

旅遊逍遙保 2.0

提供周全保障:

- 您在旅程中患病或發生意外。
- 您的行李、個人財物或旅遊證件被盜竊；信用卡被盜用；行李在旅程中遺失或運送延誤。
- 您在旅程中因疏忽導致他人財物損毀或受傷，而需要作出賠償。
- 您因緊急事故需要取消或縮短行程，但無法獲退款或需繳付額外費用。



計劃內容

承保範圍	每位投保人最高賠償額(港元)	
	尊貴計劃	典雅計劃
1. 醫療及相關費用	1,000,000	500,000
支付在旅程中因意外或疾病(包括住院)所引致的醫療費用,包括:	分項限額如下	
• 無人照顧的子女護送		
• 親屬探訪		
• 入院保證金	40,000	20,000
• 當地的翻譯/傳譯服務(每日/分項限額)	500/ 5,000	500/ 5,000
• 重新再繼續行程所招致費用	5,000	3,000
• 回港後連續三個月內之覆診費用		
(i) 意外受傷引致	50,000	25,000
(ii) 疾病引致	10,000	5,000
• 住院現金津貼(每日/分項限額)	500/ 5,000	300/ 3,000
• 強制隔離現金津貼(每日/分項限額)	800/ 5,600	500/ 3,500
附加保障:		
(i) 跌打、針灸、物理治療或脊椎治療的費用(每日每次/分項限額)	200/ 3,000	200/ 3,000
(ii) 海外醫院求診之交通費用	500	500
(iii) 如在旅途中感染傳染病並在回港後的七天內被確診,雖在海外沒有支付任何治療費用,受保人仍可獲得賠償在港連續三個月的診治費用。	10,000	5,000
請注意: 18歲以下子女及70歲以上的受保人,最高賠償為本項總賠償額的25%。		

承保範圍	每位投保人最高賠償額(港元)	
	尊貴計劃	典雅計劃
2. 海外緊急援助服務	全部開支	全部開支
• 24小時緊急援助熱線服務		
• 緊急醫療救援		
• 遣返回國/遺體運返		
3. 人身意外	1,000,000	500,000
附加保障:		
• 三級程度燒傷	200,000	100,000
• 死亡恩恤賠償:		
(i) 意外受傷引致	50,000	25,000
(ii) 疾病引致	20,000	10,000
• 信用咭保障	50,000	30,000
請注意: 18歲以下兒童的死亡賠償額為港幣100,000元。70歲以上投保人的最高賠償額為原定之25%。		
• 危險運動附加保障:		
此條例保障受保人因參與打獵、需使用導師或繩索之攀登活動、除水肺潛水外的冬季運動或水底活動引致身體受傷,如該參與為該受傷之直接及唯一原因,惟最高賠償額50%。		

計劃內容

承保範圍	每位投保人最高賠償額(港元)	
	尊貴計劃	典雅計劃
4. 行李及個人財物	25,000	15,000
遺失或損毀的行李及個人財物(包括手提電腦及PDA, 但不包括手提電話)		
• 每件/對/套賠償限額	7,500	5,000
5. 行李延誤	1,000	800
因行李延誤達8小時或以上而需購買必須應急物品的費用		
6. 個人錢財及旅遊證件	6,000	4,000
	分項限額如下	
• 個人錢財或信用卡被盜用	3,000	2,000
• 補領遺失旅遊證件所需的費用及需額外支付的交通及/或住宿費用	3,000	2,000
7. 個人責任	3,000,000	1,500,000
彌償受保人導致第三者身體受傷或財物損失的法律責任及法律費用		
8. 旅程延誤、更改行程、行程誤點及超額訂票	10,000	5,000
因下列原因, 可獲(i), (ii)和(iii)賠償:	分項限額如下	
罷工或其他工業行動、騷亂、暴亂、劫持事件、恐怖活動、惡劣天氣、自然災難、公共交通工具的機械及/或電路故障或機場關閉		
(i) 旅程延誤(每8小時/分項限額)	300/ 3,000	250/ 2,000
(ii) 因旅程延誤而需額外支付的住宿費用或已繳付而不能索回的訂金或費用	3,000	2,000
(iii) 因旅程延誤而需要更改行程的額外支付費用	10,000	5,000
因下列(iv)和(v)的原因引致而需額外支付的住宿及膳食費用(如第三者已作出賠償則不適用)		
(iv) 行程誤點	10,000	5,000
(v) 超額訂票	10,000	5,000

