

# Allianz

# Travel Insurance

# 安聯旅遊保險

隨行小童可額外享有  
半價優惠!

Accompanying children  
can enjoy an additional  
half-price discount!

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Effective December 16, 2025

This travel insurance policy is underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz"), which is an authorized insurer, authorized and regulated by the Insurance Authority of Hong Kong SAR. For full terms and conditions and exclusions, please refer to the Policy Wordings.

此旅遊保險由安聯環球企業及專項保險-香港分公司(於德意志聯邦共和國註冊成立之有限公司)(「安聯保險」)承保。安聯保險乃受香港保險業監管局授權及監管的獲授權保險公司。

有關此保險產品之完整條款及細則及所有不保事項，請參閱相關保險產品之保單條款。

# 為旅程做好準備

為了讓您的旅程倍添安心，請選擇最適合您的計劃。我們的旅遊保險可輕易於網上購買，涵蓋海外醫療費用、緊急醫療運送、個人行李保障、取消或更改行程保障等等。現在就保障您的旅程吧！

## Get ready for the trip

For complete peace of mind for your upcoming journey, choose the global leader in travel insurance and emergency travel assistance – Allianz Travel. With a variety of offers to suit the varied needs of travelers, be sure to choose Allianz Travel Protector before your journey overseas.

### 計劃特點 | Product Highlights



因任何不可預見的原因  
而取消或更改旅程保障  
高達 20,000 港元  
Cancellation or  
Change of Journey for  
any Unforeseen  
Reason benefit up to  
HKD 20,000



高達2,000,000港元  
醫療費用保障  
Up to HKD 2,000,000  
medical expenses  
covered



行李和個人物品保障高  
達 25,000 港元  
Baggage and personal  
effects cover up to  
HKD 25,000



因旅程取消而損失的飛行  
里數，航空積分保障  
Cancellation cover for air  
miles and loyalty card  
points



流動設備被盜竊保障  
Cover for mobile  
device loss due to  
theft



簡單便捷網上索償  
平台  
Easy, fast, online  
claims process

受條款和條件約束。Terms and conditions apply.

有關所涵蓋內容的詳細資料，請參閱保單條款及保障表。

Please refer to policy wording and schedule of benefits for full detail on what is covered.

SCHEDULE OF BENEFITS		Bronze	Silver	Gold
SUM INSURED IN HKD				
<b>1</b>	<b>Medical Expenses</b>			
1.1	Overseas medical expenses	1,000,000	1,500,000	2,000,000
1.2	Follow-up medical expenses	25,000	50,000	100,000
1.2	Follow-up medical expenses for Chinese medical practitioner, Chiropractic, Physiotherapy	2,000 (200 per visit)	2,000 (200 per visit)	4,000 (200 per visit)
<b>2</b>	<b>Overseas Hospital Daily Cash Benefit</b>	Not Covered	5,000 (500 per day)	10,000 (500 per day)
<b>3</b>	<b>Emergency Medical Assistance</b>			
3.1	Emergency medical evacuation	Actual Cost	Actual Cost	Actual Cost
3.2	Repatriation of mortal remains	Actual Cost	Actual Cost	Actual Cost
3.3	Compassionate visit	10,000	15,000	20,000
3.4	Compassionate return	10,000	15,000	20,000
3.5	Return of unattended child(ren)	10,000	15,000	20,000
<b>4</b>	<b>Personal Accident</b>			
4.1	Accident whilst travelling on a Common Carrier	500,000	750,000	1,200,000
4.1	Other Accident	250,000	375,000	600,000
<b>5</b>	<b>Baggage and Personal Effects</b>	Not Covered	15,000 (Max 2,000 per item)	25,000 (Max 3,000 per item)
<b>6</b>	<b>Theft of Mobile Device</b>	Not Covered	Not Covered	5,000
<b>7</b>	<b>Loss of Personal Money</b>	Not Covered	1,000	3,000
<b>8</b>	<b>Loss of Travel Documents</b>	Not Covered	5,000	10,000
<b>9</b>	<b>Personal Liability</b>	1,000,000	1,000,000	1,500,000
<b>10</b>	<b>Travel Delay</b>	Not Covered	2,000 (300 per 5 hours)	5,000 (300 per 5 hours)
<b>11</b>	<b>Baggage Delay Allowance</b>	Not Covered	500 (after 6 hours)	1,000 (after 6 hours)
<b>12</b>	<b>Cancellation of Journey</b>			
12.1	Cancellation of Journey	Not Covered	20,000	40,000
12.3	Cancellation (or Change) of Journey for any Unforeseen Reason <sup>45</sup>	Not Covered	Not Covered	20,000 (excess: 25%)
<b>13</b>	<b>Curtailement of Journey</b>	Not Covered	20,000	40,000
<b>14</b>	<b>Journey Re-route</b>	Not Covered	10,000	20,000
<b>15</b>	<b>Rental Vehicle Excess</b>	Not Covered	Not Covered	5,000
<b>16</b>	<b>Credit Card Protection</b>	Not Covered	1,500	5,000
<b>17</b>	<b>Missed Event</b>	Not Covered	Not Covered	3,000
<b>18</b>	<b>Loss of Home Content</b>	Not Covered	Not Covered	20,000 (Max 3,000 per item)

