

旅遊保險 TravelCare Insurance



保險 INSURANCE

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SINGLE TRIP PREMIUM TABLE (HK\$) 單次旅程保險價目表 (港幣)

| No. of Day 日數 | Individual 個人 | | Individual & Children 個人及子女 | | Family 家庭 | |
|---|------------------|---------------|--------------------------------|---------------|---------------|---------------|
| | Plan A A計劃 | Plan B B計劃 | Plan A A計劃 | Plan B B計劃 | Plan A A計劃 | Plan B B計劃 |
| 1 | 120 | 95 | 210 | 166 | 300 | 238 |
| 2 | 130 | 105 | 228 | 184 | 325 | 263 |
| 3 | 145 | 115 | 254 | 201 | 363 | 288 |
| 4 | 180 | 135 | 315 | 236 | 450 | 338 |
| 5 | 215 | 155 | 376 | 271 | 538 | 388 |
| 6 | 250 | 175 | 438 | 306 | 625 | 438 |
| 7 | 270 | 188 | 473 | 329 | 675 | 470 |
| 8 | 290 | 200 | 508 | 350 | 725 | 500 |
| 9 | 305 | 212 | 534 | 371 | 763 | 530 |
| 10 | 320 | 225 | 560 | 394 | 800 | 563 |
| 11 | 345 | 237 | 604 | 415 | 863 | 593 |
| 12 | 370 | 249 | 648 | 436 | 925 | 623 |
| 13 | 390 | 261 | 683 | 457 | 975 | 653 |
| 14 | 410 | 273 | 718 | 478 | 1,025 | 683 |
| 15 | 435 | 285 | 761 | 499 | 1,088 | 713 |
| 16 | 470 | 297 | 823 | 520 | 1,175 | 743 |
| 17 | 495 | 309 | 866 | 541 | 1,238 | 773 |
| 18 | 515 | 321 | 901 | 562 | 1,288 | 803 |
| 19 | 535 | 333 | 936 | 583 | 1,338 | 833 |
| 20 | 555 | 345 | 971 | 604 | 1,388 | 863 |
| 21 | 575 | 357 | 1,006 | 625 | 1,438 | 893 |
| 22 | 595 | 369 | 1,041 | 646 | 1,488 | 923 |
| 23 | 615 | 381 | 1,076 | 667 | 1,538 | 953 |
| 24 | 635 | 393 | 1,111 | 688 | 1,588 | 983 |
| 25 | 655 | 405 | 1,146 | 709 | 1,638 | 1,013 |
| 26 | 675 | 417 | 1,181 | 730 | 1,688 | 1,043 |
| 27 | 695 | 429 | 1,216 | 751 | 1,738 | 1,073 |
| 28 | 715 | 441 | 1,251 | 772 | 1,788 | 1,103 |
| 29 | 735 | 453 | 1,286 | 793 | 1,838 | 1,133 |
| 30 | 755 | 465 | 1,321 | 814 | 1,888 | 1,163 |
| 31 | 775 | 477 | 1,356 | 835 | 1,938 | 1,193 |
| Each additional day up to 180 days 每逾一日 最多為180日 | 20 | 12 | 35 | 21 | 50 | 30 |

ANNUAL COVER PREMIUM TABLE (HK\$) 全年保障保費價目表(港幣)

| Annual Cover not exceeding 90 days each trip 全年保障每次不逾90日 | Individual 個人 | | Individual & Children/Family 個人及子女/家庭 | |
|---|------------------|---------------|--|---------------|
| | Plan A A計劃 | Plan B B計劃 | Plan A A計劃 | Plan B B計劃 |
| | 1,800 | 1,300 | 3,600 | 2,600 |

Notes:

Individual - refers to the Insured Person aged between 18 and 85 (70 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

附註

個人 - 投保人年齡介乎18歲至85歲(全年保障計劃為70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

FWD HONG KONG & MACAU

CORPORATE OVERVIEW

FWD is the insurance business arm of the private investment group, Pacific Century Group. FWD's business spans Hong Kong, Macau, Thailand and the Philippines, offering life insurance services, as well as general insurance, employee benefits and financial planning services in Hong Kong. FWD also has a brand presence in Indonesia. FWD's strategic focus is to leverage technology to enhance customer experience, deliver innovative products, and invest in talent to create a leading pan-Asian life insurer that changes the way people feel about insurance.

OUR OPERATIONS

Life Insurance As one of the major authorized insurers in Hong Kong and Macau, FWD Life Insurance Company (Bermuda) Limited and FWD Life Insurance Company (Macau) Limited are committed to offering customers a comprehensive range of quality insurance products and services. Our extensive portfolio of insurance products includes individual life, group life, medical, education, retirement, and savings schemes, which are tailored to meet customers' needs throughout the different stages of their lives.

General Insurance* FWD General Insurance Company Limited provides quality services to individual and corporate clients in the local market. The company offers various types of insurance products, ranging from property, household, marine, motor vehicles, individual and group medical, personal accident to travel etc.

Employee Benefits* FWD Pension Trust Limited is committed to contributing its expertise to provide quality pension trust services (MPF and ORSO) to corporate and individual customers.

