

COVID-19 Protection Coverage FAQ 2019 冠狀病毒病保障常見問題

Before Departure 出發前

1	<p>Do I have to receive 3 vaccinations to enjoy the COVID-19 extension coverage? 投保人是否必須接種 3 次疫苗才能享有 2019 冠狀病毒病延伸保障?</p> <p>You can enjoy COVID-19 extension coverage if you have been received at least one vaccination that is approved by the Hong Kong SAR Government. 如果投保人已接種過至少一次由香港特別行政區政府批准的疫苗即可享有 2019 冠狀病毒病延伸保障。</p>
2	<p>I have contracted COVID-19 and unable to proceed my Journey which will be commenced in 7 days' time. 投保人在旅程出發前 7 日內因確診 2019 冠狀病毒病以致取消旅程。</p> <p>You are covered under the section of Trip Cancellation.</p> <p>The claim is subject to the following condition:</p> <ul style="list-style-type: none"> ▪ Must submit the PCR report "POSITIVE" result with your registered name and HKID number. <p>本保單的取消旅程保障範圍可以覆蓋投保人因確診 2019 冠狀病毒病以致行程取消所引起的損失。</p> <p>惟索償必須符合以下條件：</p> <ul style="list-style-type: none"> ▪ 必須提交附有受保人的姓名及香港身份證號碼的 2019 冠狀病毒病聚合酶連鎖反應 (PCR) 核酸檢測呈“陽性”報告。
3	<p>My Journey planned to UK need to be cancelled due to UK is currently having COVID-19 outbreak. 由於英國目前正在爆發 2019 冠狀病毒病，因此投保人自行決定取消去英國的旅程。</p> <p>There is no insurance coverage for this voluntarily trip cancellation. 本保單的取消旅程保障範圍都沒有覆蓋因個人意願而取消旅程所引起的損失。</p>
4	<p>My travel companion has contracted COVID-19 and we have decided to cancel the Journey. 投保人的同行旅伴確診 2019 冠狀病毒病，投保人及同行旅伴決定取消這次旅程。</p> <p>There is no insurance coverage for this voluntarily trip cancellation. 本保單的取消旅程保障範圍都沒有覆蓋因個人意願而取消旅程所引起的損失。</p>
5	<p>My flight has been cancelled due to Japan government has imposed the cancellation flights control from Hong Kong into certain airports. 我的航班已被取消由於日本政府已實施由香港到某些機場的取消航班管制。</p> <p>There is no insurance coverage arising from the loss from the government's regulation, control, or act. 本保單保障範圍沒有覆蓋因政府的監管、管制或法規所引起的損失。</p>

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During the Trip 旅途中

6	<p>I have contracted COVID-19 during my Journey and I need to seek for medical treatment. 投保人在旅行期間確診 2019 冠狀病毒病，而需要尋求治療</p> <p>You are covered under the section of Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication subject to a Registered Medical Practitioner. 本保單的醫療費用保障範圍賠償受保人在香港境外的旅程中須向註冊西醫尋求醫療而需要支付的實際及必要費用。</p>
7	<p>I have contracted COVID-19 and received order to detain in hospital confinement due to compulsory quarantine measure issued by the government authority overseas. 受保人在外地旅行期間確診 2019 冠狀病毒病，而被要求在當地住院進行強制隔離及接受治療。</p> <p>You are covered under the section of Hospital or Quarantine Allowance. The policy will reimburse overseas hospital daily cash benefit for hospital quarantine confinement or detained due to compulsory quarantine measure by the government authority in the country which the Insured Person has travelled to due to contracted COVID-19.</p> <p>You are requested to provide the Quarantine Order with your registered name and passport number issued by the government authority in the country as the prove of document for claim process.</p> <p>本保單的醫療費用保障範圍可以賠償受保人於旅程中在香港境外住院以接受檢疫治療而提供每日住院現金津貼。不幸感染 2019 冠狀病毒病並需要在旅遊目的地住院或由於當地政府機構強制檢疫隔離而被扣留住院，本公司會以保障列表所載之最高投保額為限，提供每日住院現金津貼。</p> <p>惟受保人的索償必須提交由有關政府發出的隔離令附有受保人的姓名及護照證件號碼作為證明文件。</p>
8	<p>I have tested POSITIVE on the day before my flight return to Hong Kong and I am unable to board the flight and need to stay behind until I tested NEGATIVE. 投保人在回港航班的前一天確診 2019 冠狀病毒病，以致無法登機及被迫滯留海外，直到測試為陰性。</p> <p>You are covered under the section of Medical Expenses for the reimbursement of medical treatment and medication with the reasonable additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or return to Hong Kong and such additional expenses shall not be better than the original travel class or accommodation room type.</p> <p>The claim is subject to the following conditions:</p> <ol style="list-style-type: none"> 1. Must submit PCR report "POSITIVE" result with your registered name and passport number; 2. prove in seeking medical treatment from a Registered Medical Practitioner. <p>On the other hand, this Journey will automatically extend up to maximum of fourteen (14) calendar days being involuntarily delayed. Additional premium will be charged for further extension days.</p> <p>受保人在本保單醫療費用保障範圍內，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。</p> <p>惟索償必須符合以下條件：</p> <ol style="list-style-type: none"> 1. 必須提交附有受保人的姓名及護照證件號碼的 2019 冠狀病毒病聚合酶連鎖反應（PCR）核酸檢測呈“陽性”報告；

