

# Universal Smart Travel Insurance Plan

Premium Table ^{(HK\$)}

Basic Benefits

| Single Travel Plan <sup>1</sup> |                |           |             |                                      |           |             |                                          |           |             |                     |           |             |
|---------------------------------|----------------|-----------|-------------|--------------------------------------|-----------|-------------|------------------------------------------|-----------|-------------|---------------------|-----------|-------------|
| Insurance Period<br>(days)      | Insured Person |           |             | Insured Person & Spouse <sup>2</sup> |           |             | Insured Person & Child(ren) <sup>3</sup> |           |             | Family <sup>4</sup> |           |             |
|                                 | Diamond Plan   | Gold Plan | Silver Plan | Diamond Plan                         | Gold Plan | Silver Plan | Diamond Plan                             | Gold Plan | Silver Plan | Diamond Plan        | Gold Plan | Silver Plan |
| Country/Region 1 <sup>5</sup>   |                |           |             |                                      |           |             |                                          |           |             |                     |           |             |
| 1                               | 238            | 156       | 120         | 427                                  | 279       | 216         | 356                                      | 233       | 180         | 535                 | 351       | 270         |
| 2                               | 245            | 169       | 128         | 439                                  | 303       | 230         | 366                                      | 252       | 192         | 550                 | 379       | 288         |
| 3                               | 264            | 176       | 136         | 475                                  | 319       | 245         | 396                                      | 266       | 204         | 594                 | 398       | 306         |
| 4                               | 304            | 197       | 143         | 546                                  | 356       | 257         | 456                                      | 296       | 215         | 683                 | 445       | 322         |
| 5                               | 318            | 222       | 157         | 571                                  | 400       | 283         | 476                                      | 334       | 235         | 714                 | 501       | 354         |
| 6                               | 360            | 253       | 199         | 648                                  | 454       | 357         | 540                                      | 378       | 297         | 810                 | 567       | 446         |
| 7                               | 395            | 282       | 227         | 710                                  | 506       | 407         | 591                                      | 424       | 339         | 886                 | 634       | 509         |
| 8                               | 410            | 342       | 239         | 737                                  | 613       | 429         | 615                                      | 512       | 358         | 921                 | 767       | 536         |
| 9                               | 487            | 376       | 253         | 878                                  | 677       | 455         | 731                                      | 565       | 380         | 1,096               | 846       | 570         |
| 10                              | 514            | 427       | 281         | 925                                  | 770       | 504         | 771                                      | 642       | 420         | 1,157               | 963       | 629         |
| 11                              | 550            | 465       | 298         | 987                                  | 838       | 538         | 823                                      | 699       | 448         | 1,234               | 1,050     | 671         |
| 12                              | 566            | 473       | 315         | 1,020                                | 851       | 568         | 850                                      | 709       | 473         | 1,275               | 1,064     | 710         |
| 13                              | 585            | 480       | 330         | 1,051                                | 863       | 594         | 876                                      | 719       | 495         | 1,313               | 1,078     | 743         |
| 14                              | 600            | 485       | 348         | 1,080                                | 876       | 627         | 901                                      | 729       | 523         | 1,350               | 1,094     | 783         |
| 15                              | 644            | 501       | 388         | 1,160                                | 904       | 699         | 968                                      | 753       | 581         | 1,450               | 1,128     | 874         |
| 16                              | 668            | 513       | 398         | 1,202                                | 925       | 717         | 1,001                                    | 771       | 598         | 1,503               | 1,156     | 897         |
| 17                              | 694            | 540       | 412         | 1,247                                | 971       | 741         | 1,040                                    | 811       | 616         | 1,561               | 1,215     | 925         |
| 18                              | 751            | 617       | 469         | 1,349                                | 1,113     | 843         | 1,125                                    | 928       | 704         | 1,688               | 1,390     | 1,056       |
| 19                              | 784            | 660       | 493         | 1,410                                | 1,187     | 885         | 1,175                                    | 988       | 738         | 1,763               | 1,483     | 1,107       |
| 20                              | 820            | 697       | 515         | 1,476                                | 1,255     | 927         | 1,230                                    | 1,045     | 773         | 1,845               | 1,568     | 1,161       |
| 21                              | 862            | 724       | 539         | 1,551                                | 1,302     | 972         | 1,294                                    | 1,086     | 808         | 1,939               | 1,628     | 1,212       |
| Each additional day             | 24             | 19        | 14          | 42                                   | 35        | 24          | 35                                       | 29        | 20          | 53                  | 44        | 31          |
| Country/Region 2 <sup>6</sup>   |                |           |             |                                      |           |             |                                          |           |             |                     |           |             |
| 1                               | 264            | 187       | 138         | 475                                  | 337       | 247         | 396                                      | 281       | 207         | 594                 | 421       | 309         |
| 2                               | 271            | 196       | 143         | 488                                  | 352       | 256         | 407                                      | 294       | 214         | 611                 | 440       | 320         |
| 3                               | 291            | 203       | 151         | 524                                  | 365       | 272         | 437                                      | 305       | 227         | 655                 | 456       | 340         |

