AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents (Hong Kong and Macau)

From: Miranda Leung
Head of Services & Operations

Co/Dept:

Dept: Services and Operations Department

Date: 15 May 2013

Total page: 1

Copy: All Department Heads

Subject: (Ref: A 130544) 擴展保單號碼系統至意外及醫療保險及個人財物保險
Extension of Policy Number Assignment System to Accident & Health and Personal Lines Business

由 2013 年 5 月 22 日起，保單號碼系統將會擴展至意外及醫療保險及個人財物保險產品。營業員可以使用保單號碼系統取得意外及醫療保險以「P」字首及個人財物保險(只適用於香港)以「C」字首的保單號碼。

營業員可透過下列途徑使用保單號碼系統 ：

友邦營業員專頁 > 電子服務 > Business >Request Policy Number

如有任何查詢， 請致電營運部熱線(852)2232-8999 (香港)或 (853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 友邦九龍大樓之營運服務中心查詢。

Please be informed that with effect from 22 May 2013, the Policy Number Assignment System will be further extended to Accident & Health and Personal Lines products. Our agents will be able to obtain the Accident & Health policy number with prefix “P” and Personal Lines Business (applicable to Hong Kong only) with prefix “C” from the Policy Number Assignment System.

All agents can access the system through the following path :

Agency Corner > eServices > Business > Request Policy Number

Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centers in AIA Tower, North Point, Manhattan Place or AIA Kowloon Tower in Landmark East for details.

Best regards,



Miranda Leung

注意 Note: 於這通告內所提及的「公司」、「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。
“We” or “our” or “AIA” or “AIA Hong Kong” or “Company” as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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Kowloon, Hong Kong
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AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong and Macau)

From: Miranda Leung

Co/Dept:

Dept: Services and Operations Department

Date: October 6, 2011

Total page: 2 + 1 Appendix

Copy: All Department Heads

Subject: (Ref: A111019) 友邦客戶專頁系統提升 – 意外及醫療、家居及個人保單
Enhancements of Customer Corner for A&H and Personal Lines Policies

為進一步提升我們對客戶的服務，由即日起，友邦客戶專頁已開始提供意外及醫療（以 P、E、A 為首之保單）、家居及個人（以 C 為首之保單）保單的網上查詢。持有本公司壽險保單的客戶可於友邦客戶專頁查詢其持有之上述兩類保單的保單資料，而專頁內現有之「更改地址及電話號碼」服務亦已延伸至上述兩類保單。

請注意，持有家居及個人保單之客戶需在友邦客戶專頁內加入有關保單至其保單檔案，方可查詢該保單資料。關於加入有關保單至其保單檔案之程序，請參閱附錄。

請把此訊息通知閣下的營業經理及營業顧問。如有任何查詢，請致電營運部熱線(852)2232-8999（香港）或(853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 之營運服務中心查詢。如有任何關於系統支援查詢，請與資訊科技部（電話：2881-3303）聯絡。

To further enhance our services to customers, effective immediately, Customer Corner will begin to provide online policy enquiry for A&H (policy prefix P, E and A) and Personal Lines (policy prefix C) policies. Customers who are our life insurance policyholders can enquire details of their A&H and Personal Lines policies via Customer Corner. The existing “Change of Contact” service in Customer Corner will also be extended to these two types of policies.

Please note that for Personal Lines policies, these customers will be required to add the Personal Lines policy number(s) to the policy list before he/she can enquire the related policy details. Please refer to the Appendix which indicates how this could be done online.

Please convey the above message to your agency leaders and direct agents accordingly. Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centres in AIA Tower, North Point, Manhattan Place or Landmark East in Kowloon for details. For any query related to system support, you could also call our Information and Technology Department’s hotline at 2881-3303.

Best regards,

Miranda Leung

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Memo

Appendix: How to add the Personal Lines policy to the Policy List

1. Click on the link below "My Policy List"



2. Enter the policy number of Personal Lines policy



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3. Successfully matched



4. Fail to match → contact Personal Lines Customer Hotline



American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents of Hong Kong

From: Chris Ma

Copy: Mr. Jacky Chan / DGM / AGMs / All Dept. Heads / DCAO/ Vice Presidents, Agency, Mr. Danny Miao / DOAs / THs / BDEs

Dept: Management Team

Date: May 17, 2010

Total page: 1

Subject: (Ref. No.: A100523) Updates on Personal Lines Business – General Insurance License

Further to the memo dated A100353 regarding the signing of supplementary contract for Personal Lines Business, I am pleased to inform you that over 2,700 agents and leaders have signed the supplemental contract. Their commission will be released in May 2010.

For other licensed agents and leaders who did not return supplemental contract to the company, please submit 2 sets of duly signed supplemental contract to Agency Record Department, 42/F, AIA Tower for our further processing. When the supplemental contracts are duly signed, accumulated commissions, if any, will be released to you according to normal commission payment schedule.

As a reminder, agent who would like to promote Personal Lines Business, they should pass IIQE Exam Paper II and register at HKFI. **Your general license will be registered under American International Assurance Co. Ltd and American International Assurance Co. (Bermuda) Limited as shown below:**

Appointing Insurer(s)	Line of Business	Date of Registration
AMERICAN INTERNATIONAL ASSURANCE CO LTD	General & Long Term	DD MM YYYY
AMERICAN INTERNATIONAL ASSURANCE CO (BERMUDA) LTD	General & Long Term	DD MM YYYY

The general insurance license will not affect your current registration with other general insurance carrier such as AMERICAN HOME ASSURANCE CO (i.e. Chartis Insurance).

If you DO NOT hold any valid license for General Insurance and would like to apply now, please submit the following documents to Agency Record Department, 42/F AIA Tower.

- 2 sets of the duly signed supplemental contract for agent
- Valid IIQE Exam Paper II result
- Completed and signed Registration form to HKFI

Should you have any enquiry, please contact your respective Team Head/BDEs or Agency Support Co-coordinators.

Best Regards,

Chris Ma
Chief Agency Officer

CM/LN

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Note
"Company" or "AIA" or "we" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited

American International Assurance Company (Bermuda) Limited

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183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Fax:

Fax:

Date: November 30, 2009

Total page: 1

Copy: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre

Subject: **(Ref: A091171) New Personal Lines Product Brochures and Application Forms 個人財物保險產品小冊子連申請書－更新版**

個人財物保險更新版的產品小冊子及申請書現已陸續送抵各營業區域。由 **2009 年 12 月 1 日（以申請日期為準）**開始，投保個人財物保險產品，**必須使用更新版的申請書**。如申請日期為 2009 年 11 月 30 日或以前，有關申請書須於申請日起計 14 天內遞交至公司。

更新版的產品小冊子連申請書現已可透過行政事務的 Printing & Store System (PSS)訂取：

附錄一： 屋之保2.0 (PTA064044)
家居百保箱3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保2.0 (PTA064040)
家居心意保 (PTA064046)

附錄二： 家傭靈活保 (PTA064041)

附錄三： 高爾夫球保險計劃 (PTA064043)

如有任何疑問，請致電個人財物保險－產品／服務及賠償熱綫 3108 1928 查詢。

僅供內部傳閱
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New product brochures and application forms are being delivered to agency offices. From **December 1, 2009 (according to application date) onwards**, **new application forms have to be submitted** for applying Personal Lines products. If the application date falls on or before November 30, 2009, application forms should be submitted to the Company within 14 days from the application date.

You can now order the new product brochures and application forms via Printing & Store System (PSS) of Corporate Services Department:

Appendix 1: Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)

Appendix 2: Domestic Worker Protector (PTA064041)

Appendix 3: Golfers (PTA064043)

For enquiries, please contact Personal Lines – General and Claims Hotline 3108 1928.

Best regards,
Bonnie Lui
Product Strategy and Management Department
BL/fc

American International Assurance Company (Bermuda) Limited

43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Jacky Chan

Co/Dept:

Dept: Management Team

Date: November 20, 2009

Total page: 2

Copy: Mr. Alwin Lam, DGM, AGMs, All Department Heads / DOAs / ADOAs / ADMs

Subject: **(Ref:A091155) Personal Lines Products** 個人財物保險產品

We are pleased to inform you that effective 1 December 2009, American International Assurance Company (Bermuda) Limited ("AIA(B)") will be the general agent of American International Assurance Company, Limited ("AIA") for the personal lines products.

From the above-mentioned date onwards, Building and Home Contents, Domestic Worker, Golfers and Personal Liability assurance products will be administered by AIA(B). New product brochures of the following currently selling products will be delivered to all agency districts from November 28. You can also access the following product brochures at eAgencyCorner.

Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)
Domestic Worker Protector (PTA064041)
Golfers (PTA064043)

Your customer's policy coverage and terms remain the same and the current contract is still valid. Upon policy renewal, new endorsement will be sent to customers by AIA(B) as the general agent of AIA. At the same time, letters (Appendix 1) will be sent to customers shortly to inform them of the above-mentioned changes.

Please note that the operations administration workflow remains unchanged. As from 1 December 2009, kindly take note of the following contact information when making enquiries and please be reminded to submit application forms and policy requests to the new Personal Lines Operations Office address.

Personal Lines – General and Claims Hotline : 3108-1928
Agent hotline for campaign-related enquiries: 3108-1111
Fax line: 2915-0003
Personal Lines Operations Office: 11/F AIA Tower, 183 Electric Road, North Point, Hong Kong

Kindly convey the above message to your agents. For further enquires, please call the above Hotlines.

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

我們很高興宣佈由 2009 年 12 月 1 日開始，美國友邦保險（百慕達）有限公司 (「AIA(B)」) 將成爲美國友邦保險有限公司 (「AIA」)的個人財物保險的總代理。

從上述日期起，AIA(B)將處理樓宇結構及家居財物、家傭保障、高爾夫球保障及個人法律責任保險計劃。於以下所列的現時銷售的個人財物保險產品更新版產品小册子將於 11 月 28 日起陸續送抵各營業區域。你亦可於 eAgencyCorner 營業員專頁下載以下產品的產品小册子。

屋之保 2.0 (PTA064044)
家居百保箱 3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保 2.0 (PTA064040)
家居心意保 (PTA064046)
家傭靈活保 (PTA064041)
高爾夫球保險計劃 (PTA064043)

你的客戶的保障及保單條款將維持不變，而現有的保單契約亦仍然生效。當你的客戶續保保單時，我們將寄上以 AIA(B)作爲總代理的全新批註。我們亦會於日內以書信(附錄一)通知客戶以上的更改。

請留意，個人財物保險產品的營運流程將不會改變。從 2009 年 12 月 1 日起，如有關於個人財物保險產品的事宜，請通過以下渠道與我們聯絡，並請將有關的申請及文件遞交至以下的營運部地址。

個人財物保險 – 產品 / 服務及賠償熱綫：3108-1928
商務熱綫 (有關推廣活動之查詢) ：3108-1111
傳真專綫： 2915-0003
營運部地址：香港北角電氣道 183 號友邦廣場 11 樓

請將以上訊息傳達予屬下的營業同事。如有查詢，請致電以上相關的熱綫。

Best regards,



Jacky Chan
CEO
AIA Hong Kong & Macau

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents (Hong Kong and Macau)

From: Miranda Leung
Head of Services & Operations

Co/Dept:

Dept: Services and Operations Department

Date: 15 May 2013

Total page: 1

Copy: All Department Heads

Subject: (Ref: A 130544) 擴展保單號碼系統至意外及醫療保險及個人財物保險
Extension of Policy Number Assignment System to Accident & Health and Personal Lines Business

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營業員可透過下列途徑使用保單號碼系統 ：

友邦營業員專頁 > 電子服務 > Business >Request Policy Number

如有任何查詢， 請致電營運部熱線(852)2232-8999 (香港)或 (853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 友邦九龍大樓之營運服務中心查詢。

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Best regards,



Miranda Leung

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Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong and Macau)

From: Miranda Leung

Co/Dept:

Dept: Services and Operations Department

Date: October 6, 2011

Total page: 2 + 1 Appendix

Copy: All Department Heads

Subject: (Ref: A111019) 友邦客戶專頁系統提升 – 意外及醫療、家居及個人保單
Enhancements of Customer Corner for A&H and Personal Lines Policies

為進一步提升我們對客戶的服務，由即日起，友邦客戶專頁已開始提供意外及醫療（以 P、E、A 為首之保單）、家居及個人（以 C 為首之保單）保單的網上查詢。持有本公司壽險保單的客戶可於友邦客戶專頁查詢其持有之上述兩類保單的保單資料，而專頁內現有之「更改地址及電話號碼」服務亦已延伸至上述兩類保單。

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To further enhance our services to customers, effective immediately, Customer Corner will begin to provide online policy enquiry for A&H (policy prefix P, E and A) and Personal Lines (policy prefix C) policies. Customers who are our life insurance policyholders can enquire details of their A&H and Personal Lines policies via Customer Corner. The existing “Change of Contact” service in Customer Corner will also be extended to these two types of policies.

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Miranda Leung

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Appendix: How to add the Personal Lines policy to the Policy List

1. Click on the link below "My Policy List"



2. Enter the policy number of Personal Lines policy



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Memo

3. Successfully matched



4. Fail to match → contact Personal Lines Customer Hotline



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Memo

Attn: All Agents of Hong Kong

From: Chris Ma

Copy: Mr. Jacky Chan / DGM / AGMs / All Dept. Heads / DCAO/ Vice Presidents, Agency, Mr. Danny Miao / DOAs / THs / BDEs

Dept: Management Team

Date: May 17, 2010

Total page: 1

Subject: (Ref. No.: A100523) Updates on Personal Lines Business – General Insurance License

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- 2 sets of the duly signed supplemental contract for agent
- Valid IIQE Exam Paper II result
- Completed and signed Registration form to HKFI

Should you have any enquiry, please contact your respective Team Head/BDEs or Agency Support Co-coordinators.

Best Regards,

Chris Ma
Chief Agency Officer

CM/LN

FOR INTERNAL USE ONLY

Note
"Company" or "AIA" or "we" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited

American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Fax:

Fax:

Date: November 30, 2009

Total page: 1

Copy: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre

Subject: **(Ref: A091171) New Personal Lines Product Brochures and Application Forms 個人財物保險產品小冊子連申請書－更新版**

個人財物保險更新版的產品小冊子及申請書現已陸續送抵各營業區域。由 **2009 年 12 月 1 日（以申請日期為準）**開始，投保個人財物保險產品，**必須使用更新版的申請書**。如申請日期為 2009 年 11 月 30 日或以前，有關申請書須於申請日起計 14 天內遞交至公司。

更新版的產品小冊子連申請書現已可透過行政事務的 Printing & Store System (PSS)訂取：

附錄一： 屋之保2.0 (PTA064044)
家居百保箱3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保2.0 (PTA064040)
家居心意保 (PTA064046)

附錄二： 家傭靈活保 (PTA064041)

附錄三： 高爾夫球保險計劃 (PTA064043)

如有任何疑問，請致電個人財物保險－產品／服務及賠償熱綫 3108 1928 查詢。

僅供內部傳閱
FOR INTERNAL USE ONLY

New product brochures and application forms are being delivered to agency offices. From **December 1, 2009 (according to application date) onwards**, **new application forms have to be submitted** for applying Personal Lines products. If the application date falls on or before November 30, 2009, application forms should be submitted to the Company within 14 days from the application date.

You can now order the new product brochures and application forms via Printing & Store System (PSS) of Corporate Services Department:

Appendix 1: Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)

Appendix 2: Domestic Worker Protector (PTA064041)

Appendix 3: Golfers (PTA064043)

For enquiries, please contact Personal Lines – General and Claims Hotline 3108 1928.

Best regards,
Bonnie Lui
Product Strategy and Management Department
BL/fc

American International Assurance Company (Bermuda) Limited

43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Jacky Chan

Co/Dept:

Dept: Management Team

Date: November 20, 2009

Total page: 2

Copy: Mr. Alwin Lam, DGM, AGMs, All Department Heads / DOAs / ADOAs / ADMs

Subject: **(Ref:A091155) Personal Lines Products** 個人財物保險產品

We are pleased to inform you that effective 1 December 2009, American International Assurance Company (Bermuda) Limited ("AIA(B)") will be the general agent of American International Assurance Company, Limited ("AIA") for the personal lines products.

From the above-mentioned date onwards, Building and Home Contents, Domestic Worker, Golfers and Personal Liability assurance products will be administered by AIA(B). New product brochures of the following currently selling products will be delivered to all agency districts from November 28. You can also access the following product brochures at eAgencyCorner.

Home Assurance 2.0 (PTA064044)
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Home Perfect (PTA064046)
Domestic Worker Protector (PTA064041)
Golfers (PTA064043)

Your customer's policy coverage and terms remain the same and the current contract is still valid. Upon policy renewal, new endorsement will be sent to customers by AIA(B) as the general agent of AIA. At the same time, letters (Appendix 1) will be sent to customers shortly to inform them of the above-mentioned changes.

Please note that the operations administration workflow remains unchanged. As from 1 December 2009, kindly take note of the following contact information when making enquiries and please be reminded to submit application forms and policy requests to the new Personal Lines Operations Office address.

Personal Lines – General and Claims Hotline : 3108-1928
Agent hotline for campaign-related enquiries: 3108-1111
Fax line: 2915-0003
Personal Lines Operations Office: 11/F AIA Tower, 183 Electric Road, North Point, Hong Kong

Kindly convey the above message to your agents. For further enquires, please call the above Hotlines.

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

我們很高興宣佈由 2009 年 12 月 1 日開始，美國友邦保險（百慕達）有限公司 (「AIA(B)」) 將成爲美國友邦保險有限公司 (「AIA」)的個人財物保險的總代理。

從上述日期起，AIA(B)將處理樓宇結構及家居財物、家傭保障、高爾夫球保障及個人法律責任保險計劃。於以下所列的現時銷售的個人財物保險產品更新版產品小册子將於 11 月 28 日起陸續送抵各營業區域。你亦可於 eAgencyCorner 營業員專頁下載以下產品的產品小册子。

屋之保 2.0 (PTA064044)
家居百保箱 3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保 2.0 (PTA064040)
家居心意保 (PTA064046)
家傭靈活保 (PTA064041)
高爾夫球保險計劃 (PTA064043)

你的客戶的保障及保單條款將維持不變，而現有的保單契約亦仍然生效。當你的客戶續保保單時，我們將寄上以 AIA(B)作爲總代理的全新批註。我們亦會於日內以書信(附錄一)通知客戶以上的更改。

請留意，個人財物保險產品的營運流程將不會改變。從 2009 年 12 月 1 日起，如有關於個人財物保險產品的事宜，請通過以下渠道與我們聯絡，並請將有關的申請及文件遞交至以下的營運部地址。

個人財物保險 – 產品 / 服務及賠償熱綫：3108-1928
商務熱綫 (有關推廣活動之查詢) ：3108-1111
傳真專綫： 2915-0003
營運部地址：香港北角電氣道 183 號友邦廣場 11 樓

請將以上訊息傳達予屬下的營業同事。如有查詢，請致電以上相關的熱綫。

Best regards,



Jacky Chan
CEO
AIA Hong Kong & Macau

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents (Hong Kong and Macau)

From: Miranda Leung
Head of Services & Operations

Co/Dept:

Dept: Services and Operations Department

Date: 15 May 2013

Total page: 1

Copy: All Department Heads

Subject: (Ref: A 130544) 擴展保單號碼系統至意外及醫療保險及個人財物保險
Extension of Policy Number Assignment System to Accident & Health and Personal Lines Business

由 2013 年 5 月 22 日起，保單號碼系統將會擴展至意外及醫療保險及個人財物保險產品。營業員可以使用保單號碼系統取得意外及醫療保險以「P」字首及個人財物保險(只適用於香港)以「C」字首的保單號碼。

營業員可透過下列途徑使用保單號碼系統 ：

友邦營業員專頁 > 電子服務 > Business >Request Policy Number

如有任何查詢， 請致電營運部熱線(852)2232-8999 (香港)或 (853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 友邦九龍大樓之營運服務中心查詢。

Please be informed that with effect from 22 May 2013, the Policy Number Assignment System will be further extended to Accident & Health and Personal Lines products. Our agents will be able to obtain the Accident & Health policy number with prefix “P” and Personal Lines Business (applicable to Hong Kong only) with prefix “C” from the Policy Number Assignment System.

All agents can access the system through the following path :

Agency Corner > eServices > Business > Request Policy Number

Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centers in AIA Tower, North Point, Manhattan Place or AIA Kowloon Tower in Landmark East for details.

Best regards,



Miranda Leung

注意 Note: 於這通告內所提及的「公司」、「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。
“We” or “our” or “AIA” or “AIA Hong Kong” or “Company” as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
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Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong and Macau)

From: Miranda Leung

Co/Dept:

Dept: Services and Operations Department

Date: October 6, 2011

Total page: 2 + 1 Appendix

Copy: All Department Heads

Subject: (Ref: A111019) 友邦客戶專頁系統提升 – 意外及醫療、家居及個人保單
Enhancements of Customer Corner for A&H and Personal Lines Policies

為進一步提升我們對客戶的服務，由即日起，友邦客戶專頁已開始提供意外及醫療（以 P、E、A 為首之保單）、家居及個人（以 C 為首之保單）保單的網上查詢。持有本公司壽險保單的客戶可於友邦客戶專頁查詢其持有之上述兩類保單的保單資料，而專頁內現有之「更改地址及電話號碼」服務亦已延伸至上述兩類保單。

請注意，持有家居及個人保單之客戶需在友邦客戶專頁內加入有關保單至其保單檔案，方可查詢該保單資料。關於加入有關保單至其保單檔案之程序，請參閱附錄。

請把此訊息通知閣下的營業經理及營業顧問。如有任何查詢，請致電營運部熱線(852)2232-8999（香港）或(853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 之營運服務中心查詢。如有任何關於系統支援查詢，請與資訊科技部（電話：2881-3303）聯絡。

To further enhance our services to customers, effective immediately, Customer Corner will begin to provide online policy enquiry for A&H (policy prefix P, E and A) and Personal Lines (policy prefix C) policies. Customers who are our life insurance policyholders can enquire details of their A&H and Personal Lines policies via Customer Corner. The existing “Change of Contact” service in Customer Corner will also be extended to these two types of policies.

Please note that for Personal Lines policies, these customers will be required to add the Personal Lines policy number(s) to the policy list before he/she can enquire the related policy details. Please refer to the Appendix which indicates how this could be done online.

Please convey the above message to your agency leaders and direct agents accordingly. Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centres in AIA Tower, North Point, Manhattan Place or Landmark East in Kowloon for details. For any query related to system support, you could also call our Information and Technology Department’s hotline at 2881-3303.

Best regards,

Miranda Leung

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

注意 Note: 於這通告內所提及的「公司」及「我們」及「香港友邦」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。
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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
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Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Appendix: How to add the Personal Lines policy to the Policy List

1. Click on the link below "My Policy List"



2. Enter the policy number of Personal Lines policy



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Memo

3. Successfully matched



4. Fail to match → contact Personal Lines Customer Hotline



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42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents of Hong Kong

From: Chris Ma

Copy: Mr. Jacky Chan / DGM / AGMs / All Dept. Heads / DCAO/ Vice Presidents, Agency, Mr. Danny Miao / DOAs / THs / BDEs

Dept: Management Team

Date: May 17, 2010

Total page: 1

Subject: (Ref. No.: A100523) Updates on Personal Lines Business – General Insurance License

Further to the memo dated A100353 regarding the signing of supplementary contract for Personal Lines Business, I am pleased to inform you that over 2,700 agents and leaders have signed the supplemental contract. Their commission will be released in May 2010.

For other licensed agents and leaders who did not return supplemental contract to the company, please submit 2 sets of duly signed supplemental contract to Agency Record Department, 42/F, AIA Tower for our further processing. When the supplemental contracts are duly signed, accumulated commissions, if any, will be released to you according to normal commission payment schedule.

As a reminder, agent who would like to promote Personal Lines Business, they should pass IIQE Exam Paper II and register at HKFI. **Your general license will be registered under American International Assurance Co. Ltd and American International Assurance Co. (Bermuda) Limited as shown below:**

Appointing Insurer(s)	Line of Business	Date of Registration
AMERICAN INTERNATIONAL ASSURANCE CO LTD	General & Long Term	DD MM YYYY
AMERICAN INTERNATIONAL ASSURANCE CO (BERMUDA) LTD	General & Long Term	DD MM YYYY

The general insurance license will not affect your current registration with other general insurance carrier such as AMERICAN HOME ASSURANCE CO (i.e. Chartis Insurance).

If you DO NOT hold any valid license for General Insurance and would like to apply now, please submit the following documents to Agency Record Department, 42/F AIA Tower.

- 2 sets of the duly signed supplemental contract for agent
- Valid IIQE Exam Paper II result
- Completed and signed Registration form to HKFI

Should you have any enquiry, please contact your respective Team Head/BDEs or Agency Support Co-coordinators.

Best Regards,

Chris Ma
Chief Agency Officer

CM/LN

FOR INTERNAL USE ONLY

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T: (852) 2881 3333

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Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Fax:

Fax:

Date: November 30, 2009

Total page: 1

Copy: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre

Subject: **(Ref: A091171) New Personal Lines Product Brochures and Application Forms 個人財物保險產品小冊子連申請書－更新版**

個人財物保險更新版的產品小冊子及申請書現已陸續送抵各營業區域。由 **2009 年 12 月 1 日（以申請日期為準）**開始，投保個人財物保險產品，**必須使用更新版的申請書**。如申請日期為 2009 年 11 月 30 日或以前，有關申請書須於申請日起計 14 天內遞交至公司。

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家居心意保 (PTA064046)

附錄二： 家傭靈活保 (PTA064041)

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僅供內部傳閱
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Home Perfect (PTA064046)

Appendix 2: Domestic Worker Protector (PTA064041)

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For enquiries, please contact Personal Lines – General and Claims Hotline 3108 1928.

Best regards,
Bonnie Lui
Product Strategy and Management Department
BL/fc

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183 Electric Road
Hong Kong
T: (852) 2881 3333

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Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Jacky Chan

Co/Dept:

Dept: Management Team

Date: November 20, 2009

Total page: 2

Copy: Mr. Alwin Lam, DGM, AGMs, All Department Heads / DOAs / ADOAs / ADMs

Subject: **(Ref:A091155) Personal Lines Products** 個人財物保險產品

We are pleased to inform you that effective 1 December 2009, American International Assurance Company (Bermuda) Limited ("AIA(B)") will be the general agent of American International Assurance Company, Limited ("AIA") for the personal lines products.

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Memo

我們很高興宣佈由 2009 年 12 月 1 日開始，美國友邦保險（百慕達）有限公司 (「AIA(B)」) 將成爲美國友邦保險有限公司 (「AIA」)的個人財物保險的總代理。

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個人財物保險 – 產品 / 服務及賠償熱綫：3108-1928
商務熱綫 (有關推廣活動之查詢) ：3108-1111
傳真專綫： 2915-0003
營運部地址：香港北角電氣道 183 號友邦廣場 11 樓

請將以上訊息傳達予屬下的營業同事。如有查詢，請致電以上相關的熱綫。

Best regards,



Jacky Chan
CEO
AIA Hong Kong & Macau

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agency Leaders and Agents with General Insurance License of Hong Kong Only

From: Chow Wai Chuen
Dept: Product Strategy and Management Department

Copy: Mr. Jacky Chan / All Department Heads/ DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre/ Operations

Date: August 31, 2010

Total page: 2 + enclosures

Subject: **(Ref:A100815)** 新產品推出 – 「至尊高爾夫球計劃」
New Product Launch – "Executive Golfer"

僅供內部傳閱
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近年來高爾夫球運動在香港不斷發展，不管是任何年齡或來自任何階層都可參與這項運動。為配合這個日趨普及的運動，公司將於9月1日推出「至尊高爾夫球計劃」，讓客戶能無後顧之憂地盡情打球。此產品特點如下：

- 3個保障計劃選擇：鑽石計劃、金裝計劃及銀裝計劃
- 提供個人計劃及家庭計劃
- 家庭計劃包括投保人、其配偶及子女
- 「第三者公眾法律責任保障」高達港幣$10,000,000元賠償總額
- 新設「無索償折扣」優惠
- 設有「一桿入洞」祝捷費
- 提供高爾夫球用具及個人財物保障
- 「個人意外保障」高達港幣$1,000,000元賠償總額

有關產品詳情，請參閱附隨之產品資料冊。

「至尊高爾夫球計劃」將會取代現行的「高爾夫球保險計劃」，而「高爾夫球保險計劃」將會於2010年9月15日正式停止銷售。若客戶已經擁有一份已生效的「高爾夫球保險計劃」而欲投保「至尊高爾夫球計劃」，他必須先以書面通知我們終止「高爾夫球保險計劃」，和遞交「至尊高爾夫球計劃」申請書投保。

請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，可致電產品熱線3108 1928查詢。

Golf has become increasingly popular in Hong Kong for people of all ages and different life stages. To cater to this enlarging market, we would like to present "Executive Golfer" which will be launched on September 1 to allow clients to enjoy the excitement of golf without worry or hassle. Key plan features include:

- 3 plan levels: Diamond Plan, Gold Plan and Silver Plan
- Individual Plan and Family Plan available for each plan level

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

- Family Plan covers the named Insured, his/her spouse and child(ren)
- Maximum limit of indemnity for “Third Party Legal Liability” of up to HK$10,000,000
- New “No Claim Discount” feature
- “Hole-In-One” hospitality expense
- Coverage for “Accidental Loss / Damage of Golf Equipment & Personal Effects”
- Maximum limit of indemnity for “Personal Accident” of up to HK$1,000,000

For product details, please refer to attached launch pack.

“Executive Golfer” will replace “Golfers” and we will not accept any new application on September 15, 2010. If the client, who is covered by the existing “Golfers”, wants to purchase “Executive Golfer”, he must first terminate the in-force “Golfers” policy by written notice to us and submit an application for “Executive Golfer”.

Kindly please convey the above message to your agents. For enquiry, please call our hotline at 3108 1928.

Regards,

Chow Wai Chuen
Product Strategy and Management Department

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Note 注意:
“AIA” or “we” as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited.
於這通告內(包括所有附件)所提及的「友邦」、「我們」或「公司」是指美國友邦保險(百慕達)有限公司。

「至尊高爾夫球計劃」"Executive Golfer"

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A. 產品特點及產品資料

<u>產品特點</u>

- 3個保障計劃選擇：鑽石計劃、金裝計劃及銀裝計劃
- 提供個人計劃及家庭計劃
- 家庭計劃包括投保人、其配偶及子女
- 「第三者公眾法律責任保障」高達港幣$10,000,000元賠償總額
- 新設「無索償折扣」優惠
- 設有「一桿入洞」祝捷費
- 提供高爾夫球用具及個人財物保障
- 「個人意外保障」高達港幣$1,000,000元賠償總額

<u>產品資料</u>

銷售地點

- 香港

銷售日期

- 2010 年 9 月 1 日(以申請日期為準)

保單類別

- “C”單

保單貨幣

- 港幣

繳付保費方法

- 年繳

投保年齡

- 投保人必須為 18 歲或以上
- 家庭計劃中，受保小童年齡必須為 3 至 18 歲以下的未婚及依靠父母生活的子女

產品小冊子編號

- PTA990050(08/10)

B. 產品詳細內容

項目	保障範圍	保障期最高賠償額 (港幣)		
		銀裝計劃	金裝計劃	鑽石計劃
1	第三者公眾法律責任保障 [123]	$3,000,000	$7,000,000	$10,000,000
2	高爾夫球用具及個人財物保障 • 高爾夫球用具 • 隨身個人財物	$15,000 (每件$1,500) $5,000 (每件$1,000)	$25,000 (每件$2,500) $7,500 (每件$1,500)	$35,000 (每件$3,500) $10,000 (每件$2,000)
3	個人意外保障 [4]	$300,000	$700,000	$1,000,000
4	一桿入洞 [5]	每年$15,000 (每次$3,000)	每年$20,000 (每次$4,000)	每年$25,000 (每次$5,000)
5	無索償折扣 [67]	第一年續保：可獲 5%折扣 第二年及以後續保：可獲 10%折扣		

全年保費(港幣)	銀裝計劃	金裝計劃	鑽石計劃
個人	$300	$600	$800
家庭 [8]	$510	$960	$1,280

1 因意外造成受保人的家屬或受僱於或為受保人服務的人士的身體受傷除外。
2 受保人持有、以信託形式持有、保管或操控的財物因意外造成的損毀除外。
3 「第三者公眾法律責任保障」的財物損毀保障就每項索償的自負額為港幣 500 元。
4 「個人意外保障」提供保障的年齡上限為 65 歲；而 3 至 18 歲以下的小童可分別獲得最高賠償額為港幣 30,000 元 (銀裝計劃)、港幣 70,000 元 (金裝計劃)或港幣 100,000 元 (鑽石計劃)。
5 每次「一桿入洞」之獎賞只限於一次祝捷飲食之費用，並須於打出「一桿入洞」後 7 日內消費。
6 若在保單生效期 12 個月內有任何索償，所享有的「無索償折扣」將會在下一年計算續保費時被取消。
7 「無索償折扣」只適用於下一年續保保費，並且不能累積計算。
8 家庭成員指投保人、其配偶及年齡介乎 3 至 18 歲以下的未婚及依靠父母生活的子女。

有關保障的條款、條件及條文之原文及完整敘述，請參閱保單契約。

C. 核保規則

1. 投保人投保「至尊高爾夫球計劃」時，年齡必須為 18 歲或以上。
2. 受保人必須為慣常居住在香港的香港居民。
3. 投保人或受保人不可以是職業高爾夫球員。

4. 受保人只可接受 1 份「至尊高爾夫球計劃」的保障。

D. 保戶服務行政指引

1. 「無索償折扣」並不適用於已獲賠償或正在處理賠償的保單。
2. 若在保單生效期 12 個月內有任何索償，所享有的「無索償折扣」將會在下一年計算續保費時被取消。「無索償折扣」只適用於下一年續保保費，並且不能累積計算。詳細請參閱「產品問答篇」第 15 條。
3. 家庭計劃及個人計劃是不可以互相轉換。若受保人欲轉換保障計劃，必須先取消已生效的保單及遞交申請書重新投保，然而，他之前所享有的「無索償折扣」並不能轉換到新保單。
4. 銀裝、金裝及鑽石計劃，可以互相轉換。若享有「無索償折扣」，亦可以計算在更改保障計劃後的保單保費。
5. 更改計劃：
   - 不可以由現行已生效的「高爾夫球保險」更改為「至尊高爾夫球計劃」。客戶必須先以書面通知我們終止已生效的「高爾夫球保險」，和遞交「至尊高爾夫球計劃」申請書投保。
6. 取消保單：退還之保費可按照下列計算表計算 [12]：

保單生效期不超過	退還保費
一個月	90%
兩個月	80%
三個月	70%
四個月	60%
五個月	50%
六個月	40%
七個月	30%
八個月	20%
九個月	10%
九個月或以上	沒有退款

若取消保單，已發放的佣金亦將會按以上的比率從業務代表的戶口中扣除。

注意：

1 銀裝個人計劃不設退款而客戶亦不需要繳付任何取消保單之費用。

2 在任何時候取消保單，本公司需要保留港幣 400 元保費 。

有關例子說明，請參閱「產品問答篇」第 17 條。

E. 佣金

佣金	• 金裝計劃/ 鑽石計劃：30% • 銀裝計劃：20%
Persistency, Career Benefit & Persistency Ratio	不適用
Extra 10%	不適用
Provident Fund	不適用

產品問答篇

1. 「至尊高爾夫球計劃」與「高爾夫球保險計劃」有什麼分別？

		保障期最高賠償額 (港幣)				
項目	保障範圍	「至尊高爾夫球計劃」			「高爾夫球保險計劃」	
		銀裝計劃	金裝計劃	鑽石計劃	銀裝計劃	金裝計劃
1	第三者公眾法律責任保障	$3,000,000	$7,000,000	$10,000,000	$3,500,000	$7,000,000
2	高爾夫球用具及個人財物保障 • 高爾夫球用具 • 隨身個人財物	$15,000 (每件$1,500) $5,000 (每件$1,000)	$25,000 (每件$2,500) $7,500 (每件$1,500)	$35,000 (每件$3,500) $10,000 (每件$2,000)	$15,000 (每件$2,000) $5,000	$20,000 (每件$2,000) $5,000
3	個人意外保障	$300,000	$700,000	$1,000,000	$350,000	$700,000
4	一桿入洞	每年$15,000 (每次$3,000)	每年$20,000 (每次$4,000)	每年$25,000 (每次$5,000)		
5	無索償折扣	第一年續保：可獲 5%折扣 第二年及以後續保：可獲 10%折扣				
	全年保費(港幣)	**銀裝計劃**	**金裝計劃**	**鑽石計劃**	**銀裝計劃**	**金裝計劃**
	個人	$300	$600	$800	$380	$550
	家庭	$510	$960	$1,280		

2. 現在正銷售的「高爾夫球保險計劃」會否停售？

會，「高爾夫球保險計劃」將會在 2010 年 9 月 15 日正式停售。

3. 若已經購買了現有的「高爾夫球保險」可否再投保「至尊高爾夫球計劃」呢?

不可以。詳情請參閱「保戶服務行政指引」。

4. 若同時擁有多於一份的高爾夫球保險，是否可以索償其他高爾夫球保險相加的保障？

根據保單契約條款，受保人同時擁有多於一份的高爾夫球保險，本公司將不會賠償「高爾夫球球具及個人財物」及「一桿入洞」這兩部份保障。至於其餘保障，本公司亦將無須支付或作出高於該索償比例的賠償。

5. 若在香港以外地方打高爾夫球，「至尊高爾夫球計劃」的保障是否生效？

客戶只要在世界任何一個認可高爾夫球場打球都可以獲得保障。
(不包括北韓、越南、寮國及柬埔寨)

6. 投保家庭計劃時，家庭成員的人數有沒有限制？

家庭成員指投保人、其配偶及年齡介乎 3 至 18 歲以下的未婚及依靠父母生活的子女，而子女的人數並沒有限制。

例子一：一家五口，當中包括 3 名年齡在 3 至 18 歲以下的子女

- 只需要投保一份「至尊高爾夫球計劃」的家庭計劃

例子二：一家三口，當中包括 1 名 24 歲的兒子

- 需要投保兩份「至尊高爾夫球計劃」：
  一份投保家庭計劃(夫婦)，另一份投保個人計劃(兒子)

7. 若投保人的配偶或子女並不是香港居民，可否接受「至尊高爾夫球計劃」保障呢?

不可以。詳情請參閱「**核保規則**」。

8. 投保人申請「至尊高爾夫球計劃」的家庭計劃時，需要配偶的簽署嗎?

不需要，但必須在申請書上清楚填上有關配偶的資料。

9. 投保了家庭計劃，每位家庭成員的賠償額是如何計算?

