


# Travel Protection Scheme

**Protect you and  
your family to travel  
around the world**

A vibrant tropical beach scene featuring a large palm tree on the right, a clear blue sky with light clouds, and turquoise ocean waves washing onto a sandy beach. A seashell is visible in the bottom right corner.

# Worry-free Travel

Whether you travel for pleasure or business, alone or with your family, safety and protection are as important as leisure. With Travel Protection Scheme in your pocket, you and your family can enjoy your trip with comprehensive protection and total peace of mind provided by AXA General Insurance Hong Kong Limited (“AXA”).

## Summary of Benefits

### Medical & Related Expenses

VIP Plan  
Maximum Limit per Insured Person (HKD)

Classic Plan

Section 1 Medical Expenses	VIP Plan Maximum Limit per Insured Person (HKD)	Classic Plan
Covers medical expenses (including hospitalization and evacuation) as a result of accident or sickness during the journey <b>including</b> :		
■ emergency medical evacuation		
■ compassionate visit		
■ return of unattended dependent children		
■ repatriation of remains	\$200,000	\$100,000
■ follow up medical treatment within 3 months (including Chinese herbalists and bonesetters fees – per visit per day/maximum limit)	\$75,000	\$50,000
■ guarantee of hospital admittance deposit	\$150/\$2,000	\$150/\$2,000
■ hospital cash benefit (per day/maximum limit)	\$20,000	\$10,000
■ translator/interpreter services	\$500/\$5,000	\$300/\$3,000
■ catch up expenses (rejoin his/her travelling companions following an interruption)	\$5,000	\$5,000
	\$5,000	\$3,000
<small>(Children aged under 18 and Insured Person aged over 70, will receive 25% and 50% of the maximum limit respectively)</small>		

### Personal Accident

Section 2 Personal Accident	VIP Plan Maximum Limit per Insured Person (HKD)	Classic Plan
■ death or permanent total disablement	\$1,000,000	\$500,000
■ major burn (third degree burn of 5% or more of total body surface area)	\$200,000	\$100,000
In addition, an immediate cash relief will be paid in the event of death due to accident	\$50,000	\$25,000
OR, an immediate cash relief will be paid in the event of death due to sickness	\$20,000	\$10,000
<small>(Children aged under 18 at the time of death, will receive up to \$100,000 only. Insured Person aged over 70 will receive 50% of the maximum limit.)</small>		

### Travel Inconvenience

Section 3 Baggage & Personal Effects	VIP Plan Maximum Limit per Insured Person (HKD)	Classic Plan
Pays for the loss of or damage to your baggage	\$25,000	\$15,000
■ maximum limit for any one item or pair	\$7,500	\$5,000
<b>Section 4 Baggage Delay</b>	<b>\$1,000</b>	<b>\$800</b>
Pays for emergency purchase of essential items if your baggage is delayed for more than 10 hours		
<b>Section 5 Personal Money &amp; Travel Documents</b>	<b>\$3,000</b>	<b>\$2,000</b>
Pays for the loss of money, unauthorized use of credit card, the replacement cost of travel documents		

## Travel Inconvenience (continued)

	VIP Plan Maximum Limit per Insured Person (HKD)	Classic Plan Maximum Limit per Insured Person (HKD)
<b>Section 6 Personal Liability</b>	<b>\$2,000,000</b>	<b>\$1,000,000</b>
Indemnifies you for legal liability to third parties for accidental bodily injury or property damage together with associated legal costs and expenses		
<b>Section 7 Travel Delay, Missed Journey, Overbooking &amp; Re-routing</b>	<b>\$10,000</b>	<b>\$5,000</b>
■ pays for each 10 full hours delay of aircraft, train or sea vessel (per time/maximum limit)	\$300/\$2,000	\$250/\$2,000
■ OR re-routing in order to get to the original destination	\$10,000	\$5,000
■ reimburses the reasonable accommodation and meal expenses (if not compensated by any third party)		
1. missed journey	\$10,000	\$5,000
2. overbooking	\$5,000	\$2,500
<b>Section 8 Loss of Deposit or Cancellation</b>	<b>\$50,000</b>	<b>\$25,000</b>
Reimburses irrecoverable prepaid deposits if it is necessary and unavoidable for you to cancel your journey		
<b>Section 9 Curtailment</b>	<b>\$50,000</b>	<b>\$25,000</b>
Reimburses the prepaid and unused section of your journey if you have to curtail your journey due to reasons beyond your control		

## Free Additional Benefits

### ■ 24-Hour Emergency Assistance Hotline

With Travel Protection Scheme, you will automatically receive the benefits of 24-Hour Assistance service provided by AXA Assistance. This means that at any time of the day, anywhere in the world, emergency medical assistance is only a phone call away.

