「卓悅遊．尊尚保」旅遊保險

TraveLead Luxe Travel Insurance



STARR

INSURANCE

STARR
INSURANCE

「卓悅遊 · 尊尚保」旅遊保險

全面保障你的每一次旅程！

- 醫療、行程延誤、個人財物損失全涵蓋
- 天災及恐襲保障，安心出行
- 家庭計劃：只收兩位保費，18歲以下子女免費受保
- 三大計劃級別，靈活選擇，保障高達HK$250萬

提供周全的保障，讓你享受無憂旅程！

計劃特點

- ✔ 旅程取消保障高達HK$60,000
- ✔ 醫療費用保障高達HK$2,500,000，包括住院及門診
- ✔ 門診費用及次數不設限額
- ✔ 行李和個人物品保障高達HK$30,000
- ✔ 手機、平板電腦、智能手錶或筆記本電腦被盜竊或搶劫保障
- ✔ 家庭計劃：只收兩位家長保費，18歲以下子女免費受保
- ✔ 保障業餘運動，如熱氣球、潛水、滑雪等，沒有高度或深度限制
- ✔ 家長 / 監護人也可為單獨旅遊的子女投保

投保資格

所有旅程必須由香港出發並返回香港

單次旅遊計劃：無年齡限制

STARR
INSURANCE

TraveLead Luxe Travel Insurance

Enjoy full protection for every journey!

- Covers medical expenses, trip delays, and personal belongings
- Natural disaster & terrorism coverage
- Family plan: Pay for two, children aged below 18 are covered for free
- 3 flexible plan levels with coverage up to HK$ 2.5 million

STARR TraveLead Luxe – your all-in-one protection for worry-free travel.

Product Features

- ✓ Trip cancellation protection up to HK$ 60,000
- ✓ Medical expenses up to HK$2,500,000 including in and outpatient treatments
- ✓ No sublimit or restriction on outpatient expenses and number of visits
- ✓ Personal baggage protection up to HK$ 30,000
- ✓ Theft or robbery coverage for mobile phones, tablet computers, smart watches, or laptop computers
- ✓ Family plan: Pay for two, children aged below 18 are covered for free
- ✓ Extend to cover amateur hazardous sports, such as hot air ballooning, scuba diving, skiing, etc., no restriction on height or depth
- ✓ Parents'/guardians' enrollment for children travel on their own is acceptable

Age Limit & Eligibility

All trips must depart from and return to Hong Kong

Single Trip Plan: No age limit

保障	個人保障（港幣）		
	標準計劃	非凡計劃	尊貴計劃
第1項 – 意外死亡及永久傷殘*			
意外導致12個月內死亡或永久傷殘			
（一）乘搭公共交通工具之意外	600,000	1,000,000	1,500,000
（二）其他意外	300,000	500,000	750,000
第2項 – 燒傷保障 **			
意外導致12個月內遭受二級或三級程度燒傷	100,000	200,000	300,000
第3項 – 醫療費用			
	500,000 （分項限額如下）	1,000,000 （分項限額如下）	2,500,000 （分項限額如下）
（一）旅程期間的醫療費用	500,000	1,000,000	2,500,000
（二）香港覆診醫療費用（回港後90天內）	15,000	30,000	60,000
包括中醫、跌打、針灸及物理治療的費用	每日一症 200 每保單期限 1,200	每日一症 200 每保單期 1,800	每日一症 200 每保單期限 2,400
（三）海外住院現金津貼 受傷或患病而須於海外入院治療， 每日可獲現金津貼	每日 300 每次旅程 3,000	每日 400 每次旅程 4,000	每日 500 每次旅程 5,000
第4項 – STARR 全球緊急支援服務			
（一）全天候熱線服務 24小時旅遊援助，商務禮賓及醫療協助服務	包括	包括	包括
（二）緊急醫療運送和運返 為受保人提供在海外因意外受傷或患病而 需要醫療撤離及運送服務	無限	無限	無限
（三）入院保證金 保證為受保人提供入院所需的按金	40,000	40,000	40,000
（四）緊急啟程			
(i) 受保人入院留醫（至少7天） 提供一名親友之合理交通及住宿費用， 每晚住房上限港幣1,000元及最長7晚	50,000	100,000	200,000
(ii) 受保人身故 提供一名直系親屬之合理交通及住宿費用， 每晚住房上限港幣1,000元及最長5晚	50,000	100,000	200,000
(iii) 直系親屬身故 賠償受保人回港之合理交通費用	50,000	100,000	200,000
（五）兒童護送 賠償受保人在海外住院期間，安排其同行及 乏人照顧之小童回程交通的費用	50,000	100,000	200,000
（六）遺體運返 安排運送遺體或骨灰回港	無限	無限	無限
第5項 – 個人行李			
賠償行李及個人財物之遺失或損毀	/	10,000	30,000
每件、每對或每套物品之賠償限額 （包括所有配件）	/	2,000	2,000
手機、平板電腦、智能手錶或筆記本電腦 被盜竊或搶劫之賠償限額（包括所有配件）	/	2,000	3,000
第6項 – 行李延誤			
行李延誤達6小時而需購買必須品	/	500	1,000

