

「智優遊」 旅遊保障計劃



 大新保險
DAH SING INSURANCE

同步 更進步

「智優遊」旅遊保障計劃

「智優遊」旅遊保障計劃（「智優遊」）給您更貼心、更周全的外遊保障，無論遊玩或公幹，皆讓您放心無憂盡享優質旅程！

貼心保障

- 保障因黃、紅或黑色外遊警示而導致取消或縮短行程的受保損失
- 高達**100萬**醫療費用保障額
- 保障旅程中之消閒或業餘活動[△]，包括滑雪、滑水、急流飄筏、熱氣球、跳傘、笨豬跳、水肺潛水、攀石及爬山等
- 各項保障均不設自負金額
- 保障因恐怖襲擊^{△△}引致之受保損失
- 24小時全球緊急支援服務**，其中的「**緊急醫療運送**」保障額不設上限
- 財物保障，並**加大相機保障之賠償額**
- 家庭計劃只收二人價錢，不限18歲以下之子女數目
- 提供外遊租車自負額保障
- 提供**14天免費及自動延長之保障期**，照顧旅客因不受控的事故而被迫延長旅程

[△] 水肺潛水以不超過30米為限；攀石／爬山則以不超過5,000米為限。

^{△△} 不包括因核生化恐怖主義活動而引起之事件。

保障範圍一覽表

保障項目	每位受保人最高賠償額（港幣）	
	金計劃	鑽石計劃
個人意外保障 · 年齡為18歲至75歲 · 年齡為18歲以下或75歲以上	500,000 500,000 250,000	1,000,000 1,000,000 500,000
額外個人意外保障	250,000	500,000
三級程度燒傷保障	250,000	500,000
入息保障 · 每周限額	12,000 1,000	12,000 1,000
醫療費用保障 · 年齡為75歲或以下 · 年齡為75歲以上	500,000 500,000 250,000	1,000,000 1,000,000 500,000
海外求診交通費用	250	500
海外住院／ 隔離現金津貼	3,000	5,000
· 每日限額 · 海外住院現金 · 回港後住院現金	300 3,000 3,000	500 5,000 5,000
回港覆診費用 · 因身體損傷覆診 · 因疾病覆診 · 中醫跌打 · 每日限額	500,000 50,000 1,500 150／次	1,000,000 100,000 3,000 150／次
醫療用品	10,000	20,000
創傷治療 · 每日限額	15,000 2,000	30,000 2,000
身故恩恤金	10,000	20,000

保障項目	每位受保人最高賠償額 (港幣)	
	金計劃	鑽石計劃
全球緊急支援服務		
住院保證金	40,000	40,000
緊急醫療運送	實際費用	實際費用
遺體運返	實際費用	實際費用
近親探望	20,000	50,000
額外住宿費用	15,000	30,000
子女護送	20,000	50,000
其他旅遊諮詢服務	適用	適用
個人財物保障	15,000	20,000
· 其他物品 (件/對/套) (相機除外)	2,000	3,000
· 相機	5,000	7,500
個人金錢	2,000	3,000
遺失旅遊證件或交通票	15,000	20,000
· 每日住宿限額	1,500	2,000
行李延誤保障	500	1,000
行程延誤保障	10,000	15,000
行程延誤現金津貼	1,500	3,000
· 首6小時延誤	300	300
· 其後每10小時延誤	600	600
額外住宿費用	1,500	3,000
額外交通費用	5,000	10,000
不能退回之旅遊費用	3,000	5,000
取消行程保障	20,000	50,000
· 黃色外遊警示	500	1,000
· 紅色外遊警示	1,000	2,000
· 黑色外遊警示	20,000	50,000
縮短行程保障	15,000	30,000
個人責任保障	1,000,000	2,000,000
家居物品保障	5,000	10,000
· 件/對/套	2,000	3,000
租車自負額保障	2,500	5,000
信用卡保障	15,000	30,000
高爾夫球「一桿入洞」保障	1,000	3,000
中斷郵輪旅程保障		10,000
額外交通費	不適用	5,000
取消岸上觀光		5,000

重要事項

	單次旅遊	全年旅遊
每保單之受保旅程次數	1	不限次數
每次旅程最長保障期	182日	90日
年齡限制	6星期 - 85歲	6星期 - 65歲
	18歲以下人士必須由其父母或監護人投保。	
投保人	須年滿18歲，並持有香港身份證或護照之人士*。	須年滿18歲，並持有香港身份證之人士。
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	<p>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。</p> <p>家庭計劃：每宗意外的最高賠償額不超過保單保障表列明之最高賠償額的3倍。</p> <ul style="list-style-type: none"> · 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。 · 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。 · 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的一份保單作出賠償。 · 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。 	
其他重要事項	<ul style="list-style-type: none"> · 投保單次旅遊計劃的保單一經簽發，恕不能取消或退還保費。 · 任何全球緊急支援服務必須先獲大新保險核准。 · 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。 	

