










	New (On or after 16 May 2021)	Existing (Before 16 May 2021)																														
<p>(1) Classes of Plan</p> 	<table border="1"> <thead> <tr> <th></th> <th style="text-align: center;">Single Trip Travel</th> <th style="text-align: center;">Annual Travel</th> </tr> </thead> <tbody> <tr> <td>Bronze</td> <td style="text-align: center;">✈</td> <td></td> </tr> <tr> <td>Silver</td> <td style="text-align: center;">✈</td> <td style="text-align: center;">✈</td> </tr> <tr> <td>Gold</td> <td style="text-align: center;">✈</td> <td style="text-align: center;">✈</td> </tr> <tr> <td>Diamond</td> <td></td> <td style="text-align: center;">✈</td> </tr> </tbody> </table>		Single Trip Travel	Annual Travel	Bronze	✈		Silver	✈	✈	Gold	✈	✈	Diamond		✈	<table border="1"> <thead> <tr> <th></th> <th style="text-align: center;">Single Trip Travel</th> <th style="text-align: center;">Annual Travel</th> </tr> </thead> <tbody> <tr> <td>Value <small>(B2C Only)</small></td> <td style="text-align: center;">✈</td> <td></td> </tr> <tr> <td>Prime</td> <td style="text-align: center;">✈</td> <td style="text-align: center;">✈</td> </tr> <tr> <td>Esteem</td> <td style="text-align: center;">✈</td> <td style="text-align: center;">✈</td> </tr> <tr> <td>Optimum</td> <td style="text-align: center;">✈</td> <td style="text-align: center;">✈</td> </tr> </tbody> </table>		Single Trip Travel	Annual Travel	Value <small>(B2C Only)</small>	✈		Prime	✈	✈	Esteem	✈	✈	Optimum	✈	✈
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<p>(2) Destination</p> 	<p>Worldwide/ China / Asia</p> <ul style="list-style-type: none"> The premium rating for China plan and Asia plan are the same at the moment, while premium for Worldwide plan will be higher to reflect the higher risk exposure of the region. Please refer to the premium table to find out more. Please refer to the Premium table for more details. 	<p>Worldwide</p>																														
<p>(3) Insured Person</p> 	<p>A new insured type “Senior” is introduced:</p> <ul style="list-style-type: none"> Adult (age 18 - 69) Child (age below 18) Senior (age 70 or above) <p>For any insured person above 70 years of age, Medical Expenses are subject to 50% of sum insured.</p>	<p>Only 2 insured types:</p> <ul style="list-style-type: none"> Adult (age 18 or above) Child (age below 18) 																														
	<p>For any insured person above 75 or below 18 years of age. Accidental Death or Permanent Disablement Benefits and Second or Third Degree Burn are subject to 50% of sum insured. Double indemnity for Accidental Death or Permanent Disablement on Common Carrier is not applicable.</p>																															

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<p>(4) Plan Type</p> 		<p>Cover types are redefined into:</p> <ul style="list-style-type: none"> i) Individual (for adults/ seniors /+ unrelated children) ii) Individual & Children (for adults/ seniors + <u>related</u> children) <ul style="list-style-type: none"> • No Family plan: Simplify Family Plan structure and charge by simply Adult and Children Rate • The insured children must be traveling with relatives under the “Individual & Children” plan. If the insured child is not related to any insured adult/ senior travelers, he or she will be charged for “Individual” plan. 	<p>3 types of cover are available:</p> <ul style="list-style-type: none"> i) Individual (for adults /+ unrelated children) ii) Individual & Children (for <u>ONE</u> adult and <u>related</u> children) iii) Family (for <u>TWO</u> adults and <u>related</u> children)
<p>(5) Top Ups</p> 		<ul style="list-style-type: none"> • For Single Trip: Cruise Voyage • For Annual Travel: China Network Hospital Admission Guarantee 	<p>For Single Trip: Golfing, Snow Sports, Cruise Voyage, Rental Vehicle Extension, Special Events, Trip Cancellations and Curtailment</p> <p>For Annual Trip: Snow Sports, Cruise Voyage, Rental Vehicle Extension, Trip Cancellation and Curtailment Expansion, Business Package, China Network Hospital Admission Guarantee only</p>
<p>(6) Extension of Coverage</p> 	<p>Serious Injury or Sickness means:</p>	<p>Definition of Serious Injury or Sickness changes to unfit for travel</p>	<p>Dangerous to life and hospital confinement is required</p>
	<p>Baggage</p>	<p>Includes Sunglasses</p>	<p>Excludes sunglasses</p>
	<p>Local follow-up Medical Expenses for Infectious Disease without medical consultation overseas:</p>	<p>Not Covered</p>	<p>But diagnosed within 7 days</p>
	<p>Free Automatic Extension of Period of Insurance up to:</p>	<p>14 days</p>	<p>10 days</p>

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<p>(7) Changes of Terms</p> 	<p>Definitions of Infectious or Contagious Diseases:</p> <p>“Infectious or Contagious Disease” means any diseases capable of being transmitted from an infected person, animal or species to another person, animal or species by any means</p>	<p>Definition of Infectious Diseases:</p> <p>Infectious Diseases shall mean any outbreak of disease spreading to the level of epidemic or pandemic as declared by the World Health Organization (WHO)</p>
	<p>Excluding Infectious or Contagious Diseases which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO)</p>	<p>No Exclusion on Infectious Diseases</p>
	<p>Medical Expense no limitation on overaged</p>	<p>Cap at 50% of sum insured for Insured Person aged over 70</p>
	<p>Rental Vehicle Excess doesn't mention exclusion on non-operation charges (NOC)</p>	<p>Rental Vehicle Excess excluding the non-operation charges (NOC) that the Insured Person is liable to pay to vehicle rental provider to cover loss of earnings incurred during period of rental vehicle repair for any loss and/or damages</p>
	<p>Trip Cancellation / Trip Curtailment doesn't mention exclusion on loss of expense related to Government's regulation, control or act</p>	<p>Trip Cancellation / Trip Curtailment excluding any loss of expense related to Government's regulation, control or act</p>

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(8) Removal of Coverage 	Loss / Damage of Mobile	Covered by all plan types of Annual Travel	Covered by the highest plan (Diamond Plan) of Annual Travel
	Travel Delay and Baggage Delay	Covered by all plan types of Single Trip Travel	Covered by (Silver and Gold Plan) of Single Trip Travel and all plan types of Annual Travel
	Miscellaneous benefits E.g. Intensive Care Unit Allowance, Mugging, Funeral Expenses, Unauthorised Use of Credit Card, etc. Please refer to the brochure for more details.	Not Covered	Covered by all plan types of Single and Annual Travel
(9) New Benefit Limits 		For Gold Plan (replacing the Esteem Plan): <ul style="list-style-type: none"> • Reduce Travel Delay cash allowance to \$250 per 6 hrs, \$2,500 max • Reduce Personal Belongings - Baggage sub-limit for Laptop to \$6,000 • Reduce Trip Cancellation / Trip Curtailment to \$30,000 	-

* For the detailed product terms and conditions, please refer to the new product brochure and policy documents.