



旅遊保險計劃（卓越豐盛優遊樂 – 超卓計劃）

主保險單號碼: Z1600998 (如有需要, 可在網站下載保單樣本以作參考)
此保險計劃以主保險單的形式由香港護士協會作為保單持有人持有

如有查詢, 請聯繫保險經紀或他們駐本會的業務代表:

富利達保險服務有限公司

(保險經紀公司牌照號碼: FB1482)

九龍 尖沙咀 梳士巴利道 3 號 星光行 1503 室

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保險計劃: 卓越豐盛優遊樂 (超卓計劃) [本保單只適用於香港出發的旅程]

承保公司: 安盛保險有限公司

本中文簡譯, 概以英文保單原文為準

*** 條款以保單為準 ***

計劃特點

- 保障由受保人離開其香港住所或工作地點前往香港入境事務處出發 (但不可早過原定離境時間前 24 小時), 至旅程完結由香港入境事務處返回香港住所或工作地點 (在 24 小時之內)
- 24 小時全球緊急援助熱線
- 不設限額的緊急醫療救援, 及遣送回國 / 遺體運返費用
- 所有保障不設任何自負額
- 旅程中的業餘運動, 如浮潛、水肺潛水、乘坐熱氣球或直升機、吊索跳、跳傘、滑雪、單板滑雪和業餘馬拉松 (三項鐵人除外) 等活動均受保障
- 除惡劣天氣、自然災難及許多其他事故外, 此保險計劃還會保障因機場關閉而造成的旅行不便, 如旅行延誤、額外或已付而無法取回的海外住宿費用或錯失了活動而無法取回的費用
- 因恐怖活動而造成的旅行不便、訂金損失或旅程取消、提早結束旅程、或創傷輔導亦在保障範圍內
- 保障受保人在旅程中因意外遺失或損毀之隨身物品, 包括手提電腦、手提電話、攝影器材、運動器材及旅遊證件
- 如受保人於旅行後不會返港, 保障將在到達其最終目的地國家的預定日期的 7 天內或原定的保險期的最後一天 (以較早者為準) 終止
- 受保人如在旅途中租車自駕, 而有關租用車輛因碰撞或在停泊時損壞或被盜, 受保人需承擔的汽車保單自負額或索償時需先支付的款項會獲得保障; 受保人如需住院, 我們還會承擔將租用車輛送回附近車行的費用
- 兒童即使不是和父母一起投保, 我們亦接受申請, 但他們需要支付全額保費; 而 12 歲以下的兒童在整個旅程中必須由成人陪同

單次旅遊保障

- 適合任何年齡人士, 不設上限
- 單次旅程最長可達 360 日; 如受保人因不能避免的原因而須延遲回港, 我們將免費為您自動延長保險期長達 10 天
- 單次旅遊保障: 投保人 (同時為受保人) 和其子女同行, 所有同行子女可獲免費保障
- 自選的「單段旅程」保障, 只適用於單次旅程, 若只投保單段旅程, 保單將於原定到達最終國家的 7 日後或保單上所列明的屆滿日期後完結, 以較早者為準

全年旅遊保障

- 全年旅遊保障: 以旅程生效日計, 新生日便可受保, 至 80 歲
- 全年保障的每次旅程最長為 90 日
- 每個保單年度內的旅遊次數不限
- 全年保障提供家庭計劃, 讓父母及其所有子女只需繳付一個保費總額, 便可在同一保單下獲得保障

定義

- 子女指年齡由新生日起至 18 歲以下的未婚子女, 並需列明在保險承保表 / 保險證明書上
- 家庭指受保人, 其配偶及在整個旅行期間與受保人及 / 或其配偶同行的子女 (人數不限)

