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04/2023



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美國國際集團 (AIG) 為全球保險業界之翹楚。建基於100 年的經驗，時至今日 AIG 成員公司為約 70 個國家和地區的客戶提供廣泛的財產保險、人壽保險、退休產品及其他金融服務。這些多樣的產品及服務幫助企業和個人保護其資產、管理風險和提供退休保障。AIG 的股票在紐約證券交易所上市。

美亞保險香港有限公司為美國國際集團 (AIG) 成員。

本公司相關資料，詳列於本公司網站 www.aig.com

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本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則 歡迎向美亞保險香港有限公司 (澳門分行) 索取。



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全球計劃保障特點

- 新型冠狀病毒保障
- 保障所有業餘運動，如冬季運動、滑雪、笨豬跳、水肺潛水、激流、各項水上活動及空中活動等，毋須額外保費
- 「緊急醫療運送」²— 高達MOP 35,000,000
- 「遺體運返費用」²— 高達MOP 7,000,000
- 所有保障均不設自負額
- 返回澳門後覆診費用包括：中醫、跌打費用
(*請注意覆診費用不適用於新型冠狀病毒保障)
- 特設家居物品保障
- 24小時全球緊急支援服務

全球計劃保障範圍

全球計劃保障	最高賠償額 (MOP)
第1項 緊急醫療費用及援助	
a. 醫療費用¹ 賠償旅程中因意外受傷或患病而須接受治療、外科手術及住院服務之費用，包括返回澳門180日內之覆診費用： <ul style="list-style-type: none">• 意外受傷覆診費限額：MOP 1,000,000• 疾病覆診費限額：MOP 100,000• 中醫覆診費限額：每日每症MOP 150，最高賠償額為MOP 1,800	1,000,000
b. 海外住院現金津貼¹ 若受保人於海外住院，每日可獲現金津貼 MOP 500	5,000
c. 緊急醫療運送^{1,2} 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	35,000,000
d. 遺體運返費用^{1,2} 安排運送遺體或骨灰返回澳門	7,000,000
第2項 人身意外保障¹	
保障因意外而導致：嚴重燒傷、永久傷殘或身故	
a. 乘搭交通工具之意外 保障當意外發生時，受保人 <ul style="list-style-type: none">• 以付款乘客身份乘搭公共交通工具；或• 乘坐由旅行社安排的交通工具；或• 正在駕駛或乘坐私人車輛	1,200,000
b. 其他意外 保障非第 2a 項所述之意外 (若受保人年齡為17歲以下或75歲以上，第2項「人身意外保障」的最高賠償額MOP 300,000) (80歲或以上受保人，最高賠償額為各項保障之50%，而第2項「人身意外保障」之最高賠償額為MOP 300,000)	600,000
第3項 恩恤金² 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	20,000

「單次計劃」

- 保障期可達182日
- 無年齡限制¹，並承保小童獨立旅遊
- 單次家庭計劃優惠，保障所有17歲以下子女

「全年計劃」更為經常出外公幹（文職）或旅遊人士提供：

- 保障期可長達90日
- 家庭計劃優惠，保障所有17歲以下子女
- 免費中國支援卡
- 商務客戶於保障期內可隨時加減受保人數

以上保障範圍受保單所載的不保事項所約束。請於投保前細閱保單。

第4項 旅程取消及阻礙保障**a. 取消旅程**

30,000

賠償因下列原因必須取消旅程而不能退回之團費及 / 或交通費 及 / 或住宿費 及 / 或簽證費：

- 出發前90日內:
 - 受保人、其直系親屬、密切商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病
 - 受保人收到傳票須出庭作證、當陪審員或被政府強制隔離
- 出發前1星期內:
 - 收到裁員通知
 - 受保人及 / 或旅遊夥伴之澳門主要住所因火災 / 天然災害 / 惡劣天氣導致必須留守於住所
 - 目的地受天然災害或惡劣天氣影響
 - 因恐怖襲擊澳門政府建議如非必要不要前往的地方
 - 發生大型工業或公共交通工具事件工業意外
 - 內亂、暴動、騷動或罷工導致所乘交通取消
 - 多個機場關閉而影響旅程

