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SmartTraveller Plus

Full protection for worry-free travelling



® **Sun Flower Insurance Brokers Limited**

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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.

Product brochure

Highlight of benefits



All-rounded medical expense cover

- We offer up to HKD2,000,000 medical coverage for accident or illness incurred overseas, including follow up medical treatment in Hong Kong within 3 months after your return
- We cover all-rounded medical treatments including in-patient, out-patient, Chinese bone-setting, acupuncture, physiotherapy and chiropractic care¹



Virtual medical consultation and medicine delivery (NEW)

- For annual cover, we provide free virtual medical consultation and cover costs for medicine delivery to your door twice per policy year, for selected overseas locations in Japan, Thailand, Vietnam, Singapore and the Philippines



Protect your personal belongings

- We cover accidental loss or damage to your baggage and personal belongings, such as your mobile phone, tablet computer, laptop computer and suitcase
- Worry-free coverage up to HKD3,000 for loss of travel documents; and up to HKD3,000 for loss of money or unauthorised use of credit card



Diverse coverage for travel inconveniences, such as delays and cancellation

- Travel delays for 6 hours or longer, caused by specified events such as adverse weather, airport closure, strikes, or terrorism, we cover up to HKD3,000 for extra or irrecoverable prepaid overseas accommodation expenses and irrecoverable missed events expenses
- Overbooking coverage up to HKD10,000 for overseas accommodation and meal expenses, if not being compensated
- Trip cancellations caused by specified events, such as adverse weather at the destination, red or black outbound travel alerts, strikes, terrorism, death or serious injury or illness of the insured person, or bankruptcy of the travel agent, we cover up to HKD100,000 for irrecoverable deposits or expenses of transportation, accommodation, or missed events



Extended journey duration

- For single journeys, the duration is up to 360 days; in case an insured person is unavoidably delayed from returning to Hong Kong, we will automatically extend the period of insurance up to 10 days for free
- For annual cover, each journey duration is up to 90 days, with unlimited number of journeys in 365 days

Remarks: ¹ Chinese bone-setting, acupuncture, physiotherapy and chiropractic care are applicable to Gold Plan and Platinum Plan only.



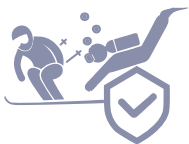
One way cover (for single journey only)

- For insured person not returning to Hong Kong, the cover will terminate within 7 days from the scheduled arrival of the country of final destination, or the last day of the original declared period of insurance, whichever is earlier



Family coverage - Cater wide range of age and free for children²

- For single journey, we welcome applications for insured persons as young as 30 days old, with no upper age limit. For annual cover, we accept applications for insured persons aged between 30 days and 75 years old on the first date of the insurance period, with the option for renewal up to 80 years old
- For single journeys, we provide free coverage for all children insured under the same policy with their parent(s)
- For annual cover, we provide an option to allow parents and all their children to insure under the same policy by paying one family premium, for ease of policy management and cost saving



Coverage for amateur sports

- We cover accidental death or injury as a result of participating in amateur sports or games during your trip
- Snorkeling, scuba diving, riding on a hot-air balloon or helicopter, bungee jumping, sky diving, skiing, snowboarding and amateur marathon are some examples that we cover
- Racing (other than on foot) and triathlon are some examples that we do not cover



Coverage for driving on a road trip

- If you rent and drive a car during your trip, we cover the motor insurance policy's excess or deductible if the rental car is stolen or damaged in a collision
- We also cover the return cost of the rental car to the nearest depot if the driver is hospitalised

Remarks:² Children must be between 30 days and under 18 years old, named in the same policy schedule as their parent(s), and travelling together with their parent(s) for the entire trip; the benefit limits on medical expenses and personal accident for them is lower under this coverage, however there is an option to upgrade if desired.



Optional benefits – tailored protection for your cruise holidays (NEW)

- We cover cruise cancellation caused by public transportation delays for 6 hours or longer, up to HKD50,000, and cruise curtailment due to cruise mechanical breakdown or compulsory detention, up to HKD50,000
- If you fail to start a cruise due to public transportation delay for 6 hours or longer, we cover up to HKD10,000 for additional transportation for rejoining the cruise at the next port
- If an insured person fails to board the cruise after shore excursion due to specified risk, we cover up to HKD10,000 for rejoining the cruise
- Shore excursion cancellation and curtailment are also covered



Thoughtful coverage for every moment of your trip

- We provide home care protection in case of damage to your home contents due to fire or burglary while you are overseas
- We also cover the replacement cost of travel documents, additional travelling and accommodation expenses as a result of loss of passport when you are overseas
- Encountering language barriers for emergency issues when you are overseas? We cover interpretation service if you need to communicate with the police or other governmental organisations, up to HKD10,000, in addition to translator service in hospital
- In the event of a medical emergency, our 24-hour overseas emergency hotline is available for hospital network referrals