保障	個人保障（港幣）		
	標準計劃	非凡計劃	尊貴計劃
第7項 – 個人錢財			
因遭盜竊、搶劫或爆竊而導致現金、旅遊支票或匯票的損失	/	2,000	3,000
第8項 – 旅遊證件遺失			
因被盜竊、搶劫或爆竊而遺失旅遊證件之有關補領費用及額外合理的交通及/或住宿費用（每日交通及住宿費上限）	/	10,000 (每日 1,000)	20,000 (每日 2,000)
第9項 – 旅程延誤或更改行程			
因罷工、暴動、民亂、騎劫、惡劣天氣、自然災害或機件故障而導致所乘之公共交通工具延誤超過6小時，可獲現金賠償	/	最高 5,000 每6小時 250	最高 7,500 每6小時 250
或			
若因上述原因公共交通工具被取消或延誤超過12小時，導致更改行程以通過不同路徑前往原定計劃目的地而引致之：(1) 額外公共交通工具；或 (2) 額外/不可退回住宿，之合理費用	/	2,000	4,000
第10項 – 取消旅程			
因下列原因取消旅程而不能退回之交通及/或住宿費用：受保人/其直系親屬/旅遊夥伴/密切商業夥伴身故、嚴重受傷或嚴重疾病;受保人須出庭作證或當陪審員；目的地突然爆發罷工、暴動、民亂或惡劣天氣；受保人住所因火災或水淹導致嚴重損毀	/	30,000	60,000
第11項 – 提早結束旅程			
因下列原因提早結束旅程而不能退回或額外的交通及/或住宿的費用： 受保人/直系親屬/旅遊夥伴或密切商業夥伴身故、嚴重受傷或嚴重疾病；目的地突然爆發罷工、暴動、民亂或惡劣天氣	/	25,000	50,000
第12項 – 個人責任			
因疏忽導致第三者身體意外受傷或財物損失而需負上的法律賠償責任	/	1,000,000	1,500,000
第13項 – 租車自負額			
賠償租用車輛的汽車保險自負額	/	/	5,000
第14項 – 遺失信用卡			
被盜用信用卡而引致之金錢損失	/	/	5,000