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2. 接受註冊西醫治療的證明。

另外因為是此旅程無可避免地受延誤，本保單之保障將自動延長最多 14 個曆日。如需再延長旅遊保險期必須收取額外保費。

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I have tested POSITIVE on the day before my flight return to Hong Kong and I am unable to board the flight and need to stay behind until tested NEGATIVE. My travel companion has tested NEGATIVE, he/she decided to stay behind and reschedule the return flight together.

投保人在回港航班的前一天確診 2019 冠狀病毒病，以致無法登機及被迫滯留海外，直到測試為陰性。但投保人的同行旅伴測試則為陰性，並決定留下來一起重新安排航班回港。

The travel companion needs to pay to extend his/her travel insurance period with additional premium. There is no benefit coverage under this policy for the additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or return to Hong Kong for the travel companion. 同行旅伴需要自行支付額外的保費以延長他/她的旅行保險期限。因重新安排航班回港而產生的額外交通及/或住宿費用，在本保單並無保障。

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My flight return to Hong Kong in 3 days' time has imposed flight banned for 5 days effective from today. 投保人預定抵港的航班已安排在 3 天後，今天收到航空公司通知由今天起因航空公司觸發了香港政府的航班「熔断機制」被禁止 5 天內着陸香港。

There is no insurance coverage for this cancellation. However, your Journey will be automatically extended up to maximum of twenty-one (21) calendar days for flight ban imposed by Hong Kong Government. 航班因「熔断機制」影響回港時間，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

	<p>I have contracted COVID-19 during travelling back to Hong Kong on flight. 投保人在乘機回港時確診 2019 冠狀病毒病。</p> <p>You are covered under the section of Medical Expenses for the reimbursement of the actual and necessary medical treatment and medication.</p> <p>The claim is subject to the following conditions:</p> <ol style="list-style-type: none"> 1. You must comply PCR test on the same day upon arrival at HKIA or <u>unless</u> the centre is closed, you must comply the PCR test immediately within the next day; 2. Must submit the PCR report “POSITIVE” result with your registered name and HKID number; 3. Must submit the boarding pass with your registered name, departure & arrival place, date and time; 4. Prove in seeking medical treatment from a Registered Medical Practitioner.
11	<p>本保單的醫療費用保障範圍可以賠償投保人在乘機回港時確診 2019 冠狀病毒病而需要支付的實際及必要醫療費用。</p> <p>惟索償必須符合以下條件：</p> <ol style="list-style-type: none"> 1. 受保人必須在抵達香港國際機場的同一天進行 2019 冠狀病毒病聚合酶連鎖反應（PCR）核酸檢測，否則除非中心關閉，受保人必須在第二日立即進行 2019 冠狀病毒病聚合酶連鎖反應（PCR）核酸檢測； 2. 受保人需要提交帶有註冊姓名的 2019 冠狀病毒病聚合酶連鎖反應（PCR）核酸檢測呈“陽性”報告及登機牌； 3. 必須提交登機牌，並附有受保人的登記姓名、出發及到達地點、日期及時間； 4. 接受註冊西醫治療的證明。

Please refer to our Policy Wording to understand the terms and conditions of all the benefits and exclusions.
請參閱本保單保障範圍以了解所有保障及不保項目的條款及細則。