Financial Planning* FWD Financial Planning Limited is committed to setting the standard as a market leader in Independent Financial Advice, attracting the best financial advisers in the industry to deliver quality financial planning advice to clients. The customer-centric focus of the company ensures that clients receive the most suitable solution from advisers to meet their financial needs.

* operates in Hong Kong only

富衛香港及澳門

企業概覽

富衛是私人投資集團盈科拓展集團的保險業務公司。富衛人壽保險業務遍佈香港、澳門、泰國及菲律賓。富衛香港亦提供一般保險、僱員福利及財務策劃服務。富衛品牌亦已進駐印尼。富衛的重點策略是透過科技以提升客戶體驗，並推出創新產品及投放資源培養人才，致力成為泛亞洲區領先的人壽保險公司，並讓大眾對保險有全新體驗。

業務運作

人壽保險 作為香港及澳門主要獲授權的保險公司之一，富衛人壽保險(百慕達)有限公司及富衛人壽保險(澳門)股份有限公司致力為客戶提供全面及優質的保險產品及服務。我們提供全方位的保險產品，包括個人壽險、團體人壽、醫療保險、教育、退休計劃以及儲蓄計劃等，充份照顧客戶於人生各階段的不同需要。

一般保險* 富衛保險有限公司致力為本港企業及個人客戶提供多元化的保險產品和優質服務，產品包括財產、家居、貨運、汽車、個人及團體醫療保障、個人意外以至旅遊保險等。

僱員福利* 富衛退休金信託有限公司致力以其專才為企業及個人客戶提供優質的退休金計劃信託服務(強積金及公積金)。

財務策劃* 富衛財務策劃有限公司致力建構獨立理財建議的行業領導者標準，以及吸納行業中最優秀的理財顧問，為客戶提供專業的財務意見。我們秉承「以客為先」的服務理念，確保客戶獲得最適切的理財方案。

* 僅於香港提供

TRAVELCARE INSURANCE

TravelCare 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 are all included. For details, please refer to the section of "Coverage" below.

PRODUCT HIGHLIGHTS

- No excess for all benefits
- 24-hour Worldwide Emergency Assistance Services
- Cover for leisure and amateur sports activities including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports etc
- Cover for personal accident and medical related claims caused by act of terrorism
- Premium is calculated on daily basis according to the exact length of your trip
- Unlimited number of children for Individual & Children or Family Plan
- Free automatic extension up to 10 days in case of unavoidable delay of the stipulated itinerary

COVERAGE

| Cover | Benefits | Maximum Limits (HK\$) | |
|--|---|-----------------------|---------------|
| | | Plan A | Plan B |
| 1. Medical Expenses | a) Medical Expenses - the cost of qualified medical treatment, surgery and hospitalisation arising from sickness or accidental injury. b) Follow-up Expenses - medical, hospital and treatment expenses reasonably incurred within 90 days of the Insured Person's return to the place of origin from overseas up to HK\$100,000 (including Chinese Bone-setting in Hong Kong up to HK\$3,000 with maximum daily limit per visit HK\$200). | \$1,000,000 | \$500,000 |
| 2. Hospital or Quarantine Cash Allowance | Overseas Hospital - HK\$500 for each complete day in hospital to meet Insured Person's extra expenses. | \$10,000 | \$5,000 |
| | Compulsory Quarantine - HK\$ 500 for each complete day during the journey or 7 days upon return to Hong Kong. | \$10,000 | \$5,000 |
| 3. Worldwide Emergency Assistance Services | a) Emergency Medical Evacuation and Repatriation - to the nearest facility capable of providing adequate medical care and to repatriate back to Hong Kong if the physician determines that it is necessary. | Fully Covered | Fully Covered |
| | b) Guarantee of Hospital Admission Deposits - for hospital admittance fees on behalf of the Insured Person. | \$40,000 | \$40,000 |
| | c) Additional Costs of Accommodation - for an Insured Person's family member or traveling companion when such costs arise from hospitalization or delay due to a serious medical condition of the Insured Person. | \$40,000 | \$15,000 |
| | d) Compassionate Visit and Hotel Accommodation - up to 2 immediate family members, includes traveling cost to join the Insured Person who is confined in hospital for more than 3 days or is dead abroad. | \$40,000 | \$15,000 |
| | e) Return of Minor Children - reasonable additional accommodation and traveling expenses for the return of unattended Insured Person's children (aged below 18) to Hong Kong. | \$40,000 | \$15,000 |
| | f) Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong. | \$40,000 | \$15,000 |
| | g) Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare for unexpected return to Hong Kong following the death of a close relative. | \$40,000 | \$15,000 |

