

Annual Travel Insurance

全年旅程保障

Complete protection for frequent travelers 全面保障經常旅遊的您

Specially designed for frequent travellers, Annual Travel Insurance provides continuous protection throughout the year with great savings on premium. No matter how frequently you travel, this policy offers complete protection without the hassle of enrolling for your cover each time you travel.

全年旅程保障專為經常遠行公幹或旅遊的您而設，提供持續全年的保障之餘，更讓您節省不少保費。無論您遠行的次數如何頻密，您毋須於每次出發前投保，都可享有全面旅遊保障。

Great value protection all year round 全年超值保障

While the Gold Plan provides comprehensive protection on just about every possible mishap, the Silver Plan allows you to achieve great savings on your annual policy by selecting the key covers of accident, medical and emergency assistance benefits.

全年旅遊保險為您提供全年超值保障。金計劃全面承保旅遊時可能發生的各種突發意外，為您提供全面保障。而銀計劃則提供主要保障項目，包括意外、醫療保障及緊急支援服務，讓您節省更多保費。

Double accident protection up to HK\$2,000,000 雙倍意外保障高達港幣 2,000,000 元

Your accident cash benefit is doubled in the event of injury or death while travelling on public transport or private car; or in an armed robbery.

如您於乘搭公共交通工具或私家車時不幸遇上意外，或於劫案中受傷或死亡，您的人身意外保障便會以雙倍計算。

Protecting your home while you travel 身在遠方 兼享家居保障

While you are enjoying your trip, your home contents will be covered against burglary loss of up to HK\$20,000.

若於旅遊期間，您的居所因爆竊引致財物損失，您可獲高達港幣 20,000 元的家居保障。

Worldwide emergency assistance up to HK\$2,000,000 全球緊急支援服務 保障額高達港幣 2,000,000 元

Accidents may happen in places where medical service is inadequate or simply unavailable. But you can rest assured that our medical evacuation team will make every effort to evacuate you to the nearest location or back home where you can receive proper medical treatment. To ensure you get the best care, we provide value-added services including:

若您於醫療服務設施不足甚至完全缺乏的地方遇上意外，我們的醫療救援隊伍會全力安排及護送您至就近地點或返港，以盡快接受適當的治療。我們更提供下列增值服務，讓您得到最佳的護理：

- Deposit guarantee of up to HK\$40,000 for hospital admission
入院按金保證，高達港幣 40,000 元
- Expenses for a family member to visit you if you are hospitalised abroad for more than 10 days
若您在外地住院超過 10 天，我們會代為支付一位家庭成員的探訪費用
- Hotel room for convalescence following discharge from overseas hospital
外地出院後入住酒店以繼續療養的費用
- Airfare and escort for unattended children going back home while parent is hospitalized
若父母住院，同遊子女可獲安排護送回港
- Emergency air ticket arrangement or re-scheduling
緊急安排機票以配合更改行程
- Assistance to replace passport or visa or to retrieve lost luggage
協助補領護照或簽證，或尋找遺失行李
- Referral for lawyers or interpreter service
轉介律師或翻譯員服務

