

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：

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，其餘保障與成人相同。

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。每名與受保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。

- ✓ 若任何人士向您追討您對第三者造成的身體損傷或財物損毀，應立即將有關書信或文件交回本公司代為處理
- ✓ 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"> ● 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
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"> ● 醫療證明/ 醫療報告/ 死亡證(如適用) ● 醫療/ 住院發票及收據正本 ● 警方報告 (僅限街頭行劫；須於 12 小時內向警方報告)
取消行程/ 縮短行程	<ul style="list-style-type: none"> ● 醫療證明/ 醫療報告/ 死亡證(如適用) ● 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 ● 酒店、旅行團或旅遊安排的退款證明；親屬關係證明 (如適用)
行程延誤/ 更改行程費用	<ul style="list-style-type: none"> ● 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 ● 航空公司/ 公共交通機構發出延誤時數及原因的證明
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"> ● 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) ● 購物單據及維修報價/ 銀行兌換收據/提款記錄
緊急購物	<ul style="list-style-type: none"> ● 航空公司/ 公共交通機構發出延誤時數及原因的證明 ● 購買必需品的單據正本
租車自負額	<ul style="list-style-type: none"> ● 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) ● 出租車合約
個人責任 (不要承認責任)	<ul style="list-style-type: none"> ● 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)

10) Will my policy cover accidents arising from 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 provide coverage to persons undertaking expeditions, risking one's life or similar journey.

To avoid any doubt, this insurance is valid for insured persons 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 do not 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 additional coverage.

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

Please make/dial collect call to our 24 hours emergency service hotline at (852) 2765 6700. Our emergency service hotline will provide assistance as required. Please 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 treatments by registered Chinese Medicine Practitioners 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.

Travel Delay/ Re-routing Expenses	<ul style="list-style-type: none"> • Scheduled and revised itinerary, voucher, booking invoice and receipt • Confirmation from airline/ common carrier on number of hours delayed & reasons
Baggage, Travelling Documents and Cash (report to police within 24 hours of discovery of the loss)	<ul style="list-style-type: none"> • Loss or damage report from relevant authorities e.g. police, airline or hotel, and photo of the claimed item (if applicable) • Original purchase receipt and repair quotation/ exchange slip/ withdrawal records
Emergence Purchase	<ul style="list-style-type: none"> • Confirmation from airline/ common carrier on number of hours delayed & reasons • Original receipts for purchase of necessity
Rental Vehicle Excess	<ul style="list-style-type: none"> • Loss or damage report from relevant authorities e.g. police, airline or hotel, and photo of the claimed item (if applicable) • Rental Vehicle Contract
Personal Liability (do not admit liability)	<ul style="list-style-type: none"> • Loss or damage report from relevant authorities e.g. police, airline or hotel, and photo of the claimed item (if applicable)

Note 註:

This document is for reference only and does not constitute any part of the policy itself. Actual coverage is subject to the terms and conditions of the actual policy issued. Please refer to the Policy Wordings for full terms and conditions of the policy. If there is any inconsistency or ambiguity between the English version and the Chinese version, the English version shall prevail.

此文件只作參考之用，並不能作為有關保單的任何部份。實際承保範圍受限於實際簽發保單之保險條款及條件。有關本保險之完整條款及條件，請參閱保單文件。如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。