每位家庭成員可各自享有獨立的保障(受保小童的「個人意外保障」是賠償總額的 10%)。以「隨身個人財物」保障為例，若購買了鑽石家庭計劃，當其中一位家庭成員已獲得最高賠償合共港幣 10,000 元；與此同時，其他的家庭成員仍可獲每位最高賠償港幣 10,000 元。

10. 若在打高球時因意外引致他人受傷或財物損失而導致的法律責任，是否任何人都可以向客戶申索「第三者公眾法律責任保障」？

當受保人在認可的高爾夫球場或練習場上進行高爾夫球活動或練習時因意外引致他人受傷或財物損失，除了以下的人士/ 財物，其他第三者均可向客戶提出保險索償：

- 因意外造成受保人的家屬或受僱或為受保人服務的人士的身體受傷
- 受保人持有、以信託形式持有、保管或操控的財物因意外造成的損毀

11. 「高爾夫球用具及個人財物保障」保障什麼?

- 保障受保人在高爾夫球場、練習場或高爾夫球會因火災、爆竊、搶劫或被盜竊而導致高爾夫球用具、球袋、推車及個人財物的遺失及損毀。
- 保障受保人在認可的高爾夫球場或練習場上進行高爾夫球活動或練習時，因意外而導致高爾夫球桿的損毀。

12. 「個人意外保障」是如何作出賠償?

若受保人在認可的高爾夫球會、或在認可的高爾夫球場或練習場上進行高爾夫球活動或練習時因意外的外來暴力及可看見的事故導致身體損傷，本公司將會根據以下百分率作出賠償：

		賠償比率
項目 1	死亡	100%
項目 2	完全喪失及不能痊癒雙眼視力	100%
項目 3	完全喪失雙手或雙腳掌，或一手及一腳掌	100%
項目 4	完全喪失及不能痊癒單眼視力	50%
項目 5	完全喪失單手或單腳掌	50%
項目 6	因完全傷殘而導致受保人不能從事之前有報酬的職業	每星期賠償港幣 400 元 (最高賠償至 52 星期)

13. 「個人意外保障」有沒有年齡任何限制?

若受保人年齡超過 65 歲就不能享有這個保障，但亦可以繼續享有「至尊高爾夫球計劃」其餘部份的保障。

年齡介乎 3 至 18 歲以下的小童，其「個人意外保障」的最高賠償額，分別為：
銀裝計劃 - 港幣 30,000 元
金裝計劃 - 港幣 70,000 元
鑽石計劃 - 港幣 100,000 元

14. 如何索償「一桿入洞」?

若客戶在 65 桿或以上的認可高爾夫球場上打出「一桿入洞」，他只需要提交該球會所發出並經正式核證的證書及 7 日內在該球會內所支付的祝捷費用的正本收據一張。

15. 如何計算「無索償折扣」優惠?

只要在保單生效 12 個月內未曾提出任何索償，在下一年續保時最高可獲以下保費折扣：

續保年期	**保費折扣 (不可累積)**
第一年	5%
第二年及以後	10%

若在保單生效期 12 個月內有任何索償，所享有的「無索償折扣」將會在下一年計算續保費時被取消。

例子：

張先生投保了「至尊高爾夫球計劃」的鑽石計劃，保費為港幣 800 元。以下是他在 5 個保單年度內的繳交保費及索償情況：

保單年度	索償情況	繳交保費 (港幣$)	註
1	沒有	$800	-
2 (第一年續保)	有	$760	由於在首個保單年度沒有作出索償，因而在第二個保單年度可獲得 5%「無索償折扣」
3 (第二年續保)	沒有	$800	由於在第二個保單年度曾經索償，所享有的「無索償折扣」會在第三個保單年度的保費中全部被取消
4 (第三年續保)	沒有	$760	由於在第三個保單年度沒有作出索償，因而在第四個保單年度可獲得 5%「無索償折扣」
5 (第四年續保)	沒有	$720	由於在第四個保單年度仍沒有作出索償，因而在第五個保單年度可獲得 10%「無索償折扣」

16. 客戶向本公司提交了有關之前一年的索償而此索償亦被接納，有關的「無索償折扣」會否被扣回?

會，有關的「無索償折扣」金額將會在賠償額中扣回。

17. 若要取消保單，保費可否退還？

請參閱「保戶服務行政指引」的「取消保單」計算退還保費之方法，並參考以下例子：

例子 1:

產品計劃：鑽石計劃的家庭計劃

保單年期：2010 年 1 月 1 日至 12 月 31 日

保費：港幣 1,280 元

佣金：港幣 384 元

(貨幣：港元)

取消日期	退還保費	退還佣金	註
2010 年 2 月 28 日	$880 ($1,280 - $400)	$264 ($880 x 30%)	根據取消保單計算表，已生效兩個月的保單可退還的保費為$1,024($1,280 x 80%)，而本公司已實收的

			保費是$256($1,280 - $1,024)，並不足$400 最低保留保費要求，所以本公司需要扣除$400 保費。
2010 年 5 月 31 日	$640 ($1,280 x 50%)	$192 ($640 x 30%)	-
2010 年 11 月 15 日	沒有	沒有	保單生效期超過 9 個月或以上，不設退款

備註：

於這產品資料册內所提及的「友邦保險」、「友邦」、「我們」及「本公司」是指美國友邦保險(百慕達)有限公司。

A. Product Highlights and Product Particulars

Product Highlights

- 3 plan levels: Diamond Plan, Gold Plan and Silver Plan
- Individual Plan and Family Plan available for each plan level
- Family Plan covers the named Insured, his/her spouse and child(ren)
- Maximum limit of indemnity for "Third Party Legal Liability" of up to HK$10,000,000
- New "No Claim Discount" feature
- "Hole-In-One" hospitality expense
- Coverage for "Accidental Damage / Loss of Golf Equipment & Personal Effects"
- Maximum limit of indemnity for "Personal Accident" of up to HK$1,000,000

Product Particular

Region

- Hong Kong

Launch Date

- September 1, 2010 (subject to application date)

Plan Type

- "C" Policy

Policy Currency

- HK Dollar

Payment Mode

- Annual

Issue Age

- The Applicant must be aged 18 or above
- For Family Plan, an insured child, who must be unmarried and dependent upon the Insured for support, should be aged from 3 to below 18

PTA Number for Brochure

- PTA990050(08/10)

B. Plan Details

Item	Benefits	Limit of Indemnity for Period of Insurance (HK$)		
		Silver Plan	**Gold Plan**	**Diamond Plan**
1	Third Party Legal Liability[123]	$3,000,000	$7,000,000	$10,000,000
2	Accidental Damage or Loss of Golf Equipment & Personal Effects • Golfer Equipment • Personal Effects	$15,000 ($1,500/ item) $5,000 ($1,000/ item)	$25,000 ($2,500/ item) $7,500 ($1,500/ item)	$35,000 ($3,500/ item) $10,000 ($2,000/ item)
3	Personal Accident[4]	$300,000	$700,000	$1,000,000
4	Hole-In-One[5]	$15,000/ year ($3,000/ event)	$20,000/ year ($4,000/ event)	$25,000/ year ($5,000/ event)
5	No Claim Discount[67]	First Renewal Year： 5% discount Second Renewal Year and onwards： 10% discount		

Annual Premium (HK$)	**Silver Plan**	**Gold Plan**	**Diamond Plan**
Individual	$300	$600	$800
Family[8]	$510	$960	$1,280

1 Accidental injury suffered by someone other than any family member of the Insured or any person engaged by or in the service of the Insured at the time of injury.

2 Accidental damage to property other than property belonging to, held in trust by, or in the custody or control of the Insured.

3 A deductible of HK$500 is applied to each and every claim for third party property damage.

4 “Personal Accident” coverage is available only up to age 65. Further, under a Family Plan, such coverage for an insured child aged from 3 to below 18 is subject to the following maximum limits - HK$30,000 (Silver Plan), HK$70,000 (Gold Plan) or HK$100,000 (Diamond Plan).

5 The benefit for “Hole-In-One” is limited to one hospitality of hospitality expenses for each hole-in-one scored, and such treat must be made within 7 days of the day of achievement of the hole-in-one.

6 If a claim has been made within 12 months of in-force policy period, “No Claim Discount” will be forfeited for the next renewal premium.

7 “No Claim Discount” is applied on the renewal year premium and is not cumulative.

8 Family Plan coverage applies to the applicant (named Insured), his/her spouse and child(ren) aged from 3 to below 18 who are unmarried and dependent upon the named Insured for support.

Please refer to the Policy contract for the meaning of capitalized terms and the exact and complete terms and conditions.

C. Underwriting Guidelines

1. The Applicant must be aged 18 or above at the time of application for “Executive Golfer” plan.
2. The Insured must be a Hong Kong resident normally residing in Hong Kong.
3. The Applicant or the Insured cannot be a professional golfer.
4. The Insured can be covered by only one “Executive Golfer” plan.

D. POS Guidelines

1. “No Claim Discount” cannot be applied to a policy with a settled or pending claim in respect of the policy year in question.
2. If a claim has been made within 12 months of in-force policy period, “No Claim Discount” will be forfeited for the next renewal premium. “No Claim Discount” is applied on the renewal year premium and is not cumulative. For details, please refer to FAQ 15.
3. No plan change is allowed between family plan and individual plan. If the Insured wants to change his plan, he should first terminate the in-force policy and then submit a new application. However, the entitled “No Claim Discount” cannot be transferred to the new policy.
4. Plan change across Silver Plan, Gold Plan and Diamond Plan of “Executive Golfer” is allowed. “No Claim Discount” can be applied on the policy premium calculation of the plan change.
5. Plan Change:
   - The client cannot change from existing “Golfers” to “Executive Golfer”. The client must first terminate the in-force “Golfers” policy by written notice to us and then submit an application for “Executive Golfer”.
6. Cancellation: Premium refund upon cancellation shall be calculated in accordance with the following table[12]:

Period of Insurance already covered not exceeding	Premium Refund
One month	90% of premium paid
Two months	80% of premium paid
Three months	70% of premium paid
Four months	60% of premium paid
Five months	50% of premium paid
Six months	40% of premium paid
Seven months	30% of premium paid
Eight months	20% of premium paid
Nine months	10% of premium paid
Nine months or above	No Refund

In case of cancellation, the issued commission will be deducted from the account of AIA representative according to the above scale in the table.

Note:

1 For the individual plan of Silver Plan, no refund shall be made and no cancellation fee shall be charged.

2 At any time of policy cancellation, the Company should retain a minimum retained premium of HK$400.

For the illustration example, please refer to FAQ 17.

E. Agency Compensation

Commission	• Gold Plan/ Diamond Plan：30% • Silver Plan：20%
Persistency, Career Benefit & Persistency Ratio	Not Applicable
Extra 10%	Not Applicable
Provident Fund	Not Applicable

F. Frequently Asked Questions (FAQ)

1. What are the differences between "Executive Golfer" and "Golfers"?

Item	Benefits	Limit of Indemnity for Period of Insurance (HK$)				
		"Executive Golfer"			"Golfers"	
		Silver Plan	Gold Plan	Diamond Plan	Silver Plan	Gold Plan
1	Third Party Legal Liability	$3,000,000	$7,000,000	$10,000,000	$3,500,000	$7,000,000
2	Accidental Damage or Loss of Golf Equipment & Personal Effects					
	• Golfer Equipment	$15,000 ($1,500/ item)	$25,000 ($2,500/ item)	$35,000 ($3,500/ item)	$15,000 ($2,000/ item)	$20,000 ($2,000/ item)
	• Personal Effects	$5,000 ($1,000/ item)	$7,500 ($1,500/ item)	$10,000 ($2,000/ item)	$5,000	$5,000
3	Personal Accident	$300,000	$700,000	$1,000,000	$350,000	$700,000
4	Hole-In-One	$15,000/ year ($3,000/ event)	$20,000/ year ($4,000/ event)	$25,000/ year ($5,000/ event)		
5	No Claim Discount	First Renewal Year：5% discount Second Renewal Year and onwards： 10% discount				
	Annual Premium (HK$)	**Silver Plan**	**Gold Plan**	**Diamond Plan**	**Silver Plan**	**Gold Plan**
	Individual	$300	$600	$800	$380	$550
	Family	$510	$960	$1,280		

2. Will the existing "Golfers" be shelved?

Yes, "Golfers" will be shelved on September 15, 2010.

3. Can a client purchase "Executive Golfer" if he is already covered by an in-force "Golfers" policy?

No. Please refer to "POS Guidelines" for details.

4. If the client is covered by more than one golfer insurance plan, can he claim under all these policies?

In the case of coverage for "Accidental Damage or Loss of Golf Equipment & Personal Effects" and "Hole-In-One", no indemnity is available under "Executive Golfer" where there is any other existing insurance covering the same loss/occurrence. For other coverage, we shall pay or contribute no more than our rateable proportion of any loss or damage, compensation costs or expense.

5. Is "Executive Golfer" effective if playing golf outside Hong Kong?

Yes, "Executive Golfer" offers worldwide coverage (excluding North Korea, Vietnam, Laos and Cambodia) as long as the client is playing golf at a recognized golf course.

6. Is there any limit on the number of family members under a Family Plan?

Family members under a Family Plan include the Applicant, his/her spouse and child(ren) aged from 3 to below 18 who are unmarried and dependent upon the Applicant for support. There is no limit on the number of insured children.

Example 1: A family with 5 members, including 3 children who are aged from 3 to below 18

- May apply for Family Plan under 1 policy of "Executive Golfer"

Example 2: A family with 3 members, including a son who is 24 years old

- May apply for two policies of "Executive Golfer": a Family Plan for the couple and an individual plan for the son

7. If the spouse or child(ren) of the Applicant are not Hong Kong resident, are they entitled to the protection of "Executive Golfer"?

No. Please refer to "Underwriting Guidelines" for details.

8. When the Applicant apply for "Executive Golfer" family plan, does (s)he need the signature of his/her spouse?

No, but the personal particular of the spouse need to be clearly provided.

9. How is the indemnity amount for each family member under a Family Plan calculated?

Each family member can separately enjoy the indemnity amount available (subject to reduced coverage for an insured child of up to 10% of the Limit of Indemnity for Personal Accident). For example, if one family member has already been paid the maximum indemnity of HK$10,000 under "Personal Effects" of the family plan of Diamond Plan, the remaining covered family members remain covered for up to HK$10,000 each for this coverage item.

10. What claims for "Third Party Legal Liability" are covered in case of any accidental bodily injury or physical damage to property?

Covered claims include claims by a third party for any accidental bodily injury or accidental physical damage to property caused by the Insured whilst playing or practicing golf on any recognized golf course or driving range, except:

- Accidental injury suffered by a family member of the Insured or a person engaged by or in the service of the Insured at the time of injury
- Accidental damage to property belonging to, held in trust by, or in the custody or control of the Insured

11. What is the coverage of "Accidental Damage or Loss of Golf Equipment and Personal Effects"?

The Insured will be covered in respect of:

- loss of or damage to golf clubs, bags and trolleys and personal effects caused by fire, burglary, robbery or theft whilst on any recognized golf course, driving range or golf clubhouse.
- Accidental damage of golf clubs occurring during the course of actual play or practice on any recognized golf course or driving range.

12. How to indemnify under "Personal Accident"?

If the Insured shall sustain bodily injury caused by accidental violent external and visible means, on any recognized golf clubhouse or, while playing or practising golf on any recognized golf course or driving range, we will pay according to the below table:

Description		**Scale of Compensation**
Item 1	Death	100%
Item 2	Total and irrecoverable loss of all sight in both eyes	100%
Item 3	Total loss by physical severance of both hands or both feet, or of one hand and one foot	100%
Item 4	Total and irrecoverable loss of all sight in one eye rendering the Insured absolutely blind in that eye and beyond remedy	50%
Item 5	Total loss by physical severance of one hand or one foot	50%
Item 6	Total Disablement from engaging in or giving attention to the Insured's precedent profession or occupation	HK$400 / week (Maximum 52 weeks)

13. Does any age limit apply to "Personal Accident" coverage?

"Personal Accident" coverage is not available to an Insured over 65 years of age. However, such Insured can still enjoy the other benefits of "Executive Golfer".

For an insured child (aged from 3 to below 18), the maximum limit of indemnity for "Personal Accident" is:
Silver Plan - HK$30,000
Gold Plan - HK$70,000
Diamond Plan - HK$100,000

14. What must be provided in support of a claim for "Hole-In-One"?

If an Insured achieves a Hole-In-One with a par of 65 or more at a recognized golf course, he should submit a properly authenticated certificate issued by the relevant golf course where the game was played and a bill for one treat of hospitality expenses, which is spent at the clubhouse made, within 7 days of the day of the Hole-in-One.

15. How is the "No Claim Discount" calculated?

On a Policy Anniversary, if no claim has been made for the preceding period of insurance as shown below and provided that the Policy has been in full force throughout, the Insured shall enjoy the following discount on the premium in the next renewal year:

Period of Insurance	**Premium Discount (non-cumulative)**
First Year	5%
Second Year and onwards	10%

If a claim has been made within 12 months of in-force policy period, "No Claim Discount" will be forfeited for the next renewal premium.

Example:

Mr. Cheung purchased the Diamond plan of "Executive Golfer" and the premium was HK$800. The following table reveals the premium paid and claim pattern of Mr. Cheung within five policy years:

Policy Year	**Claim**	**Premium Paid (HK$)**	**Remark**
1	No	$800	Nil

2 (1st Renewal Year)	Yes	$760	As no claim was made during the 1st policy year, 5% of "No Claim Discount" can be offered in the 2nd policy year
3 (2nd Renewal Year)	No	$800	As a claim was made during 2nd policy year, the "No Claim Discount" will be forfeited in the premium of 3rd policy year
4 (3rd Renewal Year)	No	$760	As no claim was made during the 3rd policy year, 5% of "No Claim Discount" can be offered in the 4th policy year
5 (4th Renewal Year)	No	$720	As no claim was made during the 4th policy year, 10% of "No Claim Discount" can be offered in the 5th policy year

16. When "No Claim Discount" is offered upon renewal, the client submits a claim of the previous year, which is also accepted. In this case, will the relevant "No Claim Discount" be clawed back?

Yes, the amount of "No Claim Discount" amount should be deducted from the claim amount.

17. In case of cancellation, will the premium be refunded?

Please refer to the calculation of premium refund of the "Cancellation" under "POS Guidelines". Below is the example:

Example 1:
Product Plan: Family Plan under Diamond Plan
Policy Year: January 1 - December 31, 2010
Premium: HK$1,280
Commission: HK$384
(Currency: HK$)

Cancellation date	Premium Refund	Claw back Commission	Remarks
February 28, 2010	$880 ($1,280 - $400)	$264 ($880 x 30%)	According to the above table, the premium refund of 2-month in-force policy should be $1,024 ($1,280 x 80%) and the actual premium received is only $256 ($1,280 - $1,024) which is less than the requirement of minimum retaining premium of $400, the Company, therefore, should retain the minimum retaining premium of $400.
May 31, 2010	$640 ($1,280 x 50%)	$192 ($640 x 30%)	-
November 15, 2010	Nil	Nil	No refund will be made if the policy has been in-force over 9 months

Remarks:

"AIA", "we", "us" or "our" as used in this launch pack refers to American International Assurance Company (Bermuda) Limited.

市場產品比較

		保障期最高賠償額 (港幣)						
		AIA			CharXXX		BlueCrXXX	HSBX
項目	保障範圍	至尊高爾夫球計劃			高爾夫球 XX 計劃		高爾夫球 XX	高爾夫球保險 XX
		銀裝	金裝	鑽石	基本保障	超級保障		
1	第三者公眾法律責任保障	$3,000,000	$7,000,000	$10,000,000	$3,000,000	$6,000,000	$3,000,000	$5,000,000
2	高爾夫球用具及個人財物保障 • 高爾夫球用具 • 隨身個人財物	$15,000 (每件$1,500) $5,000 (每件$1,000)	$25,000 (每件$2,500) $7,500 (每件$1,500)	$35,000 (每件$3,500) $10,000 (每件$2,000)	$20,000 (鐵桿：每件$1,000 木桿：每件$2,000) $5,000 (每件$1,000)	$30,000 (鐵桿：每件$1,500 木桿：每件$2,500) $7,500 (每件$1,500)	$25,000 (每件$2,000) $5,000 (每件$1,000)	$20,000 (每件$3,500) $10,000 (每件$2,500)
3	個人意外保障	$300,000	$700,000	$1,000,000	$300,000	$600,000	$500,000	
4	一桿入洞	每年$15,000 (每次$3,000)	每年$20,000 (每次$4,000)	每年$25,000 (每次$5,000)	每年$15,000 (首次：$3,000 第二次：$5,000 第三次：$7,000)	每年$20,000 (首次：$5,000 第二次：$7,000 第三次：$8,000)	每年$15,000 (每次$5,000)	每年$20,000 (每次$5,000)
5	無索償折扣	第一年續保：5%折扣 第二年或以後續保：10%折扣						
年保費(港幣)								
	個人	$300	$600	$800	$300	$680	$550	$500*
	家庭	$510	$960	$1,280			$800	

(*HSBX：包括投保人及其配偶)

註：

上述其他保險公司就類似保障的產品所提供的資訊及數字，乃根據有關保險公司於2010年6月的產品小冊子及於2010年6月有關保險公司網頁所載的資料整合而成。

聲明：以上只是本公司就有關的資料及對其理解而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

Market Comparison of Similar Products

		Limit of Indemnity for Period of Insurance (HK$)						
		AIA			CharXXX		BlueCrXXX	HSBX
Item	Benefits	Executive Golfer			Golf InsurXXXX		GolferSXXX	Golfer InsurXXXX
		Silver Plan	Gold Plan	Diamond Plan	Standard Plan	Deluxe Plan		
1	Third Party Legal Liability	$3,000,000	$7,000,000	$10,000,000	$3,000,000	$6,000,000	$3,000,000	$5,000,000
2	Accidental Damage or Loss of Golf Equipment & Personal Effects							
	• Golfer Equipment	$15,000 ($1,500/ item)	$25,000 ($2,500/ item)	$35,000 ($3,500/ item)	$20,000 (Iron:$1,000/ item Wood:$2,000/item)	$30,000 (Iron:$1,500/ item Wood:$2,500/item)	$25,000 ($2,000/ item)	$20,000 ($3,500/ item)
	• Personal Effects	$5,000 ($1,000/ item)	$7,500 ($1,500/ item)	$10,000 ($2,000/ item)	$5,000 ($1,000/ item)	$7,500 ($1,500/ item)	$5,000 ($1,000/ item)	$10,000 ($2,500/ item)
3	Personal Accident	$300,000	$700,000	$1,000,000	$300,000	$600,000	$500,000	
4	Hole-In-One	$15,000/ year ($3,000/ event)	$20,000/ year ($4,000/ event)	$25,000/ year ($5,000/ event)	$15,000/ year (first: $3,000 Second: $5,000 Third: $7,000)	$20,000/ year (first: $5,000 Second: $7,000 Third: $8,000)	$15,000/ year ($5,000/ event)	$20,000/ year ($5,000/ event)
5	No Claim Discount	First Renewal Year：5% discount Second Renewal Year and onwards：10% discount						
Annual Premium (HK$)								
	Individual	$300	$600	$800	$300	$680	$550	$500
	Family	$510	$960	$1,280			$800	

(*HSBX: Include the Insured and his/ her spouse)

Notes:

Above product information and figures for similar features of the other insurer's product are compiled from the other insurer's brochure as of June 2010 and its website in June 2010.

Disclaimer: The above analysis and comparisons made by the Company are based on the relevant information. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions. This document is for Internal Use Only. You are not allowed to use it in sales solicitation by interview or presentation or for other similar purposes.

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents (Hong Kong and Macau)

From: Miranda Leung
Head of Services & Operations

Co/Dept:

Dept: Services and Operations Department

Date: 15 May 2013

Total page: 1

Copy: All Department Heads

Subject: (Ref: A 130544) 擴展保單號碼系統至意外及醫療保險及個人財物保險
Extension of Policy Number Assignment System to Accident & Health and Personal Lines Business

由 2013 年 5 月 22 日起，保單號碼系統將會擴展至意外及醫療保險及個人財物保險產品。營業員可以使用保單號碼系統取得意外及醫療保險以「P」字首及個人財物保險(只適用於香港)以「C」字首的保單號碼。

營業員可透過下列途徑使用保單號碼系統 ：

友邦營業員專頁 > 電子服務 > Business >Request Policy Number

如有任何查詢， 請致電營運部熱線(852)2232-8999 (香港)或 (853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 友邦九龍大樓之營運服務中心查詢。

Please be informed that with effect from 22 May 2013, the Policy Number Assignment System will be further extended to Accident & Health and Personal Lines products. Our agents will be able to obtain the Accident & Health policy number with prefix “P” and Personal Lines Business (applicable to Hong Kong only) with prefix “C” from the Policy Number Assignment System.

All agents can access the system through the following path :

Agency Corner > eServices > Business > Request Policy Number

Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centers in AIA Tower, North Point, Manhattan Place or AIA Kowloon Tower in Landmark East for details.

Best regards,



Miranda Leung

注意 Note: 於這通告內所提及的「公司」、「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。
“We” or “our” or “AIA” or “AIA Hong Kong” or “Company” as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong and Macau)

From: Miranda Leung

Co/Dept:

Dept: Services and Operations Department

Date: October 6, 2011

Total page: 2 + 1 Appendix

Copy: All Department Heads

Subject: (Ref: A111019) 友邦客戶專頁系統提升 – 意外及醫療、家居及個人保單
Enhancements of Customer Corner for A&H and Personal Lines Policies

為進一步提升我們對客戶的服務，由即日起，友邦客戶專頁已開始提供意外及醫療（以 P、E、A 為首之保單）、家居及個人（以 C 為首之保單）保單的網上查詢。持有本公司壽險保單的客戶可於友邦客戶專頁查詢其持有之上述兩類保單的保單資料，而專頁內現有之「更改地址及電話號碼」服務亦已延伸至上述兩類保單。

請注意，持有家居及個人保單之客戶需在友邦客戶專頁內加入有關保單至其保單檔案，方可查詢該保單資料。關於加入有關保單至其保單檔案之程序，請參閱附錄。

請把此訊息通知閣下的營業經理及營業顧問。如有任何查詢，請致電營運部熱線(852)2232-8999（香港）或(853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 之營運服務中心查詢。如有任何關於系統支援查詢，請與資訊科技部（電話：2881-3303）聯絡。

To further enhance our services to customers, effective immediately, Customer Corner will begin to provide online policy enquiry for A&H (policy prefix P, E and A) and Personal Lines (policy prefix C) policies. Customers who are our life insurance policyholders can enquire details of their A&H and Personal Lines policies via Customer Corner. The existing “Change of Contact” service in Customer Corner will also be extended to these two types of policies.

Please note that for Personal Lines policies, these customers will be required to add the Personal Lines policy number(s) to the policy list before he/she can enquire the related policy details. Please refer to the Appendix which indicates how this could be done online.

Please convey the above message to your agency leaders and direct agents accordingly. Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centres in AIA Tower, North Point, Manhattan Place or Landmark East in Kowloon for details. For any query related to system support, you could also call our Information and Technology Department’s hotline at 2881-3303.

Best regards,

Miranda Leung

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

注意 Note: 於這通告內所提及的「公司」及「我們」及「香港友邦」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。
"We" or "our" or "AIA" or "AIA HK" or "Company" as used herein refers to American International Assurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Appendix: How to add the Personal Lines policy to the Policy List

1. Click on the link below "My Policy List"



2. Enter the policy number of Personal Lines policy



American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

3. Successfully matched



4. Fail to match → contact Personal Lines Customer Hotline



American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents of Hong Kong

From: Chris Ma

Copy: Mr. Jacky Chan / DGM / AGMs / All Dept. Heads / DCAO/ Vice Presidents, Agency, Mr. Danny Miao / DOAs / THs / BDEs

Dept: Management Team

Date: May 17, 2010

Total page: 1

Subject: (Ref. No.: A100523) Updates on Personal Lines Business – General Insurance License

Further to the memo dated A100353 regarding the signing of supplementary contract for Personal Lines Business, I am pleased to inform you that over 2,700 agents and leaders have signed the supplemental contract. Their commission will be released in May 2010.

For other licensed agents and leaders who did not return supplemental contract to the company, please submit 2 sets of duly signed supplemental contract to Agency Record Department, 42/F, AIA Tower for our further processing. When the supplemental contracts are duly signed, accumulated commissions, if any, will be released to you according to normal commission payment schedule.

As a reminder, agent who would like to promote Personal Lines Business, they should pass IIQE Exam Paper II and register at HKFI. **Your general license will be registered under American International Assurance Co. Ltd and American International Assurance Co. (Bermuda) Limited as shown below:**

Appointing Insurer(s)	Line of Business	Date of Registration
AMERICAN INTERNATIONAL ASSURANCE CO LTD	General & Long Term	DD MM YYYY
AMERICAN INTERNATIONAL ASSURANCE CO (BERMUDA) LTD	General & Long Term	DD MM YYYY

The general insurance license will not affect your current registration with other general insurance carrier such as AMERICAN HOME ASSURANCE CO (i.e. Chartis Insurance).

If you DO NOT hold any valid license for General Insurance and would like to apply now, please submit the following documents to Agency Record Department, 42/F AIA Tower.

- 2 sets of the duly signed supplemental contract for agent
- Valid IIQE Exam Paper II result
- Completed and signed Registration form to HKFI

Should you have any enquiry, please contact your respective Team Head/BDEs or Agency Support Co-coordinators.

Best Regards,

Chris Ma
Chief Agency Officer

CM/LN

FOR INTERNAL USE ONLY

Note
"Company" or "AIA" or "we" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited

American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Fax:

Fax:

Date: November 30, 2009

Total page: 1

Copy: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre

Subject: **(Ref: A091171) New Personal Lines Product Brochures and Application Forms 個人財物保險產品小冊子連申請書－更新版**

個人財物保險更新版的產品小冊子及申請書現已陸續送抵各營業區域。由 **2009 年 12 月 1 日（以申請日期為準）**開始，投保個人財物保險產品，**必須使用更新版的申請書**。如申請日期為 2009 年 11 月 30 日或以前，有關申請書須於申請日起計 14 天內遞交至公司。

更新版的產品小冊子連申請書現已可透過行政事務的 Printing & Store System (PSS)訂取：

附錄一： 屋之保2.0 (PTA064044)
家居百保箱3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保2.0 (PTA064040)
家居心意保 (PTA064046)

附錄二： 家傭靈活保 (PTA064041)

附錄三： 高爾夫球保險計劃 (PTA064043)

如有任何疑問，請致電個人財物保險－產品／服務及賠償熱綫 3108 1928 查詢。

僅供內部傳閱
FOR INTERNAL USE ONLY

New product brochures and application forms are being delivered to agency offices. From **December 1, 2009 (according to application date) onwards**, **new application forms have to be submitted** for applying Personal Lines products. If the application date falls on or before November 30, 2009, application forms should be submitted to the Company within 14 days from the application date.

You can now order the new product brochures and application forms via Printing & Store System (PSS) of Corporate Services Department:

Appendix 1: Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)

Appendix 2: Domestic Worker Protector (PTA064041)

Appendix 3: Golfers (PTA064043)

For enquiries, please contact Personal Lines – General and Claims Hotline 3108 1928.

Best regards,
Bonnie Lui
Product Strategy and Management Department
BL/fc

American International Assurance Company (Bermuda) Limited

43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Jacky Chan

Co/Dept:

Dept: Management Team

Date: November 20, 2009

Total page: 2

Copy: Mr. Alwin Lam, DGM, AGMs, All Department Heads / DOAs / ADOAs / ADMs

Subject: **(Ref:A091155) Personal Lines Products** 個人財物保險產品

We are pleased to inform you that effective 1 December 2009, American International Assurance Company (Bermuda) Limited ("AIA(B)") will be the general agent of American International Assurance Company, Limited ("AIA") for the personal lines products.

From the above-mentioned date onwards, Building and Home Contents, Domestic Worker, Golfers and Personal Liability assurance products will be administered by AIA(B). New product brochures of the following currently selling products will be delivered to all agency districts from November 28. You can also access the following product brochures at eAgencyCorner.

Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)
Domestic Worker Protector (PTA064041)
Golfers (PTA064043)

Your customer's policy coverage and terms remain the same and the current contract is still valid. Upon policy renewal, new endorsement will be sent to customers by AIA(B) as the general agent of AIA. At the same time, letters (Appendix 1) will be sent to customers shortly to inform them of the above-mentioned changes.

Please note that the operations administration workflow remains unchanged. As from 1 December 2009, kindly take note of the following contact information when making enquiries and please be reminded to submit application forms and policy requests to the new Personal Lines Operations Office address.

Personal Lines – General and Claims Hotline : 3108-1928
Agent hotline for campaign-related enquiries: 3108-1111
Fax line: 2915-0003
Personal Lines Operations Office: 11/F AIA Tower, 183 Electric Road, North Point, Hong Kong

Kindly convey the above message to your agents. For further enquires, please call the above Hotlines.

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

我們很高興宣佈由 2009 年 12 月 1 日開始，美國友邦保險（百慕達）有限公司 (「AIA(B)」) 將成爲美國友邦保險有限公司 (「AIA」)的個人財物保險的總代理。

從上述日期起，AIA(B)將處理樓宇結構及家居財物、家傭保障、高爾夫球保障及個人法律責任保險計劃。於以下所列的現時銷售的個人財物保險產品更新版產品小册子將於 11 月 28 日起陸續送抵各營業區域。你亦可於 eAgencyCorner 營業員專頁下載以下產品的產品小册子。

屋之保 2.0 (PTA064044)
家居百保箱 3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保 2.0 (PTA064040)
家居心意保 (PTA064046)
家傭靈活保 (PTA064041)
高爾夫球保險計劃 (PTA064043)

你的客戶的保障及保單條款將維持不變，而現有的保單契約亦仍然生效。當你的客戶續保保單時，我們將寄上以 AIA(B)作爲總代理的全新批註。我們亦會於日內以書信(附錄一)通知客戶以上的更改。

請留意，個人財物保險產品的營運流程將不會改變。從 2009 年 12 月 1 日起，如有關於個人財物保險產品的事宜，請通過以下渠道與我們聯絡，並請將有關的申請及文件遞交至以下的營運部地址。

個人財物保險 – 產品 / 服務及賠償熱綫：3108-1928
商務熱綫 (有關推廣活動之查詢) ：3108-1111
傳真專綫： 2915-0003
營運部地址：香港北角電氣道 183 號友邦廣場 11 樓

請將以上訊息傳達予屬下的營業同事。如有查詢，請致電以上相關的熱綫。

Best regards,



Jacky Chan
CEO
AIA Hong Kong & Macau

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents (Hong Kong and Macau)

From: Miranda Leung
Head of Services & Operations

Co/Dept:

Dept: Services and Operations Department

Date: 15 May 2013

Total page: 1

Copy: All Department Heads

Subject: (Ref: A 130544) 擴展保單號碼系統至意外及醫療保險及個人財物保險
Extension of Policy Number Assignment System to Accident & Health and Personal Lines Business

由 2013 年 5 月 22 日起，保單號碼系統將會擴展至意外及醫療保險及個人財物保險產品。營業員可以使用保單號碼系統取得意外及醫療保險以「P」字首及個人財物保險(只適用於香港)以「C」字首的保單號碼。

營業員可透過下列途徑使用保單號碼系統 ：

友邦營業員專頁 > 電子服務 > Business >Request Policy Number

如有任何查詢， 請致電營運部熱線(852)2232-8999 (香港)或 (853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 友邦九龍大樓之營運服務中心查詢。

Please be informed that with effect from 22 May 2013, the Policy Number Assignment System will be further extended to Accident & Health and Personal Lines products. Our agents will be able to obtain the Accident & Health policy number with prefix “P” and Personal Lines Business (applicable to Hong Kong only) with prefix “C” from the Policy Number Assignment System.

All agents can access the system through the following path :

Agency Corner > eServices > Business > Request Policy Number

Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centers in AIA Tower, North Point, Manhattan Place or AIA Kowloon Tower in Landmark East for details.

Best regards,



Miranda Leung

注意 Note: 於這通告內所提及的「公司」、「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。
“We” or “our” or “AIA” or “AIA Hong Kong” or “Company” as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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(Incorporated in Bermuda with limited liability)

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712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong and Macau)

From: Miranda Leung

Co/Dept:

Dept: Services and Operations Department

Date: October 6, 2011

Total page: 2 + 1 Appendix

Copy: All Department Heads

Subject: (Ref: A111019) 友邦客戶專頁系統提升 – 意外及醫療、家居及個人保單
Enhancements of Customer Corner for A&H and Personal Lines Policies

為進一步提升我們對客戶的服務，由即日起，友邦客戶專頁已開始提供意外及醫療（以 P、E、A 為首之保單）、家居及個人（以 C 為首之保單）保單的網上查詢。持有本公司壽險保單的客戶可於友邦客戶專頁查詢其持有之上述兩類保單的保單資料，而專頁內現有之「更改地址及電話號碼」服務亦已延伸至上述兩類保單。

請注意，持有家居及個人保單之客戶需在友邦客戶專頁內加入有關保單至其保單檔案，方可查詢該保單資料。關於加入有關保單至其保單檔案之程序，請參閱附錄。

請把此訊息通知閣下的營業經理及營業顧問。如有任何查詢，請致電營運部熱線(852)2232-8999（香港）或(853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 之營運服務中心查詢。如有任何關於系統支援查詢，請與資訊科技部（電話：2881-3303）聯絡。

To further enhance our services to customers, effective immediately, Customer Corner will begin to provide online policy enquiry for A&H (policy prefix P, E and A) and Personal Lines (policy prefix C) policies. Customers who are our life insurance policyholders can enquire details of their A&H and Personal Lines policies via Customer Corner. The existing “Change of Contact” service in Customer Corner will also be extended to these two types of policies.

Please note that for Personal Lines policies, these customers will be required to add the Personal Lines policy number(s) to the policy list before he/she can enquire the related policy details. Please refer to the Appendix which indicates how this could be done online.

Please convey the above message to your agency leaders and direct agents accordingly. Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centres in AIA Tower, North Point, Manhattan Place or Landmark East in Kowloon for details. For any query related to system support, you could also call our Information and Technology Department’s hotline at 2881-3303.

Best regards,

Miranda Leung

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

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AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Appendix: How to add the Personal Lines policy to the Policy List

1. Click on the link below "My Policy List"



2. Enter the policy number of Personal Lines policy



American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
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AIA.COM.HK

Memo

3. Successfully matched



4. Fail to match → contact Personal Lines Customer Hotline



American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents of Hong Kong

From: Chris Ma

Copy: Mr. Jacky Chan / DGM / AGMs / All Dept. Heads / DCAO/ Vice Presidents, Agency, Mr. Danny Miao / DOAs / THs / BDEs

Dept: Management Team

Date: May 17, 2010

Total page: 1

Subject: (Ref. No.: A100523) Updates on Personal Lines Business – General Insurance License

Further to the memo dated A100353 regarding the signing of supplementary contract for Personal Lines Business, I am pleased to inform you that over 2,700 agents and leaders have signed the supplemental contract. Their commission will be released in May 2010.

For other licensed agents and leaders who did not return supplemental contract to the company, please submit 2 sets of duly signed supplemental contract to Agency Record Department, 42/F, AIA Tower for our further processing. When the supplemental contracts are duly signed, accumulated commissions, if any, will be released to you according to normal commission payment schedule.