承保範圍	每位投保人最高賠償額(港元)	
	尊貴計劃	典雅計劃
9. 損失訂金或取消旅程	50,000	25,000
因下列原因, 可獲賠償已繳付而不能取回的訂金或費用:		
• 目的地發生不可預見之罷工、騷亂、暴亂、恐怖活動、劫持事件、自然災難或惡劣天氣		
• 受保人在香港主要居所發生火災、水災或被盜竊引致嚴重損失		
• 因受保人、直系親屬、緊密商業夥伴或同行旅伴身故、嚴重受傷或患嚴重疾病		
• 受保人需出庭作供、出任陪審員或接受強制性隔離		
• 外遊警示制度發出「紅色」或「黑色」警示		
(在「紅色」外遊警示發出的情況下的最高賠償額為已繳付而不能取回訂金或費用的50%)		
10. 提早結束旅程	50,000	25,000
因下列原因, 可按比例獲得賠償已繳付而不能取回的有關旅費或需額外支付的交通(只限經濟客位)或住宿費用:		
• 目的地發生不可預見之罷工、騷亂、暴亂、恐怖活動、劫持事件、自然災難或惡劣天氣		
• 受保人在香港主要居所發生火災、水災或被盜竊引致嚴重損失		
• 因受保人、直系親屬、緊密商業夥伴或同行旅伴身故、嚴重受傷或患嚴重疾病		
• 外遊警示制度發出「紅色」或「黑色」警示		
(在「紅色」外遊警示發出的情況下的最高賠償額為已繳付而不能取回訂金或費用的50%)		
11. 創傷輔導保障	25,000	15,000
受保人在旅程中因目睹或親歷創傷性事件, 而需接受輔導治療的費用		
• 每日每次	1,500	1,000

計劃特點

- [損失訂金或取消旅程]及[提早結束旅程]保障延至紅色外遊警示
- 創傷輔導保障
- 不設自負金額
- 24小時全球緊急援助
- 全年保障—旅遊次數不限
- 家庭計劃—子女人數不限

自動延長10日保障期(只適用於單次旅程)

若受保人因其控制範圍以外，並非因受保人或其家人之過失而導致旅程延誤，而未能在原定的受保期完成旅程，即可免費自動享有高達10日的延續保障。

自選的「單段旅程」保障(只適用於單次旅程)

若受保人的終點並非回港，此保險之保障將於到達原定最終目的地國家7日後或保單附上原訂明的受保期到期日終止；兩者中以較早者為準。

免費子女保障(只適用於單次旅程)

若您和您的子女同行，所有同行子女均可獲免費保障(注意：請參閱承保範圍表內第一及第三項列明之18歲以下兒童可享的最高賠償額)。

提升子女保障額

若您希望提高您的子女保障，只需為您的子女繳付成人保費，他們便可獲得100%醫療及有關費用賠償額及50%人身意外身亡保障的最高賠償額。

旅程的最高保障期

- 單次旅程 - 最長為30天。
- 全年保障(旅遊次數不限) - 每次最長為30天。

退款政策

旅遊保險證明書發出後，恕不退回保費(全年保障除外)。

旅程適用範圍

本保單只適用於由香港出發的旅程。

年齡限制

- 以受保期生效日計，出生後30日至80歲。
- 受保人的年齡若在受保期生效日計已超75歲，但不足80歲，他/她只限於投保典雅計劃。
- 投保全年保障，受保人的年齡必須在保單最初生效日前為75歲或以下，並可續保至80歲。

定義

- 子女年齡由出生後30日至18歲以下受供養(沒有從事任何全職工作及未婚)子女，並需列明在保險承保表/保險證明書上。
- 家庭指受保人，其配偶及與受保人及/或受保人配偶於整個旅程期間同行的子女。