b. 旅程阻礙

50,000

(1) 提早結束旅程

賠償受保人啟程後因下列原因而必須提早結束旅程返回澳門，其不能退回之未享用的團費及 / 或交通費及 / 或住宿費及 / 或額外旅遊票及 / 或住宿費：

- 目的地受天然災害或惡劣天氣影響
- 因恐怖襲擊澳門政府建議如非必要不要前往的地方
- 發生大型工業或公共交通工具事件工業意外
- 內亂、暴動、騷動、罷工導致所乘交通取消
- 多個機場關閉而影響旅程
- 直系親屬、密切商業夥伴、旅遊夥伴或海外探訪的親友身故、嚴重受傷或患上嚴重疾病
- 澳門主要住所因爆竊或人為破壞導致立即回澳門處理
- 乘坐的航機遇上騎劫導致創傷

(2) 更改旅程

賠償受保人啟程後因下列原因而必須更改旅程 (包括返回澳門) 引致額外的交通費及 / 或住宿費及 / 或因遲返澳門導致的額外機場停車場費用及 / 或寵物酒店費用：

- 天然災害、惡劣天氣
- 恐怖襲擊
- 內亂、暴動、騷動、罷工、罷工導致所乘交通工具取消、空域或多個機場關閉
- 嚴重損害或患上嚴重疾病且ATAP同意留在所處位置
- 旅遊夥伴意外遭受嚴重損害或患上嚴重疾病

(3) 安排親友探望

賠償受保人在旅程中身故、嚴重受傷或患上嚴重疾病而需1名成年直系親屬前往或1名旅遊夥伴停留該地，所引致之額外旅遊票及 / 或住宿費

(4) 旅遊證件

賠償受保人因被偷竊、搶劫或爆竊而遺失旅遊證件及 / 或旅遊票之有關補領費用及額外旅遊票及 / 或住宿費

第5項 子女護送

賠償受保人在旅程中因身故、嚴重受傷或患上嚴重疾病需於海外住院，其同行之15歲以下子女沒有其他直系親屬陪伴，而需其1名直系親屬或1名旅遊夥伴陪伴該名小童返回澳門之額外住宿費及 / 或旅遊票

30,000

第6項 個人財物保障**a. 行李及個人物品**

賠償受保人行李、衣服及個人財物之意外遺失或損毀 / 每件、每對或每套物品賠償限額：MOP 2,000

手提電腦賠償限額：MOP 10,000

20,000

b. 個人金錢

賠償受保人因被偷竊、搶劫或爆竊而引致現金、銀行鈔票、旅行支票及匯票之損失

2,000

第7項 延誤保障**a. 旅程延誤**

若受保人所乘之公共交通工具因天然災害、惡劣天氣、恐怖襲擊、機件故障、空域或多個機場關閉、騎劫或公共交通工具機構員工罷工而導致行程延誤：

- 延誤超過 5 小時可獲賠償 MOP250，其後再過 10 小時可獲賠償 MOP500。在同一次之延誤只可索償出發或到達延誤其中一項。

延誤原因為：

- 天然災害、惡劣天氣、導致延誤的天氣情況

- 恐怖襲擊

- 工業或交通工具的意外

- 內亂、暴動、騷動、罷工而導致交通工具延誤

- 機場關閉、機械故障、設備故障 (包括電腦系統) 或飛機結構缺陷

3,000

b. 放棄旅程

如原定乘搭之公共交通工具因天然災害及惡劣天氣狀況、機械故障、騎劫或所乘之公共交通工具員工罷工引致出發延誤超過 10 小時而決定取消旅程，可獲賠償因決定取消旅程而不能退回之旅費

c. 行李延誤

所乘搭的公共交通工具誤送行李以致受保人於抵達目的地滿 10 小時後仍未取得行李，可獲賠償

500

第8項 個人責任

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

2,000,000

第9項 家居物品保障

賠償受保人於旅程期間因澳門主要住所遭爆竊而引致之家居財物遺失或損毀

10,000

第10項 新型冠狀病毒保障

國際旅行期間感染新型冠狀病毒的醫療費用、緊急醫療運送以及遺體運返費用

a. 醫療費用、緊急醫療運送及遺體或骨灰運返費用

(*請注意覆診費用不適用於新型冠狀病毒保障)

