

MANUTRAVEL PROTECTOR 宏旅保

Travel Insurance
旅遊保險

**Terrorism & Passive War Cover
恐怖襲擊及外遊戰爭保障**

保障項目	承保範圍	最高賠償限額 (港幣/元)	
		計劃 I	計劃 II
1. 人身意外* #	<ul style="list-style-type: none"> 意外身故 / 四肢傷殘或失明 / 永久完全傷殘 在乘搭公共交通工具時發生之人身意外將獲雙倍賠償 (不適用於因「恐怖襲擊」以致的人身意外) 第三級燒傷, 範圍包括(i)多於2%之頭部皮膚燒傷或(ii)多於10%身體皮膚燒傷 	500,000 1,000,000 250,000 (分項限額)	1,000,000 2,000,000 500,000 (分項限額)
2. 醫療及其他費用*	<ul style="list-style-type: none"> 在外遊期間生病或意外受傷所引致的醫療費、手術費、住院費、緊急牙科治療以及額外的交通及膳宿費用 回港覆診費用保障 <ul style="list-style-type: none"> i) 受保人在外遊期間意外導致受傷, 回港後3個月內仍需繼續接受治療, 最高賠償額之100% ii) 受保人在外遊期間生病, 回港後3個月內仍需繼續接受治療, 最高賠償額之10% 回港後跌打及針灸治療費用 <ul style="list-style-type: none"> 受保人在外遊期間因意外受傷, 回港後3個月內仍需繼續接受治療之跌打及針灸治療費用總額達港幣1,500元, 每日每次治療費用最高為港幣150元 	500,000	1,000,000
3. 住院現金*	於海外入院留醫之現金保障	2,500 (250/每日)	5,000 (500/每日)
4. 創傷輔導保障	在外遊期間因目擊或親歷突發事故, 包括搶劫、恐嚇、身體受襲、嚴重受傷、火災、爆炸、交通意外、自然災難、騎劫或恐怖襲擊, 引致嚴重心理創傷而接受心理輔導治療之費用	15,000 (1,500/每次)	15,000 (1,500/每次)
5. 街頭行劫保障	受保人於外遊期間不幸遇劫受傷, 在海外留院期間的現金補償	5,000 (500/每日)	5,000 (500/每日)
6. 全球醫療運送或轉返原居地	<ul style="list-style-type: none"> 將傷病之受保人緊急轉送至有足夠醫療設備的醫院, 並在有需要時安排隨行醫療人員及醫療設備 在當地治療完成後以合適之交通工具, 以經濟客位將傷病之受保人送返原居地 因近親突然身故而需要返回原居地的經濟客位機票 護送傷病之受保人的同行子女返家及保障合理的額外旅費包括經濟客位機票及住宿 安排一名親屬前往探望受保人 (住院連續超過7日) 之來回經濟客位機票及高達每晚港幣1,200元, 最多連續5晚之住宿費用 	不設限額	不設限額
7. 遺體 / 骨灰運返或當地殮葬費用	如受保人不幸身故, 將其遺體或骨灰運返家中的全部費用或在肇事地方進行殮葬的費用 (不包括棺木費用)	不設限額	不設限額
