

保障

伴您遨遊中國

我們為您人生的每一步 提供全面保障

專享無限次往返中國及澳門旅程保障

AIA.COM.HK



計劃特點

- 特為經常往返中國內地及澳門旅遊或公幹人士而設。每次旅遊保障期最長為90日，保單週年內並無次數限制。
- 特設中國入院按金保證。「中國支援咭」受超過130間國內具規模及有水準之醫院認可，提供毋須預繳費用之住院服務。
- 緊急醫療運送及遺體運返保障不設限額。
- 免費成為「美國國際支援服務會」會員，可透過電話獲得諮詢及支援服務。
- 夫婦同時投保可享保費折扣

保障惠益及保額	
保障惠益	保額(港幣)
緊急旅遊支援及醫療費用	
中國支援咭	✓
醫療費用	250,000
緊急醫療運送	不設限額
運返費用	不設限額
個人意外	250,000
個人行李／物件遺失	3,000
個人責任	1,000,000
身故體恤津貼	10,000
24小時全球支援服務	✓
全年保費(港幣)	
	受保人 夫婦 九五折
文職人員	628 1,194
非文職人員	750 1,425
夫婦其中一人為文職人員， 另一人為非文職人員	- 1,309

保障惠益

緊急旅遊支援及醫療費用

1. 中國支援咭

「中國支援咭」獲國內超過130間具規模及有水準之醫院認可。受保人只需於指定醫院出示「中國支援咭」，便可即時辦理入院手續獲得護理，減少因延誤所帶來不必要的後果。

此外，透過此咭可獲得安排緊急現金匯款及24小時法律諮詢等服務。

2. 醫療費用

倘受保人在旅途中因生病或意外受傷而須接受執業醫生治療或須入住醫院、接受手術等，均可獲得醫療費用賠償(不包括跌打及針灸療法)，當中包括港幣50,000元回港後3個月內繼續覆診之費用。每次疾病或意外賠償最高達港幣250,000元。

3. 緊急醫療運送

由本公司特約「美國國際支援服務會」負責安排緊急醫療服務，協助安排交通和護理等事宜；即使受保人不幸在旅途中突然遇上意外而嚴重受傷或患上嚴重疾病，亦可得到適當的醫療運送。

4. 運返費用

倘受保人在國內／澳門旅途中不幸身故，「美國國際支援服務會」可安排遺體或骨灰運返香港。

個人意外

倘受保人自發生嚴重意外90日內導致永久完全殘廢、喪失四肢、一目或雙目視力全失或死亡，可獲高達港幣250,000元賠償。

SPECIAL FEATURES

- Annual cover for frequent travellers who travel either for business or pleasure in Mainland China and Macau. Unlimited times of journey within the policy year with a maximum cover of 90 days each journey.
- Special Hospital Guarantee Admission Deposit Service. CHINA Assist Card is accepted by over 130 high quality hospitals in Mainland China.
- Unlimited cover for Emergency Medical Evacuation and Repatriation of Remains.
- Free telephone assistance services by American International Assistance Services (AIAS) for instant help whenever you encounter difficulties during your journey.
- Discounted couple package.

BENEFITS & COVERAGE		
Benefits	Coverage (HK\$)	
Emergency Medical Assistance & Expenses		
CHINA Assist Card	✓	
Medical Expenses Reimbursement	250,000	
Emergency Medical Evacuation	Unlimited	
Repatriation of Remains	Unlimited	
Personal Accident	250,000	
Baggage Loss	3,000	
Personal Liability	1,000,000	
Compassionate Death Benefit	10,000	
24-Hour Worldwide Assistance Services	✓	
Annual Premium (HK\$)		
	Insured	Couple 5% OFF
Administrative Duties	628	1,194
Non-administrative Duties	750	1,425
For couple, one Insured is involved in administrative duties while the other in non-administrative duties	-	1,309

BENEFITS

Emergency Medical Assistance & Expenses

1. CHINA Assist Card

Our CHINA Assist Card is accepted by over 130 high quality hospitals in Mainland China. By presenting the CHINA Assist Card to any one of the appointed hospitals, you will be guaranteed of hospital admission deposit that enables you to receive medical treatment at no delay. More, in case of emergency, emergency cash transmission and 24-hour legal advice service can be arranged.

2. Medical Expenses Reimbursement

You will be reimbursed of the medical costs incurred including treatment by qualified physicians, surgery and hospitalization which may arise from accidental injury or sickness occur during your journey (Both Chinese Bonesetter and Acupuncturist treatment are not included). If you require any necessary follow-up medical treatment within 90 days upon your return to Hong Kong, we will reimburse you the said cost up to a maximum of HK\$50,000. The total coverage for Medical Expenses Reimbursement is up to HK\$250,000.

3. Emergency Medical Evacuation

American International Assistance Services (AIAS) will arrange and provide the necessary emergency medical evacuation in case of serious injury or serious sickness, including transportation and en-route medical care.