### ■ Automatic 10 Days Extension of Cover

Automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed in the course of the scheduled itinerary which was stipulated prior to departure (This is not applicable to Annual Cover).

### ■ Optional One Way Cover

For Insured Persons not returning to Hong Kong, cover terminates no later than 7 days from scheduled time of arrival at the country of final destination or expiry of the original declared period of insurance, whichever is the earlier (This is not applicable to Annual Cover).

### ■ Free Cover for up to 2 Children

If you are travelling with your children, you can enjoy free insurance cover for one child, and 50% discount for other accompanied children. If you are travelling with your spouse, two children can enjoy free cover (This is applicable to Single Journey only).

## Maximum Duration of Journey(s)

- Single Journey: maximum 6 months
- Annual Cover (unlimited number of journeys): maximum 60 days for each journey

## Age Limit and Definitions

- From thirty (30) days up to the age of 75 before the inception of the journey.
- Child/children refers to the dependent and unmarried child/children who are aged between thirty (30) days and under 18 years old as named in the Certificate.
- Family refers to Insured Person, his/her spouse and children (irrespective of the number) travelling with the Insured Person and/or his/her spouse for the entire period.

## Common Exclusions

### General Exclusions Applicable to All Sections

- 1 War, terrorist attacks by chemical and/or biological substances and kindred risks and Government acts
- 2 Nuclear hazards
- 3 Lack of reasonable care and attention
- 4 Racing (other than on foot), motor sports, mountaineering, rock-climbing, pot-holing, hunting, bungee jumping, ski-jumping, use of bob-sleighs, hang-gliding, gliding, parachuting, or flying as a pilot or crew member
- 5 Activities engaging in sports or games in a professional capacity
- 6 Self-inflicted injury or illness
- 7 Alcoholism or drug abuse
- 8 Pre-existing medical conditions
- 9 Venereal disease, AIDS or AIDS-related complex
- 10 Pregnancy, miscarriage of child birth and all complications thereof

### Exclusions on Medical Expenses and Personal Accident

- 1 Treatment obtained in Hong Kong (except as specified)
- 2 Non-essential treatment or surgery, or the extra charges for the private room accommodation, except where medically necessary
- 3 Medical treatment being the specific purpose of the journey

## **Exclusions on Baggage and Personal Money**

- 1 Normal wear and tear
- 2 Confiscation or detention by customs
- 3 Business goods and samples
- 4 Damage to fragile articles
- 5 Loss not reported to the police within 24 hours and a report obtained, unless
  - (i) to do so would be impossible
  - (ii) by doing so would invoke an additional claim under another Section of Policy
  - (iii) the insured property lost has been lost in a place where recovery of same is impossible or extremely unlikely
- 6 Loss of unattended properties

## **Exclusions on Personal Liability**

- 1 Injury to employees or members of the Insured Person's family
- 2 Liability arising out of the use of vehicles, aircraft or water craft (other than non-mechanical propelled)
- 3 Property belonging to or held in trust or in the custody of the Insured Person
- 4 Liability directly arising from the Insured Person's specific pursuit of any trade, business or profession
- 5 Liability assumed by the Insured Person by agreement

## **Exclusions on Travel Delay**

- 1 Late arrival at the airport, port, train station or other place of boarding
- 2 Strike or industrial action which was in existence at the date of application for this insurance

## **Exclusions on Cancellation and Curtailment**

- 1 Financial circumstances or disinclination to travel
- 2 Government regulation or Act or failure in provision of any part of the booked journey