17歲至69歲之受保人

600,000

70歲或以上之受保人

300,000

17歲以下之受保人

300,000

b. 取消旅程

如您或直系親屬在預定出發日期前感染新型冠狀病毒，因此取消的不能退回之團費及／或住宿費用將獲賠償

10,000

c. 提早結束旅程

如您或直系親屬在國際旅行期間感染新型冠狀病毒，不能退回未享用之團費及額外旅行開支將獲賠償

10,000

d. 新型冠狀病毒確診海外隔離津貼

賠償如您在旅程期間驗出新型冠狀病毒為陽性，因而意外地在澳門以外地區被強制隔離的開支

\$2,800

(\$200/日)

第11項 Travel Guard 國際支援服務²

已包括

第12項 中國支援卡(只適用於全年計劃)³

提供中國國內之住院按金保證服務

已包括

全球計劃保障類別	全球單次計劃	全球全年計劃
每張保單旅程次數	單次	不限次數
保障期	最長182日	每次旅程最長90日
個人計劃年齡限制	無年齡限制 ¹	17至70歲
家庭計劃年齡限制	(合法夫婦,子女人數不限)* 受保人及其配偶(17歲或以上)及所有17歲以下子女,年齡由出發日計算 若受保人年齡為17歲以下或75歲以上, 第2項「人身意外保障」的最高賠償額為MOP 300,000	(合法夫婦,子女人數不限)* 受保人及其配偶(17至70歲)及所有17歲以下子女,年齡由出發日計算 若受保人年齡為17歲以下或75歲以上, 第2項「人身意外保障」的最高賠償額為MOP 300,000
投保資格	<p>■ 投保人士:</p> <p>(i) 必須為澳門公民或澳門永久居民或無論醫療狀況如何均有全面權利進入及返回澳門的居民;及</p> <p>(ii) 旅程完結後返回澳門或計劃旅程完結後返回澳門;及</p> <p>(iii) 旅程須於澳門安排及付款並於澳門出發</p> <p>■ 本計劃不保障只持有中華人民共和國護照及以此護照往返中國內地的人士</p>	<p>■ 投保人士:</p> <p>(i) 必須為澳門公民或澳門永久居民或無論醫療狀況如何均有全面權利進入及返回澳門的居民;及</p> <p>(ii) 旅程完結後返回澳門或計劃旅程完結後返回澳門; 及</p> <p>(iii) 旅程須於澳門安排及付款並於澳門出發</p> <p>■ 本計劃不保障只持有中華人民共和國護照及以此護照往返中國內地的人士</p>
旅程	旅程須於澳門安排及付款,並須由澳門出發	旅程須於澳門安排及付款,並須由澳門出發

