

Allianz Travel Insurance

安聯旅遊保險

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Plans offered exclusively to
MoneyHero customers

專為 MoneyHero
客戶提供的計劃

MoneyHero

This travel insurance policy is underwritten by Allianz Global Corporate & Specialty SE (Incorporated in the Federal Republic of Germany with limited liabilities) 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



旅程取消保障高達
60,000 港元

Cancellation of
Journey benefit up to
HKD 60,000



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

SUM INSURED IN HKD		Basic	Standard	Advanced	Ultimate
1	Medical Expenses				
1.1	Overseas medical expenses	500,000	1,000,000	1,500,000	2,000,000
1.2	Follow-up medical expenses	Not Covered	10,000	25,000	50,000
1.2	Follow-up medical expenses for Chinese medical practitioner, Chiropractic, Physiotherapy	2,000 (200 per visit)	2,000 (200 per visit)	2,000 (200 per visit)	4,000 (200 per visit)
2	Overseas Hospital Daily Cash Benefit	Not Covered	Not Covered	5,000 (500 per day)	10,000 (500 per day)
3	Emergency Medical Assistance				
3.1	Emergency medical evacuation	Actual Cost	Actual Cost	Actual Cost	Actual Cost
3.2	Repatriation of mortal remains	Actual Cost	Actual Cost	Actual Cost	Actual Cost
3.3	Compassionate visit	Not Covered	Not Covered	15,000	20,000
3.4	Compassionate return	10,000	10,000	15,000	20,000
3.5	Return of unattended child(ren)	10,000	10,000	15,000	20,000
4	Personal Accident	250,000	500,000	750,000	1,000,000
5	Baggage and Personal Effects	5,000 (Max 2,000 per item)	10,000 (Max 2,000 per item)	25,000 (Max 2,000 per item)	25,000 (Max 2,000 per item)
6	Theft of Mobile Device	Not Covered	1,000	2,000	3,000
7	Loss of Personal Money	Not Covered	500	1,000	2,000
8	Loss of Travel Documents	Not Covered	500	1,000	2,000
9	Personal Liability	Not Covered	500,000	750,000	1,000,000
10	Travel Delay	Not Covered	2,500 (250 per 6 hours)	5,000 (250 per 6 hours)	7,500 (250 per 6 hours)
11	Baggage Delay Allowance	Not Covered	250 (after 6 hours)	500 (after 6 hours)	1,000 (after 6 hours)
12	Cancellation of Journey				
12.1	Cancellation of Journey	5,000	25,000	50,000	60,000
12.3	Cancellation (or Change) of Journey for any Unforeseen Reason	Not Covered	Not Covered	Not Covered	Not Covered
13	Curtailed of Journey	5,000	25,000	50,000	50,000
14	Journey Re-route	Not Covered	1,000	2,000	4,000
15	Rental Vehicle Excess	1,000	2,500	5,000	8,000
16	Credit Card Protection	Not Covered	2,500	5,000	5,000
17	Missed Event	Not Covered	1,000	1,500	3,000
18	Loss of Home Content	Not Covered	Not Covered	Not Covered	Not Covered

Important Information regarding your Travel Insurance

- Major Exclusions include Pre-existing conditions, war, suicide, acts committed with the intent to cause loss. For a full list of exclusions, please refer to the Policy Wording.
- All plans above are available for Single Trip Coverage only. Please refer to your Certificate of Insurance to confirm the duration of your policy.

保障表

最高保障額 (港元)		基本計劃	標準計劃	尊貴計劃	優越計劃
1	醫療費用				
1.1	海外醫療費用	500,000	1,000,000	1,500,000	2,000,000
1.2	覆診醫療費用	不適用	10,000	25,000	50,000
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)	2,000 (每次 200)	4,000 (每次 200)
2	海外住院每日現金保障	不適用	不適用	5,000 (每日 500)	10,000 (每日 500)
3	緊急醫療支援				
3.1	緊急醫療運送	實際費用	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	實際費用
3.3	親友探望	不適用	不適用	15,000	20,000
3.4	親友回程	10,000	10,000	15,000	20,000
3.5	隨行未獲照料子女送返	10,000	10,000	15,000	20,000
4	個人意外	250,000	500,000	750,000	1,000,000
5	行李及個人財物保障	5,000 (每件限額 2,000)	10,000 (每件限額 2,000)	25,000 (每件限額 2,000)	25,000 (每件限額 2,000)
6	流動設備被盜竊保障	不適用	1,000	2,000	3,000
7	遺失個人現金	不適用	500	1,000	2,000
8	遺失旅遊證件	不適用	500	1,000	2,000
9	個人責任	不適用	500,000	750,000	1,000,000
10	旅程延誤	不適用	2,500 (每6小時 250)	5,000 (每6小時 250)	7,500 (每6小時 250)
11	行李延誤津貼	不適用	250 (滿6小時)	500 (滿6小時)	1,000 (滿6小時)
12	旅程取消				
12.1	旅程取消	5,000	25,000	50,000	60,000
12.3	因任何不可預見的原因而取消或更改旅程	不適用	不適用	不適用	不適用
13	旅程中斷	5,000	25,000	50,000	50,000
14	變更旅程	不適用	1,000	2,000	4,000
15	租賃車輛自負額	1,000	2,500	5,000	8,000
16	信用卡保障	不適用	2,500	5,000	5,000
17	缺席海外預訂行程保障	不適用	1,000	1,500	3,000
18	家居物品保障	不適用	不適用	不適用	不適用

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. 以上計劃僅適用於單次保障。請查詢您的保險證明書以確認您投保的日數。