致力確立作為獨立理財意見市場領導者的標準，確保客戶獲得最佳的理財方案。

ING General Insurance為ING集團附屬成員。**ING集團**乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立。集團於逾50個國家提供服務，活躍於銀行、保險及資產管理業。透過其豐富的環球經驗及近125,000名員工，ING為全球超過7,500萬名顧客提供綜合金融服務；其資產總值達13,130億歐元*。

*資料來源：ING集團2007年報

ING General Insurance Company Limited

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TRAVELCARE INSURANCE

Special Features

- 24-hour Worldwide Emergency Assistance Services
- Up to TWO family members can be arranged to visit the Insured Person hospitalised abroad
- No excess for all benefits
- No extra premium for winter sports
- Comprehensive protection including benefits of "Major Burns" and "Loss of Home Contents"
- Covers Chinese Bonesetting follow-up expenses upon return from overseas
- Worldwide coverage without geographical limitation
- Premium is calculated on daily basis according to the exact length of your trip
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary
- One Way cover up to a maximum period of 180 days
- For extra convenience, cover may be arranged on annual basis for frequent travellers at preferential premium

Coverage

Cover	Benefits	Maximum Limit (HK\$)	
		Plan A	Plan B
1. Medical Expenses	<p>a) Medical Expenses - the cost of qualified medical treatment, surgery and hospitalisation arising from sickness or accidental injury.</p> <p>b) Follow-up Expenses - medical, hospital and treatment expenses reasonably incurred within 90 days of the insured's return to Hong Kong from overseas. (including Chinese Bonesetting in Hong Kong) up to HK\$100,000.</p>	\$1,000,000	\$500,000
2. Worldwide Emergency Assistance Services	a) Emergency Medical Evacuation and Repatriation - to the nearest facility capable of providing adequate medical care and to repatriate back to Hong Kong if the physician determines that it is necessary.	\$2,000,000	\$2,000,000
	b) Guarantee of Hospital Admission Deposits - for hospital admittance fees on behalf of the Insured Person.	\$40,000	\$40,000
	c) Additional Costs of Accommodation - for an Insured's family member or traveling companion when such costs arise from hospitalisation or delay due to a serious medical condition of the Insured Person.	\$40,000	\$15,000
	d) Compassionate Visit - up to 2 immediate family members, includes travelling cost to join the Insured Person who is confined in hospital for more than 3 days or is dead abroad.	\$40,000	\$15,000
	e) Return of Minor Children - reasonable additional accommodation and travelling expenses for the return of unattended insured children (aged below 18) to Hong Kong.	\$40,000	\$15,000
	f) Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong.	\$40,000	\$15,000
	g) Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare for unexpected return to Hong Kong following the death of a close relative.	\$40,000	\$15,000
	h) Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral etc.	\$40,000	\$15,000
Worldwide Emergency Assistance Services is arranged by International SOS (HK) Limited.			

3. Hospital Cash Allowance	HK\$500 for each complete day in hospital to meet the Insured's extra expenses.	\$10,000	\$5,000
4. Personal Accident *	Accidental death/permanent total disablement /total and permanent loss of sight in one or both eyes/loss by severance or permanent and total loss of use of one or more limbs. (The sum insured for children under 18 years old and for person over 70 years old shall not exceed HK\$150,000).	\$600,000	\$300,000
	(Travelling on board a licensed public conveyance) If the accident happens while the Insured Person is a fare-paying passenger on board a public conveyance licensed to carry all passengers or coach arranged by a travel agency, the benefits payable shall be double the Personal Accident sum insured. (The sum insured for children under 18 years old and for person over 70 years old shall not exceed HK\$300,000).	\$1,200,000	\$600,000
5. Major Burns	Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of total body surface area.	\$200,000	\$100,000
6. Baggage	Loss, physical breakage of damage directly resulting from accident, theft, burglary, or mishandling by carriers to the Insured Person's baggage or personal property carry-on. The limit for each item, pair or set shall be HK\$3,000.	\$20,000	\$3,000
7. Baggage Delay	Emergency purchases of essential items of toiletries and clothing and the additional travelling cost to get back the baggage consequent upon temporary deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery. (This part is not applicable when the Insured Person has already reached home or the final destination.)	\$1,000	\$500
8. Cancellation Charge	Reimbursement of irrecoverable prepaid tour costs and airfares in the event of death, serious sickness or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, witness summons, jury service, compulsory quarantine or serious damage to the Insured Person's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date.	\$30,000	\$5,000
9. Travel Delay	a) Additional Travel Cost - Public transportation expenses necessarily incurred as a direct consequence of airline or other public transportation is delayed due to serious weather condition, industrial action, hijack, mechanical derangement, but only if the Insured Person has to re-route the trip as the result of cancellation of the transportation previously confirmed.	\$10,000	\$2,500
	b) Cash Allowance - If the Insured Person need not to pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified HK\$250 for each full 6-hour period delay. (Select either a) or b) for compensation only)	\$1,000	\$500

