

NCB Travel Insurance

WITHOUT
EXCESS



Travel at ease

Agent Bank:  **NCB** 南洋商業銀行

Insurer:  **中国太平**
CHINA TAIPING
中國太平保險(香港)有限公司
China Taiping Insurance (HK) Company Limited

“NCB Travel Insurance” “the Plan” can provide you comprehensive protection during your travel. This plan includes all essential coverage, such as Personal Accident, Medical Expenses, Travel Delay, Loss of Home Contents and Emergency Evacuation.....

Please enroll “NCB Travel Insurance” now, all you have to do is to enjoy your holiday!

Products Highlights

Standard premium for all regions

No deductible for all benefits

Loss of Home Contents due to burglary during the travelling period

Child can enroll the plan and travel individually

“Travel Delay” due to Act of Terrorism

Extra Benefit

The Plan gives you extra benefit, at no extra cost, so that you will be covered for sports activities, including: **bungee jumping, rafting, speed-boating, jet-skiing, skiing, scuba diving, hang-gliding, mountaineering, hot-air ballooning and other water sports** provided that you are not a professional sportsman.

Free Automatic Extension of Cover

The Plan will be automatically extended without extra charge up to 10 days in the event of unavoidable delay to the stipulated itinerary under “Travel Delay”.

Free 24-Hour Worldwide Emergency Assistance Service

Medical Assistance Services:

Emergency Medical Evacuation and related Repatriation, Compassionate Visit, Return of Unattended Dependent Child (ren), Deposit Guaranteeing of Hospital Admission.

Other Services:

Emergency Travel Service Assistance, Lost Luggage Assistance, Pre-trip information Services, Legal Referral, Interpreter Referral, Embassy Referral, Medical Services and Referral, Arrangement of Hospital Admission.