Benefit Table 保障範圍	Maximum Benefit (HK\$) 最高賠償額(港幣)	
	Gold Plan 金計劃	Silver Plan 銀計劃
Personal Accident 人身意外		
<ul style="list-style-type: none"> Accidental Death & Disablement Protection 意外身故及永久傷殘保障 	1,000,000	
<ul style="list-style-type: none"> Advanced Cash Relief (upon Accidental Death) 預支現金援助 (適用於意外死亡) 	50,000	
<ul style="list-style-type: none"> Double Accident Protection (permanent disablement or death on public transport or private car or in armed robbery) 雙倍意外保障(於乘搭交通工具或私家車輛遇上意外，或於劫案中永久傷殘或死亡) 	2,000,000	
Medical Expenses 醫療費用		
<ul style="list-style-type: none"> Medical Expenses 醫療費用 	800,000	
<ul style="list-style-type: none"> Hospital cash benefits HK\$500 / day 住院現金津貼：每日港幣500元 	5,000	
<ul style="list-style-type: none"> Follow-up treatment after return to HK within 90 days (including bonesetter fees HK\$150/day up to HK\$1,500) 回港後90日內覆診費用(包括中醫跌打費用，每日港幣150元，最高賠償港幣1,500元) 	100,000	
Worldwide Emergency Assistance 全球緊急支援服務		
<ul style="list-style-type: none"> 24-hour worldwide emergency medical evacuation repatriation after treatment 24小時全球緊急醫療運送及接受治療後送返現居住地方服務 	2,000,000	
Trip Delay & Cancellation 旅程延誤及取消		
Trip Cancellation or Curtailment 取消或縮短行程 <ul style="list-style-type: none"> Reimburses unused travel and accommodation deposits if your trip is cancelled or curtailed due to sickness or death of you or your immediate family members, or adverse weather, industrial actions or natural disaster causing suspension of public transport etc. which results in delay in departure from Hong Kong 如您或您的直系親屬因生病或死亡；又或因惡劣天氣、工業行動或自然災害導致公共交通暫停服務等延遲離港，而決定取消或縮短行程，可獲賠償未使用的旅行及住宿按金 	30,000	N/A 不適用
Travel Delay 行程延誤 <ul style="list-style-type: none"> Pays HK\$250 for each period of 8 hours of delay if public transport is delayed due to mechanical and/or electrical breakdown/derangement, industrial action, adverse weather, or natural disaster causing suspension of public transport etc. 如公共交通工具因發生機械及/或電力故障/失靈、工業行動、惡劣天氣或自然災害導致暫停服務等引致旅程延誤，則每8小時可獲賠償港幣250元 	3,500 (250/8hrs 每 8 小時/港幣 250 元)	N/A 不適用
Missed Departure 行程誤點 <ul style="list-style-type: none"> Reimburses additional transport expenses as a result of the failure of public transport to get you to the departure port or airport due to strike or industrial action, riot, hijack, adverse weather conditions or natural disaster directly resulting in suspension of public transport etc. 如因罷工或工業行動、騷亂、騎劫、惡劣天氣或自然災害等，而導致所乘搭之公共交通工具無法前往啟程之港口或機場，可獲賠償為抵達原定目的地所需之額外交通費用 Pays for additional transport and accommodation expenses up to HK\$5,000 if your trip is unavoidably re-routed 如無可避免地必須更改回港行程，可獲賠償高達港幣5,000元之額外交通及住宿費用 	15,000	N/A 不適用
Delay due to Hijack 因劫機延誤行程 <ul style="list-style-type: none"> Pays HK\$500 for each day that you are prevented from reaching your scheduled destination due to hijack of the aircraft 因所乘坐的飛機遭騎劫而未能抵達行程目的地，可獲每日賠償港幣500元 	2,500	N/A 不適用
Replacing Employee 替代僱員 <ul style="list-style-type: none"> Airfare in sending an employee overseas to replace the insured person who needs to be repatriated to Hong Kong due to bodily injury or sickness 如您因疾病或身體受傷必須送返本港，可獲安排另一位僱員前往海外工作所需之交通費用 	20,000	N/A 不適用
Loss of Passport 遺失護照 <ul style="list-style-type: none"> Pays for the additional travel and accommodation expenses incurred in obtaining a replacement passport 換領新護照所需的額外交通及住宿費用 	2,000	N/A 不適用

Baggage & Personal Effects 行李及財物		
Loss of Personal Money / Document 個人錢財及證件損失 <ul style="list-style-type: none"> Pays for loss of cash or travellers cheques arising from theft, robbery or burglary 賠償因盜竊、搶劫或爆竊而遺失之現金或旅行支票 Reimburses the cost of HK identity card, credit cards, driving licence, travel tickets, hotel vouchers or passport 如遺失香港身份證、信用卡、駕駛執照、交通工具票證、酒店憑單或護照，可獲賠償補領費用 Excess HK\$200 自負額港幣200元 	3,000	N/A 不適用
Loss of Personal Baggage 遺失行李 <ul style="list-style-type: none"> Any single article, pair or set of articles up to HK\$3,000 每件、每套或每組物品最高賠償額港幣3,000元 All valuable items and sports equipment up to HK\$10,000 所有貴重物品及體育器材最高賠償額港幣10,000元 Excess HK\$200 自負額港幣200元 	25,000	N/A 不適用
Baggage Delay 行李延誤 <ul style="list-style-type: none"> Pays for the cost of emergency purchase of essential clothing or toiletries items if your check-in baggage is delayed more than 12 hours on the outward journey 如您的行李於離港行程運送中遭延誤超過12小時，可獲賠償購買應急必需衣物或梳洗用品之費用 	2,500	N/A 不適用
Loss of Business Documents or Samples 遺失商業文件或貨版 <ul style="list-style-type: none"> Reimburses the cost of replacing or restoring business records, documents or samples which have been lost or damaged during travel 如遺失或損毀商業記錄、文件或樣本，可獲賠償更換或修復的費用 Excess HK\$200 自負額港幣200元 	2,500	N/A 不適用
Personal Liability 個人責任		
<ul style="list-style-type: none"> Cover against legal liability for an accident occurring which causes bodily injury to any other person or damage to property 賠償您因意外引致他人身體受傷或財物損毀而於法律上必須承擔的賠償責任 	2,500,000	N/A 不適用
Other Benefits 其他保障		
Rental Vehicle Excess 租車自負金額 <ul style="list-style-type: none"> Excess liable to the rental company for loss of or damage to the rented vehicle 因意外遺失或損毀所租用之汽車而必須支付的自負金額 	5,000	N/A 不適用
Dangerous Sports Coverage 危險運動保障 <ul style="list-style-type: none"> Pays you in the event of accidental death or bodily injury while you are taking part in winter sports, water skiing, scuba diving, bungee jumping, horse riding, hot-air ballooning, rafting, sailing and windsurfing. 業餘體育運動全面保障，包括冬季運動、吊索跳、騎馬、滑水、水肺潛水、熱氣球、急流漂筏、帆船航行及滑浪風帆 	100% of the Maximum benefits under the Personal Accident & Medical Expenses benefits 100% 之「人身意外」及「醫療費用」保障額	
Burglary Loss of Home Contents while you travel 旅遊期間家居財物爆竊保障	20,000	N/A 不適用
Free extension of cover 免費延長保障期		
<ul style="list-style-type: none"> Cover is automatically extended free of charge up to 14 days in the event of delays due to unforeseen events covered under Travel Delay Section 如因「行程延誤」項目內提及的事故導致延遲返港日期，可獲免費自動延長保障期 	14 days 日	
<ul style="list-style-type: none"> Cover is automatically extended free of charge up to 30 days in the event of delays due to bodily injury or illness covered under Medical Expenses Section 如因「醫療費用」項目內承保之身體受傷或疾病而導致延遲回港日期，亦可獲免費自動延長保障期 	30 days 日	

