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Leisure and travel  
SmartTraveller

A young boy wearing a black leather pilot's helmet and goggles, a blue and white checkered shirt, and a grey scarf, is holding a wooden biplane model high in the air. The background is a cloudy sky. A large red arrow graphic points upwards from the bottom left towards the center of the image.

# Enjoy travelling with premier protection

Product brochure

The SmartTraveller is specially designed to provide you an excess free policy with comprehensive cover to protect both you and your family while travelling worldwide.

Summary of Benefits		Classic Plan
		Maximum limit per insured person
1	<p><b>Medical and Related Expenses</b> Covers medical expenses (including hospitalisation) as a result of accident or sickness during the journey including:</p> <ul style="list-style-type: none"> <li>- return of unattended dependent children</li> <li>- compassionate visit</li> <li>- guarantee of hospital admittance deposit</li> <li>- local translator/interpreter services (per day/sub-limit)</li> <li>- catch up expenses</li> <li>- follow up medical treatment within 3 consecutive months due to               <ul style="list-style-type: none"> <li>(i) accidental bodily injury</li> <li>(ii) sickness</li> </ul> </li> <li>- hospital cash benefit (per day/sub-limit)</li> <li>- compulsory quarantine cash benefit (per day/sub-limit)</li> <li>- satellite phone call expenses whilst on board a cruise</li> </ul> <p>Extensions:</p> <ul style="list-style-type: none"> <li>(i) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment (per visit per day/sub-limit)</li> <li>(ii) additional travelling expenses for the purpose of seeking medical treatment in an overseas hospital</li> <li>(iii) follow up medical expenses within 3 consecutive months if the infectious disease is contracted during the journey and confirmed within 7 days after returning to Hong Kong whereas no medical expenses incurred overseas</li> </ul> <p>(Children aged under 18 and insured person aged over 70, will receive 25% and 50% of the maximum limit respectively)</p>	<p><b>\$500,000</b></p> <p>sub-limit as below</p> <ul style="list-style-type: none"> <li>\$20,000</li> <li>\$20,000</li> <li>\$40,000</li> <li>\$500/\$5,000</li> <li>\$3,000</li> <li>100% of max. limit</li> <li>10% of max. limit</li> <li>\$300/\$3,000</li> <li>\$500/\$3,500</li> <li>\$1,500</li> <li>\$200/\$3,000</li> <li>\$500</li> <li>10% of max. limit</li> </ul>
2	<p><b>Worldwide Emergency Assistance Service</b></p> <ul style="list-style-type: none"> <li>- 24-hour emergency assistance service</li> <li>- emergency medical evacuation</li> <li>- repatriation/repatriation of mortal remains</li> </ul>	<p><b>Fully Covered</b></p>
3	<p><b>Personal Accident</b></p> <p>Extensions:</p> <ul style="list-style-type: none"> <li>- third degree burn</li> <li>- compassionate death cash benefit due to               <ul style="list-style-type: none"> <li>(i) accidental bodily injury</li> <li>(ii) sickness</li> </ul> </li> <li>- credit card protection</li> </ul> <p>(Children aged under 18 at the time of death will receive up to \$100,000 only. Insured person aged over 70 will receive 50% of the maximum limit)</p>	<p><b>\$500,000</b></p> <p>sub-limit as below</p> <ul style="list-style-type: none"> <li>\$100,000</li> <li>\$25,000</li> <li>\$10,000</li> <li>\$30,000</li> </ul>
4	<p><b>Baggage and Personal Effects</b></p> <p>Pays for the loss of or damage to your baggage (including laptop, mobile phone)</p> <ul style="list-style-type: none"> <li>- any one item or pair</li> <li>- any one mobile phone or tablet computer (maximum of one set of either item)</li> </ul>	<p><b>\$15,000</b></p> <p>sub-limit as below</p> <ul style="list-style-type: none"> <li>\$5,000</li> <li>\$2,000</li> </ul>
5	<p><b>Baggage Delay</b></p> <p>Pays for emergency purchase of essential items if your baggage is delayed for more than 6 hours</p>	<p><b>\$800</b></p>
6	<p><b>Personal Money and Travel Documents</b></p> <ul style="list-style-type: none"> <li>- loss of money or unauthorised use of credit card</li> <li>- the replacement cost of travel documents and additional travelling expenses and/or accommodation expenses</li> </ul>	<p><b>\$4,000</b></p> <p>sub-limit as below</p> <ul style="list-style-type: none"> <li>\$2,000</li> <li>\$2,000</li> </ul>

