

MyTravel Insurance

自寫意旅遊保

COVID-19 protection included
已包括2019冠狀病毒病保障



自寫意旅遊保

不論休閒旅遊還是公幹，**自寫意旅遊保**為你的家庭、寵物及行李提供綜合旅遊保障，就各種可能影響你的計劃的意外情況提供支持。

市場罕有

有別於市場上其他任何旅遊保險產品，自寫意旅遊保為因任何理由改動或取消旅遊計劃提供保障*，即使錯過活動，亦會提供賠償。

針對全家需要的完美計劃

自寫意旅遊保障家庭內不同年齡層的家庭成員，年齡由60日至80歲，最高可享有港幣1,500,000元**的醫療費用限額，及24小時環球緊急支援服務。

別忘記家中毛孩

自寫意旅遊保還包括特別寵物保障，即使你的旅行計劃有任何變動，你的寵物在寄養中心亦會得到好好照顧***。

保護你的貴重物品安全

你不用擔心個人物品，例如流動裝置、手提電腦，甚至運動用品被盜竊，因為自寫意旅遊保為你的個人物品提供保障。

自寫意旅遊保提供亞洲計劃及全球計劃以滿足你的需要。從今日起投保自寫意旅遊保，為旅途的未知變數提供保障。

*最高港幣25,000元，及只適用於頭等計劃。您的保單必須在您支付旅程首期付款或訂金之日的30天內或之前已購買，並且相關的取消或更改必須在原定出發時間之前進行。否則，此部分下的索賠將不被接受。詳情請參閱保單條款、細則及不保事項。

** 適用於頭等計劃

*** 適用於特選計劃和頭等計劃

保障範圍

有關以下保障範圍的詳情，請參閱產品的保單條款、細則及不保事項。

保障項目	投保額 每名受保人最高保障額（港元）		
	經濟計劃	特選計劃	頭等計劃
1. 醫療費用 (每日 3,000 港元的住院房間及膳食費用)			
a. 海外醫療費用 2019冠狀病毒病保障+			
▪ 年齡由60日至70歲	500,000	1,000,000	1,500,000
▪ 年齡由71至80歲	250,000	500,000	750,000
從外地回港後90天內在港覆診的分項限額：			
▪ 因意外引致的覆診醫療費用	最高保障額之100%		
▪ 因疾病引致的覆診醫療費用	最高保障額之10%		
▪ 中醫跌打、針灸、物理治療或脊椎治療	3,000 (每日200)		

保障項目	投保額 每名受保人最高保障額 (港元)		
	經濟計劃	特選計劃	頭等計劃
2. 住院或隔離現金津貼			
a. 海外住院每日現金保障	3,000 (每日300)	5,000 (每日500)	5,000 (每日500)
b. 意外的強制隔離 ^{2019冠狀病毒病保障+}	3,000 (每日300)	5,000 (每日500)	5,000 (每日500)
3. 緊急醫療支援^{2019冠狀病毒病保障+}			
a. 緊急醫療運送	實際費用		
b. 遺體運返	實際費用		
c. 親屬探訪	20,000	40,000	50,000
d. 隨行未獲照料子女送返	20,000	40,000	50,000
e. 住院按金保證	40,000		
f. 24小時協助熱線服務	包括		
4. 個人意外			
a. 意外死亡及永久完全傷殘 (包括失蹤)			
▪ 年齡由60日至70歲	500,000	1,000,000	1,500,000
▪ 年齡由71至80歲	250,000	500,000	750,000
b. 信用卡保障	不適用	5,000	10,000
5. 行李及個人財物保障			
a. 行李及個人財物	不適用	10,000	20,000
b. 每套/對/件限額		3,000	3,000
6. 流動設備被盜竊保障			
每台手提電腦限額(個人及工作用)	不適用	5,000	5,000
其他流動設備		3,000	3,000
7. 個人金錢損失		2,000	3,000
8. 遺失旅遊證件		2,000	3,000
9. 個人責任	2,000,000	2,000,000	2,000,000
10. 旅程延誤	不適用	2,000 (每6小時250)	3,000 (每6小時300)
11. 行李延誤津貼 (超過6小時)		500	1,000
12. 旅程取消^{2019冠狀病毒病保障+}			
▪ 旅程取消	不適用	25,000	50,000
▪ 因任何原因取消旅程# (50%自負額)		不適用	25,000
▪ 因任何原因更改旅行日期*** (50%自負額)		不適用	25,000
13. 縮短旅程^{2019冠狀病毒病保障+}		25,000	50,000