保費表

種類	日數	標準人身意外賠償保費(港元)*		升級人身意外賠償保費(港元)*	
		尊貴計劃	典雅計劃	尊貴計劃	典雅計劃
單次旅程	1-3	193	138	232	166
	4	249	166	299	199
	5	291	180	349	216
	6	329	204	395	245
	7	350	216	420	259
	8	375	228	450	274
	9	399	252	479	302
	之後每日另加	22	13	28	17
全年保障	個人計劃	2,490	1,740	2,990	2,080
	家庭計劃	4,980	3,480	5,980	4,180

*另需收取保費的0.1%作為保險業監管局(保監局)之保費徵費。

人身意外賠償表

基本保障 每位受保人最高賠償額	尊貴計劃(港元)	典雅計劃(港元)
	1,000,000	500,000
保障	賠償限額 (每名受保人的最高賠償百分率)	
(1) 意外死亡	100%	
(2) 永久完全傷殘	100%	
(3) 永久及無法治療之四肢癱瘓	100%	
(4) 雙眼永久完全失明	100%	
(5) 一隻眼睛永久完全失明	100%	
(6) 喪失兩肢或兩肢永久完全喪失功能	100%	
(7) 喪失一肢或一肢永久完全喪失功能	100%	
(8) 永久喪失說話能力及喪失聽力	100%	
(9) 永久完全喪失聽力		
(a) 雙耳	75%	
(b) 一隻耳朵	20%	
(10) 永久喪失說話能力	50%	
提升保障		
任何受保人如額外繳付20%保費，就此節的人身意外賠償將增加如下：		
(11) 永久及無法治療之精神錯亂	100%	
(12) 永久完全喪失一隻眼睛的晶狀體	50%	
(13) 喪失四隻手指及大拇指或永久完全喪失其功能		
(a) 右手	70%	
(b) 左手	50%	
(14) 喪失四隻手指或永久完全喪失其功能		
(a) 右手	40%	
(b) 左手	30%	
(15) 喪失一隻大拇指或永久完全喪失其功能		
(a) 兩個右骨節	30%	
(b) 一個右骨節	15%	
(c) 兩個左骨節	20%	
(d) 一個左骨節	10%	
(16) 喪失手指或永久完全喪失其功能		
(a) 三個右骨節	15%	
(b) 兩個右骨節	10%	
(c) 一個右骨節	7.5%	
(d) 三個左骨節	10%	
(e) 兩個左骨節	7.5%	
(f) 一個左骨節	5%	
(17) 喪失腳趾或永久完全喪失其功能		
(a) 一隻腳的所有腳趾	20%	
(b) 大趾兩個骨節	7.5%	
(c) 大趾一個骨節	5%	
(d) 任何其他腳趾	3%	
(18) 腿部或膝蓋骨折並被確定不能癒合	15%	
(19) 腿部縮短至少5厘米	10%	

就不屬於此節的保障2至19(首尾兩項包括在內)的傷殘情況，本公司有絕對權利決定是否支付一筆賠償金予受保人，而有關賠償金的金額必須由本公司根據有關傷殘的程度計算，並以本公司認為有關傷殘並無抵觸保障此節的保障2至19(首尾兩項包括在內)傷殘情況為基礎。

一般不受保範圍

本保單不會就下列情況作出賠償：

- 手提電話、隱形眼鏡或隱蔽鏡片的遺失或損毀，或易碎、脆弱物品如玻璃或水晶的損毀
- 因無人看管以致財物遺失
- 在發現損失後二十四小時內未向當地警方報告的任何損失
- 乘搭航機時當發現有關遺失或損毀並未有時即向有關航空公司作出報告
- 參與任何種類的勞動或體力工作
- 政府法令
- 戰爭、侵略、外敵行為、敵對行為或類似的軍事行動(無論有否宣戰)、內戰、叛變、暴亂
- 懷孕、流產分娩及其引起的併發症
- 性病、愛滋病及與愛滋病有關連的疾病
- 蓄意令自己受傷或生病
- 受酒精影響、及濫用非醫生處方之藥物
- 非以足部進行的競賽、賽車或飛行活動(若受保人是支付費用乘搭載客飛機的乘客除外)
- 任何蓄意、惡意或非法行為
- 先天或已存在之疾病、身體缺陷
- 受保人以職業身份參與體育運動或活動