有關新型冠狀病毒的安排



bit.ly/3TjlUwX

承保範圍表 - 每名受保人每次旅程的最高賠償額 (港元)			超卓計劃
詳情請參閱本保單的條款及細則			
主要保障			
第一節 - 醫療及相關費用			
	每名受保人的最高賠償額		1,200,000
分項限額			
(1)	跌打、針灸、物理治療或脊椎治療		3,000 (每日 200)
(2)	親屬探訪 (只限經濟客位)		40,000 (1 人)
(3)	護送兒童返港 (只限經濟客位)		20,000
(4)	入院保證金		40,000
(5)	醫院的翻譯服務		5,000 (每日 500)
(6)	因意外受傷或疾病而中斷行程後，恢復原訂旅行計劃/行程及/或重新會合同行旅伴		5,000
(7)	回港覆診費用 (回港後 3 個月內)		
	• 意外受傷引致		最高賠償額的 100%
	• 疾病引致		最高賠償額的 10%
	• 跌打、針灸、物理治療或脊椎治療		3,000 (每日 200)
(8)	每日住院現金津貼	此兩項不可因同一事件同時索賠	5,000 (每日 500)
(9)	每日強制隔離現金津貼		5,600 (每日 800)
(10)	在乘搭郵輪期間使用衛星電話的費用		3,000
第一節的附加保障			
(a)	海外求診的交通費用		500
(b)	如在香港境外感染傳染病並在回港後的七日內被確診的覆診費用，即使沒有衍生海外醫療費用，受保人仍可獲得賠償在港的診治費用		最高賠償額的 10%
第二節 - 全球緊急援助服務			
(1)	24 小時緊急援助熱線服務		全面保障
(2)	緊急醫療運送		
(3)	遣送回國/遺體運返		
第三節 - 人身意外 (意外死亡或永久完全傷殘)			
	每名受保人的最高賠償額		
	• 18 歲至 80 歲的受保人		1,200,000
	• 18 歲以下或 80 歲以上的受保人		600,000
第三節的附加保障			
(a)	三級程度燒傷		200,000
(b)	死亡恩恤現金賠償		
	• 意外受傷引致		50,000
	• 疾病受傷引致		20,000
(c)	信用卡保障		50,000
(d)	失蹤		視為意外死亡保障
第四節 - 行李及個人財物			
	每名受保人的最高賠償額		20,000
分項限額			
(1)	每件/每對/每套物品		3,000
(2)	• 每部手提電腦；或	只限其中一項	5,000
	• 每部平板電腦或手提電話		2,000
第五節 - 行李延誤			
	行李延誤至少 6 小時而導致須購買基本物品應急		1,000

承保範圍表 - 每名受保人每次旅程的最高賠償額 (港元)		超卓計劃
詳情請參閱保單的條款及細則		
主要保障		
第六節 - 個人金錢及旅遊證件		
	每名受保人的最高賠償額	6,000
分項限額		
(a)	遺失現金及信用卡盜用	3,000
(b)	補領遺失旅遊證件所需的費用及需額外支付的交通及住宿費用	3,000
第七節 - 個人責任		
	賠償受保人因疏忽而導致第三者身體受傷或財物受損的法律責任	3,000,000
第八節 - 旅程受阻		
	每名受保人的最高賠償額	10,000
分項限額		
(適用於 (a)、(b) 及 (c)：就罷工或其他工業行動、暴亂、民眾騷亂、劫持事件、恐怖主義活動、惡劣天氣、自然災難、公共交通工具的機械及/或電力故障或機場關閉提供保障)		
(a)	旅程延誤 6 小時或以上的現金津貼	3,000 (每 6 小時 300)
(b)	旅程延誤 6 小時或以上引致： i) 額外支付的海外住宿費用；或 ii) 不能取回住宿訂金或費用；及 iii) 因旅程延誤而不能取回的缺席活動訂金或費用	3,000
(c)	因旅程延誤 6 小時或以上而需要更改行程的額外支付交通費用 (只限經濟客位)	10,000
(d)	行程誤點：因錯過了銜接的交通而未能登上公共交通工具的住宿及膳食費用 (如第三者已作出賠償則不適用)	10,000
(e)	超額訂票：因超額訂票而未能登上公共交通工具的住宿及膳食費用 (如第三者已作出賠償則不適用)	10,000
第九節 - 損失訂金或取消旅程		
(就罷工、暴亂、民眾騷亂、恐怖主義活動、劫持事件、自然災難或惡劣天氣；受保人的居所發生火災、水災或被爆竊引致嚴重損毀；或在出發日期之前 7 日內，香港特別行政區政府對受保人計劃前往的目的地發出「紅色」或「黑色」外遊警示；受保人、其直系親屬、緊密商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病；受保人被傳召作證人、出任陪審員或遭強制隔離；及註冊旅行代理商破產提供保障)		
	不能取回的交通、住宿或缺席活動訂金或費用	50,000
	「黑色」/「紅色」外遊警示 - 不能取回的訂金或費用的	100% / 50%
第十節 - 提早結束旅程		
(就罷工、暴亂、民眾騷亂、恐怖主義活動、劫持事件、自然災難或惡劣天氣；受保人的居所發生火災、水災或被爆竊引致嚴重損毀；香港特別行政區政府對受保人計劃前往的目的地發出「紅色」或「黑色」外遊警示；受保人、其直系親屬、緊密商業夥伴或旅遊夥伴身故、嚴重受傷或患上嚴重疾病；及註冊旅行代理商破產提供保障)		
	按比例計算已就計劃假期繳付而不能取回的有關旅費，包括但不限於外遊票券及缺席活動或需額外支付的交通費用(只限經濟客位)及住宿費用	50,000
	「黑色」/「紅色」外遊警示 - 不能取回的訂金或費用的	100% / 50%
第十一節 - 家居財物保障		
	受保人離港期間，在港的空置居所因火災或爆竊事件而引致的損失	20,000
第十二節 - 創傷輔導		
	受保人在旅程中因目睹及/或親歷創傷，而需接受輔導治療的費用	15,000 (每日 1,000)
第十三節 - 租車自負額及退還車輛費用		
	汽車保單自負額及租用車輛的歸還費用	10,000

