

Cruise Protection Coverage FAQ

郵輪旅程保障常見問題

1.	<p>Is the cruise trip covered by travel insurance? 郵輪旅程是否屬於旅遊保險保障範圍?</p>
Ans:	<p>Yes, cruise trips are covered by single travel insurance and annual travel insurance. 是的，郵輪旅程屬於單次旅遊保險以及全年旅遊保險保障範圍。</p>
2.	<p>Is high sea travel of sea vacation covered by travel insurance? 海上假期公海遊是否屬於旅遊保險保障範圍?</p>
Ans:	<p>You can get comprehensive protection for high seas travel when purchasing worldwide coverage. 凡購買全球保障，即可為公海遊得到周全保障。</p>
3.	<p>When do you need to purchase cruise trip protection of single travel insurance (optional protection)? 何時需要購買單次旅遊保險郵輪旅程保障(自選保障)?</p>
Ans:	<p>The cruise journey is covered by the insurance policy, but if the journey involves public transportation connecting to the ship (such as a public transportation on the overseas boarding, public transportation to catch the original cruise after shore sightseeing), or if the cruise is kidnapped for allowance, purchase of this optional coverage is required to claim: 郵輪旅程屬於保單範圍，但如果旅程中涉及接駁登船的公共交通（例如海外登船之上一個公共交通，岸上觀光後為趕及原定郵輪而乘坐的公共交通），或郵輪被綁架的津貼，需購買此自選保障才能獲得索賠：</p> <p>- Cruise Hijack or Kidnap get cash allowance (HK\$2,000/day , Maximum limit HK\$20,000) -郵輪被騎劫或綁架，可獲每日津貼（每日\$2,000 港元，最高\$20,000 港元）</p>

	<p>- Due to strikes or other industrial actions, riots, civil strife, hijacking, terrorist activities, natural disasters, and bad weather conditions that cause delays in public transportation to the cruise ship, and fail to board the original cruise ship in time.</p> <p>Additional transportation expenses to be paid for boarding at the next out-of-air port of the catch-up cruise (Maximum HK\$10,000)</p> <p>-因罷工或其他工業行動、暴動、內亂、騎劫、恐怖主義活動、自然災害、惡劣天氣狀況導致接駁郵輪之公共交通工具延誤，而未能趕及登上原定郵輪，為趕集郵輪下一個停播港口登船所需支付的額外交通費用（最高\$10,000 港元）</p> <p>-Delays in public transportation to cruise ships due to strikes or other industrial actions, riots, civil disturbances, hijacking, terrorist activities, natural disasters, and severe weather conditions, failing to board the original cruise in time, the prepaid fee will not be refunded due to the cancellation of the cruise (maximum HK\$10,000)</p> <p>-因罷工或其他工業行動、暴動、內亂、騎劫、恐怖主義活動、自然災害、惡劣天氣狀況導致接駁郵輪之公共交通工具延誤，而未能趕及登上原定郵輪，引致取消郵輪行程而不獲退回的預繳費用（最高\$10,000 港元）</p> <p>-Sudden death, serious injury or serious illness of the insured person, immediate family members or performing companions, mandatory quarantine, sudden strikes, riots, civil disturbances, terrorist activities, natural disasters or severe weather at shore excursion destinations, non-refundable prepaid fees for cancellation of shore excursions due to outbound travel warning issued 24 hours before departure (\$2,000/shore excursion item, maximum HK\$10,000)</p> <p>-因受保人、直係親屬或履行同伴突然死亡、重傷或重病，強制隔離，岸上觀光目的地突發罷工、暴動、內亂、恐怖主義活動、自然災害或惡劣天氣；出發前 24 小時被發出外遊警示，引致的取消岸上觀光行程而而不獲退回的預繳費用（\$2,000/岸上觀光項目，最高\$10,000 港元）</p>
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Be caution, this optional protection is only applicable to the silver plan or gold plan of single travel insurance. Annual travel insurance and the bronze plan of single travel insurance do not have this optional protection. 請留意，此自選保障僅適用於單次旅遊銀計劃或金計劃，全年旅遊保險以及單次旅遊保險銅計劃無此自選保障選項。