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AIG Insurance Hong Kong Limited
(Macau Branch)
Unit 506, 5th Floor, AIA Tower,
No. 251A-301,
Avenida Comercial de Macau

美亞保險香港有限公司 (澳門分行)
澳門商業大馬路251A至301號
友邦廣場5樓506室
CS Hotline 客戶服務熱線：(853)2835 5602
(853)6321 3633
Fax 傳真：(853)2835 5299

TRAVEL GUARD

CNT(M) 03/2013

伴您遨遊中國旅遊保障計劃
Travel Direct China Insurance



保障特點

- 免費「中國支援卡」- 提供中國國內之住院按金保證服務
- 所有保障均不設自負額
- 「緊急醫療運送」及「運返服務」- 不設最高賠償額
- 保障所有業餘運動，如笨豬跳、水肺潛水、滑雪等活動
- 24小時全球緊急支援服務
 - 緊急匯款服務
 - 中國法律轉介服務
 - 行李遺失支援
 - 緊急訂票服務

- 特設商務客戶優惠
 - 保障期內可隨時加減受保人數
 - 團體折扣優惠
 - 5-10個受保人可享9折
 - 11-20個受保人可享85折
 - 21個受保人或以上可享75折

保障範圍

保障	最高賠償額 (MOP)
第1項 醫療費用 賠償旅程中因意外受傷或患病而須接受治療或外科手術及住院服務之費用 賠償返回澳門3個月內之覆診費用： <ul style="list-style-type: none">• 意外受傷或疾病覆診費用限額：MOP50,000• 中醫覆診費用限額：每日每次 MOP100，最高賠償額為 MOP1,500	250,000
第2項 緊急醫療運送* 提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療	不設限額
第3項 運返費用* 安排運送遺體或骨灰返回澳門 <small>* 屆時請致電Travel Guard國際支援熱線(852) 3516 8699以作出有關安排</small>	不設限額
第4項 人身意外保障 保障因意外而導致： <ul style="list-style-type: none">• 永久傷殘 或• 身故	250,000
第5項 恩恤金 若受保人在旅程中不幸身故，其遺產承繼人將可獲恩恤賠償	10,000
第6項 行李及個人物品 賠償受保人行李、衣服及個人財物之遺失或損毀 每件、每對或每套物品賠償限額：MOP1,500	3,000
第7項 個人責任保障 保障受保人因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任	1,000,000

全年保費 (MOP)

文職人員	628
非文職人員	750

重要事項

投保年齡及資格

17-70歲之澳門居民

保障期

保障期內旅程次數不限，而每次旅程最長90日

取消保單

所有已簽發之保單，保費均不獲退還

重覆保障

如受保人在同一次旅程中購買多於一份由美亞保險香港有限公司（澳門分行）承保之自購綜合旅遊保險，本公司只會根據較高賠償額的一份保單作出賠償

索償手續

請於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；受保人之任何不法行為
- 自殺、企圖自殺或故意自我傷害；心智或精神不正常
- 任何受保前已存在之疾病或傷患；妊娠或分娩；愛滋病或性病
- 珠寶手飾或配件、手提電話、貨辦、古董、易碎物品、電子貨幣（包括八達通等）
- 從事或參與任何持械紀律性部隊；以航空公司空勤人員身份乘搭或駕駛任何飛機；演員；從事體力勞動性工作（如地盤工人、漁夫、廚師或廚房員工）
- 比賽、職業運動或受保人因參與該運動而可賺取收入或報酬
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者

此計劃由美亞保險香港有限公司（澳門分行）承保。

本小冊子僅提供保單摘要，保單承保範圍請參照保單條文、條款及不保事項。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

Unique Features

- CHINA Assist Card
Provide hospital guarantee admission deposit service in Mainland China
- No excess on all benefits
- Unlimited benefit amount for Medical Evacuation and Repatriation
- Cover for amateur sporting activities, such as bungee jump, scuba diving, skiing etc
- 24-hour Worldwide Emergency Assistance Services
 - Cash Transmission Arrangement
 - China Legal Referral Service
 - Loss of Baggage
 - Emergency Ticket

