

# GBA Explorer Travel Insurance 大灣區遨遊計劃

Your best travel companion  
你的最佳旅遊夥伴

Underwritten by QBE Hongkong & Shanghai Insurance Ltd  
由昆士蘭聯保保險有限公司承保



**Embarking on a GBA travel adventure should be a thrilling and memorable experience. However, unforeseen circumstances can sometimes disrupt your journey, such as illness, accidents, or flight delays.**

## **Why should you choose QBE Hong Kong's Single Trip Travel Insurance for your GBA adventure?**

- > Award-winning eClaims platform provides you a simpler and faster claims experience. Claims payment settles as fast as 24 hours\*
- > Basic plan available from as low as HK\$1 per day
- > Choose insurance coverage for any period between 1 to 30 days
- > Enjoy all benefits with no deductibles
- > Extreme or Dangerous Sports Cover

\* Simple cases with complete documentation received only



## Main Coverage

Benefits	Maximum Limit (HK\$)	
	Basic	Deluxe
<b>1 Medical Expenses<sup>1,2</sup></b>		
Medical expenses on injury or sickness incurred during the journey, inclusive of the additional transportation and accommodation incurred as a result.	Not Covered	5,000
a. Follow up in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance	Not Covered	On Injury 100% On Sickness 10%
b. Follow up treatment by Chinese medicine practitioner	Not Covered	1,000 (150/ day visit)
c. Follow up treatment by physiotherapist or chiropractor	Not Covered	1,000 (200/ day visit)
<b>2 24-Hours Worldwide Emergency Assistance Services</b>		
a. Emergency Medical Evacuation and/or Repatriation	100,000	1,000,000
b. Repatriation of Mortal Remains	100,000	1,000,000
c. Hotline and Referral Services	Free	Free
<b>3 Personal Accident<sup>3</sup></b>		
Accidental death or permanent disablement	100,000	500,000
Second or Third Degree Burn	Not Covered	10,000
<b>4 Personal Belongings</b>		
Baggage and Personal Effects	Not Covered	100
- Per item/pair/set limit	Not Covered	100
<b>5 Personal Liability</b>		
Legal liability to third party bodily injury or property damage	100,000	500,000

**Remarks:**

1. Reimbursement on in-patient Medical Expenses (other than in-patient doctor fee, surgical fee, operating theatre fee and anaesthetist's fee) shall be adjusted for hospital confinement in Semi-private Room to 50%; Single or Private Room to 25%.
2. For any insured person above 70 years of age, Medical Expenses are subject to 50% of sum insured.
3. 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.
4. For any insured person between 70 to 79 years of age will be subject to a 12.5% premium loading.
5. For any insured aged 80 years or above will be subject to a 25% premium loading.

## Geographic Limit

Greater Bay Area:

Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Zhongshan, Dongguan, Zhaoqing, Huizhou, and Jiangmen

## What else should I know about?

### Extended Scale of Compensation for Permanent Disablement

Compensation is provided starting from the loss of one phalanx of a finger.

### Extreme or Dangerous Sports Cover

Bungee jumping, hot air ballooning, parachuting, paragliding, hang-gliding, rafting, canoeing, kayaking, kitesurfing or kite landboarding, water skiing, wakeboarding, surfing, wind surfing, skiing, snowboarding, snow skating and snow mobiling are covered.

## Major Exclusions

1. Pre-existing medical conditions.
2. Pregnancy, childbirth, miscarriage, abortion and all complications.
3. Nervous or mental disease or disorder, AIDS, venereal disease, congenital anomalies or deformities.
4. Intoxication by alcohol, narcotics or drugs including related treatments.
5. War (whether declared or not) or any act thereof, invasion or civil war including riot and civil commotion.
6. Radioactive contamination, nuclear fission/ fusion, nuclear weapon or device or chemical or biological agent.
7. Illegal/ unlawful act, intentional self-inflicted injury or suicide.
8. Sanctions, regulation, prohibition, confiscation, detention, destruction by government, customs or other authorities.
9. In any violation of the laws or resistance to arrest.
10. Engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling or explosive or hazardous chemicals; performing as an actor/ actress; tour guide or tour escort; ship or air crew member including pilot.
11. Professional sports, mountaineering, trekking at altitude above 5,000m, scuba diving deeper than 30m, any riding or driving in any kind of race, aerial flight activities except as a passenger in a properly licensed power-driven aircraft, extreme or adventurous sports unless as mentioned under Extreme or Dangerous Sports Cover above.
12. Infectious or Contagious Disease which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO).

