

## JOURNEYSURE TRAVEL INSURANCE PLAN (Dah Sing Credit Card "Online and Foreign Currency Spending Promotion") Summary of Benefit

**24-hour Emergency Assistance Hotline 852 8206 2229**

**IMPORTANT - Please read this Policy carefully upon receipt and promptly request for any necessary amendments.**

The proposal form and declaration made by the **Insured Person** shall form the basis of this **Policy** and are deemed to be incorporated herein as part of this **Policy**. In consideration of the **Insured Person** has applied to Dah Sing Insurance Company (1976) Limited (hereinafter called "the **Company**") for the insurance hereinafter contained and on the condition that Dah Sing Bank has paid or agreed to pay the premium as specified for such insurance, and on condition that at the time of effecting this **Policy** the **Insured Person** is fit to travel and on condition that the information provided in the proposal form and declaration is true and correct, the **Company** will pay the benefits subject to the definitions of words, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto.

### SUMMARY OF BENEFITS (subject to terms and conditions of this Policy)

Coverage		Maximum Benefit per Insured Person (HKD)
		Diamond
<b>(1)</b>	<b>Personal Accident Cover</b>	<b>1,000,000</b>
	- Aged 18 up to and including 75	1,000,000
	- Aged under 18 or over 75	500,000
1.1	Extra Personal Accident Cover	500,000
1.2	Third Degree Burns Cover	500,000
1.3	Loss of Income	12,000
	- Weekly Limit	1,000
<b>(2)</b>	<b>Medical Expenses Cover</b>	<b>1,000,000</b>
	- Aged up to and including 75	1,000,000
	- Aged above 75	500,000
2.1	Overseas Transportation for Medical Treatment	500
2.2	Overseas Hospitalisation/Quarantine Cash Benefit	5,000
	- Daily Limit	500
	- Hospitalisation in Overseas	5,000
	- Hospitalisation in Hong Kong	5,000
2.3	Medical Treatment in Hong Kong	
	- Due to Bodily Injury	1,000,000
	- Due to Sickness	100,000
	- Chinese Medicine Practitioner	3,000
	- Daily Limit	150/visit
2.4	Medical Equipment	20,000
2.5	Trauma Counselling	30,000
	- Daily Limit	2,000
<b>(3)</b>	<b>Compassionate Death Cash Benefit</b>	<b>20,000</b>
<b>(4)</b>	<b>Worldwide Emergency Assistance Services</b>	
4.1	Hospital Admission Guarantee	40,000
4.2	Emergency Medical Evacuation	Actual Cost
4.3	Repatriation of Mortal Remains	Actual Cost
4.4	Compassionate Visit	50,000
4.5	Accommodation for Convalescence	30,000
4.6	Return of Unattended Children	50,000
4.7	Travel Information Service	Covered

Coverage		Maximum Benefit Per Insured Person (HK\$)
		Diamond
<b>(5)</b>	<b>Personal Belongings Cover</b>	<b>20,000</b>
	- Sub-limit per item/set/pair (except Camera)	3,000
	- Camera	7,500
5.1	Loss of Personal Money	3,000
5.2	Loss of Travel Document or Transport Ticket	20,000
	- Accommodation Daily Limit	2,000
<b>(6)</b>	<b>Baggage Delay Cover</b>	<b>1,000</b>
<b>(7)</b>	<b>Travel Delay Cover</b>	<b>15,000</b>
7.1	Travel Delay Cash Benefit	3,000
	- First 5 hours of delay	300
	- Each subsequent 10 hours of delay	600
7.2	Additional Accommodation	3,000
7.3	Additional Transportation	10,000
7.4	Forfeited Travel Expenses	5,000
<b>(8)</b>	<b>Trip Cancellation Cover</b>	<b>50,000</b>
	- Amber Alert	1,000
	- Red Alert	2,000
	- Black Alert	50,000
<b>(9)</b>	<b>Trip Curtailment Cover</b>	<b>30,000</b>
<b>(10)</b>	<b>Personal Liability Cover</b>	<b>2,000,000</b>
<b>(11)</b>	<b>Loss of Home Contents Cover</b>	<b>10,000</b>
	- Sub-limit per item/set/pair	3,000
<b>(12)</b>	<b>Rental Vehicle Excess Cover</b>	<b>5,000</b>
<b>(13)</b>	<b>Credit Card Protection</b>	<b>30,000</b>
<b>(14)</b>	<b>Golfer "Hole-in-One"</b>	<b>3,000</b>
<b>(15)</b>	<b>Cruise Interruption Cover</b>	<b>10,000</b>
15.1	Additional Transport Ticket	5,000
15.2	Excursion Tour Cancellation	5,000

