

FAQ – Tips on Smart Traveller Plus

1. When should I purchase my SmartTraveller Plus?

You should consider purchasing SmartTraveller Plus once you have paid for your transportation or hotel rooms for your trip, so that you can be covered for loss of deposit and trip cancellation under specific events. You can purchase SmartTraveller Plus as early as 180 days prior to your departure. Keep in mind that coverage for loss of deposit or cancellation of journey varies depending on the different situations and period of time before your trip, so it's important to carefully review the policy wording for specific details. Additionally, it's essential to remember that if a policy purchased after a trip has begun is invalid, so make sure to purchase your travel insurance in a timely manner.

我應該何時購買「卓越」豐盛優遊樂？

當您已經支付旅行的交通或住宿等費用，便應即時考慮購買「卓越」豐盛優遊樂，以確保您因指定事件引致損失訂金或取消旅程時可以獲得保障。您最早可以在出發前 180 天購買「卓越」豐盛優遊樂。請注意，損失訂金或取消旅程的保障會根據不同情況和出發前的時段而有所不同，因此請務必仔細閱讀保單內文以了解具體細節。此外，於啟程後購買的保單是無效的，因此請務必及時購買您的旅遊保險。

2. Is it possible for me to purchase SmartTraveller Plus for my family, friends, or relatives, even if I am not traveling with them? And what is the process for making a claim in such case?

Certainly. With SmartTraveller Plus, you can cover up to 20 people in a single application under our single journey plan, even if you are not traveling together with them.

In the event of a claim, each insured adult, considered a policyholder, should personally initiate the process. For an insured child, the adult registered as a parent or guardian at the time of the application should submit the claim on behalf of the child, and any benefits payable will be disbursed to that registered parent or legal guardian.

我可以為家人、朋友或親戚購買「卓越」豐盛優遊樂嗎，即使我不會與他們一同旅行？在這種情況下，索償時該如何處理？

當然可以。即使您未能與親友同行，您也可以為最多 20 位親友同時申請「卓越」豐盛優遊樂的單次旅程計劃。

當需要索償時，每位受保成人均被視為保單持有人，故各人應自行提交申請。對於受保兒童，則應由申請時登記的家長或合法監護人為其提交申請，有關的賠償將會支付給該家長或合法監護人。

3. Am I able to purchase SmartTraveller Plus for the children of my friends or relatives? Is it possible for a child to be covered by SmartTraveller Plus if they are not traveling with their parent or legal guardian?

Certainly, you can purchase the SmartTraveller Plus single journey plan for the children of your friends or relatives. However, please note that the full premium will be charged to the children if their parent or legal guardian is not insured under the same policy. Additionally, children under the age of 12 must be accompanied by an adult in order to be covered by SmartTraveller Plus.

我可以為我的朋友或親戚的子女購買「卓越」豐盛優遊樂嗎？若兒童沒有與父母或法定監護人同行，是否可以在「卓越」豐盛優遊樂得到保障？

當然，您可以為您的朋友或親戚的子女購買「卓越」豐盛優遊樂的單次旅程計劃。但請注意，若兒童的父母或法定監護人並非於同一保單下受保，則受保兒童會被收取全額保費。此外，12 歲以下的兒童必須與成人同行，方可得到「卓越」豐盛優遊樂的保障。

4. What are the respective maximum durations per journey for the single journey plan and the annual cover plan under SmartTraveller Plus ?

Under the single journey plan, SmartTraveller Plus can cover trips lasting up to 360 days. For frequent travelers, our annual plan provides coverage for up to 90 days per trip, with an unlimited number of trips allowed within the policy year of 365 days.

「卓越」豐盛優遊樂的單次旅程計劃及全年保障計劃的旅程最長保障期分別是多少？

在單次旅程計劃下，「卓越」豐盛優遊樂可提供長達 360 天的保障。對於經常旅行的人士來說，我們的全年保障計劃提供每次旅行長達 90 天的保障，並且在每個保單年度 365 日內不限旅行次數。

5. What are the eligibility requirements for purchasing SmartTraveller Plus?

An applicant must be aged 18 or above. For the single journey plan, the insured person must be at least 30 days old with no upper age limit on the departure date. For the annual cover plan, the insured person must be between 30 days and 75 years old on the policy effective date. Additionally, the journey must originate from Hong Kong.

For online applications, both the applicant and all insured persons must possess a valid Hong Kong identity card.

購買「卓越」豐盛優遊樂須符合哪些資格？

申請人須年滿 18 歲或以上。單次旅程計劃的受保人在出發時必須最少滿 30 日，不設年齡上限。而

全年保障計劃的受保人，其年齡必須在保單生效日時介於 30 日至 75 歲之間。此外，旅程必須由澳門出發。

網上申請時，申請人和所有受保人都必須持有有效的澳門身份證或澳門外地僱員身份認別證。

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7. Am I covered by SmartTraveller Plus when participating in sports activities while traveling overseas?