Annual Premium Table (HK\$) 每年保費表 (港幣)		
Plan Selection 計劃選擇	Individual 個人	Family ¹ 家庭 ¹
Gold Plan 金計劃	2,010	5,100
Silver Plan 銀計劃	1,540	3,900

¹ Family: Husband and Wife traveling with any Child(ren) aged under 18 (No limit on number of Child(ren))
家庭：合法夫婦及其同行之 18 歲以下子女(子女人數不限)

Major Exclusions 主要不承保事項

Pre-existing injury or sickness, act of war, civil commotion, terrorism (except that as provided under Terrorism Extension stated under Important Notes point 7), participation in illegal act, professional sports or competing in competitions, pregnancy, childbirth, suicide, self-inflicted injury, AIDS and flying other than as a farepaying passenger (e.g. pilot), etc.

在受保前已存在之損傷或疾病、戰爭、暴動、恐怖活動(注意事項下的第 7 節「恐怖襲擊活動保障」除外)、違法行為、專業性運動或在比賽中競賽、懷孕、分娩、自殺、自我傷害、愛滋病及以非付款乘客之身份乘搭飛機(如駕駛員)等。

Important Notes 注意事項:

1. There is no minimum age limit of insured person for this plan. The maximum age limit of all insured persons is 75 (Insured persons aged below 12 must be accompanied by a parent or guardian).

本保障計劃不設受保年齡下限，惟最高受保年齡為 75 歲（12 歲以下之小童必須由家長或監護人陪同成行）。

2. Maximum days per trip are 90 days, and each trip should be commenced in Hong Kong. There is no limit on the number of trips throughout the year.

每次旅程最長保險期可達 90 天，並須由香港出發。全年出外旅遊次數不限。

3. The maximum benefit for Personal Accident and Medical Expenses for Insured Persons aged under 18 or over 70 will be limited to only 50% of the Sum Insured.

18 歲以下或 70 歲以上之受保人，人身意外及醫療費用保障之最高賠償額為投保額的 50%。

4. Double Accident Protection and Dangerous Sports Coverage only apply to Insured Persons aged 18 and up to 70.

雙倍人身意外保障及危險運動保障只適用於 18 歲至 70 歲人士。

5. The policy does not cover any claims arising from flight crew.

航空公司機組人員為不受保之列。

6. 24-Hour Worldwide Travel Assistance Services are available outside the Country of Residence. Country of Residence will be regarded as Hong Kong.

24 小時全球旅遊緊急支援保障的服務範圍只限於受保人原居地以外的地方。原居地即指香港。

7. Terrorism Extension (Applicable to Personal Accident and Medical Expenses only): cover against death or bodily injury (including necessary medical expenses incurred as covered) sustained through acts of terrorism provided such acts do not involve the use of biological, chemical agents or nuclear devices.

「恐怖襲擊活動附加保障」（只適用於「人身意外」和「醫療費用」保障）：保障因恐怖襲擊活動而導致身故或身體受傷(包括本保單所提供的必需醫療費用)，惟任何涉及使用生物、化學或核子武器或裝置的恐怖襲擊活動除外。

8. Insurance products are underwritten by MSIG Insurance (Hong Kong) Limited ("MSIG"). MSIG reserves the right of final approval. DBS Bank (Hong Kong) Limited, which expression includes its successors and assigns is an insurance agent authorised by MSIG.

保險產品由三井住友海上火災保險（香港）有限公司（「三井住友保險」）承保。三井住友保險保留最終批核的權利。星展銀行（香港）有限公司，表示包括其繼承人和受讓人為三井住友保險授權之保險代理商。

9. MSIG is a general insurer licensed and regulated by the Commissioner of Insurance of the Hong Kong SAR.

三井住友保險乃是一所持牌保險公司，並由香港保險業監理專員授權經營。

10. The above is not a policy of insurance. Please refer to the policy document (which will be issued to you upon acceptance of your application) for the applicable terms, conditions and exclusions.

以上並非保單，有關條款細則及不承保範圍，請參閱保單（於接納您的申請後奉上）。

DBS MSIG InsureDirect DBS MSIG 保障直線：3122 6868

FAX No. 傳真熱線：2969 4663

Service Hours 服務時間：Mon-Fri 星期一至五 9:00am-6:00pm
(Except Public Holidays 公眾假期除外)