

GBA Easy Travel

大灣區 易遊保



大灣區易遊保

大灣區易遊保 為您提供大灣區(包括香港、澳門和廣東省廣州、深圳、珠海、佛山、惠州、東莞、中山、江門及肇慶九市)一般休閒旅行的無憂旅行保障。

產品特點



涵蓋一般
休閒旅行



每項保障均
無自負金額



24小時緊急
支援服務



大灣區至香港
陸路救護車服
務安排



多個保障計劃包括3日/
7日/1個月/3個月/6個
月及全年保障以滿足
您的需求



多人同行可享保
費折扣, 讓您的旅
程更加經濟實惠

保障範圍

^ 適用於所有保障計劃的每程限額

^^ 適用於1個月、3個月、6個月及全年保障計劃

項	承保範圍概述及分項賠償上限	最高保障金額 (港元) 每名受保人	
		每旅程^	每份保單^^
1.	醫療費用 a. 住院費用 b. 現金津貼 (住院超過3日) (每日200港元)	\$30,000 \$1,000	\$100,000 \$1,000
2.	人身意外 / 缺席活動保障 a. 在旅行途中發生人身意外事故 (香港除外) b. 從香港主要居所跨境旅行途中發生交通事故導致意外死亡 (香港境內) c. 因人身意外導致缺席活動 (每張門票500港元)	\$100,000 \$100,000 \$2,000	\$100,000 \$100,000 \$2,000
3.	交通 a. 高鐵延誤現金津貼 i. 首連續3小時 ii. 之後每連續6小時 b. 受保人作為乘客因交通意外受傷而獲得的現金津貼 (每次事故)	\$900 \$300 \$300 \$200	\$900 \$300 \$300 \$600

項	承保範圍概述及分項賠償上限	最高保障金額 (港元) 每名受保人	
		每旅程^	每份保單^^
4.	其他保障 a. 旅遊證件遺失 b. 緊急支援服務 ¹ i. 緊急醫療撤離及遣返 ii. 運送遺體/骨灰返港 iii. 入院按金保證 iv. 安排返回香港以便辦理至親人的後事 v. 近親探望及酒店住宿 vi. 安排未成年子女送返香港 vii. 復康住宿費用 viii. 運送所需藥物 ix. 24小時電話諮詢 c. 大灣區跨境直通救護車安排 ² d. 尋人服務津貼 (包括因綁架、天災或人為災害導致失散)	\$1,000 100,000 15,000 15,000 15,000 15,000 15,000 6,000 6,000 已包括 \$30,000 \$30,000	\$2,000 100,000 15,000 15,000 15,000 15,000 15,000 6,000 6,000 已包括 \$30,000 \$30,000
5.	人身責任	\$100,000	\$100,000

¹ 受保人或其代表必須致電支援熱線以獲得服務安排。

² 必須由本公司或其授權代表安排。

保障計劃 / 保障期

- 3日：不超過3日的單次旅程
- 7日：不超過7日的單次旅程
- 1個月：於30日內多次旅程，每程不超過7日
- 3個月：於90日內多次旅程，每程不超過7日
- 6個月：於180日內多次旅程，每程不超過7日
- 全年：於12個月內多次旅程，每程不超過14日

保險價目表 (港幣)*

個人 / 保障期	3日	7日	1個月	3個月	6個月	全年
6星期至70歲	30	70	160	380	648	998
71歲至80歲	38	88	198	478	808	不適用

*以上保費並未包括保費徵費

保費徵費表

保單起保日	徵費率	最高徵費(港幣)
由2021年4月1日之後	0.100%	5,000

團體優惠 團體報名可享更多優惠！

- 2人：5% 折扣
- 3人：10% 折扣
- 4人或以上：15% 折扣

年齡限制

個人 - 投保人年齡介乎18歲至80歲 (全年保障計劃為70歲)

子女 - 指年齡介乎6星期至17歲而於整段旅程期間均與投保人同行的未婚子女

主要不受保項目

- 戰爭(不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
- 核危機。
- 投保前已存在之傷疾、先天及遺傳性疾病。
- 自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理(因意外而損壞健全的牙齒除外)。
- 任何種類的競賽(徒步進行的比賽除外)或任何職業性質的運動或受保人可能或可以賺取收入或報酬的運動。
- 任何空中活動，除非受保人(i)以付費乘客身份在認可及持牌航空公司的航機上，或(ii)所參與之活動是由另一位持牌人士帶領下負責操縱及航行，而該活動的舉辦者亦獲當地有關當局授權。
- 任何未能於24小時內向有關機構報告(例如:航空公司、警署)及未能提供由相關機構證實的報告。
- 任何非法或不合法的行為。
- 於以下情況下在受保旅程期間接受的任何治療：受保旅程目的為接受治療，或受保人在不適宜旅遊的情況下進行受保旅程，或受保人不理會執業醫生的反對進行旅遊。

注意事項

- 申請人保證並據實相信各受保人絕不會違反醫生的囑咐或僅為獲醫療而外出旅遊。申請人更清楚明白任何現已存在之疾病、現有、不時復發或先天疾病皆不在承保之列。
- 本保單一經發出，所有保險資料均被確認為最終版本，不會接受任何變更。
- 除全年保障計劃外，保險證明書一經簽發保費概不發還。
- 倘若受保人就同一旅程擁有多於一 (1) 份由本公司承保的旅遊保險保單時，本公司將按最大賠償額的旅遊保險保單支付賠償。
- 本保險產品不會提供續保安排。
- 此保障只適用於由香港出發及回境之旅程。
- 所有受保人必須為持有有效香港身分證的香港居民。
- 所有受保人在香港的平均居留時間每年不少於180日。

(此乃保障計劃摘要，有關保障條款及規定，以保單內容為準。)

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

GBA Easy Travel

GBA Easy Travel provides you a worry-free travel protection for conventional leisure trips across Greater Bay Area “GBA” (including Hong Kong, Macau, and nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen, Zhaoqing in Guangdong Province).