Digital platform for 24/7 travel assistance and easy claims services

- Download our *Emma by AXA* app to access your policy details, and your Mainland China hospital deposit guarantee card and Mainland China hospital list if applicable
- If anything happens, making a claim is easy. Simply submit your claim via *Emma by AXA*, most claims can be processed within 7 working days
- Our Emma chatbot provides 24/7 real-time services and instantly replies to your travel enquiries in insurance coverage, claims, Mainland China hospital list and the hotline number for overseas emergency assistance

Benefit Table

Part A. Core Cover

Summary of Benefits	Silver Plan	Gold Plan	Platinum Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Section 1 - Medical and Related Expenses			
(a) Insured person aged 18 to 70	500,000	1,200,000	2,000,000
(b) Insured person aged over 70	250,000	600,000	1,000,000
(c) Insured person aged under 18	125,000	300,000	500,000
(d) Insured person aged under 18 and is charged at adult's premium	500,000	1,200,000	2,000,000
Sublimit			
(1) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	Not covered	3,000 (200 per day)	3,000 (200 per day)
(2) Compassionate visit (economy class only)	20,000 (1 person only)	40,000 (1 person only)	40,000 (1 person only)
(3) Return of unattended children to Hong Kong (economy class only)	20,000	20,000	40,000
(4) Hospital admittance deposit guarantee	40,000		
(5) Translator/Interpreter services in hospital	5,000 (500 per day)		
(6) Reverting to original travel schedule/itinerary and/or rejoining the travel companions following an interruption caused by accidental injury or sickness	3,000	5,000	5,000
(7) Follow-up medical treatment in Hong Kong within 3 months of return from abroad			
- due to accidental injury or sickness	10% of maximum limit		
- Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	Not covered	3,000 (200 per day)	3,000 (200 per day)
(8) Daily hospital cash*	3,000 (500 per day)	5,000 (500 per day)	5,000 (500 per day)
(9) Daily compulsory quarantine cash*	3,500 (500 per day)	5,600 (800 per day)	5,600 (800 per day)
*(8) and (9) cannot be claimed together for the same event			
Extensions to Section 1			
(a) Travelling expense for overseas hospital medical treatment	500		
(b) Follow up medical expense in Hong Kong if the infectious disease is contracted overseas and confirmed within 7 days after returning to Hong Kong, even if no medical expense has been incurred overseas	10% of maximum limit		
(c) Virtual medical consultation via MyDoc Health Passport in designated overseas locations (applicable to annual cover only)	2 consultations per period of insurance		

Benefit Table (Cont.)

Summary of Benefits	Silver Plan	Gold Plan	Platinum Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Section 2 - Overseas Emergency Assistance Service			
(a) 24-hour overseas emergency assistance hotline service	Fully covered		
(b) Emergency medical evacuation/repatriation			
(c) Repatriation of remains			
Section 3 – Personal Accident			
Maximum benefit per insured person	750,000	1,200,000	2,000,000
Sublimit			
Accidental Death			
- Insured person aged 18 to 70	750,000	1,200,000	2,000,000
- Insured person aged over 70	375,000	600,000	1,000,000
- Insured person aged under 18	100,000	100,000	100,000
- Insured person aged under 18 and is charged at adult's premium	375,000	600,000	1,000,000
Permanent Total Disablement			
- Insured person aged 18 to 70	750,000	1,200,000	2,000,000
- Insured person aged over 70	375,000	600,000	1,000,000
- Insured person aged under 18	750,000	1,200,000	2,000,000
- Insured person aged under 18 and is charged at adult's premium	750,000	1,200,000	2,000,000
Extensions to Section 3			
(a) Burn benefit			
- Second degree burn	Not covered	Not covered	200,000
- Third degree burn	100,000	200,000	500,000
(b) Compassionate Death Cash Benefit			
- Due to accidental injury	25,000	50,000	50,000
- Due to sickness	10,000	20,000	20,000
(c) Credit Card Protection	30,000	50,000	50,000
(d) Disappearance	Covered as accidental death		
Section 4 – Baggage and Personal Effects			
Maximum benefit per insured person	8,000	15,000	20,000
Sublimit			
(1) Per article or pair or set of article	1,500	2,000	3,000
(2) Per laptop computer+	5,000	5,000	5,000
(3) Per tablet computer or mobile phone+	1,000	2,000	3,000
(4) Suitcase, trunk, receptacle and the like	1,000 (750 per item)	2,000 (1,500 per item)	3,000 (2,000 per item)
+ Up to one laptop computer or one tablet computer or one mobile phone only			

Benefit Table (Cont.)