* 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。

主要不承保事項

- 任何投保前已存在的症狀、先天及遺傳性狀況
- 有違醫生勸喻及以治療為目的之行程
- 任何因戰爭、核生化恐怖主義活動、侵略、外敵入侵、敵對行為（不論宣戰與否）、內戰、軍事叛變、暴動、武裝或軍事政變而引起之事件
- 懷孕、分娩、自殺、自殘、酗酒及濫用藥物
- 攀石／爬山之高度超過5,000米，或水肺潛水之深度超過30米
- 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
- 就「單次旅遊」計劃，在投保前已發生或已宣佈會引致受保旅程延誤、取消或縮短的任何情況；就「全年旅遊」計劃，在投保前或由旅行社或公共交通工具機構發出之有關旅程費用已全數繳付的收據日期之前（以較遲者為準）已發生或已宣佈會引致受保旅程延誤、取消或縮短的任何情況
- 未能於事發後24小時內向有關機構（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
- 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
- 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
- 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
- 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

保費表（港幣）

日數	金計劃		鑽石計劃	
	個人	家庭#	個人	家庭#
單次旅遊				
1	95	190	138	276
2	101	202	152	304
3	130	260	176	352
4	150	300	221	442
5	165	330	254	508
6	185	370	278	556
7	206	412	335	670
8	225	450	365	730
9	245	490	395	790
10	260	520	425	850
11	275	550	455	910
12	290	580	485	970
13	305	610	515	1,030
14	317	634	545	1,090
15	320	640	575	1,150
16	335	670	605	1,210
17	350	700	635	1,270
18	370	740	665	1,330
19	390	780	695	1,390
20	405	810	725	1,450
21	420	840	755	1,510
22	435	870	785	1,570
23	450	900	800	1,600
24	460	920	815	1,630
25	475	950	830	1,660
26	485	970	845	1,690
27	500	1,000	860	1,720
28	510	1,020	875	1,750
29	525	1,050	890	1,780
30	540	1,080	905	1,810
以後每日	14	28	20	40
全年旅遊				
1年	1,750	3,500	2,500	5,000
# 「家庭計劃」適用於最多2位家長及／或未滿18歲的子女一同投保。如屬「單次旅遊」，則家長及／或子女必須於整個旅程中同行。				

註：所有在2018年元旦起，由大新保險發出及生效之新造保單、續保保單或批單的保單持有人，均須於支付保費時繳交保險業監管局保費徵費或／及其他徵費。以上保費不包括保險業監管局保費徵費或／及其他徵費。

注意事項

- 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」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」之承保人，全面負責一切保障及賠償事宜，並保留對「智優遊」的最終批核權。

聯絡我們 立即投保

大新保險（1976）有限公司

客戶服務熱線 2808 5000

星期一至五上午9時至下午5時45分
（公眾假期除外）

傳真 2598 8008

郵寄 香港北角英皇道510號港運大廈27樓2703室

電郵 dsi@dahsing.com

大新銀行有限公司

客戶服務熱線 2828 8000

「智優遊」由大新保險承保。大新銀行有限公司（「大新銀行」）為大新保險之獲授權保險代理商。「智優遊」是大新保險而非大新銀行的產品，對於大新銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（「合資格爭議」定義請參看金融糾紛調解中心的金融糾紛調解計劃《職責範圍》），大新銀行須與客戶進行金融糾紛調解計劃程序。然而，就有關產品之合約條款引起的任何爭議，則由大新保險與客戶直接解決。

「大新保險」指大新保險（1976）有限公司

承保



大新保險
DAH SING INSURANCE

「智優遊」旅遊保障計劃

「智優遊」旅遊保障計劃（下稱「智優遊」）由大新保險（1976）有限公司（下稱「本公司」）承保。

保障概覽

以下資料只供參考，並不構成保險合約一部分，有關「智優遊」的條款細則及不承保事項，將詳列於保單之內。

第（1）節：個人意外保障

保障受保人於受保旅程中因意外而引致死亡或指定的永久傷殘。

額外個人意外保障

如受保人於下列情況，因意外而死亡或引致指定的永久傷殘，最高賠償額將增加百分之五十（50）：

- 在受保旅程期間僅以付費乘客身份乘搭公共交通工具；或
- 在受保旅程期間遇劫或被企圖行劫事，成為無辜受害者。

三級程度燒傷保障

保障受保人於受保旅程中因意外而蒙受三級燒傷。

入息保障

如受保人於受保旅程蒙受身體損傷並於返回香港後，由醫生診斷連續七（7）天不能返回其工作崗位，本公司將每滿七（7）天（一週）支付港幣一千元（HK\$1,000）作為其臨時收入津貼。最高賠償十二（12）週。不能返回其工作崗位的首六（6）天將不獲任何賠償。