有關詳細條款，規定及不保事項概以保單為準。

* 請參閱賠償表一
** 請參閱賠償表二

主要不承保事項：

受保前已存在之狀況、戰爭、自殺、懷孕、分娩、職業運動。

注意事項：

1. 於香港天文台發出熱帶氣旋警告 – 一號戒備信號後所購買的旅遊保單，將不涵蓋因是次颱風所引致的任何損失，其他保障維持不變，均以保單內之條款及細則為準。Starr保留所有事項之最終批核及決定權。
2. 個人投保人必須年滿18歲。
3. 18歲以下或70歲以上的受保人之意外死亡及永久傷殘保障的最高保額為所選計劃的50%或港幣500,000元，以較低者為準。
4. 70歲以上的受保人之醫療費用的最高保額為所選計劃的50%或港幣500,000元，以較低者為準。
5. 個人錢財保障不適用於10歲或以下的受保人。
6. 手機、平板電腦、智能手錶或筆記本電腦保障不適用於家庭計劃下十八 (18) 歲以下的受保人。
7. 單次旅遊計劃每次旅程的最長日數為180天。
8. 如旅程在無可避免的情況下延期，保單可免費延長至最多7日。
9. 如有索償，必須於事發後30天內以書面通知我們。
10. 有關第4項之任何服務必需由 Starr 全球緊急支援安排。
11. 本頁只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。

Coverage	Sum Insured / Person (HK$)		
	Essential	Extra	Supreme
Section 1 – Accidental Death and Disablement*			
Death or permanent disablement arising within 12 months of an accident			
1.1 Accident while in a common carrier	600,000	1,000,000	1,500,000
1.2 Other accidents	300,000	500,000	750,000
Section 2 – Burns Benefit **			
Second or third degree burns arising within 12 months of an accident	100,000	200,000	300,000
Section 3 – Medical Expenses			
	500,000 (Sub-limit as below)	1,000,000 (Sub-limit as below)	2,500,000 (Sub-limit as below)
3.1 Medical Expenses in the course of a Trip	500,000	1,000,000	2,500,000
3.2 Follow-up Medical Treatment In Hong Kong (within 90 days after returning to Hong Kong)	15,000	30,000	60,000
Including Chinese medicine, Chinese bone-setting, acupuncture treatment expenses and physiotherapy	200/day/visit 1,200/policy period	200/day/visit 1,800/policy period	200/day/visit 2,400/policy period
3.3 Overseas Hospital Cash Cash benefit for each day of overseas hospital confinement due to injury or sickness	300/day 3,000/trip	400/day 4,000/trip	500/day 5,000/trip
Section 4 – Starr Global Emergency Assistance Services			
4.1 Round-the-clock Hotline Service 24-hour hotline for travel assistance, business concierge and medical assistance	Included	Included	Included
4.2 Emergency Medical Evacuation and Repatriation Provide emergency medical evacuation and repatriation due to serious injury or sickness	Unlimited	Unlimited	Unlimited
4.3 Hospital Admission Guarantee Guaranteed payment of hospital admission fees	40,000	40,000	40,000
4.4 Compassionate Visit			
(i) Hospitalization of Insured Person (at least 7 days) Travel and accommodation expenses for one relative or friend subject to HK$1,000 per night up to 7 consecutive nights	50,000	100,000	200,000
(ii) Death of Insured Person Travel and accommodation expenses for one immediate family member subject to HK$1,000 per night up to 5 nights	50,000	100,000	200,000
(iii) Death of Immediate Family Member Pay the travel expenses for the insured person's return to take care the necessary arrangement of a deceased immediate family member	50,000	100,000	200,000
4.5 Return of Child(ren) Pay the travel expense for sending back an unattended child during the hospitalization of the insured person	50,000	100,000	200,000
4.6 Repatriation of Mortal Remains Return of remains or ashes to Hong Kong	Unlimited	Unlimited	Unlimited
Section 5 – Personal Baggage			
Pay for loss of or damage to baggage and personal effects	/	10,000	30,000
Sub-limit per item/pair/set of articles (including all accessories)	/	2,000	2,000
Sub-limit for theft/robbery of mobile phone, tablet computer, smart watch and laptop computer (including all accessories)	/	2,000	3,000
Section 6 - Baggage Delay			
Emergency purchase due to baggage delay for more than 6 hours	/	500	1,000