N. B.: Please refer to the policy for complete details. A specimen policy can be made available upon request.

## **Premium Table**

(Effective from 10 October 2005 until further notice)

### **Single Journey**

Day	VIP Plan		Classic Plan	
	Area 1	Area 2	Area 1	Area 2
1	150	200	120	145
2	150	200	120	145
3	158	211	126	152
4	166	222	132	159
5	174	233	138	166
6	182	244	144	173
7	190	255	150	180
8	198	266	156	187
9	206	277	162	194
10	214	288	168	201
11	222	299	174	208
12	230	310	180	215
13	238	321	186	222
14	246	332	192	229
15	254	343	198	236
Each Additional Day	8	11	6	7

## Annual Cover

Individual	1,500	1,300
Family	3,000	2,600

N.B.: Area 1: Brunei, Cambodia, China, India, Indonesia, Japan, Korea, Laos, Macau, Myanmar, Malaysia, Nepal, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam.

Area 2: Worldwide

This policy is only valid for travel originating from Hong Kong.

All benefits and premiums are in Hong Kong Dollars.

Free of charge for 1st accompanied child of the Insured, and 50% off of the Insured's Premium for each additional child (This is applicable to Single Journey only).

Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.

AXA assumes full responsibility for the contents of this leaflet. The information of this leaflet is for reference only. AXA is the insurance underwriter of Travel Protection Scheme and is solely responsible for all coverage and compensation subject to the terms and conditions of the Policy.

If there is any dispute arising between Industrial and Commercial Bank of China (Asia) Limited ("ICBC (Asia)") and the customer out of the selling process or processing of the related transaction in the future and the dispute is eligible as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme, ICBC (Asia) is required to enter into a Financial Dispute Resolution Scheme process with the customer. However, any dispute over the contractual terms of the product should be resolved between directly AXA and the customer.

ICBC (Asia) is acting as an insurance agent for AXA. Travel Protection Scheme is an insurance product of AXA but not ICBC (Asia).



Underwritten by :



**redefining / standards**

### AXA General Insurance Hong Kong Limited

If you do not wish to receive any promotional materials of ICBC (Asia), please inform the Data Protection Officer at 33/F, ICBC Tower, 3 Garden Road, Central, Hong Kong in writing.

**For details, please visit any of our branches and our Customer Service Officers will be pleased to provide you with more information.**

**You may also call our Customer Service Hotline on**

**218 95588** or

**browse our website**

**[www.icbcasia.com](http://www.icbcasia.com)**

跨境金融 首選銀行



# 旅遊保險計劃

旅遊保障遍全球  
輕鬆自在萬里遊



ICBC  工銀亞洲

# 旅程樂無憂

無論你出外公幹或與家人旅遊散心，歡樂之餘，安全及保障亦同樣重要。安盛保險有限公司 ("AXA 安盛") 為你提供的「旅遊保險計劃」，保障周全，能讓你和你的家人盡情享受輕鬆愉快的旅途。

## 承保範圍

### 醫療及有關費用

尊貴計劃  
每位投保者最高賠償額 (港幣)

典雅計劃

第一項 醫療費用	\$1,000,000	\$500,000
支付在旅程中因意外或疾病 (包括住院及緊急救援) 所引致的醫療費用，包括：		
■ 緊急醫療救援		
■ 親屬探訪		
■ 兒童護送		
■ 遺體運返	\$200,000	\$100,000
■ 回港後 3 個月內的覆診費用 (包括中醫及跌打 — 每日每次/最高賠償)	\$75,000 \$150/\$2,000	\$50,000 \$150/\$2,000
■ 入院保證金	\$20,000	\$10,000
■ 住院現金津貼 (每日/最高賠償)	\$500/\$5,000	\$300/\$3,000
■ 翻譯服務	\$5,000	\$5,000
■ 傷病延誤 (會合或參與餘下旅程而引致的額外支出)	\$5,000	\$3,000
(18 歲以下兒童及 70 歲以上的投保人，最高賠償額分別為原定的 25% 及 50%)		