Summary of Benefits	Silver Plan	Gold Plan	Platinum Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Section 5 – Baggage Delay			
Emergency purchase of essential items if baggage is delayed for at least 6 hours	1,000	1,500	2,000
Section 6 – Personal Money and Travel Documents			
Maximum benefit per insured person	4,000	6,000	6,000
Sublimit			
(1) Loss of money or unauthorised use of credit card or debit card	2,000	3,000	3,000
(2) Replacement cost of travel documents and additional travelling and accommodation expenses	2,000	3,000	3,000
Section 7 - Personal Liability			
For legal liability towards third parties for accidental injury or property damage, as well as any associated legal costs and expenses	2,000,000	3,000,000	5,000,000
Section 8 – Travel Inconvenience			
Maximum benefit per insured person	5,000	10,000	10,000
Sublimit			
Applicable for (a), (b) and (c): covers strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disasters, mechanical and/or electrical breakdown of the public common carrier, or closure of the airport			
(a) Cash allowance for travel delay for 6 hours or more	2,000 (250 per 6 hours)	3,000 (300 per 6 hours)	3,000 (300 per 6 hours)
(b) Due to travel delay for 6 hours or more: i) Extra overseas accommodation expenses; OR ii) Irrecoverable deposits or charges for accommodation; AND iii) Irrecoverable deposits or charges for missed events	2,000	3,000	3,000
(c) Trip re-routing travel costs due to travel delay for 6 hours or more (economy class only)	5,000	10,000	10,000
(d) Missed journey: accommodation and meal expenses for failure to board a common public carrier due to missed transportation connection, if not compensated by a third party	5,000	10,000	10,000
(e) Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party	5,000	10,000	10,000
Section 9 - Loss of Deposit or Cancellation of Journey			
Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert (except for the reason of Pandemic) issued by the HKSAR government at the planned destination within 7 days before departure, serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, witness summon, jury service or compulsory quarantine of the insured person, and bankruptcy of a registered travel agent within 90 days before departure; death or permanent total disablement of the insured person, his/her immediate family members, close business partner or travel companion			

Benefit Table (Cont.)

Summary of Benefits	Silver Plan	Gold Plan	Platinum Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Irrecoverable deposits or charges of transportation, accommodation or missed events	25,000	50,000	100,000
Sublimit			
(1) Black outbound travel alert	100% of the irrecoverable deposits or charges		
(2) Red outbound travel alert	50% of the irrecoverable deposits or charges		
Section 10 - Journey Curtailment			
Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR government at the planned destination, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent			
Proportional return of relevant irrecoverable prepaid cost of the planned holidays including but not limited to travel tickets and missed events OR additional transportation (economy class only) and accommodation expenses	25,000	50,000	100,000
Sublimit			
(1) Black outbound travel alert	100% of the irrecoverable deposits or charges		
(2) Red outbound travel alert	50% of the irrecoverable deposits or charges		
Section 11 - Home Care Benefit			
Loss of or damages to your home contents as a result of fire or burglary while you are overseas	10,000 (2,000 per article)	20,000 (2,000 per article)	20,000 (2,000 per article)
Section 12 - Trauma Counseling			
Counseling fees if you are the witness and/or victim of a traumatic event	15,000 (1,000 per day)	15,000 (1,000 per day)	25,000 (1,500 per day)
Section 13 - Rental Vehicle Excess and Vehicle Return Cost			
Motor insurance policy's excess and return cost for rental vehicle	6,000	10,000	10,000
Section 14 - Overseas Interpreter Service			
Interpreter service cost if you need to communicate with police, customs or other local governmental organisations	3,000	10,000	10,000

Benefit Table (Cont.)