| | | | |
|----------------------------|---|--------------------------------------|------------------------------------|
| | h) Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral etc. Worldwide Emergency Assistance Services is arranged by International SOS (HK) Limited. | included | included |
| 4. Personal Accident | Accidental death/permanent total disablement/total and permanent loss of sight in one or both eyes/loss by severance or permanent and total loss of use of one or more limbs.(Death benefit for children under 18 years old and for person over 70 years old shall not exceed HK\$300,000.) Major Burns Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area. Credit Card Protection In the event of accidental death of the Insured Person during the journey, the outstanding balance of the Insured Person's credit card as at the date of accident will be covered. | \$1,200,000 \$200,000 \$30,000 | \$600,000 \$100,000 \$15,000 |
| 5. Baggage | Loss, physical breakage of damage directly resulting from accident, theft, burglary, or mishandling by carriers to the Insured Person's baggage or personal property carry-on. The limit for each item, pair or set shall be HK\$3,000. | \$20,000 | \$3,000 |
| 6. Baggage Delay | Emergency purchases of essential items of toiletries and clothing and the additional travelling cost to get back the baggage consequent upon temporary deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay or misdirection in delivery.<This part is not applicable when the Insured Person already reach home or the final destination.> | \$1,500 | \$500 |
| 7. Personal Money | Loss of cash, banknotes and travellers cheque arising from theft, burglary or robbery. | \$3,000 | \$2,000 |
| 8. Loss of Travel Document | Cost of obtaining replacement air tickets, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss (Reimbursement is limited to HK\$2,000 per day for Plan A or HK\$1,000 per day for Plan B). | \$20,000 | \$5,000 |
| 9. Travel Delay | a) Additional Travel Cost - Public transportation expenses necessarily incurred as a direct consequence of airline or other public transportation is delayed due to serious weather condition, industrial action, hijack, mechanical derangement, but only if the Insured Person has to re-route the trip as the result of cancellation of the transportation previously confirmed. | \$10,000 | \$2,500 |
| | b) Cash Allowance - If the Insured Person need not to pay additional travelling cost in the event of travel delay, the Insured Person will be indemnified at HK\$300 for each full 6-hour period delay. (Select either a or b for compensation only) | \$2,500 | \$600 |
| 10. Cancellation Charge | Reimbursement of irrecoverable prepaid tour costs and airfares in the event of death, serious sickness or injury of the Insured Person, immediate family members, travel companion or close business partner of the Insured Person, witness summons, jury service, compulsory quarantine of the Insured Person, natural disaster or unanticipated outbreak of epidemic diseases/industrial action, riot/civil commotion at the destination within 7 days before departure date, serious damage to the Insured Person's principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination is in effect 7 days before the departure date. | \$30,000 | \$5,000 |

| | | | |
|---------------------------|---|-------------|-------------|
| 11. Curtailment of Trip | Irrecoverable unused portion of prepaid transport or accommodation charges and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury/sickness of the Insured Person, immediate family member or a travel companion who is insured under this insurance, or of the hijack, adverse weather conditions, natural disaster, or unanticipated outbreak of epidemic diseases/industrial action, riot/civil commotion at the destination that prevents the Insured Person from continuing the journey or Black Outbound Alert for the destination is in effect during the journey. | \$30,000 | \$5,000 |
| 12. Loss of Home Contents | The loss of or damage to the contents or personal effects of the Insured Person's principal home as a result of burglary accompanied by forcible and violent entry to or exit from the premise whilst the home is unoccupied during the period of travel. | \$30,000 | \$10,000 |
| 13. Personal Liability | Indemnity against third party legal liability arising as a result of accidental injury, loss or damage to third party's property during the period of insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.) | \$3,000,000 | \$1,500,000 |
| 14. Rental Vehicle Excess | If the Insured Person hires a rental vehicle during the journey and involves in a car accident, or the vehicle is damaged or stolen, the excess of the claims in the motor insurance policy purchased by the Insured Person will be reimbursed. | \$5,000 | \$3,000 |
| 15. Golfer "Hole-in-One" | If the Insured Person achieve a "hole-in-one" at any recognized golf course. | \$3,000 | \$1,000 |

MAJOR EXCLUSIONS

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Acts of Terrorism (except the Personal Accident, Medical Cover, Worldwide Emergency Services, Travel Delay, Cancellation Charges and Trip Curtailment covered by TravelCare).
- Pre-existing condition, congenial 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).
- Racing (other than on foot) 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 sport.
- 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 such activity where the maneuver or navigation of such activity is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- Losses not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Pager, Mobile Phone, handheld portable telecommunication equipment, computer equipment (except Lap Top Computer).
- Personal liabilities arising from use or operation of vehicles, aircraft, watercraft, willful, malicious or unlawful acts.

AGE LIMIT

A minimum age of 6 weeks to a maximum of 85 years (70 years for Annual Cover). Children under 18 years of age must be accompanied by at least one adult who is also insured under the same policy.

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

旅遊保險

TravelCare 專為旅遊或外出公幹人士而設，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
- 全球24小時免費緊急支援服務
- 保障休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、潛水等水上運動
- 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
- 個人及子女或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

