

Private Bank Travel Insurance Benefit for Designated Card Members only

Underwritten by : AXA General Insurance Hong Kong Ltd. Hotline: For insurance enquiry (Aon) +852 2861 6666

Insurance Broker for ICBC (Asia): Aon Hong Kong Ltd. For general banking enquiry +852 218 95588

Master Policy No. : 1095/A03/0011158/007

Insurance Period : 24 June 2026 to 23 June 2027

Policy Holder : Industrial and Commercial Bank of China (Asia) Limited

Eligible Persons : Designated Private Banking Visa Infinite Essence Cardholders of the Industrial and Commercial Bank of China (Asia) Ltd. Provided that the age of the Cardholder is between eighteen (18) and eighty-five (85) including spouse whose age is under 76, and unmarried children whose age is over 30 days and under 18.

Event : The travel insurance will provide personal accident benefit and medical protection to the insured card members and their accompanied spouse and children in the event of accident and injury happening during travel begin within the insurance period.

Condition : Not less than 50% of public conveyance fare for the cardholder has been charged to the designated private banking Visa Infinite Essence visa card's account with ICBC (Asia). No cover for insured person whose passenger fare is paid through built-in Octopus Automatic Add Value Service.

Compensation Benefits

Amount of Benefit per Insured Person

1. Medical and Related Expenses.....	USD	25,000.00
(1) Hospital Cash Benefit (Limit per day USD65.00)	Sub Limit : USD	650.00
(2) Compulsory Quarantine Cash Benefit (Limit per day USD65.00)	Sub Limit : USD	650.00
2. Worldwide Emergency Assistance Service.....	Fully Covered	
3. Personal Accident	USD1,000,000.00	
(a) 2 nd & 3 rd Degree Burns Benefit	USD	12,500.00
(b) Compassionate Death Cash Benefit	Additional Limit USD	2,500.00
(c) Credit Card Payment Outstanding Protection due to death.....	Sub Limit : USD	2,500.00

Note: This fact sheet provides only a brief outline of cover and is subject to the terms, conditions, and exclusion of the policy.
Should the English and Chinese version have different interpretation giving rise to a dispute, the English version shall prevail.

特定私人銀行信用卡會員附設之旅遊保險利益簡說

承保公司 : 安盛保險有限公司 電話熱線: 保險內容諮詢(怡安保險) +852 2861 6666

工銀亞洲之保險顧問: 怡安保險顧問有限公司 銀行服務查詢 +852 218 95588

主保單編號 : 1095/A03/0011158/007 保險生效期: 24 June 2026 to 23 June 2027

保單持有人 : 中國工商銀行(亞洲)有限公司

合資格人士 : 此保障只適用於工銀亞洲私人銀行簽發的 Visa Infinite Essence 咭 (下稱【指定卡】) 持有人其年齡為 18 歲至 85 歲包括其配偶年齡 76 歲以下和其未婚子女年齡為出生後 30 天以上及 18 歲以下。

保障概要 : 此旅遊保險提供人身意外賠償及醫療保障於受保之【指定卡】持有人及其同行配偶和子女在旅行途中因意外受傷所至。

條款 : 不少於百分之五十公共交通工具費用從【指定卡】內扣除。此保障不適用於任何公共交通工具費用從【指定卡】之附設八達通增值服務功能內扣除

保障項目	每人之保障金額
1. 醫療及相關費用	美金 25,000
(1) 入院現金保障 (每天美金 65).....	次限額: 美金 650
(2) 強制隔離現金保障 (每天美金 65).....	次限額: 美金 650
2. 全球緊急援助服務.....	全保障
3. 人身意外.....	美金 1,000,000
(a) 二度及三度燒傷.....	美金 12,500
(b) 死亡恩恤	附加金額: 美金 2,500
(a) 因意外死亡之信用咭結餘賠償	次限額: 美金 2,500

註: 本簡說僅提供保險利益的簡要概述, 並受保單條款, 條件和除外責任的約束。
此為中文譯本, 僅供參考之用, 如有爭議, 概以英文版本為準。