

Universal Smart Travel Insurance Plan - FAQ

1. Q : Am I eligible to apply for this plan? Are there any limitations for the insured person?
A : The proposed insured must be aged 18 or above, insured persons must be aged between 6 weeks and 80 years (only applicable to Annual Travel Plan) / 100 years (only applicable to Single Travel Plan). Applications for persons aged under 18 must be signed by their parents or guardians.
2. Q : Can I take out this plan for children aged under 18 on a standalone basis?
A : Yes, you can take out this plan on a standalone basis for persons aged between 6 weeks and 17 years old who are travelling without their parents. However, the premium will be the same as that for an adult. Besides, they should be accompanied and supervised by an adult for the entire journey.
3. Q : What is meant by “Immediate Family members”?
A : “Immediate Family Members” means the insured person’s spouse, parents, grandparents, children, siblings, grandchildren, legal guardians, parents-in-law or grandparents-in-law.
4. Q : Can I enrol in this plan after setting off on my journey?
A : No, you must enrol in this plan before your departure from Hong Kong in order to enjoy the protection.
5. Q : Can my children apply for this plan if they are going to a study tour abroad?
A : Yes, a “Student Short-Term Study Cover” is provided under this plan free of charge. It offers adequate protection for students, no matter what they do and where they go such as studying, sightseeing or visiting relatives during their stay outside Hong Kong.
6. Q : What is the maximum period of insurance?
A : The period of insurance for “Annual Travel Plan” is one year and the maximum cover period for each trip is up to 90 days and with no limit on the number of trips during the covered year. As regard to “Single Travel Plan”, the maximum period of insurance is 180 days.
7. Q : If my child(ren) participate in a short-term study trip (not accompanied by parent), can he/she be covered?
A : Yes, this plan covers your child(ren) for the period of short-term study trip, but only applicable to the student who is aged 23 or below, unmarried and not working, and those aged 17 or younger must be accompanied by and with the custody care of an adult during the entire journey. (If the child(ren) who is not travelling with parents, they can apply for Single Travel Plan on a standalone basis)
8. Q : Can my mobile phone be covered?
A : If you have applied the “Enhanced Benefit”, you can have the protection on loss of mobile phone due to theft, robbery or accidental damage. Any loss due to theft or robbery must be reported to the police within 24 hours of discovery and a police report must be obtained.
9. Q : If act of terrorism happened at the destination, am I covered under the personal accident protection?
A : You will be covered under the personal accident protection against act of terrorism if you have applied the “Enhanced Benefit”.

- 10.** Q : Do I need to apply for an extension of policy period if I am detained at my destination due to bad weather condition?
A : No, if you are unavoidably detained at your destination due to bad weather or other circumstances beyond your control, this plan will be automatically extended for you up to a maximum of 10 days of insurance period free of charge. Please contact BOCI Insurance for further arrangement if the delay is expected to last for a significant amount of time or extend beyond the 10-day extension period.
- 11.** Q : If I have borne a cost for any accidental loss or damage of the rented vehicle during my journey, can I make any claims?
A : Yes, the rental vehicle excess incurred under the motor vehicle insurance policy of the private car rental agreement and non-operation charges imposed by the licensed vehicle rental company will be covered by the “Rental Vehicle Excess” benefit, up to a maximum of HK\$8,000 per event.
- 12.** Q : In case of emergency happened during my trip, what should I do?
A : You should call our 24-Hour Emergency Assistance Services Hotline at (852) 2861 9235. Before you dial, please have your full name, HKID card or passport number, and policy number ready in order to obtain assistance as soon as possible.
- 13.** Q : What is the reason for applying Cruise Protection?
A : Cruise Protection is designed exclusively for cruise journeys which provides coverage that are not listed in the Basic Benefits, including: (1) Extended cover for disappearance of the insured person due to sinkage of cruise ship, fire, natural disaster or kidnap by pirates during voyage, and the body of the insured person has not been found within one year. (2) Cruise Cancellation and Interruption Cover (including irrecoverable prepaid cruise cost and additional expenses incurred for rejoining the cruise at the next scheduled port of call); (3) Post-Departure of Cruise Cover (including Curtailment of Cruise Trip and Failure to Board The Cruise Ship); 4) Shore Excursion Cancellation Allowance and (5) Satellite Phone Expenses, etc. (Please refer to the policy for details)
- 14.** Q : Will I be covered if I fail to board the cruise ship due to flight delay when travelling to the port of departure located outside Hong Kong, resulting in the cancellation of the cruise trip?
A : Yes, if you fail to board the cruise ship due to a flight delay for at least 8 consecutive hours in the event of an insured event (i.e. unanticipated adverse weather conditions, natural disasters, industrial action, act of terrorism, hijack or mechanical breakdown of the public conveyance, or issuance of black outbound travel alert), which directly results in the cancellation of the cruise trip, you will be reimbursed the irrecoverable prepaid cruise fees. (only applicable to the insured person who has applied the “cruise protection”)
- 15.** Q : How to calculate the claim payment under the “Shore Excursion Cancellation Allowance” of the cruise protection?
A : Claim payment is based on a per insured person and per shore excursion basis, payment for all shore excursions will not exceed the maximum benefit of the plan selected. (only applicable for the insured person who has applied the “Cruise Protection”)