保障範圍

| 保障項目 | 承保範圍 | 最高保障金額(港幣) | |
|---|--|-------------|-----------|
| | | A計劃 | B計劃 |
| 1. 醫療費用 | a) 醫療費用 - 因生病或身體受傷所需的醫療費用包括門診、住院或其他醫療服務。 b) 覆診費用 - 如曾於外地就醫，返回香港後九十日內之必須醫療費用。最高可達HK\$100,000 (包括跌打每日每次上限為HK\$200，最高賠償額為HK\$3,000)。 | \$1,000,000 | \$500,000 |
| 2. 住院或被隔離現金津貼 | 海外住院 - 受保人在住院期間，每日可獲得現金 HK\$500 的附加津貼，以應付額外開支。 | \$10,000 | \$5,000 |
| | 強制隔離 - 於受保旅程中被隔離，或於受保旅程完結後返回香港七日內被強制隔離，受保人可獲得每完整一天 HK\$500 的現金津貼。 | \$10,000 | \$5,000 |
| 3. 全球緊急支援服務 | a) 緊急醫療撤離及遣返 - 將受保人緊急運送至就近有足夠醫療設備的醫療中心及在必須情況下，將受保人送返香港治療。 | 全部開支 | 全部開支 |
| | b) 入院按金保證 - 辦理緊急入院按金保證。 | \$40,000 | \$40,000 |
| | c) 額外住宿費用 - 如受保人遭遇嚴重醫療問題，使其同行的一名受保人之家人或同行朋友支付額外的住宿費用。 | \$40,000 | \$15,000 |
| | d) 親友探望 - 受保人遭嚴重疾病或意外導致死亡或需停留外地治療超過3天，兩名直系親屬前往該地照料而引致的交通費。 | \$40,000 | \$15,000 |
| | e) 安排未成年子女送返香港 - 安排受保人的十八歲以下同行及受保子女送返香港之費用。 | \$40,000 | \$15,000 |
| | f) 運送遺體 / 骨灰送返香港 - 若受保人不幸身故，其遺體或骨灰運返香港之費用。 | \$40,000 | \$15,000 |
| | g) 安排返回香港以便辦理至親人後事 - 因直系親屬去世而需臨時折返香港 (包括經濟客位機票)。 | \$40,000 | \$15,000 |
| | h) 其他援助 - 提供電話醫療諮詢服務，緊急旅遊支援服務或法律團體轉介等等。 | 已包括 | 已包括 |
| 全球緊急支援服務由國際 (SOS) 救援中心提供 | | | |
| 4. 人身意外 | 人身意外 | \$1,200,000 | \$600,000 |
| | 意外死亡/永久完全殘廢/一目或雙目視力全失/一肢或四肢不全或永久喪失功效。(死亡賠償適用於18歲以下兒童及70歲以上人士最高賠償為HK\$300,000) | \$200,000 | \$100,000 |
| | 嚴重燒傷 受保人於旅程期間因意外遭受三級程度燒傷且燒傷部分達其頭部表面面積的5%或以上或其身體總表面積的10%或以上。 | \$30,000 | \$15,000 |
| 信用卡保障 受保人在旅途中因意外死亡，意外發生當日其信用卡之結欠將得到賠償。 | | | |
| 5. 行李 | 在旅途中因盜竊、搶劫、意外遺失或損毀而導致受保人的財物損失，但每件/對/套最高賠償限額為HK\$3,000。 | \$20,000 | \$3,000 |

| | | | |
|-----------------|---|-------------|-------------|
| 6. 行李延誤 | 受保人在抵達目的地6小時後，寄運之行李因誤送或延遲仍未送達，可就購買必需品或須付來回機場以取回行李之額外交通費而提出索償。(如受保人已返家或抵達最後目的地，則本部份不再適用。) | \$1,500 | \$500 |
| 7. 個人錢財 | 受保人被偷竊、爆竊、搶劫而導致的金錢損失。(包括：現金、旅行支票) | \$3,000 | \$2,000 |
| 8. 旅遊證件遺失 | 因遺失護照、機票及其他旅遊證件所支付的補領費用、額外交通及住宿費用等。(額外交通及住宿費用最高賠償為每天HK\$2,000 (A計劃) 或每天HK\$1,000 (B計劃)) | \$20,000 | \$5,000 |
| 9. 旅程延誤 | a) 額外交通費 飛機或其他公共交通工具如受惡劣天氣、工業行動、騎劫、機件故障取消或延誤，而必須改動行程而導致之額外交通費。 | \$10,000 | \$2,500 |
| | b) 現金津貼 如旅程延誤超過6小時而又無須支付額外交通費，每超過6小時可獲HK\$300現金津貼。 (只可選擇A項或B項作為賠償) | \$2,500 | \$600 |
| 10. 旅程取消 | 若受保人因須出庭作證、出任陪審團、被強迫性隔離、或受保人直系家人、同行伙伴或生意伙伴遭遇身故、嚴重疾病或嚴重身體受傷或於出發前10天因住宅受到水災或火災嚴重損毀而不能成行或出發前7天目的地發出黑色外遊警告受保人可就不能取回之訂金、旅費及機票費用提出索償。 | \$30,000 | \$5,000 |
| 11. 縮短旅程 | 受保人及其直系家人或同行伙伴或生意伙伴遭遇身故、嚴重疾病或嚴重身體受傷，或所乘搭的交通工具被搶劫、惡劣天氣、自然災害或突然爆發廣泛性傳染病、工業行動、暴動或內亂或旅遊目的地發出黑色外遊警告而必須縮短旅程，其不獲退回之未用旅費及返回香港之額外旅費均可獲得賠償。 | \$30,000 | \$5,000 |
| 12. 家居爆竊 | 受保人之主要住所於外遊期間空置，並遭人使用暴力進入及入屋爆竊引致住所內家居物品或個人財物之失竊或破損。 | \$30,000 | \$10,000 |
| 13. 人身責任 | 因意外導致他人身體受傷或他人財物損失而負上法律責任。(駕駛或租用汽車引起的責任不在受保範圍之列) | \$3,000,000 | \$1,500,000 |
| 14. 租車自負保額 | 受保人在旅行期間所租用的車輛發生汽車意外，或車輛損壞或被盜，受保人可就該租用車輛之汽車保險保單所支付的自負額獲得賠償。 | \$5,000 | \$3,000 |
| 15. 高爾夫球 "一桿入洞" | 受保人於任何認可的高爾夫球場成功打出了 "一桿入洞"。 | \$3,000 | \$1,000 |