* 家庭計劃的最高保障額為承保表內的300%

以上保障範圍受保單所載的不保事項所約束。請於投保前細閱保單。

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
- 珠寶手飾、手提電話、古董、易碎物品、電子貨幣（包括八達通等）
- 任何受保前已存在之疾病或傷患；妊娠、分娩；愛滋病或性病
- 自殺、企圖自殺或故意自我傷害；心智或精神不正常；酗酒及濫用藥物
- 任何賽車活動、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
- 任何受保項目、索償或保障條款導致美亞保險香港有限公司（澳門分行）、其母公司或其最終控制實體遭受因制裁法律或規例引致的刑罰
- 世界衛生組織或澳門衛生局或受保人的目的地國家宣布流行病或全球大流行（包括任何此類疾病，突變、病毒株或變種）或世界衛生組織宣布為國際關注突發公共衛生事件（包括此類疾病，突變、病毒株或變種）
- 由世界衛生組織或澳門政府衛生局或受保人的目的地國家宣布當前或此前，與流行病或全球大流行有關的政府命令、警告、忠告、規例、指令、禁令或邊境關閉而導致的旅行限制
- 隔離
- 旅行社，航空公司，或任何相關公司，個人遭受的財務遺約
- 已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、北韓、克里米亞的旅程直接或間接地所引致的任何損失、損害、受損或法律責任
- 由古巴、伊朗、敘利亞、北韓、克里米亞、居民所引致或蒙受的任何索償、損失、損害、受損或法律責任
- 所有持中華人民共和國護照前往或在中國大陸境內之人士，同時擁有其他國家所簽發的法定文件證明為該地合法居民者除外

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，有關保單承保範圍及不保事項將詳列於保單。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

重要事項

旅遊目的

本保障計劃只適用於常規的假期旅遊及文職商務旅遊

取消保單

所有已簽發之保單，保費均不獲退還

為商務客戶而設的全年計劃

如「全年計劃」的保單持有人為商務客戶，客戶可於保單期內增加或刪減受保人數，而保費將按日數比例徵收或退回。
(如需刪減受保人，客戶必須退回中國支援卡後方可獲安排保費退還，否則本公司需要收取行政費MOP100)

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

註

¹ 若受保人年齡為17歲以下或75歲以上，第2項「人身意外保障」的最高賠償額為MOP 300,000

80歲或以上受保人，最高賠償額為各項保障之50%，而第2項「人身意外保障」之最高賠償額為MOP 300,000

² 屆時請致電Travel Guard 國際支援熱線 (852) 3516 8699

³ 如需補領中國支援卡，將收取行政費 MOP 100 以作出有關安排

以上保障範圍受保單所載的不保事項所約束。請於投保前細閱保單。

保費表 Premium Table (MOP)
 全球計劃 Global Plan

年齡 Age	0-17 歲 Age 0-17	18-69 歲 Age 18-69		70 歲 Age 70		70 歲以上 Age 70 +	
旅程日數 Travel Period Day(s)	個人 Individual	個人 Individual	家庭 Family	個人 Individual	家庭 Family	個人 Individual	家庭 Family
1	82	119	232	172	334	172	334
2	82	119	232	172	334	172	334
3	82	119	232	172	334	172	334
4	110	159	310	230	447	230	447
5	131	189	368	273	531	273	531
6	158	229	446	331	643	331	643
7	172	250	485	360	699	360	699
8	186	270	524	389	755	389	755
9	200	290	563	417	812	417	812
10	214	310	602	446	868	446	868
11	234	340	661	490	952	490	952
12	262	380	738	547	1064	547	1064
13	275	399	775	575	1118	575	1118
14	294	426	828	614	1194	614	1194
15	308	446	867	643	1250	643	1250
16-18	335	486	945	701	1362	701	1362
19-22	358	519	1009	748	1455	748	1455
23-27	380	551	1072	794	1545	794	1545
28-31	428	621	1208	895	1741	895	1741
每增一星期 Each Additional Week	97	140	273	202	393	202	393
全年計劃 Annual Plan	1256	1821	3541	2625	5105	N/A	N/A

全年計劃只限17-70歲人士投保，請參閱第 8 頁的投保條件。
 以上保障範圍受保單所載的不保事項所約束。請於投保前細閱保單。

Annual Plan is only for aged 17-70, for details please refer to P.22.
 Please note that the above benefits are subject to exclusions as stated in the policy.
 Please review the policy before making your purchase.