### 人身意外

第二項 人身意外	\$1,000,000	\$500,000
■ 意外身亡或永久完全傷殘		
■ 嚴重燒傷 (達三級程度，且燒傷部份達身體總面積 5% 或以上)	\$200,000	\$100,000
因意外而不幸死亡的撫恤賠償	\$50,000	\$25,000
或因疾病而不幸死亡的撫恤賠償	\$20,000	\$10,000
(18 歲以下兒童的死亡賠償額為 \$100,000。70 歲以上投保人的最高賠償額為原定的 50%)		

### 旅程不便

第三項 行李及個人財物	\$25,000	\$15,000
遺失或損毀的行李及個人財物		
■ 每件/套最高賠償額	\$7,500	\$5,000
第四項 行李延誤	\$1,000	\$800
因行李延誤達 10 小時或以上而需 買必須應急物品的費用		
第五項 遺失現金及旅遊證件	\$3,000	\$2,000
遺失現金、信用卡被盜用及遺失其他旅遊證件所需的補領費用		
第六項 個人責任	\$2,000,000	\$1,000,000
賠償你因疏忽而導致第三者身體受傷或財物受損的法律責任		

## 旅程不便 (續上頁)

第七項	旅程延誤、行程誤點及超額訂票	\$10,000	\$5,000
■	賠償因飛機、火車、船隻延誤達 10 小時或以上 (每次/最高賠償)	\$300/\$2,000	\$250/\$2,000
■	或須更改行程往原定目的地	\$10,000	\$5,000
■	賠償因下列原因而引致需支付額外的住宿費用 (如第三者已作出賠償則不適用)		
	1. 行程誤點	\$10,000	\$5,000
	2. 超額訂票	\$5,000	\$2,500
第八項	損失訂金或取消旅程	\$50,000	\$25,000
	因能力控制範圍以外的原因而必須取消行程，可獲賠償已繳付而不能索回的訂金		
第九項	提早結束旅程	\$50,000	\$25,000
	因能力控制範圍以外的原因而必須提早結束行程，已繳付而未經使用的旅費，可按比例獲得賠償		

## 免費額外保障

### ■ 24 小時緊急援助熱線

投保「旅遊保險計劃」，你可享用安盛 24 小時的緊急援助電話熱線服務。你或你的家人於世界各地，如有需要，可於任何時間致電中心指定的熱線，便可獲得專人提供緊急援助的建議。

### ■ 自動延長 10 天保障期

倘若受保人因不能避免的原因而須延長在出發前已經訂定的原本行程，本保險保障將會自延長多達 10 日。(不適用於全年保障)

### ■ 另選的「單段旅程」保障

若只投保單段旅程，保單將於原定到達最終國家的不多於 7 日或保單上所列明的屆滿日期後完結，以較早者為準 (不適用於全年保障)。

### ■ 最高可獲首兩名子女免費保障

若你偕同你的子女同行，首名子女可獲免費保障，其後每名子女亦可獲半價優惠。若夫婦同時投保，兩名子女便可享有免費保障。(不適用於全年保障)

## 旅程的最高保障期

- 單次旅程：最長為 6 個月
- 全年保障 (旅遊次數不限)：每次最長為 60 天

## 受保年齡及定義

- 以旅程生效日計，出生後 30 天至 75 歲
- 子女指年齡由出生後 30 天至 18 歲以下的未婚子女，並需列明在保險證明書上。
- 家庭指投保人，其配偶及在整個旅行期間與受保人及/或其配偶同行的子女 (人數不限)。

## 一般不受保項目

### 適用於整份保單的不受保項目

- 1 戰爭、採用生物物質作為襲擊的恐怖活 或同類的行動及政府法令
- 2 核能災難構成的損失
- 3 故意疏忽
- 4 非以足部進行的競賽、賽車、攀山、攀岩、地殼探勘、打獵、吊索跳崖、滑雪跳躍、連橈運動、懸掛滑翔、各式滑翔運、跳降或以機師或機員的身份飛行
- 5 以職業性參與的各項活 或運 項目
- 6 蓄意令自己受傷或生病
- 7 酗酒及濫用藥物
- 8 旅遊前已存在的任何病徵或病狀
- 9 性病、愛滋病及與愛滋病有關連的病症
- 10 懷孕、流產、分娩及由上述引起的其他病症