IMPORTANT NOTE	
Number of Insured Trip Per Policy	<b>1</b>
Max. Duration of Each Insured Trip	<b>8 Days</b>
Age Limit	6 weeks – 85 years old
Proposer	HKID Card or Passport holder who aged 18 or above (Not applicable to any Insured Person who is the People's Republic of China passport holder whose travel destination is within the territory of the People's Republic of China, except Hong Kong, Macau and Taiwan)
Place of Trip Commencement	<b>Hong Kong</b>
Purpose of Trip	Leisure vacation or business trip (administrative duty only)
Total Maximum Benefits	<ul style="list-style-type: none"> <li>- The total maximum benefit shall not exceed the maximum benefit of each section slated in the policy.</li> <li>- For those aged below 18 or above 75 upon the commencement of the Insured Journey, the maximum benefit of Personal Accident Cover is 50% of the Benefit, and the Extra Personal Accident Cover is not applicable</li> <li>- For those aged above 75 upon the commencement of the Insured Journey, the maximum benefit of Medical Expenses Cover is 50% of the Benefit</li> <li>- If the Insured Person is covered under more than one travel insurance policy underwritten by Dah Sing Insurance, the compensation should be limited to the policy with the greatest benefit amount payable</li> <li>- The maximum benefit payable under the Personal Accident section of all insurance policies underwritten by Dah Sing Insurance</li> </ul>

Other Important Notes

- No policy cancellation is allowed once the policy has been effected.
- All Worldwide Emergency Assistance Services must be approved by Dah Sing Insurance in-advance.
- The actual destination(s) of the insured trip shall be referred to the itinerary issued by travel agent or public common carrier.

Remark: Any period of insurance should not exceed 8 days for the Journeysure Travel Insurance Plan (Dah Sing Credit Card "Online and Foreign Currency Spending Promotion").

**MAJOR EXCLUSIONS**

1. Any pre-existing medical condition or condition before the insurance application.
2. Any travel against the advice of qualified medical practitioner or for the purpose of obtaining medical treatment.
3. Loss of cash or personal belongings, which is not reported to the relevant parties (e.g. local police, public common carrier, hotel, etc.) and failure to obtain a written report from them within 24 hours.
4. Any claim for delay, curtailment or cancellation of the Insured Journey which is not verified in writing by public common carrier, travel agent or the relevant party.
5. Failure to obtain a written report from public common carrier confirming baggage delay and the relevant receipt of personal clothing and other necessities purchase.
6. Failure to obtain a written report from qualified medical practitioner confirming the bodily injury or sickness suffered by the insured person and the relevant receipt.
7. Any loss that can be compensated from public common carrier, hotel, travel agent, or any other sources.
8. War, civil war and radiation.
9. Pregnancy, childbirth, suicide, intentional self-injury or the use of alcohol or drugs.
10. Rock climbing or mountaineering at altitude greater than 5,000m or scuba diving to a depth greater than 30m.
11. Mobile phone and other equipment with telecommunication function, foodstuffs, animals, plants, contact lens and dentures etc.
12. any claim related to (i) a known event that the **Insured Person** is aware of at the time he/she registers to redeem this insurance and/or, prior to the booking of any individual trip or (ii) any circumstances which occurrence is publicly announced or any circumstances giving rise to a claims, before the insurance is redeemed which might reasonably have been anticipated, at that time, would be likely to result in the relevant claim of the **Insured Journey**.

This is only a summary and does not constitute any part of the contract. Full terms, conditions and exclusions of Journeysure Travel Insurance Plan (Dah Sing Credit Card "Online and Foreign Currency Spending Promotion") please refer to the policy document.

