

TravelCare Plus Insurance

智遊保



® **Sun Flower Insurance Brokers Limited**

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: vip@sunflowergroup.com.hk www.sunflowerVIP.com

Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

TravelCare Plus Insurance

TravelCare Plus provides you with comprehensive travel protection for leisure and business trips. Medical Expenses, Worldwide Emergency Services, Hospital Cash Allowance, Personal Accident, Major Burns, Personal Money, Baggage, Personal Liability, Travel Delay, Cancellation and Curtailment of Trip benefits are all included. For details, please refer to the Coverage section below.

Product Highlights

- No excess for all benefits (except PetCare - Curtailment of Journey)
- 24-hour Worldwide Emergency Assistance Services
- Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level) during the journey including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports etc
- Extended coverage for cancellation or curtailment of your trip for Red Alerts and Black Alerts*
- Cover for personal accident and medical related claims caused by act of terrorism
- Premium is calculated daily according to the exact length of your trip
- Unlimited number of insured children for Family Plan
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary
- Cover for loss of mobile phone due to theft, robbery or burglary, or cracked screen repairing cost due to accidental damage during your trip
- Cover unrecoverable expenses for missed event due to sudden and unexpected circumstances before your trip (applicable to LUX plan only)
- Worry-free for pet owners whether travelling alone or with your pet (applicable to LUX plan only)

Coverage

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person		
		LTE	ESS	LUX
1.	Medical and Related Expenses (Room and Board HKD3,000 per day)			
	a. Overseas Medical Expenses			
	i. Aged 70 or below	\$500,000	\$1,000,000	\$1,500,000
	ii. Aged 71 or above	\$250,000	\$500,000	\$750,000
	b. Follow-up Medical Expenses in Hong Kong			
	i. For Injury	100%	100%	100%
	ii. For sickness	10%	10%	10%
	iii. Sub-limit for Chinese Medicine Practitioner (HKD200 per day)	\$2,000	\$3,000	\$5,000
	iv. Sub-limit for Physiotherapist or Chiropractor (HKD500 per day)	\$2,000	\$3,000	\$5,000
	c. Overseas Hospital Daily Cash Benefit (HKD500 per day)	\$5,000	\$10,000	\$10,000
	d. Compulsory Quarantine and COVID-19 extension (HKD500 per day)	\$5,000	\$10,000	\$10,000

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person		
		LTE	ESS	LUX
2.	Worldwide Emergency Assistance Services			
	a. Emergency Medical Evacuation and Repatriation	Actual Cost	Actual Cost	Actual Cost
	b. Transportation of Mortal Remains	\$15,000	\$40,000	\$40,000
	c. Hospital Admission and Guarantee of Hospital Admission Deposit	\$40,000	\$40,000	\$40,000
	d. Unexpected Return to Usual Country of Residence	\$40,000	\$40,000	\$40,000
	e. Compassionate Visit and Hotel Accommodation	\$15,000	\$40,000	\$40,000
	f. Return of Minor Child(ren)	\$15,000	\$40,000	\$40,000
	g. Convalescence Expenses	\$6,000	\$6,000	\$6,000
	h. Delivery of Essential Medicine	Included	Included	Included
	i. 24-hour Assistance Hotline Services	Included	Included	Included
3.	Personal Accident and Major Burns			
	a. Personal Accident occurs whilst travelling on common carrier			
	i. Aged 18-70	\$1,000,000	\$2,000,000	\$3,000,000
	ii. Aged below 18	\$500,000	\$1,000,000	\$1,500,000
	iii. Aged 71 or above	\$500,000	\$1,000,000	\$1,500,000
	b. Personal Accident occurs on other causes			
	i. Aged 18-70	\$500,000	\$1,000,000	\$1,500,000
	ii. Aged below 18	\$250,000	\$500,000	\$750,000
	iii. Aged 71 or above	\$250,000	\$500,000	\$750,000
	c. Major Burns	\$100,000	\$200,000	\$300,000
	d. Credit Card Protection Benefit	\$15,000	\$30,000	\$50,000
4.	Trip Inconvenience or Delay			
	a. Trip Cancellation	\$5,000	\$30,000	\$50,000
	b. Trip Curtailment	\$5,000	\$30,000	\$50,000
	c. Travel Delay (select either i, ii or iii for compensation only)			
	i. Cash Allowance (HKD300 for each and every full 5 hours delay); or	\$600	\$2,500	\$3,000
	ii. Additional Travel Cost for re-routing; or	\$2,500	\$10,000	\$15,000
	iii. Forfeited Travel Expenses Due to Delay	/	/	\$5,000
	d. Baggage Delay (over 5 hours)	\$500	\$1,500	\$2,000
5.	Personal Property			
	a. Baggage and Personal Effects	\$5,000	\$30,000	\$50,000
	i. Sub-limit per item, pair or set	\$3,000	\$3,000	\$3,000
	ii. Sub-limit for mobile phone			
	▪ Loss due to Theft, Robbery or Burglary; or	\$2,000	\$2,500	\$3,000
	▪ Cracked screen repair cost due to Accidental Damage	\$600	\$750	\$900
	b. Loss of Personal Money	\$2,000	\$3,000	\$3,000
	c. Loss of Travel Documents	\$5,000	\$20,000	\$20,000
6.	Personal Liability	\$1,500,000	\$3,000,000	\$5,000,000