Coverage	Sum Insured / Person (HK$)		
	Essential	Extra	Supreme
Section 7 - Personal Money			
Loss of cash, signed traveler's cheque or money order due to theft, robbery or burglary	/	2,000	3,000
Section 8 – Loss of Travel Document			
Reimburse for the replacement cost of lost travel documents, additional travel and/or accommodation expenses due to theft, robbery or burglary (Maximum per day limit for travel and accommodation expenses)	/	10,000 1,000/day	20,000 2,000/day
Section 9 - Travel Delay or Re-Route			
Cash benefit for common carrier delay for more than 6 hours due to strike, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault	/	250/6 hours max 5,000	250/6 hours max 7,500
or			
Reimburse for (1) additional travel fare incurred for re-routing the itinerary through a different path to reach the original planned destination; or (2) additional/irrecoverable accommodation expenses if the common carrier is cancelled or delayed for over 12 hours due to above reasons	/	2,000	4,000
Section 10 - Trip Cancellation			
Reimburse for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious Injury, serious sickness of insured person/immediate family member/travel companion/co-partner; witness summons or jury service of an insured person; strike, riot or civil commotion or adverse weather conditions at the planned destination; serious damage to the insured person's residence from fire or flood	/	30,000	60,000
Section 11 - Trip Curtailment			
Reimburse for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury or serious sickness of an insured person/immediate family member/ travel companion/co-partner; strike, riot or civil commotion or adverse weather conditions at the planned destination	/	25,000	50,000
Section 12 - Personal Liability			
Indemnify legal liability in respect of accidental bodily injury or property damage to third parties due to negligence	/	1,000,000	1,500,000
Section 13 - Rental Vehicle Excess			
Reimburse for an excess of the vehicle rental agreement	/	/	5,000
Section 14 - Loss of Credit Card			
Reimburse for the monetary loss of credit card	/	/	5,000

For full terms, conditions, and exclusions, please refer to the policy for terms and conditions.

* Please refer to Compensation Table 1
** Please refer to Compensation Table 2

Major Exclusions:
Pre-existing conditions, war, suicide, pregnancy, childbirth, professional sport.

Remarks:

1. Please note that for travel policies purchased after the Typhoon Warning – Standby Signal No. 1 issued by the Hong Kong Observatory, coverage will not be provided for any losses related to this typhoon. All other coverages remain unchanged, subject to policy terms and conditions. Starr reserves the right of final approval and decision on all matters.
2. An individual applicant must be 18 years old or above.
3. For an insured person aged below 18 or above 70, the maximum sum insured of Accidental Death and Disablement shall be subject to 50% of the selected plan, or up to maximum of HK$500,000, whichever is lesser.
4. For an insured person above 70, the maximum sum insured for Medical Expenses shall be subject to 50% of the selected plan, or up to maximum of HK$500,000, whichever is lesser.
5. Personal money is not applicable to insured person aged 10 or below.
6. Coverage for mobile phone, tablet computers, smart watches, or laptop computers is not applicable to an insured person aged below 18 under the family plan.
7. The maximum trip duration for single trip and annual travel plan is 180 days and 90 days respectively.
8. Insurance cover will automatically be extended up to a maximum of 7 days if the trip is delayed for any reason outside the control of the insured person.
9. Written notice of a claim must be given within 30 days after the incident.
10. Any services under section 4 must be arranged by Starr Global Emergency Assistance.
11. This page is designed to provide you with a summary of the plan and is not an insurance contract. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