8. 遺失行李、旅遊證件及現金#	<ul style="list-style-type: none"> 意外遺失或損毀之行李, 每件財物最高賠償額為港幣2,000元 補領旅遊證件、身份證明文件及信用卡之費用, 包括因此而引致之額外住宿及交通費用 在外遊期間因偷竊或搶劫而損失的現金、銀行本票及旅行支票 	15,000 5,000 2,000	30,000 10,000 2,000
9. 緊急購物	<ul style="list-style-type: none"> 因行李被錯誤運送或延誤超過10小時而需要購買日用品必需品如衣服、洗滌用品等之緊急購物津貼 因行李證實為永久遺失, 本項目所提供的賠償將在上列「遺失行李」項目的賠償額中扣除 	1,000	1,500
10. 取消行程	於出發前30天內, 因以下原因導致必須取消行程所引致的預繳交通費、團費、酒店住宿費等費用 <ol style="list-style-type: none"> 1) 因罷工、工業行動、惡劣天氣、天然災難、交通工具機件故障造成延誤超過24小時; 2) 受保人或其近親或業務夥伴或偕行之同伴突然身故或嚴重意外受傷或生病; 3) 受保人或偕行之同伴遭受強制隔離; 4) 受保人或偕行之同伴須擔任陪審團或證人; 5) 受保人或偕行之同伴的家中發生火警或爆炸或地震; 6) 受保人打算前赴之目的地於出發前七天內被發出黑色外遊警示等意外 	20,000	40,000
11. 縮短行程	於外遊期間, 因以下原因導致必須縮短行程所引致的損失包括額外交通及住宿等費用 <ol style="list-style-type: none"> 1) 因罷工、工業行動、惡劣天氣、天然災難、交通工具機件故障造成延誤超過24小時; 2) 受保人乘坐之客機被劫; 3) 受保人或其近親或業務夥伴或偕行之同伴突然身故或嚴重意外受傷或生病; 4) 受保人或偕行之同伴遭受強制隔離; 5) 受保人或偕行之同伴的家中發生火警或爆炸或地震; 6) 受保人所前赴之目的地於外遊期間被發出黑色外遊警示等意外 	20,000	40,000
12. 行程延誤# 或更改行程費用	<ol style="list-style-type: none"> a) 如因罷工、工業行動、惡劣天氣、天然災難或已安排乘搭之班機或輪船機件故障, 造成啟航時間延誤超過8小時, 每8小時延誤可獲港幣250元現金津貼; 或 b) 如因上述事故以致必須更改行程, 而受保人不獲航空公司或任何第三者發出之賠償, 本計劃將賠償此等事故所引致的額外住宿及交通費用 	2,500 5,000	3,000 10,000
13. 高爾夫球裝備延誤	賠償因高爾夫球裝備延誤到達所指定的目的地所引致之額外租用球桿及球鞋之費用	1,500 (最高賠償限額每日250)	
14. 高爾夫球場地關閉	因惡劣天氣造成預訂之高爾夫球場地關閉 (需於認可之高爾夫球會所) 而未能於預訂日子內完成九個洞之球賽	每日300 (最高賠償限額5日)	
15. 租車自負額保障	於外遊期間因租用之車輛遭受意外損毀或失竊, 根據租約條款就有關損失需承擔之自負額將獲得賠償	5,000	5,000
16. 個人責任保障	償付受保人導致他人身體受傷或財物損失而需負上之法律責任, 但不包括使用任何車輛及船隻、騎馬及對家庭成員及僱員之責任	1,000,000	2,000,000

