

Schedule of Benefits

24-Hour Emergency Assistance Hotline: +852 3723 3030

	Coverage		Premier Plan	Smart Plan	Guangdong and Macau Plan
			(HK\$)	(HK\$)	(HK\$)
<b>A.</b>	<b>Personal Accident</b>				
(a)	Accident whilst travelling on a Public Conveyance and/or due to Kidnap or Hijacking (18 to 75 years of age)	Sum Insured	2,000,000	1,000,000	600,000
(b)	Other Accident (18 to 75 years of age)	Sum Insured	1,000,000	500,000	300,000
(c)	Additional Personal Accident Coverage due to Assault, Murder or Robbery (18 to 75 years of age)	Sum Insured	50,000	50,000	50,000
(d)	Accident (under 18 or over 75 years of age)	Sum Insured	500,000	250,000	150,000
<b>B.</b>	<b>Medical Expenses</b>				
(a)	Medical Expenses	Sum Insured	1,200,000	600,000	300,000
(b)	Follow-up Medical Expenses	Sum Insured	1,200,000	600,000	Not Applicable
(b)(1)(i)	Follow-up Medical Expenses for Bodily Injury	Sum Insured	1,200,000	600,000	Not Applicable
(b)(1)(ii)	Follow-up Medical Expenses for Sickness	Sum Insured	120,000	60,000	Not Applicable
(b)(2)(i)	Maximum amount for Chinese Medicine Practitioner	Sum Insured	3,000	3,000	Not Applicable
(b)(2)(ii)	Daily maximum amount for Chinese Medicine Practitioner		150	150	Not Applicable
(c)	Trauma Counselling	Sum Insured	20,000	10,000	10,000
(c)(1)	Daily maximum amount for Trauma Counselling		2,000	2,000	2,000
(d)	Mobility Extension	Sum Insured	20,000	10,000	3,000
(e)	Hotel Accommodation for Convalescence and Transport Expenses	Sum Insured	10,000	5,000	Not Applicable
(f)	IDD cost during Confinement	Sum Insured	1,000	Not Applicable	Not Applicable
<b>C.</b>	<b>Chubb Assistance – 24-Hour Worldwide Assistance Services</b>				
(a)	Emergency Medical Evacuation and/or Repatriation		Unlimited	Unlimited	Unlimited
(b)	Return of Mortal Remains		Unlimited	Unlimited	Unlimited
(c)	Compassionate Visit	Sum Insured	20,000	10,000	5,000
(d)	Child Escort	Sum Insured	20,000	10,000	5,000
(e)	Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services		Applicable	Applicable	Applicable

<b>D.</b>	<b>Hospital Cash</b>				
(a)	Maximum amount	Sum Insured	10,000	5,000	Not Applicable
(b)	Maximum daily benefit		500	500	Not Applicable
<b>E.</b>	<b>Burns Benefit</b>	Sum Insured	250,000	150,000	100,000
<b>F.</b>	<b>Personal Property</b>				
(a)	Maximum amount	Sum Insured	20,000	15,000	5,000
(b)	Maximum amount for each item/set/pair of Sports Equipment		5,000	5,000	3,000
(c)	Maximum amount for Camera / Laptop Computer		8,000	5,000	3,000
(d)	Maximum amount for Mobile Phone		2,000	Not Applicable	Not Applicable
(e)	Maximum amount for each item/set/pair of other Personal Property		3,000	3,000	1,500
<b>G.</b>	<b>Personal Money</b>	Sum Insured	2,500	2,000	500
<b>H.</b>	<b>Loss Of Travel Documents</b>	Sum Insured	10,000	5,000	3,000
(a)	Maximum daily benefit for accommodation or transport expenses		10,000	5,000	3,000
<b>I.</b>	<b>Trip Cancellation</b>	Sum Insured	30,000	15,000	10,000
(a)	Maximum amount for Red Alert		10,000	3,000	3,000
<b>J.</b>	<b>Trip Interruption</b>				
(a)	Special Occasion interruption	Sum Insured	1,000	Not Applicable	Not Applicable
(b)	Trip Curtailment	Sum Insured	40,000	25,000	10,000
<b>K.</b>	<b>Travel Delay</b>				
	Cover for any one (1) item under Section K (a) to (c) only:				
(a)	Maximum amount for Section K(a)	Sum Insured	2,000	1,500	250
(a)(1)	Cash Benefit for each period of delay	Each 6 hour period of delay	500	250	250
(b)(1)	Maximum amount for additional accommodation expenses (After 6 hour period of delay)	Sum Insured	1,500	1,000	Not Applicable
(b)(2)	Maximum amount for additional transport expenses (After 6 hour period of delay)	Sum Insured	5,000	3,000	Not Applicable
(c)	Forfeited travel expenses (Trip cancelled after 24 hour period of delay)	Sum Insured	3,000	3,000	Not Applicable
<b>L.</b>	<b>Baggage Delay</b>	Sum Insured	2,000	1,000	Not Applicable
<b>M.</b>	<b>Personal Liability</b>	Sum Insured	3,000,000	2,000,000	2,000,000
<b>N.</b>	<b>Rental Vehicle Excess</b>	Sum Insured	5,000	3,000	Not Applicable