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person		
		LTE	ESS	LUX
7.	Other Protection			
	a. Loss of Home Content	\$10,000	\$30,000	\$30,000
	b. Rental Vehicle Excess	\$3,000	\$5,000	\$10,000
	c. Golfer "Hole-in-one"	\$1,000	\$3,000	\$3,000
	d. Missed Event	/	/	\$2,000
	e. Pet Care (Insured Person's Pet not travelling together)			
	i. Emergency Pet Boarding due to Travel Delay (HK\$500 per day)	/	/	\$10,000
	ii. Emergency Pet Boarding due to Overseas Hospitalization (HKD500 per day)	/	/	\$10,000
	iii. Curtailment of Journey (Pet) (50% deductible)	/	/	\$10,000
8.	Add-on Cover (only applicable when it is printed on the Certificate)			
	a. Rental Vehicle – Personal Accident	/	/	\$100,000
	b. Pet Accident (travelling together with Insured Person)	/	/	\$10,000

Extended Coverage for Travel Alert

Travel Alert*	Black Alert	Red Alert	Important Notes
Section 4(a) Cancellation Charge	100% of maximum limit	50% of maximum limit	<ul style="list-style-type: none"> This Extended Coverage for Travel Alert shall not apply if a Black Alert or Red Alert has been issued on the date of issue of the Certificate of Insurance Subject to the policy terms and conditions
Section 4(b) Curtailment of Trip	100% of maximum limit	50% of maximum limit	

*An alert issued by the Hong Kong Security Bureau under the Outbound Travel Alert (OTA) System.

Major Exclusions

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Acts of Terrorism (Except for Personal Accident, Medical Cover, Worldwide Emergency Services, Travel Delay, Cancellation Charges and Trip Curtailment benefits as a result of Acts of Terrorism are covered by TravelCare Plus).
- Pre-existing condition, congenital and hereditary condition.
- Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports.
- Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in an activity of which the maneuver or navigation is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- Losses which are not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Pager, handheld portable telecommunication equipment, computer equipment (except mobile phone, laptop, smart watch or tablet computer).
- Any illegal or unlawful act.
- Any dwelling quarantine.

Age Limit

- Individual - Refers to the Insured Person aged between 18 and 85 (75 for annual cover)
- Children - Refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey
- Individual & Children - Refers to Insured Person and his/her children defined above with no limit on number of children
- Family - Refers to the Insured Person and his/her spouse and children as defined above with no limit on number of children

(This summary gives only an outline of the insurance cover. Please refer to the insurance policy for the precise terms, conditions and exclusions.)