主要不受保事項

- 戰爭 (不論已宣戰與否)、內戰、外敵行動、叛亂、革命或暴動。
- 核風險。
- 恐怖主義 (此保障計劃所承保的人身意外、醫療費用、全球緊急支援服務、旅程延誤、旅程取消、縮短旅程項目除外)。
- 投保前已存在之傷疾、先天及遺傳性疾。
- 自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理 (因意外而損壞健全的牙齒除外)。
- 任何種類的競賽 (從步進行的比賽除外) 或任何職業性質的運動或受保人可能或可以賺取收入或報酬的運動。
- 任何空中活動，除非受保人 (i) 以付費乘客身份在認可及持牌航空公司的飛機上，或 (ii) 所參與之活動是由另一位持牌人士帶領下負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權。
- 任何損失未能於24小時內向有關機構報告 (例如：航空公司、警署) 及取回書面證明。
- 傳呼機、手提電話、手提便攜式通訊器材、電腦器材 (手提電腦除外)。
- 由於使用汽車、飛機或船隻或因故意、蓄意或非法活動所引起的責任。

年齡限制

受保人必須為6星期至85歲之人士 (全年保障計劃為70歲)，18歲以下兒童須最少由一名成人陪同投保 (此乃保障計劃摘要，有關保障條款及規定，以保單內容為準。)

TRAVELCARE INSURANCE PROPOSAL FORM 旅遊保險投保書

Please complete in BLOCK LETTERS 請以英文正楷填寫

*Please delete whichever is inappropriate *請刪去不適用

Details of Applicant 申請人資料

| | | |
|--|---|--------------------|
| Full Name of Applicant: (*Mr / Ms / Miss) 申請人姓名 (*先生/女士/小姐) | Contact No. 聯絡電話 | Email Address 電郵地址 |
| HKID Card No. 香港身份證號碼 | Correspondence Address 通訊地址 Flat _____ 室, _____ Floor 樓, Block _____ 座, Building 大廈名稱: _____ Street 街道: _____ District 地區: _____ *HK 香港 / Kowloon 九龍 / NT 新界 | |

The Person(s) to be Insured 受保人資料

| Name of Insured Person(s) 受保人姓名 | Relationship 關係 | Date of Birth (DD/MM/YY) 出生日期(日/月/年) | HKID Card / Passport No. 香港身份證 / 旅遊護照號碼 |
|------------------------------------|--------------------|---|--|
| 1. | Self 本人 | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |

For Single Trip 單次旅程計劃

Period of Insurance :
保障期 From 由 _____ / _____ / _____ to 至 _____ / _____ / _____ Total 共 _____ days 日
DD日 MM月 YY年 DD日 MM月 YY年

Covered Plan : Plan A A計劃 Plan B (Please tick the appropriate box) B計劃 (請在適當空格內勾)
Total Premium : HK\$ 保費共 : 港幣 _____

For Annual Cover 全年保障

Period of Insurance :
保障期 From 由 _____ / _____ / _____ to 至 _____ / _____ / _____ both dates inclusive
包括首尾兩日
DD日 MM月 YY年 DD日 MM月 YY年

Occupation : _____ (please state occupation of all Insured Persons)
職業 (請列明所有受保人職業)

Covered Plan : Plan A A計劃 Plan B (Please tick the appropriate box) B計劃 (請在適當空格內勾)
Total Premium : HK\$ 保費共 : 港幣 _____

NOTES 注意事項

1. The Applicant warrants that to the best of his / her knowledge and belief no Insured Person is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that he / she understands that treatment of any pre-existing, recurring or congenital medical conditions are not insured. The Applicant is not aware of any condition cause or circumstance that may necessitate the cancellation or curtailment of the journey as planned.

申請人保證並據實相信各受保人絕不會違反醫生的囑咐或僅為獲醫療而外出旅遊。申請人更清楚明白任何現已存在之疾病、現有、不時復發或先天疾病皆不在承保之列。申請人保證已對安排而又必須取消或縮短旅程之事絕不知情。

2. Age Limit: 6 weeks up to the age of 85 (70 for Annual Cover)
年齡限制：6星期至85歲（全年保障計劃為70歲）。
3. Children under age of 18 must be accompanied by an adult who is also insured under the same insurance policy.
18歲以下兒童必須由成人同行及一同投保。
4. In the event of the death of an Insured Person, the beneficiary shall be that person's estate according to the laws of Hong Kong.
如受保人不幸身故，本計劃之賠償將按照香港法例給予受保人之遺產受益人。
5. This Insurance is only valid for travel originating from and returning to Hong Kong.
此保障只適用於由香港出發及回境之旅程。
6. The maximum duration of journey is 180 days for single trip cover and 90 days for annual cover.
單次旅遊計劃每一旅程保障期最長為180天，而全年保障計劃則為90天。
7. Except for annual cover, no refund of premium is allowed once the insurance certificate has been issued.
除全年保障計劃外，保險證明書一經簽發，保費概不發還。

IMPORTANT NOTES 重要事項

You are required to disclose all material facts which you know FWD General Insurance Company Limited 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 the 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 you with the cover you require and may even invalidate the policy altogether.