Dah Sing Insurance is the insurance underwriter of Journeysure Travel Insurance Plan (Dah Sing Credit Card "Online and Foreign Currency Spending Promotion") who is solely responsible for all coverage and compensation, and reserves the right of final approval.

**In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.**

## 「智優遊」旅遊保障計劃 (大新信用卡「網上及外幣簽賬回贈」推廣) 保障表

24 小時緊急支援熱線 852 8206 2229

**重要事項—當收到本保單時，請仔細閱讀本保單內容，並且立即提出任何必需的修訂。**

本保單條款及細則、承保表及任何附加批註須一併閱讀並應視為一份完整合約（以下稱本保單），載於本保單內之任何部分而附特定涵義的任何詞彙或字句，於整份文件中均具有相同之特定涵義。

受保人的申請 / 登記與其聲明須一併收納於本保單內，並作為本保單之依據。由於大新銀行已向大新保險 (1976) 有限公司（以下稱本公司）申請及已繳付或同意繳付本保單之應付保費、於保單生效期間受保人是適宜出行，以及在申請本保單時在申請/登記與其聲明的資料為真實及正確，本公司將按照本保單內詞彙內詞彙解釋、不保事項、限制、條款及條件，或附加之批註向受保人作出理賠根據。

### 保障表 (根據本保單的條款與細則)

保障	每受保人最高賠償額 (港幣)	
	鑽石計劃	
<b>(1) 個人意外保障</b>	<b>1,000,000</b>	
- 年齡為18歲至75歲	1,000,000	
- 年齡為18歲以下或75歲以上	500,000	
1.1 額外個人意外保障	500,000	
1.2 三級程度燒傷保障	500,000	
1.3 入息保障	12,000	
- 每週限額	1,000	
<b>(2) 醫療費用保障</b>	<b>1,000,000</b>	
- 年齡為 75 歲或以下	1,000,000	
- 年齡為 75 歲以上	500,000	
2.1 海外求診交通費用	500	
2.2 海外住院 / 隔離現金津貼	5,000	
- 每日限額	500	
- 海外住院現金	5,000	
- 回港後住院現金	5,000	
2.3 回港覆診費用		
- 因身體損傷覆診	1,000,000	
- 因疾病覆診	100,000	
- 中醫跌打	3,000	
- 每日限額	150 / 次	
2.4 醫療用品	20,000	
2.5 創傷治療	30,000	
- 每日限額	2,000	
<b>(3) 身故恩恤金</b>	<b>20,000</b>	
<b>(4) 全球緊急支援服務</b>		
4.1 住院保證金	40,000	
4.2 緊急醫療運送	實際費用	
4.3 遺體運返	實際費用	
4.4 近親探望	50,000	
4.5 額外住宿費用	30,000	
4.6 子女護送	50,000	
4.7 其他旅遊諮詢服務	適用	

保障		每受保人最高賠償額 (港幣)
		鑽石計劃
<b>(5)</b>	<b>個人財物保障</b>	<b>20,000</b>
	- 其他物品 (件 / 對 / 套) (相機除外)	3,000
	- 相機	7,500
5.1	個人金錢	3,000
5.2	遺失旅遊證件或交通票	20,000
	- 每日住宿限額	2,000
<b>(6)</b>	<b>行李延誤保障</b>	<b>1,000</b>
<b>(7)</b>	<b>行程延誤保障</b>	<b>15,000</b>
7.1	行程延誤現金津貼	3,000
	- 首5小時延誤	300
	- 其後每10小時延誤	600
7.2	額外住宿費用	3,000
7.3	額外交通費用	10,000
7.4	不能退回之旅遊費用	5,000
<b>(8)</b>	<b>取消行程保障</b>	<b>50,000</b>
	- 黃色外遊警示	1,000
	- 紅色外遊警示	2,000
	- 黑色外遊警示	50,000
<b>(9)</b>	<b>縮短行程保障</b>	<b>30,000</b>
<b>(10)</b>	<b>個人責任保障</b>	<b>2,000,000</b>
<b>(11)</b>	<b>家居物品保障</b>	<b>10,000</b>
	件 / 對 / 套	3,000
<b>(12)</b>	<b>租車自負額保障</b>	<b>5,000</b>
<b>(13)</b>	<b>信用卡保障</b>	<b>30,000</b>
<b>(14)</b>	<b>高爾夫球「一桿入洞」保障</b>	<b>3,000</b>
<b>(15)</b>	<b>中斷郵輪旅程保障</b>	<b>10,000</b>
15.1	額外交通費	5,000
15.2	取消岸上觀光	5,000