16. Q : I am currently travelling in Europe and have purchased a returning flight ticket from London to Hong Kong which is scheduled 2 months from now (e.g. 11st March). As there are rumours that the airline may wind up next month (e.g. 20th February), if I cancel the rest of my trip and return to Hong Kong earlier by purchasing another flight ticket/changing the original flight ticket, am I eligible to make any claims?

A : No, as the winding-up of the airline is an event that has not occurred, it will not be covered by this plan.

However, if the airline winds up during your trip which results in a travel delay, BOCG Insurance will provide coverage in accordance with the “Travel Delay” benefit.

17. Q : I will be travelling from London back to Hong Kong. If the winding-up of the airline results in a delay in my return to Hong Kong, will I be covered? What is the scope of coverage?

A : If the departure of the scheduled flight is delayed, or if its arrival at Hong Kong is delayed due to the winding-up of the airline, the following benefits are payable:

- 1) Cash allowance of HK\$300 for each and every period of 6 consecutive hours of delay (Diamond Plan – Max. HK\$3,600 per insured person | Gold Plan – Max. HK\$2,700 per insured person | Silver Plan – Max. HK\$2,100 per insured person).
- 2) Reasonable, unavoidable and additional alternative public conveyance expenses and expenses for accommodation outside Hong Kong, due to a delay of at least 6 consecutive hours (Diamond Plan – Max. HK\$10,000 per insured person | Gold Plan – Max. HK\$5,000 per insured person | Silver Plan – Max. HK\$3,500 per insured person).
- 3) If a delay of at least 6 consecutive hours results in a delay in returning Hong Kong, reasonable and additional expenses for extending the stay of your pet at a licensed Hong Kong pet hotel will be payable (Diamond Plan – Max. HK\$1,500 (HK\$500 per day) per insured person | Gold Plan – Max. HK\$900 (HK\$300 per day) per insured person | Silver Plan – Max. HK\$600 (HK\$200 per day) per insured person).
- 4) If the flight delay results in a missed transportation connection, which leads to a delay of your arrival at Hong Kong for at least 6 consecutive hours, reasonable and additional accommodation expenses incurred outside Hong Kong will be payable (Diamond Plan – Max. HK\$6,000 (HK\$2,000 per day) per insured person | Gold Plan – Max. HK\$4,500 (HK\$1,500 per day) per insured person | Silver Plan – Max. HK\$3,000 (HK\$1,000 per day) per insured person).

Notes: A claim can only be made once under item 1), 2) or 4) in respect of the same cause; the maximum benefit payable for a Family is equivalent to 200% of the specified amount, and item 2) is only applicable to the original destination.

18. Q : Further to the above question, if the airline winds up on the last day of my trip, which results in my failure to return to Hong Kong before the expiry of my policy, do I have to purchase another policy under this plan?

A : No, if you are unavoidably detained at your destination due to circumstances beyond your control, this plan will be automatically extended for you up to a maximum of 10 days of insurance period free of charge. Please contact BOCI Insurance for further arrangement if the delay is expected to last for a significant amount of time or extend beyond the 10-day extension period.