As a reminder, agent who would like to promote Personal Lines Business, they should pass IIQE Exam Paper II and register at HKFI. **Your general license will be registered under American International Assurance Co. Ltd and American International Assurance Co. (Bermuda) Limited as shown below:**

Appointing Insurer(s)	Line of Business	Date of Registration
AMERICAN INTERNATIONAL ASSURANCE CO LTD	General & Long Term	DD MM YYYY
AMERICAN INTERNATIONAL ASSURANCE CO (BERMUDA) LTD	General & Long Term	DD MM YYYY

The general insurance license will not affect your current registration with other general insurance carrier such as AMERICAN HOME ASSURANCE CO (i.e. Chartis Insurance).

If you DO NOT hold any valid license for General Insurance and would like to apply now, please submit the following documents to Agency Record Department, 42/F AIA Tower.

- 2 sets of the duly signed supplemental contract for agent
- Valid IIQE Exam Paper II result
- Completed and signed Registration form to HKFI

Should you have any enquiry, please contact your respective Team Head/BDEs or Agency Support Co-coordinators.

Best Regards,

Chris Ma
Chief Agency Officer

CM/LN

FOR INTERNAL USE ONLY

Note
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American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Fax:

Fax:

Date: November 30, 2009

Total page: 1

Copy: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre

Subject: **(Ref: A091171) New Personal Lines Product Brochures and Application Forms 個人財物保險產品小冊子連申請書－更新版**

個人財物保險更新版的產品小冊子及申請書現已陸續送抵各營業區域。由 **2009 年 12 月 1 日（以申請日期為準）**開始，投保個人財物保險產品，**必須使用更新版的申請書**。如申請日期為 2009 年 11 月 30 日或以前，有關申請書須於申請日起計 14 天內遞交至公司。

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家居心意保 (PTA064046)

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僅供內部傳閱
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You can now order the new product brochures and application forms via Printing & Store System (PSS) of Corporate Services Department:

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Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)

Appendix 2: Domestic Worker Protector (PTA064041)

Appendix 3: Golfers (PTA064043)

For enquiries, please contact Personal Lines – General and Claims Hotline 3108 1928.

Best regards,
Bonnie Lui
Product Strategy and Management Department
BL/fc

American International Assurance Company (Bermuda) Limited

43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

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Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Jacky Chan

Co/Dept:

Dept: Management Team

Date: November 20, 2009

Total page: 2

Copy: Mr. Alwin Lam, DGM, AGMs, All Department Heads / DOAs / ADOAs / ADMs

Subject: **(Ref:A091155) Personal Lines Products** 個人財物保險產品

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From the above-mentioned date onwards, Building and Home Contents, Domestic Worker, Golfers and Personal Liability assurance products will be administered by AIA(B). New product brochures of the following currently selling products will be delivered to all agency districts from November 28. You can also access the following product brochures at eAgencyCorner.

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Agent hotline for campaign-related enquiries: 3108-1111
Fax line: 2915-0003
Personal Lines Operations Office: 11/F AIA Tower, 183 Electric Road, North Point, Hong Kong

Kindly convey the above message to your agents. For further enquires, please call the above Hotlines.

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

我們很高興宣佈由 2009 年 12 月 1 日開始，美國友邦保險（百慕達）有限公司 (「AIA(B)」) 將成爲美國友邦保險有限公司 (「AIA」)的個人財物保險的總代理。

從上述日期起，AIA(B)將處理樓宇結構及家居財物、家傭保障、高爾夫球保障及個人法律責任保險計劃。於以下所列的現時銷售的個人財物保險產品更新版產品小册子將於 11 月 28 日起陸續送抵各營業區域。你亦可於 eAgencyCorner 營業員專頁下載以下產品的產品小册子。

屋之保 2.0 (PTA064044)
家居百保箱 3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保 2.0 (PTA064040)
家居心意保 (PTA064046)
家傭靈活保 (PTA064041)
高爾夫球保險計劃 (PTA064043)

你的客戶的保障及保單條款將維持不變，而現有的保單契約亦仍然生效。當你的客戶續保保單時，我們將寄上以 AIA(B)作爲總代理的全新批註。我們亦會於日內以書信(附錄一)通知客戶以上的更改。

請留意，個人財物保險產品的營運流程將不會改變。從 2009 年 12 月 1 日起，如有關於個人財物保險產品的事宜，請通過以下渠道與我們聯絡，並請將有關的申請及文件遞交至以下的營運部地址。

個人財物保險 – 產品 / 服務及賠償熱綫：3108-1928
商務熱綫 (有關推廣活動之查詢) ：3108-1111
傳真專綫： 2915-0003
營運部地址：香港北角電氣道 183 號友邦廣場 11 樓

請將以上訊息傳達予屬下的營業同事。如有查詢，請致電以上相關的熱綫。

Best regards,



Jacky Chan
CEO
AIA Hong Kong & Macau

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents (Hong Kong and Macau)

From: Miranda Leung
Head of Services & Operations

Co/Dept:

Dept: Services and Operations Department

Date: 15 May 2013

Total page: 1

Copy: All Department Heads

Subject: (Ref: A 130544) 擴展保單號碼系統至意外及醫療保險及個人財物保險
Extension of Policy Number Assignment System to Accident & Health and Personal Lines Business

由 2013 年 5 月 22 日起，保單號碼系統將會擴展至意外及醫療保險及個人財物保險產品。營業員可以使用保單號碼系統取得意外及醫療保險以「P」字首及個人財物保險(只適用於香港)以「C」字首的保單號碼。

營業員可透過下列途徑使用保單號碼系統 ：

友邦營業員專頁 > 電子服務 > Business >Request Policy Number

如有任何查詢， 請致電營運部熱線(852)2232-8999 (香港)或 (853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 友邦九龍大樓之營運服務中心查詢。

Please be informed that with effect from 22 May 2013, the Policy Number Assignment System will be further extended to Accident & Health and Personal Lines products. Our agents will be able to obtain the Accident & Health policy number with prefix “P” and Personal Lines Business (applicable to Hong Kong only) with prefix “C” from the Policy Number Assignment System.

All agents can access the system through the following path :

Agency Corner > eServices > Business > Request Policy Number

Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centers in AIA Tower, North Point, Manhattan Place or AIA Kowloon Tower in Landmark East for details.

Best regards,



Miranda Leung

注意 Note: 於這通告內所提及的「公司」、「AIA」、「友邦」或「友邦香港」是指友邦保險(國際)有限公司(於百慕達註冊成立之有限公司)。
“We” or “our” or “AIA” or “AIA Hong Kong” or “Company” as used herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong and Macau)

From: Miranda Leung

Co/Dept:

Dept: Services and Operations Department

Date: October 6, 2011

Total page: 2 + 1 Appendix

Copy: All Department Heads

Subject: (Ref: A111019) 友邦客戶專頁系統提升 – 意外及醫療、家居及個人保單
Enhancements of Customer Corner for A&H and Personal Lines Policies

為進一步提升我們對客戶的服務，由即日起，友邦客戶專頁已開始提供意外及醫療（以 P、E、A 為首之保單）、家居及個人（以 C 為首之保單）保單的網上查詢。持有本公司壽險保單的客戶可於友邦客戶專頁查詢其持有之上述兩類保單的保單資料，而專頁內現有之「更改地址及電話號碼」服務亦已延伸至上述兩類保單。

請注意，持有家居及個人保單之客戶需在友邦客戶專頁內加入有關保單至其保單檔案，方可查詢該保單資料。關於加入有關保單至其保單檔案之程序，請參閱附錄。

請把此訊息通知閣下的營業經理及營業顧問。如有任何查詢，請致電營運部熱線(852)2232-8999（香港）或(853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 之營運服務中心查詢。如有任何關於系統支援查詢，請與資訊科技部（電話：2881-3303）聯絡。

To further enhance our services to customers, effective immediately, Customer Corner will begin to provide online policy enquiry for A&H (policy prefix P, E and A) and Personal Lines (policy prefix C) policies. Customers who are our life insurance policyholders can enquire details of their A&H and Personal Lines policies via Customer Corner. The existing “Change of Contact” service in Customer Corner will also be extended to these two types of policies.

Please note that for Personal Lines policies, these customers will be required to add the Personal Lines policy number(s) to the policy list before he/she can enquire the related policy details. Please refer to the Appendix which indicates how this could be done online.

Please convey the above message to your agency leaders and direct agents accordingly. Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centres in AIA Tower, North Point, Manhattan Place or Landmark East in Kowloon for details. For any query related to system support, you could also call our Information and Technology Department’s hotline at 2881-3303.

Best regards,

Miranda Leung

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

注意 Note: 於這通告內所提及的「公司」及「我們」及「香港友邦」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。
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American International Assurance Company (Bermuda) Limited
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AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Appendix: How to add the Personal Lines policy to the Policy List

1. Click on the link below "My Policy List"



2. Enter the policy number of Personal Lines policy



American International Assurance Company (Bermuda) Limited
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AIA.COM.HK

Memo

3. Successfully matched



4. Fail to match → contact Personal Lines Customer Hotline



American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Fax:

Fax:

Date: November 30, 2009

Total page: 1

Copy: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre

Subject: **(Ref: A091171) New Personal Lines Product Brochures and Application Forms 個人財物保險產品小冊子連申請書－更新版**

個人財物保險更新版的產品小冊子及申請書現已陸續送抵各營業區域。由 **2009 年 12 月 1 日（以申請日期為準）**開始，投保個人財物保險產品，**必須使用更新版的申請書**。如申請日期為 2009 年 11 月 30 日或以前，有關申請書須於申請日起計 14 天內遞交至公司。

更新版的產品小冊子連申請書現已可透過行政事務的 Printing & Store System (PSS)訂取：

附錄一： 屋之保2.0 (PTA064044)
家居百保箱3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保2.0 (PTA064040)
家居心意保 (PTA064046)

附錄二： 家傭靈活保 (PTA064041)

附錄三： 高爾夫球保險計劃 (PTA064043)

如有任何疑問，請致電個人財物保險－產品／服務及賠償熱綫 3108 1928 查詢。

僅供內部傳閱
FOR INTERNAL USE ONLY

New product brochures and application forms are being delivered to agency offices. From **December 1, 2009 (according to application date) onwards**, **new application forms have to be submitted** for applying Personal Lines products. If the application date falls on or before November 30, 2009, application forms should be submitted to the Company within 14 days from the application date.

You can now order the new product brochures and application forms via Printing & Store System (PSS) of Corporate Services Department:

Appendix 1: Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)

Appendix 2: Domestic Worker Protector (PTA064041)

Appendix 3: Golfers (PTA064043)

For enquiries, please contact Personal Lines – General and Claims Hotline 3108 1928.

Best regards,
Bonnie Lui
Product Strategy and Management Department
BL/fc

American International Assurance Company (Bermuda) Limited

43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Jacky Chan

Co/Dept:

Dept: Management Team

Date: November 20, 2009

Total page: 2

Copy: Mr. Alwin Lam, DGM, AGMs, All Department Heads / DOAs / ADOAs / ADMs

Subject: **(Ref:A091155) Personal Lines Products** 個人財物保險產品

We are pleased to inform you that effective 1 December 2009, American International Assurance Company (Bermuda) Limited ("AIA(B)") will be the general agent of American International Assurance Company, Limited ("AIA") for the personal lines products.

From the above-mentioned date onwards, Building and Home Contents, Domestic Worker, Golfers and Personal Liability assurance products will be administered by AIA(B). New product brochures of the following currently selling products will be delivered to all agency districts from November 28. You can also access the following product brochures at eAgencyCorner.

Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)
Domestic Worker Protector (PTA064041)
Golfers (PTA064043)

Your customer's policy coverage and terms remain the same and the current contract is still valid. Upon policy renewal, new endorsement will be sent to customers by AIA(B) as the general agent of AIA. At the same time, letters (Appendix 1) will be sent to customers shortly to inform them of the above-mentioned changes.

Please note that the operations administration workflow remains unchanged. As from 1 December 2009, kindly take note of the following contact information when making enquiries and please be reminded to submit application forms and policy requests to the new Personal Lines Operations Office address.

Personal Lines – General and Claims Hotline : 3108-1928
Agent hotline for campaign-related enquiries: 3108-1111
Fax line: 2915-0003
Personal Lines Operations Office: 11/F AIA Tower, 183 Electric Road, North Point, Hong Kong

Kindly convey the above message to your agents. For further enquires, please call the above Hotlines.

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

我們很高興宣佈由 2009 年 12 月 1 日開始，美國友邦保險（百慕達）有限公司 (「AIA(B)」) 將成爲美國友邦保險有限公司 (「AIA」)的個人財物保險的總代理。

從上述日期起，AIA(B)將處理樓宇結構及家居財物、家傭保障、高爾夫球保障及個人法律責任保險計劃。於以下所列的現時銷售的個人財物保險產品更新版產品小册子將於 11 月 28 日起陸續送抵各營業區域。你亦可於 eAgencyCorner 營業員專頁下載以下產品的產品小册子。

屋之保 2.0 (PTA064044)
家居百保箱 3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保 2.0 (PTA064040)
家居心意保 (PTA064046)
家傭靈活保 (PTA064041)
高爾夫球保險計劃 (PTA064043)

你的客戶的保障及保單條款將維持不變，而現有的保單契約亦仍然生效。當你的客戶續保保單時，我們將寄上以 AIA(B)作爲總代理的全新批註。我們亦會於日內以書信(附錄一)通知客戶以上的更改。

請留意，個人財物保險產品的營運流程將不會改變。從 2009 年 12 月 1 日起，如有關於個人財物保險產品的事宜，請通過以下渠道與我們聯絡，並請將有關的申請及文件遞交至以下的營運部地址。

個人財物保險 – 產品 / 服務及賠償熱綫：3108-1928
商務熱綫 (有關推廣活動之查詢) ：3108-1111
傳真專綫： 2915-0003
營運部地址：香港北角電氣道 183 號友邦廣場 11 樓

請將以上訊息傳達予屬下的營業同事。如有查詢，請致電以上相關的熱綫。

Best regards,



Jacky Chan
CEO
AIA Hong Kong & Macau

American International Assurance Company (Bermuda) Limited

42/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents of Hong Kong

From: Chris Ma

Copy: Mr. Jacky Chan / DGM / AGMs / All Dept. Heads / DCAO/ Vice Presidents, Agency, Mr. Danny Miao / DOAs / THs / BDEs

Dept: Management Team

Date: May 17, 2010

Total page: 1

Subject: (Ref. No.: A100523) Updates on Personal Lines Business – General Insurance License

Further to the memo dated A100353 regarding the signing of supplementary contract for Personal Lines Business, I am pleased to inform you that over 2,700 agents and leaders have signed the supplemental contract. Their commission will be released in May 2010.

For other licensed agents and leaders who did not return supplemental contract to the company, please submit 2 sets of duly signed supplemental contract to Agency Record Department, 42/F, AIA Tower for our further processing. When the supplemental contracts are duly signed, accumulated commissions, if any, will be released to you according to normal commission payment schedule.

As a reminder, agent who would like to promote Personal Lines Business, they should pass IIQE Exam Paper II and register at HKFI. **Your general license will be registered under American International Assurance Co. Ltd and American International Assurance Co. (Bermuda) Limited as shown below:**

Appointing Insurer(s)	Line of Business	Date of Registration
AMERICAN INTERNATIONAL ASSURANCE CO LTD	General & Long Term	DD MM YYYY
AMERICAN INTERNATIONAL ASSURANCE CO (BERMUDA) LTD	General & Long Term	DD MM YYYY

The general insurance license will not affect your current registration with other general insurance carrier such as AMERICAN HOME ASSURANCE CO (i.e. Chartis Insurance).

If you DO NOT hold any valid license for General Insurance and would like to apply now, please submit the following documents to Agency Record Department, 42/F AIA Tower.

- 2 sets of the duly signed supplemental contract for agent
- Valid IIQE Exam Paper II result
- Completed and signed Registration form to HKFI

Should you have any enquiry, please contact your respective Team Head/BDEs or Agency Support Co-coordinators.

Best Regards,

Chris Ma
Chief Agency Officer

CM/LN

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Note
"Company" or "AIA" or "we" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited

AIA Hong Kong

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents (Hong Kong and Macau)

From: Miranda Leung
Head of Services & Operations

Co/Dept:

Dept: Services and Operations Department

Date: 15 May 2013

Total page: 1

Copy: All Department Heads

Subject: (Ref: A 130544) 擴展保單號碼系統至意外及醫療保險及個人財物保險
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Best regards,



Miranda Leung

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Memo

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From: Chris Ma

Copy: Mr. Jacky Chan / DGM / AGMs / All Dept. Heads / DCAO/ Vice Presidents, Agency, Mr. Danny Miao / DOAs / THs / BDEs

Dept: Management Team

Date: May 17, 2010

Total page: 1

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- Completed and signed Registration form to HKFI

Should you have any enquiry, please contact your respective Team Head/BDEs or Agency Support Co-coordinators.

Best Regards,

Chris Ma
Chief Agency Officer

CM/LN

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American International Assurance Company (Bermuda) Limited

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183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Fax:

Fax:

Date: November 30, 2009

Total page: 1

Copy: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs/ All Section Heads of ATD / Call Centre

Subject: **(Ref: A091171) New Personal Lines Product Brochures and Application Forms 個人財物保險產品小冊子連申請書－更新版**

個人財物保險更新版的產品小冊子及申請書現已陸續送抵各營業區域。由 **2009 年 12 月 1 日（以申請日期為準）**開始，投保個人財物保險產品，**必須使用更新版的申請書**。如申請日期為 2009 年 11 月 30 日或以前，有關申請書須於申請日起計 14 天內遞交至公司。

更新版的產品小冊子連申請書現已可透過行政事務的 Printing & Store System (PSS)訂取：

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全家之保2.0 (PTA064040)
家居心意保 (PTA064046)

附錄二： 家傭靈活保 (PTA064041)

附錄三： 高爾夫球保險計劃 (PTA064043)

如有任何疑問，請致電個人財物保險－產品／服務及賠償熱綫 3108 1928 查詢。

僅供內部傳閱
FOR INTERNAL USE ONLY

New product brochures and application forms are being delivered to agency offices. From **December 1, 2009 (according to application date) onwards**, **new application forms have to be submitted** for applying Personal Lines products. If the application date falls on or before November 30, 2009, application forms should be submitted to the Company within 14 days from the application date.

You can now order the new product brochures and application forms via Printing & Store System (PSS) of Corporate Services Department:

Appendix 1: Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)

Appendix 2: Domestic Worker Protector (PTA064041)

Appendix 3: Golfers (PTA064043)

For enquiries, please contact Personal Lines – General and Claims Hotline 3108 1928.

Best regards,
Bonnie Lui
Product Strategy and Management Department
BL/fc

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong and Macau)

From: Miranda Leung

Co/Dept:

Dept: Services and Operations Department

Date: October 6, 2011

Total page: 2 + 1 Appendix

Copy: All Department Heads

Subject: (Ref: A111019) 友邦客戶專頁系統提升 – 意外及醫療、家居及個人保單
Enhancements of Customer Corner for A&H and Personal Lines Policies

為進一步提升我們對客戶的服務，由即日起，友邦客戶專頁已開始提供意外及醫療（以 P、E、A 為首之保單）、家居及個人（以 C 為首之保單）保單的網上查詢。持有本公司壽險保單的客戶可於友邦客戶專頁查詢其持有之上述兩類保單的保單資料，而專頁內現有之「更改地址及電話號碼」服務亦已延伸至上述兩類保單。

請注意，持有家居及個人保單之客戶需在友邦客戶專頁內加入有關保單至其保單檔案，方可查詢該保單資料。關於加入有關保單至其保單檔案之程序，請參閱附錄。

請把此訊息通知閣下的營業經理及營業顧問。如有任何查詢，請致電營運部熱線(852)2232-8999（香港）或(853) 8988-1833(澳門)或親臨位於香港北角友邦廣場、九龍 Manhattan Place 或 Landmark East 之營運服務中心查詢。如有任何關於系統支援查詢，請與資訊科技部（電話：2881-3303）聯絡。

To further enhance our services to customers, effective immediately, Customer Corner will begin to provide online policy enquiry for A&H (policy prefix P, E and A) and Personal Lines (policy prefix C) policies. Customers who are our life insurance policyholders can enquire details of their A&H and Personal Lines policies via Customer Corner. The existing “Change of Contact” service in Customer Corner will also be extended to these two types of policies.

Please note that for Personal Lines policies, these customers will be required to add the Personal Lines policy number(s) to the policy list before he/she can enquire the related policy details. Please refer to the Appendix which indicates how this could be done online.

Please convey the above message to your agency leaders and direct agents accordingly. Should you have any queries, please call our Operations Hotline at (852)2232-8999 (Hong Kong) or (853) 8988-1833 (Macau) or visit our Operations Service Centres in AIA Tower, North Point, Manhattan Place or Landmark East in Kowloon for details. For any query related to system support, you could also call our Information and Technology Department’s hotline at 2881-3303.

Best regards,

Miranda Leung

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

注意 Note: 於這通告內所提及的「公司」及「我們」及「香港友邦」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。
"We" or "our" or "AIA" or "AIA HK" or "Company" as used herein refers to American International Assurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).

American International Assurance Company (Bermuda) Limited
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712 Prince Edward Road East,
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Memo

Appendix: How to add the Personal Lines policy to the Policy List

1. Click on the link below "My Policy List"



2. Enter the policy number of Personal Lines policy



American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

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3. Successfully matched



4. Fail to match → contact Personal Lines Customer Hotline



American International Assurance Company (Bermuda) Limited

43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong only)

From: Jacky Chan

Co/Dept:

Dept: Management Team

Date: November 20, 2009

Total page: 2

Copy: Mr. Alwin Lam, DGM, AGMs, All Department Heads / DOAs / ADOAs / ADMs

Subject: **(Ref:A091155) Personal Lines Products** 個人財物保險產品

We are pleased to inform you that effective 1 December 2009, American International Assurance Company (Bermuda) Limited ("AIA(B)") will be the general agent of American International Assurance Company, Limited ("AIA") for the personal lines products.

From the above-mentioned date onwards, Building and Home Contents, Domestic Worker, Golfers and Personal Liability assurance products will be administered by AIA(B). New product brochures of the following currently selling products will be delivered to all agency districts from November 28. You can also access the following product brochures at eAgencyCorner.

Home Assurance 2.0 (PTA064044)
Home Care 3.1 – All Round (PTA064045)
Elite Home 1.0 (PTA064042)
Comprehensive Personal Liability Insurance Policy 2.0 (PTA064040)
Home Perfect (PTA064046)
Domestic Worker Protector (PTA064041)
Golfers (PTA064043)

Your customer's policy coverage and terms remain the same and the current contract is still valid. Upon policy renewal, new endorsement will be sent to customers by AIA(B) as the general agent of AIA. At the same time, letters (Appendix 1) will be sent to customers shortly to inform them of the above-mentioned changes.

Please note that the operations administration workflow remains unchanged. As from 1 December 2009, kindly take note of the following contact information when making enquiries and please be reminded to submit application forms and policy requests to the new Personal Lines Operations Office address.

Personal Lines – General and Claims Hotline : 3108-1928
Agent hotline for campaign-related enquiries: 3108-1111
Fax line: 2915-0003
Personal Lines Operations Office: 11/F AIA Tower, 183 Electric Road, North Point, Hong Kong

Kindly convey the above message to your agents. For further enquires, please call the above Hotlines.

American International Assurance Company (Bermuda) Limited
43/F, AIA Tower
183 Electric Road
Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

我們很高興宣佈由 2009 年 12 月 1 日開始，美國友邦保險（百慕達）有限公司 (「AIA(B)」) 將成爲美國友邦保險有限公司 (「AIA」)的個人財物保險的總代理。

從上述日期起，AIA(B)將處理樓宇結構及家居財物、家傭保障、高爾夫球保障及個人法律責任保險計劃。於以下所列的現時銷售的個人財物保險產品更新版產品小册子將於 11 月 28 日起陸續送抵各營業區域。你亦可於 eAgencyCorner 營業員專頁下載以下產品的產品小册子。

屋之保 2.0 (PTA064044)
家居百保箱 3.1 加強版 (PTA064045)
Elite Home 1.0 (PTA064042)
全家之保 2.0 (PTA064040)
家居心意保 (PTA064046)
家傭靈活保 (PTA064041)
高爾夫球保險計劃 (PTA064043)

你的客戶的保障及保單條款將維持不變，而現有的保單契約亦仍然生效。當你的客戶續保保單時，我們將寄上以 AIA(B)作爲總代理的全新批註。我們亦會於日內以書信(附錄一)通知客戶以上的更改。

請留意，個人財物保險產品的營運流程將不會改變。從 2009 年 12 月 1 日起，如有關於個人財物保險產品的事宜，請通過以下渠道與我們聯絡，並請將有關的申請及文件遞交至以下的營運部地址。

個人財物保險 – 產品 / 服務及賠償熱綫：3108-1928
商務熱綫 (有關推廣活動之查詢) ：3108-1111
傳真專綫： 2915-0003
營運部地址：香港北角電氣道 183 號友邦廣場 11 樓

請將以上訊息傳達予屬下的營業同事。如有查詢，請致電以上相關的熱綫。

Best regards,



Jacky Chan
CEO
AIA Hong Kong & Macau

AMERICAN INTERNATIONAL ASSURANCE COMPANY (BERMUDA) LTD

Accident & Health Department

MEMORANDUM

REF	:	A20156
DATE	:	March 31, 2000
TO	:	All EDDs / SDDs / DDs / Managers-in- charge (Hong Kong Only)
FROM	:	Derek Yung / Esther Wong
SUBJECT	:	「伴您遨遊中國」旅遊保障計劃 AIG Assist China Protection Plan

爲了體現壽險與意外及醫療保險業務的目標及增加營業額，意外及醫療保險部將於四月五日推出新產品—「伴您遨遊中國」旅遊保障計劃。該產品是專爲往來香港及內地旅遊及公幹人士而設，提供全年醫療及意外保障，參加該計劃之客户可獲發受超過100間國內具規模醫院認可之「中國支援咭」，專享入院按金保證服務，確保獲得全面保障。

爲協助各營業員全力推廣此計劃，凡於五月三十一日前獲成功批核「伴您遨遊中國」旅遊保障計劃之每名保户均可獲贈精美咭片套一個，數量有限，送完即止。

首批產品小册子將直接送往各營業辦事處，有關詳細之產品介紹，請參閱附頁之產品簡介資料，如有查詢，請致電 Team A – Winnie Wong (2881-3575)、Team B – Pauly Chan (2881-3580) 或 Team C – Janice Yeung (2881-3581)。

請將此訊息轉知屬下營業經理及營業顧問。

To realize the goal that Life & PA becomes one family and support the growth of both businesses, Accident & Health Department (A&H) is pleased to announce the launch of a new product, "AIG Assist China Protection Plan" on April 5th. It is a tailor-made travel plan for business or leisure travelers to China with a comprehensive medical and accident protection. The CHINA Assist Card will be issued to each Insured which enables him/her to enjoy the Hospital Guarantee Admission Deposit Service provided by over 100 designated hospitals in the Mainland China.

To give you full support in promoting this new product, each successful applicant for the "AIG Assist China Protection Plan" on or before May 31st will get a Free Cardholder (while stock lasts).

Product brochures will be delivered to all agency offices shortly. Attached please find the product launch pack with details for your reference. For further queries, please call Team A – Winnie Wong at 2881-3575, Team B – Pauly Chan at 2881-3580 or Team C – Janice Yeung at 2881-3581.

Kindly convey this message to all your leaders & agents.

Regards,

Derek Yung

Esther Wong

Encl.

c.c.: Mr. Alwin Lam
All Department Heads
DOAs / ADOAs / ADMs / AADMs

Mr. Barry Stowe

美國友邦保險（百慕達）有限公司
意外及醫療保險部
「伴您遨遊中國」旅遊保障計劃
產品簡介

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二零零零年三月三十一日

本港居民離港往內地旅遊或公幹人士於近年與日俱增，因此旅遊保障計劃的市場發展潛力是不容忽視。有見及此，意外及醫療保險部推出革新的「伴您遨遊中國」旅遊保障計劃。此計劃提供周全的全年內地旅遊保障，讓客户能安心愉快地踏上旅途。

A. 計劃特點

1. 特爲經常往返中國內地旅遊或公幹人士而設。每次旅遊保障期最長爲90日，保單週年內並無次數限制。
2. 特設**中國入院按金保證**。「中國支援咭」獲超過100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。
3. 緊急醫療運送及遺體運返保障不設限額。
4. 免費成爲「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。

B. 保障惠益、保額及保費

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）	
文職人員	628
非文職人員	750

C. 保障惠益及不保事項

1. 緊急旅遊支援及醫療費用

1.1. <u>中國支援咭</u>

「中國支援咭」獲國內超過100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。

1.2. 醫療費用

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，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。

1.3. 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。

1.4. 運返費用

倘您在國內旅途中不幸身故，「美國國際支援服務會」可安排遺體或骨灰運返香港。

「緊急旅遊支援及醫療費用」之不保事項

- 入住單人或私家病房，或聘請私人看護之額外支出
- 非醫療個人服務如收音機、電話費用
- 購買或使用特殊矯正器、設備或用具之費用
- 跌打及／或針灸
- 任何由第三者提供而無需受保人付費之服務費用，或任何服務的費用已包括在預定的行程費用內
- 任何未經「美國國際支援服務會」同意或安排之緊急醫療費用（受保人或其旅程之同伴於控制範圍以外之緊急情況下而未能聯絡「美國國際支援服務會」除外；本公司保留只賠償予受保人於相同情況下可獲「美國國際支援服務會」安排服務的費用之權利）
- 任何未經「美國國際支援服務會」安排之緊急醫療運送、受保人遺體或骨灰運返之費用

2. 個人意外

倘若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、死亡或其他損傷，將可獲得以下賠償，最高賠償額可達港幣250,000元。

	賠償金額百分率
喪失生命	100%
永久全肢癱瘓	100%
永久完全喪失一眼或雙眼視力	100%
喪失一肢或兩肢或永久完全喪失其功能	100%
喪失說話能力及失聰	100%
永久及不能痊癒的精神失常	100%
永久完全失聰	
-雙耳	75%
-一耳	15%
喪失說話能力	50%
永久完全喪失一眼球之晶體	50%
喪失任何一手四指及拇指或永久完全喪失其功能	
-右手	70%
-左手	50%

喪失任何一手四指或永久完全喪失其功能	
-右手	40%
-左手	30%
喪失任何一手拇指或永久完全喪失其功能	
-右手兩節關節	30%
-右手一節關節	15%
-左手兩節關節	20%
-左手一節關節	10%
喪失任何一手手指或永久完全喪失其功能	
-右手三節關節	10%
-右手兩節關節	7.5%
-右手一節關節	5%
-左手三節關節	7.5%
-左手兩節關節	5%
-左手一節關節	2%
喪失任何一腳腳趾或永久完全喪失其功能	
-一腳所有腳趾	15%
-拇趾兩節關節	5%
-拇趾一節關節	3%
腿骨或膝蓋骨折裂而不能復原	10%
任何一腿畸短五厘米或以上	7.5%

3. <u>個人行李／物件遺失</u>

在旅途中無論行李被竊、意外遺失或損壞，本公司將按照損毀情況給予賠償，最高達港幣3,000元。

「個人行李／物件遺失」之不保事項

- 食物、動物、汽車（包括零件）、摩托車、船隻、任何運輸工具、傢俬、古董、珠寶、金錢、証券、旅遊證件及票據或文件
- 物件之維修或改動過程而引致之磨損或損耗
- 租用工具之損失或損毀；戰爭、叛亂、任何軍事行動或暴亂等造成之物件損失或損毀；被海關沒收或扣留的物品
- 遺失後24小時內未有向警方報失或未能獲取警方報告
- 已獲其他保險保障或已獲任何海陸空交通工具或酒店賠償之物件損失或損毀
- 預早或獨立運送之行李／物件之損失
- 遺失商業貨品、辦貨或任何電腦用品
- 儲存在電腦磁碟、磁咭或磁帶等資料的損毀
- 物件遺失之原因不明

4. <u>個人責任</u>

若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，本計劃可代爲賠償，最高賠償額爲港幣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。

「個人責任」之不保事項

- 僱主責任、契約責任或對受保人家庭成員的責任
- 屬於受保人或由受保人看管的動物、財產引致的責任
- 蓄意或非法活動所引致的責任
- 擁有或居住的物業引致的責任(居住屬暫時性質除外)
- 從事商業、貿易、工作崗位引致的責任

- 由於擁有或使用海陸空交通工具所引致的責任
- 被刑事起訴引致的法律費用
- 受保人參與賽車或使用槍械

5. 身故體恤津貼

不論因意外身故或自然死亡，本公司會即時提供「身故體恤津貼」。

各項保障惠益（身故體恤津貼除外）共通之不保事項

- 違法行爲；被當局拘留
- 任何因政府禁止或法律所引致的損失
- 賽車活動；職業運動
- 懷孕、分娩或流產
- 自殺、自致的傷害
- 任何在保單繕發或復效前已存在的疾病或損傷；先天性殘疾及遺傳病
- 愛滋病、人體免疫力缺乏病毒感染及與愛滋病有關之病毒
- 服兵役；飛機上的工作人員或操作員；在船艦上工作；任何運輸工具測試及操作；勞動工作（繳交適當保費除外）；離岸活動包括商業潛水、石油開採及空中攝影；處理爆炸物；乘搭順風車
- 任何已獲賠償的費用（「個人意外」保障除外）
- 旅行目的在於往外地求診；在註册醫生建議不宜外遊情況下之旅程
- 宣戰或不宣戰的戰爭、叛亂、任何軍事行動或暴亂

D. 24小時全球支援服務

投保「伴您遨遊中國」計劃的客户，均可獲發「中國支援咭」，並自動成爲「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，包括以下及其他多項服務：

- 醫療指導
- 旅遊前資訊服務
- 酒店住宿介紹
- 行李遺失支援
- 緊急訂票服務
- 一般支援服務

每次出外旅遊或公幹時，請謹記攜帶「中國支援咭」。

E. 一般核保規則

- 任何介乎17至70歲持有香港身分證者均可投保
- 保費只限年繳方式
- 新單處理及核保手續與其他PA保單類同

F. 銷售範圍

地區 ： 香港
貨幣 ： 港幣

G. 理賠程序

除「緊急醫療運送」、「運返費用」、及「個人責任」外，所有其他賠償項目須於受保人回港後申請賠償。理賠申請，須填妥旅遊保險賠償申請書（身故體恤津貼則只須填交「身故體恤津貼」索償申請表），連同以下有關文件或資料：

- 旅遊證件副本
- 醫療費用單據正本、出院證明書、醫療報告
- 警方報告
- 公共交通運輸公司之報告
- 酒店報告
- 有關賠償項目單據正本
- 官方發出之死亡證
- 有關受益人身分證的法律文件

H. 佣金

第一年	40.5%	FYP
第二年及往後每續保年	15.0%	RYP

I. 推廣計劃

於5月31日前獲批核「伴您遨遊中國」計劃保單之每名保户可獲得精美咭片套一個，數量有限，送完即止。

J. 查詢電話

Team A – Winnie Wong 電：2881-3575
Team B – Pauly Chan 電：2881-3580
Team C – Janice Yeung 電：2881-3581

註：此簡介只作介紹用途，有關「伴您遨遊中國」旅遊保障計劃之條文細節以保單爲準。

附錄一　　合約樣本

AIG ASSIST CHINA PROTECTION PLAN

(Annual Travel Policy)

SPECIMEN

SECTION I: DEFINITIONS

In the Policy where consistent with the contents the singular shall include the plural and the singular; and each of the following words and expressions shall have the following meanings.

1. "Insured" means the person upon whose life this Policy is effected and who is not less than seventeen (17) and not more than seventy (70) years of age at the time of applying for this Policy.

2. "Owner" means the person effecting this Policy.

3. "Company" refers to the American International Assurance Company Limited.

4. "Issue Date" as stated on the Policy Information Page is the date when coverage under this Policy takes effect.

5. "Commencement Date" is the latest of the Issue Date, the date stated in the relevant endorsement when subsequent changes are made to any of the terms and coverage of the Policy, or the Date of Reinstatement of the Policy in case of any reinstatement.

6. "Policy Date" as stated on the Policy Information Page is the date from which Policy Years, Policy Months, Policy Anniversary and Premium Due Dates are determined.

7. "Insured Journey" means the Journey commencing when the Insured leaves his / her place of residence or place of regular employment in Hong Kong to commence travel directly to the immigration counter or three (3) hours before his / her scheduled departure time of the Conveyance in which the Insured has arranged to travel, whichever last occurs, and ceases on whichever of the following occurs first:
   (a) the expiration of the ninety (90) day period beginning from the date such particular Insured Journey commenced;
   (b) the Insured returns directly to his/her place of residence or place of regular employment in Hong Kong;
   (c) within three (3) hours after his / her scheduled arrival time of the Conveyance in which the Insured has arranged to return to Hong Kong; or
   (d) termination of coverage under this Policy.

   Items (b) and (c) are applied to Section III Part 2 Personal Accident of this Policy.

8. "Conveyance" whenever used in this Policy includes any Public Common Carrier and private automobile.

9. "Public Common Carrier" means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

10. "Accident" means an unforeseen and involuntary event that causes an Injury.

11. "**Injury**" means bodily Injury which is sustained by the Insured during an Insured Journey and is caused by an Accident, solely and independently of any other causes where death or disablement of the Insured results within ninety (90) days from the date of such Accident.

12. "**Sickness**" means sickness or disease first contracted and commenced during an Insured Journey.

13. "**AIAS**" means American International Assistance Services, Inc. or its authorised representative.

14. "**Registered Medical Practitioner**" means any person qualified by degree in western medicine legally authorised in the geographical area of his / her practice to render medical or surgical services, but excluding a Registered Medical Practitioner who is the Insured himself / herself, an agent, business partner(s), or employer / employee of the Insured, or an Immediate Family Member, or a person related in similar fashion to the Owner, or a person booked to accompany the Insured.

15. "**Usual, Customary and Reasonable**" wherever used in this Policy means an expense which: (a) is charged for treatment, supplies or medical services medically necessary for caring of the injured or sick Insured under the care, supervision or order of a Registered Medical Practitioner; (b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance has existed.

16. "**Medically Necessary Expenses**" means expenses incurred as a result of bodily Injury or Sickness paid by the Insured to a Registered Medical Practitioner, physician, surgeon, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and services, or ambulance hire, but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under Emergency Medical Evacuation of Section III Part I Item (2) and Repatriation of Remains of Section III Part I Item (3) of this Policy. All treatment must be prescribed by a Registered Medical Practitioner in order for expenses to be reimbursed under this Policy.

17. "**Immediate Family Member**" refers to the Insured's legal spouse; children, children-in-law, siblings, parents, parents-in-law, grandparents, grandchildren, legal guardian, ward, step or legally adopted children.