智遊保

智遊保專為旅遊或外出公幹人仕而設，提供全面旅遊保障，讓您無論身處何地，亦可享有醫療、全球緊急支援服務、住院現金津貼、人身意外、嚴重燒傷、個人錢財、行李、個人責任、旅程延誤、取消及縮短行程等保障。有關保障詳情，請參閱以下的保障範圍。

產品特點

- 每項保障均無自負金額 (寵物保障 - 因受保人的寵物病重需中斷旅程除外)
- 24小時全球緊急支援服務
- 保障旅遊期間進行的休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、水肺潛水及其他水上運動(不超過海拔5,000米或不超過水深30米)
- 旅程取消及旅程縮短保障延伸至「紅色旅遊警示」及「黑色旅遊警示」*
- 保障因恐怖主義活動而引起的個人意外及醫療相關的索償
- 保費按日計算，切合實際旅程需要，毋須多付保費
- 家庭計劃內受保的子女數目不限
- 若因不能避免的原因需要延續旅程，可自動享有為期高達10天的免費額外保障
- 手提電話因盜竊導致遺失或維修因意外損毀螢幕的保障
- 保障因突發及未能預料的事務，於旅程出發前取消活動安排而未能取回的費用 (只適用於豐裕計劃)
- 寵物主人無論是自己外遊或攜帶寵物一同出行，都無需再擔心 (只適用於豐裕計劃)

保障範圍

項	承保範圍概述及分項賠償上限	最高保障金額 (港元) 每名受保人		
		輕便	基本	豐裕
1.	醫療及相關費用 (每日 3,000 港元的住院房間及膳食費用)			
	a. 海外醫療費用			
	i. 70 歲或以下	\$500,000	\$1,000,000	\$1,500,000
	ii. 71 歲或以上	\$250,000	\$500,000	\$750,000
	b. 回港後醫療覆診費用			
	i. 因身體傷害	100%	100%	100%
	ii. 因疾病	10%	10%	10%
	iii. 中醫師治療分項賠償 (每日 200 港元)	\$2,000	\$3,000	\$5,000
	iv. 物理治療及脊醫分項賠償 (每日 500 港元)	\$2,000	\$3,000	\$5,000
	c. 海外住院現金津貼 (每日 500 港元)	\$5,000	\$10,000	\$10,000
	d. 強制隔離或2019冠狀病毒病之延伸保障 (每日 500 港元)	\$5,000	\$10,000	\$10,000