第（2）節：醫療費用保障

保障受保人於受保旅程中因意外受傷或患病所產生的實際及必須之醫療費用，包括：

海外求診交通費用

保障受保人於受保旅程及身處香港以外地方因身體損傷或疾病前往求診時所衍生的合理及必要的交通費用。

海外住院／隔離現金津貼

提供受保人於海外住院或因受保傳染病而被強制隔離，可獲額外現金賠償。受保人如回港後仍需就同一病症繼續住院，受保人仍可享受每日住院現金津貼保障。

回港覆診費用

保障受保人回港後三（3）個月內就同一病症之覆診費用；包括合資格註冊中醫、跌打或針灸治療。

醫療用品

保障受保人於旅程中因意外受傷或患病，並經醫生證明需使用有關醫療器材可助受保人改善因意外或疾病引起之症狀。有關醫療器材包括輪椅、義肢、眼鏡、拐杖、助行架、頸托、矯形保護墊／護托及助聽器。

創傷治療

保障受保人於受保旅程中，為創傷性事件的受害人及蒙受身體損傷或被診斷為創傷後遺症，於受保旅程中或回港後三（3）個月內之心理輔導費用。

第（3）節：身故恩恤金

如受保人於受保旅程中身故，將發放恩恤金予受保人之遺產繼承人。

第（4）節：全球緊急支援服務

若受保人於受保旅程及身處香港以外地方蒙遭受身體損傷或疾病，本公司將經由指定服務供應商提供以下保障：

住院保證金

為受保人代為支付受保人應繳之住院保證金。

緊急醫療運送

如受保人的狀況必須得到即時治療，而發生意外或疾病的地方未提供該治療，本公司將安排緊急醫療運送至最近能提供合適醫療設備之地點。本公司將支付有關受保人因緊急醫療運送所引致的必要及無可避免的交通、醫療服務及醫療用品費用。離境的時間、交通工具及離境最後目的地均由本公司根據醫療需要作出決定。

遺體運返

若受保人因意外或疾病身故，其遺體由身故地點運送回香港所引致合理及無可避免的開支，或獲本公司同意於身故地殮葬之有關費用。

近親探望

若醫生證實受保人的身體損傷或疾病令其不適宜旅行或繼續其受保旅程、或對其生命或健康構成危險，本公司將支付(i)一（1）張來回經濟客位機票，及(ii)予一（1）位指定人士前往探望的合理住宿費用，惟受保人須於香港以外地方住院連續三（3）天以上。

額外住宿費用

受保人出院後，經主治醫生與本公司同意，受保人必需須立即休養，而衍生之必要及不可避免的額外住宿費用。

子女護送

若受保人在受保旅程中死亡、或因嚴重醫療狀況而需於香港以外之地方住院，其同行之十八（18）歲以下之子女因此而失去照顧，本公司將支付一（1）張單程的經濟客位機票予該名子女返回香港，惟以保障表所載之最高賠償額為限。

其他旅遊諮詢服務

受保人可享受由緊急支援服務供應商提供之旅遊諮詢服務，包括：

- 法律轉介服務
- 翻譯服務安排
- 領事館地址及電話查詢
- 遺失行李及旅遊證件支援服務

第（5）節：個人財物保障

賠償受保人因意外遺失或損毀於受保旅程中佩帶或攜帶的行李及個人財物。特設相機保障，保額高達港幣7,500元。

個人金錢

賠償受保人於受保旅程中隨身攜帶或鎖在酒店房間 之個人金錢因盜竊、偷竊或搶劫造成損失。

遺失旅遊證件或交通票

賠償受保人於旅程中意外遺失之旅遊證件或交通票，所招致的補領費用及為繼續其受保旅程而衍生的合理額外海外交通及住宿費用。

第（6）節：行李延誤保障

賠償受保人抵達海外目的地後，寄旅行李因誤送超過六（6）小時後，以致受保人需購買必要衣物及必要梳洗用品之費用。

第（7）節：行程延誤保障

如受保人所乘搭之公共交通工具因罷工或其他工業行動、暴亂、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、公共交通工具的機械故障、航空公司倒閉或機場關閉而延誤，可獲賠償：

行程延誤現金津貼

首五（5）小時出發或抵達延誤，可獲港幣300元賠償，其後每滿十（10）小時延誤可獲港幣600元賠償。

額外住宿費用

賠償受保人於海外時，公共交通工具延誤出發超過連續六（6）小時，所招致的額外住宿房租。

額外交通費用

保障受保人於辦理登記手續後，原定之公共交通工具因延誤滿六（6）小時後被取消，且該公共交通工具機構無法安排接替交通工具，所引致的額外公共交通工具交通票（只限經濟級別）費用。

不能退回之旅遊費用

賠償受保人若原定由香港出發之公共交通工具因延誤滿二十四（24）小時後決定取消原定旅程，賠償已繳付及不能退回之交通票、住宿、團費、於海外的體育、音樂會或其他表演活動的入場費。