Product Highlights



Cover for conventional leisure travel



No deductible on any coverage



24/7 Emergency Assistance Services at your fingertips



Land ambulance service arrangement from GBA to HK



Various coverage plans available, including options for 3 days, 7 days, 1 month, 3 months, 6 months, and full year, tailor to meet your needs



Enjoy premium discounts when travelling with a group, making your getaway even more budget-friendly

Coverage

^ Applicable to all Cover Plans for each Journey

^^ Applicable to 1-Month, 3-Month, 6-Month, and Annual Plan Cover Plans

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person	
		Per Journey [^]	Per Policy Limit ^{^^}
1.	Medical Expenses a. Hospital Confinement b. Cash allowance if being hospitalised for more than 3 days (HKD200 per day)	\$30,000 \$1,000	\$100,000 \$1,000
2.	Personal Accident / Missed Events a. Personal Accident occurs whilst travelling (GBA other than HK) b. Accidental Death during traffic accident when travelling from home to cross-border (HK Cover) c. Missed Events due to Personal Accident (HKD500 per ticket)	\$100,000 \$100,000 \$2,000	\$100,000 \$100,000 \$2,000
3.	Transportation a. Cash allowance on high-speed rail train delay i. 1st consecutive 3 hours ii. Each consecutive 6 hours thereafter b. Cash allowance to Insured Person due to accidental injury as a passenger (per incident)	\$900 \$300 \$300 \$200	\$900 \$300 \$300 \$600

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person	
		Per Journey [^]	Per Policy Limit ^{^^}
4.	Other Protection		
	a. Loss of Travel Documents	\$1,000	\$2,000
	b. Emergency Assistance Services ¹		
	i. Emergency Medical Evacuation and Repatriation	100,000	100,000
	ii. Transportation of Mortal Remains	15,000	15,000
	iii. Hospital Admission and Guarantee of Hospital Admission Deposit	15,000	15,000
	iv. Unexpected Return to Usual Country of Residence	15,000	15,000
	v. Compassionate Visit and Hotel Accommodation	15,000	15,000
	vi. Return of Minor Child(ren)	15,000	15,000
	vii. Convalescence Expenses	6,000	6,000
	viii. Delivery of Essential Medicine	6,000	6,000
	ix. 24-hour Assistance Hotline Services	Included	Included
	c. Road Ambulance Service Arrangement from GBA to HK ²	\$30,000	\$30,000
	d. Allowance for Tracing Service (due to kidnap, or separated by natural or man-made disasters)	\$30,000	\$30,000
5.	Personal Liability	\$100,000	\$100,000

¹ Insured person or their representative must call the Assistance Hotline to obtain service arrangements.

² must be arranged by the Company or its Authorized Representative

Cover Plan / Cover Period

- 3-Day : single journey not exceeding 3 days
- 7-Day : single journey not exceeding 7 days
- 1-Month : multiple journeys within 30 days; each journey not exceeding 7 days
- 3-Month : multiple journeys within 90 days; each journey not exceeding 7 days
- 6-Month : multiple journeys within 180 days; each journey not exceeding 7 days
- Annual : multiple journeys within 12 months; each journey not exceeding 14 days

Premium Table*

Individual / Cover Period	3 Days	7 Days	1 Month	3 Months	6 Months	Annual
6 week – aged 70	30	70	160	380	648	998
Aged 71 – 80	38	88	198	478	808	Not Applicable

*Insurance levy is not included in the above premium

Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)
From 1 Apr 2021 onwards	0.100%	5,000

Group Discount Offers Save more when you enroll as a group!

- 2 people: 5% discount
- 3 people: 10% discount
- 4 or more: 15% discount

Age Limit

Individual - Refers to the Insured Person aged between 18 and 80 (70 for annual cover)

Children - Refers to dependent & unmarried children who is/are 6 weeks to 17 years of age travelling with the Insured Person during the entire journey

Major Exclusions

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Pre-existing condition, congenital and hereditary condition.
- Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sports.
- Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in an activity of which the maneuver or navigation is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- Losses which are not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Any illegal or unlawful act.
- Any medical treatment received during Journey which was made for the purpose of receiving medical treatment or if the insured Journey was undertaken while the Insured Person was unfit to travel; or the Person is traveling against the advice of a Qualified Medical Practitioner.

Notes

- The Applicant warrants that to the best of his / her knowledge and belief no Insured Person is traveling contrary to the advice of any medical practitioner or for the purpose of obtaining medical treatment and that he / she understands that treatment of any pre-existing, recurring or congenital medical conditions are not insured.
- Upon issuance of the Policy, all the insurance details are confirmed and final and cannot be changed.
- Except for annual cover, no refund of premium is allowed once the insurance certificate has been issued.
- If the Insured Person is covered under more than one (1) travel insurance policies underwritten by the Company for the same trip, only the travel insurance Policy with the greatest compensation will apply and benefits thereunder be payable.
- This is a non-renewable insurance product.
- This Insurance is only valid for travel originating from and returning to Hong Kong.
- All insured persons must be HK residents with a valid HKID Card.
- All insured persons must have an average stay in Hong Kong of no less than 180 days per year.

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 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)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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