申請人必須提供所有可能影響富衛保險有限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。

Declaration 聲明

I hereby declare that the particulars and statements given above are, to the best of my knowledge and belief, true and complete. I agree that this proposal shall be the basis of the contract between me and FWD General Insurance Company Limited.

本人聲明上列資料乃本人所知的一切據實填報，本人同意此投保書及聲明將構成本人與富衛保險有限公司之間的合約根據。

Applicable to Insurance Broker only:

The applicant understands, acknowledges and agrees that, as a result of the applicant purchasing and taking up the policy to be issued by FWD General Insurance Company Limited, FWD General Insurance Company Limited will pay the authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy. Where the applicant is a body corporate, the authorized person who signs on behalf of the applicant further confirms to FWD General Insurance Company Limited that he or she is authorized to do so.

The applicant further understands that the above agreement is necessary for FWD General Insurance Company Limited to proceed with the application.

只應用於保險經紀：

申請人明白、確知及同意，富衛保險有限公司會就申請人購買及接受其簽發的保單，於保單有效期內（包括續保期）向負責安排有關保單的獲授權保險經紀支付佣金。假如申請人為法人團體，代表申請人簽署的獲授權人員須向富衛保險有限公司確認他/她已獲該法人團體授權。

申請人亦明白富衛保險有限公司必須取得申請人的同意，才可以處理其保險申請。

Signature of Applicant 申請人簽署

Date 日期

Name of Agent / Broker 代理人 / 經紀

Account Code 賬戶號碼

* FWD General Insurance Company Limited has no liability until this proposal has been formally accepted. 本投保書在未獲得正式接納前，富衛保險有限公司不會負上任何保險責任。

* In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail. 中英文本如有歧異，概以英文本為準。

Payment Method 付款方法

Cheque should be crossed and made payable to "FWD General Insurance Company Limited"
劃線支票抬頭請寫：「富衛保險有限公司」

Cheque 支票 Visa MasterCard Bank of Communications FWD Credit Card
交通銀行FWD富衛信用卡

Credit Card No. 信用卡號碼

Cardholder's Name 持卡人姓名

Card Expiry Date 信用卡有效期至

____/____ - ____/____
M月 Y年

I hereby authorise FWD General Insurance Company Limited to charge my above credit card account for the premium of this insurance.

