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## 優悠樂旅遊保險 常見問題

## JourneyGuard Travel Insurance FAQ

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**1) 如何更新或更改我的保單資料？**

如果您需要在保單期間內更改任何保單資料，請將已填妥及簽署的保單修訂表格電郵至

hkhotline@awac.com •

2) 兒童可否在沒有父母陪同下投保？

兒童必須在整個旅程中由成人陪同，方可投保此保單。

**3) 我可以取消旅遊保險嗎？取消後會否獲得退款？**

單次旅遊保單

保單一經發出，保費即不可退還。請注意，保單發出後，我們無法為任何取消提供退款。

全年保單

對於全年保單，保費根據保單條款中提供的費率表收取。我們將根據保單條款中所述表格退還差額。

#### 4) 我應如何支付保費？

保費支付完全透過我們的線上購買系統處理，並將在結帳時完成。

[illegible]

5) 單次旅遊最長的保障期是多久？

單次旅遊保單

每次旅程的保障期限最長為 180 天。

全年保單

每次旅程的保障期限最長為 90 天。

6) 受保人有年齡限制嗎？

單次旅遊保單 - 85 歲或以下

全年保單 - 75 歲或以下

**7) 兒童是否受保？**

受保。未滿 16 歲的小童可獲保障，但以下保障項目的保額會調低，其餘保障與成人相同：  
保障項目 1 – 賠償限額之 50%，雙倍賠償不適用，第三級燒傷之最高保額為港幣 50,000 元。

**8) 如何申請兒童免費或半價保障？**

如兒童與成人一同出行，他們可享免費或折扣保障。每名與成人同行的兒童可免費受保。額外兒童將以半價受保。

例子 A：2 名成人和 2 名兒童，保費將按 2 名成人計算。

例子 B：2 名成人和 3 名兒童，保費將按 2.5 名成人計算。

**9) 如果我的行程從香港以外的地方開始，我還能投保嗎？**

我們僅保障從香港出發並返回香港的往返旅程。任何於香港境外開始的旅程皆不受保。

**10) 我的保單是否涵蓋旅行期間的危險、冬季或水上運動？**

本保險僅適用於普通休閒旅遊或商務旅遊（僅限於文書或行政工作）。本保險不適用於從事探險活動、冒上生命危險或類似行程的人士。為避免任何疑問，本保險適用於您參與任何業餘活動，包括但不限於：

- 水肺潛水 / 徒手潛水
- 空中漫步
- 激流 / 急流漂筏
- 以付費乘客身份乘坐觀光直昇機或小型飛機
- 滑水及水上活動
- 滑雪及冬季活動
- 由水面或陸上驅動的滑翔活動
- 騎馬
- 帆船航行
- 高山遠足
- 熱氣球
- 極地觀光
- 笨豬跳
- 岩洞探險