* 賠償表1
* COMPENSATION TABLE 1

受保事項 Benefit Event		賠償（保額百分率） Compensation (Percentage of Sum Insured)	
1.	意外身故 Accidental Death	100%	
2.	永久完全傷殘 Permanent Total Disablement	100%	
3.	喪失或永久喪失單肢或多肢功能 Loss of or the Permanent Loss of Use of one or more Limbs	100%	
4.	永久喪失雙眼視力 Permanent Loss of Sight of both eyes	100%	
5.	永久喪失一眼視力 Permanent Loss of Sight of one eye	100%	
6.	永久喪失言語能力及失聰 Permanent Loss of Speech and Loss of Hearing	100%	
7.	永久且無法治癒的精神錯亂 Permanent and incurable insanity	100%	
8.	永久失聰 Permanent Loss of Hearing in		
	a. 雙耳 Both ears	75%	
	b. 單耳 One ear	15%	
9.	永久喪失言語能力 Permanent Loss of Speech	50%	
10.	永久喪失一眼晶體 Permanent Loss of the lens of one eye	50%	
		右手 Right Hand	左手 Left Hand
11.	喪失或永久喪失四隻手指及拇指功能 Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%
12.	喪失或永久喪失四隻手指功能 Loss of or the Permanent Loss of Use of four Fingers	40%	30%
13.	喪失或永久喪失一隻拇指功能 Loss of or the Permanent Loss of Use of one Thumb		
	a. 兩邊關節 Both joints	30%	20%
	b. 一邊關節 One joint	15%	10%
14.	喪失或永久喪失手指功能 Loss of or the Permanent Loss of Use of Fingers		
	a. 三個手指關節 Three joints	10%	7.5%
	b. 兩個手指關節 Two joints	7.5%	5%
	c. 一個手指關節 One joint	5%	2%
15.	喪失或永久喪失手指功能 Loss of or the Permanent Loss of Use of Toes		
	a. 一隻腳所有腳趾 All – one foot	15%	
	b. 大腳趾 – 兩個關節 Great toe – both joints	5%	
	c. 大腳趾 – 一個關節 Great toe – one joint	3%	
16.	折斷腿部或膝蓋而無法聯合 Fractured Leg or Patella with Established Non-Union	10%	
17.	腳部縮短最少5厘米 Shortening of leg by at least 5 cm	7.5%	
18.	如永久傷殘不屬於上述第8至17項，我們有絕對的酌情權，通過評估傷殘程度並對應上述的保額百分率而計算出向您支付的賠償。 Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay You a benefit that shall be calculated by assessing the degree of disablement relative to the above Percentages of Sum Insured.		

如慣用左手並申報於投保書內，則損害事項第11至14項將會互相對調。
If left-handed and have mentioned on the application, the percentage of sum insured from events 11 to 14 shall be transposed.

** 賠償表2
** COMPENSATION TABLE 2

燒傷事項 – 二級程度或三級程度燒傷 Burn Event – Second Degree or Third Degree Burns		賠償（保額百分率） Compensation (Percentage of Sum Insured)
達身體面積45%或以上	On 45% or more of body surface	100%
達身體面積27%或以上	On 27% or more of body surface	60%
達身體面積18%或以上	On 18% or more of body surface	50%
達身體面積9%或以上	On 9% or more of body surface	30%
達身體面積4.5%或以上	On 4.5% or more of body surface	20%

「外遊警示」免費伸延保障
Outbound Travel Alert (OTA) Free Upgraded Extension

因應香港特別行政區政府保安局推出的「外遊警示制度」，本公司增加以下「取消旅程」及「提早結束旅程」的受保範圍，直至另行通告為止。

According to the Outbound Travel Alert (OTA) System set up by the Security Bureau of the HKSAR Government, the coverage of Trip Cancellation and Trip Curtailment are extended as below until further notice.



	黃 AMBER 黃色警示 Amber Alert	紅 RED 紅色警示 Red Alert	黑 BLACK 黑色警示 Black Alert
取消旅程 Trip Cancellation 賠償因「外遊警示」取消旅程而不能退回之交通及/或住宿費 Reimburse for unrecoverable travel and/or accommodation expenses upon trip cancellation due to OTA	25%	50%	100%
提早結束旅程 Trip Curtailment 賠償因「外遊警示」提早結束旅程而不能退回或額外的交通及/或住宿費 Reimburse for unrecoverable or additional travel and/or accommodation expenses upon trip curtailment due to OTA	25%	50%	100%