重要事項	
每保單之受保旅程次數	1
每次旅程最長保障期	8 天
年齡限制	6星期 - 85歲
投保人	須年滿18歲，並持有香港身份證或護照之人士。 (不適用於只持有中華人民共和國護照而其旅遊目的地為中華人民共和國境內之任何受保人，不包括香港、澳門及台灣)
出發地	香港
旅遊目的	觀光旅遊或文職商務 (非體力勞動) 旅遊
最高總賠償額	<ul style="list-style-type: none"> <li>- 個人計劃：最高賠償額不超過保單保障表列明之最高賠償額。</li> <li>- 如受保人於旅程開始時為18歲以下或75歲以上：其「個人意外保障」的最高賠償額將為賠償表中最高賠償額的百分之五十；而「額外個人意外保障」則不適用。</li> <li>- 如受保人於旅程開始時為75歲以上：其「醫療費用保障」的最高賠償額將為賠償表中最高賠償額的百分之五十。</li> <li>- 若受保人同時受保多於一份由本公司承保之旅遊保障時，任何賠償均只會根據該項保障的最高賠償額的一份保單作出賠</li> <li>- 如受保人在同一次旅程受保多於一份由大新保險承保的保險計劃，則所有保險計劃合計的「個人意外保障」總賠償上限為港幣5,000,000元</li> </ul>
其他重要事項	<ul style="list-style-type: none"> <li>- 保單一經簽發，恕不能取消。</li> <li>- 任何全球緊急支援服務必須先獲大新保險核准。</li> <li>- 受保旅程之目的地將以旅行社或公共交通工具機構正式發出的行程表為準。</li> </ul>

註：任何「智優遊」旅遊保障計劃 (大新信用卡「網上及外幣簽賬回贈」推廣) 保障期不應超過 8 天。

## 主要不承保事項

1. 投保前已存在的疾病或狀況
2. 有違醫生勸喻及以治療為目的之行程
3. 未能於事發後 24 小時內向有關機構（例如：當地警署、公共交通工具機構、酒店等）報告任何有關財物或金錢損失，並獲得由該有關機構發出的書面證明
4. 未經公共交通工具機構、旅行社或有關機構書面證實的行程延誤、取消或縮短
5. 未能提供公共交通工具機構書面證實的行李延誤及有關購買應急用品及衣物的收據
6. 未能提供有關合法醫療機構發出醫療證明及收據的醫療費用
7. 能夠從公共交通機構、酒店、旅行社或其他任何渠道獲得補償的損失
8. 戰爭、內戰及輻射
9. 懷孕、分娩、自殺、自殘、酗酒及濫用藥物
10. 攀石 / 爬山之高度超過 5,000 米，或水肺潛水之深度超過 30 米
11. 手提電話及其他具有通訊功能的設備、食物及飲品、動植物、隱形眼鏡及假牙等
12. 任何索償關乎(i)受保人在登記換領此保障時及/或在預訂任何個人旅程前已發生及已知情況；或(ii) 在在登記換領此保障時及/或在預訂任何個人旅程前，理應可預計，已宣佈的已發生情況或該情況將會或可以引致索償。

以上資料只供參考，並不構成保險合約的一部分。有關「智優遊」旅遊保障計劃（大新信用卡「網上及外幣簽賬回贈」推廣）的條款細則及不承保事項，將詳列於保單之內。

大新保險為「智優遊」旅遊保障計劃（大新信用卡「網上及外幣簽賬回贈」推廣）之承保人，全面負責一切保障及賠償事宜，並保留對「智優遊」旅遊保障計劃（大新信用卡「網上及外幣簽賬回贈」推廣）的最終批核權。

如中文及英文版之間有任何差異，一概以英文版為準。