Unique Features of Global Plan

- COVID-19 Coverage
- Cover for amateur sporting activities, such as winter sports, skiing, bungee jump, scuba diving, rafting, all water sports & aerial activities etc. without extra premium
- Maximum MOP 35,000,000² for Emergency Medical Evacuation
- Maximum MOP 7,000,000² for Repatriation of Remains
- No excess on all benefits
- Follow-up Medical Expenses in Macau including Chinese Medical Practitioner treatments
(*Please note that the follow-up medical expenses are not covered)
- Extended cover for home content while traveling
- 24-hour Worldwide Emergency Assistance Services

Global Plan

Single Trip Plan

- covers up to 182 days per trip
- No age limit for Single Trip Plan.¹ Children traveling alone are allowed
- Free cover for children aged below 17 without aggregate limit under the Family Plan

Annual Plan for frequent travelers includes:

- covers up to 90 days per trip
- More savings for Family Plan covering unlimited number of children aged below 17
- Free China Assist Card
- Corporate clients are able to add or delete Insured Person during the policy period

Schedule of Benefits	Maximum Benefit (MOP)
Section 1 – Emergency Medical Expenses and Assistance	
a. Medical Expenses¹ 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 180 days: <ul style="list-style-type: none">• MOP 1,000,000 for injury• MOP 100,000 for sickness• MOP 150 / day / visit up to maximum of MOP 1,800 for Chinese Medicine Practitioner	1,000,000
b. Overseas Hospital Cash¹ Pay MOP 500 daily when Insured Person is hospitalized overseas	5,000
c. Emergency Medical Evacuation^{1,2} Provide en-route medical care and transportation to another location for appropriate medical treatment	35,000,000
d. Repatriation of Remains^{1,2} Arrange for the return of Insured Person’s remains to Macau	7,000,000
Section 2 – Personal Accident¹ Cover the following arising from an accident: Major burns, Permanent Total Disablement or Accidental Death	
a. Accident while in a Common Carrier Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or in an automobile	1,200,000
b. Other Accidents Accidents other than those listed in Section 2a <small>(For Insured Person aged below 17 or over 75, the Maximum Benefit payable under Section 2 “Personal Accident” is MOP 300,000) (Insured Person aged 80 or above, the Maximum Benefit will be MOP 300,000 under Section 2 “Personal Accident” whilst 50% for all other sections)</small>	600,000

Please note that the above benefits are subject to exclusions as stated in the policy.
Please review the policy before making your purchase.

Section 3 – Compassionate Death Cash

Pay to Insured Person's estate in case the Insured Person dies during the Journey	20,000
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Section 4 – Journey Cancellation and Interruption

a. Journey Cancellation	30,000
--------------------------------	--------

Reimbursement for the non-recoverable cost of accommodation, basic tour fees, and visas in the event of journey cancellation due to:

- 90 days before the departure date
 - Death, Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion or a relative / friend living abroad the insured has planned to stay with
 - Witness summons or jury service of Insured Person
- Within the period of 1 week before the departure date
 - Redundancy
 - Natural disaster and extreme weather conditions at the main travel destination(s)
 - Terrorist act for which the Macau government has advised against non-essential travel to the area impacted by the event
 - Major industrial or common carrier accident affecting the journey of the intended carrier
 - Civil unrest, riot, commotion or strike resulting in cancellation of scheduled common carrier services
 - Multiple local airport closures
 - Serious damage to the insured person's primary residence in Macau from fire or natural disasters and extreme weather conditions

b. Journey Interruption	50,000
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(1) Curtailment Expenses

Reimbursement for basic tour fee and/or travel fare and/or accommodation, forfeited and/or additional travel ticket and /or accommodation reasonably and necessarily incurred after the commencement of the journey due to:

- Natural disaster and extreme weather conditions
- Terrorist act for which the Macau government has advised against non-essential travel to the area impacted by the event
- Major industrial or common carrier accident of the intended carrier
- Civil unrest, riot or commotion, strike, resulting in cancellation of scheduled common carrier services
- Multiple local airport closures
- Unexpected death or serious injury or serious sickness of your immediate family member, close business partner, traveling companion or a relative or friend living abroad who you had planned to stay with for the majority of your journey
- Primary residence or place of business in Macau is subject to

Please note that the above benefits are subject to exclusions as stated in the policy.
Please review the policy before making your purchase.