第（8）節：取消行程保障

保障受保人因以下不能控制及不能預見的原因，而必須取消行程，其已繳付而不能取回的有關旅遊費用，包括旅行團費、住宿及交通費用、體育、音樂或其他演藝表演活動門票：

於生效日後：

旅行社或公共交通工具機構破產及清盤。

於生效日後及於原定受保旅程出發前六十（60）天內：

- 受保人、直系親屬、公司合夥人或受保人的同行夥伴死亡或處於嚴重醫療狀況；或
- 受保人需出席陪審團或收到證人傳票。

於生效日後及於原定受保旅程出發前七（7）天內：

- 受保人接受因傳染病而被強制隔離；或
- 受保人的香港主要住所因火災、洪水或爆竊導致嚴重損毀；或
- 因計劃目的地發生工業行動、暴亂、騷亂、恐怖襲擊、自然災害、機場關閉；或
- 保單生效日不少於一（1）天後，香港政府對計劃目的地發出黑色外遊警示而該警示須依然生效。

於生效日後及於原定受保旅程出發前24小時內：

- 保單生效日不少於一（1）天後，香港政府對計劃目的地發出黃色或紅色外遊警示，而該警示須依然生效。

第（9）節：縮短行程保障

保障於旅途中，因以下不能控制及不能預見的原因而須縮短行程回

港，其已繳付、未使用及不能取回的有關旅遊費用或額外引致的交通或住宿費用，包括旅行團費、住宿及交通票費用、海外體育、音樂或其他演藝表演活動門票：

- 旅行社或公共交通工具機構破產及清盤；或
- 受保人、其直系親屬、公司合夥人或受保人的同行夥伴死亡或處於嚴重醫療狀況；或
- 受保人的香港主要住所因火災、洪水或爆竊導致嚴重損毀；或
- 因工業行動、暴亂、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、機場關閉，令受保人無法繼續其原定旅程；或
- 香港政府對計劃的受保旅程城市發出黑色外遊警示。

第（10）節：個人責任保障

保障受保人於旅程中，因意外導致他人死亡、身體損傷或財物損失而須負上之法律責任。

第（11）節：家居物品保障

保障受保人於旅程期間，受保人的香港主要住所遭爆竊而引致的家居財物損毀。

第（12）節：租車自負額保障

保障受保人於旅程中，因意外損毀租用車輛，而須根據汽車租賃協議書內所訂明的汽車保險承擔自負額賠償。

第（13）節：信用卡保障

保障受保人於旅程中，因意外受傷後的連續12個月內直接因其意外受傷導致身故，本公司將支付其信用卡在旅程期間購買商品之任何未繳結餘。

第（14）節：高爾夫球「一桿入洞」保障

若受保人於受保期間在任何認可的高爾夫球場進行高爾夫球活動取得「一桿入洞」成績，並可提供由該認可高爾夫球場簽署或加簽的成績記錄卡，本公司將支付受保人於認可的高爾夫球場內的餐飲花費費用。

第（15）節：中斷郵輪旅程保障

額外交通費

若因爆發工業行動、暴亂、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、公共交通工具的機械故障、航空公司倒閉或機場關閉，導致受保人之公共交通工具延誤未能按計劃行程從香港出發，受保人無法於指定時間登上原定郵輪，本公司將賠償受保人為趕上該已出航之郵輪以繼續其計劃行程的合理額外交通費。

取消岸上觀光

若因受保人或其同行夥伴蒙受身體損傷或疾病、惡劣天氣或郵輪無法停泊於計劃目的地的港口，導致郵輪公司安排之岸上觀光行程取消，本公司將賠償受保人無法取回之相關費用。

JOURNEYSURE Travel Insurance Plan



大新保險
DAH SING INSURANCE

Together **We Progress and Prosper**

JourneySure Travel Insurance Plan

JourneySure Travel Insurance Plan (“JourneySure”) guards you through your leisure and business trip with protection against the unexpected risks during the journey.

Peace of Mind Protection

- Cover insurable loss of trip cancellation or curtailment due to the issuance of **Amber, Red and Black Outbound Travel Alerts**
- **Medical Expenses** up to **HK\$1M**
- Cover leisure or amateur activities^Δ during the journey, including skiing, water skiing, **rafting, parachuting, bungee jump, scuba diving**, rock climbing and mountaineering
- **Zero excess for all coverage**
- Loss due to act of **terrorism^{ΔΔ}**
- **24/7 Worldwide Emergency Assistance Services**, includes unlimited benefit amount for **Emergency Medical Evacuation**
- Personal Belongings Cover, enhanced sum insured for **Camera**
- **Family Plan** covers maximum 2 parents and unlimited number of legal child(ren) aged under 18 for premium of 2 only
- **Rental Vehicle Excess Cover**
- **Free and Automatic Extension** of the Policy for **14 days** in case the Insured Journey is forced to be extended beyond the control of the **Insured Person**.

Δ For scuba diving to a depth not greater than 30m or rock climbing/ mountaineering at altitude not greater than 5,000m.

Δ Δ Exclude act of NCB terrorism (nuclear, chemical, biological terrorism).