詳情請參閱我們網站(www.chins.com.hk)上提供的保單內不保項目之詳情。

註：如本中文本與英文本在文義上有任何差異，概以英文本為準。

免責聲明

以上資料只作參考用途，並只適用於香港境內。以上資料並沒有包含保單文件的完整條款。有關完整的條款及細則，請參閱保單文件，如以上資料及保單文件有任何差異，以保單文件為準。保單文件副本可應要求提供。閣下於投保前可參閱保單文件內容及條款，亦可於作出任何決定前先諮詢獨立及專業的意見。

以上一般保險保單由創興保險有限公司承保，該承保公司已獲香港保險業監管局授權經營，並受其監管，創興銀行有限公司（「創興銀行」）為創興保險有限公司之授權保險代理商。投保本計劃須向創興保險有限公司支付保費。

對於創興銀行有限公司與客戶之間因銷售過程或處理有關交易而產生的合資格爭議，創興銀行有限公司須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議，應由創興保險有限公司與客戶直接解決。

有關創興保險

創興保險有限公司（「創興保險」）為創興銀行有限公司之全資附屬機構，創興保險提供多元化的保險服務以配合您個人需要，並向您提供迅速及合理的賠償服務。

 香港九龍九龍灣宏照道38號企業廣場5期二座辦公大樓L25

 (852) 3768 1910 / (852) 3768 9292

 **(852) 3768 9288**

 星期一至星期五上午九時至下午六時（星期六及公眾假期除外）

 hq@chins.com.hk

Travel Plus 2.0

Provide comprehensive coverage to protect:

- You fall sick or have an Accident during your trip.
- Your baggage, personal effects or travel documents are stolen; your credit card is used fraudulently; your baggage is lost or delayed during your trip.
- You have to compensate others if you break something or hurt someone negligently.
- You have to cancel or shorten your trip for an emergency, but cannot get a refund or extra cost is incurred.



Plan Details

Scope of Cover	Maximum Limit of Indemnity per Insured Person	
	VIP Plan(HK\$)	Classic Plan(HK\$)
Section 1 – Medical and Related Expenses	1,000,000	500,000
Medical expenses (including hospitalization) due to accident or sickness during the journey, also including:	Sub-limit stated as below	
• Return of Children of the Insured		
• Relative companion		
• Guarantee of Hospital admittance deposit	40,000	20,000
• Services of a local translator/interpreter (Daily/sub-limit)	500/ 5,000	500/ 5,000
• Reverting to original travel schedule	5,000	3,000
• Follow-up treatment within 3 consecutive months due to:		
(i) Accidental bodily Injury	50,000	25,000
(ii) Sickness	10,000	5,000
• Hospital cash benefit (Daily/sub-limit)	500/ 5,000	300/ 3,000
• Compulsory Quarantine cash benefit (Daily/sub-limit)	800/ 5,600	500/ 3,500
Extended Cover:		
(i) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment (Per visit per day/sub-limit)	200/ 3,000	200/ 3,000
(ii) Travelling expenses to overseas hospital	500	500
(iii) If the Insured Person contracted the Infectious Disease and the contraction is confirmed within seven (7) days after the Insured Person returns to Hong Kong, this Policy will cover 3 consecutive months for the medical treatment even if the Insured Person has not incurred any medical expenses overseas.	10,000	5,000
Please note: For Insured Person aged below 18 and over 70, the maximum limit of indemnity will be limited to 25% of above benefit		