保費表 – 單次旅遊保障可長達 360 天

日數	個人 (港元) 保費	家庭 (港元) 保費
1	101	203
2	101	203
3	101	203
4	129	258
5	151	302
6	171	342
7	185	370
8	194	388
9	205	410
10	219	438
11	233	466
12	246	492
13	260	520
14	274	548
15	288	576
16	301	602
17	316	632
18	329	658
19	343	686
20	357	714
21	371	742
22	385	770
23	399	798
24	413	826
25	427	854
26	441	882
27	455	910
28	469	938
29	483	966
30	498	996
之後每日另加 (31-360)	13	26

保費表 – 全年保障不限旅遊次數，每次旅遊保障可長達 90 天

全年保費 (港元)		中國住院按金保證卡 (港元)
個人	975	100
家庭*	2,251	

* 家庭保障包括夫婦及其所有新生日起至 18 歲以下未婚子女

保單已按適用之徵費率徵收保險業監管局的有關徵費。
欲了解更多詳情，請瀏覽 www.axa.com.hk/ia-levy 或致電 AXA 安盛(852)2523 3061。



Travel Insurance Scheme (SmartTraveller PLUS – Advance Plan)

Master Policy No. Z1600998 (full policy terms are available from AHKNS website)

This insurance scheme is in the form of a master policy held by the Association of Hong Kong Nursing Staff as the Policyholder

For all enquiries, please contact the Insurance Broker or their technical representatives in the Insurance Department of AHKNS

Arvuda Insurance Services Limited

(Insurance Broker Company Licence No. FB1482)

Room 1503, Star House, 3 Salisbury Road, Tsim Sha Tsui, Kowloon

Tel: 2219 8282

Email: nurse@arvuda.com

Insurance Plan : SmartTraveller Plus (Advance Plan) (for travel originating from Hong Kong)
Insurance Company : AXA General Insurance Hong Kong Limited

