

Universal Smart Travel Insurance Plan

Optional Benefit

I. Enhanced Benefit (Free cover for Annual Travel Plan)

Insured Sections and Coverage	Maximum Benefits Payable ¹ (each insured person)		
	(HK\$)		
	(Applicable to Single & Annual Travel Plan)		(Only applicable to Single Travel Plan)
	Diamond Plan	Gold Plan	Silver Plan
16. Terrorism Extended Cover			
16.1 Personal Accident Extended Cover Extended personal accident cover, payable according to the “Table of Personal Accident Benefit” of the policy, for death or permanent disablement of the insured person resulting from an act of terrorism. (for insured person aged under 18 or over 70)	2,000,000	1,200,000	600,000
16.2 Medical Expenses Extended Cover Extended medical expenses coverage for injuries sustained from an act of terrorism during the journey. Benefits outlined under Section 3 of the Basic Benefits, which include medical treatment expenses, repatriation of the mortal remains to Hong Kong, trauma counselling expenses and daily hospital cash, will be payable. (for insured person aged under 18 or over 70)	800,000 1,500,000	600,000 1,000,000	300,000 500,000
	600,000	400,000	250,000
17. Severe Incident Extended Cover			
17.1 Extended Cover for Cancellation or Curtailment of Journey (a) Extend the benefit coverage for Section 11 - Cancellation and Section 12 - Curtailment under Basic Benefits in respect of: - unanticipated outbreak of strike, industrial action, adverse weather conditions, natural disasters or widespread infectious disease at the planned destination or Hong Kong (the event	50,000	40,000	30,000

<p>resulting in cancellation of journey must take place within 7 days before the departure date)</p> <ul style="list-style-type: none"> - death, serious injury or serious sickness of the insured person's travel companion <p>(b) For trip cancellation or curtailment arising from the events insured under this Plan, the following benefits will be payable for the cancellation of flight tickets redeemed with airline points or air miles:</p> <ul style="list-style-type: none"> - cancellation fee charged by the relevant parties for obtaining a refund of the flight tickets - additional one-off cash allowance for irrecoverable flight tickets <p>17.2 Travel Delay due to Airline's Operational Issues</p> <p>In the event that the flight originating from Hong Kong is cancelled due to the airline's operational issues, leading to a delay in departure exceeding 48 consecutive hours, reimbursement will be provided for irrecoverable prepaid expenses incurred outside of Hong Kong for travel tickets, accommodation, tour packages, admission tickets for major sports events, musicals, concerts, museums or theme parks, or vehicle rentals.</p>	<p>1,500</p> <p>500</p> <p>4,000</p>	<p>1,500</p> <p>500</p> <p>3,000</p>	<p>1,500</p> <p>500</p> <p>2,000</p>
<p>18. Extra Allowance and Compensation</p> <p>18.1 Compulsory Quarantine Cash Allowance</p> <p>Payable for compulsory quarantine of the insured person during the journey or within 7 days of returning to Hong Kong due to an infectious disease. (This benefit is not applicable to the insured person who has obtained compensation under Section 3.5 "Daily Hospital Cash Benefit")</p> <p>18.2 Black Travel Alert Cash Allowance</p> <p>Payable for trip curtailment or travel delay (for at least 6 consecutive hours) due to the issuance of a "Black Alert" on the planned destination. (In the event that the insured person faces both travel delay and trip curtailment, he/she is only entitled to a single</p>	<p>12,000 (800/per day)</p> <p>2,000</p>	<p>7,500 (500/per day)</p> <p>1,500</p>	<p>4,500 (300/per day)</p> <p>1,000</p>

cash allowance, in accordance with the amount as specified on the right)			
19. Personal Notebook Computer and Mobile Phone Cover - Accidental damage to personal notebook computer - Loss of mobile phone due to theft, robbery or accidental damage.	5,000 2,500	3,500 1,500	2,500 1,000
20. Outbound Travel Alert Extended Cover (Reimbursement for the irrecoverable prepaid travel expenses and reasonable public conveyance expenses for returning to Hong Kong (if applicable). For details, please refer to the table of Outbound Travel Alert Benefit)	Red Alert		Amber Alert
	Percentage of Loss Payable		
According to the benefit limit of Basic Benefit Insured Section 11 - Cancellation	50%	25%	
According to the benefit limit of Basic Benefit Insured Section 12 - Curtailment	50%	25%	