<b>O.</b>	<b>Home Contents Protection</b>				
(a)	Maximum amount	Sum Insured	10,000	5,000	1,000
(b)	Maximum amount for each item/set/pair		3,000	1,500	Not Applicable
<b>P.</b>	<b>Credit Card Protection</b>	Sum Insured	50,000	30,000	5,000

## 保障表

24-小時緊急支援熱線：+852 3723 3030

	保障		優越計劃	明智計劃	廣東及澳門計劃
			(港幣)	(港幣)	(港幣)
A.	<b>個人意外</b>				
(a)	乘搭公共交通工具時發生 及/或遇上綁架或騎劫引致的意外 (18 歲至 75 歲)	保額	2,000,000	1,000,000	600,000
(b)	其他意外 (18 歲至 75 歲)	保額	1,000,000	500,000	300,000
(c)	因襲擊、謀殺或搶劫引致意外的額外保障 (18 歲至 75 歲)	保額	50,000	50,000	50,000
(d)	意外 (18 歲以下或 75 歲以上)	保額	500,000	250,000	150,000
B.	<b>醫療費用</b>				
(a)	醫療費用	保額	1,200,000	600,000	300,000
(b)	覆診醫療費用	保額	1,200,000	600,000	不適用
(b)(1)(i)	身體損傷之覆診醫療費用	保額	1,200,000	600,000	不適用
(b)(1)(ii)	患病之覆診醫療費用	保額	120,000	60,000	不適用
(b)(2)(i)	中醫最高限額	保額	3,000	3,000	不適用
(b)(2)(ii)	中醫每日最高限額		150	150	不適用
(c)	創傷輔導保障	保額	20,000	10,000	10,000
(c)(1)	創傷輔導保障每日最高限額		2,000	2,000	2,000
(d)	傷殘設施津貼	保額	20,000	10,000	3,000
(e)	休養期酒店住宿及交通費用	保額	10,000	5,000	不適用
(f)	住院期國際長途電話費用	保額	1,000	不適用	不適用
C.	<b>Chubb Assistance – 24-小時環球支援服務</b>				
(a)	緊急醫療運送及 / 或運返		不設上限	不設上限	不設上限
(b)	遺體運返		不設上限	不設上限	不設上限
(c)	親友探望	保額	20,000	10,000	5,000
(d)	小童護送	保額	20,000	10,000	5,000
(e)	Chubb Assistance – 二十四 (24) 小時電話熱線及轉介服務		適用	適用	適用
D.	<b>住院現金</b>				
(a)	住院現金最高限額	保額	10,000	5,000	不適用
(b)	住院現金每日最高限額		500	500	不適用
E.	<b>燒傷保障</b>	保額	250,000	150,000	100,000
F.	<b>個人財物</b>				
(a)	最高限額	保額	20,000	15,000	5,000
(b)	運動用品每件 / 套 / 對之最高限額		5,000	5,000	3,000

(c)	相機或手提電腦最高限額		8,000	5,000	3,000
(d)	手提電話最高限額		2,000	不適用	不適用
(e)	其他個人財物每件 / 套 / 對之最高限額		3,000	3,000	1,500
G.	<b>個人金錢</b>	保額	2,500	2,000	500
H.	<b>遺失證件</b>	保額	10,000	5,000	3,000
(a)	酒店住宿及交通費用的每日最高保障		10,000	5,000	3,000
I.	<b>取消旅程</b>	保額	30,000	15,000	10,000
(a)	紅色警示最高限額		10,000	3,000	3,000
J.	<b>旅程阻礙</b>				
(a)	特別活動阻礙	保額	1,000	不適用	不適用
(b)	縮短旅程	保額	40,000	25,000	10,000
K.	<b>旅程延誤</b>				
	僅支付章節 K (a)至(c) 內任何一(1)項:				
(a)	章節 K (a)最高限額	保額	2,000	1,500	250
(a)(1)	現金賠償, 按每段延誤計算	每滿 6 小時延誤	500	250	250
(b)(1)	額外酒店住宿費用的最高限額 (滿 6 小時延誤後)	保額	1,500	1,000	不適用
(b)(2)	額外公共交通費用的最高限額 (滿 6 小時延誤後)	保額	5,000	3,000	不適用
(c)	損失的旅遊費用 (延誤二十四 (24)小時後最終取消旅程)	保額	3,000	3,000	不適用
L.	<b>行李延誤</b>	保額	2,000	1,000	不適用
M.	<b>個人責任</b>	保額	3,000,000	2,000,000	2,000,000
N.	<b>租用汽車的免費補償費用</b>	保額	5,000	3,000	不適用
O.	<b>家居財物保障</b>				
(a)	最高限額	保額	10,000	5,000	1,000
(b)	每件 / 套 / 對物件的最高限額		3,000	1,500	不適用
P.	<b>信用卡保障</b>	保額	50,000	30,000	5,000

## About Chubb in Hong Kong SAR

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Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, Financial Lines and Consumer Lines designed for large corporates, mid-sized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at [www.chubb.com/hk](http://www.chubb.com/hk).

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## 關於安達香港

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安達為全球最大的上市財產及責任保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務 (安達保險香港有限公司) 為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽 [www.chubb.com/hk](http://www.chubb.com/hk)。

## 聯絡我們

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