本人茲授權富衛保險有限公司從本人上述之信用卡賬戶支取此保險所應繳之保費。

Cardholder's Signature 持卡人簽署

Date 日期

FWD General Insurance Company Limited

Personal Information Collection Statement

1. From time to time, it is necessary for you to supply FWD General Insurance Company Limited (the "Company") with personal information and particulars in connection with the provision, continuation and administration of insurance or other financial services and products by the Company. Failure to provide the necessary information and particulars may result in the Company being unable to provide or continue to provide these services and products to you.
 2. The Company may also generate and compile information about you. Personal information and particulars provided by you and all information generated and compiled by the Company about you from time to time is collectively referred to as "Your Personal Data".
 3. The purposes for which Your Personal Data may be used are as follows:
 - (i) offering and providing services and products to you, and administering, implementing, maintaining, managing and operating such services and products which may include, without limitation, insurance, financial and wealth management services and products;
 - (ii) processing, assessing and determining any applications or requests made by you in connection with the Company's services or products, issuing or arranging insurance contracts and maintaining your account with the Company;
 - (iii) designing insurance and other financial services and products for customers;
 - (iv) marketing services and products to you (please see further details in paragraphs 5 to 8 below);
 - (v) operating, maintaining and providing subsequent services in relation to the applications for services and/or products;
 - (vi) creating and maintaining the credit and risk related models of the Company;
 - (vii) processing and implementing payment instructions;
 - (viii) determining any amount of indebtedness owing to or from you, and collecting and recovering any amount owing from you or any person who has provided any security or undertaking for your liabilities;
 - (ix) exercising any rights that the Company may have in connection with the services and/or products provided to you;
 - (x) verifying and conducting any eligibility, credit, physical, medical, security, underwriting and/or identity checks in connection with provision of services or products;
 - (xi) any purposes in connection with any claims made by or against or otherwise involving you in respect of any services and/or products provided by the Company, including, without limitation, making, defending, analysing, investigating, processing, assessing, determining, responding to, resolving or settling such claims;
 - (xii) performing policy review and needs analysis (whether or not on a regular basis);
 - (xiii) meeting disclosure obligations or requirements imposed by or for the purposes of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) binding on the Company or any of its subsidiaries, holding companies, associated or affiliated companies of, or companies controlled by, or under common control with the Company (collectively, "the Group") including, without limitation, making disclosure to any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers;
 - (xiv) meeting any present or future contractual or other commitment with any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers in Hong Kong or any other jurisdictions that is assumed by or imposed on the Company or any member of the Group by reason of its financial, commercial, business or other interests or activities in or related to the relevant jurisdiction;
 - (xv) complying with any obligations, requirements, policies, procedures, measures or arrangement for sharing data and information within the Group and/or other use of data and information in accordance with any group-wide programmes from time to time for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities; and
 - (xvi) fulfilling any other purposes directly related to (i) to (xv) above.
 4. To facilitate the purposes set out in paragraph 3 above, the Company may transfer, disclose, grant access to or share Your Personal Data with the following parties (whether within or outside Hong Kong) and Your Personal Data may be transferred outside Hong Kong:
 - (i) members of the Group;
 - (ii) any person or company which is acting for or on behalf of the Company, or jointly with the Company, in respect of a purpose or a directly related purpose for which Your Personal Data was provided;
 - (iii) any person or company which is under a duty of confidentiality to the Company and has undertaken to keep such information confidential, provided that such person or company has a legitimate right to access such information (e.g. professional advisors of the Company);
 - (iv) any person or company carrying on insurance-related and/or reinsurance-related business which is engaged by the Company in connection with the Company's business;
 - (v) any physicians, hospitals, clinics, medical practitioners, laboratories, technicians, loss adjusters, risk intelligence providers, claim investigation companies, administrators or other professional advisors which are engaged by the Company in connection with the Company's business;
 - (vi) any business partners of the Company ("Our Partners");
 - (vii) any agents, contractors or service providers which provide administrative, credit reference, debt collection, telecommunications, computer, payment, printing, redemption or other services in relation to the operation of businesses of the Company; and/or
 - (viii) any person or company to whom the Company or the Group is under an obligation or otherwise required or expected to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines (whether applicable in or outside Hong Kong) including, without limitation, any legal, regulatory, governmental, tax, law enforcement or other authorities, self-regulatory or industry bodies such as federations or associations of insurers.
 5. The Company is allowed to (i) use Your Personal Data in direct marketing only if you consent or do not object, or (ii) provide Your Personal Data to another person or company for its use in direct marketing only if you consent or do not object in writing.
 6. In connection with direct marketing, the Company intends:
 - (i) to use your name, contact details, services and products portfolio information, financial background and demographic data held by the Company from time to time in direct marketing;
 - (ii) to market the following classes of services and products offered by the Company, other members of the Group and/or Our Partners from time to time:
 - a. insurance services and products;
 - b. wealth management services and products;
 - c. financial services and products;
 - d. reward, loyalty or privileges programmes and related services and products; and
 - e. donations and contributions for charitable and/or non-profit making purposes.
 - (iii) to provide Your Personal Data described in paragraph 6(i) above to any members of the Group and/or Our Partners for their use in direct marketing the classes of services and products described in paragraph 6(ii) above.
 7. **If you do NOT wish the Company to use Your Personal Data in direct marketing or provide Your Personal Data to other persons or companies for their use in direct marketing, please tick (✓) the appropriate box(es) below to exercise your opt-out right.**
 - Please do not send direct marketing information to me.
 - Please do not provide any personal data to other persons or companies for their use in direct marketing.
 8. You may also write to the Company at the address below to opt out from direct marketing at any time.
 9. Under the Personal Data (Privacy) Ordinance:
 - (i) you have the right to request access to Your Personal Data held by the Company and request correction of any of Your Personal Data which is incorrect; and
 - (ii) the Company has the right to charge you a reasonable fee for processing and complying with your data access request.
 10. Requests for access to or correction of Your Personal Data should be made in writing to:

Corporate Data Protection Officer
FWD General Insurance Company Limited
1st Floor, FWD Financial Centre
308 Des Voeux Road Central
Hong Kong

Should you have any queries, please do not hesitate to call our Customer Service Hotline 3123 3123.
 11. In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.
- I have read and I understand and accept this Personal Information Collection Statement.
- Signature: _____
- Name: _____
(Name of applicant / individual to whom this Statement is given)
- HKID / Passport number: _____