Scope of Cover	Maximum Limit of Indemnity per Insured Person	
	VIP Plan(HK\$)	Classic Plan(HK\$)
Section 2 – Worldwide Emergency Assistance Service	Fully Covered	Fully Covered
Emergency Assistance Service		
• 24-Hour Emergency Assistance Hotline Service		
• Emergency Medical Evacuation		
• Repatriation/Repatriation of Mortal Remains		
Section 3 – Personal Accident	1,000,000	500,000
Extended Cover:		
• Third Degree Burn	200,000	100,000
• Compassionate Death Cash Benefit		
(i) Accidental bodily Injury	50,000	25,000
(ii) Sickness	20,000	10,000
• Credit Card Protection	50,000	30,000
For Insured Person aged below 18, the maximum limit of indemnity will be limited to HK\$100,000. For Insured Person aged over 70, the maximum limit of indemnity will be limited to 25% of above benefit		
• Dangerous Sports Extension		
Benefits under this section shall be payable in the event of bodily injury caused solely and directly by the Insured Person engaging in hunting, climbing necessitating the use of ropes or guides, winter sports or underwater activities (other than scuba diving) provided that the Maximum Limit payable shall be reduced 50%.		

Plan Details

Scope of Cover	Maximum Limit of Indemnity per Insured Person	
	VIP Plan(HK\$)	Classic Plan(HK\$)
Section 4 – Baggage and Personal Effects	25,000	15,000
Loss or damage of Baggage and Personal Effects (Including notebook and PDA, but excluding mobile phones)		
• Article limit per item / pair / set	7,500	5,000
Section 5 – Baggage Delay	1,000	800
Emergency purchases of essential items consequent upon temporary deprivation of baggage for at least 8 hours		
Section 6 – Personal Money and Travel Documents	6,000	4,000
	Sub-limit stated as below	
• Personal Money and unauthorized use of credit cards	3,000	2,000
• Actual replacement cost of travel documents including passports and its additional travelling and/or accommodation expenses	3,000	2,000
Section 7 – Personal Liability	3,000,000	1,500,000
Indemnify the Insured Person in respect of his/her legal liability towards third parties		
Section 8 – Travel Delay, Trip Re-routing, Missed Journey and Overbooking	10,000	5,000
In respect of (i), (ii) and (iii) below as a direct result of : strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the Public Common Carrier or closure of the airport.	Sub-limit stated as below	
(i) Travel Delay (Every 8 hours / Sub-limit)	300/ 3,000	250/ 2,000
(ii) Extra Accommodation Expenses, Irrecoverable Pre-paid Deposits or Charges due to Travel Delay	3,000	2,000
(iii) Trip Re-routing Costs due to Travel Delay Expenses of accommodation and meals in respect of below (iv) and (v):	10,000	5,000
(iv) Missed Journey	10,000	5,000
(v) Overbooking	10,000	5,000

Scope of Cover	Maximum Limit of Indemnity per Insured Person	
	VIP Plan(HK\$)	Classic Plan(HK\$)
Section 9 – Loss of Deposit or Cancellation of Trip	50,000	25,000
Loss of irrecoverable deposits or charges paid in advance for the benefit of the Insured Person due to:		
• Unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions		
• Serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary		
• Death, serious physical Injury or serious illness of the Insured Person, Immediate Family Member, Close Business Partner or Travel Companion		
• Issuing a "Red" or "Black" alert according to the "Outbound Travel Alert System" (For "Red" alert, reimbursement is up to 50% of the irrecoverable deposits or charges paid in advance)		
Section 10 – Trip Curtailment	50,000	25,000
Proportional return of relevant irrecoverable prepaid cost of the booked itinerary, additional incurred travel costs (confined to economy class) and accommodation expenses due to:		
• Unexpected outbreak of strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions		
• Serious damage to the Insured Person's principal home in Hong Kong arising from fire, flood or burglary		
• Death, serious physical Injury or serious illness of the Insured Person, Immediate Family Member, Close Business Partner or Travel Companion		
• Issuing a "Red" or "Black" alert according to the "Outbound Travel Alert System" (For "Red" alert, reimbursement is up to 50% of the irrecoverable deposits or charges paid in advance)		
Section 11 – Trauma Counseling	25,000	15,000
Treatment of trauma counseling in the event that the Insured Person witness and/or is the victim of a traumatic event		
• Per visit per day	1,500	1,000

Plan Features

- Extended to cover irrecoverable loss of deposit or charges for Trip Cancellation and Trip Curtailment resulting from issuing of Red Outbound Travel Alert
- Trauma Counseling
- Without claim excess
- 24-Hour Worldwide Emergency Assistance Services
- Annual cover, unlimited number of journeys
- Family Plan, unlimited number of children

Automatic 10 Days Extension (Applicable to Single Journey Only)

If due to delay completely beyond the Insured Person's control and not partly or solely due to the fault of the Insured Person and/or his/her Family, the Journey cannot be completed during the period of insurance stated in the schedule of insurance, the period of insurance shall automatically be extended without any additional premium for such extension up to the Insured Person's arrival to his/her final destination but in any event subject to a maximum of ten (10) days from the expiry date of the period of insurance stated in the schedule of insurance.