Benefit Table

Coverage	Maximum Benefits Per Insured Person (HK\$)	
	Gold	Diamond
Personal Accident Cover • Aged 18 up to and including 75 • Aged under 18 or over 75	500,000 500,000 250,000	1,000,000 1,000,000 500,000
Extra Personal Accident Cover	250,000	500,000
Third Degree Burns Cover	250,000	500,000
Loss of Income • Weekly Limit	12,000 1,000	12,000 1,000
Medical Expenses Cover • Aged up to and including 75 • Aged above 75	500,000 500,000 250,000	1,000,000 1,000,000 500,000
Overseas Transportation for Medical Treatment	250	500
Overseas Hospitalisation/ Quarantine Cash Benefit • Daily Limit • Hospitalisation in Overseas • Hospitalisation in Hong Kong	3,000 300 3,000 3,000	5,000 500 5,000 5,000
Medical Treatment in Hong Kong • Due to Bodily Injury • Due to Sickness • Chinese Medicine Practitioner • Daily Limit	500,000 50,000 1,500 150/visit	1,000,000 100,000 3,000 150/visit
Medical Equipment	10,000	20,000
Trauma Counseling • Daily Limit	15,000 2,000	30,000 2,000
Compassionate Death Cash Benefit	10,000	20,000
Worldwide Emergency Assistance Services		
Hospital Admission Guarantee	40,000	40,000
Emergency Medical Evacuation	Actual Cost	Actual Cost
Repatriation of Mortal Remains	Actual Cost	Actual Cost
Compassionate Visit	20,000	50,000
Accommodation for Convalescence	15,000	30,000

Coverage	Maximum Benefits Per Insured Person (HK\$)	
	Gold	Diamond
Return of Unattended Children	20,000	50,000
Travel Information Service	Covered	Covered
Personal Belongings Cover • Sub-limit per item/set/pair (except Camera) • Camera	15,000 2,000 5,000	20,000 3,000 7,500
Loss of Personal Money	2,000	3,000
Loss of Travel Document or Transport Ticket • Accommodation Daily Limit	15,000 1,500	20,000 2,000
Baggage Delay Cover	500	1,000
Travel Delay Cover Travel Delay Cash Benefit • First 5 hours of delay • Each subsequent 10 hours of delay	10,000 1,500 300 600	15,000 3,000 300 600
Additional Accommodation	1,500	3,000
Additional Transportation	5,000	10,000
Forfeited Travel Expenses	3,000	5,000
Trip Cancellation Cover • Amber Alert • Red Alert • Black Alert	20,000 500 1,000 20,000	50,000 1,000 2,000 50,000
Trip Curtailment Cover	15,000	30,000
Personal Liability Cover	1,000,000	2,000,000
Loss of Home Contents Cover • Sub-limit per item/set/pair	5,000 2,000	10,000 3,000
Rental Vehicle Excess Cover	2,500	5,000
Credit Card Protection	15,000	30,000
Golfer "Hole-in-One"	1,000	3,000
Cruise Interruption Cover Additional Transport Ticket Excursion Tour Cancellation	N/A	10,000 5,000 5,000

Important Notes

	Single Trip Travel	Annual Travel
No. of Insured Trip Per Policy	1	Unlimited
Max. Duration of Each Insured Trip	182 days	90 days
Age Limit	6 weeks – 85 years old	6 weeks – 65 years old
	Those aged below 18 must be enrolled by their parent or guardian.	
Proposer	HKID Card or Passport holder who aged 18 or above*	HKID Card holder who aged 18 or above
Place of Trip Commencement	Hong Kong	
Purpose of Trip	Leisure vacation or business trip (administrative duty only)	
Total Maximum Benefits	Individual Plan: The total maximum benefit shall not exceed the maximum benefit of each section stated in the policy.	
	Family Plan: The total maximum benefit shall not exceed 300% of the maximum benefit of each section stated in the policy.	
	<ul style="list-style-type: none"> 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. For those aged above 75 upon the commencement of the Insured Journey, the maximum benefit of Medical Expenses Cover is 50% of the Benefit. 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. The maximum benefit payable under the Personal Accident section of all insurance policies underwritten by Dah Sing Insurance shall not exceed HK\$5,000,000 in aggregate. 	
Other Important Notes	<ul style="list-style-type: none"> No refund of premium or no policy cancellation is allowed once the policy has been issued (applicable to Single Trip Travel only). All Worldwide Emergency Assistance Services must be approved Dah Sing Insurance in-advance. The actual destination(s) of the Insured Journey shall be referred to the itinerary issued by travel agent or public common carrier. 	