富衛保險有限公司

收集個人資料聲明

1. 在富衛保險有限公司(「本公司」)提供、延續及管理保險或其他金融服務及產品時，閣下需要不時向本公司提供個人資料及詳情。如未能提供所需資料及詳情，可能會導致本公司無法向閣下提供或繼續提供有關服務及產品。
 2. 本公司亦可製作及匯編與閣下有關於閣下有關的資料。閣下提供的個人資料及詳情以及本公司不時製作及匯編與閣下有關的所有資料，以下統稱為「閣下的個人資料」。
 3. 閣下的個人資料可能用於以下用途：
 - (i) 向閣下要約及提供服務及產品，管理、執行、維持、處理及運作有關服務及產品，包括但不限於保險、金融及財富管理服務及產品；
 - (ii) 處理、評估及決定閣下就本公司的服務或產品而提出的任何申請或要求；發出或安排保險合約，以及維持閣下在本公司的賬戶；
 - (iii) 為客戶設計保險及其他金融服務及產品；
 - (iv) 向閣下提供服務及產品銷售(有關詳情，請參閱下文第5至8段)；
 - (v) 運作、維持有關申請之服務及/或產品及提供相關之後續服務；
 - (vi) 建立及維持本公司的信貸及風險相關模型；
 - (vii) 處理及執行付款指示；
 - (viii) 釐訂任何欠付閣下或閣下所欠的負債金額，及向閣下或任何為閣下的債務提供擔保或承諾的人士收取及追討欠款；
 - (ix) 行使本公司就向閣下提供服務及/或產品而可能享有的任何權利；
 - (x) 就提供之服務或產品作出及進行資格、信貸、身體、醫療、擔保、承保及/或身份核証；
 - (xi) 用於任何因本公司提供的產品及/或服務而由閣下提出或本公司對閣下提出的申索，包括但不限於作出、抗辯、分析、調查、處理、評核、決定、回應、解決或和解有關申索；
 - (xii) 進行保單審閱及需求分析(不論是否定期進行)；
 - (xiii) 本公司或其任何附屬公司、控股公司、聯營或聯屬公司，或本公司控制的公司或與本公司受共同控制的公司(統稱「本集團」)根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)要求而須作出披露，包括但不限於向任何法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體(如保險業聯會或協會等)作出披露；
 - (xiv) 履行任何本公司或本集團任何成員機構現有或將來之合約義務或與其他在香港或其他區域的法定機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體(如保險業聯會或協會等)，因其相關之金融、商業、業務或其他利益或活動而承擔之義務；
 - (xv) 遵守任何於本集團內進行的數據及資料共享及/或其他數據及資料用途的責任、要求、政策、程序、措施或安排以符合任何制裁、防止或偵查洗黑錢、恐怖分子資金籌集或其他非法活動；及
 - (xvi) 履行與上文第(i)至(xv)段直接有關的其他用途。
 4. 為達成上文第3段列出的用途，本公司可能將閣下的個人資料轉移、披露，讓其查閱或與以下各方(不論在香港境內或境外者)共同使用，而閣下的個人資料有可能被轉移往香港境外：
 - (i) 本集團的成員機構；
 - (ii) 任何人士或公司受本公司指示或代表本公司或與本公司共同處理閣下提供的個人資料以達到提供有關資料之目的或直接相關之目的；
 - (iii) 對本公司負有保密責任並承諾將有關資料保密的任何人士或公司，而此人士或公司須有合法權利查閱有關資料(例如：本公司的專業顧問)；
 - (iv) 任何因本公司業務而聘用之經營保險相關及/或再保險相關業務之人士或公司；
 - (v) 任何因本公司業務而聘用的治療師、醫院、診所、醫生、化驗所、技師、損失理算人、風險情報供應商、索賠調查公司、行政管理人士或其他專業顧問；
 - (vi) 任何本公司的業務夥伴(「本公司之夥伴」)；
 - (vii) 向本公司之經營業務提供行政、信貸資料庫、債務追討、電訊、電腦、付款、印刷、贖回或其他服務的任何代理人、承包商或服務供應商；及/或
 - (viii) 任何本公司或本集團負有責任或須要或預期要根據任何法律、規則、規例、實務守則或指引(不論在香港境內或境外適用)作出披露的人士或公司，包括但不限於任何法律機構、監管機構、政府機構、稅務機構、執法機構或其他機構、獨立監管或行業團體(如保險業聯會或協會等)。
 5. 容許本公司(i)在閣下同意或不反對的情況下，使用閣下的個人資料作直接促銷用途，或(ii)在閣下以書面方式同意或不反對的情況下，將閣下的個人資料提供予其他人士或公司作其直接促銷用途。
 6. 就直接促銷而言，本公司擬：
 - (i) 使用本公司不時持有的閣下姓名、聯絡資料、服務及產品組合資料、財務背景及人口統計資料作直接促銷用途；
 - (ii) 銷售本公司、本集團其他成員機構及/或本公司之夥伴不時提供的下列服務及產品：
 - a. 保險服務及產品；
 - b. 財富管理服務及產品；
 - c. 金融服務及產品；
 - d. 獎賞、客戶忠誠或優惠計劃及相關服務及產品；及
 - e. 為慈善及/或非牟利用途的捐款及捐贈。
 - (iii) 將上文第6(i)段所載閣下的個人資料提供予本集團成員機構及/或本公司之夥伴，讓其用於直接促銷上文第6(ii)段所載的服務或產品。
 7. 若閣下不希望本公司使用閣下的個人資料，或將閣下的個人資料提供予其他人士或公司作直接促銷用途，請在以下有關方格內加上(☒)號，藉以行使閣下不同意此項安排的權利。
 請不要將直接促銷資料發給本人。
 請不要將本人的個人資料提供予其他人士或公司作其直接促銷用途。
 8. 閣下亦可於任何時間致函本公司以下地址，藉以拒絕直接促銷。
 9. 根據《個人資料(私隱)條例》：
 - (i) 閣下有權要求查閱本公司所持有閣下的個人資料，並要求改正閣下的不正確個人資料；及
 - (ii) 本公司有權就處理及遵行閣下的查閱資料要求而收取合理費用。
 10. 查閱或改正閣下的個人資料要求，應以書面形式向下列人士提出：
資料保護主任
富衛保險有限公司
香港德輔道中308號富衛金融中心1樓
如閣下有任何疑問，敬請致電本公司之客戶服務熱線3123 3123。
 11. 中英文本如有歧異，概以英文本為準。
- 本人已細閱及本人明白及接受本收集個人資料聲明。
- 簽名：_____
- 姓名：_____
- (申請人/獲發本聲明人士姓名)
- 香港身份証/護照編號：_____