Comprehensive Coverage

Coverage	Plan One Maximum Benefit (HK\$)	Plan Two Maximum Benefit (HK\$)
1. Personal Accident (i) The Insured sustains bodily injury or death as a result of an accident or accidents in the journey, benefits will be payable according to the Policy. <i>The maximum benefit for the Insured under the age of 18 or over 75 shall not exceed HK\$200,000.</i> (ii) If accidental death happening while the Insured between the age of 18 and 75 is travelling as a fare-paying passenger on board of Public Conveyance, double benefit will be paid. <i>This benefit is not applied to the Annual Travel Plan.</i>	600,000 1,200,000	1,200,000 2,400,000
2. Medical Expenses (i) Overseas Medical Expenses: If the Insured suffers from injury caused by an accident or illness in the journey, he/she is entitled to claim medical expenses charged by a qualified doctor. (ii) Follow-up Expenses: Medical Expenses for continuing medical treatment in respect of the same illness or arisen from the same accident in Hong Kong SAR are subject to a limit as the plan selected and must be incurred within 90 days after the Insured's return to Hong Kong SAR. They include bonesetter expenses and chiropractic or physiotherapy treatment expenses with a limit of HK\$500 (HK\$100/day) and HK\$1,000 (HK\$150/day) respectively. <i>The maximum benefit for the Insured under the age of 18 or over 75 shall not exceed HK\$100,000, including follow-up expenses up to HK\$15,000 (Plan 1) or HK\$25,000 (Plan 2).</i>	500,000 (including Hong Kong Follow-up Expenses 30,000)	1,000,000 (including Hong Kong Follow-up Expenses 50,000)
3. Hospital Cash Allowance If the Insured suffers from injury caused by an accident or illness occurred during in the journey, he/she is entitled to claim hospital cash allowance up to 10 days. The entitlement of the allowance starts from the 4th consecutive day of hospital confinement.	250/per day 2,500	500/per day 5,000
4. Personal Baggage & Personal Effects Loss of or damage to personal baggage or personal effects carried in the journey resulting from accident, theft, burglary, robbery or mishandling by carriers. A maximum of HK\$2,500 for each item, pair or set of article.	8,000	10,000
5. Baggage Delay If the Insured's baggage is delayed for more than 8 hours due to hijack or mishandling, he/she is entitled to claim for the cost of emergency purchases of toiletries or clothing.	1,000	1,200
6. Personal Money & Travel Document The insured is entitled to (i) claim for loss of personal money resulting from robbery; or (ii) claim for the cost of obtaining replacement of air tickets and travel documents lost as a result of theft, burglary, robbery or loss.	Money 2,000 Travel Document 3,000	Money 3,000 Travel Document 5,000
7. Travel Delay In the event that the scheduled licensed public conveyance (incl. aircraft, vessel etc.) is delayed for 8 hours or more due to natural disaster (e.g. earthquake), adverse weather conditions, strike, industrial action, mechanical failure or act of terrorism, the Insured is entitled to claim HK\$250 for each full 8-hour delay.	2,000	2,000
8. Cancellation and Curtailment of Journey In the event of cancellation or curtailment of journey due to jury service or death or Serious Bodily Injury or Sickness of the Insured or immediate family member or close business partner or serious damage to the Insured's principal home arising from fire or flooding within 10 days prior to the departure date which requires the Insured's continued presence on the premises, the Company shall reimburse any expenses for tour, accommodation or transportation paid in advance.	15,000	30,000
9. Personal Liability Indemnity against legal liability to a third party as a result of accidental bodily injury or loss of or damage to property in the journey. <i>This benefit is not applied to the use or hire of motor vehicles, aircraft or watercraft.</i> <i>This benefit is not applied to the Insured under the age of 18.</i>	1,500,000	1,500,000
10. Major Burns (Third Degree Burns) Subject to Third Degree Burns with burnt areas equal to or greater than 5% of the Insured's total body surface area, benefits will be payable according to the Policy.	50,000	100,000
11. Loss of Home Contents The loss of or damage to the contents or personal effects of the Insured's principal home as a result of burglary accompanied by forcible and violent entry to or exit from the premises whilst the home is unoccupied in the journey.	10,000	20,000
12. 24-hour Worldwide Emergency Assistance Services (1) Emergency Medical Evacuation or Repatriation (2) Repatriation of Mortal or Remains/Ashes (3) Compassionate Visit (4) Return of Unattended Dependent Child (ren) (under the age of 18) (5) Deposit Guaranteeing of Hospital Admission	Unlimited Unlimited One Return Economy Class Air Ticket One Way Economy Class Air Ticket US\$6,500	

If there are any inconsistencies between items in English and Chinese, the English version shall prevail.

Premium (HK\$)

Single Trip Plan

Period of Insurance (maximum up to 182 days)	Plan 1			Plan 2		
	Insured	Insured and Children*	Family **	Insured	Insured and Children*	Family **
1-3 days	88	135	190	135	203	285
4-6 days	140	210	293	210	315	442
7-10 days	173	260	363	261	392	550
11-18 days	195	293	408	293	439	613
19-25 days	206	309	433	310	466	653
26-31 days	232	348	488	478	521	729
Each additional 7 days or less	50	75	105	60	90	126

Annual Travel Plan

- Travel outside Hong Kong SAR for the trip not exceeding 90 consecutive days.
- Unlimited number of trips within a year.

Plan 1			Plan 2		
Insured	Insured and Children*	Family **	Insured	Insured and Children*	Family **
1,038	1,538	2,038	1,438	2,038	2,738

* "Children" refers to all dependent unmarried children (including lawfully adopted children) of the insured who are aged between 6 weeks and 18.
** "Family" means Insured, legal spouse and all accompanying children under the age of 18.