Part B. Optional Benefits

Summary of Benefits	Silver Plan	Gold Plan	Platinum Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Section A1 - Mainland China Hospital Deposit Guarantee Benefit			
Mainland China hospital deposit guarantee card (applicable to annual cover only)	Applicable		
Section A2 - Enhanced Medical and Related Expenses & Personal Accident Benefit for Insured Person Aged under 18 with Parent or Legal Guardian Insured in the Same Policy			
Upgrade Section 1 - Medical and Related Expenses to 100% and Accidental Death under Section 3 - Personal Accident to 50% of the maximum limit per insured person aged 18 to 70, by paying adult's premium	Not applicable	Applicable (refer to Sections 1 and 3)	Applicable (refer to Sections 1 and 3)
Section A3 - Enhanced Personal Accident Benefit			
Enhanced personal accident benefits with compensation paid according to over 18 severity levels of permanent disablement, by paying 20% additional premium	Not applicable	Applicable	Applicable
Section B - Enhanced Cruise Benefit			
(1) Failure to start cruise due to public common carrier delay for 6 hours or more			
i) Rejoining the cruise at the next port; OR	10,000	10,000	10,000
ii) Cancellation of the cruise	50,000	50,000	50,000
(2) Curtailment of cruise	50,000	50,000	50,000
(3) Shore excursion cancellation allowance	5,000 (2,000 per excursion)	5,000 (2,000 per excursion)	5,000 (2,000 per excursion)
(4) Shore excursion curtailment allowance	1,000	1,000	1,000
(5) Failure to board cruise ship	10,000	10,000	10,000
(6) Cruise hijack or kidnap	20,000 (2,000 per day)	20,000 (2,000 per day)	20,000 (2,000 per day)
(7) Satellite phone call on cruise	3,000	3,000	3,000

Premium Table (HKD)

	Silver Plan	Gold Plan	Platinum Plan
Single Journey			
No. of day			
1	179	242	306
2	179	242	306
3	179	242	306
4	208	290	389
5	245	345	456
6	276	402	511
7	312	456	562
8	346	511	600
9	375	561	656
10	404	608	712
11	433	655	779
12	456	713	835
13	479	754	881
14	510	794	928
15	540	837	975
16	573	879	1,021
17	610	921	1,071
18	627	959	1,116
19	643	1,000	1,163
20	653	1,041	1,210
21	676	1,077	1,259
22	696	1,100	1,290
23	710	1,124	1,318
24	732	1,146	1,344
25	755	1,170	1,372
26	772	1,192	1,398
27	789	1,216	1,435
28	805	1,238	1,465
29	822	1,262	1,496
30	837	1,283	1,529
Each additional day	18	29	29
Annual Cover			
Individual	2,285	3,000	3,630
Family	4,570	6,000	7,260
Mainland China Hospital Deposit Guarantee Card (Per Insured Person)	100	100	100

	Silver Plan	Gold Plan	Platinum Plan
Enhanced Cruise Benefit			
No. of day			
1	180	180	180
2	180	180	180
3	180	180	180
4	210	210	210
5	250	250	250
6	280	280	280
7	320	320	320
8	370	370	370
9	390	390	390
10	410	410	410
11	460	460	460
12	490	490	490
13	510	510	510
14	540	540	540
15	560	560	560
16	590	590	590
17	620	620	620
18	650	650	650
19	660	660	660
20	670	670	670
21	690	690	690
22	720	720	720
23	740	740	740
24	770	770	770
25	800	800	800
26	820	820	820
27	850	850	850
28	870	870	870
29	900	900	900
30	930	930	930
Each additional day	25	25	25

Important Information

Major exclusions

Some of the exclusions under SmartTraveller Plus are:

- Racing including but not limited to car racing, motor rallies, horse-racing, and competitions of swimming, sailing, bicycling, skiing and so forth (racing on foot such as running or walking is not excluded)
- Aviation other than fare-paying passenger in a fully licensed aircraft
- Medical conditions existed prior to the journey
- Engaging in sports or games in a professional capacity
- War, invasion, riot, military rising and so forth
- Self-inflicted injury or illness
- Travelling against the advice of a medical practitioner, or for obtaining medical treatment Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage, childbirth and all complications thereof
- Incidents that are publicly known before the application of the policy for single journey, or before the booking of the journey for annual cover
- Engaging in any kind of labour or manual work
- Medical and Related Expenses (Section 1), Emergency Medical Evacuation Expenses (Section 2) and (Enhanced Medical & Related Expenses) (Section A2) if a claim is due to
 - an event mentioned in the red or black outbound travel alert issued by the Hong Kong government (except for the reason of COVID-19), unless the journey has been started before the issuance of such travel alert
 - a vaccine-preventable disease where (i) the insured person fails to obtain the related vaccine and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong and/or the country the insured person is travelling to
- Loss of Deposit or Cancellation of Trip (Section 9) under red or black outbound travel alert for the reason of a pandemic

For complete information on the exclusions, please refer to the policy wordings.

Auto-renew for annual cover

The policy will be automatically renewed at its expiry day once the online application is completed successfully, so that you will never have to worry about lapsing your protection.

Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.

To apply or for more details, please contact your insurance intermediary.

Remarks:

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms, conditions, and exclusions. Please refer to the policy wording for details, which will be made available by AXA upon request and can be downloaded from AXA website.



**SmartTraveller Plus
Product brochure**

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