18. "**Hospital**" means only an institution licensed as a Hospital and operated pursuant to law for the care and treatment of sick and injured persons as registered bed patients, with facilities for diagnosis and major surgery, which is under the supervision of one (1) or more Registered Medical Practitioners, and which has 24-hour a day professional nursing service. "Hospital" does not include any institution or that portion of any institution which is operated as a convalescent or nursing home, rest home, home for the aged, a place for alcoholics or drug addicts, or for any similar purpose.

19. "**Appointed Hospital**" means any Hospital appearing on the list of Hospitals provided by the Company.

20. "**Acquired Immune Deficiency Syndrome**" or "**AIDS**" shall have the meanings assigned to it by the World Health Organisation, including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a sero-positive test for HIV.

21. "**Opportunistic Infection**" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

22. "**Malignant Neoplasm**" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of Acquired Immune Deficiency.

WBH2

23. **"HIV Infection"** shall be deemed to have occurred where blood or other relevant test(s) indicate in the opinion of the Company either the presence of any Human Immunodeficiency Virus or Antibodies to such a Virus.

24. **"Loss of Sight of Eyes"** means the entire and permanent irrecoverable loss of eyesight.

25. **"Loss of Use"** means total and permanent functional disablement and is treated like the total loss of said limb or organ.

26. **"Loss of Limb"** means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

27. **"Loss of Speech"** means the inability to articulate any three (3) of the four (4) sounds which contribute to speech, namely the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds, or total loss of vocal cords or damage to the speech centre in the brain resulting in Aphasia.

28. **"Loss of Hearing"** means the entire and permanent irrecoverable loss of hearing.

29. **"Loss of Fingers or Toes"** means complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints.

30. **"Permanent Total Disablement"** means disablement which commences ninety (90) days from the date of the Accident and which is permanent and which entirely prevents the Insured from attending to any occupation or from attending to any duties, which would normally be carried out by him/her in his/her daily life.

31. **"Permanent"** means lasting twelve (12) consecutive calendar months from the date of the Accident and at the expiry of that period being beyond any hope of improvement.

32. **"Pre-existing conditions"** as used with reference to Medical Expenses Reimbursement of Section III Part I Item (1) and Personal Accident of Section III Part II of this Policy means conditions for which the Insured received medical treatment, diagnosis, consultation or prescribed drugs within six (6) months prior to his/her departure on an Insured Journey under this Policy or; the existence of symptoms, known or unknown to the Insured.

33. **"Air Travel"** means being a passenger, in or on, boarding or alighting from a properly licensed private and/or commercial aircraft.

34. **"War"** means a contest by force between two or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is i) an interruption of Pacific relations and ii) a general contention by force, both authorized by the sovereign.

35. **"Civil War"** means an internecine war, or a war carried on between or among opposing citizens of the same country or nations.

SECTION II: SCOPE OF COVERAGE

This insurance afforded to the Insured shall apply only to loss described and defined in this Policy which is sustained by the Insured while travelling in the People's Republic of China (PRC) excluding Hong Kong and Taiwan on a bonafide business or leisure Journey (except Compassionate Death Benefit).

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SECTION III: BENEFITS PROVISIONS

SCHEDULE OF BENEFITS

	Benefits	Coverage Amount (HK$)
1.	Emergency Medical Assistance & Expenses	
	(a) Medical Expenses Reimbursement	250,000
	(b) Emergency Medical Evacuation	Unlimited
	(c) Repatriation of Remains	Unlimited
2.	Personal Accident	250,000
3.	Baggage Loss	3,000
4.	Personal Liability	1,000,000
5.	Compassionate Death Benefit	10,000

BENEFITS

PART I EMERGENCY MEDICAL ASSISTANCE AND EXPENSES

When the Insured suffers an Accident or sudden and unexpected Sickness during an Insured Journey, AIAS, acting on behalf of the Company, shall arrange and implement the following coverages using the means and services best adapted to the physical condition of the Insured.

1. MEDICAL EXPENSES REIMBURSEMENT

Under this Benefit, the Company shall reimburse the Insured up to the limit stated in this Policy, the Usual, Customary and Reasonable Medically Necessary Expenses as defined, for Injury or Sickness suffered by the Insured solely, directly, and independently of any other causes provided that such expenses for Injury or Sickness were incurred and sustained during an Insured Journey.

This Benefit also insures the Insured not exceeding Hong Kong Dollars Fifty Thousand (HK$50,000) against medical expenses incurred in Hong Kong upon return from the Insured Journey for the continuation of medical attention sought for the above Injury or Sickness within three (3) months after the Insured's return to Hong Kong. In no event shall the total amount payable under this Benefit exceed one hundred percent (100%) of the limit as stated in this Policy.

Exclusions

(a) Any additional cost of single or private room accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment;
(b) Chinese Bonesetter and/or Acupuncturist treatment.

2. EMERGENCY MEDICAL EVACUATION

When as a result of an Injury or Sickness sustained by the Insured during an Insured Journey and if in the opinion of AIAS, it is judged medically appropriate to move the Insured to another location for medical treatment, or to return the Insured to his / her home country or place of regular employment, AIAS shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured's condition, the Company shall pay directly to AIAS the covered expenses for such evacuation.

The means of evacuation arranged by AIAS may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination shall be made by AIAS and shall be based solely upon medical necessity.

WBH4

Covered expenses are expenses for services provided and / or arranged by AIAS for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of the Insured as described herein.

Exclusions

(a) Any expenses incurred for services provided by another party for which the Insured is not liable to pay, or any expenses already included in the cost of a scheduled Journey;
(b) Any expenses for a service not approved and arranged by AIAS except that this exclusion shall be waived in the event the Insured or his/her travelling companions cannot notify AIAS during an emergency medical situation for reasons beyond their control. In any event, the Company reserves the right to reimburse the Insured only for those expenses incurred for service which AIAS would provide under the same circumstances.

3. REPATRIATION OF REMAINS

When as a result of an Injury or Sickness sustained by the Insured during an Insured Journey, should the Insured suffer loss of life within sixty (60) days from the date of the Injury or commencement of Sickness, AIAS shall make the necessary arrangements for the return of the Insured's bodily remains to his/her home country or place of regular employment. The Company shall pay directly to AIAS the covered expenses for such repatriation.

In addition, the Company shall reimburse the Insured's estate expenses actually incurred, for services rendered by a mortician or undertaker, including but not limited to the cost of a casket, the embalming and cremation if so elected.

Exclusions

(a) Any expenses incurred for services provided by another party for which the Insured is not liable to pay, or any expenses already included in the cost of a scheduled Journey;
(b) Any expenses incurred for the transportation of the Insured's remains not approved and arranged by AIAS.

PART II PERSONAL ACCIDENT

When as a result of an Accident sustained during an Insured Journey, and which results in any of the following losses of the Insured within ninety (90) days after the date of the Accident, the Company shall pay for:

	% of Coverage Amount
1. Loss of life	100%
2. Permanent Total Disablement	100%
3. Permanent and incurable paralysis of all Limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of sight of one eye	100%
6. Loss of or the permanent total loss of use of two limbs	100%
7. Loss of or the permanent total loss of use of one limb	100%
8. Loss of speech and hearing	100%
9. Permanent and incurable insanity	100%
10. Permanent total loss of hearing of	
(a) both ears	75%
(b) one ear	15%
11. Loss of speech	50%
12. Permanent total loss of the lens of one eye	50%
13. Loss of or the permanent total loss of use of four fingers and thumb of	
(a) right hand	70%
(b) left hand	50%
14. Loss of or the permanent total loss of use of four fingers of	
(a) right hand	40%

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(b) left hand	30%
15. Loss of or the permanent total loss of use of one thumb	
(a)both right joints	30%
(b)one right joint	15%
(c)both left joints	20%
(d)one left joint	10%
16. Loss of or the permanent total loss of use of fingers	
(a)three right joints	10%
(b)two right joints	7.5%
(c)one right joint	5%
(d)three left joints	7.5%
(e)two left joints	5%
(f)one left joint	2%
17.Loss of or the permanent total loss of use of toes	
(a) all-one foot	15%
(b) great-both joints	5%
(c) great-one joint	3%
18. Fractured leg or patella with established non-union	10%
19. Shortening of leg by at least 5 cm	7.5%

20. Permanent Disability not otherwise provided for under Events 10-19 inclusive. Such Percentage of the Coverage Amount as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10-19 inclusive.

Compensation

1. Compensation shall not payable for more than one (1) of above Events in respect of the same Injury. Should more than one of the Events occur from the same Injury, the Company shall only be liable for the greatest compensation.

2. The insurance of any Insured shall be terminated upon occurrence of any loss for which indemnity is payable under any one of the above Event 1 to 9, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.

3. In cases where the Insured is left-handed, the compensation percentage in Events 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.

Exposure and Disappearance

When by reason of any Accident covered by this Policy the Insured is exposed to the elements and as the result of such exposure suffers an event for which compensation is otherwise payable hereunder such event shall be covered under the terms of this Policy. If the body of the Insured has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured was travelling at the time of the Accident and under such circumstances as would otherwise be covered hereunder, it shall be presumed that the Insured suffered loss of life resulting from bodily Injury caused by an Accident covered by this Policy at the time of such disappearance, sinking or wrecking.

PART III BAGGAGE LOSS

Under this Benefit the Company shall pay the Insured up to the limit stated in this Policy for the loss of or damage to the Insured's baggage, clothing and personal effects within the baggage during an Insured Journey and subject to the following:

(a) The amount payable shall be in respect of any one article or pair or set or of articles;
(b) The Company may make payment or at its option reinstate or repair as it may elect in respect of articles not older than one (1) year;

(c) The Company may make payment or at its option reinstate or repair subject to due allowance of wear and tear and depreciation in respect of any articles which is more than one (1) year old;
(d) Loss or damage must occur (i) while the baggage or personal effect(s) is / are in the care, custody and control of the hotel or a Public Common Carrier while the Insured is a fare-paying passenger on the Public Common Carrier; or (ii) as the result of theft of the baggage or personal effects from the Insured provided that such loss must be reported to the police having jurisdiction at the place of the loss no more than twenty-four (24) hours from the incident occurred. Any claim must be accompanied by written documentation from such hotel, Public Common Carrier management and police;
(e) The Insured must take every possible step to ensure that his/her baggage or personal effects are not left unattended.

Exclusions

1. The following classes of property are excluded from coverage under this Section: food, animals, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, household furniture, antiques, jewellery, money, securities, tickets or documents;
2. Loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured to repair, clean or alter any property;
3. Loss of or damage to hired or leased equipment and loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; secure or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade;
4. No benefits shall be provided in respect of loss not reported to the police within twenty-four (24) hours and a report obtained;
5. Loss of or damage to property insured under any other insurance, or otherwise reimbursed by a Public Common Carrier or a hotel;
6. Loss of Insured's baggage sent in advance or souvenirs and articles mailed or shipped separately;
7. Loss of business goods or samples, or computer equipment of any kind;
8. Loss of data recorded on tapes, cards, diskettes or otherwise;
9. Mysterious disappearance.

PART IV PERSONAL LIABILITY

Under this Benefit, the Company shall pay the Insured up to the limit stated in the Policy for legal liability to a third party arising during an Insured Journey as a result of:
1. death or accidental bodily Injury to any person;
2. accidental loss of or damage to property of that person.

However, the Insured must not make any offer or promise payment or admit his / her fault to any other party, or become involved in any litigation without the Company's written approval.

Exclusions

1. Damages to the property of or to any person who is the Insured's relative or employer or deemed by law to be his/her employee;
2. Damages to property that belongs to the Insured or is in his/her care, custody or control;
3. Damages relating to any liability assumed under contract;
4. Damages relating to the wilful, malicious, or unlawful act on the part of the Insured;
5. The ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals;
6. The undertaking of any trade, business or profession;
7. Any criminal proceedings.

PART V COMPASSIONATE DEATH BENEFIT

While this Policy is in force, upon the death of the Insured, whether due to Accident or natural cause, the Company shall pay the Compassionate Death Benefit as stated in the Policy provided proof of such death is furnished to the Company. The highest aggregate limit for Compassionate Death Benefit is Hong Kong Dollars Ten Thousand (HK$10,000) per life irrespective of the number of policies carried with the Company.

SECTION IV: GENERAL EXCLUSIONS APPLICABLE TO SECTION III PART I TO PART IV

Except for the Compassionate Death Benefit of Section III Part V of this Policy, the Company shall not pay for any Benefits under this Policy for loss or liability directly or indirectly, in whole or in part, arising as a result of:

1. Any illegal or unlawful act by the Insured or confiscation, detention, destruction by customs or other authorities;
2. Any prohibition or regulations by any government; any breach of government regulation or any failure by the Insured to take reasonable precautions to avoid a claim under this Policy following the warning of any intended strike, riot or civil commotion through or by general mass media;
3. The Insured is not taking all reasonable efforts to safeguard his/her property, or to avoid Injury to minimize any claim under this Policy;
4. Riding or driving in any kind of motor racing, engaging in a professional capacity where the Insured would or could earn income or remuneration from engaging in such sport as principle source of income; and Air Travel (other than as a fare-paying passenger in any properly licensed private and/or commercial aircraft);
5. Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
6. Suicide or attempted suicide or intentional self Injury, while sane or insane, or self-exposure to needless peril (unless in an attempt to save human life);
7. Any Pre-Existing, congenital and heredity Conditions;
8. Venereal or other sexually transmitted disease, AIDS or any Injury or Sickness commencing in the presence of a sero positive test for HIV and related disease;
9. The purpose of the Journey is for engaging in naval, military or airforce service or operations; testing of any kind of conveyance; being employed as a manual worker (unless appropriate premium was paid); whilst engaging in offshore or mining or aerial photography; handling of explosives; hitchhiking;
10. Any expenses that can be compensated from any other sources, except for Personal Accident of Section III Part II and Compassionate Death Benefit of Section III Part V of this Policy;
11. The purpose of the Journey is taken to obtain medical treatment, and/or when the Journey is taken when the Insured is unfit to travel, or the Insured is travelling against the advice of a Registered Medical Practitioner;
12. Declared or undeclared War, Civil War, revolution or terrorist activities.

SECTION V: GENERAL PROVISIONS

1. THE CONTRACT

This Contract is made in consideration of the application and the payment of the required premium. This Policy, the Application for it, and any attached Endorsement / document constitute the entire contract. All statements and answers made by the Insured and / or Owner in the Application and in any questionnaire or amendment shall, in the absence of fraud, be deemed representations and not warranties.

2. CURRENCY OF PAYMENT

All amounts payable either to or by the Company shall be payable in the currency stated on the Policy Information Page.

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3. GRACE PERIOD

A Grace Period of thirty-one (31) days from the Premium Due Date shall be allowed for payment of each premium after the first premium during which period this Policy shall remain in force.

4. RENEWAL

This Policy may be renewed on each Policy Anniversary prior to the Insured's seventy-first (71st) birthday without issuance of a new policy by payment of the appropriate premium. Provided that the Company reserves the right to revise or adjust the premium due on the date of such renewal.

5. REINSTATEMENT

If any premium is in default beyond the Grace Period, the Policy may be reinstated with the consent of the Company within one hundred and twenty (120) days after the Due Date of the premium in default subject to:

(a) a written application for reinstatement;
(b) production of evidence of insurability satisfactory to the Company; and
(c) payment of all overdue premium with interest at a rate to be determined by the Company.

Such reinstatement shall only cover loss sustained during an Insured Journey thereafter arranged.

6. NOTICE OF CLAIM

Written notice of claim in respect of any event likely to give rise to a claim must be given to the Company within thirty (30) days after the date of the occurrence of such event. In the event of death, immediate notice in writing must be given to the Company. Failure to give notice within such time shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as reasonably possible.

7. PROOF OF LOSS

The Company, upon receipt of such notice, shall furnish to the Claimant forms for filing proof of loss. If the forms are not furnished within fifteen (15) days, the Claimant by submitting written proof covering the occurrence, character and extent of the loss for which the claim is made shall be deemed to have complied with the requirement of this provision.

8. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to the Company within ninety (90) days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it shall be shown not to have been reasonably possible to give such proof and that notice was given as soon as reasonably possible and not later than one (1) year from the time proof is otherwise required.

9. FRAUDULENT CLAIMS

If the claim should be, in any respect, fraudulent or if any fraudulent means or devices were used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits in respect of such claims shall be forfeited, and this Policy shall be cancelled immediately, without any pro-rata return of premiums.

10. MEDICAL EXAMINATION

The Company shall have the right to require additional proof and request medical examination(s) of the Insured when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

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11. FITNESS TO TRAVEL

At the time of effecting this insurance the Insured must be fit to travel and not be aware of any circumstances which could lead to claim under this Policy, otherwise any claim filed shall be invalidated.

12. CUMULATIVE INSURANCES

If at the time of occurrence of any loss, except in respect of the Personal Accident of Section III Part II and Compassionate Death Benefit of Section III Part V of this Policy, there is other valid and collectible insurance in place, the Company shall be liable only for the excess of the amount of loss, over the amount of such other source, and any applicable deductible.

13. SUBROGATION

In the event of any payment under this Policy, the Company, if entitled, shall be subrogated to all the Insured's rights of recovery therefore against any person or organisation and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall take no action after the loss to prejudice such rights.

14. EXCEPTIONAL CIRCUMSTANCES

The Company or AIAS cannot be held liable for delays in the execution of services in the event of strikes, riots, any act of sabotage or terrorism, Civil or foreign War, release of heat or irradiation coming from the splitting of nucleic atoms, radioactivity, other Accidents or cases of natural catastrophe. All interventions by AIAS are conducted within the context of the national and international laws and regulations and are dependent on the necessary authorisation being obtained from the competent authorities.

15. POLICY INTERPRETATION

The Policy shall be interpreted in accordance with the law of the jurisdiction in which the Policy is issued.

16. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

17. TO WHOM INDEMNITIES ARE PAYABLE

Indemnity for death of the Insured is payable to the Beneficiary, if surviving the deceased Insured, otherwise to the Estate of the deceased Insured. All other indemnities of this Policy are payable to the Owner, except under Emergency Medical Evacuation of Section III Part I Item (2) and Repatriation of Remains of Section III Part I Item (3) of this Policy where benefits shall be paid directly to AIAS which is the service provider of that service.

18. RIGHT OF RECOVERY

In the event authorisation of payment and / or payment is made by the Company or AIAS for a medical claim which is not covered under the Policy or when the limit of liability of this insurance is exceeded, the Company or AIAS reserves the right to recover the said exceeded sum from the Owner.

19. RIGHTS OF BENEFICIARY

Consent of the Beneficiary shall not be required to cancel this Policy, or change of Beneficiary, or for any other changes in this Policy. No change of Beneficiary under this Policy shall bind the Company, unless written consent has been filed with the Company during the lifetime of the Insured and endorsed.

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20. RIGHTS OF OWNERSHIP

The Owner is stated on the Policy Information Page. No change of Owner under this Policy shall bind the Company, unless written notice has been filed with the Company during the lifetime of the Insured and is endorsed hereon in the Policy. Only the Owner can during the lifetime of the Insured exercise all rights, privileges and options provided under this Policy. This is, however, subject to the right of any prior vested interest of any Beneficiary.

21. LIMITATIONS OF TIME FOR BRINGING SUIT

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of two (2) years after the time written proof of loss is required by the Policy.

22. CONFORMITY WITH LAW

Any provision of the Policy which on its Policy Issue Date, is in conflict with the law of the country in which the Policy was delivered or issued for delivery is hereby amended to conform to the minimum requirements of such laws.

23. TERMINATION

This Policy shall automatically terminate on the earliest of the following dates:

(a) any premium on this Policy remains unpaid at the end of the Grace Period;
(b) the Policy Anniversary Date of this Policy immediately following the seventieth (70th) birthday of the Insured;
(c) the date of change of occupation or job nature by the Insured if the occupational risk is not accepted by the Company; or
(d) upon the death of the Insured Person as provided under Personal Accident of Section III Part II and/ or Compassionate Death Benefit of Section III Part V of this Policy, or upon the payment of one hundred percent (100%) of benefits as provided for Permanent Disablement under Personal Accident of Section III Part II of this Policy.
(e) the date the Insured takes up residency outside of Hong Kong.

Termination of this Policy shall be without prejudice to any claim arising prior to such termination. The payment to or acceptance of any premium hereunder subsequent to the termination of this Policy shall not create any liability but the Company shall refund any such premium.

24. MODIFICATIONS

The terms of this Policy cannot be waived by any agent or otherwise changed except by a Policy Endorsement duly signed by the Company's duly authorised officer.

25. CANCELLATION

The Company reserves the absolute right to cancel this Policy at any time by giving a written notice stating when, not less than thirty (30) days thereafter, such cancellation shall be effective. The mailing of the notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall be considered the end of the Policy period. The unearned portion of the premium at the time of cancellation or surrender shall be refunded.

The Company shall not allow any refund of premium once coverage under any Section of this Policy has become operative.

26. CHANGE OF OCCUPATION

The Insured has to notify the Company by written notice once his/her occupation especially the job nature has been changed. If such occupational risk is not accepted by the Company, the

coverage provided by the Policy would not have become effective, or would have ceased from the date of change of occupation. In the event of such cancellation, the Company shall return promptly the pro rata unearned portion of any premium actually paid by the Insured. However, the Company shall not return such unearned premium in case the Company has ever compensated for any loss to the Insured during the effective period of the Policy.

In applying this provision, the classification of occupational risk shall be such as have been last promulgated by the Company prior to the occurrence of the loss for which the Company is liable or prior to the date of proof of change in occupation.

27. MISSTATEMENT OF AGE

In the event the age of the Insured has been misstated, and if according to the correct age of the Insured, the coverage provided by the Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the Company during the period the Insured is not eligible for coverage shall be limited to the refund, upon written request, of all premiums paid for the period not covered by the Policy.

28. IMPORTANT NOTICE

According to Insurance Policy conditions, the Insured must immediately notify the Company of any change in the Insured's employment, occupation, duties or other pursuits which may result in an increased likelihood of being involved in an Accident.

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附錄二　　精美咭片套圖樣



Memo

Attn: All Agents via EDDs/ SDDs/ DDs/ Managers-in-charge (Hong Kong only)

From: Bonnie Lui

Co/Dept: Mr. Jacky Chan / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

Dept: Product Strategy & Management Department

Date: August 20, 2009

Total page: 4

Subject: **(Ref : A090832) China Assist Protection Plan**
(rename of AIG Assist China Protection Plan)
伴您遨遊中國

為配合公司品牌新發展, 現行的旅遊保障計劃「伴您遨遊中國」之產品英文名稱將於 **2009 年 8 月 31 日**改為 **China Assist Protection Plan**, 中文名稱則維持不變。

是次改動只涉及產品的英文名稱, 有關產品的保障惠益仍舊不變。配合產品英文名稱的更改及公司的新品牌形象, 以下的保單文件及銷售工具將會作出修改:

保單文件及銷售工具	更改範圍
保單契約	• 更改產品的英文名稱 • 新英文保單契約頁碼: WDX
產品小冊子連投保申請書	• 小冊子的顏色由橙色轉為**紅色**以資識別 • 更改產品英文名稱 • 修訂有關 24 小時全球支援服務說明的用語, 原有服務範疇並沒有改變
中國支援咭及特約醫院名單	• 更改版面設計以配合公司的新品牌形象 • 請參閱附件一有關中國支援咭及特約醫院名單的新版面設計

有關投保申請及現有保單續保時的安排, 請參閱附件二。

為免使用過期的投保申請書，各營業區域必需於 8 月 25 日之前透過 PSS 訂購新版本的產品小冊子連投保申請書(PSUAIF28.0809), 行政事務部將於 8 月 31 日開始派發小冊子予各區域。

如有任何疑問，可透過營業經理致電產品熱線 3108 1638(香港)查詢。

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Memo

To cope with the Company Rebranding initiative, our existing travel insurance product, "AIG Assist China Protection Plan", will be renamed as **"China Assist Protection Plan"** with effect from **August 31, 2009**. The Chinese name will remain unchanged.

Kindly note that the change is only applicable to English product name, all benefits and coverage provided by the product will keep intact. Please find the following highlights for changes in the policy document and sales materials:

Policy document and sales materials	Updated areas
Policy Contract	• Change in English product name • New English Contract Laser Print Code: WDX
Brochure with Application Form	• Color of the brochure is changed from orange to **Red** • Change in English product name • 24-Hour Worldwide Assistance Service description is updated but the existing benefit and coverage is not changed
China Assist Card and Appointed Hospitals list	• Change on cover design to follow the new AIA corporate identity guideline • Please refer to Appendix 1 for new design & layout of the China Assist Card and Appointed Hospitals list

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For details of the arrangement for application and policy renewal, please refer to Appendix 2.

To avoid using the outdated application form, please order the new version of brochure with application form (PSUAIF28.0809) on or before August 25 via PSS. Corporate Service Department will arrange delivery of brochure to agency offices on August 31, 2009.

For any enquiries, please call our hotline on 3108 1638 (Hong Kong) via agency leaders.

Regards,

Bonnie Lui
Product Strategy & Management Department

BL/cc/ah

Encl.

Memo

附件 — Appendix 1

中國支援咭 China Assist Card

現有中國支援咭咭面設計 Existing China Assist Card card face	**新版中國支援咭咭面設計** **New China Assist Card card face**
	

特約醫院名單 Appointed Hospitals list

現有特約醫院名單封面設計 Existing Appointed Hospitals list cover design	**新版特約醫院名單封面設計** **New Appointed Hospitals list cover design**
	

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Memo

附件二 Appendix 2

		英文計劃名稱	投保申請書	保單契約	中國支援咭及特約醫院名單
新投保申請	2009 年 8 月 31 日以前簽署的投保申請書	AIG Assist China Protection Plan	• 使用**舊版本**的投保申請書 • 但必須於 2009 年 9 月 4 日或之前遞交至公司, 否則, 客戶必須重新簽署**新版本**的投保申請書	繕發**舊版本**的保單契約	1. 保單繕發日期在 2009 年 8 月 31 日以前: 發出**舊版本**中國支援咭及特約醫院名單* 2. 保單繕發日期在 2009 年 8 月 31 日或以後: 發出**新版本**中國支援咭及特約醫院名單
	2009 年 8 月 31 日或以後簽署的投保申請書	China Assist Protection Plan	必須簽署並遞交**新版本**的投保申請書	繕發**新版本**的保單契約	發出**新版本**中國支援咭及特約醫院名單
現有生效保單	2009 年 8 月 31 日以前支付續保保費	AIG Assist China Protection Plan	不適用	不適用	發出**舊版本**中國支援咭及特約醫院名單*
	2009 年 8 月 31 日或以後支付續保保費				發出**新版本**中國支援咭及特約醫院名單

		English Plan Name	Application Form	Policy Contract	China Assist Card and Appointed Hospitals list
New application	Application signed before August 31, 2009	AIG Assist China Protection Plan	• Use **Old** application form • Must submit to the Company on or before September 4, 2009, otherwise, applicant needs to sign and re-submit the **New** version of application form	Issuance of **Old** version of Policy contract	1. Policy issued before August 31, 2009: **Old** version of China Assist Card and Appointed Hospitals list is issued * 2. Policy issued on or after August 31, 2009: **New** version of China Assist Card and Appointed Hospitals list is issued
	Application signed on or after August 31, 2009	China Assist Protection Plan	Sign on and submit **New** version of application form	Issuance of **New** version of Policy contract	**New** version of China Assist Card and Appointed Hospitals list is issued
Existing in force policy	Renewal premium is paid before August 31, 2009	AIG Assist China Protection Plan	N/A	N/A	**Old** version of China Assist Card and Appointed Hospitals list is issued *
	Renewal premium is paid on or after August 31, 2009				**New** version of China Assist Card and Appointed Hospitals list is issued

*需視乎舊版本中國支援咭的存貨。一旦用完現有存貨, 我們會立即開始派發新版本的中國支援咭

*Availability will be subject to the stock of old version of China Assist Card, we will immediately issue the new version of China Assist Card whatever the current stock is used up

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LIFE INSURANCE – PROTECTION

TRAVEL SMART



We get you covered every step in your life

Enjoy broad worldwide travel protection throughout the year

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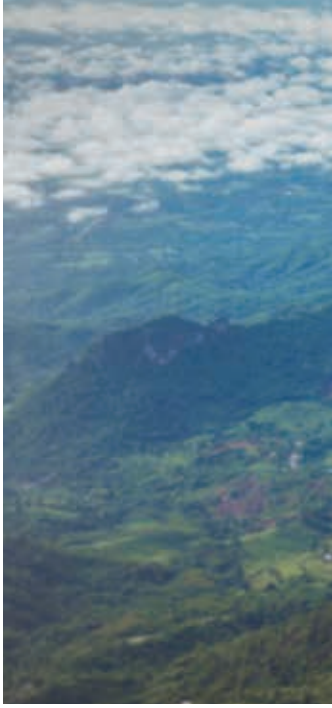
AIA International Limited

(Incorporated in Bermuda with limited liability)



Unexpected events may occur while you are travelling overseas. Travel Smart provides covered members broad worldwide travel protection throughout the year when unfortunate events occur. Under this plan, you can access worldwide assistance services whenever needed.

Cover at a glance

Product Nature	***Travel protection insurance plan***
Covered Member	Insured, who is the primary person protected under the policy, and the insured's spouse (if added to the policy)
Covered Trip	Worldwide (except Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria)
Covered Member's Age at Policy Issue	Age 18 - 65
Benefit Term	Up to the age of 70
Premium Payment Term	Yearly renewable up to the age of 69
Currency	HK$
Occupation Class	Office type occupations (occupation class 1 - 2)



Plan Benefit	Cover (maximum limit per trip) (HK$)
Emergency Medical Assistance & Expenses	
• **Medical Expenses Reimbursement**	1,000,000
• **Emergency Medical Evacuation**	Unlimited
• **Repatriation of Remains**	Unlimited
• **Compassionate Visit**	30,000
Personal Accident	
• **Accidental Death & Dismemberment Benefit** (Benefit between 2% and 100% of the cover amount according to the Benefits Schedule for Accidental Death & Dismemberment Benefit)	1,000,000
• **Permanent Total Disability Benefit**	1,000,000
Journey Curtailment	30,000
Journey Cancellation	30,000
Baggage Loss	15,000
Travel Document Loss	10,000
Personal Money	2,500
Travel Delay	5,000
Baggage Delay	5,000
Personal Liability	1,000,000
Compassionate Death Benefit	10,000
24-hour Worldwide Assistance Services	Applicable
China Assist Card	Optional

Emergency Medical Assistance & Expenses

Medical Expenses Reimbursement

If a covered member is ill or injured during a covered trip, we will reimburse the reasonable and customary medical expenses incurred. The Company's designated service provider will also advance the deposit if needed in the event of hospitalisation. If follow-up medical treatment is required within 90 days after the covered member's return to Hong Kong, we will reimburse the related expenses up to a maximum of HK$50,000 per covered member. The total cover for medical expenses incurred is up to a maximum of HK$1,000,000 per covered member.

Emergency Medical Evacuation

When a covered member is seriously ill or seriously injured during a covered trip, the designated service provider will provide expenses for medically necessary medical services, medical supplies and moving the covered member to another location or back to Hong Kong for medical treatment (as needed).

Repatriation of Remains

In the unfortunate event that a covered member passes away while travelling, the designated service provider will arrange for the return of the remains back to Hong Kong.

Compassionate Visit

If a covered member passes away or is hospitalised for more than 5 consecutive days due to a serious sickness or serious injury during a covered trip and no adult immediate family member is with the covered member, we will pay the hotel accommodation and travelling expenses reasonably incurred for an adult immediate family member to travel to the covered member's location to attend to him.

In such case, where the covered member is travelling alone with a minor, who is under the age of 18, we will also pay the hotel accommodation and travelling expenses reasonably incurred for an adult immediate family member to take care of the accompanying minor and accompany him back to Hong Kong or the minor's normal place of residence.

The total cover for such accommodation and travel expenses incurred is up to a maximum of HK$30,000 per covered member.

Personal Accident

Accidental Death & Dismemberment Benefit

When an accident happens, you do not want to be worrying about mounting bills, household expenses and mortgage payments. If a covered member suffers any of the injuries listed in the Benefits Schedule for Accidental Death & Dismemberment Benefit as a result of an accident during a covered trip and within 180 days after such accident, we will pay a lump sum Accidental Death & Dismemberment Benefit according to the benefits schedule to help manage expenses.

Regardless of the percentage of the cover amount paid under the schedule, the policy will terminate upon any such lump sum payment being made in respect of the insured, and cover for the insured's spouse will terminate upon any lump sum payment being made in respect of the insured's spouse.

Permanent Total Disability Benefit

If a covered member becomes totally and permanently disabled as a result of injury due to an accident during a covered trip and within 180 days after such accident, once the disability has continued for 12 consecutive months, we will pay the covered member HK$10,000 per month during such total and permanent disability (starting on the 13th month of disability) up to a maximum of 100 months.

Permanent Total Disability Benefit is not payable if Accidental Death & Dismemberment Benefit has been paid in respect of the disability. All other cover under the policy will terminate once Permanent Total Disability Benefit becomes payable, with cover continuing solely for purposes of the Permanent Total Disability claim while the covered member's disability continues.

Journey Curtailment

We will pay a covered member for the irrecoverable loss of travel fare and / or accommodation expenses paid in advance or the unused and non-refundable part of a travel package provided by a travel agent, up to a maximum of HK$30,000 per covered member, if the covered member's trip is interrupted due to one of the following reasons:

- the covered member is seriously ill or seriously injured or has been hijacked;
- the covered member requires medical evacuation or repatriation by the designated service provider;
- the covered member's immediate family member is seriously ill or seriously injured or has passed away; or
- the covered member's close business partner is seriously ill or seriously injured or has passed away, requiring the covered member's immediate presence at work.

Journey Cancellation

We will pay a covered member for the irrecoverable loss of travel fare and / or accommodation expenses paid in advance, up to a maximum of HK$30,000 per covered member, if the covered member's trip is cancelled due to one of the following events occurs within 30 days before the covered trip starts:

- the covered member or the covered member's immediate family member is seriously ill or seriously injured or has passed away;
- the covered member's close business partner is seriously ill or seriously injured or has passed away, requiring the covered member's immediate presence at work on the departure date;
- serious damage to the covered member's residence by fire or a natural disaster within one week before the departure date that requires the covered member's presence at the residence on the departure date;
- the covered member is summoned as a witness, required to serve on a jury or compulsorily quarantined; or
- unexpected outbreak of war, strikes, riot, civil commotion, terrorist activities or revolution at the covered member's planned destination.

Baggage Loss

In the unfortunate event of theft, loss or damage to a covered member's baggage or personal belongings during a covered trip, we will pay a benefit of up to a maximum of HK$2,500 per item and up to HK$10,000 for a lap-top computer, subject to a maximum of HK$15,000 in total per covered member and the following:

- the baggage or personal belongings are lost in a hotel or public carrier, with written proof provided by the hotel management or public carrier management; or
- theft from the covered member, provided the loss has been reported to the local police within 24 hours.

Travel Documents Loss

We will pay a covered member up to a maximum of HK$10,000 to protect against theft or loss of travel documents during a covered trip. The payment includes the cost of obtaining a replacement passport, travel tickets and / or other travel documents, as well as any reasonable additional hotel and travel expenses incurred to replace the lost documents.

Personal Money

We will pay a covered member up to a maximum of HK$2,500 to compensate for loss or theft of cash, bank notes, traveller's cheques or money orders during a covered trip.

Travel Delay

If a covered member's trip is delayed for at least 12 hours due to inclement weather, equipment failure, strike, hijack or other job action by the public carrier's employees, we will pay the covered member HK$500 for each full 10 consecutive hours of delay of the arranged trip, up to a maximum of HK$5,000 per covered member.

Baggage Delay

If a covered member's baggage is delayed for over 12 hours due to misdirection in delivery, we will pay the covered member HK$500 for each full 10 consecutive hours of the baggage delay, up to a maximum of HK$5,000 per covered member. We will pay only once during each covered trip.



Personal Liability

We will pay a covered member up to a maximum of HK$1,000,000 for legal liability to a third party arising during a covered trip, as a result of:

- death or injury to a third party; or
- accidental loss of or damage to property of a third party.

Compassionate Death Benefit

If the worst should happen and a covered member passes away, whether due to accident or otherwise, ***Travel Smart*** will pay the beneficiary an aggregate amount up to HK$10,000 per life for each covered member, under this policy and all travel policies held with us.

24-hour Worldwide Assistance Services

As our valued customer of the ***Travel Smart*** plan, a covered member will automatically become entitled to travel assistance with free telephone access to our designated service provider.

China Assist Card

For further protection, you may add a China Assist Card to your cover for a small additional premium payment. Our China Assist Card is accepted by a wide network of hospitals in mainland China. By presenting the China Assist Card to any one of the appointed hospitals, the covered member will receive a guarantee of hospital admission deposit, enabling him to receive medical treatment without delay.

Covered terrorist attack

Terrorist attack will be covered under the benefits listed below:

- Emergency Medical Assistance & Expenses
- Personal Accident
- Journey Cancellation
- Baggage Loss
- Travel Documents Loss
- Personal Money
- Baggage Delay
- Personal Liability
- Compassionate Death Benefit

The loss arising from the terrorist activities reasonably known before the date of commencement of the trip is excluded from Emergency Medical Assistance & Expenses and Personal Accident.

Premium table

	Insured		Insured and Insured's Spouse	
	Annual (HK$)	Monthly (HK$)	Annual (HK$)	Monthly (HK$)
Benefits	2,100	185	3,780	334
Benefits with China Assist Card	2,180	192	3,924	346

Benefits Schedule for Accidental Death & Dismemberment Benefit

Injury			% of Cover Amount
1.	**Loss of life**		100%
2.	**Permanent total loss of sight of both eyes**		100%
3.	**Permanent total loss of sight of one eye**		100%
4.	**Loss of or the permanent total loss of use of two limbs**		100%
5.	**Loss of or the permanent total loss of use of one limb**		100%
6.	**Loss of speech and hearing**		100%
7.	**Permanent and incurable insanity**		100%
8.	**Permanent total loss of hearing of**		
	a. both ears		75%
	b. one ear		25%
9.	**Loss of speech**		50%
10.	**Permanent total loss of the lens of one eye**		50%
11.	**Loss of or the permanent total loss of use of four fingers and thumb of**		
	a. right hand		70%
	b. left hand		50%
12.	**Loss of or the permanent total loss of use of four fingers of**		
	a. right hand		40%
	b. left hand		30%
13.	**Loss of or the permanent total loss of use of one thumb**		
	a. both right joints / one right joint		30% / 15%
	b. both left joints / one left joint		20% / 10%
14.	**Loss of or the permanent total loss of use of fingers**		
	a. three right joints / two right joints / one right joint		10% / 7.5% / 5%
	b. three left joints / two left joints / one left joint		7.5% / 5% / 2%
15.	**Loss of or the permanent total loss of use of toes**		
	a. all-one foot		15%
	b. great-both joints		5%
	c. great-one joint		3%
16.	**Fractured leg or patella with established non-union**		10%
17.	**Shortening of leg by at least 5cm**		7.5%
18.	**Third degree burns**		
	Area	Damage as a percentage of total body surface area	
	a. head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
	b. body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

If the covered member is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.



