

i-GUARD Travel Protection Plan – Basic Plan – Frequent Questions

Q1. What is the i-GUARD Protection – Basic Plan covering?

The i-GUARD Protection Plan - Basic Plan includes 2 covers:

- (i) **Personal Accident:** maximum total sum insured coverage up to HK\$300,000.
- (ii) **Accident Medical Expenses:** maximum reimburse total sum amount up to HK\$5,000.

Q2. What does the Personal Accident cover?

Cover for death or Permanent Total Disability of the Insured Person sustains Bodily Injury or death and, as a direct and unavoidable result of an Accident during the Period of Insurance, up to a maximum of HKD 300,000.

Q3. What does the Accident Medical Expenses cover?

Reimburse the Medical Expenses during the Period of Insurance for the out-patient care, hospitalization and surgery arising from Bodily Injury, up to a maximum of HK\$ 5,000.

Q4. Does i-GUARD Travel Protection Plan provide cover for leisure activities?

i-GUARD Travel Protection Plan is valid for leisure activities, including hot air balloon, parachuting, skiing, scuba, diving, rafting and all water sports. Please note, the Insured person must be fit to travel and shall not apply to persons undertaking expeditions, treks or similar journeys.

Major Exclusion

This policy does not cover loss, consequential loss or liability arising from:

1. Claims that incurred by Sickness, disease or bacterial infection.
2. Any Pre-existing Medical Condition, congenital or heredity condition.
3. Surgery or medical treatment which, in the opinion of the Physician attending the Insured Person, can reasonably be delayed until the Insured Person returns to Hong Kong.
4. Any expenses incurred after an Insured Person has been advised prior to departure that he or she is unfit to travel.
5. Any follow-up expenses incurred after the end of the Period of Insurance.
6. Any loss or expenses with respect to Cuba or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by The Company would result in The Company being in breach of trade or economic sanctions or other such similar laws or regulations.
7. Health check-ups or any investigation(s) not directly related to admission diagnosis, Bodily Injury or sickness or any treatment or investigation which is not medically necessary.

Important Notes

1. Basic Plan is provided by HKT Financial Services (IA) Limited (“HKTIA”) and is underwritten by Chubb Insurance Hong Kong Limited (“Chubb”) and is subject to these terms and conditions and Policy Wording.
2. The Insured Person has to be aged between 18 to 75 years old.
3. Customers are required to agree and accept the Declarations, i-GUARD Free Protection Policy, i-GUARD Free Travel Protection Plan Terms and Conditions, HKTIA Personal Information Collection Statement, HKTIA Privacy Statement and Chubb’s Privacy Policy Statement.
4. Chubb has the sole discretion in determining the Customer’s eligibility to the Basic Plan and is solely responsible for all approvals, coverage and compensations of its insurance plans.
5. This brochure is for reference only. For coverage details, please refer to the terms and conditions of the policy.
6. This policy is valid for the purpose of leisure travel or business trip (administrative duty only).

How to make a claim

Chubb has developed an easy-to-use Chubb Claim Centre* as a self-service claims platform. To make your claim within thirty (30) days of the event taking place to Chubb Claim Centre (www.chubbclaims.com.hk). You can simply scan the below QR code to access the Chubb Claim Centre on your smartphone or tablet. For any enquiries of coverage or claims, please feel free to contact Chubb Customer Service Hotline +852 3191 6611. Please quote insured person’s name, 1010/csl mobile number and policy no. when submit the claim.



* For English submission only.

Alternatively, you can submit the claim form together with supporting documents to Chubb.

嘉保旅遊保障計劃 – 基本計劃 – 問與答

Q1. 嘉保旅遊保障計劃 – 基本計劃的保障包括什麼？

本基本計劃包括兩個保障：

- (i) **個人意外:** 最高保障額為港幣 300,000 元。
- (ii) **意外醫療費用:** 最高賠償額為港幣 5,000 元。

Q2. 個人意外可保障什麼呢？

保障受保人於受保期間直接地及無可避免地因遭受身體損傷，引致身故或永久傷殘，最高賠償額為港幣 300,000 元。

Q3. 意外醫療費用的保障包括什麼？

假若受保人於受保期間因意外遭受身體損傷而引致之醫療費用，包括門診、住院及手術或診治，本公司將向受保人賠償有關費用，而最高賠償額為港幣 5,000 元。

Q4. 嘉保旅遊保障計劃能保障消閒旅程中的消閒活動嗎？

本保單適用於消閒 / 業務旅程中之消閒活動，包括熱氣球、跳傘、滑雪、水肺潛水、激流及各項水上活動。惟不適用於探險跋涉或類似旅程及受保人必須是適宜旅行的人士。

保障事項不包括

本計劃不包括因以下情況導致之直接或間接損失或責任：

1. 患病、疾病或細菌感染的情況。
2. 任何受保前已存在之傷病、先天性或遺傳狀況。
3. 按照診治受保人的醫生認為，可合理地延遲至受保人返回香港後才接受的手術或醫治。
4. 受保人在旅程出發前，經醫生診斷認為不適宜旅行後，他／她在旅程內引致的任何費用。
5. 任何受保期結束後引致的覆診費用。
6. 任何與古巴有關之損失或費用；或任何與特別指定名單所列人士、實體、團體或公司有關之損失或費用；或任何導致本公司違反經貿制裁規定或相關法律或條例之損失或費用。
7. 健康檢查或任何並非與診斷、身體損傷或患病直接有關的檢驗，或並非醫療上的任何治療或檢驗。

重要事項

1. 基本計劃由HKT Financial Services (IA) Limited (“HKTIA”) 提供及由安達保險香港有限公司(“Chubb”)承保，並受有關條款與細則及保單條款約束。
2. 受保人年齡須為18至75歲。
3. 客戶須同意並接受聲明，嘉保免費旅遊保障計劃，嘉保免費旅遊保障計劃條款及細則，HKTIA個人資料收集聲明，HKTIA私隱政策聲明及Chubb私隱政策聲明。
4. Chubb全權負責其保險計劃的所有批核的最終決定權，承保及賠償。
5. 本小冊子只供參考之用，有關保單詳情，請參閱保單條款，如有任何爭議，一概以英文為準。
6. 本保單只適用於消閒或公幹（只限行政性質、文職及非體力勞動）的旅程。

如何申請索償

安達設立了一個簡易自助的索償中心*。請透過安達索償中心 (www.chubbclaims.com.hk) 來提交您的索償。索償人應於事發後三十 (30) 天內於安達索償中心* (www.chubbclaims.com.hk) 提交索償申請。閣下亦可透過智能電話或平板電腦掃描以下的 QR 碼登入安達索償中心。索償時，請引述 1010/csl 手提電話號碼及保單號碼以便處理。



*只供以英文填寫

另外，您可將已填妥的索償申請表，連同證明文件提交予安達。