索償金額/投保額，以較低為準
Of incurred amount/of sum insured, whichever is lesser

備註 Remarks:

1. 單次旅遊 Single Trip
   a) 須於「外遊警示」發出至少一天前購買旅遊保險。
      The travel insurance must be purchased at least one day before the OTA is issued.
   b) 如旅遊目的地之「外遊警示」在保單簽發期間或之前已經發出，此伸延保障將不適用。
      If OTA for the destination is already issued during or before the issuance of policy, this extension is not applicable.
   c) 如旅遊目的地之「外遊警示」在保單簽發期間已經生效，此伸延保障只限於提升「外遊警示」級別時才適用。
      If OTA for the destination has been in force while the policy is issued, this extension is only applicable when the OTA is raised.
2. 取消旅程 Trip Cancellation
   a) 只可在出發前七天內及「外遊警示」還在生效期間才能取消交通及住宿的安排。
      The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force.
3. 本單張只提供計劃概要作參考之用，並不構成保險合約的一部分，所有保障及不承保事項只作簡單描述，有關詳細資料，請參閱保單內之條款。
   This leaflet is designed to provide a summary and is not a contract of insurance. All benefits and exclusions are only briefly outlined here. For complete details, please refer to the policy for terms and conditions.

「卓悅遊．尊尚保」旅遊保險
2019冠狀病毒病伸延保障

2019冠狀病毒病醫療費用伸延保障

1. 2019冠狀病毒病引致旅程期間的醫療費用

   a. 倘若在保險期內，受保人在旅程期間首次感染並開始患上2019冠狀病毒病，而直接導致需要在香港境外接受治療，我們會賠償受保人醫療上必要及合理產生且已經支付予內科醫生或醫生、醫院及/或陸上救護車服務的醫藥、手術、X光、住院或護理治療的醫療費用，包括醫療用品和陸上救護車租用費用，並且受限於以下每人最高分項限額，及前提是受保人必須已接種兩劑新冠疫苗及年齡於本保單開始時不超過65歲。

2. 2019冠狀病毒病引致香港覆診醫療費用

   a. 本保單伸延涵蓋因2019冠狀病毒病，為繼續由內科醫生或醫生而有醫療上必要及在香港合理產生的治療之任何覆診醫療費用，並且是已經向內科醫生或醫生或醫院支付的，並受限於以下每人最高分項限額，在受保人返回香港後連續90天內或本保單期滿後連續90天內，以較早結束者為準，前提是在旅程期間已向內科醫生或醫生接受就此2019冠狀病毒病的首次治療。

計劃類別	個人保額
標準計劃	港幣 150,000 元
非凡計劃	港幣 300,000 元
尊貴計劃	港幣 500,000 元

倘若受保人在確診感染2019冠狀病毒病時之年齡為18歲以下，最大承保限額應僅限於50%。

取消旅程

1. 若受保人因被確診患上2019冠狀病毒病而患有任何嚴重疾病的情況下，我們所賠償的損失受限於以下每人最高分項限額，唯受保人必須已接種2劑新冠疫苗：

計劃類別	個人保額
標準計劃	不適用
非凡計劃	港幣 3,800 元
尊貴計劃	港幣 3,800 元

提早結束旅程

1. 若受保人因被確診患上2019冠狀病毒病而患有任何嚴重疾病的情況下，我們所賠償的損失受限於以下每人最高分項限額，唯受保人必須已接種2劑新冠疫苗：

計劃類別	個人保額
標準計劃	不適用
非凡計劃	港幣 3,800 元
尊貴計劃	港幣 3,800 元

註：有關詳細資料，請參閱保單內之條款及細則。

TraveLead Luxe Travel Insurance
Coronavirus Disease (COVID-19) Extension

Extension of COVID-19 Medical Expenses

1. Medical Expenses in the course of a Trip due to COVID-19
   a. If during the period of insurance You sustain COVID-19, first contracted and commenced in the course of a Trip, which directly results in the necessity of medical treatment outside Hong Kong, We shall reimburse You in respect of the medical expenses that are Medically Necessary and reasonably incurred and paid to a Physician or Doctor, Hospital and/or land ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and land ambulance hire, and subject to the following maximum sub-limit per person provided that You have received 2 doses of COVID-19 vaccines and Your age does not exceed 65 years old at the inception of the Policy.