## Important Notes

1. This Policy is applicable to conventional leisure or business (clerical or administrative work only) travel, not applicable to expedition, adventure or similar journey.
2. The insurance cover shall be non-transferable and premium is non-refundable once the Policy is issued.
3. Any insured person can be covered under only one travel policy for the same journey by the Company. In the event that multi policies are purchased, the insured person will be considered to have been insured under the policy offering the highest benefits.
4. Insured Person(s) must be departing from Hong Kong and returning to Hong Kong. No age limit applies.
5. Maximum duration of each trip is up to 30 days per journey.
6. Children means any insured person aged below 18. Any children under 12 years of age must be accompanied by an adult.
7. For any occurrence likely to give rise to a claim under the policy, immediate notification to QBE Hongkong & Shanghai insurance Limited shall be submitted along with copies of all supporting documents at <https://www.qbe.com/hk/en/eclaims> within 30 days. Original documents may be required by QBE Hong Kong from time to time and must be kept for 90 days from claims submission.

## IA Levy

IA levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policyholders/ customers should pay the levy in accordance with the law. For further information, please visit [www.qbe.com/hk](http://www.qbe.com/hk) or [www.ia.org.hk](http://www.ia.org.hk)

**Remarks:** This brochure is only a summary. Please refer to the Policy for full terms and conditions.

踏上大灣區的旅行冒險應該是一個令人興奮和難忘的經歷。然而，有很多事情都有可能破壞您的旅程，包括疾病、意外或航班延誤。

## 為何選擇昆士蘭保險香港的大灣區遨遊計劃？

- > 獲獎網上理賠平台提供 更簡易、快捷體驗，快於24小時內批核賠償\*
- > 基本計劃每日保費低至1港元起
- > 1至30天的靈活保險期選擇
- > 所有保障不設自付額
- > 提供極限運動或冒險運動的保障

\* 只限已提交所需文件的簡易索償



## 主要保障範圍:

基本保障	最高賠償額 (港元)	
	基本	豪華
1 醫療費用 <sup>1,2</sup>		
因意外或疾病所需的醫療費用，並包括因此而引致之額外住宿和交通費用。	不受保	5,000
a. 受保人於旅途中所患疾病或意外導致回港後90日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償的未使用限額	不受保	如因受傷所致 100% 如因疾病所致 10%
b. 中醫覆診治療	不受保	1,000 (150/ 每日每次)
c. 物理治療或脊醫覆診治療	不受保	1,000 (200/ 每日每次)
2 24 小時全球緊急援助		
a. 緊急醫療護送及/或運返	100,000	1,000,000
b. 運送遺體	100,000	1,000,000
c. 熱線及轉介服務	免費	免費
3 個人意外 <sup>3</sup>		
意外死亡或永久傷殘	100,000	500,000
二級或三級燒傷	不受保	10,000
4 個人財物		
行李及私人財物	不受保	100
- 每件/對/套物品最高賠償金額	不受保	100
5 個人法律責任保障		
受保人導致他人身體受傷或財物損失之法律責任	100,000	500,000

## 備註:

1. 住院醫療費用（住院醫生費、手術費、手術室費和麻醉師費除外）的賠償根據入住半私家病房調整至50%；單人病房或私家病房調整至25%。
2. 如受保人年齡為70歲或以上，「醫療費用」之最高賠償額為原有計劃的50%。
3. 如受保人年齡為75歲或以上或18歲以下，「意外死亡或永久傷殘」及「二級或三級燒傷」之最高賠償額為原有計劃的50%。
4. 如受保人年齡在70至79歲之間，將被加收12.5%的保費加成。
5. 如受保人年齡在80歲或以上，將被加收25%的保費加成。