#### Important Information regarding your Travel Insurance

- Major Exclusions include Pre-existing conditions, war, suicide, acts committed with the intent to cause loss. For full list of exclusions, please refer to the Policy Wording.
- Silver and Gold plans are available with options for Single Trip or Annual Coverage. Please refer to your Certificate of Insurance to confirm the duration of your policy.
- Annual Coverage provides for unlimited journeys up to 90 days per each journey during the policy effective period.
- For Single Trip Coverage, benefit 12.3 will not be valid if the Policy Issue Date is less than six (6) days before the Departure Date as shown on your Certificate of Insurance.
- For Single Trip and Annual Coverage, benefit 12.3, the cancellation or change of journey must be notified to the Common Carrier and/or accommodation provider at least twenty four (24) hours prior to the Departure Date.

## 保障表

最高保障額 (港元)		銅計劃	銀計劃	金計劃
<b>1</b>	<b>醫療費用</b>			
1.1	海外醫療費用	1,000,000	1,500,000	2,000,000
1.2	覆診醫療費用	25,000	50,000	100,000
1.2	覆診費用包括中醫治療/ 脊骨神經療/ 物理治療	2,000 (每次 200)	2,000 (每次 200)	4,000 (每次 200)
<b>2</b>	<b>海外住院每日現金保障</b>	不適用	5,000 (每日 500)	10,000 (每日 500)
<b>3</b>	<b>緊急醫療支援</b>			
3.1	緊急醫療運送	實際費用	實際費用	實際費用
3.2	遺體運返	實際費用	實際費用	實際費用
3.3	親友探望	10,000	15,000	20,000
3.4	親友回程	10,000	15,000	20,000
3.5	隨行未獲照料子女送返	10,000	15,000	20,000
<b>4</b>	<b>個人意外</b>			
4.1	乘坐公共交通工具時發生之意外	500,000	750,000	1,200,000
4.1	其他意外	250,000	375,000	600,000
<b>5</b>	<b>行李及個人財物保障</b>	不適用	15,000 (每件限額 2,000)	25,000 (每件限額 3,000)
<b>6</b>	<b>流動設備被盜竊保障</b>	不適用	不適用	5,000
<b>7</b>	<b>遺失個人現金</b>	不適用	1,000	3,000
<b>8</b>	<b>遺失旅遊證件</b>	不適用	5,000	10,000
<b>9</b>	<b>個人責任</b>	1,000,000	1,000,000	1,500,000
<b>10</b>	<b>旅程延誤</b>	不適用	2,000 (每5小時 300)	5,000 (每5小時 300)
<b>11</b>	<b>行李延誤津貼</b>	不適用	500 (滿 6 小時)	1,000 (滿 6 小時)
<b>12</b>	<b>旅程取消</b>			
12.1	旅程取消	不適用	20,000	40,000
12.3	因任何不可預見的原因而取消或更改旅程 <sup>45</sup>	不適用	不適用	20,000 (自負額: 25%)
<b>13</b>	<b>旅程中斷</b>	不適用	20,000	40,000
<b>14</b>	<b>變更旅程</b>	不適用	10,000	20,000
<b>15</b>	<b>租賃車輛自負額</b>	不適用	不適用	5,000
<b>16</b>	<b>信用卡保障</b>	不適用	1,500	5,000
<b>17</b>	<b>缺席海外預訂行程保障</b>	不適用	不適用	3,000
<b>18</b>	<b>家居物品保障</b>	不適用	不適用	20,000 (每件限額 3,000)

### 有關您的旅遊保險的重要事項

1. 主要不保項目: 已先存在的傷害或疾病、戰爭行為、自殺、以造成損失為目的的行為。有關不保項目的完整列表, 請查看保單條款。
2. 以上計劃均設有單次及全年(銅計劃除外)可供選擇。請查詢您的保險證明書以確認您投保的日數。
3. 全年計劃一年內無限次數出發, 每次旅程最多90天。
4. 單次旅遊計劃的第12.3項在以下情況下無效: 保單簽發日期距離您的保險憑證上顯示的出發日期少於六(6)天。
5. 單次旅遊及全年計劃的第12.3項: 取消或更改旅程必須在出發日期前至少二十四 (24) 小時通知公共運輸公司及/或住宿提供者。