Important Information

This brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. You need to pay premium until the end of benefit term. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and the covered member(s) will lose the cover.
2. Benefits covered of the insured's spouse under the policy will terminate and the insured's spouse will lose the cover when one of the following happens:
    - the insured's spouse passes away;
    - any loss by the insured's spouse under the Accidental Death & Dismemberment Benefit (even if only 2% of the cover amount);
    - any loss by the insured's spouse under the Permanent Total Disability Benefit becomes payable, with cover continuing solely for purposes of the Permanent Total Disability claim in relation to such loss;
    - the end of policy year immediately following the 70th birthday of the insured's spouse;
    - the insured's spouse takes up residence outside of Hong Kong; or
    - the insured's spouse ceases to be the lawful insured's spouse.
3. We will terminate this policy and the covered member(s) will lose the cover when one of the following happens:
    - the insured passes away;
    - the policy is not renewed at the end of policy year;
    - you do not pay the premium within 31 days of the premium due date;
    - any loss by the insured under the Accidental Death & Dismemberment Benefit (even if only 2% of the cover amount);
    - any loss by the insured under the Permanent Total Disability Benefit becomes payable, with cover continuing solely for purposes of the Permanent Total Disability claim in relation to such loss;
    - the end of policy year immediately following the 70th birthday of the insured; or
    - the insured takes up residence outside of Hong Kong.
4. We issue the policy and decide your premium based on the insured's occupation class. You must immediately notify us of any change of occupation. If the change of occupation is the one which is classified by us as not insurable, we shall not be liable to cover any loss sustained pertaining to that occupation.
5. We also reserve the right to terminate this policy at any time by giving no less than a 30-day prior written notice to you. Upon termination, our liability is limited to the unearned portion of the premium at the time of termination under this policy.
6. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
7. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

Key Exclusions

Under this plan, except for purposes of the Compassionate Death Benefit, we will not cover conditions that result from any of the following events:

- any loss occurring inside the territorial limits of Hong Kong (except for any follow-up medical treatment for injury or sickness suffered by covered member(s) during a covered trip within 90 days upon the covered member(s)' return to Hong Kong as stipulated in Medical Expenses Reimbursement; Personal Accident; and Journey Cancellation)
- any loss occurring within the territorial limits of Macau, starting from the covered member(s)' arrival at the immigration counter of Macau until the covered member(s) depart at the immigration counter to travel to another country (except for Personal Accident)
- any illegal or unlawful act by the covered member(s) or confiscation, detention, destruction by customs or other authorities
- any loss due to any prohibition or regulations by any government
- the covered member(s) riding or driving in any kind of race or engaging in a sport in a professional capacity or where the covered member(s) would or could earn income or remuneration from engaging in such sport
- the covered member(s) being a crew member or an operator of air common carrier; employed on merchant vessels; engaged in servicing, operating or testing of any kind of conveyance; employed as a manual worker; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; or hitchhiking
- the covered member(s) engaging in naval, military or air force service or operations
- any congenital or heredity condition of the covered member(s)
- the shortage from error, omission, exchange or depreciation in value
- sustained by a covered member who is or is found to be a terrorist or a member of a terrorist organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

The above list is for reference only. Please refer to the policy contract of this plan for specific exclusions of each item, and the complete list and details of exclusions.

Product Limitations

1. **Personal Accident**

   This benefit is only payable in the event that a covered member sustains any of the injuries listed in the benefits schedule within 180 days after the date of an accident occurring during a covered trip.

   If the covered member is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

   In the event that a series of losses shall arise out of the same accident, no benefit shall be paid for more than one of the losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the Benefits Schedule for Accidental Death & Dismemberment Benefit.

   No indemnity shall be payable under Permanent Total Disability Benefit if any Accidental Death & Dismemberment Benefit is payable in respect of the disability.

   When by reason of any accident covered by this policy the covered member(s) are exposed to the elements and as the result of such exposure suffers an event for which compensation is otherwise payable hereunder such event shall be covered under the terms of this policy. If the body of the covered member(s) have not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the covered member(s) were travelling at the time of the accident and under such circumstances as would otherwise be covered hereunder, it shall be presumed that the covered member(s) suffered loss of life resulting from bodily injury caused by an accident covered by this policy at the time of such disappearance, sinking or wrecking.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

2. Medically necessary and reasonable and customary charges

We only cover the charges and / or expenses of a covered member on medically necessary and reasonable and customary basis.

"Medically necessary" means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

Premium Adjustment

In order to provide you with continuous protection, we will review the premium of your plan from time to time and adjust it accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rates of accidental deaths and dismemberments, permanent total disabilities, medical trends and medical cost inflation where applicable
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

Claim Procedure

Any claim for death must be notified to us in writing immediately. Otherwise, if you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury, and send us the appropriate forms and relevant proof within 90 days from the date of the accident. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong, or (853) 8988 1822 in Macau, or by visiting aia.com.hk or any AIA Customer Service Centre.

Payment of Benefits

Other than the expenses for Emergency Medical Evacuation and Repatriation of Remains (which shall be paid directly to the designated service provider), the benefits under this plan will be paid to you, or in the unfortunate event of a covered member's passing, to your beneficiary.

Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within 21 days after the delivery of the policy or issue of the written notice to you or your representative informing you that the policy is available, whichever is earlier.

Please contact your financial planner or call AIA Customer Hotline for details

Hong Kong **(852) 2232 8888**
***1299** (on Hong Kong mobile network only)
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AIA.COM.HK

Memo

Attn.: All EDD & Honorable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong)

From: Felix Fung

Dept.: Product Strategy and Management

Copy: Mr Peter Crewe / Ms Bonnie Tse / Mr Jim Jan Zen/ All Department Heads / Heads of Agency Division / DOAs / Team Heads / BDEs / Call Centre

Date: 26 November, 2019

Total pages: 73

Subject: (A191170) **新推出「智遊保」單次旅遊保險計劃**
New launch of single-trip travel insurance "iTravel Protect"

盡享旅遊樂趣，歷遍世界之最。友邦保險將於 12 月 2 日推出嶄新的旅遊保險產品**「智遊保」**，我們致力提供貼心保障，讓客戶安然萬里翱翔。為迎合熱愛旅遊人士的需要，**「智遊保」**單次旅遊保險計劃特設以下多項保障特點，包括：

突破傳統保障界限

- 市場首創 [1]:延伸醫療費用保障至承保現有疾病 [2]
- 18 歲以下未成年受保人士均可享醫療費用保障之**全數保障**
- 休閒潛水或登山遠足不設深度或高度保障限制

旅程保障更全面

- **市場首創** [1] 的錯過離港航班保障 [2]，保障受保人離港前延誤之損失
- 旅程保障覆蓋所有外遊警示級別

靈活自主 方便快捷

- 客戶可於投保後隨時透過 AIA Connect「友聯繫」或 AIA iShop「友保易」，自行延長是次旅遊保障或更改保障日期 [3]

此外，**「智遊保」**更設有手提電話保障、租車自負額保障、以及更多升級自選保障（包括海外結婚及攝影保障），務求為客戶提供更多元化的保障。

貼心保障您需要，安心旅遊最重要。

請立即投保！

備註：
1 以上有關「市場首創」之保障項目的說明是根據在撰寫時本港主要保險公司之旅遊保險計劃作比較。
2 保障僅限於至尊計劃。
3 有關詳情，請參閱 https://ishop.aia.com.hk/zh-hk/ITP-easy-guide.html。

「我們」、「AIA」、「友邦」或「友邦香港」是指友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）。
"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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AIA Hong Kong

1/F, AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

Travel, enjoy and relax. Go globetrotting for the best. AIA will be launching a new travel insurance product — ***iTravel Protect*** on December 2nd. We're committed to providing protection for our customers with attentive care, such that they can go travelling at ease. Tailoring for the needs of those who love to travel, ***iTravel Protect***, which is a single-trip travel insurance plan that has numerous highlighted features including:

Beyond conventional maximum limits

- **First-in-market** [1] :Extended medical expenses cover on pre-existing illnesses [2]
- Insured minor who are below age 18 enjoys **full cover** on medical expenses
- No cover restriction on depth or altitude on diving or hiking for leisure

Comprehensive travel protection

- **First-in-market** [1] cover on missed flight departure [2] which protects the insured from delays before leaving Hong Kong
- Cover on all levels of outbound travel alerts

Flexible cover Mobile as you go

- Customers may flexibly extend their cover or reschedule their cover for another time via AIA Connect or AIA iShop after application[3].

Besides, ***iTravel Protect*** also provides cover on mobile phone, rental car excess, and more upgraded optional benefits (including cover on overseas wedding and photoshoot), to ensure our customers are in safe hand with comprehensive protection.

Enhanced cover to your needs, worldwide travel is at ease.

Apply now!

Best regards,



Felix Fung
Head of Product Strategy and Management
AIA Hong Kong

Remark: 1 The statements we have made above about the benefits of our plan being first-in-market are based on comparing it with other travel insurance plans issued by Hong Kong's major insurance companies at the time of writing.
2 Cover is applicable to Premier plan only.
3 For details, please refer to https://ishop.aia.com.hk/en/ITP-easy-guide.html.

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"We", "AIA" or "AIA Hong Kong" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

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附件: 產品推出時的各項安排
Enclosure: Launch arrangement

產品資料冊 Launch Pack	財務策劃顧問可於 2019 年 11 月 26 日起登入 Agency Corner 下載中英文電子版本產品資料冊 The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 26 November 2019 印刷版本將於 2019 年 12 月 2 日起開始送抵香港各營業辦事處 Printed version will be delivered to Agency offices in Hong Kong starting from 2 December 2019
產品簡介 Product Brochure	財務策劃顧問可於 2019 年 11 月 26 日起登入 Agency Corner 下載中英文電子版本的產品簡介 The Chinese and English electronic version will be ready for download by financial planner in Agency Corner on 26 November 2019. 印刷版本將於 2019 年 12 月 2 日起開始送抵香港各營業辦事處產品簡介編號 Printed version will be delivered to agency offices in Hong Kong starting from 2 December 2019 - 英文 English： PTA999901 - 繁體中文 Traditional Chinese： PTA999902
保單契約 Policy Contract	可於 2019 年 11 月 26 日登入 Contract Library 下載 Available at Contract Library on 26 November 2019

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Appendix

- Appendix 1: Product Descriptions
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- Appendix 3: Premium Tables
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Selling Edges

Beyond conventional maximum limits	• Extended medical expenses cover on pre-existing illnesses [2] • Insured minor who are below age 18 enjoys full cover on medical expenses • No cover restriction on depth or altitude on diving or hiking for leisure
Comprehensive travel protection	• First-in-market [1] cover on missed flight departure [2] which protects the insured from delays before leaving Hong Kong • Cover on all levels of outbound travel alerts
Flexible cover Mobile as you go	• Customers may flexibly extend their cover or reschedule their cover for another time via AIA Connect or AIA iShop after application[3].

Latest News	Recently we received several enquiries if we cover any losses caused by airport closure, protest, demonstration, transport, or road disruption and social unrest in Hong Kong, while some insurers have announced those incidents will not be covered. 1. **Airport closure** The Insured will be covered by travel delay under iTravel Protect for the scheduled flight, which is cancelled due to the airport closure. 2. **Protest, demonstration, transport, road disruption, social unrest** In response to the above incidents causing the Insured to miss the flight in Hong Kong, iTravel Protect launches the first-in-market "Missed Flight Departure" to reimburse the cost incurred for rescheduling flight.

Remark:

1 The statements we have made above about the benefits of our plan being first-in-market are based on comparing it with other travel insurance plans issued by Hong Kong's major insurance companies at the time of writing.

2 Cover is applicable to Premier plan only.

3 For details, please refer to https://ishop.aia.com.hk/en/ITP-easy-guide.html

Target customers: Do you know which cover customers care the most?

Buying insurance at the cheapest price available is not always the best choice. Many travel insurance policies don't provide the protection you need, or the protection you think you're buying, therefore you should read the policy terms carefully. Here're the key covers that our clients care the most based on our findings from the focus group interview conducted recently[1]:

Medical expenses

Families in general care the most. Cover includes overseas medical treatment expenses and follow-up medical treatment expenses in Hong Kong. **iTravel Protect** also covers pre-existing illnesses[2].

Trip disruptions

General public and professionals care the most. Cover includes travel and baggage delay, journey cancellation or curtailment. **iTravel Protect** also covers losses due to delay before departure[2].

Personal accident

General public and sports enthusiasts care the most. Cover includes accidental dismemberment or death.

Loss of baggage and personal items

Young generation care the most. Cover includes loss of or damage to mobile phone, computer or photographic equipment, travel document or loss of personal money.

Emergency medical evacuation

Whether it's advice before the trip or emergency medical treatment during your journey, we're here to provide all-round support worldwide for your travel at ease.

Rental vehicle excess

Those who love road trips care the most. Cover includes the excess or deductible payable due to accidental damage or theft of the rented vehicle.

Specific sports or travel activities

More covers for those who enjoy winter sports, water sports or cruise vacation. **iTravel Protect** even provide cover that suits customers who are planning a destination wedding or photo shoot.

Remark
1 Findings according to the focus group survey conducted internally in our Company in February 2019.
2 Applicable to Premier plan only.

Benefits Guide

All maximum limits stated herein in this section are per insured per insured journey. This section is intended to provide a highlight of each benefit item for this product. Please refer to the policy for exact terms and conditions. The policy contains full details of covers, limitations, exclusions and termination provisions. If there are conflicts between the following information and the policy, the policy will govern in all cases.

Medical treatment expenses

Covers medical expenses due to accidental bodily injury or sickness sustained during the insured journey.

For premier plan, this cover is extended to pre-existing illnesses.

	Maximum limit (HK$)		
	Premier	Select	Essence
Extended cover to pre-existing illnesses	10,000 [1]	N.A.	N.A.

Remark:
1 In the event that sickness sustained or contracted by the Insured arises out of or in connection with any illness or disease that the Insured suffers from prior to the insured journey, and which requires treatment by a registered medical practitioner outside Hong Kong during the insured journey, we shall reimburse the lower of:

(a) 80% of the reasonable and customary medical expenses incurred; and
(b) the maximum limit as stated in the schedule of benefits.

Maximum limit (HK$)		
Premier	Select	Essence
1,500,000	1,000,000	500,000

Important notes

- Except for Premier plan, the maximum limit specified for this benefit will be reduced by 50% for an insured who is aged 70 and above on the date of issue.

What is not covered?

applicable to Extended cover to pre-existing illnesses

- any Insured Journey to the People's Republic of China and/or Macau;
- any expenses related to routine physical examinations or health check-ups;
- any expenses related to prescription of medicine to the Insured where the medicine:
  - is not prescribed by a Registered Medical Practitioner overseas;
  - is not prescribed further to covered treatment during the Insured Journey; or
  - is to be taken over a period of 1 month or more;
- any expenses related to treatment of any injury, congenital condition or disorder; or mental or psychiatric condition or disorder.

Deposit guarantee for hospital admission

Deposit guarantee to facilitate hospital admission of the insured overseas.

Overseas hospital cash

Cash benefit for confining in an overseas hospital as an in-patient due to accidental bodily injury or sickness sustained overseas during the insured journey.

Maximum limit (HK$)		
Premier	Select	Essence
7,500 (750)	5,000 (500)	2,000 (200)

( ) = Per day per visit limit

Important notes

- This benefit is limited to one payment of the Overseas Hospital Cash for each day of confinement of the insured.

Follow-up medical treatment expenses

Covers the medical expenses for follow-up medical treatment upon return to Hong Kong due to accidental bodily injury or sickness sustained overseas and received medical treatment abroad during the insured journey.

	Sub-limit (HK$)		
	Premier	Select	Essence
Overall sub-limit for the following	6,000	4,000	3,000
• Physiotherapy	(600)	(400)	(200)
• Chiropractic treatment	(600)	(400)	(200)
• Chinese medical treatment	(600)	(400)	(200)

( ) = Per day per visit limit

If the insured has contracted an infectious disease during the insured journey and corresponding diagnosis is made within 10 days after the Insured returns to Hong Kong, any medical treatment provided by registered medical practitioner for the infectious disease will be regarded as follow-up medical treatment. We shall reimburse the reasonable and customary expenses incurred for the aforesaid follow-up medical treatment by the insured.

Maximum limit (HK$)

Premier	Select	Essence
750,000	500,000	250,000

Important notes

- The insured must first receive treatment for the injury or illness overseas.
- Follow-up medical treatment must be provided within 90 days after (a) after the return of the insured from the insured journey or (b) after the end of the insured journey, whichever is earlier.
- Except for Premier plan, the maximum limit specified for this benefit will be reduced by 50% for an insured who is aged 70 and above on the date of issue. Nevertheless, the benefit sub-limit and per visit per day limit remain unaffected.
- Treatment provided by a Chiropractor, Physiotherapist or Chinese Medicine Practitioner (including acupuncture, bone-setting or herbal treatment), is further capped at up to 1 visit per day to each of them.

Trauma counselling

Covers the counselling fees if the insured is a witness and/or victim of a traumatic event and requires trauma counselling service.

This cover is applicable to Premier and Select plans only.

Maximum limit (HK$)

Premier	Select	Essence
30,000 (3,000)	20,000 (2,000)	不適用 N.A.

( ) = Per day limit

Important notes

- Follow-up medical treatment must be provided within 90 days after (a) after the return of the insured from the insured journey or (b) after the end of the period of insurance, whichever is earlier.

Personal accident

Covers for accidental death and permanent disablement of the insured within 12 consecutive months after the accident happens.

Many travel insurance companies only provide short-scale protection on personal accident, while we are providing a full-scale protection which is no different from our personal accident protection products, hence we can ensure a more comprehensive cover for our customers.

Maximum limit (HK$)

Premier	Select	Essence
1,500,000	1,200,000	500,000

Important notes

- We will pay the indemnity for no more than one loss under this cover and it will be based on a loss that the insured can receive the most out of this cover.
- Once the maximum amount of benefit payable is reached under this benefit, then policy shall immediately terminate without any notice. However, such termination shall be without prejudice to any claim originating out of the Accident causing such loss.
- All maximum limits of this section will reduce 50% for insured aged 17 or below / 70 or above on the date of issue.

Credit card balance protection

Covers outstanding credit card balance payable by the insured for items purchased and charged to such card overseas during the insured journey in the event of accidental death of the insured abroad (Cover is not applicable to insured minors aged below 18).

Cover is applicable to Premier plan and Select plan only. This benefit covers any purchases made online over the internet.

Maximum limit (HK$)

Premier	Select	Essence
20,000	10,000	不適用 N.A.

Important notes

What is not covered?

- any interest, fee or finance charges payable on any outstanding balance in respect of charges made to the Insured's credit card(s) prior to the insured journey.
- any purchases made by any Insured who is a Minor.

Emergency medical evacuation

Covers expenses for emergency medical evacuation as a serious accidental bodily injury or sickness sustained overseas during the insured journey.

Maximum limit (HK$)

Premier	Select	Essence
5,000,000	5,000,000	5,000,000

Important notes

- Emergency assistance services must be approved and arranged by our service provider.

Repatriation of remains

Covers the cost for burial or cremation abroad (if required by local legislation), or the cost of transport of remains or ashes back to Hong Kong.

Compassionate visit

Covers the reasonable accommodation and transportation expenses of one adult immediate family member who is aged 18 or above if the insured dies or is confined for more than 3 days in an overseas hospital due to his/her serious accidental bodily injury or sickness.

Maximum limit (HK$)

Premier	Select	Essence
30,000 *	30,000 *	30,000 *

* Round-trip economy class air / railway fare

Important notes

- **Who is immediate family member?**

  "Immediate Family Member" refers to the insured's legal spouse, child (natural, step or adopted); sibling; sibling-in-law; parent; parent-in-law; grandparent; grandchild; legal guardian or step-parent.

Return of unattended children

Covers additional accommodation and transportation expenses for returning insured's unattended child(ren) aged below 18 back to Hong Kong if the insured dies or is confined for more than 3 days in an overseas hospital due to his/her serious accidental bodily injury or sickness.

24-hour worldwide telephone enquiry services

Provides a 24-hour emergency assistance services hotline.

Important notes

Hotline
(852) 2200 6622
Toll-free number
(IAC) * + 800 + 6000 2525

Travel delay

Cash benefit or reimbursement: Covers extra expenses incurred as a result of delay in departure or arrival of the scheduled aircraft, sea vessel, train or other common carrier for at least 6 consecutive hours due to specific insurable perils during the insured journey.

Maximum limit (HK$)

Premier	Select	Essence
4,500	3,000	500

Sub-limit (HK$)

		Premier	Select	Essence
Can only choose one of the following benefit items:				
	Cash benefit	4,500 500 per 6 hours	3,000 500 per 6 hours	500 6 hours or more
OR	Additional expenses on accommodation [1,2]	4,500 1,500 per night	3,000 1,500 per night	N.A.
OR	Additional expenses on transportation	4,500 1,500 per 12 hours	3,000 1,500 per 12 hours	N.A.
OR	Delay results in travel cancellation [3]	4,500 12 hours or more	3,000 12 hours or more	N.A.

Remark:
1 Incurred for each night of stay until the first available alternative transportation offered by public common carrier to the insured as a result of such delay reaches 6 consecutive hours or more.
2 Include Wi-Fi or internet usage fee and meal allowance.
3 Unused and non-refundable prepaid travel costs (including transportation and accommodation) incurred due to delay results in travel cancellation.

Important notes

- The insured can only claim for either departure or arrival delay of the same delayed public common carrier.

Insurable perils
- adverse weather conditions;
- natural disasters;
- riot or civil commotion;
- strike;
- act of terrorism;
- airport closure;
- hijack;
- industrial action; or
- mechanical and/ or electrical breakdown of public common carrier.

Missed flight departure

Covers the additional expenses incurred for rescheduling flight ticket to the intended destination in the event that the insured missed the scheduled original flight for departure due to specific insurable perils happened in Hong Kong.

Maximum limit (HK$)

Premier	Select	Essence
3,000 [1]	N.A.	N.A.

This cover is applicable to Premier plan only, specially designed to cover delays caused by unexpected circumstances while travelling to the airport.

Remark:
1 If the Insured misses the originally scheduled flight on the date of departure from Hong Kong for an Insured Journey for any reason other than specific insurable perils which is beyond the Insured's reasonable control, we shall reimburse 50% of the additional cost incurred for the Insured to reschedule or book a new flight to the planned destination, up to 50% of the maximum limit stated in the Schedule of Benefits.

Important notes

Insurable perils
- riot or civil commotion;
- strike;
- No. 8 gale, storm or hurricane signal or greater is hoisted; or
- black rainstorm warning signal is hoisted.

What is not covered?
- any loss arising directly or indirectly from the insured's disinclination to travel or financial circumstances

Baggage delay

Cash benefit for delay or misdirection of the insured's baggage for at least 6 hours from time of arrival at overseas destination.

Maximum limit (HK$)

Premier	Select	Essence
1,500 (500)	1,000 (500)	500 (500)

( ) = Per 6 hours limit

Reminder：
This benefit is not applicable for the return journey back to Hong Kong.

Important notes

- We shall only be liable to pay this benefit one time for each insured for the same insured journey.

What is not covered?
- item separately mailed or shipped by public transport other than that the Insured is on board.
- detention or confiscation by customs or other law enforcing officials

Journey cancellation

Covers the unused and non-refundable prepaid travel costs (including transportation and accommodation) and/or the cost of any entry visa or permit on unavoidable cancellation of the scheduled insured journey due to specific insurable perils.

Maximum limit (HK$)

Premier	Select	Essence
60,000	30,000	10,000

Amber Outbound Travel Alert (OTA) is also covered.

	Maximum limit
Black	100%
Red	50%
Amber	25%

No cover on OTA shall be provided, if OTA is hoisted or announced against the planned destination(s) listed in the itinerary before the date of issue.

Any redeemed travel tickets or redeemed accommodation are also covered.

if a travel ticket, hotel stay and / or accommodation package of the Insured for the cancelled Insured Journey is a flight, accommodation or travel award redeemed from a customer loyalty program offered by an airline or hotel, we shall only reimburse any service fee paid under such customer loyalty program for rebooking or resetting of the award up to the sub-limit stated in the schedule of benefits.

Sub-limit (HK$)

	Premier	Select	Essence
Reimbursement for redeemed travel tickets or accommodation	1,000	1,000	1,000

Important notes

特定受保原因 Insurable perils

Happens within 90 days before the insured journey begins	death, serious injury or serious sickness of: • the insured, • immediate family member, • travel companion, • close business partner [1]	other reasons • witness summons, jury service, or compulsory quarantine of the insured
Happens within 1 week before the insured journey begins	at planned destination • adverse weather conditions • natural disaster • infectious disease • industrial action [2] • strike • act of terrorism • riot or civil commotion	in Hong Kong • serious damage to the insured principal residence [3]

Remark:
1 which requires the presence of the insured at his/her place of employment.
2 involving arranged public common carrier.
3 due to fire, flood, or similar natural disasters (typhoon, earthquake, etc.).

What is not covered?

- any medical condition or other circumstances known, or ought to have known, existed before the date of issue.

When a claim is payable or paid under Journey Curtailment, no other benefits shall be payable and all coverage under the policy shall cease immediately without any notice.

Journey curtailment

Covers the unused and non-refundable prepaid travel costs (including transportation and accommodation) of the insured journey and additional accommodation or transportation expenses back to Hong Kong as a result of necessary and unavoidable curtailment of the insured journey due to specific insurable perils.

Amber Outbound Travel Alert (OTA) is also covered.

Maximum limit (HK$)

Premier	Select	Essence
60,000	30,000	10,000

	Maximum limit
Black	100%
Red	50%
Amber	25%

No cover on OTA shall be provided, if OTA is hoisted or announced against the planned destination(s) listed in the itinerary before the date of issue.

Important notes

Insurable perils

Happens during the insured journey	death, serious injury or serious sickness of:	
	• the insured, • immediate family member, • travel companion, • close business partner [1]	
	at planned destination	in Hong Kong
	• adverse weather conditions • natural disaster • infectious disease • industrial action [2] • strike • act of terrorism • hijack • riot or civil commotion	• serious damage to the insured principal residence [3]

Remark:
1 which requires the presence of the insured at his/her place of employment.
2 involving arranged public common carrier.
3 due to fire, flood, or similar natural disasters (typhoon, earthquake, etc.).

What is not covered?
- any redeemed travel tickets and/or redeemed accommodations.
- any medical condition or other circumstances known, or ought to have known, to have existed before the date of issue.

Missed event

Covers for any unused and and non-refundable prepaid ticket cost included in the insured journey that is arranged by travel agent and / or paid by the insured.

Maximum limit (HK$)

Premier	Select	Essence
3,000	2,000	不適用 N.A.

Cover is applicable to Premier plan and Select plan only. Amber Outbound Travel Alert (OTA) is also covered.

	Maximum limit
Black	100%
Red	50%
Amber	25%

No cover on OTA shall be provided, if OTA is hoisted or announced against the planned destination(s) listed in the itinerary before the date of issue.

Important notes

Insurable perils

Happens within 90 days before the insured journey begins	death, serious injury or serious sickness of: • the insured, • immediate family member, • travel companion, • close business partner [1]	other reasons • witness summons, jury service, or compulsory quarantine of the insured
Happens within 1 week before the insured journey begins	at planned destination • adverse weather conditions • natural disaster • strike • act of terrorism • riot or civil commotion	
Happens before the scheduled start time of the event	• mechanical and/or electrical breakdown of the public transport	

Remark:
1 which requires the presence of the insured at his/her place of employment.
2 due to fire, flood, or similar natural disasters (typhoon, earthquake, etc.).

What is not covered?
- fees and/or deposits for any training, studying or coaching courses

Baggage and personal effects

Covers loss or damage of insured's baggage and personal effects during the insured journey.

Maximum limit (HK$)

Premier	Select	Essence
25,000	15,000	8,000

Sub-limit (HK$)

	Premier	Select	Essence
Laptop and photographic equipment	15,000	10,000	2,000
Mobile phone and tablet computer	3,000	3,000	N.A.
Other items	3,000 Per item/pair/set	3,000 Per item/pair/set	2,000 Per item/pair/set

Remark:
We shall, at our option, pay for the lost or damaged personal possessions, or pay for the reinstatement or repair of the damaged personal possessions, up to the maximum limit stated in the schedule of benefits and subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim shall be dealt with as if the article has been lost.

Reminder：
No cover on any personal baggage left unattended in any vehicle unless it is locked inside a trunk or at the storage area behind the back seat of a locked vehicle.

Important notes

What is not covered?

- following classes of property:
  - business merchandise or sample
  - foodstuffs, medicine, tobacco
  - brittle or fragile items
  - antiques
  - bicycles
  - coupons
  - contact lenses, dentures and all related appliances and accessories
  - gold, platinum, diamond, jade or pearl
  - items that are mailed or shipped separately
  - plastic money
  - hired or leased equipment
  - sports equipment while in use
- any loss of or damage to items that are mailed or shipped separately by the Insured, or intentionally arranged to be carried by a Public Common Carrier other than the one the Insured is on board;
- any loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other officials or authorities.

Travel documents

Covers for replacement cost of the lost travel document(s) as a direct result of theft, robbery, burglary or accidental loss of travel documents (including travel tickets), and the additional accommodation and transportation expenses thereby incurred.

Maximum limit (HK$)

Premier	Select	Essence
35,000	20,000	5,000

Sub-limit (HK$)

	Premier	Select	Essence
Additional accommodation and transportation expenses	3,500 Per day	2,000 Per day	500 Per day

Important notes

- covered travelling cost is limited to economy class if by air or train.
- any loss should be reported to local police within 24 hours or as soon as practicable upon discovery of such loss.

Personal money

Covers for loss of cash, banknotes or travellers' cheques as a result of theft, robbery and burglary. (Cover is not applicable to insured minors aged below 18)

Reminder：
No cover on accidental loss other than theft, robbery and burglary.

Maximum limit (HK$)

Premier	Select	Essence
6,000	3,000	2,000

Important notes

- Any loss should be reported to local police within 24 hours or as soon as practicable upon discovery of such loss.

What is not covered?

- plastic money (including credit / stored value in credit card or Octopus card)

Personal liability

Covers for expenses incurred as a result of the legal liability of the insured for death or injury to third party and the loss of or damage to property of such third party due to his/her negligence.

Reminder：
The company will not be able to pay the benefit to the insured, if the insured or his/her authorized representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of the company.

Maximum limit (HK$)

Premier	Select	Essence
4,000,000	3,000,000	1,000,000

Important notes

What is not covered?

- damage to the property of or to any person who is an immediate family member or the employer of the insured.
- acts of animals belonging to the insured or which is under the insured's care, custody or control.
- ownership, possession, hire, use or operation of vehicles, aircraft, watercraft or weapons

Rental vehicle excess

Covers for motor insurance policy excess or deductible incurred for vehicle rented that is covered by a comprehensive motor insurance policy during the insured journey in the event that the vehicle is stolen, or is damaged due to an accident or collision.

This cover is applicable to Premier and Select plans only.

Reminder：

The insured must be the nominated driver under the rental agreement and is driving such vehicle at the time of any collision.

Maximum limit (HK$)

Premier	Select	Essence
10,000	5,000	N.A.

Important notes

What is not covered?

- vehicle that is not rented from a licensed rental vehicle company
- no valid comprehensive motor insurance policy
- any towing fee incurred when the vehicle is not damaged;
- any non-operation charge (NOC) charged by a rental vehicle company to the insured.

Besides, **iTravel Protect** provides the following selection of upgraded optional benefits:

- Winter Sports
- Water Sports
- Cruise Vacation
- Destination Wedding and Photoshoot

Winter Sports

Which are the specific winter sports that can enjoy the optional benefit of "Winter Sports"?

• downhill skiing • snowboarding • snowtubing • bobsleighing	• dog-sledding • luging • ice skating • ice hockey	• glacier walking • ice climbing • ice fishing • snowmobiling

Winter Sports

Top-up coverage on medical expenses

Maximum limit (HK$)

200,000

Provides top-up coverage in addition to the basic cover on medical treatment expenses and/or follow-up medical treatment expenses if the insured suffers an illness or injury while engaged in a specific winter sport.

	Maximum limit (HK$)
Top-up coverage on follow-up medical treatment expenses	100,000 [1]

Remark:

1 Top-up coverage on follow-up medical treatment expenses excludes treatments provided by Chiropractor and/or Physiotherapist which is prescribed by a Registered Medical Practitioner, or treatments provided by Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

Important notes

- The benefit amount of top-up coverage on medical expenses (including top-up coverage on follow-up medical treatment expenses) stated in the Schedule of Benefits will be reduced by fifty percent (50%) for the Insured who is aged seventy (70) or above on the Date of Issue.

Winter Sports

Piste closure

Maximum limit (HK$)

5,000
(500)

( ) = Per day limit

Cash benefit for complete closure of a prearranged ski resort due to lack or snow or excess of snow, resulting in the insured being unable to engage in a specific winter sport at such resort for more than 24 hours.

Winter Sports

Pre-paid booking for winter sports activities

Maximum limit (HK$)
3,000

Covers the unused and non-refundable prepaid ski lift passes, ski/ snowboard school / instructor fees and/or winter sports equipment hire costs if the insured is certified by a registered medical practitioner as being unfit to engage in a specific winter sport due to an illness or injury suffered during the insured journey.

Important notes

What is not covered?

- any loss where a written medical report has not been obtained from a registered medical practitioner confirming that the insured's injury or sickness prevented him/her from engaging in a specific winter sport.

Winter Sports

Winter sports equipment hire

Maximum limit (HK$)
3,000

Covers the cost necessarily incurred for hiring equipment to replace the insured's personal equipment that is lost, stolen, damaged or delayed in transit during the insured journey.

Reminder：

- The insured must take all reasonable care to protect any skis, poles or snowboard by leaving them in a ski rack during the opening hours of a pre-booked ski resort.
- The insured must provide receipts or reasonable proof of ownership and/or age of the sports equipment.

Important notes

- report the loss or the theft to the local police within 24 hours if any items were lost or stolen.
- report the loss or the damage to the public transportation operator within 24 hours if any items in transit were lost or damaged.

What is not covered?

- any claims for which the receipts submitted are not under the name of the insured.

Winter Sports

Damage to hired winter sports equipment

Maximum limit (HK$)
2,000

Covers the cost necessarily incurred for repairing or replacing hired equipment that is accidentally damaged during the insured journey.

Reminder：

- The insured must take all reasonable care to protect any skis, poles or snowboard by leaving them in a ski rack during the opening hours of a pre-booked ski resort.
- If any damaged article is proven to be beyond economical repair, a claim shall be dealt with as if the article has been lost.

Important notes

What is not covered?

- any claims for which the receipts submitted are not under the name of the insured.

Water Sports

Which are the specific winter sports that can enjoy the optional benefit of "Water Sports"?

• scuba diving • snorkelling • wake boarding / water skiing • wake surfing	• stand-up paddling • flatwater kayaking or canoelng	• surfing • wind surfing

Water Sports

Top-up coverage on medical expenses

Provides top-up coverage in addition to the basic cover on medical treatment expenses and/or follow-up medical treatment expenses if the insured suffers an illness or injury while engaged in a specific water sport.

	Maximum limit (HK$)
Top-up coverage on follow-up medical treatment expenses	100,000 [1]

Remark:

1 Top-up coverage on follow-up medical treatment expenses excludes treatments provided by Chiropractor and/or Physiotherapist which is prescribed by a Registered Medical Practitioner, or treatments provided by Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

Maximum limit (HK$)

200,000

Important notes

- The benefit amount of top-up coverage on medical expenses (including top-up coverage on follow-up medical treatment expenses) stated in the Schedule of Benefits will be reduced by fifty percent (50%) for the Insured who is aged seventy (70) or above on the Date of Issue.

Water Sports

Pre-paid booking for water sports activities

Covers the unused and non-refundable prepaid instruction class or course, or dive tour and/or water sports equipment hire costs if the insured is certified by a registered medical practitioner as being unfit to engage in a specific water sport due to an illness or injury suffered during the insured journey.

Maximum limit (HK$)

15,000

Important notes

What is not covered?

any loss where a written medical report has not been obtained from a registered medical practitioner confirming that the insured's injury or sickness prevented him/her from engaging in a specific water sport.

Water Sports

Water sports equipment hire

Covers the cost necessarily incurred for hiring equipment to replace the insured's personal equipment that is lost, stolen, damaged or delayed in transit during the insured journey.

Maximum limit (HK$)

5,000

Reminder：

- The insured must take reasonable and proper steps to keep the property safeguarded and secured at all times.
- The insured must provide receipts or reasonable proof of ownership and/or age of the sports equipment.

Important notes

- report the loss or the theft to the local police within 24 hours if any items were lost or stolen.
- report the loss or the damage to the public transportation operator within 24 hours if any items in transit were lost or damaged.

What is not covered?

- any claims for which the receipts submitted are not under the name of the insured.

Water Sports

Damage to hired water sports equipment

Covers the cost necessarily incurred for repairing or replacing hired equipment that is accidentally damaged during the insured journey.

Maximum limit (HK$)

2,000

Reminder：

- The insured must take reasonable and proper steps to keep the property safeguarded and secured at all times.
- If any damaged article is proven to be beyond economical repair, a claim shall be dealt with as if the article has been lost.

Important notes

What is not covered?

- any claims for which the receipts submitted are not under the name of the insured.

In **iTravel Protect**, "Cruise" means a pleasure voyage with a duration of more than 3 days, sailing as a passenger on a purpose-built ship on seas or oceans that may include stops at various ports of call and shore excursions at such ports.

Cruise Vacation

Top-up coverage on journey cancellation or curtailment

Provides top-up coverage in addition to the basic cover on journey cancellation and journey curtailment if the cruise is unexpectedly cancelled or interrupted and curtailed.

Maximum limit (HK$)
15,000

Cruise Vacation

Missed cruise departure

Covers the unused and non-refundable prepaid cruise package cost and/or additional transportation expenses necessarily incurred to board the original cruise ship if the public transport that was prearranged to carry the insured to the boarding port is delayed for at 8 consecutive hours or more due to specific insurable perils.

Maximum limit (HK$)
50,000

Important notes

- The insured can only claim for either departure or arrival delay of the same delayed public common carrier.

Insurable perils

- adverse weather conditions;
- natural disasters;
- hijack;
- strike by the employees of the public common carrier;
- mechanical and/ or electrical breakdown of public common carrier.

Cruise Vacation

Excursion tour cancellation

Covers the unused and non-refundable prepaid excursion tour if it is cancelled due to specific insurable perils.