備註:

年齡限制
 • 單次旅遊 - 無年齡上限
 • 全年計劃 - 高達80歲

* 70歲以上人士承保範圍:

保障項目 1 最高賠償限額之50%, 雙倍賠償不適用
 保障項目 2 最高賠償限額之50%
 保障項目 3 最高賠償限額之25%

兒童(16歲以下)承保範圍:

保障項目 1 最高保額限額50%, 雙倍賠償不適用
 第三級燒傷之最高保額為港幣50,000元
 保障項目 8 不包括現金保障
 保障項目 12 最高保額為港幣1,000元, 每8小時延誤津貼為港幣100元

宏旅保	單次旅遊	全年計劃	全年家庭計劃
特點推介	<ul style="list-style-type: none"> 恐怖襲擊及外遊期間的戰爭保障 雙倍賠償保障 [於公共交通工具中因意外以致身故(恐怖襲擊導致者除外)] 全面危險活動、冬季及水上活動之保障(只適用於70歲以下之受保人) 嶄新旅遊保障包括街頭行劫、創傷輔導及租車自負額等保障項目 不設自負金額 免費24小時緊急支援服務 免費自動延續保障期長達10天(須因無法控制的延誤導致) 		
2人以上同行折扣優惠 只適用於以下情況： 1) 由服務櫃檯所簽發的保單 2) 全部受保人必須於同一份保單內受保 3) 同行人數以16歲或以上的受保人數目為準	2人同行 95折 3人同行 9折 4人或以上同行85折	不適用	不適用
子女免費或半價優惠 (只限16歲以下)	每名成年人投保，同行之每名兒童可獲免費保障，同行之第二名兒童可獲半價優惠	若父或母已投保全年旅遊計劃，同行子女可以半價購買單次旅遊計劃	同行子女無需支付額外保費，子女人數不限
無索償優惠	不適用	如在整年保險期內沒有提出任何索償，續保時可獲無索償折扣優惠： 首年續保95折 / 第二年續保9折 / 第三年續保85折	如在整年保險期內沒有提出任何索償，續保時可獲無索償折扣優惠： 首年續保95折 / 第二年續保9折 / 第三年續保85折
經常往返中國各地 可附加中國醫療卡	不適用	只需港幣138元便可獲得國內指定醫院住院按金保證	不適用
每次最長旅遊保障期	180天	90天	90天
全年旅遊次數	不適用	不限	不限

保單基本條款

全年旅遊計劃

- 全年計劃不適用於移民外地或非香港居民
- 凡投保全年計劃之受保人於一年內在港居留少於180天，亦將受額外條款限制
- 全年家庭計劃之子女只限16歲以下之同行子女

單次旅遊計劃

- 此保單不適用於中國公民於國內旅遊
- 投保單次旅遊之保費恕不退回
- 同行折扣不可與其他優惠一併使用

主要不受保項目

- 戰爭、愛滋病、自損行為、先天或旅遊前已存在之疾病、受酒精影響之行為、使用非醫生處方之藥物、懷孕、職業運動、競賽、精神病、在遺失金錢或行李後24小時內未向警方申報、電子數據有關之損失、危險或體力勞動工作、除作為飛機乘客以外之飛行活動、石棉、恐怖襲擊(適用於保障項目16)。
- 非典型肺炎(SARS) 不受保條款只適用於世界衛生組織(WHO) 發出了旅遊警告的國家或城市。

註：本小冊子只為一般性簡介，僅供參考之用。有關承保範圍、不保項目之詳細條款及內容，請參閱保單。如中文譯本與英文有異，以英文文本為準。

如有任何查詢，請聯絡您的宏利保險顧問。

皇家太陽聯合保險有限公司

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A member of
the Insurance Claims Complaints Bureau



您至可信賴的保險夥伴

宏利人壽保險(國際)有限公司乃宏利金融集團屬下的成員公司。宏利金融為加拿大主要的財經服務機構，業務遍布全球二十二個國家及地區。透過旗下龐大的僱員、保險代理及銷售夥伴網絡，宏利金融於加拿大、亞洲及美國(主要透過恆康)為客戶提供全面的財務保障及理財服務。於二零一零年三月三十一日，宏利金融及其附屬公司的管理資產達四千四百六十億加元(約三萬四千一百三十四億港元)。

宏利金融有限公司在多倫多、紐約及菲律賓股票交易所的股份代號為MFC，在香港聯交所的股份代號則為945，其網址為www.manulife.com。

皇家太陽聯合保險開業至今近300年，現為全球領先的跨國上市保險集團之一。集團的承保業務遍布逾130個國家，主要位於英國、北歐、加拿大、愛爾蘭、亞洲、中東及拉丁美洲。

皇家太陽聯合保險有限公司是集團的全資附屬公司，於香港經營保險業務已有30多年，為客戶提供一系列按需訂制及配套的商業及個人保險產品和服務。貴為我們的客戶，您不但享有領先全球的保險公司所提供的周全保障，還可以完全信賴我們快捷公正的索償服務，以及優質的客戶服務。