- burglary or vandalism and the police require the urgent attendance of the insured
- A direct consequence of the trauma suffered from the hijack of the aircraft in which the insured is traveling

(2) Journey Re-arrangement

- Reimbursement for additional costs of Common Carrier and Accommodation for the Journey re-routing to intended destination (including return to Macau) and Macau airport parking cost/ or cattery fee for late arrival to Macau due to
- Natural disaster and extreme weather conditions
 - Terrorist act
 - Common carrier accident of your intended carrier
 - Civil, riot or commotion resulting in cancellation of scheduled common carrier services
 - Strike resulting in cancellation of scheduled common carrier services
 - Any event leading to airspace or multiple airport closures
 - Serious injury or serious sickness and ATAP agrees that insured person should stay where they are
 - Serious injury or serious

(3) Compassionate Visit

Reimbursement for additional Travel Ticket and / or Accommodation for one adult Immediate Family Member to fly over or for one Travel Companion to stay behind in case of Insured person’s death, Serious Injury or Serious Sickness

(4) Travel Documents

Reimburse for the replacement cost of lost travel documents and / or Travel Tickets and additional cost of travel tickets and /or accommodation incurred as a direct result of theft, robbery or burglary

Section 5 – Child Guard

Reimburse for additional Accommodation and/or Travel Ticket for 1 Immediate Family Member or 1 Traveling Companion to accompany Insured Person’s child(ren) aged below 15 back to Macau in the event of Insured Person’s overseas hospitalization due to Death, Serious Injury or Serious Sickness

30,000

Section 6 – Personal Effects

a. Baggage and Personal Effects

20,000

Pay for loss of or damage to Insured Person’s baggage, clothing and personal effects

Sub-limit per article/pair/set of articles: MOP 2,000

Sub-limit for lap-top computer: MOP 10,000

b. Personal Money

2,000

Reimburse for the loss of cash, bank notes, traveler’s check and money order as a result of theft, robbery or burglary

Please note that the above benefits are subject to exclusions as stated in the policy.
Please review the policy before making your purchase.

Section 7 – Delay Coverage

a. Travel Delay

(i) Pay HK\$250 for the first full 5 hours for all plans, then HK\$500 for each following full 10 hours of delay. Either departure or arrival delay can be claimed for the same delayed Common Carrier, in which the Insured Person has arranged to travel is delayed and caused directly by:

- Natural disaster and extreme weather conditions or less severe weather conditions which impacts a delay
- Terrorist act
- Major industrial or common carrier accident
- Civil unrest, riot or commotion, strike
- Airport closure
- Mechanical breakdown, equipment (including computer) failure or structural defect of the common carrier

3,000

b. Travel Abandonment

Reimburse the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time owing to natural disaster, extreme weather conditions, equipment failure, hijack, or strike of the employees of the Common Carrier Either

500

c. Baggage Delay

Compensate for an insured in case when an insured person’s baggage is not delivered within 10 hours by the Common Carrier

Section 8 – Personal Liability

2,000,000

To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or their property caused by Insured Person’s negligence

Section 9 – Loss of Home Contents

10,000

Reimburse for the loss or damage to household contents in Insured Person’s Macau Primary Residence as a direct result of burglary

Section 10 – COVID-19 Coverage

Medical Expenses & Emergency Medical Evacuation & Repatriation of Remains if you contract COVID-19 while travelling internationally

a. Medical Expenses, Emergency Medical Evacuation and Repatriation of Remains

(* Please note that the follow-up medical expenses are not covered)

Insured Person age 17 to 69 years	600,000
Insured Person age 70 or older	300,000
Insured Person under age 17 years	300,000

b. Journey Cancellation

For non-refundable travel and or accommodation expenses if you or your immediate family member contract COVID-19 before your scheduled trip departure date