Maximum limit (HK$)
10,000

Important notes

Insurable perils

Happens within 90 days before the insured journey begins	death, serious injury or serious sickness of: • the insured, • immediate family member, • travel companion,
Happens within 24 hours before the scheduled shore excursion begins	at scheduled port of call • adverse weather conditions • natural disaster • strike • act of terrorism • riot or civil commotion

	Cruise Vacation
Satellite phone fee Covers the satellite phone fees necessarily incurred aboard the cruise ship if the insured journey is interrupted or curtailed because the insured or his/her travel companion passed away or suffered an injury or illness during the insured journey.	**Maximum limit (HK$)** 2,000

	Cruise Vacation
Missed boarding on ports of call after excursion Covers the additional transportation expenses for reaching the next scheduled port of call if the insured is unable to re-board the cruise while out on a shore excursion due to specific insurable perils.	**Maximum limit (HK$)** 5,000

Important notes

Insurable perils

Happens during the shore excursion	at scheduled port of call • adverse weather condition • natural disaster • strike • act of terrorism • riot or civil commotion
	other reasons • mechanical and/or electrical breakdown of the public common carrier on which the Insured is travelling during the shore excursion • injury sustained by the insured during the shore excursion which requires the Insured to be confined in a hospital

	Cruise Vacation
Involuntary change of port Cash benefit for change or cancellation of the scheduled port of call by the cruise while the insured is on the cruise due to adverse weather conditions.	**Maximum limit (HK$)** 300

Destination Wedding and Photoshoot

"Wedding Service Provider" means the provider of services traditional to the celebration of a Wedding: including the providers of professional photography and/or professional video operation, floral arrangements, hired cars or transport, toastmaster, venue, wedding cake, Wedding Attire, catering, DJ/disco, band/musician or paid entertainment contracted by the Insured to provide services at the Wedding.

Destination Wedding and Photoshoot

Maximum limit (HK$)

Wedding attire

Covers the repair or replacement cost of the insured's wedding attire, including accessories, that is accidentally lost, stolen or damaged during the insured journey.

5,000

Reminder：

- If any damaged article is proven to be beyond economical repair, a claim shall be dealt with as if the article has been lost.
- No cover on any item left unattended in any vehicle unless it is locked inside a trunk or at the storage area behind the back seat of a locked vehicle.

Important notes

- report the loss or the theft to the local police within 24 hours if any items were lost or stolen.
- report the loss or the damage to the public transportation operator within 24 hours if any items in transit were lost or damaged.

What is not covered?

- any claims for which the receipts submitted are not under the name of the insured.
- any loss of or damage to items that are mailed or shipped separately by the Insured, or intentionally arranged to be carried by a Public Common Carrier other than the one the Insured is on board;
- any loss or damage arising from delay, confiscation, detention, requisition or destruction by customs or other officials or authorities.

Destination Wedding and Photoshoot

Maximum limit (HK$)

Marriage certificate

Covers for replacement cost of the lost marriage certificate as a direct result of theft, robbery, burglary or accidental loss of the marriage certificate thereby incurred.

1,000

Reminder：

- The insured must take reasonable and proper steps to keep the property safeguarded and secured at all times.

Important notes

- report the loss or the theft to the local police within 24 hours if any items were lost or stolen.

Destination Wedding and Photoshoot

Maximum limit (HK$)

Personal liability for invited guests

Covers for expenses incurred as a result of the legal liability of the insured for accidental bodily injury to a third party or damage to property belonging due to negligence of the invited guests at a wedding or a wedding reception.

1,000,000

Reminder：

The company will not be able to pay the benefit to the insured, if the insured or his/her authorized representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of the company.

Important notes

What is not covered?

- any loss of or damage to the property of, or injury to or death of, any person arising out of his/her employment by the insured or services she/he provided to the insured in connection with the wedding or wedding reception (whether as a representative or employee of a wedding service provider or otherwise)
- incident occurring outside the area reserved for the wedding or wedding Reception

	Destination Wedding and Photoshoot
	Maximum limit (HK$)
Closure of wedding service providers Covers the unused and non-refundable payment to a prearranged wedding service provider who is unable to provide services to the insured due to bankruptcy or liquidation.	10,000

Important notes

What is not covered?

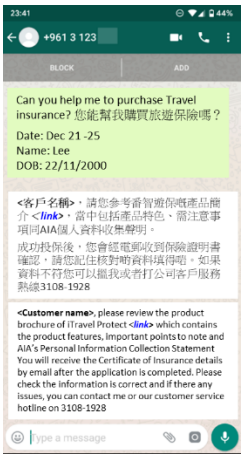
- any loss in relation to services provided by a service provider other than a Wedding Service Provider as defined in the policy.
- any loss arising from circumstances which already existed and were known or ought to have been known to the Insured on the Date of Issue, or before the Insured entered into a contractual agreement for the related services with the Wedding Service Provider, whichever is earlier。
- any costs where no written contractual agreement exists between the insured and the wedding service provider.

Summary of Sales Flow

Pre-sale

After received customer request to purchase travel insurance, send the following message to the customer

<Customer name>, please review the product brochure of iTravel Protect https://ishop.aia.com.hk/en/iTravelProtect.html which contains the product features, important points to note and AIA's Personal Information Collection Statement
You will receive the Certificate of Insurance details by email after the application is completed. Please check the information is correct and if there any issues, you can contact me or our customer service hotline on 3108-1928



During the Purchase

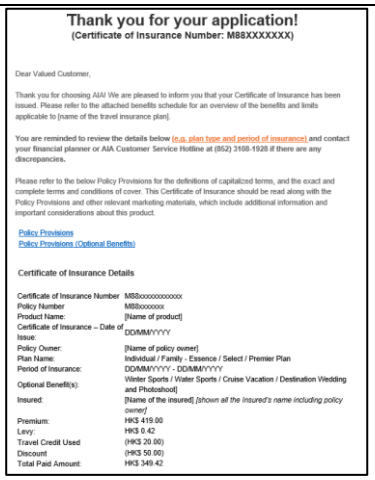
(iEngage)」。Login iEngage and purchase iTravel Protect*. For details please refer to "Sales Flow (iEngage)".

***Please be reminded to enter the customer's mobile phone and email address in the application form**



After sale

Customers will receive Certificate of Insurance by email



Thank you for your application!
(Certificate of Insurance Number: M88XXXXXXX)

Dear Valued Customer,

Thank you for choosing AIA! We are pleased to inform you that your Certificate of Insurance has been issued. Please refer to the attached benefits schedule for an overview of the benefits and limits applicable to [name of the travel insurance plan].

You are reminded to review the details below (e.g. plan type and period of insurance) and contact your financial planner or AIA Customer Service Hotline at (852) 3108-1928 if there are any discrepancies.

Please refer to the below Policy Provisions for the definitions of capitalized terms, and the exact and complete terms and conditions of cover. This Certificate of Insurance should be read along with the Policy Provisions and other relevant marketing materials, which include additional information and important considerations about this product.

Policy Provisions
Policy Provisions (Optional Benefits)

Certificate of Insurance Details

Certificate of Insurance Number	M88ooooooooooo
Policy Number	M88ooooooo
Product Name:	[Name of product]
Certificate of Insurance – Date of Issue:	DD/MM/YYYY
Policy Owner:	[Name of policy owner]
Plan Name:	Individual / Family - Essence / Select / Premier Plan
Period of Insurance:	DD/MM/YYYY - DD/MM/YYYY
Optional Benefit(s):	Winter Sports / Water Sports / Cruise Vacation / Destination Wedding and Photoshoot]
Insured:	[Name of the insured] *[shown all the Insured's name including policy owner]*
Premium:	HK$ 419.00
Levy:	HK$ 0.42
Travel Credit Used	(HK$ 20.00)
Discount	(HK$ 50.00)
Total Paid Amount:	HK$ 349.42

Details of Sales Flow

		Sales Platform	
		iEngage	**iPos**
Step 1	Login	Enter username and password	
Step 2	Choose product	Select more Select “iTravel Protect” Grant location permission	Select “General Insurance” Select “iTravel Protect”
Step 3	Get quotation	Enter start date and end date for the cover	
Step 4	Confirm purchase	Pay net: Applicable	Pay net: Not applicable
	Or	Pay gross: Enter promotional code (if any)	
		Select Optional Benefits	
Step 5	Enter customer info	Enter customer information	
Step 6	Confirmation	Agree on the declaration and disclaimer Confirm customer information	
Step 7	Credit card payment	Enter credit card information Pay by financial planner’s credit card	Pay by customer’s credit card
	Complete	Policyholder will receive a Certificate of Insurance (COI) confirmation email Policy contract will be attached in the same confirmation email Policyholder will also receive a SMS and email notifying them that they can view and manage their travel policy on AIA Connect.	

Please pay attention to the followings during the sales process

1	All financial planners are not allowed to solicit insurance business from applicant outside Hong Kong. Both applicant and financial planner are required to be present within Hong Kong during the application process.
2	To better protect the financial planner in case of dispute, the financial planners are encouraged to obtain confirmation from the customer to purchase the insurance and agree with declaration.
3	Unauthorised or mis-selling may result in penalties and liability for submitted claims.
4	Purchase is only complete when customers receive the Certificate of Insurance email.
5	Financial planners are only allowed to pay the premium with their own credit card on behalf of customers for iTravel Protect via iEngage.
6	AIA may request credit card holder proof from financial planners from time to time. Upon request, financial planners are required to send the credit card image used and the policy number for the transaction to hk.onlinepayment@aia.com within 7 working days, otherwise AIA will refund the premium and terminate the policy without any prior notice.

Sales Flow (iEngage)

Available for view and use to financial planners who are paper 2 license holder only

登錄友幫手並選擇
Login iEngage and choose

更多 / Select

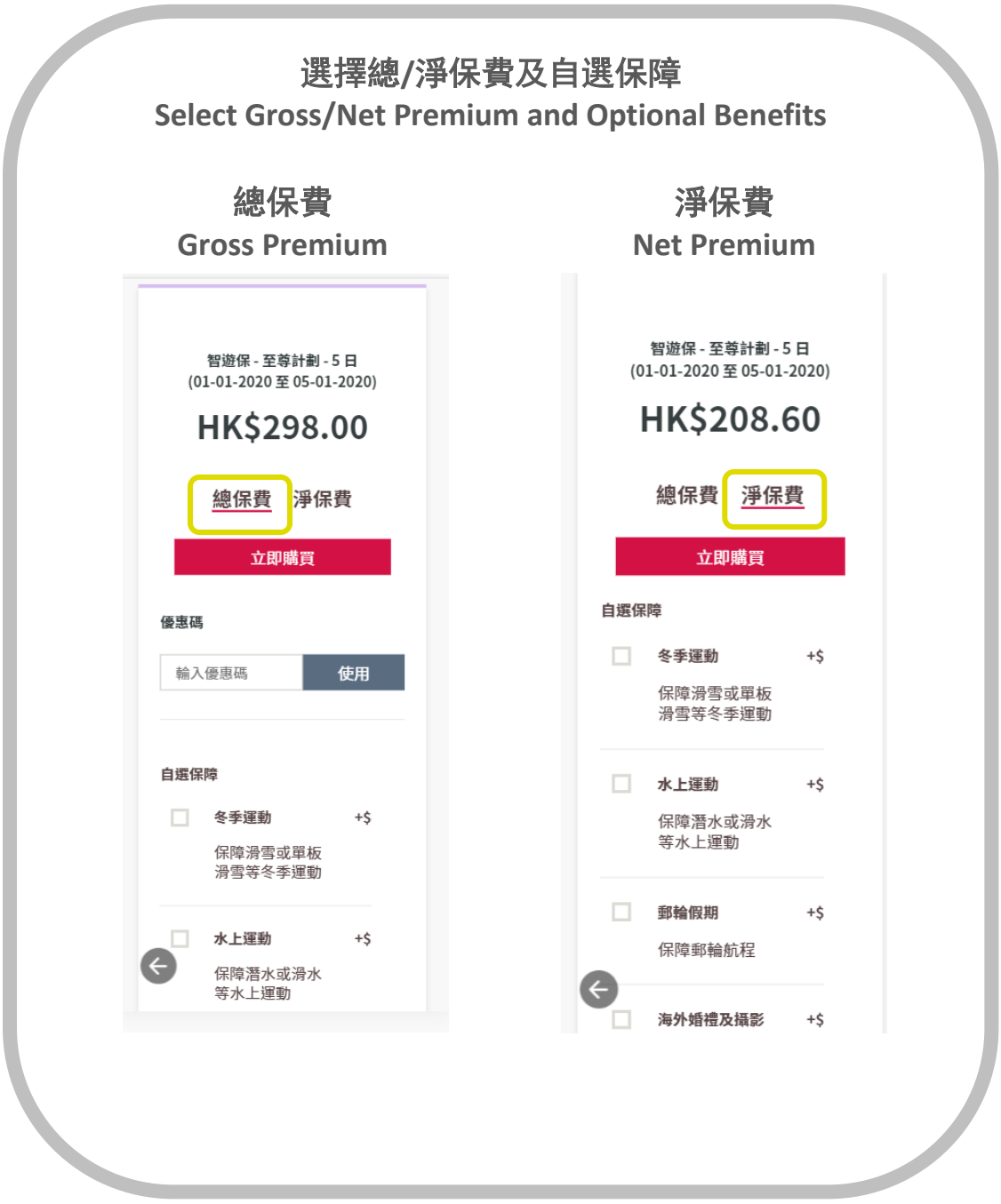


選擇/ Select 智遊保」



授予定位允許
Grant location permission

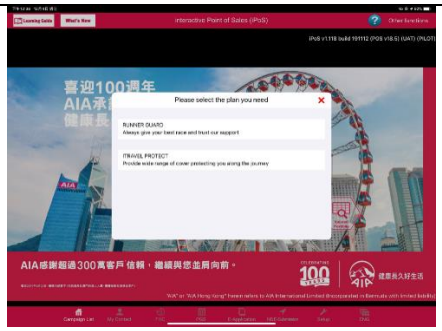
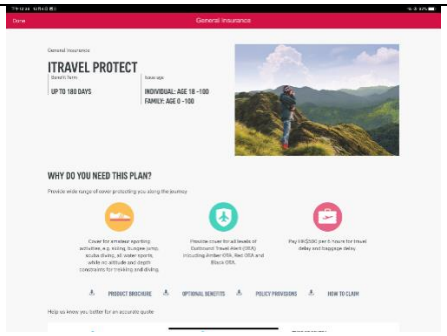




If you have any questions, please contact us at 3108-1928 for details.

Sales Flow (iPos)

Applicable to financial planners who are paper 2 license holder only

On iPos landing page, click General Insurance from Other functions menu bar	
Select the plan	
Direct to in-app browser	

Sales Flow (iShop)

AIA iShop

English	https://ishop.aia.com.hk/en/general-insurance/itravel-protect.html

Dos and Don'ts for Sales

DOs	DONTs
Receive and maintain proper record of the premium payment (e.g. bank transfer/Payme/FPS).	You must not accept cash from customers.
Safeguard any premiums received from the customers.	You must not mix premium received with own personal funds.
Obtain customer's instruction and consent before purchasing travel insurance on their behalf.	You must not purchase travel insurance without obtaining prior customer's instruction and consent.
You must declare that it uses your own credit card for purchase.	You must not use any credit card other than your own. Using a third party credit card and making a false declaration is a serious offence and may be reportable to the police.
Send and explain the contents in the product brochure including product features, premium, declarations and PICS to customers.	You must not use your own contact information (including mobile no. and email address) in the application form.
Verify that the information input is correct and accurate with the customer.	You must not use travel insurance as gift to induce customer to purchase other insurance.
Note that the Company reserves the right to reject payment and terminate the policy if proof of cardholder identity cannot provided upon the Company's request.	You must not solicit insurance business from the customer outside of Hong Kong.
Remind customers to review the details in the Certificate of Insurance confirmation email.	You must not purchase travel insurance for a customer who has entered the immigration counter or has already departed Hong Kong.
Note that both the customer and the financial planner are required to be in Hong Kong at the time of application.	You must not pay premium for customer for any life or general insurance product except iTravel Protect.
Note that policy is only valid upon the issuance of the Certificate of Insurance.	
You are required to send the brochure, PICs and declaration to customers before purchase of iTravel.	

iTravel Protect User Guide – Extend

(applicable to prior to departure and during the journey)

<table>
<tr>
<td>1
Login AIA Connect and select “Account”</td>
<td> 
</td>
<td>2
Select “iTravel Protect” Policy</td>
<td> 
</td>
</tr>
<tr>
<td>3
Select “Manage My Trips”</td>
<td> 
</td>
<td>4
Select “Current” and select “Extend”</td>
<td> 
</td>
</tr>
<tr>
<td>5
Input new end date and select “Save Change” and pay premium</td>
<td> 
</td>
<td colspan="2">Important Note:
• The policyholder can extend the duration of a current trip for personal reasons (no later than the end date of a trip) provided that no benefit will be provided for any pre-existing condition and event which is known and/or announced at the time of the application for extension
• Trip extension for personal reasons will require additional premium and the trip duration cannot exceed 180 days.</td>
</tr>
</table>

iTravel Protect User Guide – Reschedule (only applicable prior to departure)

1

Login AIA Connect and select "Account"



2

Select "iTravel Protect" Policy



3

Select "Manage My Trips"



4

Select "Upcoming" and select "Reschedule"



5

Input new travel dates and select "Save Change"



Important Note

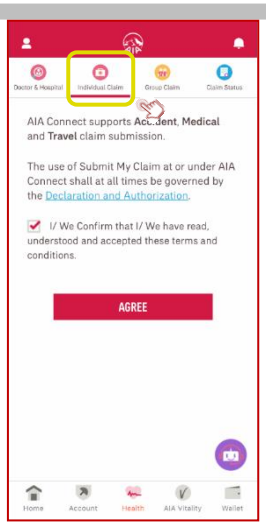
- The policyholder can reschedule the period of travel for personal reasons (no later than 1 day before the start date of the trip) provided that no benefit will be provided for any pre-existing condition and event which is known and/or announced at the time of the application for reschedule.
- If the trip duration is extended, additional premium will be required and the trip duration cannot exceed 180 days.
- The amended trip duration cannot be shorter than the original trip duration.

How Does Customer Use AIA Connect to Make a Claim?

STEP 1

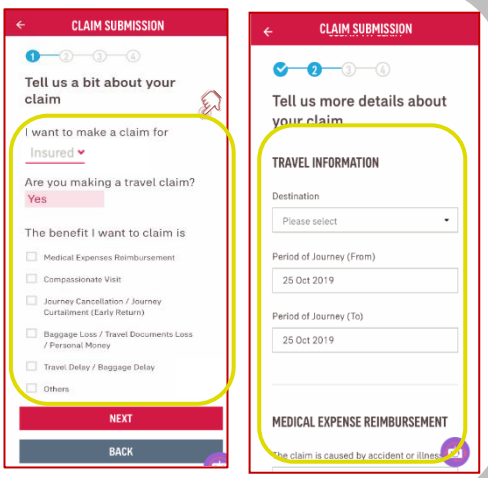
Login AIA Connect and choose

Individual Claim



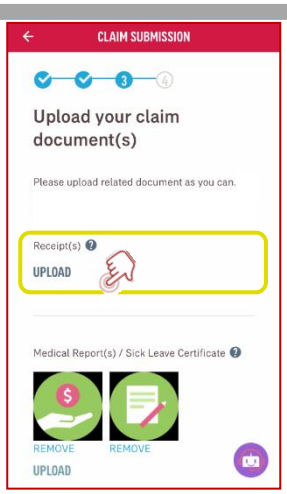
STEP 2

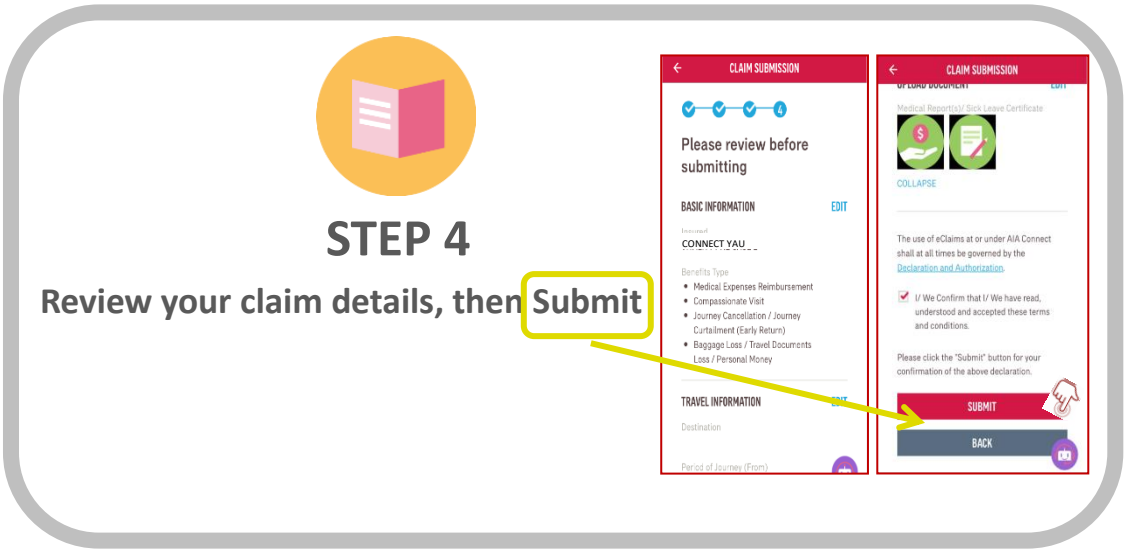
Input your claim details

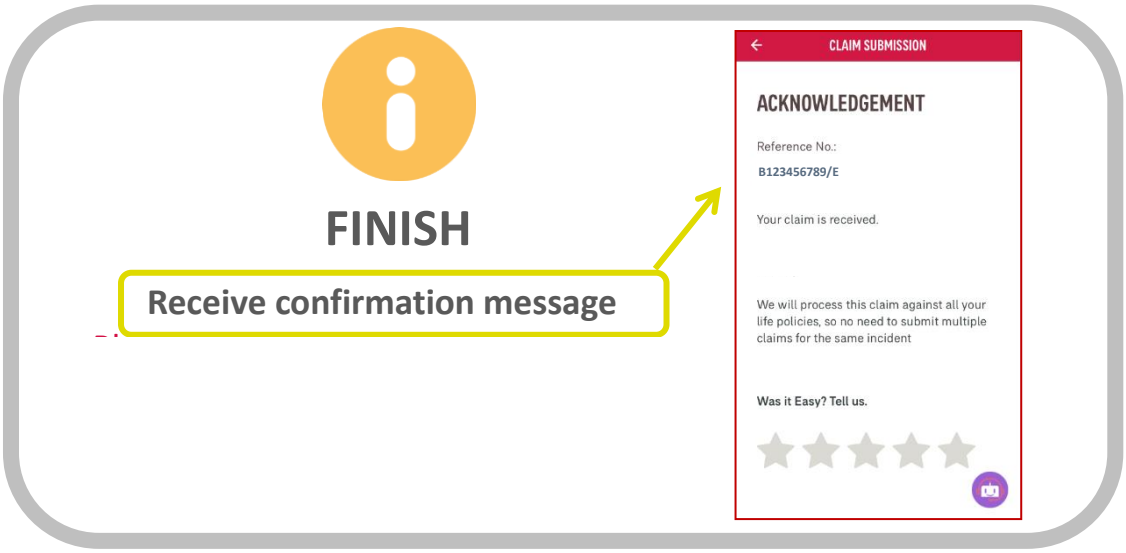


STEP 3

Upload receipts and documents







Financial planner may assist customers to submit claims via:

Go to: www.aia.com.hk > Help & Support
> (For Individual) Form Library > Travel Insurance Claim Form

Tips on Making a Travel Insurance Claim

#1

Report immediately

Report the loss or the theft to the local police within 24 hours if any items were lost or stolen, and report the loss or the damage to the public transportation operator within 24 hours if any items in transit were lost or damaged.

#2

Don’t wait for long

You must make the claim within 30 days of the occurrence. Given that it will take some time to process your claim, it is highly recommended for you to submit your claims as soon as possible.

#3

Keep originals

Whatever you are choosing to make a claim for, it is necessary for you to prove the authenticity of the loss. Proofs may include: receipts for lost or stolen items, boarding pass, booking invoices, hospital bills, or police reports.

#4

Get proof from third parties

Apart from your own claim documents, it’s important to get written confirmation from third parties such as the airline you were flying with or the hotel you were staying as proof of travel disruption, for instance. This will help to expedite the claims process.

#5

Seek local medical attention

If you would like to claim for follow-up medical expenses, you must seek local medical attention during the insured journey for the same illness or accidental injury that you would want to follow up with.

The above information are for reference only. For more information on required claim documents, please refer to the appendix and note that our company may request for additional documents for verification.

Claims Examples

Example 1 **Case Study of Claims on Medical Expenses for Insured Aged 70 and above**

Mr Lam, aged 72 who had successfully applied for iTravel Protect's Essence Plan, together with "Winter Sports" optional benefit.

In the unfortante event that Mr Lam suffered an injury while he was skiing in Japan, he was required to stay in a local hospital for 20 days. Follow-up medical treatment was also required after he returned to Hong Kong. Here are the details of his medical treatments and the loss incurred.

	Actual medical expenses (HK$)
Medical treatment expenses (overseas confinement)	290,000
Overseas hospital cash	Not applicable
Follow-up medical treatment expenses	
• Treatment in hospital/ clinic	50,000
• Chiropractic treatment	12,000
• Bone-setting	2,000
Total Amount:	**354,000**

The maximum claimable amount that Mr. Lam may receive for the medical expenses incurred during such insured journey would be:

	Maximum claimable amount (HK$)	
	Core Plan	**Optional Benefit**
Medical treatment expenses (overseas confinement)	250,000 [A]	40,000
Overseas hospital cash	0 [A]	Not applicable
Follow-up medical treatment expenses		
• Treatment in hospital/ clinic	0 [A]	50,000 [B]
• Chiropractic treatment	0 [A]	0 [B]
• Bone-setting	0 [A]	0 [B]
Total Amount:	**340,000**	

Except for Premier plan, the maximum limit specified for this benefit will be reduced by 50% for an insured who is aged 70 and above on the date of issue.

Explainatory notes

A	Since Mr. Lam is over 70 years old, his total claims payment for medical expenses will be reduced by 50%, i.e. HK$250,000 (Core Plan) / HK$100,000 (Optional Plan). As Mr. Lam's overseas medical treatment expenses (HK290,000) have exceeded the core plan maximum limit of "medical treatment expenses", no further reimbursement can be made in "Overseas Hospital Cash" and "Follow-up Medical Treatment Expenses". For the remaining balance of $40,000 ($290,000 - $250,000) overseas medical expenses, it can be reimbursed from "top-up cover on medical expenses" of the optional plan.
B	As the medical treatment expenses of the core plan has reached the maximum limit, the remaining $50,000 expenses will be reimbursed from "Top-Up Cover On Follow-up Medical Treatment Expenses". However, the top-up cover on follow-up medical treatment expenses do not cover treatment provided by a Chiropractor, Physiotherapist or Chinese Medicine Practitioner.

Example 2 **Case Study of Claims on Medical Expenses and Loss of Sports Equipment for Insured Aged Below 70**

Mr Yeung, aged 30 who had successfully applied for iTravel Protect's Select Plan, together with "Water Sports" optional benefit.

During his insured journey, Mr Yeung lost his own wakeboard due to misdirection of the airline on his luggage and he had no choice but to rent a replacement equipment. In the unfortante event that Mr Yeung later suffered an injury while he was wakeboarding in Hawaii, he was required to stay in a local hospital for 25 days. Follow-up medical treatment was also required after he returned to Hong Kong. Here are the details of his medical treatments and the loss incurred.

	Actual medical expenses (HK$)
Medical treatment expenses (overseas confinement)	800,000
Overseas hospital cash	Not applicable
Follow-up medical treatment expenses	
• Treatment in hospital/ clinic	300,000
• Chiropractic treatment	10,000
• Bone-setting	0
Equipment hire (Water Sports)	4,500
Total Amount:	**1,114,500**

The maximum claimable amount that Mr. Yeung may receive for the medical expenses and loss of sports equipment incurred during such insured journey would be:

	Maximum claimable amount (HK$)	
	Core Plan	**Optional Benefit**
Medical treatment expenses (overseas confinement)	800,000	0
Overseas hospital cash	5,000 [C]	Not applicable
Follow-up medical treatment expenses		
• Treatment in hospital/ clinic	195,000 [D]	105,000 [D]
• Chiropractic treatment	0	0
• Bone-setting	0	0
Equipment hire (Water Sports)	0	4,500
Total Amount:	**1,109,500**	

解說 Explainatory notes

C "Overseas hospital cash" can be reimbursed up to 10 days, or $5,000 ($500 x 10 days).

D Mr. Yeung has received the reimbursement of HK$800,000 ("Medical Treatment Expenses") and HK$5,000 ("Overseas Hospital Cash"). The remaining medical treatment expenses balance in his core plan is HK$195,000 ($1,000,000 - $800,000 - $5,000) and will be fully reimburse in "Follow-up Medical Treatment Expenses". His remaining reimbursement on "Follow-up Medical Treatment Expenses" will be reimbursed under "Top-Up Cover On Follow-up Medical Treatment Expenses", which is $105,000 ($300,000 – $195,000). However, the top-up cover on follow-up medical treatment expenses do not cover treatment provided by a Chiropractor, Physiotherapist or Chinese Medicine Practitioner.

Example 3 **Case Study of Claims on Travel Delay with Multiple Delays**

Ms Fung traveled to Europe and had successfully applied for iTravel Protect's Premier Plan.

In the unfortunate event that Ms Fung's travel delayed multiple times during the insured journey due to adverse weather conditions at the destinations of where she was traveling to. Here is her itinerary and details of the delays:

Itinerary	Scheduled departure time	Actual departure time	Remark
Hong Kong > London	13:00 (9 Oct)	20:00 (9 Oct)	Hours of delay 7 Hours
London > Paris	10:00 (15 Oct)	22:00 (15 Oct)	Hours of delay 12 Hours
Paris > London	12:00 (22 Oct)	01:00 (23 Oct)	Due to travel delay, the insured decides to stay in a hotel for a night and take the next available flight next day in the morning.
London > Hong Kong	09:00 (28 Oct)	11:30 (28 Oct)	Hours of delay 2.5 Hours

The maximum claimable amount that Ms. Fung may receive for the multiple delays during such insured journey would be:

Itinerary	Scheduled departure time	Actual departure time	Maximum claimable amount (HK$)
Hong Kong > London	13:00 (9 Oct)	20:00 (9 Oct)	Cash benefit 500
London > Paris	10:00 (15 Oct)	22:00 (15 Oct)	Cash benefit 1,000
Paris > London	12:00 (22 Oct)	01:00 (23 Oct)	1,500
London > Hong Kong	09:00 (28 Oct)	11:30 (28 Oct)	0
		Total Amount:	**3,000**

FAQ

This Frequently Asked Questions is only for reference and does not constitute any part of the insurance contract. For full terms and conditions and exclusions, please refer to the policy document itself which shall prevail in case of inconsistency.

Related to eligibility

1 Q: Who is eligible to enroll?

A:

Individual Plan	All individual customers, aged 18 years to 100 years and who are residing in Hong Kong with valid HKID cards.
Family Plan	Includes the policy owner, his/her legally married spouse and/or his/ her below aged 18 and unmarried children, whether natural, step or adopted. The policy owner must reside in Hong Kong with a valid HKID card and be at the age of 18 to 100 upon applying for a policy. All other insureds under the policy must possess a valid HKID Card or passport and be at the age of 0 to 100.

2 Q: If I am traveling with my friend, do we need to buy two separate travel insurance policies?

A: Each person must be issued with a separate travel insurance policy.

3 Q: Can I apply for the travel insurance the moment when I arrive at my travel destination?

A: You can only apply for the travel insurance before your departure from the immigration counter of Hong Kong.

4 Q: If I am traveling with my family, but I will be returning to Hong Kong earlier than they do. Can we still apply for a family plan?

A: You can still apply for a family plan and shall select the cover duration of your travel insurance policy based on the return date of the last person as stated in your family plan, such that all members under the policy can be covered fully. And your own cover will come to an end as soon as you return to Hong Kong.

Related to the cover

Medical Expenses Benefit

5 Q: Is elderly (aged 70 or above) entitled to 100% of the benefit under the cover for “Medical Expenses Benefit”?

A: For Essence Plan and Select Plan, the benefit amount for the “Medical treatment expenses” and “Follow-up medical treatment expenses” as stated in the benefits schedule will be reduced by 50% for the age 70 or above of the elderly at policy issue date. Nevertheless, no benefit reduction will apply to the benefit sub-limit and per visit per day specified in “Follow-up medical treatment expenses”. If the elderly applies Premier plan, he would be entitled to 100% of the benefit under “Medical Expense Benefit”.

6 Q: What are “Follow-up medical treatment expenses”?

A: If the insured needs follow-up medical treatment upon returning to Hong Kong, after getting overseas treatment for a sudden and unexpected illness or accidental during a covered journey, we will reimburse the medical expenses necessarily incurred by the insured within 90 days after the end of the covered journey.

If the insured has contracted an infectious disease during the covered journey and corresponding diagnosis is made within 10 days after the insured returns to Hong Kong, any medical treatment for the infectious disease will be regarded as follow-up medical treatment and we shall reimburse the expenses necessarily incurred for the aforesaid follow-up medical treatment by the insured.

“Follow-up Medical Treatment Expenses” also includes expenses incurred from chiropractic treatment, physiotherapy and Chinese medicine treatment (bone-setting, acupuncture or herbal treatment) and this benefit is subject to the maximum limit per visit per day specified in the Schedule of Benefit.

7 Q: What is a “pre-existing medical condition”? Does it mean if I have any pre-existing medical condition, I will not be covered?

A: “Pre-existing medical condition” means any symptoms of illness or disease exist before the Date of Issue of policy. In general, the travel insurance will not cover any pre-existing medical condition which may incur any treatment during the Insured Journey.

However, “Extended cover on pre-existing illnesses” under Premier Plan, it can cover if the insured unexpectedly becomes ill as a result of a pre-existing medical condition (other than the treatment of injury, congenital condition or disorder; mental or psychiatric condition or disorder) during the cover journey and the treatment cannot be delayed until the insured returns Hong Kong, we will reimburse up to the maximum sum assured listed in the benefits schedule 80% of the reasonable medical expenses incurred, whichever is lower. (Only applicable for all travel destinations other than Mainland China and Macau.)

Personal Accident

8 Q: Are elderly and child entitled to 100% benefit under the cover for personal accident?

A:

Elderly (Age 70 or above)	The insured would be entitled to 50% of the benefit.
Child (Age 17 or below)	

Covered Activities / Sports

9 Q: What kind of sports activities are covered by my travel insurance policy?

A: Any amateur sports activities including skiing, bungee jumping, skydiving, paragliding and all kind of water sports. At the same time, there is no height and depth restrictions for hiking or diving. If you are planning on participating in winter sports or water activity, you may also like to consider our optional benefits for full protection.

10 Q: Am I covered for riding on a hot-air balloon?

A: It is covered, provided that the manoeuvre or navigation of the hot-air balloon is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority.

Travel Inconvenience

11 Q: In case I need to cancel my journey, can I claim for the travel expenses which I have already paid for?

A: Please refer to “Journey Cancellation” section of the Benefits Guide for details.

12 Q: In case I need to call off my journey early, can I claim for the unused travel expenses which I have already paid for?

A: Please refer to “Journey Curtailment” section of the Benefits Guide for details.

13 Q: If my flight is delayed, am I being covered?

A: Please refer to “Travel Delay” section of the Benefits Guide for details.

14 Q: In case my baggage is delayed, am I being covered?

A: Please refer to “Baggage Delay” section of the Benefits Guide for details.

15 Q: If the government of HKSAR has issued an Outbound Travel Alert to the destination where I'm planning to go after I applied the policy, and yet I am still going anyway, am I still covered?

A: If the government of HKSAR has issued an Outbound Travel Alert to the destination within 1 week before the trip starts and you decide to go, you can be still covered.

Personal Baggage and Money

16 Q: Are my laptop, camera, mobile phone and tablet that I bring along to my travel being covered?

A: Yes, they can cover, however, it is subject to the plan you selected.

Premier Plan Select Plan	laptop computer, photographic equipment, mobile phone and tablet computer
Essence Plan	laptop computer and photographic equipment

17 Q: Are the money and jewelries that I bring along to travel being covered?

A:

Money	We will pay for the loss of the insured’s cash, bank notes, or traveller’s cheques, if the loss is due to theft, robbery or burglary during a covered journey.
Jewelries	Not covered.

Rental Vehicle

18 Q What will I be covered when renting a vehicle for a road trip in case of car accident?

A During the covered journey, if you rents a vehicle that is covered by a comprehensive motor insurance policy, and in the unfortunate event that the rental vehicle is stolen or is damaged due to an accident or collision, we will reimburse the rental vehicle excess or deductible for which the insured becomes liable. Please be advised that this benefit is only applicable for Select Plan and Premier Plan.

Other enquires

19 Q: Can I reschedule my journey after I apply **iTravel Protect?**

A: Yes. You can extend or reschedule your cover before your covered journey. Or, you can even extend your cover during your covered journey if you decide to stay longer. All of this can be done wherever you are, through our AIA Connect mobile app.

20 Q: What does “immediate family member” refer to?

A: “Immediate Family Member” refers to the Insured’s legal spouse, child (natural, step or adopted); sibling; sibling-in-law; parent; parent-in-law; grandparent; grandchild; legal guardian or step-parent.

21 Q: Which benefit is paid in form of a lump sum cash benefit or reimbursement?

A: Please refer to Part B (Benefits) of the Appendix 1: Product Description for details.