保障項目	投保額 每名受保人最高保障額 (港元)		
	經濟計劃	特選計劃	頭等計劃
14. 變更旅程 (超過6小時)	不適用	2,000	3,000
自寫意關愛延伸保障			
15. 租賃車輛自負額	不適用	5,000	5,000
16. 未經授權使用信用卡		2,000	3,000
17. 家居物品保障		10,000	20,000
18. 缺席活動保障		3,000	15,000
19. 運動用品損失保障		5,000 (每項 5,000)	15,000 (每項 5,000)
20. 寵物保障			
a. 因旅程延誤需緊急寵物寄養	不適用	3,000 (每日500)	10,000 (每日500)
b. 因海外住院需緊急寵物寄養		3,000 (每日500)	10,000 (每日500)
c. 旅程中斷 (寵物) (50% 自負額)		3,000	10,000

**重新安排的旅行日數必須等於或少於原保單期的承保日數。如少於原保單承保日數，將不獲退款。更改旅行日期必須在原定出發時間之前進行。

#如因任何原因取消旅程或更改旅行日期而索償，您的保單必須在您支付旅程首期付款或訂金之日的30天內或之前已購買，並且相關的取消或更改必須在原定出發時間之前進行。詳情請參閱保單條款、細則及不保事項。

主要不受保項目

1. 戰爭、內戰、侵略、騷亂、革命、使用軍事力量、或政府或軍事奪權；
2. 核危害 (不適用於因任何原因取消旅程/因任何原因更改旅行日期)；
3. 受保人是恐怖份子；恐怖份子組織成員；毒販、或核子、化學或生物武器供應商；
4. 任何已存在狀況、先天及遺傳狀況 (不適用於因任何原因取消旅程/因任何原因更改旅行日期)；
5. 自殺或企圖自殺或蓄意自殘，或自行暴露於非必要危害中；
6. 受保人乘坐或駕駛車輛用作賽車、比賽或任何專業運動，當中受保人會或可以賺取收入或酬金作為收入來源；或受保人參與任何極限運動及體育活動 (除非該運動是開放予公眾參與、不設限制並由獲認可的當地導遊公司/活動提供者提供活動；並由合資格導遊及/或指導員的指引及監督下行動)；
7. 受保人任何違法或不法行為或海關或其他機關的任何充公、拘押、銷毀；
8. 任何政府的任何禁制或規例；
9. 前往任何為人知悉屬高風險的國家，在保障生效日期前，傳媒或政府機關已充份發出反對旅遊的警告。

此乃保障計劃摘要，有關保障條款及規定，以保單內容為準。

注意：

本產品只在香港銷售，亦只供香港居民銷售。它只適用於從香港出發的旅行。

年齡限制

投保人年齡介乎60天至80歲

MyTravel Insurance

Whether you are travelling for leisure or business, **MyTravel** provides comprehensive travel coverage for your family, your pets and your belongings, supporting you through a multitude of eventualities that may impact your plans.

Rare in market

Unlike most of any other travel insurance product on the market, MyTravel covers you for changes of travel date or cancellations of travel plans for any reason*, even reimbursing you for missed events.

A perfect plan for the whole family

MyTravel covers a broad range of age groups from 60 days extending up to 80 years of age. Insured members can enjoy the maximum limit of medical expenses up to HKD 1,500,000** and 24-hour worldwide emergency assistance services so your whole family is protected.

Not forgetting your furry family members

MyTravel includes special pet coverage so your precious pets are protected and well cared for at pet boarding even if your travel plans change.***

Keeping your valuable belongings safe

Never worry about your personal items such as mobile devices or laptops as MyTravel protects against the theft of your possessions and even the loss of any sporting equipment.

With Asia and worldwide plans available to address your needs, protect yourself from the many unknowns of travelling with MyTravel Insurance plan today!

*Up to HKD 25,000 and applicable only to Superior Plan. Please ensure that you purchase the policy before or within 30 days from the date you make your initial payment or deposit for your trip. Any cancellation or change must be made prior to the original departure time. Otherwise, no claims under this section will be accepted. Please refer to the policy terms, conditions, and exclusions for full details.

**Applicable to Superior Plan only

***Applicable to both Premium Plan & Superior Plan

Coverage

For full details of the Coverage below, please refer to the policy terms, conditions, and exclusions of the product.