**** details as per the Master Policy ****

Highlights

- Coverage commences when the Insured Person leaves his/her place of residence or business in Hong Kong (whichever is the earlier, but not earlier than 24 hours prior to the scheduled departure time) to commence the Journey until the time of return to his/her place of residence or business in Hong Kong on completion of the Journey (whichever is the later, but not later than 24 hours after the scheduled return time to Hong Kong)
- 24-Hour Emergency Assistance Hotline Service
- Fully Cover for emergency medical evacuation and repatriation or repatriation of mortal remains
- No Excess for the whole policy
- We cover accidental death or injury if an insured person participates in sports or games during the journey in a non-professional capacity, for example, snorkelling, scuba diving, riding on hot-air balloon or helicopter, bungee jumping, sky diving, skiing, snowboarding and amateur marathon (except triathlon)
- We cover airport closure if it causes any travel inconvenience such as travel delay, extra or irrecoverable prepaid overseas accommodation expenses, or irrecoverable missed events expenses
- We cover terrorism if it causes any travel inconvenience, loss of deposit or cancellation of trip, trip curtailment, or a need for trauma counseling
- Pays for the loss of or damage to your personal effects including laptop, mobile phone, photography equipment, sport equipment and travel documents
- If an insured person rents and drives a car during the journey, the policy covers the motor insurance policy's excess or deductible if the rental car is stolen or damaged in a collision or during parking; and also the return cost of the rental car to the near depot if the insured person is hospitalised
- We also accept application for children even if they are not insured together with their parent(s) but they need to pay for full premium; and children under 12 years old must be accompanied by an adult during the whole journey

Cover for Single Journey

- for any Insured Person at all ages
- the duration up to 360 days ; automatic 10 days extension if an insured person is unavoidably delayed from returning abroad
- free cover for children insured under the same policy with their parent(s), regardless of the number
- one way cover – for insured person not returning to Hong Kong, the cover will terminate within 7 days from the scheduled arrival of the country of final destination, or the last day of the original declared period of insurance, whichever is earlier

Annual Cover

- we accept application for people aged from new born and up to 80 on the first date of the period of insurance
- each journey duration is up to 90 days
- unlimited number of journeys with the period of insurance
- we provide family plan to allow parents and all their children to insure under the same policy by paying one lump sum premium

Definitions

- Child/children refers to the dependent and unmarried child/children who are aged under 18 years old as named in the Policy Schedule/Certificate of Insurance.
- Family refers to Insured Person, his/her spouse and children (irrespective of the number) travelling with the Insured Person and/or his/her spouse for the entire period.

Special Arrangement for Covid-19



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Benefit Table – Maximum Limit Per Journey Per Insured Person (HKD)		Advance Plan
For details, please refer to the terms and conditions of the Policy		
Core Benefits		
Section 1 - Medical and Related Expenses		
	Maximum Limit per Insured Person	1,200,000
Sublimit		
(1)	Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)
(2)	Compassionate visit (economy class only)	40,000 (1 person)
(3)	Return of unattended children to Hong Kong (economy class only)	20,000
(4)	Hospital admittance deposit guarantee	40,000
(5)	Translation services in hospital	5,000 (500 per day)
(6)	Reverting to original travel schedule/itinerary and/ or rejoining the travel companions following an interruption caused by accidental injury or sickness	5,000
(7)	Follow-up medical treatment in Hong Kong (within 3 months of return from abroad)	
	• due to accidental bodily injury	100% of maximum limit
	• due to sickness	10% of maximum limit
	• Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)
(8)	Daily hospital cash	5,000 (500 per day)
(9)	Daily compulsory quarantine cash	5,600 (800 per day)
(10)	Satellite phone call expense while on board a cruise	3,000
Extensions to Section 1		
(a)	Travelling expense for seeking medical treatment in an overseas hospital	500
(b)	Follow up medical expense in Hong Kong if the infectious disease is contracted overseas and confirmed within 7 days after returning to Hong Kong, even if no medical expense has been incurred overseas	10% of maximum limit
Section 2 – Worldwide Emergency Assistance Service		
(1)	24-hour emergency assistance hotline service	fully covered
(2)	Emergency medical evacuation	
(3)	Repatriation/Repatriation of remains	
Section 3 – Personal Accident (Accident Death or Permanent Disablement)		
Maximum benefit per insured person		
	• insured person aged 18-80	1,200,000
	• insured person under 18 or over 80	600,000
Extensions to Section 3		
(a)	Third degree burn	200,000
(b)	Compassionate Death Cash Benefit	
	• Due to accidental bodily injury	50,000
	• Due to sickness	20,000
(c)	Credit Card Protection	50,000
(d)	Disappearance	covered as accidental death
Section 4 – Baggage and Personal Effects		
	Maximum benefit per insured person	20,000
Sublimit		
(1)	Per article or pair or set of article	3,000
(2)	• Per laptop computer	5,000
	• Per tablet computer or mobile phone	2,000
Section 5 – Baggage Delay		
	Emergency purchase of essential items if baggage is delayed for at least 6 hours	1,000