4. Repatriation of Remains

In the unfortunate event that you die while travelling in Mainland China / Macau, AIAS will arrange for the return of your remains back to Hong Kong.

Personal Accident

This benefit indemnifies you against accidental loss resulted within 90 days of an accident sustained during your journey, including permanent total disablement, loss of limbs, total loss of sight of one or both eyes, or accidental death, up to a maximum of HK\$250,000.

個人行李／物件遺失

在旅途中，倘受保人的行李或物件被盜竊或在酒店或在公共交通工具上不幸遺失或損壞，並於24小時內向當地警方報告，本公司將按照損毀情況給予賠償，最高達港幣3,000元。

個人責任

倘受保人因疏忽導致他人身體受傷或財物損失而須負上的法律賠償責任，本計劃可代為賠償，最高賠償額為港幣1,000,000元。但駕駛或租用汽車、飛機、船隻等均不在承保範圍內。

身故體恤津貼

倘不幸身故，「伴您遨遊中國」將提供「身故體恤津貼」。

24小時全球支援服務

投保「伴您遨遊中國」計劃的客戶，均可自動成為「美國國際支援服務會」會員，免費享有由該會提供的電話旅遊支援服務，包括以下服務：

- 醫療諮詢
- 緊急藥物運送
- 旅遊證件遺失支援服務
- 法律轉介
- 緊急票務服務
- 領事館轉介
- 緊急現金匯款

注意事項

- 受保人及其受保配偶之投保年齡須介乎17至70歲，持有香港身分證者均可投保。
- 受保行程須以香港作出發點，而每次受保行程連續最長達90日。
- 受保人及其受保配偶均獲100%保障。
- 每名受保人獲賠償之「身故體恤津貼」，其賠償總和以受保人在本公司所持保單之同一保障項目不超過港幣10,000元為限。
- 於保單生效後不可申請退還保費。

不保事項

在旅程出發前已存在之疾病或受傷，任何戰爭恐怖襲擊或民亂引致之疾病或傷害，一切違法行為引致之受傷，職業性競賽及運動，懷孕、分娩或有關之疾病，自殺、自我毀傷，性病、愛滋病及有關連之疾病，精神病或智力不健全，從事或參予任何持械紀律性部隊或以工作人員身分乘搭任何飛機所引致的損傷，體力勞動性工作（繳交適當保費除外），前往、途經或於阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比亞、蘇丹或敘利亞境內；或若受保人及/或其受保配偶身為或被定為恐怖份子或恐怖組織成員、販毒者、或核子、化學或生物武器之供應者等任何其蒙受之損失，均不在受保範圍以內。

此小冊子只作介紹用途，詳細保單條款及不保事項請參閱保單。

Baggage Loss

In the event of theft, loss or damage to your baggage or personal belongings during a journey, we will indemnify you up to a maximum of HK\$3,000, provided that the loss has been reported to the police within 24 hours. Except for theft, the loss or damage must occur while your baggage / personal belongings is in a hotel or public common carrier.

Personal Liability

We will indemnify you for legal liability to a third party arising during your journey as a result of accidental injury, loss or damage to the other party up to the limit of HK\$1,000,000. This does not include the use or hire of any conveyance.

Compassionate Death Benefit

In case of death, "China Assist Protection Plan" will provide "Compassionate Death Benefit".

24-Hour Worldwide Assistance Services

As our valued customer of "China Assist Protection Plan", you will automatically become a member of the "American International Assistance Service" (AIAS) network which provides you with free telephone access on such travel assistance matters of:

- Medical Advice
- Essential Medicine Delivery
- Lost Travel Document Assistance
- Legal Referral
- Emergency Ticket Service
- Embassy Referral
- Emergency Cash Transfer

IMPORTANT NOTES

- Primary Insured and his/her Insured Spouse must be between 17 and 70 years of age, with a HKID card at the time of application.
- Each covered journey must start from Hong Kong and the maximum coverage period per journey is 90 consecutive days.
- Primary Insured and/or Insured Spouse is eligible for 100% of the coverage amount.
- The highest aggregate limit for Compassionate Death Benefit is HK\$10,000 per Insured irrespective of the number of policies carried with the Company.
- Premium is not refundable after the policy is effected.

GENERAL EXCLUSIONS

Any injuries or sickness contracted prior to commencement of a journey, acts of war or terrorist attack activities, participation in illegal acts, professional sports, pregnancy, childbirth and its complications, suicide or self-inflicted injury, AIDS, mental and nervous disorders, service in the armed forces, air travel (except as a fare-paying passenger), manual worker (except appropriate premium is paid for), traveling in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria; or losses sustained by Primary Insured and/ or Insured Spouse who is or is found to be a terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons, etc.

This brochure is only an illustrative proposal and is not a contract of insurance. Please refer to the policy for exact terms, conditions and exclusions.

PROTECTION

CHINA ASSIST PROTECTION PLAN



We get you covered every step in your life

Enjoy travel protection in Mainland China and Macau for unlimited journey throughout the year

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