Summary of benefits	Sum insured		
	Maximum benefits per journey per insured person (HKD)		
Plan Type	Economy	Premium	Superior
1. Medical expenses (Room and Board HKD3,000 per day)			
a. Overseas medical expenses ^{COVID-19 cover+}			
▪ from 60 days to 70 years of age	500,000	1,000,000	1,500,000
▪ from 71 to 80 years of age	250,000	500,000	750,000
Sub-limit for follow-up medical treatment in Hong Kong within 90 days of return from abroad:			
▪ Due to accidental injury	100% of maximum benefits		
▪ Due to medical illness	10% of maximum benefits		
▪ Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		

Summary of benefits	Sum insured		
	Maximum benefits per journey per insured person (HKD)		
Plan Type	Economy	Premium	Superior
2. Overseas hospital daily cash benefit			
a. Overseas hospital daily cash benefit	3,000 (300 per day)	5,000 (500 per day)	5,000 (500 per day)
b. Unexpected compulsory quarantine ^{COVID-19 cover+}	3,000 (300 per day)	5,000 (500 per day)	5,000 (500 per day)
3. Emergency medical assistance ^{COVID-19 cover+}			
a. Emergency medical evacuation	Fully covered		
b. Repatriation of mortal remains	Fully covered		
c. Compassionate visit	20,000	40,000	50,000
d. Return of unattended child(ren)	20,000	40,000	50,000
e. Guarantee of hospital admission deposit	40,000		
f. 24-hour assistance hotline services	Included		
4. Personal accident			
a. Accidental death or permanent total disablement (including disappearance)			
▪ from 60 days to 70 years of age	500,000	1,000,000	1,500,000
▪ from 71 to 80 years of age	250,000	500,000	750,000
b. Credit card protection	Not covered	5,000	10,000
5. Baggage and personal effects			
Baggage and personal effects	Not covered	10,000	20,000
Sub-limit for one set/item/pair per insured journey		3,000	3,000
6. Theft of mobile device			
Sub-limit for laptop (personal or work laptop)	Not covered	5,000	5,000
Other devices		3,000	3,000
7. Loss of personal money		2,000	3,000
8. Loss of travel documents		2,000	3,000
9. Personal liability	2,000,000	2,000,000	2,000,000
10. Travel delay	Not covered	2,000 (250 for every 6 hours)	3,000 (300 for every 6 hours)
11. Baggage delay allowance (over 6 hours)		500	1,000
12. Cancellation of journey ^{COVID-19 cover+}			
▪ Cancellation of journey	Not covered	25,000	50,000
▪ Cancellation of journey for any reason# (50% deductible)		Not covered	25,000
▪ Change of travel date for any reason **# (50% deductible)		Not covered	25,000

Summary of benefits	Sum insured		
	Maximum benefits per journey per insured person (HKD)		
Plan Type	Economy	Premium	Superior
13. Curtailment of journey ^{COVID-19 cover*}	Not covered	25,000	50,000
14. Journey re-route (over 6 hours)		2,000	3,000
MyTravel cares			
15. Rental vehicle excess	Not covered	5,000	5,000
16. Unauthorised use of credit card		2,000	3,000
17. Loss of home content		10,000	20,000
18. Missed event		3,000	15,000
19. Loss of sporting equipment		5,000 (5,000 per item)	15,000 (5,000 per item)
20. Pet care			
a. Emergency pet boarding due to travel delay	Not covered	3,000 (500 per day)	10,000 (500 per day)
b. Emergency pet boarding due to overseas hospitalisation		3,000 (500 per day)	10,000 (500 per day)
c. Curtailment of Journey (Pet) (50% deductible)		3,000	10,000

**Re-scheduled travel duration days must be equal to or less than the original policy period. If it is less than the original policy period, there will be no refund.

The policy must be purchased before or within 30 days from the date you make your initial payment or deposit for your trip, and the cancellation of journey or change of travel date must be made prior to the original departure time. Please refer to the policy terms, conditions, and exclusions for details.

Major Exclusions

1. War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. Nuclear hazards (this exclusion does not apply to cancellation of journey for any reason / change of travel date for any reason);
3. An insured person who is a terrorist; a member of a terrorist organisation; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons;
4. Any pre-existing condition, congenital and heredity condition (this exclusion does not apply to cancellation of journey for any reason / change of travel date for any reason);
5. Suicide or attempted suicide or intentional self-Injury, or self-exposure to needless peril;
6. Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an insured person would or could earn income or remuneration from engaging in such sport as a source of income; or participation in any extreme sports and sporting activities (except activities that are accessible to general public without restriction and are provided by a recognised local tour operator that insured person is acting under the guidance of qualified guides or instructors);
7. Any illegal or unlawful act by the insured person or confiscation, detention, destruction by customs or other authorities;
8. Any prohibition or regulations by any government;
9. Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destinations from media outlets or governmental agencies being issued prior to the effective date of the policy.