Benefit Table – Maximum Limit Per Journey Per Insured Person (HKD)		Advance Plan
For details, please refer to the terms and conditions of the Policy		
Core Benefits		
Section 6 – Personal Money and Travel Documents		
	Maximum benefit per insured person	6,000
Sublimit		
(a)	Loss of money or unauthorised use of credit card	3,000
(b)	Replacement cost of travel documents and additional travelling and accommodation expenses	3,000
Section 7 - Personal Liability		
	For legal liability towards third parties for accidental bodily injury or property damage, as well as any associated legal costs and expenses	3,000,000
Section 8 – Travel Inconvenience		
	Maximum benefit per insured person	10,000
Sublimit		
(applicable to (a), (b) and (c): covers strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disasters, mechanical and/or electrical breakdown of the public common carrier, or closure of the airport)		
(a)	Cash allowance for travel delay for 6 hours or more	3,000 (300 per 6 hours)
(b)	Due to travel delay for 6 hours or more:	
	i) Extra overseas accommodation expenses; OR ii) Irrecoverable deposits or charges for accommodation; AND iii) Irrecoverable deposits or charges for missed events due to travel delay	3,000
(c)	Trip re-routing travel costs due to travel delay for 6 hours or more (economy class only)	10,000
(d)	Missed journey: accommodation and meal expenses for failure to board a common public carrier due to missed transportation connection, if not compensated by a third party	10,000
(e)	Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party	10,000
Section 9 – Loss of Deposit or Cancellation of Trip		
(Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person’s home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR at the planned destination within 7 days before departure, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, witness summon, jury service or compulsory quarantine of the insured person, and bankruptcy of a registered travel agent)		
	Irrecoverable deposits or charges of transportation, accommodation or missed events	50,000
	Black/Red outbound travel alert - the irrecoverable deposits or charges	100% / 50%
Section 10 – Trip Curtailment		
(Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person’s home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR at the planned destination, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent)		
	Proportional return of relevant irrecoverable prepaid cost of the planned holidays including but not limited to travel tickets and missed events OR additional transportation (economy class only) and accommodation expenses	50,000
	Black/Red outbound travel alert - the irrecoverable deposits or charges	100% / 50%
Section 11 – Home Care Benefit		
	Loss of or damages to your home contents as a result of fire or burglary while you are overseas	20,000
Section 12 – Trauma Counseling		
	Counseling fees if you are the witness and/or victim of a traumatic event	15,000 (1,000 per day)
Section 13 – Rental Vehicle Excess and Vehicle Return Cost		
	Motor insurance policy’s excess and return cost for rental vehicle	10,000

Premium Table – Single Journey (maximum 360 days)

Day	Individual (HK\$) Premium (incl. levy)	Family* (HK\$) Premium (incl. levy)
1	101	203
2	101	203
3	101	203
4	129	258
5	151	302
6	171	342
7	185	370
8	194	388
9	205	410
10	219	438
11	233	466
12	246	492
13	260	520
14	274	548
15	288	576
16	301	602
17	316	632
18	329	658
19	343	686
20	357	714
21	371	742
22	385	770
23	399	798
24	413	826
25	427	854
26	441	882
27	455	910
28	469	938
29	483	966
30	498	996
Each Additional Day (31-360)	13	26

**Premium Table – Annual Cover (unlimited number of journey)
– maximum 90 days for each journey**

	Premium (HK\$) (incl. levy)	China Hospital Deposit Guarantee Card Premium (HK\$) (incl. levy)
Individual	975	100
Family*	2,251	

* Family Cover including spouse and unmarried Child/Children between new born and under 18

Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate.
For further information, please visit www.axa.com.hk/ia-levy or contact AXA at (852) 2523 3061.