One Way Cover (Applicable to Single Journey Only)

For Insured Person not returning to Hong Kong, cover terminates at the expiry of seven (7) days from arrival at the final destination or expiry of the period of insurance as stated in the schedule of insurance, whichever is the earlier.

Free Cover for Children (Applicable to Single Journey Only)

- If you are travelling with your Children, they will enjoy free cover. (Note: Please refer to the Benefit table for the maximum limits under Section 1 and 3 applied to Children under 18).
- 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).
- Child / Children who are of age between thirty (30) days and under 18 years old as named in the Travel Insurance Certificate.

Extended Coverage for Insured Person Aged below 18

For any Insured Person aged below 18 and paying the full adult premium, the maximum limit per Insured Person under Section 1 will be increased to 100% of the selected plan; and the Accidental death benefit under Section 3 will be limited to 50% of the selected plan.

Maximum Period of Journey

For Single Journey, cover is provided up to a maximum of thirty (30) days. For Annual Cover, cover is provided up to a maximum of thirty (30) days with policy limits applied to each Journey, irrespective of the number of Journeys.

Cancellation

No refund of premium is allowed once the Policy Schedule/Certificate of Insurance has been issued (except for Annual Cover).

Journey

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

Age Limit

- Insured Person must be aged between 30 days to the age of 80 years old on the commencement date of the Policy
- For Insured Person aged over 75 years old and up to 80 years old on the commencement date of the Policy, only the Classic Plan is applicable to him/her.
- For annual cover, the Insured Person must be at or below 75 years of age on the first commencement date of the Policy, and renewal is allowed up to the age of 80 years old.

Definitions

- Child/Children – means dependent (i.e. not engaged in any gainful full time employment and never been married) who is /are aged between 30 days and under 18 years old on the commencement date of this policy as named in the Policy Schedule/Certificate of Insurance
- Family – means Insured Person, his/her spouse and Children travelling with the Insured Person and/or his/her spouse for the entire period.

Premium Table

Type	Number of Day / Plan	Standard Personal Accident Benefit Premium (HK\$)		Enhanced Personal Accident Benefit Premium (HK\$)	
		VIP	Classic	VIP	Classic
Single Trip	1-3	193	138	232	166
	4	249	166	299	199
	5	291	180	349	216
	6	329	204	395	245
	7	350	216	420	259
	8	375	228	450	274
	9	399	252	479	302
	Daily premium after 9 days	22	13	28	17
Annual Cover	Personal Plan	2,490	1,740	2,990	2,080
	Family Plan	4,980	3,480	5,980	4,180

* Additional 0.1% of premium should be charged as a premium levy by the Insurance Authority ("IA")