10. Curtailment of Trip	Irrecoverable unused portion of prepaid transport or accommodation charges and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Person, immediate family member or a travel companion who is insured under this insurance, or of the hijack of an aircraft of conveyance in which the Insured Person is travelling as a fare-paying passenger.	\$30,000	\$5,000
11. Loss of Travel Document	Cost of obtaining replacement air tickets, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss. (Reimbursement is limited to HK\$2,000 per day for Plan A or HK\$1,000 per day for Plan B.)	\$20,000	\$5,000
12. Personal Money	Loss of cash, banknotes and travellers cheque arising from theft, burglary or robbery.	\$3,000	\$2,000
13. Loss of Home Contents	The loss of or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary accompanied by forcible and violent entry to or exit from the premise whilst the home is unoccupied during the period of travel.	\$25,000	\$5,000
14. Personal Liability	Indemnity against third party legal liability arising as a result of accidental injury. Loss or damage to property during the Period of Insurance. (This benefit does not apply to the use or hire of motor vehicle.)	\$1,500,000	\$500,000

*In the event of death of an Insured Person, the beneficiary shall be that person's next of kin or estate according to the laws of Hong Kong if there is no next of kin unless a selected beneficiary has been stated on the Insurance Certificate at the time of issue. Please refer to the Certificate of Insurance for complete details of terms & conditions.

Major Exclusions

Applicable to all benefits
War and any Act of Terrorism

For benefits item 1,2,3,4 & 5

- Suicide, self-inflicted injury, child birth, pregnancy, miscarriage, dental treatment (except as necessitated by accidental injuries to sound natural teeth), mental and nervous disorders, insanity, alcoholism or drug addiction, self-exposure to needless peril and venereal disease.
- Any pre-existing conditions or excluded sickness.*
- Any professional sport, racing and competitions of any kind, skydiving, mountaineering necessitating the use of ropes, pitons or guide, hang gliding, or parachuting.

* Excluded sickness includes: Hemorrhoids, Diseased tonsils requiring surgery, Pathological abnormalities of nasal septum or Turbinate, Cataracts, Sinus conditions requiring surgery, Endometriosis, Tuberculosis, Fistulae, Cholelithiasis, Calculi of all kinds, Urethra or bladder abnormalities or disease, Hypertension or cardiovascular diseases, Gastric or duodenal ulcer, all forms of tumors, Malignancies of blood or bone marrow, Diabetes mellitus & HIV or HIV related illness incl. AIDS

For benefits item 6,7,8,9,10,11 & 12

- Losses not reported within 24 hours to the authorities (such as airlines, travel agent, police etc.) and failure to provide the report certified by the relevant authorities.
- No proof is provided for relevant expenses/loss.
- Normal wear and tear, breakage or damage to fragile article.
- Pager, portable telecommunication equipment, computer equipment (including software and peripheral)

For benefits item 13

- Loss due to use of any key or duplicate or loss caused/facilitated by the reckless/wilful act of the Insured Person of the Insured Person's family members.

For benefits item 14

- Liability arising out of the use of vehicles, aircraft, water craft, wilful, malicious or unlawful act, any costs resulting from criminal proceedings.