Yes, SmartTraveller Plus provides coverage for accidental death or injury that you may suffer while participating in non-professional sports activities abroad. Most sports are covered, including:

- Water sports: snorkeling, water skiing, banana boat ride, jet-boating, scuba diving
- Aviation and related sports: riding on hot-air balloon or helicopter as a fare-paying passenger, zip-lining (aerial runway), zip-riding, bungee jumping, sky diving (parachuting), paragliding, parasailing
- Winter sports: ice skating, tobogganing, sledging, snow tube sliding, dog sledding, snow rafting, skiing, snowboarding
- Racing on foot: amateur marathon

當我在海外參加體育運動時，「卓越」豐盛優遊樂是否為我提供保障？

會的，「卓越」豐盛優遊樂在您於海外參與非專業運動活動時，提供意外身故或受傷的保障。大部分運動都在保障範圍內，包括：

- 水上活動：浮潛、滑水、香蕉船、快艇、水肺潛水
- 航空及有關運動：以繳費乘客身份乘坐熱氣球或直升機、滑索、綁繩跳崖、跳降落傘、滑翔傘
- 冬季運動：溜冰、雪橇、雪管滑動、滑雪、滑雪板
- 步行比賽：業餘馬拉松

8. Is participation in a sport competition abroad covered by SmartTraveller Plus?

Participation in sport competitions is covered, unless you are:

- a. engaging in sports or games in a professional capacity; or
- b. racing, that is speed competition involving traversing a distance including but not limited to car racing, motor rallies, horse-racing, and competitions of swimming, sailing, wind-surfing, bicycling, skiing, triathlon and so forth; however, racing on foot such as running or walking is not excluded.

「卓越」豐盛優遊樂是否保障我在海外參加體育比賽？

參加體育比賽均受保障，除非您：

1. 以職業身份參與體育競賽或活動，或
2. 參加賽車、汽車拉力賽、賽馬、游泳、帆船、風帆衝浪、三項鐵人、單車及滑雪等之競速比賽；然而，跑步或競步比賽則不在此限。

9. Are electronic gadgets such as laptop computers, mobile phones, and tablet computers covered by SmartTraveller Plus?

Yes, SmartTraveller Plus provides coverage for electronic gadgets including mobile phones, laptops, tablet computers, headphones, smartwatches, cameras, etc., in the event of accidental loss or damage during your journey.

The Premier Plan provides coverage for up to one unit of laptop; whereas the Privilege Plan includes coverage for up to one unit of laptop or tablet or mobile phone. The specific coverages offered by different plans vary and are subject to different sub-limits and excess. For details, please refer to the benefit table.

「卓越」豐盛優遊樂是否保障電子產品，例如手提電腦、手提電話及平板電腦？

是的，「卓越」豐盛優遊樂涵蓋行程中電子設備的意外損失或損壞，包括手提電話、手提電腦、平板電腦、耳機、智能手錶、相機等。

各計劃提供的保障只限手提電腦或平板電腦或手提電話其中一部。不同計劃提供的具體保障範圍有所不同，並設有不同的分項限額，詳情請參閱承保範圍表。

10. What are the respective maximum durations per journey for the single journey plan and the annual cover plan under SmartTraveller Plus ?

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11. If I rent a car and drive overseas, are there any relevant coverages provided by SmartTraveller Plus?

You can travel with confidence with SmartTraveller Plus, as we provide coverage for the excess under your rental car motor insurance in the event of theft, accident, or damage while parked. Additionally, we cover the expense of returning your car to the nearest rental station if you are hospitalised.

如果我在海外租車自駕，「卓越」豐盛優遊樂有否提供相關的保障？

您可以安心自駕遊，因為「卓越」豐盛優遊樂為您提供租用車輛汽車保險有關自負額的保障，以應對車輛被盜、發生意外或停車損壞的情況。

此外，如您需住院，我們亦會支付將您的租用車輛送回就近租車公司的費用。

12. If I have a chronic disease and require immediate medical treatment or evacuation during my journey, will SmartTraveller Plus cover me?

SmartTraveller Plus does not provide coverage for medical or related expenses resulting from pre-existing medical conditions prior to the trip departure date. This includes pre-existing illnesses or diseases, chronic conditions such as hypertension, heart disease, diabetes, cancer, arthritis, asthma, stroke, kidney disease, back pain, hereditary diseases, epilepsy, and depression.

Even though these expenses are not covered, the insured person can still reach out to our 24-hour Overseas Emergency Assistance Hotline for help. The hotline will assist in arranging doctor visits, hospital services, evacuations, or transportation wherever possible, with the insured person being responsible for all associated costs.

如果我患有慢性疾病並在旅途中需要立即就醫接受治療或醫療運送，「卓越」豐盛優遊樂會提供保障嗎？

「卓越」豐盛優遊樂保障不包括旅程出發前任何已存在疾病於旅程中所導致的醫療或相關費用。這包括既有疾病和慢性疾病，如高血壓、心臟病、糖尿病、癌症、關節炎、哮喘、中風、腎病、背痛、遺傳疾病、癲癇和抑鬱症。

儘管這些費用不在保障範圍內，受保人仍可聯繫我們 24 小時海外緊急援助熱線尋求協助。該熱線在可行的情況下將協助安排醫生、醫院服務、醫療運送或交通安排，惟相關費用須由受保人自行承擔。

13. Does SmartTraveller Plus provide coverage if I am unable to attend a prepaid event, such as a Premier League game, due to traffic congestion?