* 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

Major Exclusions

- Any Pre-existing Medical Condition or condition before the insurance application
- Any travel against the advice of qualified Medical Practitioner or for the purpose of obtaining medical treatment
- Any event arising from war, act of NCB terrorism (nuclear, chemical, biological terrorism), invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup
- Pregnancy, childbirth, suicide, intentional self-injury, the use of alcohol or drugs
- Rock climbing or mountaineering at altitude greater than 5,000m or scuba diving to a depth greater than 30m
- Mobile phone and device with telephoning function, foodstuffs, animals, plants, contact lens and dentures, etc.
- Any loss caused by delay, cancellation or curtailment of the Insured Journey which is existing or announced before the application of the Single Trip Travel; or the said loss is existing or announced before either the application of the policy or the date stated on the receipt issued by the Travel Agent or Public Common Carrier for the confirmation of full payment of travel arrangement, whichever is later, under Annual Travel
- 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.
- 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
- Failure to obtain a written report from Public Common Carrier confirming baggage delay and the relevant receipt of personal clothing and other necessities purchase
- 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
- Any loss that can be compensated from Public Common Carrier, hotel, Travel Agent, or any other sources

Premium Table (HK\$)

No. of Day	Gold		Diamond	
	Individual	Family*	Individual	Family*
Single Trip Travel				
1	95	190	138	276
2	101	202	152	304
3	130	260	176	352
4	150	300	221	442
5	165	330	254	508
6	185	370	278	556
7	206	412	335	670
8	225	450	365	730
9	245	490	395	790
10	260	520	425	850
11	275	550	455	910
12	290	580	485	970
13	305	610	515	1,030
14	317	634	545	1,090
15	320	640	575	1,150
16	335	670	605	1,210
17	350	700	635	1,270
18	370	740	665	1,330
19	390	780	695	1,390
20	405	810	725	1,450
21	420	840	755	1,510
22	435	870	785	1,570
23	450	900	800	1,600
24	460	920	815	1,630
25	475	950	830	1,660
26	485	970	845	1,690
27	500	1,000	860	1,720
28	510	1,020	875	1,750
29	525	1,050	890	1,780
30	540	1,080	905	1,810
Each Additional Day	14	28	20	40
Annual Travel				
One Year	1,750	3,500	2,500	5,000
# Family Plan is applicable to at most 2 parents and/or their child(ren) aged below 18 years of age. For Single Trip Travel, parent(s) and/or child(ren) must travel together throughout the whole journey.				

Note : With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance must pay the Insurance Authority Premium Levy and/or other Levy(ies) along with their premium payment. The Insurance Authority Premium levy and/or other Levy(ies) is/are not included in the above premium.

Remarks

- This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of JourneySure, please refer to the policy document.
- Dah Sing Insurance is the insurance underwriter of JourneySure who is solely responsible for all coverage and compensation, and reserves the right of final approval.

Act Now! Contact Us for Enrolment

Dah Sing Insurance Company (1976) Limited

Customer 2808 5000

Services Monday – Friday

Hotline 9:00 am – 5:45 pm
(except Public Holidays)

Fax 2598 8008

Mail 2703, 27/F, Island Place Tower,
510 King's Road, North Point, Hong Kong

Email dsi@dahsing.com

Dah Sing Bank, Limited

Customer Service Hotline 2828 8000

JourneySure is underwritten by Dah Sing Insurance. Dah Sing Bank Limited ("Dah Sing Bank") is the authorised insurance agency of Dah Sing Insurance. JourneySure is the product of Dah Sing Insurance but not the product of Dah Sing Bank. In respect of an eligible dispute (as defined in the terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Dah Sing Bank and the customer out of the selling process or processing of the related transaction, Dah Sing Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be directly resolved between Dah Sing Insurance and the customer.

"Dah Sing Insurance" referred to Dah Sing Insurance Company (1976) Limited

Underwritten by



JourneySure Travel Insurance Plan

JourneySure Travel Insurance Plan (“JourneySure”) is underwritten by Dah Sing Insurance Company (1976) Limited (“the Company”).

Summary of Coverage

This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of JourneySure, please refer to the policy document.

SECTION (1): PERSONAL ACCIDENT COVER

Cover the Insured Person suffers from death or specific Permanent disablement resulting from an Accident during the Insured Journey.

Extra Personal Accident Cover

The Maximum Benefit payable will be increased by 50% in the event of the Insured Person’s Accidental death or insured Permanent disablement whilst the Insured Person:

- is riding solely as a fare-paying passenger in or on, boarding or alighting from a Public Common Carrier during the Insured Journey; or
- being an innocent victim in a robbery or attempted robbery during the Insured Journey.

Third Degree Burns Cover

Cover the Insured Person sustains Third Degree Burns during the Insured Journey as a result of an Accident.

Loss of Income

Cover the Insured Person sustain Bodily Injury during the Insured Journey and upon returning to Hong Kong, Medical Practitioner certified that the Insured Person is incapacitated in his/her usual gainful occupation for each seven (7) consecutive days, the Company will pay the weekly income benefit of HK\$1,000 for each full week (7 days). No indemnity will be made for the first six (6) days of incapacity in performing the occupation.

SECTION (2): MEDICAL EXPENSES COVER

Reimburse the Medically Necessary Expense incurred during the Insured Journey outside Hong Kong arising from Bodily Injury or Sickness, including:

Overseas Transportation for Medical Treatment

Reimburse the necessarily and unavoidably transportation expenses for medical treatment arising from Bodily Injury or Sickness during the Insured Journey outside Hong Kong.