Age Limit

A minimum age of 6 weeks to a maximum of 85 years (70 years for annual cover) and children under 18 years of age must be accompanied by an adult who is also insured under the same policy.

This summary is only an outline of the insurance cover. Please refer to the Insurance Certificate for the exact terms and conditions. A specimen of which will be furnished to you on request.

旅遊保險

產品特點

- 全球24小時免費緊急支援服務
- 若被保人在外地留醫，可安排最多兩名直系親屬前往探望
- 每項保障均無自負金額
- 冬季運動已在承保之列，無須繳付額外費用保障
- 為更切合旅遊人士的需要，特別增設『嚴重燒傷』及『家居盜竊』兩項保障
- 回港後之覆診費用(包括跌打)亦在承保範圍內
- 全球保障，無地域限制
- 保費按日計算，切合實際旅程需要，毋須多付保費
- 若因不能避免的原因需要延續旅程，可自動享有為期高達10天的免費額外保障
- 投保單段旅程，最長保障期為180天
- 特設全年保障計劃，方便經常外出人士

保障項目	承保範圍	最高保障金額 (HK\$)	
		A計劃	B計劃
1. 醫療費用	a) 醫療費用 - 因生病或身體受傷所需的醫療費用包括門診、住院或其他醫療服務。 b) 覆診費用 - 如曾於外地就醫，回港後九十日內之必須醫療費用(包括跌打)。最高可達HK\$100,000。	\$1,000,000	\$500,000
2. 全球緊急支援服務	a) 緊急醫療撤離及遣返 - 將受保人緊急運送至就近有足夠醫療設備的醫療中心及在必須情況下，將被保人送返香港治療。 b) 入院按金保證 - 辦理緊急入院按金保證。 c) 額外住宿費用 - 如受保人遭遇嚴重醫療問題，使其同行的一名被保人之家人或同行朋友支付額外的住宿費用。 d) 親友探望 - 受保人遭嚴重疾病或意外導致死亡或需停留外地入院治療超過3天，兩名直系親屬前往該地照料而引致的交通費。 e) 安排未成年子女送返香港 - 安排受保人的十八歲以下同行及被保子女送返香港之費用。 f) 運送遺體/骨灰送返香港 - 若受保人不幸身故，其遺體或骨灰運返香港之費用。 g) 安排返回香港以便辦理至親人後事 - 因直系親屬去世而需臨時折返香港(包括經濟客位機票) h) 其他援助 - 提供電話醫療諮詢服務、緊急旅遊支援服務或法律團體轉介等等。 全球緊急支援服務由國際(SOS)救護中心提供	\$2,000,000	\$2,000,000
3. 住院現金津貼	受保人在住院期間，每日可獲得現金HK\$500的附加津貼，以應付額外開支。	\$10,000	\$5,000
4. 人身意外*	意外死亡/永久完全殘廢/一目或雙目視力全失/一肢或四肢不全或永久喪失功效。 (18歲以下兒童及70歲以上人士賠償額為HK\$150,000)。 (乘搭公共交通工具遇意外) 若是自費乘搭合法公共交通工具或乘搭由旅行社安排之旅遊車下遭遇意外引致不幸可獲雙倍人身意外保障額賠償。 (18歲以下兒童及70歲以上人士賠償額為HK\$300,000)	\$600,000	\$300,000
5. 嚴重燒傷	三級程度燒傷且燒傷部分總體表面積之5%或以上。	\$200,000	\$100,000
6. 行李	在旅途中因盜竊、搶劫、意外遺失或損毀而導致受保人的財物損失，但每件/對/套最高賠償限額為HK\$3,000。	\$20,000	\$3,000
7. 行李延誤	受保人在抵達目的地6小時後，寄運之行李因談送或延遲仍未送達，可就購必需品或須付來回機場以取回行李之額外交通費而提出索償。(如受保人已返家或抵達最後目的地，則本部份不再適用。)	\$1,000	\$500