作為「您至可信賴的專業保險公司」，我們定必貫徹履行承諾，竭誠為客戶提供方便可靠而又合適的保險方案。



Premium per insured person (HK\$)

保費 (每位受保人) (港幣/元)

Single trip 單次旅遊 period of insurance (days) 承保期 (日數)	Plan I 計劃 I	Plan II 計劃 II
1	99	123
2	112	154
3	125	185
4	138	204
5	151	223
6	164	242
7	177	261
8	190	280
9	202	298
10	214	316
11	226	334
12	238	352
13	250	370
14	261	387
15	272	404
16	283	421
17	294	438
18	305	455
19	315	471
20	325	487
21	335	503
22	345	519
23	355	535
24	364	550
25	373	565
26	382	580
27	391	595
28	400	610
29	408	624
30	416	638
Additional premium per day after 30 days 由第31日起 (每日)	12	16
Annual Plan 全年計劃	1,425	2,000
Annual Plan + China Medical Pass 全年計劃 + 中國旅遊卡	1,563	2,138
Annual Family Plan 全年家庭計劃	2,950	4,000

Cover	Benefits	Limits (HK\$)	
		Plan I	Plan II
1. Personal Accident* #	<ul style="list-style-type: none"> Accidental death / Loss of limbs or eyesight / Permanent total disablement Double indemnity is provided for accidental death occurred to the insured person, while travelling on a public conveyance that is licensed to carry passengers (Not applicable to accident arising out of terrorism) Major Burns: cover for third degree burns with burn areas as (i) 2% or more of the total head surface area, or (ii) 10% or more of the total body surface area 	500,000	1,000,000
		1,000,000	2,000,000
2. Medical Expenses*	<ul style="list-style-type: none"> Medical and surgical fees, hospital charges and emergency dental treatment incurred as a result of sickness or accident during the journey, including the additional travel and accommodation expenses Follow-up medical expenses incurred within 3 months after returning to Hong Kong up to <ul style="list-style-type: none"> i) 100% of maximum limit under this section arising from accidental bodily injury ii) 10% of maximum limit under this section arising from sickness Follow-up bone-setting and acupuncture treatment arising from accidental bodily injury within 3 months after returning to Hong Kong up to HK\$1,500 per policy and HK\$150 per visit per day 	500,000	1,000,000
3. Hospital Cash*	Pay for each day the insured person is hospitalised overseas	2,500 (250/day)	5,000 (500/day)
4. Trauma Counselling	Reimburse the cost of trauma counselling incurred if the insured person suffers from an acute mental trauma after witnessing, or being subject to a sudden unexpected event as robbery or burglary, threat, personal assault, serious bodily injury, fire, explosion, traffic accident, natural disaster, hijacking or terror attack	15,000 (max. 1,500/ visit)	15,000 (max. 1,500/ visit)
5. Mugging	Pay for each day the insured person suffers from bodily injury and hospitalised as the result of a mugging attack during the journey	5,000 (500/day)	5,000 (500/day)
6. Worldwide Medical Evacuation OR Repatriation	<ul style="list-style-type: none"> Emergency transfer of an injured or sick person to an adequately equipped hospital and with medical supervision and medical facility as appropriate Repatriation to home country after local treatment by any means of transport in economy class Return to home country economy air ticket in the event of sudden death of your close relative Escort unattended children back home plus reasonable travel expenses inclusive of economy air ticket and accommodation Round trip economy ticket and hotel accommodation (HK\$1,200 per night for a maximum of 5 nights) for a relative to visit an insured person hospitalised for more than 7 consecutive days 	Unlimited	Unlimited
7. Repatriation of Mortal Remains or Local Burial Expenses	All expenses incurred in transporting the body or ashes home or payment of local burial expenses incurred where death took place (excluding the cost of coffin)	Unlimited	Unlimited