Overseas Hospitalisation/Quarantine Cash Benefit

Pay the Insured Person daily cash allowance if the Insured Person is Confined in a Hospital arising from Bodily Injury or Sickness or Compulsorily Quarantined due to covered Infectious Disease during the Insured Journey outside Hong Kong; It extends to cover further Confinement for the same Bodily Injury or Sickness after returning to Hong Kong upon the completion of Hospital Confinement outside Hong Kong subject to the maximum daily cash limit.

Medical Treatment in Hong Kong

Reimburse the follow-up treatment for the same Bodily Injury or Sickness within three (3) months after the Insured Person’s return to Hong Kong; including treatment by Chinese bonesetter, acupuncturist, or Chinese Medicine Practitioner.

Medical Equipment

Reimburse the cost of Medical Equipment which is certified by a Medical Practitioner as being medically necessary to improve an Insured Person’s condition resulting from a Bodily Injury or Sickness sustained during the Insured Journey; including wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopaedic braces and supports, cervical collars and hearing aid.

Trauma Counselling

Reimburse the necessary expenses for counselling service incurred during the Insured Journey and /or within three (3) months after the Insured Person’s return to Hong Kong if an Insured Person is the victim of a traumatic event during the Insured Journey and sustains Bodily Injury or is diagnosed as post-traumatic stress disorder.

SECTION (3): COMPASSIONATE DEATH CASH BENEFIT

Pay cash benefit to the estate of the Insured Person if the Insured Person dies during the Insured Journey.

SECTION (4): WORLDWIDE EMERGENCY ASSISTANCE SERVICES

In the event that the Insured Person suffers Bodily Injury or Sickness during the Insured Journey outside Hong Kong, the Company will pay or provide the following benefits rendered by the service provider nominated by the Company:

Hospital Admission Guarantee

The Company will pay for Guarantee of Hospital Admission in advance which should be borne by for the Insured Person.

Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation if the Insured Person’s condition must require immediate medical treatment which is not available in the place of Accident or sickness, emergency evacuation to the nearest appropriate medical facility will be arranged. The timing, means and final destination of evacuation will be decided by the Company and will be based entirely upon medical necessity.

Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the Insured Person’s mortal remains from the place of death back to Hong Kong, or the cost of local burial at the place of death as approved by the Company upon the death of the Insured Person caused by Bodily Injury or Sickness.

Compassionate Visit

If a Medical Practitioner certifies that Bodily Injury or Sickness renders an Insured Person unfit to travel or continue with the Insured Journey or is danger to their life or health. The Company will pay, (i) One (1) economy class round-trip airfare, and (ii) Accommodation reasonably incurred for one (1) designated person to visit the Insured Person provided that the Insured Person is Confined in a Hospital outside Hong Kong over three (3) consecutive days.

Accommodation for Convalescence

The additional Accommodation expenses necessarily and unavoidably incurred by the Insured Person, for the sole purpose of convalescence immediately following his/her discharge from the Hospital, and if deemed medically necessary by both attending Medical Practitioner and the Company.

Return of Unattended Children

A one-way economy class airfare up to the Maximum Benefits as stated in the Summary of Benefits for returning the Insured Person’s dependent child(ren) aged under eighteen (18) years who is/are left unattended back to Hong Kong in the event of death or Confinement of the Insured Person in a Hospital outside Hong Kong due to Serious Medical Condition.

Travel Information Service

Provide the travel information service to Insured Person, including:

- Legal referral
- Arrangement of interpreter services
- Consulate and embassies’ addresses and contact numbers
- Loss luggage retrieval and lost passport assistance

SECTION (5): PERSONAL BELONGINGS COVER

In the event of Accidental loss of or damage to the Insured Person’s Personal Belongings and/or Camera which are worn or carried, and owned by the Insured Person during the Insured Journey. Special cover for Camera with up to the maximum benefit HK\$7,500.

Loss of Personal Money

Reimburse loss of Personal Money belonging to and being carried by the Insured Person or in a locked hotel room due to robbery, burglary or theft occurring during the Insured Journey.

Loss of Travel Document or Transport Ticket

Reimbursement the replacement cost; and the additional Accommodation and Transport Ticket for continuing the Insured Journey, in the event of the loss of Travel Document or Transport Ticket during the Insured Journey.

SECTION (6): BAGGAGE DELAY COVER

Pay the actual cost of emergency purchase of essential clothing or toiletries by the Inured Person, in the event the Insured Person’s checked-in baggage being delayed by a Public Common Carrier for over six (6) hours after the Insured Person arrives at the planned destination.

SECTION (7): TRAVEL DELAY COVER

In the event that the scheduled Public Common Carrier in which the Insured Person has arranged to travel is delayed as a result of unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the Public Common Carrier, airline winding up or closure of airport, the Company will pay up to:

Travel Delay Cash Benefit

Pay HK\$300 for first five (5) consecutive hours of departure or arrival delay, then HK\$600 for each ten (10) consecutive hours of delay.