This summary gives only an outline of the insurance cover. Please refer to the insurance policy for the precise terms and conditions.

Note:

This product is only available for sale in Hong Kong and to Hong Kong residents only. It is only valid for travel originating from Hong Kong.

Age Limit

Insured person aged between 60 days and 80 years of age

Premium Table (HKD) 保險價目表*

No of days 日數	Premium per insured person 每位受保人的保費 (HKD 港元)											
	70歲或以下 Aged 70 or below						71-80歲 Aged 71-80					
	Asia 亞洲			Worldwide 全球			Asia 亞洲			Worldwide 全球		
	Economy 經濟計劃	Premium 特選計劃	Superior 頭等計劃	Economy 經濟計劃	Premium 特選計劃	Superior 頭等計劃	Economy 經濟計劃	Premium 特選計劃	Superior 頭等計劃	Economy 經濟計劃	Premium 特選計劃	Superior 頭等計劃
1	95	141	202	109	184	265	119	176	253	136	230	331
2	106	152	219	123	199	286	133	190	274	154	249	358
3	123	179	259	143	235	338	154	224	324	179	294	423
4	143	204	309	166	266	404	179	255	386	208	333	505
5	165	237	367	192	309	481	206	296	459	240	386	601
6	183	268	404	212	351	528	229	335	505	265	439	660
7	207	292	440	240	381	575	259	365	550	300	476	719
8	251	332	476	291	435	622	314	415	595	364	544	778
9	272	358	513	315	467	670	340	448	641	394	584	838
10	292	388	571	338	507	746	365	485	714	423	634	933
11	301	415	609	350	542	797	376	519	761	438	678	996
12	321	440	622	373	575	812	401	550	778	466	719	1,015
13	341	444	658	396	581	860	426	555	823	495	726	1,075
14	361	469	663	419	613	867	451	586	829	524	766	1,084
15	381	493	697	442	644	912	476	616	871	553	805	1,140
16	400	499	714	465	653	933	500	624	893	581	816	1,166
17	420	523	747	488	683	976	525	654	934	610	854	1,220
18	430	546	780	499	713	1,019	538	683	975	624	891	1,274
19	439	548	792	509	716	1,035	549	685	990	636	895	1,294
20	458	570	824	531	745	1,076	573	713	1,030	664	931	1,345
21	476	592	856	553	774	1,119	595	740	1,070	691	968	1,399
22	495	602	864	575	787	1,128	619	753	1,080	719	984	1,410
23	514	624	894	596	814	1,168	643	780	1,118	745	1,018	1,460
24	519	645	925	603	843	1,209	649	806	1,156	754	1,054	1,511
25	524	652	956	607	852	1,249	655	815	1,195	759	1,065	1,561
26	541	673	987	628	880	1,289	676	841	1,234	785	1,100	1,611
27	559	694	988	649	907	1,291	699	868	1,235	811	1,134	1,614
28	561	715	1,018	651	935	1,329	701	894	1,273	814	1,169	1,661
29	562	736	1,047	652	961	1,369	703	920	1,309	815	1,201	1,711
30	579	757	1,077	672	989	1,408	724	946	1,346	840	1,236	1,760
Each additional day 以後每日	22	25	39	25	33	51	28	31	49	31	41	64
Annual Travel Plan 全年旅遊計劃	1,403	2,063	3,713	1,627	2,696	4,852	1,754	2,579	4,641	2,034	3,370	6,065

*Insurance levy is not included in the above premium 以上保費並未包括保費徵費

Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK\$) 最高徵費(港幣)
From 1 Apr 2021 onwards 由2021年4月1日之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit bolttechinsurance.hk or contact: (852)2603 9435. 保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽**bolttechinsurance.hk** 或致電(852)2603 9435。

Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 2603 9435.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 2603 9435 索取收集個人資料聲明副本。



English



中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the “Company”) as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited (“bolttech Insurance”) is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk.

關於保特保險

保特保險(香港)(「保特保險」)有限公司獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽bolttechinsurance.hk網站。

Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

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