|                     |       |     |     |       |       |       |       |       |     |       |       |       |
|---------------------|-------|-----|-----|-------|-------|-------|-------|-------|-----|-------|-------|-------|
| 4                   | 334   | 227 | 165 | 601   | 408   | 297   | 502   | 341   | 248 | 751   | 510   | 372   |
| 5                   | 355   | 278 | 196 | 641   | 502   | 354   | 533   | 418   | 295 | 800   | 626   | 442   |
| 6                   | 402   | 325 | 223 | 723   | 586   | 402   | 604   | 488   | 336 | 905   | 731   | 502   |
| 7                   | 426   | 351 | 250 | 767   | 633   | 450   | 638   | 527   | 375 | 959   | 791   | 561   |
| 8                   | 454   | 386 | 265 | 816   | 696   | 477   | 680   | 580   | 398 | 1,022 | 869   | 596   |
| 9                   | 518   | 435 | 294 | 934   | 783   | 529   | 778   | 652   | 442 | 1,166 | 979   | 661   |
| 10                  | 594   | 473 | 316 | 1,071 | 852   | 568   | 892   | 710   | 474 | 1,337 | 1,064 | 710   |
| 11                  | 624   | 515 | 332 | 1,123 | 927   | 599   | 935   | 773   | 499 | 1,404 | 1,158 | 749   |
| 12                  | 647   | 529 | 358 | 1,163 | 952   | 643   | 970   | 793   | 535 | 1,455 | 1,191 | 804   |
| 13                  | 671   | 542 | 366 | 1,207 | 978   | 659   | 1,007 | 815   | 549 | 1,510 | 1,222 | 824   |
| 14                  | 700   | 558 | 405 | 1,260 | 1,003 | 729   | 1,050 | 836   | 608 | 1,576 | 1,255 | 913   |
| 15                  | 740   | 573 | 430 | 1,330 | 1,033 | 774   | 1,110 | 861   | 645 | 1,664 | 1,291 | 967   |
| 16                  | 780   | 604 | 458 | 1,404 | 1,088 | 824   | 1,170 | 907   | 687 | 1,755 | 1,360 | 1,030 |
| 17                  | 819   | 650 | 468 | 1,476 | 1,170 | 842   | 1,230 | 975   | 703 | 1,845 | 1,463 | 1,053 |
| 18                  | 951   | 708 | 521 | 1,711 | 1,274 | 937   | 1,426 | 1,062 | 782 | 2,141 | 1,594 | 1,172 |
| 19                  | 982   | 742 | 566 | 1,766 | 1,334 | 1,018 | 1,472 | 1,114 | 850 | 2,209 | 1,668 | 1,272 |
| 20                  | 1,007 | 776 | 577 | 1,814 | 1,396 | 1,041 | 1,512 | 1,164 | 867 | 2,266 | 1,745 | 1,299 |
| 21                  | 1,032 | 803 | 583 | 1,856 | 1,444 | 1,050 | 1,549 | 1,203 | 876 | 2,321 | 1,806 | 1,312 |
| Each additional day | 35    | 26  | 17  | 62    | 48    | 32    | 52    | 40    | 26  | 78    | 59    | 41    |

| Annual Travel Plan <sup>7</sup> (Worldwide Protection) |              |           |
|--------------------------------------------------------|--------------|-----------|
|                                                        | Diamond Plan | Gold Plan |
| Insured Person <sup>8</sup>                            | 2,545        | 2,019     |
| Family <sup>4</sup>                                    | 4,327        | 3,674     |

Optional Benefit

Additional Premium

| Optional Benefit   | Percentage of Premium of the Basic Benefit |                                 |
|--------------------|--------------------------------------------|---------------------------------|
|                    | Single Travel Plan <sup>1</sup>            | Annual Travel Plan <sup>7</sup> |
| I Enhanced Benefit | 25%                                        | Free                            |
| II Cruise Benefit  | 50%                                        | Not applicable                  |

^This premium table does not include premium levy which is collected by the Insurance Authority (“IA”). The IA will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website [www.ia.org.hk](http://www.ia.org.hk).

Remark:

1. No premium and premium levy refunds are permitted once the Single Travel Plan coverage comes into effect.
2. “Insured Person & Spouse” refers to legally married couple.
3. “Insured Person & Child(ren)” refers to a parent travelling with their legally dependent, unmarried and not employed child(ren) aged between 6 weeks and 17 years.
4. “Family” refers to a legally married couple travelling with all their legally dependent, unmarried and not employed child(ren) aged between 6 weeks and 17 years. Under a family plan, the aggregate maximum benefit payable for each covered section is capped at 200% of the amount specified in the selected plan. (the capped maximum benefit limit does not apply to insured Section 1, 16 and 21 under “Personal Accident”, insured Section 2 “Compassionate Death Cash”, insured Section 13 “Loss of Home Contents” and insured Section 15 “24-hour Emergency Assistance Services” ).
5. Country/Region 1: Mainland China; Macau, China; Taiwan, China; Myanmar; Thailand; Malaysia; Singapore; Indonesia; the Philippines; Brunei; Vietnam; Cambodia; Laos; Korea; Japan; Guam; Saipan and Tinian.
6. Country/Region 2: Worldwide
7. Cancellation of the Annual Travel Plan requires payment of at least 50% of the total premium and premium levy. However, if a claim has been made, the full 100% premium and premium levy must be paid.
8. One legally dependent, unmarried and not employed child aged between 6 weeks and 17 years is eligible for free coverage if their parent is insured under the Annual Travel Plan.