8. Loss of Baggage, Travel Documents and Cash#	<ul style="list-style-type: none"> Accidental loss of or damage to baggage up to HK\$2,000 per article Cost of replacing lost travel documents, identification and credit cards, including the additional accommodation and transportation costs incurred as a result Loss of cash, banknotes and travellers cheques arising from theft or robbery during the journey 	15,000	30,000
		5,000	10,000
		2,000	2,000
9. Emergency Purchases	<ul style="list-style-type: none"> Emergency purchases of essential clothing, toiletries, etc. if baggage is delayed or misplaced by the carrier for more than 10 hours If the baggage proves to be permanently lost, any amount paid under this cover is deducted from the amount payable under loss of baggage cover above 	1,000	1,500
10. Cancellation	In the event of <ol style="list-style-type: none"> strike, industrial action, adverse weather, natural disaster or mechanical breakdown of the transporting carrier resulting a delay for at least 24 hours death or serious bodily injury or sickness of an insured person or his/her immediate family member or business associates or travelling companions compulsory quarantine of an insured person or travelling companions jury or witness services of an insured person or travelling companions fire, explosion or earthquake at home of an insured person or travelling companions issuance of black alert for the planned destination within 7 days before the departure occurred within 30 days before the commencement date of the journey, resulting in loss of advance payments in transportation, tour charges or hotel accommodation 	20,000	40,000
11. Curtailment	In the event of <ol style="list-style-type: none"> strike, industrial action, adverse weather, natural disaster or mechanical breakdown of the transporting carrier resulting a delay for at least 24 hours hijacking of aircraft death or serious bodily injury or sickness of an insured person or his/her immediate family members or business associates or travelling companions compulsory quarantine of an insured person or travelling companions fire, explosion or earthquake at home of an insured person or travelling companions issuance of black alert for the planned destination during the journey occurred during the journey, resulting in loss of unused portion of advance payments in transportation, tour charges or hotel accommodation as well as the reasonable additional transportation and accommodation expenses incurred 	20,000	40,000
12. Travel Delay# or Re-routing Expenses	a) As a result of delay to the plane or ship by more than 8 hours due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier, HK\$250 will be paid for each full 8 hours delay; OR b) If re-routing is necessary as a result of the above incidents, additional accommodation and transportation expenses incurred will be reimbursed, provided that no compensation is received from the carrier or any third party	2,500	3,000
		5,000	10,000
13. Golf Equipment Delay	Indemnify the actual expenses incurred for the rental of golf clubs and/or shoes as a result of delay of golfing equipment at destination of the journey	1,500 (max. 250/day)	
14. Golf Course Closure	Benefit amount will be payable in the event of climatic conditions leading to the closure of pre-booked golf course by order of a particular golf club, which preclude the insured person from completing less than 9 holes in a reservation date	300/day (max. 5 days)	
15. Rental Vehicle Excess	Reimburse the excess amount borne by the insured person for the loss of or damage to the rented vehicle	5,000	5,000
16. Personal Liability	Against legal liability to third parties for accidental bodily injury and accidental loss of or damage to property, but excluding liabilities arising out of use of vehicles & watercraft, horse-riding and liability to family members or employees	1,000,000	2,000,000