- Special offers for corporate clients
 - Available to add or delete Insured Person during the policy period
 - Group discount (for corporate clients) :
 - 10% discount for 5-10 insured persons
 - 15% discount for 11-20 insured persons
 - 25% discount for 21 insured persons or above

Schedule of Benefits

Benefits	Maximum Benefit(MOP)
Section 1 Medical Expenses Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey Cover follow up Medical Expenses in Macau within 3 months <ul style="list-style-type: none"> • MOP50,000 for injury or sickness • MOP100 / day / visit up to maximum of MOP1,500 for Chinese Medicine Practitioner 	250,000
Section 2 Emergency Medical Evacuation* Provide en-route medical care and transportation to another location for appropriate medical treatment	Unlimited
Section 3 Repatriation* Arrange for the return of Insured Person's remains to Macau <small>* Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement</small>	Unlimited
Section 4 Personal Accident Protection Cover the following arising from an accident: <ul style="list-style-type: none"> • Permanent Total Disablement • Accidental Death 	250,000
Section 5 Compassionate Death Cash Pay to the Insured Person's estate in case the Insured Person dies during the Journey	10,000
Section 6 Baggage & Personal Effects Pay for loss of or damage to baggage, clothing and personal effects Sub-limit per article / pair / set of articles: MOP1,500	3,000
Section 7 Personal Liability To indemnify Insured Person against legal liability to third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence	1,000,000

Annual Premium (MOP)

Administrative Duties	628
Non Administrative Duties	750

Important Notice

Age Limit & Eligibility

Legal Macau residents aged 17 to 70

Trip Duration

Maximum 90 days per trip and unlimited number of trips during the policy period

Policy Cancellation

No refund of premium is allowed once the policy has been issued

Duplicate Coverage

If the Insured Person is covered under more than 1 comprehensive voluntary travel insurance policies underwritten by AIG Insurance Hong Kong Limited (Macau Branch) for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

Claims Procedure

Obtain, complete and return a claim form together with all relevant supporting documents within 30 days of the incident

General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; any illegal or unlawful acts
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders
- Any pre-existing condition; pregnancy or childbirth; AIDS or sexually transmitted disease
- Jewelry or accessories, mobile phone, sample, antique, fragile article, plastic money (including Octopus cards etc.)
- Military, naval or air force service or operations; flight crew (except as a passenger); actors; manual workers (e.g. site worker, fisherman, cook or kitchen worker)
- Competition, engaging in a professional capacity in any sport where the Insured Person would or could earn income
- Any Terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

This insurance is underwritten by AIG Insurance Hong Kong Limited (Macau Branch).

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.

伴您遨遊中國旅遊保障計劃申請表格*

Travel Direct China Insurance Application Form*

請以英文正楷填寫 Please type or print in English block letters.

受保人姓名
Name of Insured Person : _____

出生日期
Date of Birth : _____ (日/月/年) 性別
(DD/MM/YYYY) Sex : _____

地址
Address : _____

身份證號碼
ID Number : _____ 手提電話
Mobile No : _____

受保人職業 (職務)
Occupation (give exact duties) : _____

起保日期由
Commencing from : _____ (日/月/年)
(DD/MM/YYYY)

全年保費
Annual Premium : _____

文職人員
Administrative Duties

非文職人員
Non Administrative Duties

MOP628

MOP750

聲明

Declaration

- 茲申請「伴您遨遊中國旅遊保障計劃」，並聲明本申請表內之陳述及提供之細節均為完整及真實無訛，而本申請表將會構成本人與美亞保險香港有限公司（澳門分行）（美亞保險）所簽署合約之依據。本人同意投保申請獲接納後方始作實。

I hereby apply for Travel Direct China Insurance and declare that the statements and particulars given in this application are, to the best of my knowledge and belief, true and complete and that this application will form the basis of my contract with AIG Insurance Hong Kong Limited (Macau Branch)(AIG Macau). I understand and agree that no insurance will be effected until the application is approved.