Personal Accident Benefit Table

Basic Cover Maximum Benefit per Insured Person	VIP(HK\$)	Classic(HK\$)
	1,000,000	500,000
Benefit	Compensation (% of the Maximum Benefit per Insured Person)	
(1) Accidental Death	100%	
(2) Permanent Total Disablement	100%	
(3) Permanent and incurable paralysis of all Limbs	100%	
(4) Permanent total Loss of Sight of both Eyes	100%	
(5) Permanent total Loss of Sight of one Eye	100%	
(6) Loss of or the Permanent total Loss of use of two Limbs	100%	
(7) Loss of or the Permanent total Loss of use of one Limbs	100%	
(8) Permanent Loss of Speech and Loss of Hearing	100%	
(9) Permanent total Loss of Hearing in		
(a) both ears	75%	
(b) one ear	20%	
(10) Permanent Loss of Speech	50%	
Enhanced Benefit		
For any Insured Person who pays 20% additional premium, the benefit under this section will be extended to cover:-		
(11) Permanent and incurable insanity	100%	
(12) Permanent loss of the lens of one eye	50%	
(13) Loss of or the permanent total loss of use of four fingers and thumb of		
(a) right hand	70%	
(b) left hand	50%	
(14) Loss of or the permanent total loss of use of four fingers of		
(a) right hand	40%	
(b) left hand	30%	
(15) Loss of or the permanent total loss of use of one thumb		
(a) both right joints	30%	
(b) one right joint	15%	
(c) both left joints	20%	
(d) one left joint	10%	
(16) Loss of or the permanent total loss of use of fingers		
(a) three right joints	15%	
(b) two right joints	10%	
(c) one right joint	7.5%	
(d) three left joints	10%	
(e) two left joints	7.5%	
(f) one left joint	5%	
(17) Loss of or the permanent total loss of use of toes		
(a) all- one foot	20%	
(b) great- both joints	7.5%	
(c) great- one joint	5%	
(d) any other toe	3%	
(18) Fractured leg or patella with established non-union	15%	
(19) Shortening of leg by at least 5cm	10%	

Permanent disablement not falling under Disability 2 to 19 inclusive in this section, our Company will at our absolute discretion, pay the Insured Person a sum of compensation which shall be calculated by us and by reference to the degree of the disability and being in its opinion not inconsistent with the above Disability 2 to 19 inclusive.

General Exclusions

- Loss of or damage to mobile phones, contact lenses or damage to fragile or brittle articles such as glass or crystal
- Loss of unattended properties
- Loss not reported to the local police within 24 hours of discovery
- Loss or damage not reported immediately to the respective airline on discovery
- Engaging in any kind of labor or manual work
- Government's regulations control or act
- War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, riot or civil commotion
- Pregnancy, miscarriage, childbirth and all complications thereof
- Venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex)
- Wilfully self-inflicted Injury or illness, insanity
- Influence by alcohol and use of non-prescription drugs
- Insured Person is engaging in racing of any kind (other than on foot), motor rallies and competitions, aviation (other than as a fare-paying passenger)
- Any wilful, malicious or unlawful act
- Any pre-existing or congenital, illness, physical defect
- Insured Person engaging in sports or games in a professional capacity

Please refer to the policy which is available in our website (www.chins.com.hk) for detailed exclusions.

Note: If there is any difference in meaning between the Chinese and English versions, the English version shall prevail.

Disclaimer

The above information is for reference only and is only applicable in Hong Kong. The above information does not include the full terms of the policy document. For the full terms and conditions, please refer to the policy document. If there is any discrepancy between the above information and the policy document, the policy document shall prevail. Copies of policy documents are available upon request. You can refer to the content and terms of the policy document before applying the insurance, and you can also seek independent and professional advice before making any decision.

The above general insurance policy is underwritten by Chong Hing Insurance Co Ltd which is authorised and regulated by the Insurance Authority of the HKSAR. Chong Hing Bank Limited ("Chong Hing Bank") is an insurance agent authorised by Chong Hing Insurance Co Ltd for the distribution of this Plan. Premiums will be payable to Chong Hing Insurance Co Ltd upon enrolment of this Plan.

In respect of an eligible dispute arising between the Chong Hing Bank Limited and the customer out of the selling process or processing of the related transaction, Chong Hing Bank Limited 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 Chong Hing Insurance Co Ltd and the customer.

About Chong Hing Insurance

Chong Hing Insurance Company Limited ("Chong Hing Insurance") is a wholly-owned subsidiary of Chong Hing Bank Limited. Chong Hing Insurance offers a wide range of insurance services to suit your individual needs and provide you with prompt and reasonable compensation.

 L25, Tower Two, Enterprise Square Five, 38 Wang Chiu Road, Kowloon Bay, Kowloon, Hong Kong

 From Monday to Friday 9am to 6pm (Except Saturday and Public Holidays)

 (852) 3768 1910 / (852) 3768 9292

 hq@chins.com.hk

 **(852) 3768 9288**