附錄一: 產品資料介紹
Appendix 1: Product Description

A. 產品細節 Product Details

產品名稱 Product Name	「智遊保」iTravel Protect
產品類別 Product Type	一般保險計劃 / 個人財物保險 General Insurance / Personal Lines
銷售日期 Launch Date	2019 年 12 月 2 日 (以申請日期為準) 2 December, 2019 (By application date)
銷售地點 Region	香港 Hong Kong
所須銷售牌照 Insurance license required	一般保險牌照 Paper 2 License
基本計劃 / 附加契約 Basic / Rider	基本計劃 連 附加契約 (如適用) Basic Plan with Riders (if applicable)
保障地區範圍 Geographical Scope of Cover	全球 Worldwide 以下國家的相關旅程、國民及 / 或居民除外，包括：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比亞、蘇丹、敘利亞、北韓或克里米亞地區。而此名單將由本公司全權酌情決定並不時更新。 Except for the journey, nationality and / or residents related to the following countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region. However, such list shall be subject to change at the Company's sole discretion from time to time.
保障計劃級別 Plan Levels	精選計劃 Essence Plan | 智選計劃 Select Plan | 至尊計劃 Premier Plan
投保年齡 (歲) Issue Age	個人計劃 Individual Plan: 18 – 100 家庭計劃 Family Plan: 0 – 100 * * 包括保單持有人、合法配偶及 18 歲以下未婚子女(不限子女數目)。 Include policyholder, his/her legal spouse, and unmarried children aged under 18 (No limit on number of children).
投保資格 Eligibility criteria	如欲投保，投保人士須符合以下資格： 1. 投保人士必須持香港身份證並居住在香港； 2. 投保人士必須在沒有違犯醫生建議下旅遊； 3. 該旅程路線必須包括香港，而有關的旅程安排和付款必須於香港進行；及 4. 該旅程必須在香港開始。 To be eligible for cover: 1. Applicant must be a Hong Kong identity card holder residing in Hong Kong; 2. Applicant must be travelling without violating any medical advice; 3. The itinerary must include Hong Kong and such travel arrangement must be made and paid for in Hong Kong; and 4. The journey must commence in Hong Kong.
保障期 (日) Benefit Term (days)	1 – 180
貨幣 Currency	港元 Hong Kong Dollar
計劃名稱縮寫 Product Shortnames	不適用 N.A.
保單編號字首 Policy Number Prefix	M88
保單契約頁碼 Contract Laser Print Codes	基本計劃 Basic Contract: GBTPA 附加契約 Supplementary Contract: GSTPA

附錄一: 產品資料介紹
Appendix 1: Product Description

B. 保障利益 Benefits

類別 Category	保障項目 Cover Item	闡述 Description	保障計劃級別 Plan Levels 至尊 Premier	智選 Select	精選 Essence	支付形式 Payout Method
醫療費用 Medical Expense	治療費用 Medical treatment expenses	保障受保人在受保旅程中遭受意外身體受傷或疾病而導致的醫療費用。 Covers medical expenses due to accidental bodily injury or sickness sustained during the insured journey.	✓[1]	✓	✓	實報實銷 Reimbursement
	入院保證金 Deposit guarantee for hospital admission	為受保人向海外醫院預繳按金，以便有關受保人的住院安排。 Deposit guarantee to facilitate hospital admission of the insured overseas.	✓	✓	✓	直接由我們支付 Directly paid by us
	海外住院現金 Overseas hospital cash	因受保人受保旅程中於海外遭受的意外身體受傷或疾病而住院的海外住院現金惠益。 Cash benefit for confining in an overseas hospital as an in-patient due to accidental bodily injury or sickness sustained overseas during the insured journey.	✓	✓	✓	現金惠益 Cash benefit
	覆診費用 Follow-up medical treatment expenses	保障受保人在受保旅程中因在海外遭受意外身體受傷或疾病而在海外接受治療，並在回港後之跟進治療費用。 Covers the medical expenses for follow-up medical treatment upon return to Hong Kong due to accidental bodily injury or sickness sustained overseas and received medical treatment abroad during the insured journey.	✓	✓	✓	實報實銷 Reimbursement
	創傷輔導 Trauma counselling	保障如受保人在受保旅程中因目擊及 / 或是創傷性事件的受害者而需接受創傷輔導之費用。 Covers the counselling fees if the insured is a witness and/or victim of a traumatic event.	✓	✓		實報實銷 Reimbursement
個人意外 Personal Accident	個人意外 Personal accident	保障受保人因意外死亡或因意外並在其後連續 12 個月內引致的永久殘廢。 Covers for accidental death and permanent disablement of the insured within 12 consecutive months after the accident happens.	✓	✓	✓	現金惠益 Cash benefit
	信用卡結餘保障 Credit card balance protection	保障受保人在海外因意外死亡而在受保旅程中於海外以其信用卡簽賬購物之任何未繳付結餘（不適用於 18 歲以下之未成年受保人士）。 Covers outstanding credit card balance payable by the insured for items purchased and charged to such card overseas during the insured journey in the event of accidental death of the insured abroad (not applicable to insured minors aged below 18).	✓	✓		實報實銷 Reimbursement

備註 Remark: 1：延伸保障範圍至現有疾病。
Extended cover to pre-existing illnesses.

類別 Category	保障項目 Cover Item	闡述 Description	保障計劃級別 Plan Levels 至尊 Premier	智選 Select	精選 Essence	支付形式 Payout Method
緊急支援 Emergency Assistance	緊急醫療運送 Emergency medical evacuation	保障受保人在受保旅程中因嚴重意外身體受傷或疾病而需安排緊急醫療運送之運送費用。 Covers expenses for emergency medical evacuation as a serious accidental bodily injury or sickness sustained overseas during the insured journey.	✓	✓	✓	直接由我們支付 Directly paid by us
	遺體運返 Repatriation of remains	保障包括外地殮葬或火葬遺體（如當地法例要求）、或將受保人的遺體或骨灰運回港之費用。 Covers the cost for burial or cremation abroad (if required by local legislation), or the cost of transport of remains or ashes back to Hong Kong.	✓	✓	✓	直接由我們支付 Directly paid by us
	安排家屬探望 Compassionate visit	保障受保人因死亡、嚴重身體受傷或疾病住院超過 3 日而引致一位已年滿 18 歲或以上的成年直系親屬探望所需之住宿及交通費用。 Covers the reasonable accommodation and transportation expenses of one adult immediate family member who is aged 18 or above if the insured dies or is confined for more than 3 days in an overseas hospital due to his/her serious accidental bodily injury or sickness.	✓	✓	✓	實報實銷 Reimbursement
	隨行兒童護送 Return of unattended children	保障與受保人同行 18 歲以下子女因受保人死亡、嚴重意外身體受傷或疾病住院超過 3 日而導致無人照顧，並需先行送返香港而衍生的額外住宿及交通費用。 Covers additional accommodation and transportation expenses for returning insured's unattended child(ren) aged below 18 back to Hong Kong if the insured dies or is confined for more than 3 days in an overseas hospital due to his/her serious accidental bodily injury or sickness.	✓	✓	✓	實報實銷 Reimbursement
	24 小時全球電話諮詢服務 24-hour worldwide telephone enquiry services	提供 24 小時緊急支援服務熱線。 Provides a 24-hour emergency assistance services hotline.	✓	✓	✓	不適用 Not applicable

類別 Category	保障項目 Cover Item	闡述 Description	保障計劃級別 Plan Levels 至尊 Premier	智選 Select	精選 Essence	支付形式 Payout Method
旅程不便 Travel Inconvenience	行程延誤 Travel delay	現金惠益 或 額外費用之報銷：保障在受保旅程中因特定受保原因導致原定的飛機、船隻、火車或其他公共交通工具起程或抵達時間延遲連續 6 小時或以上而衍生之額外費用。 Cash benefit or reimbursement: Covers extra expenses incurred as a result of delay in departure or arrival of the scheduled aircraft, sea vessel, train or other common carrier for at least 6 consecutive hours due to specific insurable perils during the insured journey.	✓	✓	✓[2]	現金惠益 Cash benefit 或 OR 實報實銷 Reimbursement
	錯過離港航班 Missed flight departure	保障受保人因在香港發生的特定受保原因錯過原定離港航班而需更改機票前往預定目的地之額外費用。 Covers the additional expenses incurred for rescheduling flight ticket to the intended destination in the event that the insured missed the scheduled original flight for departure due to specific insurable perils happened in Hong Kong.	✓			實報實銷 Reimbursement
	行李延誤 Baggage delay	保障因行李送遞延誤或誤送而令受保人抵達海外目的地 6 小時或以上仍未能取得其行李之現金惠益。 Cash benefit for delay or misdirection of the insured's baggage for at least 6 hours from time of arrival at overseas destination.	✓	✓	✓	現金惠益 Cash benefit
	取消行程 Journey cancellation	保障受保人因特定受保原因導致無可避免地取消行程，並且無法使用及無法退回之預付旅行費用（包括交通及住宿）及 / 或任何入境簽證或許可證之費用。 Covers the unused and non-refundable prepaid travel costs (including transportation and accommodation) and/or the cost of any entry visa or permit on unavoidable cancellation of the scheduled insured journey due to specific insurable perils.	✓[3]	✓[3]	✓[3]	實報實銷 Reimbursement
	縮短行程 Journey curtailment	保障受保人在受保旅程中因特定受保原因導致無可避免地縮短行程，並且無法使用及無法退回之預付旅行費用（包括交通及住宿），以及縮短行程所導致的額外住宿或回港交通費用。 Covers the unused and non-refundable prepaid travel costs (including transportation and accommodation) of the insured journey and additional accommodation or transportation expenses back to Hong Kong as a result of necessary and unavoidable curtailment of the insured journey due to specific insurable perils.	✓	✓	✓	實報實銷 Reimbursement
	缺席活動 Missed event	保障受保人因特定受保原因而無法使用及無法退回由旅行社安排及 / 或由受保人支付於受保旅程相關的預繳票費用。 Covers for any unused and and non-refundable prepaid ticket cost included in the insured journey that is arranged by travel agent and / or paid by the insured.	✓	✓		實報實銷 Reimbursement

備註 Remark:

2：只提供現金惠益，額外住宿及交通費用不包括在保障範圍內。
Cash benefit only, cover excludes any additional accommodation and transportation expenses.

3：兌換的機票或住宿均受保障。
Also cover redeemed travel tickets or accommodation.

類別 Category	保障項目 Cover Item	闡述 Description	保障計劃級別 Plan Levels 至尊 Premier	智選 Select	精選 Essence	支付形式 Payout Method
個人財物 Personal Property	行李及個人物品 Baggage and personal effects	保障受保人在受保旅程中的行李和個人財物遺失或損毀。 Covers loss or damage of insured's baggage and personal effects during the insured journey.	✓	✓	✓[4]	實報實銷 Reimbursement
	旅遊證件 Travel documents	保障直接因被盜竊、搶劫、爆竊或意外遺失所攜帶的旅遊證件（包括旅票）之補領費用，及因而衍生之額外住宿或交通費用。 Covers for replacement cost of the lost travel document(s) as a direct result of theft, robbery, burglary or accidental loss of travel documents (including travel tickets), and the additional accommodation and transportation expenses thereby incurred.	✓	✓	✓	實報實銷 Reimbursement
	個人金錢 Personal money	保障因被盜竊、搶劫或爆竊所攜帶的現金、鈔票或旅行支票之損失。（保障不適用於 18 歲以下之未成年受保人士） Covers for loss of cash, banknotes or travellers' cheques as a result of theft, robbery and burglary. (Cover is not applicable to insured minors aged below 18)	✓	✓	✓	實報實銷 Reimbursement
個人責任 Personal Liability	個人責任 Personal liability	保障受保人因其疏忽導致第三者受傷或身亡或導致第三者的財物意外損失或受損所需負上之法律責任而衍生之費用。 Covers for expenses incurred as a result of the legal liability of the insured for death or injury to third party and the loss of or damage to property of such third party due to his/her negligence.	✓	✓	✓	實報實銷 Reimbursement
租車自負金額 Rental vehicle excess	租車自負金額 Rental vehicle excess	保障在受保旅程中出租已受綜合汽車保險保障的車輛因失竊、或因意外或車禍遭到損毀而衍生的租車自負額或墊底費。 Covers for motor insurance policy excess or deductible incurred for vehicle rented that is covered by a comprehensive motor insurance policy during the insured journey in the event that the vehicle is stolen, or is damaged due to an accident or collision.	✓	✓		實報實銷 Reimbursement

備註 Remark: 4：保障並不包括手機和平板電腦。
Cover excludes mobile and tablet.

此外，「智遊保」更設有以下額外升級自選保障以供選擇：

Besides, **iTravel Protect** provides the following selection of upgraded optional benefits:

類別 Category	保障項目 Cover Item	闡述 Description	支付形式 Payout Method
冬季運動 Winter Sports	額外醫療費用保障 Top-up coverage on medical expenses	如受保人於進行特定冬季運動時患上疾病或受傷，我們將在治療費用及 / 或覆診費用之基本保障上提供額外保障。 Provides top-up coverage in addition to the basic cover on medical treatment expenses and/or follow-up medical treatment expenses if the insured suffers an illness or injury while engaged in a specific winter sport.	實報實銷 Reimbursement
	滑雪道關閉 Piste closure	保障因雪量過少或過多導致預訂的滑雪場完全關閉，而受保人無法在該滑雪場進行特定冬季運動超過 24 小時之現金惠益。 Cash benefit for complete closure of a prearranged ski resort due to lack or snow or excess of snow, resulting in the insured being unable to engage in a specific winter sport at such resort for more than 24 hours.	現金惠益 Cash benefit
	預付冬季運動 Pre-paid booking for winter sports activities	保障因受保人在受保旅程中患上疾病或受傷並經註冊醫生判斷為不適合進行特定冬季運動而無法使用及無法退回的預付滑雪通行票、高山滑雪/單板滑雪課程/教學費用及/或租借冬季運動設備的費用。 Covers the unused and non-refundable prepaid ski lift passes, ski/ snowboard school / instructor fees and/or winter sports equipment hire costs if the insured is certified by a registered medical practitioner as being unfit to engage in a specific winter sport due to an illness or injury suffered during the insured journey.	實報實銷 Reimbursement
	租借冬季運動裝備 Winter sports equipment hire	保障因在受保旅程中受保人的個人裝備遭遺失、盜竊、損毀或運送延誤而衍生的租借運動裝備所需費用。 Covers the cost necessarily incurred for hiring equipment to replace the insured's personal equipment that is lost, stolen, damaged or delayed in transit during the insured journey.	實報實銷 Reimbursement
	租借冬季運動裝備之損毀 Damage to hired winter sports equipment	保障因在受保旅程中租借之裝備遭意外損毀而衍生的維修或更換費用。 Covers the cost necessarily incurred for repairing or replacing hired equipment that is accidentally damaged during the insured journey.	實報實銷 Reimbursement
水上運動 Water Sports	額外醫療費用保障 Top-up coverage on medical expenses	如受保人於進行特定水上運動時患上疾病或受傷，我們將在治療費用及 / 或覆診費用之基本保障上提供額外保障。 Provides top-up coverage in addition to the basic cover on medical treatment expenses and/or follow-up medical treatment expenses if the insured suffers an illness or injury while engaged in a specific water sport.	實報實銷 Reimbursement
	預付水上運動 Pre-paid booking for water sports activities	保障因受保人在受保旅程中患上疾病或受傷並經註冊醫生判斷為不適合進行特定水上運動而無法使用及無法退回的預付課程或教學、或潛水導賞團及/或租借水上運動設備的費用。 Covers the unused and non-refundable prepaid instruction class or course, or dive tour and/or water sports equipment hire costs if the insured is certified by a registered medical practitioner as being unfit to engage in a specific water sport due to an illness or injury suffered during the insured journey.	實報實銷 Reimbursement
	租借水上運動裝備 Water sports equipment hire	保障因在受保旅程中受保人的個人裝備遭遺失、盜竊、損毀或運送延誤而衍生的租借運動裝備所需費用。 Covers the cost necessarily incurred for hiring equipment to replace the insured's personal equipment that is lost, stolen, damaged or delayed in transit during the insured journey.	實報實銷 Reimbursement
	租借水上運動裝備之損毀 Damage to hired water sports equipment	保障因在受保旅程中租借之裝備遭意外損毀而衍生的維修或更換費用。 Covers the cost necessarily incurred for repairing or replacing hired equipment that is accidentally damaged during the insured journey.	實報實銷 Reimbursement

類別 Category	保障項目 Cover Item	闡述 Description	支付形式 Payout Method
郵輪假期 Cruise Vacation	額外取消或縮短行程保障 Top-up coverage on journey cancellation or curtailment	如郵輪旅程被取消、中斷或縮短，我們將在取消行程或縮短行程之基本保障上提供額外保障。 Provides top-up coverage in addition to the basic cover on journey cancellation and journey curtailment if the cruise is unexpectedly cancelled or interrupted and curtailed.	實報實銷 Reimbursement
	錯過郵輪啟航 Missed cruise departure	保障受保人因原定安排乘搭前往遊輪之登船地點的交通工具由於特定受保原因延誤至少連續 8 小時，而無法使用及無法退回的預付郵輪套票、及/或前往下一站登上原有郵輪之地點而衍生的所需額外交通費用。 Covers the unused and non-refundable prepaid cruise package cost and/or additional transportation expenses necessarily incurred to board the original cruise ship if the public transport that was prearranged to carry the insured to the boarding port is delayed for at 8 consecutive hours or more due to specific insurable perils.	實報實銷 Reimbursement
	取消岸上觀光旅程 Excursion tour cancellation	保障因特定受保原因導致岸上觀光旅程被取消而無法使用及無法退回預付岸上觀光之費用。 Covers the unused and non-refundable prepaid excursion tour if it is cancelled due to specific insurable perils.	實報實銷 Reimbursement
	衛星電話費用 Satellite phone fee	保障因受保人、其直系親屬或同行旅伴在受保旅程中身故、嚴重受傷或患上嚴重疾病並需中斷或縮短受保旅程而在郵輪上使用衛星電話而衍生之費用。 Covers the satellite phone fees necessarily incurred aboard the cruise ship if the insured journey is interrupted or curtailed because the insured or his/her travel companion passed away or suffered an injury or illness during the insured journey.	實報實銷 Reimbursement
	岸上觀光後錯過登船 Missed boarding on ports of call after excursion	保障因特定受保原因導致受保人於上岸遊覽後無法再次登船而衍生前往下一個停泊港口登船所需的額外交通費用。 Covers the additional transportation expenses for reaching the next scheduled port of call if the insured is unable to re-board the cruise while out on a shore excursion due to specific insurable perils.	實報實銷 Reimbursement
	非自願更改原定停泊港口 Involuntary change of port	保障受保人在郵輪上期間因惡劣天氣狀況而須更改或取消原定停泊港口之現金惠益。 Cash benefit for change or cancellation of the scheduled port of call by the cruise while the insured is on the cruise due to adverse weather conditions.	現金惠益 Cash benefit
海外結婚及攝影 Destination Wedding and Photoshoot	婚禮服飾 Wedding attire	保障在受保旅程中婚禮服裝（包括配飾）因意外遭遺失、被盜竊或損毀而衍生的維修或更換費用。 Covers the repair or replacement cost of the insured's wedding attire, including accessories, that is accidentally lost, stolen or damaged during the insured journey.	實報實銷 Reimbursement
	結婚證書 Marriage certificate	保障直接因被盜竊、搶劫、爆竊或意外遺失所攜帶的結婚證書之補領費用。 Covers for replacement cost of the lost marriage certificate as a direct result of theft, robbery, burglary or accidental loss of the marriage certificate thereby incurred.	實報實銷 Reimbursement
	受邀來賓引致之個人責任 Personal liability for invited guests	保障受保人在婚禮或婚宴中因受邀賓客疏忽導致第三者身體受傷或導致屬於第三者的財物損毀所需負上之法律責任而衍生之費用。 Covers for expenses incurred as a result of the legal liability of the insured for accidental bodily injury to a third party or damage to property belonging due to negligence of the invited guests at a wedding or a wedding reception.	實報實銷 Reimbursement
	婚禮服務商倒閉 Closure of wedding service providers	保障因預定婚禮服務商破產或清盤導致未能向受保人提供服務，而受保人未曾使用及無法退回的費用。 Covers the unused and non-refundable payment to a prearranged wedding service provider who is unable to provide services to the insured due to bankruptcy or liquidation.	實報實銷 Reimbursement

附錄一: 產品資料介紹
Appendix 1: Product Description

C. 保費 Premium

保費架構 Premium Structure	男 / 女或吸煙 / 非吸煙人士相同保費率 Unified rate for male / female or smoker / non-smoker
續保保費 Renewal Premium	不適用 N.A
保費繳付模式 Premium Payment Mode	一次性繳付 One-off payment
健康生活折扣 Life Style Discount	不適用 N.A.
大額折扣 Size Discount	

D. 核保規則 Underwriting Guidelines

體檢要求 Medical Requirements	不適用，惟投保人須符合「產品細節」內列明之投保資格。 N.A., but the insured must meet the eligibility criteria as listed in the Product Details.
財務核保要求 Financial Requirements	不適用 N.A.
體檢評級 Medical Rating	
國籍評級/居住地評級 Nationality / Residency Rating	不適用，惟投保人須符合「產品細節」內列明之投保資格。 N.A., but the insured must meet the eligibility criteria as listed in the Product Details.
職業評級 Occupational Rating	不適用 N.A.
保單日期 Policy Date	提前保單日期 Date Back: 不可以 No 延遲保單日期 Date Forward: 不多於 90 日（包括保單有效期生效當日）。 No more than 90 days (including the start of the period of insurance).
投保申請書及其他有關表格 Application Form & Other Forms Required	只接受透過 iPos 或「友幫手」iEngage 之電子申請 Accept electronic application via iPos or iEngage only
VIP Club	不適用 N.A.
非標準保費折扣優惠 Substandard Premium Discount	
要員保險 / 替代 Key Man Insurance / Replacement	
共同匯報標準 Common Reporting Standard (CRS)	
外國賬戶稅務合規申報 FATCA Declaration	

E. 保戶服務行政指引 POS Guidelines

更改最高賠償限額 Change of Maximum Limit	不適用 N.A.
復效 Reinstatement	
申請減價 Appeal Loading	
更改繳付保費方法 Change of Payment Mode	
轉換保單貨幣 Change of Policy Currency	
更改計劃 Change Plan	
自定期保險轉入 Term Conversion	

F. 佣金 Agency Compensation

佣金 Commission		基本計劃 / 自選計劃 Basic policy / optional benefit	30%	
首年佣金調整 First Year Commission (FYC) Adjustment	不適用 N.A.			
高投保年齡之首年佣金調整 High Issue Age FYC Adjustment				
額外持續花紅及職業福利 Persistency Bonus & Career Benefit				
Extra 10%				
公積金 Provident Fund (P Fund)				
獲配首年保費入賬 First Year Premium (FYP) Credit				
Case Count				

G. 其他 Others

保單建議書系統 Proposal Generation System (PGS)	不適用 N.A.
產品簡介編號 Brochure PTA No.	繁體中文 Traditional Chinese: PTA999902.1219 英文 English: PTA999901.1219

附錄二: 利益一覽表
Appendix 2: Schedule of Benefits

		每位受保人就受保旅程之最高賠償限額(港元) **Maximum Limit per Insured for the Insured Journey (HK$)**		
		精選計劃 **Essence**	智選計劃 **Select**	至尊計劃 **Premier**
第 **1** 部分 **Part 1 –** 醫療費用賠償 **Medical Expenses Benefit**				
	醫療費用賠償之總限額 **Overall limit for Medical Expenses Benefit**	500,000	1,000,000	1,500,000
1.1	治療費用 **Medical treatment expenses**	500,000 [A]	1,000,000 [A]	1,500,000
	1.1.1. 延伸保障至現有疾病 Extended cover to pre-existing illnesses	不適用 Not applicable	不適用 Not applicable	10,000 [B]
1.2	入院保證金 **Deposit guarantee for hospital admission**	包括在內 Included	包括在內 Included	包括在內 Included
1.3	海外住院現金 **Overseas hospital cash**	2,000 (200)	5,000 (500)	
		( ) = 每日現金惠益 Per day cash benefit		
1.4	覆診費用 **Follow-up medical treatment expenses**	250,000 [A]	500,000 [A]	750,000
	以下治療之總分項限額: Overall sub-limit for the following:	3,000	4,000	6,000
	• 物理治療 Physiotherapy	(200)	(400)	(600)
	• 脊骨神經治療 Chiropractic treatment	(200)	(400)	(600)
	• 中醫治療 Chinese medical treatment （針灸 acupuncture / 跌打 bone-setting / 中藥治療）	(200)	(400)	(600)
		( ) = 每日每次診症限額 Per visit per day limit		
1.5	創傷輔導 **Trauma counselling**	不適用 Not applicable	20,000 (2,000)	30,000 (3,000)
		( ) = 每日每次診症限額 Per visit per day limit		
第 **2** 部分 **Part 2 –** 個人意外賠償 **Personal Accident Benefit**				
2.1	個人意外 **Personal accident**	500,000 [C]	1,200,000 [C]	1,500,000 [C]
2.2	信用卡結餘保障 **Credit card balance protection**	不適用 Not applicable	10,000	20,000
第 **3** 部分 **Part 3 –** 緊急支援 **Emergency Assistance**				
3.1	緊急醫療運送 **Emergency medical evacuation**	5,000,000 *	5,000,000 *	5,000,000 *
3.2	遺體運返 **Repatriation of remains**			
		*第 3.1 及 3.2 部分共同的最高總賠償限額 * Maximum aggregate Limit shared between Parts 3.1 and 3.2		
3.3	安排家屬探望 **Compassionate visit**	30,000 *	30,000 *	30,000 *
3.4	隨行兒童護送 **Return of unattended children**			
		*第 3.3 及 3.4 部分共同的最高總賠償限額 * Maximum aggregate Limit shared between Parts 3.3 and 3.4		
3.5	**24** 小時全球電話諮詢服務 **24-hour worldwide telephone enquiry services**	包括在內 Included	包括在內 Included	包括在內 Included

備註**:**
Remark:

A: 如受保人於簽發日期時已年滿 70 歲或以上，該最高賠償限額將減少 50% 。 然而，第 1.4 部分所載的保障分項限額及每日每次診症限額則維持不變。
The maximum limit will be reduced by 50% for the insured who is aged 70 and above on the date of issue. However, no benefit reduction will apply to the benefit sub-limit and per visit per day specified for Part 1.4.

B: 如受保人在受保旅程中患上疾病並需於香港以外之地方在受保旅程中接受註冊醫生治療，而該疾病是源於受保人在受保旅程前已患有之任何疾病或與其相關，我們將賠償以下費用，並以較低者為準：(a) 合理及慣常的醫療費用之 80%；及(b) 利益一覽表所載的最高賠償限額。
In the event that sickness sustained or contracted by the insured arises out of or in connection with any illness or disease that the insured suffers from prior to the insured journey, and which requires treatment by a registered medical practitioner outside Hong Kong during the insured journey, we shall reimburse the lower of: (a) 80% of the reasonable and customary medical expenses incurred; and (b) the maximum limit as stated in the schedule of benefits.

C: 如受保人於簽發日期時年介 17 歲或以下 / 年滿 70 歲或以上，該最高賠償限額將減少 50% 。
The maximum limit will be reduced by 50% for the insured who is aged 17 or below / aged 70 or above on the date of issue.

附錄二: 利益一覽表
Appendix 2: Schedule of Benefits

			每位受保人就受保旅程之最高賠償限額(港元) **Maximum Limit per Insured for the Insured Journey (HK$)**		
			精選計劃 **Essence Plan**	智選計劃 **Select Plan**	至尊計劃 **Premier Plan**
第 **4** 部分 **Part 4 –** 行程阻礙賠償 **Travel Inconvenience Benefit**					
4.1	行程延誤 **Travel delay**		500	3,000	4,500
	4.1.1. 現金惠益 Cash benefit	或 **OR**	500 6 小時或以上 6 hours or more	3,000 每 6 小時：500 Per 6 hours	4,500 每 6 小時：500 Per 6 hours
	4.1.2. 額外住宿費用 Additional expenses on accommodation		不適用 Not applicable	3,000 [D] 每晚：1,500 Per night	4,500 [D] 每晚：1,500 Per night
	4.1.3. 額外交通費用 Additional expenses on transportation		不適用 Not applicable	3,000 [E] 12 小時或以上 12 hours or more	4,500 [E] 12 小時或以上 12 hours or more
	4.1.4. 延誤導致取消旅程 Delay results in travel cancellation		不適用 Not applicable	3,000 [F] 12 小時或以上 12 hours or more	4,500 [F] 12 小時或以上 12 hours or more
4.2	錯過離港航班 **Missed flight departure**		不適用 Not applicable	不適用 Not applicable	3,000 [G]
4.3	行李延誤 **Baggage delay**		500 6 小時或以上 6 hours or more	1,000 每 6 小時：500 Per 6 hours	1,500 每 6 小時：500 Per 6 hours
4.4	取消行程 **Journey cancellation**		10,000 [H]	30,000 [H]	60,000 [H]
	4.4.1. 兌換旅行機票或住宿賠償 Reimbursement for redeemed travel tickets or accommodation		1,000	1,000	1,000
4.5	縮短行程 **Journey curtailment**		10,000 [H]	30,000 [H]	60,000 [H]
4.6	缺席活動 **Missed event**		不適用 Not applicable	2,000 [H]	3,000 [H]
第 **5** 部分 **Part 5 –** 個人財物賠償 **Personal Property Benefit**					
5.1	行李及個人物品 **Baggage and personal effects**		8,000	15,000	25,000
	• 手提電腦及攝影器材 Laptop and photographic equipment		2,000	10,000	15,000
	• 手提電話及平板電腦 Mobile phone and tablet computer		不適用 Not applicable	3,000	3,000
	• 其他物件 Other items		2,000 每件 /對 /套 Per item/pair/set	3,000 每件 /對 /套 Per item/pair/set	3,000 每件 /對 /套 Per item/pair/set
5.2	旅遊證件 **Travel documents**		5,000	20,000	35,000
	• 額外住宿或交通費用 Additional accommodation and transportation expenses		每日 500 per day	每日 2,000 per day	每日 3,500 per day
5.3	個人金錢 **Personal money**		2,000	3,000	6,000
第 **6** 部分 **Part 6–** 個人責任 **Personal Liability**					
6.1	個人責任		1,000,000	3,000,000	4,000,000
第 **7** 部分 **Part 7 –** 租車自負金額 **Rental Vehicle Excess**					
7.1	租車自負金額 **Rental vehicle excess**		不適用 Not applicable	5,000	10,000

備註**:** D: 每晚住宿衍生的的額外住宿費用（包括無線或互聯網使用費用及膳食費用）。

Remark: Additional expenses on accommodation (including Wi-Fi or internet usage fee and meal allowance) incurred per night of stay.

E: 如受保人乘坐飛機，賠償僅限於經濟艙機票。

In case of the Insured is travelling by air, the reimbursement shall be subject to economy airfare only.

F: 因延誤導致取消旅程而衍生，並且無法使用及無法退回之任何預付旅行費用（包括交通及住宿）。

Unused and non-refundable part of any pre-paid travel costs (including transportation and accommodation) incurred due to travel cancellation.

G: 如受保人並非因第 4.2 部分列明(a)至(d)之原因而是因任何其他非受保人能控制之合理原因導致受保人在出發當日錯過原定航班離開香港並無法開始受保旅程，我們將賠償受保人因更改航班或重新預訂航班前往原定目的地而衍生額外費用的 50%，惟賠償不多於利益一覽表所載的最高賠償限額的 50%。

If the Insured misses the originally scheduled flight on the date of departure from Hong Kong for an Insured Journey for any reason other than (a) to (d) as specified in Part 4.2 which is beyond the Insured's reasonable control, we shall reimburse 50% of the additional cost incurred for the Insured to reschedule or book a new flight to the planned destination, up to 50% of the maximum limit stated in the Schedule of Benefits.

H: 如政府向受保人計劃前往目的地發出黑色、紅色或黃色外遊警示，我們將根據最高限額的 100%，50% 或 25%就受保損失作出賠償，惟受限於最高賠償額。

If the Black, Red or Amber Outbound Travel Alert (OTA) is hoisted for the planned destination(s), reimbursement shall be 100%, 50% or 25% of the covered loss respectively, subject to the maximum limit.

附錄二: 利益一覽表 (自選保障)
Appendix 2: Schedule of Benefits (Optional Benefits)

		在受保旅程中每位受保人之最高賠償限額 (港元) **Maximum Limit per Insured for the Insured Journey (HK$)**
第 **8** 部分–冬季運動		
8.1	額外醫療費用保障 **Top-up coverage on medical expenses**	200,000 [A]
	• 額外覆診費用保障 Top-up coverage on follow-up medical treatment expenses	100,000 [B]
8.2	滑雪道關閉 **Piste closure**	5,000 每日 Per day: 500
8.3	預付冬季運動 **Pre-paid booking for winter sports activities**	3,000
8.4	租借冬季運動裝備 **Winter sports equipment hire**	3,000
8.5	租借冬季運動裝備之損毀 **Damage to hired winter sports equipment**	2,000

備註: **Remark:**

A 如受保人於簽發日期時已年滿七十（70）歲或以上，自選保障之利益一覽表所列明之額外醫療費用保障額（包括額外覆診費用之分項限額）將減少百分之五十（50%）。
The benefit amount of top-up coverage on medical expenses (including top-up coverage on follow-up medical treatment expenses) stated in the Schedule of Benefits will be reduced by fifty percent (50%) for the Insured who is aged seventy (70) or above on the Date of Issue.

B 額外覆診費用保障不包括以下治療：由註冊醫生處方並分別由脊醫及 / 或物理治療師提供的治療或由中醫提供的治療（包括針灸、跌打或中藥治療）。
Top-up coverage on follow-up medical treatment expenses excludes treatments provided by Chiropractor and/or Physiotherapist which is prescribed by a Registered Medical Practitioner, or treatments provided by Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

		在受保旅程中每位受保人之最高賠償限額 (港元) **Maximum Limit per Insured for the Insured Journey (HK$)**
第 **9** 部分–水上運動		
9.1	額外醫療費用保障 **Top-up coverage on medical expenses**	200,000 [A]
	• 額外覆診費用保障 Top-up coverage on follow-up medical treatment expenses	100,000 [B]
9.2	預付水上運動 **Pre-paid booking for water sports activities**	15,000
9.3	租借水上運動裝備 **Water sports equipment hire**	5,000
9.4	租借水上運動裝備之損毀 **Damage to hired water sports equipment**	2,000

備註: **Remark:**

A 如受保人於簽發日期時已年滿七十（70）歲或以上，自選保障之利益一覽表所列明之額外醫療費用保障額（包括額外覆診費用之分項限額）將減少百分之五十（50%）。
The benefit amount of top-up coverage on medical expenses (including top-up coverage on follow-up medical treatment expenses) stated in the Schedule of Benefits will be reduced by fifty percent (50%) for the Insured who is aged seventy (70) or above on the Date of Issue.

B 額外覆診費用保障不包括以下治療：由註冊醫生處方並分別由脊醫及 / 或物理治療師提供的治療或由中醫提供的治療（包括針灸、跌打或中藥治療）。
Top-up coverage on follow-up medical treatment expenses excludes treatments provided by Chiropractor and/or Physiotherapist which is prescribed by a Registered Medical Practitioner, or treatments provided by Chinese Medicine Practitioner (including acupuncture, bone-setting and herbal treatment).

附錄二: 利益一覽表 (自選保障)
Appendix 2: Schedule of Benefits (Optional Benefits)

		在受保旅程中每位受保人之最高賠償限額 (港元) **Maximum Limit per Insured for the Insured Journey (HK$)**
第 **10** 部分 **Part 10–** 郵輪假期 **Cruise Vacation**		
10.1	額外取消或縮短行程保障 **Top-up coverage on journey cancellation or curtailment**	15,000
10.2	錯過郵輪啟航 **Missed cruise departure**	50,000
10.3	取消岸上觀光旅程 **Excursion tour cancellation**	10,000
10.4	衛星電話費用 **Satellite phone fee**	2,000
10.5	岸上觀光後錯過登船 **Missed boarding on ports of call after excursion**	5,000
10.6	非自願更改原定停泊港口 **Involuntary change of port**	300

		在受保旅程中每位受保人之最高賠償限額 (港元) **Maximum Limit per Insured for the Insured Journey (HK$)**
第 **11** 部分 **Part 11–** 海外結婚及攝影 **Destination Wedding and Photoshoot**		
11.1	婚禮服飾 **Wedding attire**	5,000
	• 分項限額 Sub-limit	1,000 每件 / 對 / 套 Per item/pair/set
11.2	結婚證書 **Marriage certificate**	1,000
11.3	受邀來賓引致之個人責任 **Personal liability for invited guests**	1,000,000
11.4	婚禮服務商倒閉 **Closure of wedding service providers**	10,000

個人意外之利益一覽表

		最高賠償限額之百分率
2.1.1	身亡	100%
2.1.2	永久完全傷殘	100%
2.1.3	永久完全喪失視力 (雙眼／單眼)	100%
2.1.4	喪失肢體或永久完全喪失其功能 （兩肢／一肢）	100%
2.1.5	喪失說話能力及失聰	100%
2.1.6	永久及不能痊癒的精神失常	100%
2.1.7	永久完全失聰	
	(a) 雙耳	75%
	(b) 單耳	25%
2.1.8	喪失說話能力	50%
2.1.9	永久完全喪失一眼球之晶體	50%
2.1.10	喪失任何一手四指及拇指或永久完全喪失其功能	
	(a) 右手	70%
	(b) 左手	50%
2.1.11	喪失任何一手四指或永久完全喪失其功能	
	(a) 右手	40%
	(b) 左手	30%
2.1.12	喪失任何一手拇指或永久完全喪失其功能	
	(a) 右手兩節關節 ／ 右手一節關節	30% /15%
	(b) 左手兩節關節 ／ 左手一節關節	20% / 10%
2.1.13	喪失任何一手手指或永久完全喪失其功能	
	(a) 右手三節關節 ／ 右手兩節關節 ／ 右手一節關節	10% /7.5% /5%
	(b) 左手三節關節 ／ 左手兩節關節 ／左手一節關節	7.5% /5% /2%
2.1.14	喪失任何一腳腳趾或永久完全喪失其功能	
	(a) 一腳所有腳趾	15%
	(b) 拇趾兩節關節	5%
	(c) 拇趾一節關節	3%
2.1.15	腿骨或膝蓋骨折裂而不能復原	10%
2.1.16	任何一腿畸短五 (5) 厘米或以上	7.5%
2.1.17	三級燒傷	
	身體部位 燒傷部分佔全身皮膚面積百分率	
	(a) 頭 等於或多於 8%	100%
	等於或多於 5%但少於 8%	75%
	等於或多於 2%但少於 5%	50%
	(b)身體 等於或多於 20%	100%
	等於或多於 15%但少於 20%	75%
	等於或多於 10%但少於 15%	50%

如受保人習慣使用左手，本公司會以上表有關右手、左手之各項損害互換其百分率，以計算賠償金額。

Schedule of Benefits for Personal Accident

			Percentage of Maximum Limit
2.1.1	Death		100%
2.1.2	Permanent Total Disability		100%
2.1.3	Permanent total Loss of Sight (both eyes / one eye)		100%
2.1.4	Loss of Limb or permanent total Loss of Use of limb(s) (both limbs / one limb)		100%
2.1.5	Loss of Speech and Hearing		100%
2.1.6	Permanent and incurable insanity		100%
2.1.7	Permanent total Loss of Hearing of		
	(a) both ears		75%
	(b) one ear		25%
2.1.8	Loss of Speech		50%
2.1.9	Permanent total loss of the lens of one eye		50%
2.1.10	Loss of or the permanent total Loss of Use of four fingers and thumb of		
	(a) right hand		70%
	(b) left hand		50%
2.1.11	Loss of or the permanent total Loss of Use of four fingers of		
	(a) right hand		40%
	(b) left hand		30%
2.1.12	Loss of or the permanent total Loss of Use of one thumb		
	(a) both right joints / one right joint		30% / 15%
	(b) both left joints / one left joint		20% / 10%
2.1.13	Loss of or the permanent total Loss of Use of fingers		
	(a) three right joints / two right joints / one right joint		10% /7.5% /5%
	(b) three left joints / two left joints / one left joint		7.5% /5% /2%
2.1.14	Loss of or the permanent total Loss of Use of toes		
	(a) all-one foot		15%
	(b) great-both joints		5%
	(c) great-one joint		3%
2.1.15	Fractured leg or patella with established non-union		10%
2.1.16	Shortening of leg by at least five (5) cm		7.5%
2.1.17	Third Degree Burns		
	Area	Damage as a percentage of total body surface area	
	(a) head	equals to or greater than 8%	100%
		equals to or greater than 5% but less than 8%	75%
		equals to or greater than 2% but less than 5%	50%
	(b) body	equals to or greater than 20%	100%
		equals to or greater than 15% but less than 20%	75%
		equals to or greater than 10% but less than 15%	50%

If the Insured is left-handed, the percentage for the dismemberments of right hand and left hand listed in the above Schedule will be transposed.