General Exclusions

- The Company will not be liable for losses or damage arising out of or in consequence of:
- War, hostilities or warfare operations, any act of terrorism, civil war, rebellion, strikes, riots or caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any unclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission);
 - illegal acts;
 - professional sports or games or participation in any sport games competition; All dangerous sports or activities would be excluded unless otherwise specifically mentioned;
 - self-inflicted injury, alcoholism or drug abuse;
 - pregnancy, dystocia, miscarriage or childbirth;
 - venereal disease or sexually transmissible including AIDS (Acquired immune Deficiency Syndrome) and ARC (AIDS Related Complex);
 - pre-existing illness or bodily injury;
 - taking part in performing entertainment or film/television production.

Claims Procedure & Important Notes

- All first treatment for bodily injury or sickness must be attended by a medical practitioner outside Hong Kong SAR.
- No refund of premium is allowed once the insurance has been effected (except Annual Travel Plan).
- Age limit: 6 weeks to 85 years old. The child(ren) under the age of 18 can enroll the Plan individually (maximum benefit for the child remains unchanged) but should pay full adult's premium and proposal form has to be signed by parents or guardian.
- Notice of any Claims must be given to China Taiping Insurance (HK) Company Limited within 30 days of the expiry of this insurance or the end of each single trip (whichever is the earliest). In case of Personal Liability, the Insured must give immediate notice in writing. All claims shall be made together with a copy of passport, visa or other travel document and satisfactory proof including reports from hospital, medical practitioner, police, airlines or other responsible authorities.

Main Exclusion of Each Benefit

1. Medical Expenses:

 - Medical treatment obtained in Hong Kong SAR (Except Follow-up Expenses);
 - Non-essential treatment, surgery or hospitalization;
 - Extra charges for private room accommodation;
 - Any travel for the purpose of receiving medical or surgical treatment;
 - Dental care or treatment (Except as necessitated and emergency treatment by accidental injuries to sound natural teeth).
2. Personal Baggage & Personal Effect:

 - breakage or damage to fragile or brittle articles of every description;
 - Loss or damage in confiscation, detention or examination by Customs or other officials;
 - Normal wear and tear and any depreciation in value;
 - Loss of any baggage that is left behind or unattended;
 - Loss of, breakage or damage to computer equipment, software and accessory.

3. Travel Delay:

 - Late arrival at the airport, port or train station;
 - Strike or industrial action which was in existence at the date of application of this insurance.
4. Cancellation or Curtailment of Journey:

 - Financial circumstances or disinclination to travel.
5. Loss of Home Contents:

 - Loss due to use of any key or duplicate thereof;
 - Loss caused or facilitated by the reckless or willful act of the Insured or the Insured's family members.
6. Personal Liability:

 - Any liability, loss or claim payable by any other insurance company or third party;
 - The Insured or his authorized representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of the Company;
 - Liability arising out of any willful, malicious or unlawful act ;
 - Properties belonging to or held in trust, custody or control of the Insured;
 - Use or operation of motor vehicles, aircraft or watercraft;
 - Legal costs resulting from any criminal proceedings.

Terms & conditions:

- The Plan is underwritten by China Taiping Insurance (HK) Company Limited ("the Company").
- Nanyang Commercial Bank, Limited ("the Agent Bank") is the appointed insurance agent of the Company for distribution of the Plan. The Plan is a product of the Company but not the Agent Bank.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between the Agent Bank and the customer out of the selling process or processing of the related transaction, the Agent Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer, however any dispute over the contractual terms of this Plan should be resolved between directly the Company and the customer.
- The Company reserves the sole right to determine whether any application for the Plan is acceptable or not in accordance with the information submitted at the time of application by the insured or insured person.
- The Company reserves the right to amend or withhold any terms and conditions in respect of the Plan without prior notice.
- This promotional material is for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by the Company. Please refer to the policy document for the details.
- If there is any discrepancy between the English version and Chinese version of this promotional material, the English version shall prevail.

Claims Form is available at insurer's office or downloaded from China Taiping Insurance (HK) Company Limited's web-site www.hk.cntaiping.com

For enquiries, please call customer service hotline.

Insurer:



中国太平

CHINA TAIPING

中國太平保險(香港)有限公司

China Taiping Insurance (HK) Company Limited

Agent Bank:



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