項	承保範圍概述及分項賠償上限	最高保障金額 (港元) 每名受保人		
		輕便	基本	豐裕
2.	全球緊急支援服務			
	a. 緊急醫療撤離及遣返	全部開支	全部開支	全部開支
	b. 運送遺體/骨灰返港	\$15,000	\$40,000	\$40,000
	c. 入院按金保證	\$40,000	\$40,000	\$40,000
	d. 安排返回香港以便辦理至親人的後事	\$40,000	\$40,000	\$40,000
	e. 近親探望及酒店住宿	\$15,000	\$40,000	\$40,000
	f. 安排未成年子女送返香港	\$15,000	\$40,000	\$40,000
	g. 復康住宿費用	\$6,000	\$6,000	\$6,000
	h. 運送所需藥物	已包括	已包括	已包括
	i. 24小時電話諮詢	已包括	已包括	已包括
3.	人身意外及嚴重燒傷			
	a. 於乘搭公共交通工具時遇到的人身意外			
	i. 18-70歲的受保人	\$1,000,000	\$2,000,000	\$3,000,000
	ii. 18歲以下的受保人	\$500,000	\$1,000,000	\$1,500,000
	iii. 71歲以上的受保人	\$500,000	\$1,000,000	\$1,500,000
	b. 其他原因導致的人身意外			
	i. 18-70歲的受保人	\$500,000	\$1,000,000	\$1,500,000
	ii. 18歲以下的受保人	\$250,000	\$500,000	\$750,000
	iii. 71歲以上的受保人	\$250,000	\$500,000	\$750,000
	c. 嚴重燒傷	\$100,000	\$200,000	\$300,000
	d. 信用卡欠款結餘保障	\$15,000	\$30,000	\$50,000
4.	旅程受阻或延誤			
	a. 旅程取消	\$5,000	\$30,000	\$50,000
	b. 縮短旅程	\$5,000	\$30,000	\$50,000
	c. 旅程延誤 (只可選擇i, ii或iii項作為賠償)			
	i. 現金津貼 (每延誤滿5小時300港元); 或	\$600	\$2,500	\$3,000
	ii. 改動行程引致的額外交通費用; 或	\$2,500	\$10,000	\$15,000
	iii. 延誤超過連續24小時所產生之旅遊費用損失	/	/	\$5,000
	d. 行李延誤 (5小時以上)	\$500	\$1,500	\$2,000
5.	個人財物保障			
	a. 行李	\$5,000	\$30,000	\$50,000
	i. 每件/每對/每套的分項賠償上限	\$3,000	\$3,000	\$3,000
	ii. 手提電話的分項賠償上限			
	▪ 因盜竊、搶劫、爆竊導致遺失; 或	\$2,000	\$2,500	\$3,000
	▪ 因意外損毀導致螢幕損壞維修費用	\$600	\$750	\$900
	c. 個人錢財損失	\$2,000	\$3,000	\$3,000
	d. 旅遊證件遺失	\$5,000	\$20,000	\$20,000
6.	人身責任	\$1,500,000	\$3,000,000	\$5,000,000

Notes 附註

Individual - refers to the Insured Person aged between 18 and 85 (75 for Annual Cover)
Children - refers to dependent & unmarried children who is / are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey

Individual & Children - refers to Insured Person and his / her children defined above with no limit on number of children
Family - refers to the Insured Person and his / her spouse and children as defined above with no limit on number of children

個人 - 投保人年齡介乎18歲至85歲(全年保障計劃為75歲)
子女 - 指年齡在6星期至17歲而於整段旅程期間均與投保人同行的未婚子女
個人及子女 - 即投保人及上述所指的17歲或以下之子女,並不限制子女數目
家庭 - 即投保人、其配偶及上述所指的17歲 或以下之子女,並不限制子女數目

TravelCare Plus Insurance 智遊保

Declaration 聲明

I/We hereby declare and agree that:

1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.



5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.
I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing materials.
6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the PICS (see paragraph 4 above).
7. Where the Applicant(s) has/have an Insurance Broker:
I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們,謹此聲明並同意:

1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
2. 此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認,如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料,將可能導致本公司不能接受或處理此保險申請或令本保單失效。
3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名,本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來持有的關於本人/我們的所有個人資料,並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明,或可致電本公司的客戶服務熱線 2603 9435 索取收集個人資料聲明副本。



5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的,請在以下有關方格內加上劃(✓)號。
本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的,並不願意接收任何推廣訊息或直銷資訊。
6. (如適用)本人/我們已獲受保人授權提供本申請所需之一切資料,並就本申請之相關事宜,與本公司進行交涉,並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意,其個人資料將會轉介予本公司作辦理本申請之用,亦已獲通知其在收集個人資料聲明下所享有的權利(見上文第4段)。
7. 如申請人有保險經紀:
本人/我們明白、確知及同意,本公司會就本人/我們購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體,本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意,才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given

申請人 / 獲發收集個人資料聲明人士簽署 _____

Name of Agent / Broker/ Technical Representative

代理人 / 經紀 / 業務代表 _____

Date (DD / MM / YYYY)

日期(日/月/年) _____

Account Code

賬戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.
本申請表格的中英文版本如有差異,以英文版本為準。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 2603 9435.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 2603 9435 索取收集個人資料聲明副本。



English



中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the “Company”) as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽 bolttechinsurance.hk 網站。