- 本人現確認及保證：受保人絕不會違反醫生之勸告，而旅程目的亦非往海外治療疾病及受保人現時健康狀況良好。

I hereby acknowledge and warrant that: The insured person shall not be traveling contrary to the advice of any medical practitioner or traveling in order to receive medical treatment and the insured person is now in good health.

- 如遺失「中國支援卡」，本人/吾等須於48小時內向美亞保險報失並繳付MOP100作補領費用。

In the event of loss of CHINA Assist Card, I/we should advise AIG Macau within 48 hours and pay MOP100 for each replacement card.

- 本人現聲明並同意美亞保險香港有限公司（澳門分行）可保留、使用或透露任何美亞保險香港有限公司（澳門分行）所收集或持有之個人資料（在此申請書所載或從其他途徑取得），並可給予有關人士機構或任何被選定的機構（澳門或海外），處理與本申請及其他財務產品及服務，或作直接促銷及資料核對等用途，並因而與本人聯絡。本人明白到(i)倘若本人未能提供本申請書所需的資料，美亞保險香港有限公司（澳門分行）將可能無法處理申請，及(ii)本人有權向美亞保險香港有限公司（澳門分行）查閱及申請改正所有與本人及受保家庭成員有關的個人資料。有關的申請可來函澳門商業大馬路251A至301號友邦廣場5樓506室美亞保險香港有限公司（澳門分行）之個人資料管理員辦理。

I hereby declare and agree that any personal information collected or held by AIG Insurance Hong Kong Limited (Macau Branch) (whether contained in this application or otherwise obtained) is provided and maybe held, used, and disclosed by AIG Insurance Hong Kong Limited (Macau Branch) to individuals / organizations associated with AIG Insurance Hong Kong Limited (Macau Branch) or any selected third party (within or outside of Macau) for the purposes of processing this application and providing subsequent services for this and other financial products and services, direct marketing, and data matching, and to communicate with me for such purposes. I understand that (i) AIG Insurance Hong Kong Limited (Macau Branch) may be unable to process this application if I fail to provide any information requested in this application and (ii) I have the right to obtain data access to and to request correction of any personal information held by AIG Insurance Hong Kong Limited (Macau Branch) concerning me and any of my covered dependents. Such request can be made to AIG Insurance Hong Kong Limited (Macau Branch)'s Data Privacy Officer at Unit 506, 5th Floor, AIA Tower, No. 251A-301, Avenida Comercial de Macau.

受保人簽署
Signature of Insured Person : _____

日期
Date : _____

繳費方式 Payment

支票
By Cheque 支票號碼
Cheque No. _____

附上抬頭為「美亞保險香港有限公司（澳門分行）」之劃線支票。

Enclosed a crossed check made payable to "AIG Insurance Hong Kong Limited (Macau Branch)"

* 公司客戶投保，請填寫公司客戶申請表

For corporate policyholder, please complete the corporate policyholder application form

代理人姓名 Producer Name: _____

代理人編號 Producer Code: _____

信用卡
By Credit Card

Visa

MasterCard

本人授權美亞保險香港有限公司（澳門分行）從本人下列之信用卡戶口支付此保費。
I hereby authorize and request AIG Insurance Hong Kong Limited (Macau Branch) to charge my VISA/Master Card account as below for the premium

信用卡號碼
Credit Card No. _____

有效期至
Expiry Date _____ (月/年)
(MM/YY)

持卡人姓名
Name of Cardholder : _____

持卡人簽名
Cardholder's Signature : X _____

簽名必須與信用卡上簽名相同
The signature must be identical to the one on your credit card