It varies. If the public transport you have arranged for the game is delayed by at least 6 hours from the scheduled arrival time due to adverse weather conditions, natural disasters, riots, civil commotion, hijacking, or terrorism, then we will refund the non-refundable deposits or charges you've already paid for the event.

如果我因交通擁塞而無法出席預付活動，例如英超聯賽，「卓越」豐盛優遊樂會否提供保障？

視乎情況而定。如果您原訂前往觀看賽事所乘搭的公共交通工具因惡劣天氣、自然災難、暴亂、民眾騷亂、劫持事件或恐怖主義活動等情況導致較原定抵步時間延誤最少 6 小時，我們會退還您已經支付的不能取回的門票訂金或費用。

14. How does SmartTraveller Plus cover me if I have language barriers at hospital or police station while travelling overseas?

SmartTraveller Plus will cover the necessary costs incurred during your journey overseas for:

- appointing a translator/interpreter in overseas hospitals if you are being hospitalised for more than 24 hours, as covered in the Medical and Related Expenses section; and
- overseas interpreter service in case you encounter emergency issues and need to communicate with the police, customs, or other local governmental organisations, as covered in the Overseas Interpreter Service section

如果我在海外旅行時在醫院或警察局遇到語言障礙，「卓越」豐盛優遊樂如何為我提供保障？

「卓越」豐盛優遊樂將支付您在海外旅行期間發生的必要費用，若

- 您在海外醫院住院超過 24 小時，需聘用翻譯員或傳譯員服務，該費用將由醫療及相關費用一節承擔；以及
- 在海外遇到緊急情況並需要與警察、海關或其他當地政府組織溝通時而聘用海外傳譯服務，該費

用將由海外傳譯服務一節承擔

15. What services are offered through the virtual medical consultation, and how can I access and utilize them?

Under SmartTraveller Plus annual cover, you can benefit from two complimentary virtual doctor consultations per policy year via MyDoc Health Passport when you are traveling to specific cities in Japan, Singapore, Thailand, Vietnam, and the Philippines. Additionally, you have the option to have prescribed medication and get them delivered to your door by paying the fee upfront, which may be reimbursed later under the Medical and Related Expenses section of your policy if eligible. The user guide and activation code for the MyDoc Health Passport will be printed on your policy schedule. For details, please refer to your policy schedule.

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- 在海外遇到緊急情況並需要與警察、海關或其他當地政府組織溝通時而聘用海外傳譯服務，該費用將由海外傳譯服務一節承擔

16. If I go on a cruise trip, will SmartTraveller Plus provide coverage for me?

Yes, it is covered by opting for the optional Enhanced Cruise Benefit, you can receive additional protections as outlined below:

Before boarding

Failure to catch the cruise ship due to a public common carrier delay of 6 hours or more:

- Rejoining the cruise at the next scheduled port – covering additional costs of one economy class one-way travel ticket, OR
- Cancellation of the cruise - covering the forfeited cruise fees

After boarding

- Curtailment of cruise – covering the irrecoverable prepaid cost of the booked itinerary or additional expenses for transportation or accommodation
- Shore excursion cancellation/ curtailment allowance – a lump sum allowance
- Failure to board cruise ship after shore excursion due to serious traffic accident or injury – covering additional transportation or accommodation expenses
- Cruise hijack or kidnap – daily cash allowance
- Satellite phone call on a cruise due to serious sickness or injury which discontinues the cruise trip

如果我參加郵輪旅行，「卓越」豐盛優遊樂會否為我提供保障？

是的，透過加購自選郵輪旅程升級保障，您可以獲得以下額外保障：

登上郵輪前

因公共交通工具延誤 6 小時或以上而未能趕及登上郵輪：

- 在下一個港口重新參與郵輪旅程 - 支付一張額外的經濟客位單程機票，或者
- 取消郵輪旅程 - 支付被沒收的遊輪費用

登上郵輪後

- 提早結束郵輪旅程 - 支付預訂行程中不能取回的預付費用或因交通或住宿產生的額外費用
- 取消岸上觀光津貼／提早結束岸上觀光津貼 - 一次性津貼
- 由於嚴重交通事故或受傷而未能在岸上觀光後登上郵輪 - 支付額外的交通或住宿費用
- 郵輪被劫持或綁架 - 每日現金津貼
- 因嚴重疾病或受傷無法繼續郵輪旅程而須在郵輪上使用衛星電話

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In the event of a claim, each insured adult, considered a policyholder, should personally initiate the process. For an insured child, the adult registered as a parent or guardian at the time of the application should submit the claim on behalf of the child, and any benefits payable will be disbursed to that registered parent or legal guardian.

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