19. Q : If an incident happened during my journey, what should I do?
A : If an incident happened during your journey, please stay calm and notify the relevant authorities and organizations immediately, such as the police, airline and travel agency. You must also keep the original copies of all the documents, including the police report, medical certificate, purchase receipt for necessities and the like. After returning to Hong Kong, you should submit a completed claim form together with all supporting documents and reports to BOCG Insurance within 30 days from the expiration of your journey.
20. Q : What kind of documents do I need to submit to the insurance company?
A : Please submit your completed “Travel Insurance Claim Form” together with the travel proof for departed from & returned to HK, and the following required documents to us. We may request for additional documents. Certain claim items are only applicable to specific travel insurance products.

Personal Accident / Compassionate Death Cash Benefit/Credit Card Protection

Medical report, accident report, local police report, death certificate, etc. If the beneficiary is/are minors (persons aged under 18), please give particulars of the official administrator(s) and provide copies of the documentation authorizing that person to act in this capacity

Medical and Other Expenses

Original hospital invoice(s) and medical expenses receipt(s) with diagnosis stated, treatment referral letter, medical report/laboratory report (if any)

Baggage and Personal Effects

Original local/HKSAR police report, purchase receipt(s), airline’s property irregularity report, photos of damaged property and repair quotation stating cause of damage or repairer’s written confirmation of irreparable property.

Suitcase damaged claim could be submitted through our Company website. For details, please visit : <https://www.bocgins.com>

Baggage Delay

Original purchase invoices of essential items, airline’s property irregularity report or public conveyance’s confirmation stating the duration of delay

Personal Money

Original local police report and copies of police statement taken by the Claimant

Travel Document and Travel Ticket

Original local police report, travel document/travel ticket replacement receipts, original receipt for extra accommodation fee (if any)

Personal Liability

Local police report or statement to police (if any), demand correspondence of claim from third party

Rental Vehicle Excess

Copy of rental agreement with detailed terms and conditions, original payment receipt for the rental vehicle charges, original rental vehicle excess receipt

Loss of Home Contents

HKSAR police report, police statement taken by the insured person, list of the damaged property with the relevant purchase receipts

Travel Delay

Copy of boarding pass, air ticket or travel ticket, written confirmation from the airlines or public conveyances stating the reason and duration of delay
Travel delay cash allowance claim could be submitted through our Company website. For details, please visit : <https://www.bocgins.com>

Cancellation of Trip / Curtailment of Trip

Copy of hospital invoice or death certificate, original doctor's confirmation, travel tickets, receipts and agreements relevant to the claim and documentary proof of trip cancellation or curtailment with non-refundable amount, and documents certifying the relationship, e.g. marriage certificate, birth certificate agents, etc

Cruise Cover (Optional Benefits)

- 1.Cancellation/Interruption
- 2.Curtailment/Failure to Board
- 3.Shore Excursion Cancellation Allowance
- 4.Satellite Phone Expenses

Original doctor's written confirmation, original local police report, travel tickets, receipts, and agreements relevant to the claim and documentary proof of cruise cancellation or shore excursion cancellation with non-refundable amount, confirmation from the airline or public conveyances stating the reason and duration of delay, report from cruise company stating the actual boarding date and time, copy of satellite telephone receipt issued by service provider

Personal Notebook Computer and Mobile Phone Cover (Optional Benefits)
Original local police report, purchase receipts, airline's property irregularity report, photos of damaged property and repair quotation stating cause of damage or repairer's written confirmation of irreparable property

Extra Cash Allowance Cover (Optional Benefits)

Documentary proof for the insured having the Compulsory Quarantine by order of the government authority

21. Q : Can I cancel the insurance policy and ask for premium and premium levy refund after the policy has been issued?
A : Once the "Single Travel Plan" insurance policy has been issued, it is non-cancellable, and no premium and premium levy refund is allowed. For the "Annual Travel Plan", the premium and premium levy refund is subject to the premium refund provisions as stated in the policy.
22. Q : Will the policy of Annual Travel Plan be automatically renewed each year?
A : Yes, if you do not receive any amendment notices for renewal terms from BOCG Insurance before the expiry date of the policy, your policy will be automatically renewed and continuously in force upon your payment of renewal premium and premium levy for the coming policy year.

Note :

The above FAQs are intended as a general summary of information for reference only. Details of the coverage of the Plan are subject to the terms and conditions stipulated in the policy by BOCG Insurance. Please refer to the policy document for the details of the insured items and coverage, provisions and exclusions.