### 屬醫療費用及人身意外的不受保項目

- 1 本港醫藥費用 (於保單內註明的保障除外)
- 2 非必須的治療、手術及入住私家病房的額外費用
- 3 治病為旅程之目的

### 屬行李及遺失現金的不受保項目

- 1 破舊
- 2 被海關沒收或扣留
- 3 商業用品或樣本
- 4 易碎物料的損毀
- 5 遺失而未能於 24 小時內向警方報失  
以下情況除外
  - (i) 此舉於當時情況是不可能做到的
  - (ii) 此舉會引致投保人於其他受保項目內作出額外的索償
  - (iii) 不可以或極不可能尋回遺失的財物
- 6 無人看管而遺失的財物



## 屬個人責任的不受保項目

- 1 令僱員及投保人的家屬受傷
- 2 由於使用車輛、飛機或船隻（非機械推 除外）而引致的責任問題
- 3 由投保人所從事的行業所引致的責任問題
- 4 投保人於其所簽契約上所承擔的責任
- 5 屬於投保人或由投保人監管的物件

## 屬旅程延誤的不受保項目

- 1 因受保人遲到機場、碼頭或車站所致
- 2 於申請投保時已存在的罷工或工業行動

## 屬取消旅程及提早結束旅程的不受保項目

- 1 經濟問題及不願成行
- 2 政府的法案或法令及有關方面不能提供預定行程

註：一切條款以保單為準，如有需要，可向本行索取保單樣本以作參考。  
本中文簡譯，概以英文原文為準。

## 保費表

（此保費由 2005 年 10 月 10 日起生效，直至另行通知為止。）

### 單次旅程

日數	尊貴計劃		典雅計劃	
	地區一	地區二	地區一	地區二
1	150	200	120	145
2	150	200	120	145
3	158	211	126	152
4	166	222	132	159
5	174	233	138	166
6	182	244	144	173
7	190	255	150	180
8	198	266	156	187
9	206	277	162	194
10	214	288	168	201
11	222	299	174	208
12	230	310	180	215
13	238	321	186	222
14	246	332	192	229
15	254	343	198	236
每加一天	8	11	6	7

## 全年保障

個人計劃	1,500	1,300
家庭計劃	3,000	2,600

註：地區一：汶萊、柬埔寨、中國、印度、印尼、日本、韓國、寮國、澳門、緬甸、馬來西亞、尼泊爾、巴基斯坦、菲律賓、新加坡、台灣、泰國及越南。

地區二：全球

本保單只適用於香港出發的旅程。

所有賠償及保費金額均以港幣計算。

投保人的首名同行子女可獲免費保障，而之後每名子女只需繳付投保人保費 50%（只適用於單次旅程）。

保單將會按適用之徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) 或致電 AXA 安盛 (852) 2523 3061。

此單張上所載的內容由 AXA 安盛全權負責，僅供參考之用。旅遊保險計劃由 AXA 安盛承保保險，並依據保單之條款及細則，承擔所有保障及賠償事宜。

將來如中國工商銀行（亞洲）有限公司（“工銀亞洲”）與客戶因銷售過程或處理有關交易產生的爭議，而該爭議合乎金融糾紛調解計劃下金融糾紛調解中心的職權範圍之定義，工銀亞洲須與客戶進行金融糾紛調解計劃程序。但是，對於有關產品的合約條款的任何爭議應由 AXA 安盛與客戶直接解決。

工銀亞洲為 AXA 安盛之授權保險代理商。旅遊保險計劃乃 AXA 安盛之產品而非工銀亞洲之產品。



承保公司：



引領 / 新標準

### 安盛保險有限公司

如果你選擇不收取有關工銀亞洲的宣傳郵件，請以書面通知本行。

地址及收件人為「香港中環花園道 3 號中國工商銀行大廈 33 樓，資料保護主任收」。

**查詢詳情，歡迎親臨本行各分行，  
我們的客戶服務主任隨時樂意為你提供更多資料。**

**你亦可致電客戶服務熱線**

**218 95588 或**

**瀏覽我們的網站**

**[www.icbcasia.com](http://www.icbcasia.com)**