附錄三：單次旅遊計劃保費表 (港元) - 個人計劃

Appendix 3: Premium Table for Single-trip Journey (HK$) - Individual Plan

個人計劃 Individual Plan

	主要計劃選項 Core Plan Options			自選升級保障 Optional Benefits			
旅程日數 Days of Travel	精選計劃 Essence	智選計劃 Select	至尊計劃 Premier	海外結婚及攝影 Destination Wedding and Photoshoot	水上運動 Water Sports	冬季運動 Winter Sports	郵輪假期 Cruise Vacation
1	103	147	191	13	14	24	38
2	117	165	219	15	16	27	41
3	127	183	246	17	18	33	47
4	137	211	271	19	21	37	59
5	157	241	298	22	26	41	70
6	177	274	325	24	29	45	84
7	201	295	353	26	32	49	93
8	221	328	399	28	35	54	100
9	244	361	440	31	38	58	107
10	251	388	470	33	40	62	117
11	264	418	503	35	43	67	127
12	281	445	533	38	46	71	137
13	294	470	564	40	49	76	149
14	311	494	596	42	52	80	158
15	328	524	632	45	55	85	166
16	344	557	670	48	59	90	177
17	365	566	706	51	62	96	185
18	381	581	744	54	65	101	189
19	398	608	780	57	69	106	195
20	418	635	818	59	72	112	199
21	435	665	854	62	76	117	203
22	452	689	889	65	79	122	207
23	468	717	922	67	82	126	211
24	485	744	955	70	85	131	215
25	502	768	988	72	88	136	219
26	515	795	1,023	75	91	141	223
27	532	819	1,056	77	94	145	227
28	549	846	1,089	80	97	150	231
29	565	870	1,125	82	100	155	235
30	582	897	1,158	85	104	160	239
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
每加一日 最多為 180 日 Each additional day up to 180 days	+13	+21	+30	+2	+3	+4	+8

附錄三：單次旅遊計劃保費表 (港元) - 家庭計劃
Appendix 3: Premium Table for Single-trip Journey (HK$) - Family Plan

家庭計劃 Family Plan

	主要計劃選項 Core Plan Options			自選升級保障 Optional Benefits			
旅程日數 Days of Travel	精選計劃 Essence	智選計劃 Select	至尊計劃 Premier	海外結婚及攝影 Destination Wedding and Photoshoot	水上運動 Water Sports	冬季運動 Winter Sports	郵輪假期 Cruise Vacation
1	177	268	358	26	28	47	75
2	204	304	413	30	32	54	82
3	224	340	468	35	37	66	93
4	244	394	517	39	42	74	118
5	284	454	572	44	52	82	140
6	324	521	627	48	59	90	167
7	371	563	681	52	64	98	186
8	411	629	774	57	70	107	200
9	458	695	856	62	75	116	215
10	472	750	917	66	81	125	234
11	498	810	982	71	86	134	254
12	532	864	1,043	76	92	142	275
13	559	912	1,103	80	98	151	297
14	592	960	1,168	85	104	160	315
15	626	1,021	1,240	91	110	171	333
16	659	1,087	1,316	96	117	181	355
17	699	1,105	1,387	102	124	191	370
18	733	1,135	1,464	107	131	202	378
19	766	1,189	1,535	113	138	213	390
20	807	1,244	1,612	118	145	223	398
21	840	1,304	1,683	124	151	233	406
22	873	1,352	1,754	129	157	243	414
23	907	1,406	1,820	134	164	253	422
24	940	1,460	1,886	139	170	262	430
25	974	1,509	1,951	144	176	272	438
26	1,001	1,563	2,022	149	182	281	445
27	1,034	1,611	2,088	154	188	291	453
28	1,068	1,665	2,154	160	195	300	461
29	1,101	1,713	2,225	165	201	310	469
30	1,135	1,768	2,291	170	207	320	477
⋮	⋮	⋮	⋮	⋮	⋮	⋮	⋮
每加一日 最多為 180 日 Each additional day up to 180 days	+27	+42	+60	+4	+5	+9	+15

附錄四: 產品比較
Appendix 4: Product Comparison

友邦「精選計劃」較優勝
AIA's Essence Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	豐記 Hong LeonX	安記 AXX
保險計劃 Insurance plan	智遊保（精選計劃） iTravel Protect (Essence)	易起 X（隨心計劃） Get Z X (Breezy)	旅遊保險（金計劃） Travel Insurance (Gold)	「卓 X」優遊樂 SmartTravelleX
醫療費用 Medical Expenses				
最高最高賠償限額 Max. maximum limit	500,000	500,000	600,000	500,000
保障限制 Maximum limitation	年齡 Age / 最高賠償限額 Maximum limit >69 / 50%	年齡 Age / 最高賠償限額 Maximum limit >75, <18 / 50%	不適用 N.A.	年齡 Age / 最高賠償限額 Maximum limit >70 / 50% <18 / 25%
海外住院現金 Overseas hospital cash	2,000 每日限額 Per day limit: 200	不適用 N.A.	4,000 每日限額 Per day limit: 200	3,000 每日限額 Per day limit: 300
覆診費用 Follow-up medical treatment expenses	250,000 分項限額 Cover sub-limit P, C, A/B: 3,000 每日每次診療限額: 200 Per day per visit limit	受傷 Injury：100% 最高賠償限額 S.A. 疾病 Illness：10% 最高賠償限額 S.A. 分項限額 Cover sub-limit C, B, A: 3,000	分項限額 Cover sub-limit P, C, B, A: 3,000 每日每次診療限額: 200 Per day per visit limit	受傷 Injury：100% 最高賠償限額 S.A. 疾病 Illness：10% 最高賠償限額 S.A. 分項限額 Cover sub-limit P, C, B, A: 3,000 每日每次診療限額: 200 Per day per visit limit
其他主要特色 Other key features	不適用 N.A.	不適用 N.A.	不適用 N.A.	當地翻譯服務 Local translation service 5,000 每日限額 Per day limit: 500
	不適用 N.A.	不適用 N.A.	不適用 N.A.	強制隔離現金惠益 Quarantine cash allowance 3,500 每日限額 Per day limit: 500

P：物理治療 Physiotherapy　C：脊骨神經治療 Chiropractic treatment　B：跌打 Bone-setting　A：針灸 Acupuncture

個人意外 Personal Accident				
最高最高賠償限額 Max. maximum limit	500,000	一般情況 General situation: 400,000 公共交通工具 / 恐怖活動 Public transport / Terrorism: 500,000	600,000	500,000
保障限制 Accidental death and dismemberment	年齡 Age / 最高賠償限額 Maximum limit >69, <18 / 50%	年齡 Age / 最高賠償限額 Maximum limit >75, <18 / 50%	不適用 N.A.	年齡 Age / 最高賠償限額 Maximum limit >70 / 50% <18 / 20%
賠償表比例 Scale of Benefit Schedule	較全面保障 Full-scale benefits	簡化保障 Short-scale benefits	簡化保障 Short-scale benefits	簡化保障 Short-scale benefits
個人燒傷保障 Cover on burns	包括在內 Included	不適用 N.A.	包括在內 Included	包括在內 Included
其他主要特色 Other key features	不適用 N.A.	不適用 N.A.	身故恩恤金 Compassionate death cash 因受傷 for injury: 35,000 因疾病 for illness: 10,000	身故恩恤金 Compassionate death cash 因受傷 for injury: 25,000 因疾病 for illness: 10,000

附錄四: 產品比較
Appendix 4: Product Comparison

友邦「智選計劃」較優勝
AIA's Select Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	匯記 HSBX
保險計劃 Insurance plan	智遊保（智選計劃） iTravel Protect (Select)	易起 X（精選計劃） Get Z X (Elite)	飛 X（全球黃金計劃） X (Worldwide Gold)	萬全 X（環球基本計劃） TravelSuranX (W.Basic)
醫療費用 Medical Expenses				
最高最高賠償限額 Max. maximum limit	1,000,000	1,000,000	1,200,000	1,000,000
保障限制 Maximum limitation	年齡 Age: >69 — 最高賠償限額 Maximum limit: 50%	年齡 Age: >75, <18 — 最高賠償限額 Maximum limit: 50%	年齡 Age: >69, <17 — 最高賠償限額 Maximum limit: 50%	不適用 N.A.
海外住院現金 Overseas hospital cash	5,000 每日限額 Per day limit: 500	3,000 每日限額 Per day limit: 300	3,000 每日限額 Per day limit: 500	6,000 每日限額 Per day limit: 500
覆診費用 Follow-up medical treatment expenses	500,000 P, C, A/B — 分項限額 Cover sub-limit: 4,000 每日每次診療限額: 400 Per day per visit limit	受傷 Injury：100% 最高賠償限額 S.A. 疾病 Illness：10% 最高賠償限額 S.A. C, B, A — 分項限額 Cover sub-limit: 3,000	受傷 Injury：100% 最高賠償限額 S.A. 疾病 Illness：10% 最高賠償限額 S.A. B, A — 最高賠償限額 Maximum limit: 2,000 每日每次診療限額: 150 Per day per visit limit	1,000,000
其他主要特色 Other key features	創傷輔導 Trauma counselling: 20,000 每日限額 Per day limit: 2,000	不適用 N.A.	入息津貼 Loss of income: 15,000 每星期 Per week: 1,250	當地翻譯服務 Local translation service: 5,000 每日限額 Per day limit: 500

P：物理治療 Physiotherapy　C：脊骨神經治療 Chiropractic treatment　B：跌打 Bone-setting　A：針灸 Acupuncture

個人意外 Personal Accident				
最高最高賠償限額 Max. maximum limit	1,200,000	一般情況 General situation: 800,000 公共交通工具 / 恐怖活動 Public transport / Terrorism: 1,000,000	一般情況 General situation: 400,000 公共交通工具 / 恐怖活動 Public transport / Terrorism: 800,000	800,000
保障限制 Accidental death and dismemberment	年齡 Age: >69, <18 — 最高賠償限額 Maximum limit: 50%	年齡 Age: >75, <18 — 最高賠償限額 Maximum limit: 50%	年齡 Age: >69, <17 — 最高賠償限額 Maximum limit: 50%	不適用 N.A.
賠償表比例 Scale of Benefit Schedule	較全面保障 Full-scale benefits	簡化保障 Short-scale benefits	較全面保障 Full-scale benefits	簡化保障 Short-scale benefits
個人燒傷保障 Cover on burns	包括在內 Included	包括在內 Included	包括在內 Included	不適用 N.A.
其他主要特色 Other key features	信用卡結餘保障 Cover on credit card's balance: 10,000 R2	身故恩恤金 Compassionate death cash: 10,000	身故恩恤金 Compassionate death cash: 10,000	信用卡結餘保障 Cover on credit card's balance: 5,000 R1

R1： 受保人在受保旅程中意外死亡 In the event that the insured dies in an accident during the insured journey.

附錄四: 產品比較
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友邦「至尊計劃」較優勝
AIA's Premier Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	
保險計劃 Insurance plan	智遊保（至尊計劃） iTravel Protect (Premier)	易起 X（優遊計劃） Get Z X (Supreme)	飛 X（全球鉑金計劃） X (Worldwide Platinum)	

醫療費用 Medical Expenses

最高最高賠償限額 Max. maximum limit	1,500,000	1,500,000	1,500,000	
保障限制 Maximum limitation	不受年齡限制 Not limited by age	年齡 Age: <18 — 最高賠償限額 Maximum limit: 50%	年齡 Age: >69, <17 — 最高賠償限額 Maximum limit: 50%	
海外住院現金 Overseas hospital cash	7,500 每日限額 Per day limit: 750	5,000 每日限額 Per day limit: 500	5,000 每日限額 Per day limit: 500	
覆診費用 Follow-up medical treatment expenses	750,000 P, C, A/B — 分項限額 Cover sub-limit: 6,000 每日每次診療限額: 600 Per day per visit limit	受傷 Injury：100% 最高賠償限額 S.A. 疾病 Illness：10% 最高賠償限額 S.A. C, B, A — 分項限額 Cover sub-limit: 3,000	受傷 Injury：100% 最高賠償限額 S.A. 疾病 Illness：10% 最高賠償限額 S.A. B — 最高賠償限額 Maximum limit: 3,000 A: 每日每次診療限額: 200 Per day per visit limit	
其他主要特色 Other key features	承保現有疾病 Cover on pre-existing illnesses 10,000 R1 (20%自負額 Excess)	強制隔離現金惠益 Quarantine cash allowance 5,000 每日限額 Per day limit: 500	入息津貼 Loss of income 30,000 每星期 Per week: 1,250	
	創傷輔導 Trauma counselling 30,000 每日限額 Per day limit: 3,000	不適用 N.A.	不適用 N.A.	

P：物理治療 Physiotherapy　C：脊骨神經治療 Chiropractic treatment　B：跌打 Bone-setting　A：針灸 Acupuncture

R1: 保障範圍不包括中國內地及澳門 Cover excludes PRC and Macau

個人意外 Personal Accident

最高最高賠償限額 Max. maximum limit	1,500,000	一般情況 General situation: 1,000,000 公共交通工具 / 恐怖活動 Public transport / Terrorism: 1,500,000	一般情況 General situation: 750,000 公共交通工具 / 恐怖活動 Public transport / Terrorism: 1,500,000	
保障限制 Accidental death and dismemberment	年齡 Age: >69, <18 — 最高賠償限額 Maximum limit: 50%	年齡 Age: >75, <18 — 最高賠償限額 Maximum limit: 50%	年齡 Age: >69, <17 — 最高賠償限額 Maximum limit: 50%	
賠償表比例 Scale of Benefit Schedule	較全面保障 Full-scale benefits	簡化保障 Short-scale benefits	較全面保障 Full-scale benefits	
個人燒傷保障 Cover on burns	包括在內 Included	包括在內 Included	包括在內 Included	
其他主要特色 Other key features	信用卡結餘保障 Cover on credit card's balance 20,000 R2	身故恩恤金 Compassionate death cash 15,000	身故恩恤金 Compassionate death cash 20,000	

R2： 受保人在受保旅程中意外死亡 In the event that the insured dies in an accident during the insured journey.

附錄四: 產品比較
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友邦「精選計劃」較優勝
AIA's Essence Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	豐記 Hong LeonX	安記 AXX
保險計劃 Insurance plan	智遊保（精選計劃） iTravel Protect (Essence)	易起 X（隨心計劃） Get Z X (Breezy)	旅遊保險（金計劃） Travel Insurance (Gold)	「卓 X」優遊樂 SmartTravelleX
緊急支援 Emergency Assistance				
保障項目 Cover Items	大致相同。保障範圍一般包括緊急醫療運送、遺體運返、安排家屬探望、隨行兒童護送及緊急服務熱線。 Broadly the same. Cover generally include emergency medical evacuation, repatriation of remains, compassionate visit, return of unattended child and an emergency service hotline.			
安排家屬探望 Compassionate visit	30,000 經濟艙來回機票 / 火車車票 Round-trip econ class air / railway fare	30,000 經濟艙來回機票 / 火車車票 Round-trip econ class air / railway fare	60,000	20,000
隨行兒童護送 Return of unattended child			20,000	20,000

友邦「智選計劃」較優勝
AIA's Select Plan is more competitive

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	匯記 HSBX
保險計劃 Insurance plan	智遊保（智選計劃） iTravel Protect (Select)	易起 X（精選計劃） Get Z X (Elite)	飛 X（全球黃金計劃） X (Worldwide Gold)	萬全 X（環球基本計劃） TravelSuranX (W.Basic)
緊急支援 Emergency Assistance				
保障項目 Cover Items	大致相同。保障範圍一般包括緊急醫療運送、遺體運返、安排家屬探望、隨行兒童護送及緊急服務熱線。 Broadly the same. Cover generally include emergency medical evacuation, repatriation of remains, compassionate visit, return of unattended child and an emergency service hotline.			
安排家屬探望 Compassionate visit	30,000 經濟艙來回機票 / 火車車票 Round-trip econ class air / railway fare	30,000 經濟艙來回機票 / 火車車票 Round-trip econ class air / railway fare	20,000	20,000
隨行兒童護送 Return of unattended child			10,000	20,000

友邦「至尊計劃」較優勝
AIA's Premier Plan is more competitive

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	
保險計劃 Insurance plan	智遊保（至尊計劃） iTravel Protect (Premier)	易起 X（優遊計劃） Get Z X (Supreme)	飛 X（全球鉑金計劃） X (Worldwide Platinum)	
緊急支援 Emergency Assistance				
保障項目 Cover Items	大致相同。保障範圍一般包括緊急醫療運送、遺體運返、安排家屬探望、隨行兒童護送及緊急服務熱線。 Broadly the same. Cover generally include emergency medical evacuation, repatriation of remains, compassionate visit, return of unattended child and an emergency service hotline.			
安排家屬探望 Compassionate visit	30,000 經濟艙來回機票 / 火車車票 Round-trip econ class air / railway fare	30,000 經濟艙來回機票 / 火車車票 Round-trip econ class air / railway fare	30,000	
隨行兒童護送 Return of unattended child			10,000	

附錄四: 產品比較
Appendix 4: Product Comparison

友邦「精選計劃」較優勝
AIA's Essence Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	豐記 Hong LeonX	安記 AXX
保險計劃 Insurance plan	智遊保（精選計劃） iTravel Protect (Essence)	易起 X（隨心計劃） Get Z X (Breezy)	旅遊保險（金計劃） Travel Insurance (Gold)	「卓 X」優遊樂 SmartTravelleX
行程延誤 Travel Delay				
只能在以下保障項目選其一 Can only choose one of the following benefit items:				
現金惠益 Cash benefit	500 6 小時或以上 6 hours or more	300 6 小時或以上 6 hours or more	1,500 每 6 小時: 250 Per 6 hours	2,000 每 6 小時: 250 Per 6 hours
或 OR 額外住宿費用 [1] Add. expenses on accommodation [1]	不適用 N.A.	不適用 N.A.	不適用 N.A.	2,000 6 小時或以上 6 hours or more
或 OR 額外交通費用 Add. expenses on transportation	不適用 N.A.	不適用 N.A.	不適用 N.A.	不適用 N.A.
或 OR 延誤導致取消旅程 [2] Delay results in travel cancellation [2]	不適用 N.A.	不適用 N.A.	不適用 N.A.	不適用 N.A.

1 包括線或互聯網使用費用及膳食費用。
Include Wi-Fi or internet usage fee and meal allowance.
2 因延誤導致取消旅程而衍生，並且無法使用及無法退回之預付旅行費用（包括交通及住宿）。
Unused and non-refundable prepaid travel costs (including transportation and accommodation) incurred due to delay results in travel cancellation.

行李延誤 Baggage Delay				
最高最高賠償限額 Max. maximum limit	500 6 小時或以上 6 hours or more	不適用 N.A.	1,500 10 小時或以上 10 hours or more	800 6 小時或以上 6 hours or more

取消行程 Journey Cancellation				
最高最高賠償限額 Max. maximum limit	10,000	5,000	30,000	25,000
其他主要特色 Other key features	承保兌換的機票或住宿 Cover on redeemed travel tickets or accommodation 1,000	不適用 N.A.	不適用 N.A.	不適用 N.A.

縮短行程 Journey Curtailment				
最高最高賠償限額 Max. maximum limit	10,000	5,000	30,000	25,000

其他旅程不便之保障 Other Travel Inconvenience				
外遊警示保障 Cover on Outbound Travel Alerts	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 25%	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 不適用 N.A.	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 不適用 N.A. 黃 Amber 不適用 N.A.	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 不適用 N.A.
其他主要特色 Other key features	不適用 N.A.	不適用 N.A.	不適用 N.A.	不適用 N.A.

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友邦「智選計劃」較優勝
AIA's Select Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	匯記 HSBX
保險計劃 Insurance plan	智遊保（智選計劃） iTravel Protect (Select)	易起 X（精選計劃） Get Z X (Elite)	飛 X（全球黃金計劃） X (Worldwide Gold)	萬全 X（環球基本計劃） TravelSuranX (W.Basic)
行程延誤 Travel Delay				
只能在以下保障項目選其一 Can only choose one of the following benefit items:				
或 OR 現金惠益 Cash benefit	3,000 每 6 小時: 500 Per 6 hours	1,000 每 6 小時 : 300 Per 6 hours	2,000 首 5 小時: 300, 後每 10 小時: 500 First 5 hours, then per 10 hours	2,000 每 6 小時: 200 Per 6 hours
或 OR 額外住宿費用 [1] Add. expenses on accommodation [1]	3,000 每 6 小時 : 1,500 Per 6 hours	1,000 6 小時或以上 6 hours or more	不適用 N.A.	不適用 N.A.
或 OR 額外交通費用 Add. expenses on transportation	3,000 每 12 小時 : 1,500 Per 12 hours	不適用 N.A.	不適用 N.A.	不適用 N.A.
或 OR 延誤導致取消旅程 [2] Delay results in travel cancellation [2]	3,000 12 小時或以上 12 hours or more	2,500 12 小時或以上 12 hours or more	2,000 10 小時或以上 10 hours or more	不適用 N.A.
行李延誤 Baggage Delay				
最高最高賠償限額 Max. maximum limit	1,000 每 6 小時 : 500 Per 6 hours	500 6 小時或以上 6 hours or more	600 6 小時或以上 6 hours or more	1,000 6 小時或以上 6 hours or more
取消行程 Journey Cancellation				
最高最高賠償限額 Max. maximum limit	30,000	20,000	25,000	25,000
其他主要特色 Other key features	承保兌換的機票或住宿 Cover on redeemed travel tickets or accommodation 1,000	不適用 N.A.	不適用 N.A.	不適用 N.A.
縮短行程 Journey Curtailment				
最高最高賠償限額 Max. maximum limit	30,000	20,000	25,000	25,000
其他旅程不便之保障 Other Travel Inconvenience				
外遊警示保障 Cover on Outbound Travel Alerts	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 25%	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 不適用 N.A.	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 不適用 N.A.	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 不適用 N.A.
其他主要特色 Other key features	缺席活動保障 Cover on missed event 2,000 不適用 N.A.	不適用 N.A. 不適用 N.A.	不適用 N.A. 不適用 N.A.	不適用 N.A. 不適用 N.A.

1 包括線或互聯網使用費用及膳食費用。
Include Wi-Fi or internet usage fee and meal allowance.
2 因延誤導致取消旅程而衍生，並且無法使用及無法退回之預付旅行費用（包括交通及住宿）。
Unused and non-refundable prepaid travel costs (including transportation and accommodation) incurred due to delay results in travel cancellation.

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保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	
保險計劃 Insurance plan	智遊保（至尊計劃） iTravel Protect (Premier)	易起 X（優遊計劃） Get Z X (Supreme)	飛 X（全球鉑金計劃） X (Worldwide Platinum)	
行程延誤 Travel Delay				
只能在以下保障項目選其一 Can only choose one of the following benefit items:				
或 OR 現金惠益 Cash benefit	4,500 每 6 小時 : 500 Per 6 hours	2,000 每 6 小時 : 300 Per 6 hours	3,000 首 5 小時: 300, 後每 10 小時: 500 First 5 hours, then per 10 hours	
或 OR 額外住宿費用 [1] Add. expenses on accommodation [1]	4,500 每 6 小時 : 1,500 Per 6 hours	2,000 6 小時或以上 6 hours or more	不適用 N.A.	
或 OR 額外交通費用 Add. expenses on transportation	4,500 每 12 小時 : 1,500 Per 12 hours	不適用 N.A.	不適用 N.A.	
或 OR 延誤導致取消旅程 [2] Delay results in travel cancellation [2]	4,500 12 小時或以上 12 hours or more	5,000 12 小時或以上 12 hours or more	3,000 10 小時或以上 10 hours or more	

1 包括線或互聯網使用費用及膳食費用。
Include Wi-Fi or internet usage fee and meal allowance.
2 因延誤導致取消旅程而衍生，並且無法使用及無法退回之預付旅行費用（包括交通及住宿）。
Unused and non-refundable prepaid travel costs (including transportation and accommodation) incurred due to delay results in travel cancellation.

行李延誤 Baggage Delay				
最高最高賠償限額 Max. maximum limit	1,500 每 6 小時 : 500 Per 6 hours	800 6 小時或以上 6 hours or more	1,200 6 小時或以上 6 hours or more	

取消行程 Journey Cancellation				
最高最高賠償限額 Max. maximum limit	60,000	40,000	50,000	
其他主要特色 Other key features	承保兌換的機票或住宿 Cover on redeemed travel tickets or accommodation 1,000	不適用 N.A.	不適用 N.A.	

縮短行程 Journey Curtailment				
最高最高賠償限額 Max. maximum limit	60,000	40,000	50,000	

其他旅程不便之保障 Other Travel Inconvenience				
外遊警示保障 Cover on Outbound Travel Alerts	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 25%	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 不適用 N.A.	最高賠償限額 Maximum limit 黑 Black 100% 紅 Red 50% 黃 Amber 不適用 N.A.	
其他主要特色 Other key features	缺席活動保障 Cover on missed event 3,000	航班延誤津貼 Flight delay allowance 300	不適用 N.A.	
	錯過離港航班保障 Cover on missed dept. flight 指定原因 Specified：3,000 其他原因 Other：1,500	不適用 N.A.	不適用 N.A.	

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醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	豐記 Hong LeonX	安記 AXX
保險計劃 Insurance plan	智遊保（精選計劃） iTravel Protect (Essence)	易起 X（隨心計劃） Get Z X (Breezy)	旅遊保險（金計劃） Travel Insurance (Gold)	「卓 X」優遊樂 SmartTravelleX
行李及個人物品 Baggage and Personal Effects				
最高最高賠償限額 Max. maximum limit	8,000	5,000	10,000	10,000
手提電腦保障 Portable PC cover	包括在內（平板電腦除外） Included (except tablet PC)	不適用 N.A.	包括在內 Included	不適用 N.A.
手提電話保障 Mobile phone cover	不適用 N.A.	不適用 N.A.	包括在內 Included	不適用 N.A.
指定物品之分項限額 Sublimit on specific items	L, P: 分項限額 Cover sub-limit 2,000	P: 分項限額 Cover sub-limit 3,000	L: 2,000 M: 2,000 T: 2,000	不適用 N.A.
其他物品之分項限額 Sublimit on other items	2,000 每件 / 每對 / 每套 Per item / pair / set limit	3,000 每件 / 每對 / 每套 Per item / pair / set limit	3,000 每件 / 每對 / 每套 Per item / pair / set limit	3,000 每件 / 每對 / 每套 Per item / pair / set limit

L : 手提電腦 Laptop　M : 手提電話 Mobile phone　P : 攝影器材 Photographic equipment　T : 平板電腦 Tablet PC

旅遊證件 Travel Documents				
最高最高賠償限額 Max. maximum limit	5,000	不適用 N.A.	5,000	2,000
補領文件費用 Replacement cost	5,000	不適用 N.A.	5,000	2,000
額外住宿費用 Add. expenses on accommodation	5,000 每日限額 Per day limit: 500	不適用 N.A.	2,000	2,000
額外交通費用 Add. expenses on transportation		不適用 N.A.		
個人金錢 Personal Money				
最高最高賠償限額 Max. maximum limit	2,000	不適用 N.A.	2,000	2,000
個人責任 Personal Liability				
最高最高賠償限額 Max. maximum limit	1,000,000	1,000,000	2,500,000	1,500,000
租車自負金額 Rental Vehicle Excess				
最高最高賠償限額 Max. maximum limit	不適用 N.A.	不適用 N.A.	6,000	3,000

附錄四: 產品比較
Appendix 4: Product Comparison

友邦「智選計劃」較優勝
AIA's Select Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	匯記 HSBX
保險計劃 Insurance plan	智遊保（智選計劃） iTravel Protect (Select)	易起 X（精選計劃） Get Z X (Elite)	飛 X（全球黃金計劃） X (Worldwide Gold)	萬全 X（環球基本計劃） TravelSuranX (W.Basic)
行李及個人物品 Baggage and Personal Effects				
最高最高賠償限額 Max. maximum limit	15,000	15,000	12,000	8,000
手提電腦保障 Portable PC cover	包括在內 Included	包括在內 Included	包括在內 Included	包括在內 Included
手提電話保障 Mobile phone cover	包括在內 Included	包括在內 Included	不適用 N.A.	包括在內 Included
指定物品之分項限額 Sublimit on specific items	L, P: 10,000 M, T: 3,000	L: 10,000 P: 5,000 M: 3,000 T: 10,000	L, P, T: 12,000	L, P: 2,000 M: 2,000 (20%自負額 Excess) T: 2,000
其他物品之分項限額 Sublimit on other items	3,000 每件 / 每對 / 每套 Per item / pair / set limit	5,000 每件 / 每對 / 每套 Per item / pair / set limit	3,000 每件 / 每對 / 每套 Per item / pair / set limit	2,000 每件 / 每對 / 每套 Per item / pair / set limit

L : 手提電腦 Laptop　M : 手提電話 Mobile phone　P : 攝影器材 Photographic equipment　T : 平板電腦 Tablet PC

旅遊證件 Travel Documents				
最高最高賠償限額 Max. maximum limit	20,000	2,000	25,000	5,000
補領文件費用 Replacement cost	20,000	2,000	25,000	5,000
額外住宿費用 Add. expenses on accommodation	20,000 每日限額 Per day limit: 2,500	不適用 N.A.	25,000	不適用 N.A.
額外交通費用 Add. expenses on transportation		不適用 N.A.		不適用 N.A.
個人金錢 Personal Money				
最高最高賠償限額 Max. maximum limit	3,000	2,000	1,500	1,500
個人責任 Personal Liability				
最高最高賠償限額 Max. maximum limit	3,000,000	2,000,000	2,000,000	10,000,000
租車自負金額 Rental Vehicle Excess				
最高最高賠償限額 Max. maximum limit	5,000	10,000	6,000	不適用 N.A.

附錄四: 產品比較
Appendix 4: Product Comparison

友邦「至尊計劃」較優勝
AIA's Premier Plan is more competitive

保障類別 Protection Category

醫療費用 / 個人意外 Medical Expense / Personal Accident	緊急支援 Emergency Assistance	旅程不便 Travel Inconvenience	個人財物及其他保障 Personal Property and Other Protection	自選升級保障 Optional Upgrades

保險公司 Insurer	友邦 AIA	蘇記 ZuricX	美記 AIX	
保險計劃 Insurance plan	智遊保（至尊計劃） iTravel Protect (Premier)	易起 X（優遊計劃） Get Z X (Supreme)	飛 X（全球鉑金計劃） X (Worldwide Platinum)	
行李及個人物品 Baggage and Personal Effects				
最高最高賠償限額 Max. maximum limit	25,000	20,000	25,000	
手提電腦保障 Portable PC cover	包括在內 Included	包括在內 Included	包括在內 Included	
手提電話保障 Mobile phone cover	包括在內 Included	包括在內 Included	包括在內 Included	
指定物品之分項限額 Sublimit on specific items	L / P: 15,000 M / T: 3,000	L: 10,000 P: 5,000 M: 3,000 T: 10,000	L / P: 15,000 M: 3,000 T: 15,000	
其他物品之分項限額 Sublimit on other items	3,000 每件 / 每對 / 每套 Per item / pair / set limit	5,000 每件 / 每對 / 每套 Per item / pair / set limit	3,000 每件 / 每對 / 每套 Per item / pair / set limit	

L : 手提電腦 Laptop　M : 手提電話 Mobile phone　P : 攝影器材 Photographic equipment　T : 平板電腦 Tablet PC

旅遊證件 Travel Documents				
最高最高賠償限額 Max. maximum limit	35,000	3,000	50,000	
補領文件費用 Replacement cost	35,000	3,000	50,000	
額外住宿費用 Add. expenses on accommodation	35,000 每日限額 Per day limit: 3,500	不適用 N.A.	50,000	
額外交通費用 Add. expenses on transportation		不適用 N.A.		
個人金錢 Personal Money				
最高最高賠償限額 Max. maximum limit	6,000	3,000	2,500	
個人責任 Personal Liability				
最高最高賠償限額 Max. maximum limit	4,000,000	2,500,000	3,000,000	
租車自負金額 Rental Vehicle Excess				
最高最高賠償限額 Max. maximum limit	10,000	15,000	12,000	

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附錄五：索償文件清單
Appendix 5: Document Checklist for Travel Claim

此清單僅供參考。公司可能要求提供額外相關索償文件以作證明。
This checklist is for reference only. Our company may request for additional documents for verification.

索償項目 Claim Item	索償文件清單 Claim Documents Checklist
醫療費用 Medical Expenses	1. 註明醫療費用、診斷結果之醫療單據正本/核實副本 Original / certified true copy of medical bills showing the medical expenses and diagnosis 2. 醫療報告及專科治療、脊醫或物理治療轉介信副本 Copy of medical report and referral letter for medical treatments conducted by specialists, chiropractors or physiotherapists 3. 入院紙及出院紙副本 Copy of letter of hospital admission and discharge summary
個人意外 Personal Accident	1. 當地警方之財物/事件報告副本 Copy of overseas police report or incident report issued by relevant authority (if applicable) 2. 醫療報告/法醫官報告副本 Copy of medical report / coroner's report 3. 死亡證正本或核實副本 (如適用) Original / certified true copy of death certificate (if applicable) 4. 索償申請人與受保人的關係證明文件副本，如出世紙、結婚證明書等 (如適用) Copy of relationship proof to the insured e.g. birth certificate, marriage certificate (if applicable) 5. 遺產管理書/遺囑認證正本或核實副本 (如適用) Original / certified true copy for the Letters of Administration / grant of probate (if applicable)
取消/縮短行程 Journey Cancellation / Curtailment	1. 有關取消/縮短行程理由之文件，如醫療報告或死亡證副本 Journey cancellation / curtailment proof e.g. copy of medical report or death certificate 2. 公共交通工具公司或旅遊公司發出之退還已付旅費的書面報告副本 (如適用) Copy of refund confirmation issued by public common carrier or travel agency (if applicable) 3. 關係證明文件副本，如出世紙、結婚證明書等 (如適用) Copy of relationship proof to the insured e.g. birth certificate, marriage certificate (if applicable) 4. 已付旅費及/或住宿費用及/或旅行團及/或岸上觀光行程收據正本/副本 (如適用) Original / copy of paid travel expense / accommodation fee and / or tour fee and / or sightseeing event receipt (if applicable) 5. 因受保人或受保人直系親屬或同行人士身故、患嚴重疾病或蒙受嚴重損傷導致取消或縮短行程，其死亡/醫療證 明及關係證明副本 (如適用) If journey cancellation / curtailment is due to death, serious physical injury or serious illness of the insured, immediate family members or travel companion, please provide their copy of death / medical certificates and relationship proof (if applicable)
旅程 / 行李延誤 Travel / Baggage Delay	1. 有關公共交通工具公司發出有關旅程/行程延誤原因、延誤時間之書面報告副本 Copy of written report from the related public common carrier with reason and duration for the travel delay or baggage delay 2. 預定及實際行程之航班登機證/電子登機證副本 (如適用) Copy of scheduled and actual itinerary flight boarding pass / electronic boarding pass (if applicable) 3. 因旅程/行李延誤導致的額外住宿費用、旅行門票或購買緊急物品的收據正本/ 副本 (如適用) Original / copy of receipts for additional hotel accommodation, travel ticket and / or necessities expenses due to travel delay or baggage delay (if applicable)
缺席特別活動 Missed Event	1. 已預先購買之海外主題公園、體育、音樂或表演活動之門票(票據及付款證明) 正本/副本(如適用) Original / copy of booked ticket cost to overseas theme park or sports events or music or performance events (receipt or payment details) (if applicable)

個人行李遺失 / 損毀 Loss / Damage to Personal Baggage or Personal Belongings	1. 顯示損毀物品程度的彩色相片 Color photo showing the extent of damage to the claim item 2. 當地警方之財物/事件報告副本 (如適用) Copy of overseas police report / property irregularity report (if applicable) 3. 損毀物品之維修報價單副本 (如適用) Copy of repair quotation of the damaged item 4. 遺失/損毀物品之購買收據正本/副本 (如適用) Original / copy of purchase receipts of the lost / damaged item (if applicable)
遺失個人現金 Loss of Personal Money	1. 當地警方之財物/事件報告副本 Copy of overseas police report / property irregularity report (if applicable) 2. 額外住宿費用、交通費用、補發遺失之旅行證件或旅行票之收據正本/副本(如適用) Original / copy of receipts for extra accommodation fee, travelling expenses, replacement of lost travel documents and / or travel tickets (if applicable)
個人責任 Personal Liability	1. 當地警方或有關機構發出之事件報告副本 (如適用) Copy of overseas police report or incident report issued by relevant authority (if applicable) 2. 補償損毀物品的發票/付款收據正本/副本 (如適用) Original / copy of compensation invoice and payment receipt for damage item (if applicable) 3. 其他有關之文件副本，如法院傳票、法院文件、律師函件等 (如適用) Copy of other related documents e.g. summons, all court documents, solicitors' correspondences (if applicable)
租車自負額保障 Rental Vehicle Excess	1. 租車綜合保單條款副本 Copy of rental vehicle's comprehensive insurance policy 2. 租車合約副本 Copy of vehicle rental agreement 3. 墊底費收據及/或租車收據之正本/副本 Original / copy of excess receipt and / or rental receipt 4. 損壞事故報告副本 Copy of damage incident report
海外結婚及攝影 Overseas Wedding & Photoshoot	1. 受保人與婚慶服務提供者之間的協議合約副本 Copy of agreement between the Insured and the wedding service providers 2. 可參考以下索償項目之相關索償文件： You may refer to the following claims categories for the relevant claims documents: - 醫療費用 ; 個人行李遺失 / 損毀 Medical Expenses; Loss / Damage to Personal Baggage or Personal Belongings
水上運動 Water Sports	1. 可參考以下索償項目之相關索償文件： You may refer to the following claims categories for the relevant claims documents: - 醫療費用 ; 個人行李遺失 / 損毀 Medical Expenses; Loss / Damage to Personal Baggage or Personal Belongings
冬季運動 Winter Sports	2. 可參考以下索償項目之相關索償文件： You may refer to the following claims categories for the relevant claims documents: - 醫療費用 ; 個人行李遺失 / 損毀 Medical Expenses; Loss / Damage to Personal Baggage or Personal Belongings
郵輪假期 Cruise Vacation	1. 由提供郵輪衛星電話服務公司發出之收據及證明，列明使用郵輪衛星電話的費用、日期及時間、及使用者之姓名 Official receipt and confirmation issued by the satellite phone service provider showing the relevant date and time, the expenses incurred and the name of phone user 2. 可參考以下索償項目之相關索償文件： You may refer to the following claims categories for the relevant claims documents: - 取消/縮短行程 Journey Cancellation / Curtailment