Summary of Benefits		Classic Plan
		Maximum limit per insured person
<b>7</b>	<b>Personal Liability</b> Indemnifies you in respect of your legal liability towards third parties for accidental bodily injury or property damage together with associated legal costs and expenses	<b>\$1,500,000</b>
<b>8</b>	<b>Travel Delay, Trip Re-routing, Missed Journey &amp; Overbooking</b> For (i), (ii) and (iii) as a direct result of: strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier or closure of the airport, we will pay: (i) travel delay (each and every 6 hours/sub-limit) (ii) extra accommodation expenses or irrecoverable pre-paid deposits or charges due to travel delay (iii) trip re-routing costs due to travel delay For (iv) and (v), reimburses the reasonable accommodation and meal expenses (if not compensated by any third party) (iv) missed journey (v) overbooking	<b>\$5,000</b> sub-limit as below  \$250/\$2,000 \$2,000  \$5,000  \$5,000 \$5,000
<b>9</b>	<b>Loss of Deposit or Cancellation of Trip</b> Reimburses irrecoverable prepaid deposits or charges in the event of: <ul style="list-style-type: none"> <li>– unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions</li> <li>– serious damage to the insured person’s principal home in Hong Kong arising from fire, flood or burglary</li> <li>– death, serious physical injury or serious illness of the insured person, immediate family member, close business partner or travel companion</li> <li>– witness summons, jury service or compulsory quarantine of the insured person</li> <li>– “Red” or “Black” alert issued under Outbound Travel Alert System (Maximum payable amount for “Red” alert shall be 50% of the irrecoverable deposits or charges paid in advance)</li> <li>– bankruptcy of a registered travel agent under Travel Industry Council of Hong Kong (TIC)</li> </ul>	<b>\$25,000</b>
<b>10</b>	<b>Trip Curtailment</b> Reimburses the proportional return of relevant irrecoverable prepaid cost of the planned holidays or additional incurred travel costs (confined to economy class) and accommodation expenses due to: <ul style="list-style-type: none"> <li>– unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions</li> <li>– serious damage to the insured person’s principal home in Hong Kong arising from fire, flood or burglary</li> <li>– death, serious physical injury or serious illness of the insured person, immediate family member, close business partner or travel companion</li> <li>– “Red” or “Black” alert issued under Outbound Travel Alert System (Maximum payable amount for “Red” alert shall be 50% of the relevant irrecoverable prepaid cost or additional costs and expenses)</li> <li>– bankruptcy of a registered travel agent under Travel Industry Council of Hong Kong (TIC)</li> </ul>	<b>\$25,000</b>
<b>11</b>	<b>Home Care Benefit</b> Pays for loss of or damages to your home contents as a result of fire while you are overseas	<b>\$10,000</b>
<b>12</b>	<b>Trauma Counseling</b> Pays for the counseling fees if you are the witness &/or victim of a traumatic event <ul style="list-style-type: none"> <li>– per visit per day</li> </ul>	<b>\$15,000</b> sub-limit as below \$1,000
<b>13</b>	<b>Rental Vehicle Excess</b> Pays for the motor insurance policy excess incurred by you if you are involved in a collision whilst the rental vehicle is driven by you, or it is stolen or parking damaged	<b>\$3,000</b>
<b>14</b>	<b>China Hospital Deposit Guarantee Benefit</b> Provides guarantee of hospital deposit to the hospital under Hospital Network in China upon presenting the China Hospital Deposit Guarantee Card	<b>Optional for Annual Cover</b>

### Free automatic 10 days extension (applicable to single journey only)

Automatically extended for a maximum period of 10 days in the event that the insured person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure.

### Optional one way cover (applicable to single journey only)

For insured persons not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared period of insurance, whichever is the earlier.

### Free cover for children (applicable to single journey only)

If you are travelling with your children, they will enjoy free cover.

(Note: Please refer to the Summary of Benefits Table for the maximum limits under Section 1 and 3 applied to children under 18)

### Enhancement cover for children

If you wish to enhance the cover for your children, simply pay the full premium payment for them; hence, they will receive a higher limit of 100% for Medical and Related Expenses Section and 50% for the accidental death benefit under Personal Accident Section respectively.

### Enhanced personal accident benefit

By paying 20% additional premium, we offer you a more comprehensive protection against personal accident which the percentage of benefit paid is subject to the severity of disability.

### 24-hour emergency assistance service

With **SmartTraveller**, you will automatically receive the benefits of 24-hour assistance service provided by AXA Assistance, this means that any time of the day, anywhere in the world, emergency medical assistance is only a phone call away.

### Maximum duration of journey(s)

- Single journey – maximum 184 days
- Annual cover (unlimited number of journey) – maximum 90 days for each journey

### Age limit

- For Single Journey, the insured person must be aged between 30 days and 85 years before the inception of the journey.
- For Annual Cover, the insured person must be at or below 75 years old on the first commencement date of the policy, and renewable up to 80 years old.

### Definitions

- Child/children refers to the dependent and unmarried child/children who are aged between thirty (30) days and 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 features

- **Cover amateur sports and activities** such as snow skiing, snow boarding, water skiing, wake boarding, scuba diving, rafting, bungee jumping, horse riding etc.
- **Terrorism cover** including attacks caused by nuclear, chemical and biological substances
- **Cover loss of or damage to portable equipments** including laptop computers, photographic equipments, sports equipments & mobile phones
- **No excess** for the whole policy

### Common exclusions

#### General exclusions applicable to all sections

- 1 War
- 2 Government acts
- 3 Nuclear hazards
- 4 Lack of reasonable care and attention
- 5 Racing (other than on foot), motor sports or flying as a pilot or crew member
- 6 Activities engaging in sports or games in a professional capacity
- 7 Self-inflicted injury or illness
- 8 Alcoholism or drug abuse
- 9 Pre-existing medical conditions
- 10 Venereal disease, AIDS or AIDS related complex
- 11 Pregnancy, miscarriage of child birth and all complications thereof

The above is only part of the policy exclusions. Please refer to the policy for the full list of exclusions that apply to each section and the entire policy.

#### Remarks

- This policy is only valid for travel originating from Hong Kong.
- All amounts are in Hong Kong Dollars.
- Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.

This product brochure contains general information only. Please refer to the policy for exact terms and conditions and details of all the exclusions. A specimen of the policy will be furnished to you on request.



## SmartTraveller Product Brochure

**[axa.com.hk](http://axa.com.hk)**

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