10,000

c. Journey Curtailment

For non-refundable trip costs and additional travel costs to return to Macau if you or your immediate family member contract COVID-19 while traveling internationally

10,000

d. Out-of-country COVID-19 Diagnosis Quarantine Allowance

For non-refundable trip costs and additional travel costs to return to Macau if you or your immediate family member contract COVID-19 while traveling internationally

\$2,800

(\$200/day)

Section 11 – Travel Guard Assistance Services ²

Included

Section 12 – China Assist Card (For Annual Plan only) ³

Provide hospital guarantee admission deposit service in Mainland China

Included

Global Plan Plan Type	Single Trip Plan	Annual Plan
No. of trip per policy	One	Unlimited
Trip Duration	Maximum 182 days	Maximum 90 days per trip
Age Limit: Individual Plan	No age limit ¹	Aged 17-70
Age Limit: Family Plan	<p>(Legally married couple and unlimited number of children)* legally married couple from 17 to 70 years of age (both years inclusive) with their legitimate child(ren) who is/are under the age of 17 on the effective date of the Policy.</p> <p>aged under 17 or over 75 years, maximum benefit is MOP300,000 under Section 2 (Personal Accident)</p>	<p>(Legally married couple and unlimited number of children)* legally married couple from 17 to 70 years of age (both years inclusive) with their legitimate child(ren) who is/are under the age of 17 on the effective date of the Policy.</p> <p>aged under 17 or over 75 years, maximum benefit is MOP300,000 under Section 2 (Personal Accident)</p>
Nationality	<p>■ Insured Person:</p> <p>(i) must be either a Macau citizen or Macau permanent resident or a resident with full rights to enter in to and return to Macau regardless of medical status; and</p> <p>(ii) must be returning to Macau at the end of the journey, or be intending to return to Macau on completion of your journey; and</p> <p>(iii) whose pre-travel arrangements must be made and paid for in Macau and your journey must commence in Macau</p> <p>■ This plan does not cover any insured person who is a People's Republic of China passport holder and travels to/ within Mainland China</p>	<p>■ Insured Person:</p> <p>(i) must be either a Macau citizen or Macau permanent resident or a resident with full rights to enter in to and return to Macau regardless of medical status; and</p> <p>(ii) must be returning to Macau at the end of the journey, or be intending to return to Macau on completion of your journey; and</p> <p>(iii) whose pre-travel arrangements must be made and paid for in Macau and your journey must commence in Macau</p> <p>■ This plan does not cover any insured person who is a People's Republic of China passport holder and travels to/ within Mainland China</p>
Itinerary	Travel arrangements must be made and paid for in Macau and journey must commence in Macau	Travel arrangements must be made and paid for in Macau and journey must commence in Macau

* Maximum Benefit Limits for Family Plan is 300% of the maximum benefit stated in the Schedule of Benefits.

Please note that the above benefits are subject to exclusions as stated in the policy. Please review the policy before making your purchase.

Major General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government of military power; any illegal or unlawful acts
- Jewelry or accessories, mobile phone, antique, fragile article, plastic money (including Octopus cards etc.)
- Any pre-existing condition; pregnancy and childbirth; AIDS or sexually transmitted disease
- Suicide or attempted suicide or intentional self-injury; mental or nervous disorders; alcoholism or drug addiction
- Riding or driving in any kind of land of motor racing, competition, engaging in a professional capacity in any sport where the Insured Person would or could earn income
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited (Macau Branch), its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation
- An epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either Macau or the Insured Persons destination country, or any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain, or variation of any such disease)
- Travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures relating to any current or previous epidemic or pandemic as declared by the World Health Organization or by any official governmental body or health authority of either Macau or the Insured Persons destination country
- Quarantine
- A tour operator, airline or any other company, firm or person's suffering Financial Default
- Any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Cuba, Iran, Syria, North Korea or the Crimea Region

- Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, or the Crimea region
- Any Person who is a Chinese passport holder and travels to/ within China. This exclusion will however be waived if the Person has an official document issued by an overseas government other than (Mainland China) to prove his/her identity as a legal resident of the said country

Important Notice

Purpose of Trip

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty)

Policy Cancellation

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

Annual Plan for Corporate Client as Policyholder

Staff replacement is allowed for a corporate client. The premium will be charged or refunded on a pro-rata day basis for addition or deletion of insured staff provided that the China Assist Card has been returned. Otherwise MOP 100 administration fee will be charged

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

Footnotes

¹ For Insured Person aged below 17 or over 75, the Maximum Benefit payable under Section 2 (Personal Accident) is MOP 300,000
Insured Person aged 80 or above, the Maximum Benefit will be MOP 300,000 under Section 2 (Personal Accident) whilst 50% for all other sections

² Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

³ MOP 100 administration fee will be charged for the loss and replacement of China Assist Card

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



常見問題

1. 「新伴您遨遊旅遊保障計劃」的新冠病毒保障是否自選附加額外保障？

不是。由於考慮到現時出遊皆會面對感染新冠病毒的風險，新冠病毒保障已經納入「新伴您遨遊旅遊保障全球計劃」的基本保障範圍。

2. 如果我出發前確診新冠病毒可取消旅程嗎？

可以，如客人在出發前感染新冠病毒而必須得到澳門政府認可的快測機構做檢測後證明陽性便可申請索償已預付的不可收回的交通和住宿費用。

3. 客人購買全年旅遊保時 70 歲但受保期內變成 71 歲還受保嗎？

受保，直至餘下受保期完結。

(* 不論單次或全年計劃都以出發日去計算受保人年齡)

4. 購買單次家庭計劃，可否其中兩名家庭成員提早回程？

不可，須一同出發及回程。

5. 購買全年家庭計劃可否分開出發？

全年家庭計劃不限外遊次數，每次不多於 90 日，每次旅程須至少和其中一名受保人出發及回程。

6. 客人的航班在2月1日 晚上11:50 起飛，他的保險應該何日開始生效？

受保人必須以 2 月 1 日作為購買保險的受保 / 離澳日期，而保障將由受保人離開澳門入境事務處櫃檯開始。

7. 如客人在同一旅程中前往多個國家，他是否需要為每個目的地購買一份旅遊保險？

如客人在同一旅程中前往多個國家，他只需購買一份旅遊保險保障他整個旅程，在購買旅遊保險時選擇最終目的地的保障地區便可。



FAQ

1. Is the COVID-19 coverage for Travel Direct insurance Plus an optional benefit?

COVID-19 coverage is already included in Travel Direct insurance Plus basic coverage. This is not an optional benefit.

2. If I infected with COVID-19 before my departure date, can I cancel the trip?

Yes. If you are infected with COVID-19 before departure and tests positive after undergoing testing at a Macau government approved rapid testing facility, you could apply for reimbursement of the irrecoverable costs paid in advance for transportation and accommodation.

3. If client is 70 years old when purchasing an annual plan, but turns 71 years old during the insured period, will they still be?

Yes, it will remain covered until the end of the insured period.

4. Can two family members return early under a single trip family plan?

No, under a single trip family plan, it's not allowed for 2 family to return early. All family members must be depart and return together.

5. Can the insured family members depart separately under an annual family plan?

For family plan has no limit on the number of trips taken, but each trip can't exceed 90days. At least one insured member of the family plan must depart and return together for each trip.

6. My flight will depart on 11:50pm on 1 Feb evening. When should be my policy inception date?

You must take 1 Feb as the inception date/ departure date of your Travel Insurance, and the protection will commence after the insured person passed the Macau Immigration Department counter.

7. If client is traveling to multiple countries as part of a whole itinerary, do they need to purchase travel insurance for each destination?

No, they only need to purchase one travel insurance for entire trip. Please choose the coverage area where the final destination is located.