## 地區範圍:

大灣區：澳門、廣州、深圳、珠海、佛山、中山、東莞、肇慶、惠州及江門

## 我須知道甚麼資料？

### 全面永久傷殘保障

個人意外中永久傷殘之賠償由喪失一節手指開始，為永久傷殘提供全面保障

### 極限或冒險性運動保障

如吊索跳、熱氣球、跳傘、滑翔傘、滑翔飛行、激流木筏、獨木舟、划艇、衝浪風帆或陸上風帆滑板、滑水、水上滑板、滑浪、滑浪風帆、滑雪、滑雪板、雪上滑冰、雪車均為受保項目。

## 主要不保事項

1. 已存在的健康狀況。
2. 懷孕、分娩、流產、墮胎或由上述引起的其他病症。
3. 精神失常、愛滋病、性病、先天性疾病或缺陷。
4. 酗酒、濫用麻醉劑或藥物或與此有關的治療。
5. 戰爭（無論宣戰與否）及一切相關行為、入侵或內戰，包括暴亂及內亂。
6. 輻射、核能、核武或核裝置或涉及生物或化學物質等。
7. 非法或違法的行為、蓄意令自己受傷或自殺。
8. 制裁、政府法例或禁令、被海關或其他政府機構沒收、扣留或毀滅。
9. 受保人違法或拒捕。
10. 受保人參與海軍、軍事、空軍服務或機動部隊；或受僱作體力勞動；離岸活動如商業潛水、鑽油、採礦；高空攝影；處理爆炸或危險物品；演員演出；導遊或領隊；船員或飛機機組人員包括機師。
11. 職業運動、登山、高山遠足高過5,000米、水肺潛水水深超過30米、任何種類的策騎或駕駛競賽、參加飛行活動（乘客乘坐具適當牌照之動力飛行器除外）、其他極限運動或冒險性運動（「極限或冒險性運動保障」的運動除外）。
12. 由世界衛生組織宣佈為國際關注公共衛生事件的傳染病或接觸性傳染病。

## 注意事項

1. 本保險只適用於一般觀光旅遊或公幹（文職或行政）旅遊，不適用於探險類之行程。
2. 本保單一經購買，將不可轉讓。保單發出後，保費將不予退還。
3. 於同一旅程，受保人只可擁有一份由本公司簽發之綜合旅遊保單。如受保人為同一旅程購買超過一份保單，只會視作受其中提供最高賠償額的保單保障。
4. 受保人必須由香港出發及返回香港、並不受年齡限制。
5. 每程保障期以30日為限。
6. 兒童指年齡為18歲以下之受保人。12歲以下之兒童於旅程中必須由成人陪同。
7. 在出現任何很可能產生索償的情況後，受保人必須30天內連同所需文件之副本於 <https://www.qbe.com/hk/zh-hk/eclaims> 通知昆士蘭聯保保險有限公司登記索償。有關文件之正本必須於索償申請提交後保留至少90天，並於本公司要求時提交。

## 保監局徵費

保險業監管局已按適用費率對相關保單（若干獲豁免保險類別除外）徵收徵費，有關徵費將按照訂明安排匯付。

保單持有人 / 客戶應按法例繳交徵費。欲知進一步資訊，請瀏覽 [www.qbe.com/hk](http://www.qbe.com/hk) 或 [www.ia.org.hk](http://www.ia.org.hk)。

註：此小冊子只顯示資料概要，所有條款及細則一概以保單為準。

## **Company Profile 公司簡介**

**QBE Hongkong & Shanghai Insurance Limited (QBE Hong Kong)**, part of the QBE Insurance Group, offers a comprehensive range of general insurance products. QBE has had a presence in Hong Kong since 1920 and its customers include individuals, small to mid-sized businesses, large companies and multinational corporations.

**QBE Insurance Group** is a leading global general insurance and reinsurance company with operations in key insurance markets. Tracing its origin back to 1886, QBE Insurance Group is listed on the Australian Securities Exchange and is headquartered in Sydney.

昆士蘭聯保保險有限公司屬昆士蘭保險集團一份子，提供全面的一般保險方案。昆士蘭保險香港成立於1920年，其客戶包括個人，中小型企業，大型公司和跨國公司。

昆士蘭保險集團為一家全球領先的一般保險和再保險公司，於主要保險市場營運業務。昆士蘭保險集團的起源可追溯至1886年，於澳洲證券交易所上市，總部位於悉尼。



### **QBE Hongkong & Shanghai Insurance Ltd.**

#### **昆士蘭聯保保險有限公司**

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