2. Follow-Up Medical Expenses in Hong Kong due to COVID-19
   a. The Policy extends to cover any follow-up medical expenses that are Medically Necessary and reasonably incurred in Hong Kong for the continuation of medical treatment by a Physician or Doctor and paid to a Physician or Doctor, or Hospital due to COVID-19, subject to the following maximum sub-limit per person, within 90 consecutive days immediately after the Insured Person's return to Hong Kong or within 90 consecutive days after the expiry of this Policy whichever ends earlier, provided that the first medical treatment for such COVID-19 has been sought from a Physician or Doctor in the course of the Trip.

Plan Type	Sum Insured/ Person
Essential Plan	HK$ 150,000
Extra Plan	HK$ 300,000
Supreme Plan	HK$ 500,000

If the Insured Person is under 18 years of age at the time diagnosed of COVID-19, the maximum cover limit shall be restricted to 50% only.

Trip Cancellation

1. In the event of any Serious Sickness sustains by an Insured Person due to diagnosis of COVID-19, We shall reimburse the loss subject to the following maximum sub-limit per person provided that the Insured Person has received 2 doses of COVID-19 vaccines:

Plan Type	Sum Insured/ Person
Essential Plan	Not Covered
Extra Plan	HK$ 3,800
Supreme Plan	HK$ 3,800

Trip Curtailment

1. In the event of any Serious Sickness sustains by an Insured Person due to diagnosis of COVID-19, We shall reimburse the loss subject to the following maximum sub-limit per person provided that the Insured Person has received 2 doses of COVID-19 vaccines:

Plan Type	Sum Insured/ Person
Essential Plan	Not Covered
Extra Plan	HK$ 3,800
Supreme Plan	HK$ 3,800

Please note: For complete details, please refer to the policy for terms and conditions.

Starr International Insurance (Asia) Limited 是 Starr International Company, Inc. (Starr International) 轄下一所私人持有的跨國保險公司。我們在市場上提供高質及個性化的財產保險產品，也為客人提供風險管理、理賠管理、行政及再保險服務。

我們的歷史可追溯到1919年12月，當創辦人Cornelius Vander Starr在中國上海成立保險代理公司。於上世紀20年代，分別在中國、香港、河內、胡志明市、雅加達、吉隆坡及菲律賓等地設立辦事處。我們在2009年9月獲發一般保險業務牌照，並且自2010年2月獲A.M. Best評級機構評為"A"級。

我們擁有一個在亞洲保險市場經驗豐富的管理團隊，專注於香港以至亞洲市場提供高質素的一般保險服務。

Starr International Insurance (Asia) Limited, a company of Starr International Company, Inc (Starr International) is a privately held global insurance company. Starr International's insurance entities provide high-quality, customized property and casualty insurance products, with significant access to the excess and surplus marketplace. These entities also provide risk management, claims management, administrative, and reinsurance services to their policyholders.

The history of Starr Companies can be traced back to December 1919, when Cornelius Vander Starr founded an insurance agency in Shanghai, China. Throughout the 1920s, Starr established branches across China, and in Hong Kong, Hanoi, Saigon, Jakarta, Kuala Lumpur and the Philippines.

Starr International Insurance (Asia) Limited was licensed as a general insurance company in Hong Kong in September 2009 and maintains an "A" rating by A.M. Best Company since February 2010. Managed by a team of experienced insurance executives in the Asian insurance market, Starr International Insurance (Asia) Limited focuses on providing quality general insurance services to the Hong Kong market and serves as the base for Starr International's expansion into the Greater Asia region.

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