Additional Accommodation

Pay the additional Accommodation expenses incurred outside Hong Kong, in the event of the scheduled Public Common Carrier is delayed for at least six (6) consecutive hours.

Additional Transportation

Pay the additional costs of Transport Ticket incurred, in the event that the scheduled Public Common Carrier in which the Insured Person has scheduled to travel is cancelled as a consequence of the scheduled Public Common Carrier being delayed for at least six (6) consecutive hours after the Insured Person’s check-in, and that the operator of scheduled Public Common Carrier fails to arrange an alternative transportation.

Forfeited Travel Expenses

Reimburse the paid and forfeited cost of Transport Ticket, Accommodation, group tour fees, admission fees of overseas sports, musical or other performance events, in the event of the scheduled Public Common Carrier depart from Hong Kong was delayed for at least twenty-four (24) consecutive hours resulting that the Insured Person decides to cancel the Insured Journey.

SECTION (8): TRIP CANCELLATION COVER

Pay for the loss of unused Transport Ticket, Accommodation, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance or forfeited, in the event that the Insured Person has to cancel the Insured Journey necessitated by the occurrence of any of the followings:

After the Effective Date:

Travel Agent or the operator of the Public Common Carrier is publicly announced bankrupt or winding up.

After the Effective Date and within sixty (60) days before the scheduled departure date of Insured Journey:

- Death, Serious Medical Condition of the Insured Person, his/her Immediate Family Members or Close Business Partner or Travel Companion; or
- Jury service or witness summons of the Insured Person.

After the Effective Date and within seven (7) days before the scheduled departure date of Insured Journey:

- Compulsory Quarantine of the Insured Person; or
- Serious damage to the Insured Person’s Principal Home in Hong Kong arising from fire, flood or burglary which requires the Insured Person’s continued presence in Hong Kong; or
- Unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, natural disasters, or closure of airport at the planned designated cities of the Insured Journey; or
- Issuance of the Black Outbound Travel Alert towards the planned destination of the Insured Journey by the Hong Kong Government, with at least one (1) day after the Effective Date (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force.

After the Effective Date and within twenty-four (24) hours before the scheduled departure date of Insured Journey:

- Issuance of the Red or Amber Outbound Travel Alert towards the planned designated cities of the Insured Journey by the Hong Kong Government, with at least one (1) day after the Effective Date (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force.

SECTION (9): TRIP CURTAILMENT COVER

Pay for the loss of unused Transport Ticket, Accommodation expenses, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance, in the event that the Insured Person has to abandon the Insured Journey and directly return to Hong Kong, or any additional actual cost of Transport Ticket and Accommodation incurred, due to the occurrence of the followings:

- Winding-up of Travel Agent or Public Common Carrier; or
- Death ,Serious Medical Condition of the Insured Person, his/her Immediate Family Member, Close Business Partner or Travel Companion; or
- Serious damage to the Insured Person’s principal home; or
- Curtailment by Public Common Carrier due to industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather condition, natural disaster, closure of airport; or
- Issuance of Black Outbound Travel Alert by the Hong Kong Government.

SECTION (10): PERSONAL LIABILITY COVER

Cover the Insured Person becomes legally liable to pay as compensation for an Accident occurring during the Insured Journey which causes death, injury to a third party or damage to property of a third party.

SECTION (11): LOSS OF HOME CONTENTS COVER

Cover the loss of or damage to the household contents at the Insured Person’s Principal Home in Hong Kong by burglary during the journey.

SECTION (12): RENTAL VEHICLE EXCESS COVER

Cover the rental vehicle excess liable under the car rental agreement in the event of Accidental damage to rental car.

SECTION (13): CREDIT CARD PROTECTION

Cover for any outstanding balance on the deceased Insured Person’s credit card(s) for goods purchased by the deceased Insured Person during the Insured Journey. In the event of the Insured Person sustains Bodily Injury during the Insured Journey and results in Accidental death within twelve (12) consecutive months.

SECTION (14): GOLFER “HOLE-IN-ONE”

Pay the Insured Person for the cost of hospitality in any recognised golf course if Insured Person had achieved a “Hole-in-One”.

SECTION (15): CRUISE INTERRUPTION COVER

Additional Transport Ticket

Reimburse the reasonable additional Transport Ticket required for the Insured Person to catch-up the cruise if the Insured Person missed a pre-planned cruise as a result of the scheduled Public Common Carrier depart from Hong Kong was delayed due to unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the Public Common Carrier, airline winding up or closure of airport.

Excursion Tour Cancellation

Pay the Insured Person for the forfeiture of payments made in relation to the excursion tour organised by the cruise management if the excursion tour is cancelled due to Bodily Injury or Sickness of the Insured Person or Travel Companion, adverse weather or the cruise was unable to berth at the planned destination port.