ALLIED WORLD INSURANCE

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優悠樂旅遊保險 常見問題

JourneyGuard Travel Insurance FAQ

投保申請 >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>> 保障範圍 >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>> 理賠

1) 如何更新或更改我的保單資料？

如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？

不可以。兒童必須在整個旅程中由成人陪同，方可受保。

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保費表收取。我們將根據保單中「第四部分 - 一般條款」所列的保費表收取保費，並將餘額退還給您。

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。

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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：

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。

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。

12) 若遇到緊急狀況，我應該怎麼辦？

您可以致電我們 24 小時緊急服務熱線 (852) 2765 6700（可撥打對方付費電話）。我們的緊急服務熱線將提供所需協助。致電時請提供您的保單號碼 。

13) 我在旅程中的醫療費用會受保嗎？我的保單會承保回港後的覆診費用嗎？

我們為您在旅程中產生的住院和門診醫療費用提供保障 ，門診費用或就診次數沒有分項限額或限制。受保人在外遊期間生病或意外受傷（牙科除外），回港後 3 個月內仍需繼續接受治療，最高賠償額為港幣 50,000 元。這包括由註冊中醫師提供因意外受傷所引致之跌打及針灸治療：總額高達港幣 1,500 元。

14) 如果我的旅程因惡劣天氣或天災而取消，我可獲賠償嗎？

若在您的旅程開始前，您已預訂的公共交通工具因惡劣天氣、自然災害影響承運商，或機場關閉而延誤，我們將賠償您合法應負的任何已預付且不可退還的旅行費用及 / 或住宿費用。這包括以飛行里數全額或部分支付的費用。

15) 我可以為航班延誤所產生的費用申請賠償嗎？

可以 。我們提供旅程或航班延誤所產生的費用保障。若您的航班延誤超過 6 小時，您可能有權獲得：
現金延誤津貼（計劃 I 最高港幣 2,500 元 ; 計劃 II 最高港幣 5,000 元）; 或
因延誤而產生的額外住宿或替代交通費用賠償。

16) 我的保險是否包括行李遺失或損壞？

若您的行李或個人物品在旅程中意外遺失或損毀，您將獲得保障。這意味著您可以獲得已託運或隨身行李物品遺失或損毀的賠償，最高以保單中所述的每件物品限額為限。

投保申請 >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>> 保障範圍 >>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>>> **理賠**

17) 如何提出索償？

請在事故發生後 21 天內於我們的網站 https://alliedworldinsurance.com/hong-kong-claims/ 線上提交索償申請（只提供英文版本）或從我們的網站下載索償表格，之後將已填妥的索償表格及所需證明文件的電子檔案發送至 hk_claims@awac.com。

18) 若發生意外，我應如何處理？

請務必：

- ✓ 儘量減低損失並在需要時安排緊急維修以防止進一步損壞
- ✓ 保留受損財物以供查驗
- ✓ 若財物被偷竊、遭惡意損毀、遺失貴重財物或遇上交通意外，須於 24 小時內報警備案

✓ 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	• 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	• 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	• 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	• 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)	• 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	• 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	• 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)	• 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)

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 complete and sign the Policy Amendment Form and email it to us at hkhotline@awac.com.

2) **Can children enroll in the policy without traveling with their parents?**
No. Children must be accompanied by an adult throughout the entire journey in order to receive coverage 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.
Annual Policy
For annual policies, premiums are charged based on the premium table provided in the policy wording. We will charge the premium as per the premium table shown in the Part IV – General Conditions section of the policy, and refund the balance to you.

4) **How do I pay for my premium?**
Premium payment is processed entirely through our online purchase system and will be collected at the point of checkout.

5) **What is the duration of coverage?**
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 maximum 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:
Cover 1 – 50% of the stated limit, double indemnity is not applicable HK$50,000 for Major Burns as sub-limit under Personal Accident. Other benefits for children are the same as those for adult.

8) **How to apply for Free or Half-Priced cover for children?**
If children are traveling with an adult on the same trip, they may enjoy free or discounted cover. Each child traveling with an insured 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. We are unable to provide cover for journeys that begin outside.

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.

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 for Plan I; HK$5,000 for Plan II); 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-in or carry-on items, up to the per-item limit stated in your policy.

APPLICATION >>>>>>>>>>>>>>>>>>>>>>>>>>>>>> COVERAGE >>>>>>>>>>>>>>>>>>>>>>>>>>>>>> **CLAIMS**

17) How to file a claim?

You may submit your claim (English only) online via our website https://alliedworldinsurance.com/hong-kong-claims/. Alternatively, you may download the travel claim form from our website and submit the completed form to us via email at hk_claims@awac.com, together with supporting documents. Please ensure you file your claim 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	• Tickets confirming departure and return dates, e.g. boarding pass(es)
Personal Accident / Medical Expenses/ Hospital Cash/ Trauma Counselling/ Mugging	• Medical Certificate/ Medical Report/ Death Certificate (if applicable) • Original medical/ hospital bills and receipts • Police report (Mugging only; report to police within 12 hours)
Cancellation/ Curtailment	• Medical Certificate/ Medical Report/ Death Certificate (if applicable) • Scheduled and revised itinerary, voucher, booking invoice and receipt • Refund confirmation for hotel, tour or travel arrangement; Relative relationship proof (if applicable)

Travel Delay/ Re-routing Expenses	• 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)	• 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	• Confirmation from airline/ common carrier on number of hours delayed & reasons • Original receipts for purchase of necessity
Rental Vehicle Excess	• 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)	• 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。