**11) 如果我的旅程因不可抗力的因素而意外延誤了，我是否需要聯絡你們延長保險期限？**

您不必聯絡我們。如果您的回程因不可抗力因素（如惡劣天氣）而延誤，優悠樂旅遊保險將自動免費延長您的保障至延誤期間，最長 10 天。

然而，若您計劃延長在目的地的逗留時間，請聯絡我們安排延長保障。額外保障將收取額外保費。



- ✓ 盡早填妥索償表格，並連同與該索償有關之文件及證明文件交回本公司
- ✓ 在所有提交的文件上清楚註明保單號碼、投保人姓名及聯絡方法

請勿：

- ✗ 承認責任、與任何人士商議或討論責任問題
- ✗ 與任何人士商議或承諾任何賠償金額或方法
- ✗ 自行回覆第三者向您發出的追討信件

#### 19) 除了索賠表格外，我還需要提供哪些其他文件才能申請旅遊保險賠償？

索償項目	索償文件
所有項目	<ul style="list-style-type: none"> <li>● 出發及回程日期的證明文件，例如飛機、車、船的乘搭證或票據副本</li> </ul>
個人意外/ 醫療費用/ 住院現金/ 創傷輔導保障/ 街頭行劫	<ul style="list-style-type: none"> <li>● 醫療證明/ 醫療報告/ 死亡證(如適用)</li> <li>● 醫療/ 住院發票及收據正本</li> <li>● 警方報告（僅限街頭行劫；須於 12 小時內向警方報告）</li> </ul>
取消行程/ 縮短行程	<ul style="list-style-type: none"> <li>● 醫療證明/ 醫療報告/ 死亡證(如適用)</li> <li>● 原定及更改後的行程表、入住證、訂購/訂房發票、旅遊安排單據等</li> <li>● 酒店、旅行團或旅遊安排的退款證明；親屬關係證明(如適用)</li> </ul>
行程延誤/ 更改行程費用	<ul style="list-style-type: none"> <li>● 原定及更改後的行程表、入住證、訂購/訂房發票、旅遊安排單據等</li> <li>● 航空公司/ 公共交通機構發出延誤時數及原因的證明</li> </ul>
行李, 旅行證件及現金 (請於 24 小時內向警方報案)	<ul style="list-style-type: none"> <li>● 有關機構發出的遺失或損毀報告(如警方、航空公司或酒店)，及損毀物品的相片(如適用)</li> <li>● 購物單據及維修報價/ 銀行兌換收據/提款記錄</li> </ul>
緊急購物	<ul style="list-style-type: none"> <li>● 航空公司/ 公共交通機構發出延誤時數及原因的證明</li> <li>● 購買必需品的單據正本</li> </ul>
租車自負額	<ul style="list-style-type: none"> <li>● 有關機構發出的遺失或損毀報告(如警方、航空公司或酒店)，及損毀物品的相片(如適用)</li> <li>● 出租車合約</li> </ul>
個人責任 (不要承認責任)	<ul style="list-style-type: none"> <li>● 有關機構發出的遺失或損毀報告(如警方、航空公司或酒店)，及損毀物品的相片(如適用)</li> </ul>

- 1) How can I update or make changes to my policy details?**  
If you need to make any changes to your policy details during the policy period, please email us the completed and signed Policy Amendment Form at [hkhotline@awac.com](mailto:hkhotline@awac.com).
- 2) Can children enroll in the policy without traveling with their parents?**  
Children must be accompanied by an adult throughout the entire journey in order to be enrolled under the policy.
- 3) Can I cancel my travel insurance policy, and will I receive a refund?**  
Single Trip Policy  
Once your policy is issued, the premium becomes non-refundable. Please note that we are unable to offer refunds for any cancellations after issuance.  
Annual Policy  
For annual policies, premiums are charged based on the rate table provided in the policy wording. We will refund the difference with the table stated in the policy wordings and refund the balance.
- 4) How do I pay for my premium?**  
Premium payment is processed entirely through our online purchase system and will be completed at the point of checkout.

- 5) **What is the maximum duration allowed for a single trip?**  
Single Trip Policy  
Coverage is provided for up to 180 consecutive days.  
Annual Policy  
Coverage is limited to a maximum of 90 days per journey.
- 6) **Is there any age limit for the insured person?**  
Single Trip Policy - 85 years old  
Annual Policy - 75 years old
- 7) **"Are children covered?"**  
Yes - children under 16 are covered with reduced limits for the following benefits. Other benefits for children are same as adult.  
Cover 1 – 50% of the stated limit, double indemnity is not applicable HK\$50,000 for Major Burns as sub-limit under Personal Accident.
- 8) **How to apply Free or Half-Priced cover for Children?**  
If children are traveling with an adult on the same trip, they can enjoy free or discounted cover. Each child traveling with an adult is covered for free. Any additional children will be covered at half price.  
Example A: For 2 adults and 2 children, the premium will be charged as 2 adults.  
Example B: For 2 adults and 3 children, the premium will be charged as 2.5 adults.
- 9) **Can I get insured if my trip starts outside Hong Kong?**  
We only cover trips that start and end in Hong Kong as a round trip. Journeys that begin outside Hong Kong aren't covered.

**10) Will my policy cover dangerous, winter, or water sports during the trip?**

This insurance is valid only for conventional leisure travel or business travel (limited to clerical or administrative work only). This insurance shall not apply to persons undertaking expeditions, risking one's life or similar journey.

To avoid any doubt, this insurance is valid for You participating in any amateur activities, including but not limited to:

- Scuba diving / skin diving
- Sky walking
- Rafting
- Flying as fare-paying passenger in helicopter or aircraft for sightseeing
- Water skiing and water sports
- Skiing and winter sports
- Gliding driven from water surface or land
- Horse riding
- Yachting
- Hiking
- Hot air ballooning
- Polar sightseeing
- Bungee jumping
- Pot holing

**11) If my trip is unexpectedly delayed and it's beyond my control, do I need to contact you to extend my insurance?**

No, you don't need to contact us. If your return is delayed due to reasons beyond your control, like bad weather, JourneyGuard will automatically extend your coverage for the delay period, free of charge, up to 10 days.

However, if you plan to extend your stay at the destination, please contact us to arrange an extension. Additional premium will apply for the extra coverage.

**12) When an emergency circumstance arises, what should I do?**

You can make/dial collect call to our 24 hours emergency service hotline at (852) 2765 6700. Our emergency service hotline will provide assistance as required. Simply quote your policy number when you call.

**13) Will my medical expenses during the trip be covered? Does my policy cover follow-up medical expenses after I return home?**

We provide coverage for both inpatient and outpatient medical expenses incurred during your trip, with no sub limits or restrictions on outpatient costs or the number of visits.