II. Cruise Protection

Insured Sections and Coverage	Maximum Benefits Payable ¹ (each insured person) (HK\$)		
	Diamond Plan	Gold Plan	Silver Plan
21. Personal Accident Extended Cover Extended personal accident cover is provided if the insured person goes missing as a result of falling overboard caused by a cruise ship sinking, fire, natural disasters, or kidnapping by pirates during a voyage, and the insured person's whereabouts remain unknown for at least 1 year following his/her date of disappearance. (For insured person aged under 18 or over 70) (This benefit is not applicable to the insured person who has obtained compensation under Section 1 "Personal Accident", 1.1 "Double Indemnity" or 16.1 "Terrorism Extended Cover – Personal Accident".)	2,000,000	1,200,000	600,000
	800,000	600,000	300,000
22. Cruise Cancellation and Interruption Cover² If the insured person fails to board the cruise ship because the public conveyance to the port of departure is delayed by at least 8 consecutive hours in the event of unanticipated adverse weather conditions, natural disasters, industrial action, act of terrorism, hijack or mechanical breakdown of the public conveyance or issuance of a "Black Alert" during the journey, the insured person will be reimbursed for: 22.1 Cruise Cancellation <ul style="list-style-type: none"> • irrecoverable prepaid cruise cost; or 22.2 Cruise Interruption <ul style="list-style-type: none"> • additional travel expenses - reasonable expenses incurred for travelling to the next port of call to rejoin the cruise. 	50,000	30,000	15,000
	15,000	8,000	4,000
23. Post-Departure of Cruise Cover² 23.1 Curtailment of Cruise Trip In the event that the cruise ship is unable to continue the voyage, due to: <ul style="list-style-type: none"> • mechanical breakdown of the cruise ship; or • compulsory detention of the cruise ship by local 	50,000	30,000	15,000

<p>government authorities when moored in the port, leading to the curtailment of the cruise trip, reimbursement is provided for the unused portion of the irrecoverable prepaid cruise costs, along with reasonable additional travel expenses incurred for returning to Hong Kong, or to the starting or finishing point of the voyage.</p> <p>23.2 Failure to Board The Cruise Ship</p> <p>In the event that the insured person fails to board the cruise ship following a shore excursion due to:</p> <ul style="list-style-type: none"> • serious traffic accident involving the public conveyance on which the insured person is a passenger during the shore excursion; or • the insured person or his/her travel companion sustains an injury during the shore excursion requiring hospital confinement at the time of the cruise ship's scheduled departure, <p>reimbursement is provided for the additional travel and accommodation expenses reasonably incurred for travelling to the next port of call to rejoin the cruise.</p>	15,000	8,000	4,000
<p>24. Shore Excursion Cancellation Allowance</p> <p>A cash allowance is provided for prepaid shore excursion costs that are irrecoverable if the excursion is cancelled due to:</p> <ul style="list-style-type: none"> • serious bodily injury or serious sickness of the insured person or his/her travel companion; or • unanticipated adverse weather conditions, natural disasters, widespread infectious disease, industrial action, riot/civil commotion or act of terrorism at the planned destination. 	7,500 (1,500/per excursion)	5,000 (1,000/per excursion)	2,500 (500/per excursion)
<p>25. Satellite Phone Expenses</p> <p>If the insured person or his/her travel companion sustains a serious injury or serious illness during the journey, which prevents the insured person from continuing the journey and necessitates his/her immediate return to Hong Kong, reasonable expenses from satellite phone calls made on the cruise ship will be reimbursed.</p>	5,000		

Notes:

1. Payable on a “per journey basis” (except for the “Personal Accident” benefit under the Annual Travel Plan which is payable on a “per policy year basis”).
2. Should a payable claim arise under either Section 22 “Cruise Cancellation and Interruption Cover” or Section 23 “Post-Departure of Cruise Cover”, no additional claims related to that same event can be made for compensation under Basic Benefits Section 10 “Travel Delay”, Section 11 “Cancellation”, Section 12 “Curtilment” and Enhanced Benefits Section 17 “Severe Incident Extended Cover”.