

COVID-19 Protection 2019 新型冠狀病毒保障

Before Departure 出發前

Trip Cancellation 取消旅程

- You contracted COVID-19 within 7 days from trip commencement date.
您在旅程出發前 7 日內確診 2019 新型冠狀病毒。
- You required to undergo mandatory quarantine by government.
您需要履行香港政府規定的強制隔離。

During the Trip 旅途中

Medical Expenses 醫療費用

- You contracted COVID-19 and received medical treatment and medication from a Registered Medical Practitioner (in the delivery of modern medical care via Telemedicine also accepted).
您在外地不幸感染 2019 新型冠狀病毒並在當地醫院求醫。
- Reimburse additional transportation & accommodation after the interruption subject to such additional expenses shall not be better than the original booking arrangement.
本公司亦須賠償受保人因求醫而在中斷行程後恢復原定行程或在原定返港日期之後返港而產生的合理額外交通及/或住宿費用，惟該額外費用不得高於原定艙位級別或客房類型。

Hospital or Quarantine Allowance 住院或隔離現金津貼

- Reimburse overseas hospital daily cash benefit for hospital confinement or detained due to compulsory quarantine measure by the government authority in the country to which the Insured Person has travelled to due to contracted COVID-19.
不幸感染 2019 新型冠狀病毒並需要在旅遊目的地住院或由於當地政府機構強制隔離而被拘留住院，本公司會以保障列表所載之最高投保額為限，提供每日現金津貼。

Automatic Extension of Period of Insurance 自動延長保險期

- Journey automatically extends up to max of fourteen (14) days being involuntarily delayed.
倘若旅程無可避免地受延誤，本保單之保障將自動延長最多 14 日。

Automatic Extension of Period of Insurance due to flight ban 因「熔断機制」自動延長保險期

- Journey automatically extends up to max of twenty-one (21) days for flight ban imposed by Hong Kong government.
本保單之保障將自動免費延長旅遊保險期限最長可達 21 個曆日。

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Return in Hong Kong 抵港後

Medical Expenses 醫療費用

- You contracted COVID-19 during hotel quarantine period. Only applicable to hotel quarantine.
您抵港後於指定檢疫酒店強制檢疫期間不幸感染 2019 新型冠狀病毒並求醫而需要支付的實際及必要醫療開支。

Excluded Incidents 不保事項

- Any announcements on new travel arrangements issued by the travel destination country &/or Hong Kong governments, health authorities &/or World Health Organization.
計劃目的地、香港政府、醫管局或世界衛生組織宣佈為國際關注公共衛生事件。
- Reimbursement on flight cancellation fees.
航班取消費用。
- Reimbursement cost incurred for Hong Kong designated hotel quarantine.
報銷香港指定檢疫酒店所產生的費用。