After you return to Hong Kong, we also cover eligible follow-up medical expenses (excluding dental) for up to three months, with a maximum benefit of HK\$50,000. This includes treatment by a registered Chinese Medicine Practitioner for bodily injury, up to HK\$1,500 in total and capped at HK\$150 per visit per day.

**14) Am I eligible for compensation if my trip is cancelled due to bad weather or natural disasters?**

If, before your journey begins, the public transport you have booked is delayed due to adverse weather, a natural disaster affecting your carrier, or an airport closure, we will compensate you for any prepaid and non-recoverable travel fares and/or accommodation expenses for which you are legally liable. This includes costs paid fully or partially with air miles.

**15) Can I claim costs incurred due to flight delays?**

Yes. We provide coverage for expenses resulting from journey or flight delays. If your flight is delayed for more than 6 hours, you may be entitled to:

A cash allowance for the delay (up to HK\$2,500); OR

Reimbursement for additional accommodation or alternative transportation costs incurred due to the delay.

**16) Does my insurance include coverage for lost or damaged luggage?**

You are covered if your luggage or personal belongings are accidentally lost or damaged during your trip. This means you can receive compensation for loss or damage to your checked or carry-on items, up to the per-item limit stated in your policy.

[illegible]

### 17) How to file a claim?

Please visit our website at <https://alliedworldinsurance.com/hong-kong-claims/> where you can submit online claim (English only), or you can download the travel claim form from our website. Upon completed, please submit the form to [hk\\_claims@awac.com](mailto:hk_claims@awac.com) together with claim supporting document within 21 days of the incident.

**18) If an accident happens, what should I do?**

**Do:**

- ✓ Minimize loss and arrange emergency repairs if needed to prevent further damage.
- ✓ Keep all damaged property for our inspection.
- ✓ Report to the Police within 24 hours for theft, malicious damage, or any traffic accident.
- ✓ Forward to us immediately any letters or documents received if someone makes a claim against you.
- ✓ Complete and return the claim form with all supporting evidence.
- ✓ Clearly state the policy number, insured name, and contact details on all submitted documents.

Don't:

- × Admit liability or enter into any settlement without our prior consent.
- × Discuss or agree on any settlement amount or method with any party.
- × Respond directly to any correspondence from third parties making a claim.

**19) Besides the claim form, what other documents do I need to provide for a travel claim?**

Types of Benefits	Documents Required
All Sections	<ul style="list-style-type: none"> <li>• Tickets confirming departure and return dates, e.g. boarding pass(es)</li> </ul>
Personal Accident / Medical Expenses/ Hospital Cash/ Trauma Counselling/ Mugging	<ul style="list-style-type: none"> <li>• Medical Certificate/ Medical Report/ Death Certificate (if applicable)</li> <li>• Original medical/ hospital bills and receipts</li> <li>• Police report (Mugging only; report to police within 12 hours)</li> </ul>
Cancellation/ Curtailment	<ul style="list-style-type: none"> <li>• Medical Certificate/ Medical Report/ Death Certificate (if applicable)</li> <li>• Scheduled and revised itinerary, voucher, booking invoice and receipt</li> <li>• Refund confirmation for hotel, tour or travel arrangement; Relative relationship proof (if applicable)</li> </ul>
Travel Delay/ Re-routing Expenses	<ul style="list-style-type: none"> <li>• Scheduled and revised itinerary, voucher, booking invoice and receipt</li> <li>• Confirmation from airline/ common carrier on number of hours delayed &amp; reasons</li> </ul>
Baggage, Travelling Documents and Cash (report to police within 24 hours of discovery of the loss)	<ul style="list-style-type: none"> <li>• Loss or damage report from relevant authorities e.g. police, airline or hotel, and photo of the claimed item (if applicable)</li> <li>• Original purchase receipt and repair quotation/ exchange slip/ withdrawal records</li> </ul>

Emergency Purchase	<ul style="list-style-type: none"> <li>• Confirmation from airline/ common carrier on number of hours delayed &amp; reasons</li> <li>• Original receipts for purchase of necessity</li> </ul>
Rental Vehicle Excess	<ul style="list-style-type: none"> <li>• Loss or damage report from relevant authorities e.g. police, airline or hotel, and photo of the claimed item (if applicable)</li> <li>• Rental Vehicle Contract</li> </ul>
Personal Liability ( <b>do not</b> admit liability)	<ul style="list-style-type: none"> <li>• Loss or damage report from relevant authorities e.g. police, airline or hotel, and photo of the claimed item (if applicable)</li> </ul>

*If there is any inconsistency between the English version and the Chinese version, the English version shall prevail.*  
如中文譯本與英文有異，以英文文本為準。