ManuTravel Protector	Single Trip	Annual Plan	Annual Family Plan
Distinctive Features	<ul style="list-style-type: none"> • Terrorism and War whilst Overseas Travelling Cover • Double Indemnity [when travelling on a public conveyance (not applicable to accident arising out of Terrorism)] • Comprehensive Sports Cover (applicable to aged below 70) 	<ul style="list-style-type: none"> • Brand new covers including Mugging, Trauma Counselling and Rental Vehicle Excess Benefits • No Excess • 24-Hour Worldwide Assistance Service • Automatic Extension of up to 10 Extra Days 	
Group Travel Discount (Number of insured person travelling together) Applicable to: 1) policies issued at our service counters 2) all insured person must be insured under same policy 3) the eligible insured person for group travel discount refers to number of insured person aged 16 or above	15% Off - 4 or more 10% Off - 3 5% Off - 2	N/A	N/A
Benefits for Family Travellers (Child/Children means individuals aged below 16 whilst travelling together with the insured)	One adult travels, one child FREE & second child HALF PRICED	Parent enrolled in Annual Plan, children HALF PRICED on Single Trip over the enrolled year	Cover for UNLIMITED number of children at no additional cost
No Claim Discount for Annual Plan and Annual Family Plan	N/A	If there is no claim filed in one policy year; you will enjoy No Claim Discount at renewal: 1st year 5% / 2nd year 10% / 3rd year 15%	If there is no claim filed in one policy year; you will enjoy No Claim Discount at renewal: 1st year 5% / 2nd year 10% / 3rd year 15%
China Medical Pass for Frequent Travellers to China	N/A	Just HK\$138 per annum for Network Hospitals Admission Guarantee	N/A
Maximum duration of each trip	180 days	90 days	90 days
Maximum number of trips per year	N/A	NO Limitation	NO Limitation

General conditions:

Annual Policy

- This Policy is not applicable to emigrants and residents outside Hong Kong
- Insured staying in Hong Kong less than 180 days in a year will be subject to special underwriting
- Annual Family Policy covers for children aged below 16 and travelling together with their parent(s)
- Age limit: 80 years old

Single Trip Policy

- This Policy is not applicable to PRC citizens travelling within the territory of Mainland China
- No premium refund for Single Trip Policy
- Companion Offer cannot be used in conjunction with other promotional offer
- No upper age limit

Remarks:

* Cover for adults above the age of 70 is subject to the following limits:

- Cover 1 - 50% of the stated limit, double indemnity is not applicable
- Cover 2 - 50% of the stated limit
- Cover 3 - 25% of the stated limit

Cover for children below the age of 16 is subject to the following limits:

- Cover 1 - 50% of the stated limit, double indemnity is not applicable
- HK\$50,000 for Major Burns as sub-limit under Personal Accident
- Cover 8 - No cash cover
- Cover 12 - HK\$1,000 subject to HK\$100 per 8 hrs

Major exclusions:

- War, HIV/AIDS, self-inflicted injuries, influence by alcohol, pre-existing or congenital health conditions, non-prescription drugs, pregnancy, professional sports, racing, psychological disturbance, losses not reported to the police or the carrier within 24 hours for baggage and cash, electronic data related losses, dangerous assignments or manual work, flying except as an aircraft passenger, asbestos and terrorism (applicable to Cover item 16).
- SARS exclusion will be limited to countries or cities that World Health Organization (WHO) has imposed with travel warning.

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.

Your trustworthy insurance partner

Manulife (International) Limited is a member of the Manulife Financial group of companies. Manulife Financial is a leading Canadian-based financial services group serving millions of customers in 22 countries and territories worldwide. Operating as Manulife Financial in Canada and Asia, and primarily through John Hancock in the United States, the Company offers customers a diverse range of financial protection products and wealth management services through its extensive network of employees, agents and distribution partners. Funds under management by Manulife Financial and its subsidiaries were Cdn\$446 billion (approximately HK\$3,413.4 billion) as at March 31, 2010.

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A wholly-owned subsidiary of the RSA Group and traded in the name of Royal & Sun Alliance Insurance plc, we have run insurance business in Hong Kong for more than 30 years. We offer a comprehensive range of customised and packaged commercial and personal insurance products and services. Apart from enjoying the security provided by one of the world's leading insurers, you can trust our efficient and fair claims service and quality customer care.

At RSA, we are committed to providing our customers with convenient, appropriate and secure insurance solutions and consistently fulfilling what we promise. We are "The professional insurer you can always rely on".

For enquiries, please contact your Manulife Insurance Advisor.

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