8. 旅程取消	若受保人因須出庭作證、出任陪審團、被強迫性隔離、或受保人其直系家人、同行伙伴或生意伙伴遭遇身故、嚴重疾病或嚴重身體受傷或出發前10天內因住宅受到水災或火災嚴重損毀而不能成行，受保人可就不能取回之訂金、旅費及機票費用提出索償。	\$30,000	\$5,000
9. 旅程延誤	a) 額外交通費 - 飛機或其他公共交通工具如受惡劣天氣、工業行動、騷劫、機件故障取消或延誤，而必須改動行程而導致之額外交通費。 b) 現金津貼 - 如旅程延誤超過6小時而又無須支付額外交通費，每超過6小時可獲HK\$250現金津貼。 (只可選擇a)項或b)項作為賠償)	\$10,000	\$2,500
10. 縮短旅程	受保人及其直系家人或同行伙伴或生意伙伴遭遇身故、嚴重疾病或嚴重身體受傷，或所乘搭的交通工具被搶劫而必須縮短旅程，其不獲退回之未用旅費及返回香港之額外旅費均可獲賠償。	\$30,000	\$5,000
11. 旅遊證件遺失	因遺失護照、機票及其他旅遊證件所支付的補領費用，額外交通及住宿費用等。(額外交通及住宿費用最高賠償為每天HK\$2,000(A計劃)或每天HK\$1,000(B計劃。))	\$20,000	\$5,000
12. 個人錢財	受保人因被偷竊、爆竊、搶劫而導致的金錢損失。(包括：現金、旅行支票)	\$3,000	\$2,000
13. 家居爆竊	受保人之主要住所於外遊期間空置，並遭人使用暴力進入及入屋爆竊引致住所內家居物品或個人財物之失竊或破壞。	\$25,000	\$5,000
14. 人身責任	因意外導致他人身體受傷或他人財物損失而負上法律責任。 (駕駛或租用汽車不在受保範圍之列)	\$1,500,000	\$500,000

*如受保人事故而按本部份保險提出索償，則賠償額之受益人應為該被受保人之直系親屬，如無直系親屬則應為按香港法律定義之遺產繼承人，惟在保險證明書簽發時已列明有指定受益人者則除外。有關各項保障細則，請參閱保險證明書。

主要不受保項目

適用於所有保障項目之不保事項
戰爭及任何恐怖主義活動

第1、2、3、4及5保障項目之不保事項

- 自殺、自我摧殘、分娩、懷孕、流產、牙醫(除非因意外而損壞健康之牙齒)及濫用藥物。
- 投保前已存在之病況及不保疾病。
- 任何職業運動、賽事活動、空中漫遊、輔以繩索岩釘嚮導之攀山、徒手滑翔及跳降降落傘。

* 不保疾病包括：瘡癤，扁桃腺手術，鼻隔膜或鼻骨膜異變，白內障，鼻科手術，子宮內膜異位，肺結核，瀉管病如肛門，陰囊炎，各類型之結石，尿道或膀胱異常之疾病，高血壓或心管性疾，胃潰瘍或十二指腸潰瘍，各類腫瘤，白血病或骨髓移植，糖尿病和後天免疫力缺乏症或相關之疾病包括愛滋病

第6、7、8、9、10、11及12保障項目之不保項目

- 並沒有於24小時內向有關機構報告(例如：航空公司、旅行社、警署等)及取回書面證明。
- 未能提供有關費用之證明。
- 正常損耗、易碎或易破物品之損毀。
- 傳呼機、手提通訊器材、電腦用品(包括任何軟件及週邊系統)。

第13項保障項目之不保事項

- 因使用任何鑰匙或因受保人或其他家庭成員之疏忽或故意之行為而導致或助長之損失。

第14項保障項目之不保事項

- 由於使用汽車、飛機或船隻或因故意、蓄意或非法活動所引起的責任。

年齡限制

受保人必須為6星期至85歲之人士(全年保障計劃為70歲)，18歲以下兒童須由一名成人陪同投保。

此乃保障計劃摘要，有關保障條款及規定，以保險證明書為準，如需要有關樣本，可向本公司索取。