

# MyTravel Insurance

## 自寫意旅遊保

COVID-19 protection included  
已包括2019冠狀病毒病保障



# 自寫意旅遊保

不論休閒旅遊還是公幹，**自寫意旅遊保**為你的家庭、寵物及行李提供綜合旅遊保障，就各種可能影響你的計劃的意外情況提供支持。

## 市場罕有

有別於市場上其他任何旅遊保險產品，自寫意旅遊保為因任何理由改動或取消旅遊計劃提供保障\*，即使錯過活動，亦會提供賠償。

## 針對全家需要的完美計劃

自寫意旅遊保障家庭內不同年齡層的家庭成員，年齡由60日至80歲均可享有最高港幣1,500,000\*\*的醫療費用限額，及24小時環球緊急支援服務。

## 別忘記家中毛孩

自寫意旅遊保還包括特別寵物保障，即使你的旅行計劃有任何變動，你的寵物在寄養中心亦會得到好好照顧\*\*\*。

## 保護你的貴重物品安全

你不用擔心個人物品，例如流動裝置、手提電腦，甚至運動用品被盜竊，因為自寫意旅遊保為你的個人物品提供保障。

**自寫意旅遊保**提供亞洲計劃及全球計劃以滿足你的需要。從今日起投保自寫意旅遊保，為旅途的未知變數提供保障。

\*最高港幣25,000元，及只適用於頭等計劃。您的保單必須在您支付旅程首期付款或訂金之日的7天內或之前已購買，並且相關的取消或更改必須在原定出發時間之前進行。否則，此部分下的索賠將不被接受。詳情請參閱保單條款、細則及不保事項。

\*\* 適用於頭等計劃

\*\*\* 適用於特選計劃和頭等計劃

## 保障範圍

有關以下保障範圍的詳情，請參閱產品的保單條款、細則及不保事項。

保障項目	投保額 每名受保人最高保障額（港元）		
	經濟計劃	特選計劃	頭等計劃
<b>1. 醫療費用</b>			
a. 海外醫療費用 <sup>2019冠狀病毒病保障+</sup>			
- 年齡由60日至80歲	500,000	1,000,000	1,500,000
從外地回港後90天內在港覆診的分項限額：			
- 因意外引致的覆診醫療費用	最高保障額之100%		
- 因疾病引致的覆診醫療費用	最高保障額之10%		
- 中醫跌打、針灸、物理治療或脊椎治療	3,000 (每日200)		

保障項目	投保額 每名受保人最高保障額 (港元)		
	經濟計劃	特選計劃	頭等計劃
<b>2. 住院或隔離現金津貼</b>			
a. 海外住院每日現金保障	3,000 (每日300)	5,000 (每日500)	5,000 (每日500)
b. 意外的強制隔離 <sup>2019冠狀病毒病保障+</sup>	3,000 (每日300)	5,000 (每日500)	5,000 (每日500)
<b>3. 緊急醫療支援<sup>2019冠狀病毒病保障+</sup></b>			
a. 緊急醫療運送	實際費用		
b. 遺體運返	實際費用		
c. 親屬探訪	20,000	40,000	50,000
d. 隨行未獲照料子女送返	20,000	40,000	50,000
e. 住院按金保證	40,000		
f. 24小時協助熱線服務	包括		
<b>4. 個人意外</b>			
a. 意外死亡及永久完全傷殘 (包括失蹤)			
- 年齡由60日至80歲	500,000	1,000,000	1,500,000
b. 信用卡保障	不適用	5,000	10,000
<b>5. 行李及個人財物保障</b>			
a. 行李及個人財物	不適用	10,000	20,000
b. 每套/對/件限額		3,000	3,000
<b>6. 流動設備被盜竊保障</b>			
每台手提電腦限額(個人及工作用)	不適用	5,000	5,000
其他流動設備		3,000	3,000
<b>7. 個人金錢損失</b>		2,000	3,000
<b>8. 遺失旅遊證件</b>		2,000	3,000
<b>9. 個人責任</b>	2,000,000	2,000,000	2,000,000
<b>10. 旅程延誤</b>	不適用	2,000 (每6小時250)	3,000 (每6小時300)
<b>11. 行李延誤津貼 (超過6小時)</b>		500	1,000
<b>12. 旅程取消<sup>2019冠狀病毒病保障+</sup></b>			
- 旅程取消	不適用	25,000	50,000
- 因任何原因取消旅程# (50%自負額)		不適用	25,000
- 因任何原因更改旅行日期#** (50%自負額)		不適用	25,000
<b>13. 縮短旅程<sup>2019冠狀病毒病保障+</sup></b>		25,000	50,000

保障項目	投保額 每名受保人最高保障額 (港元)		
	經濟計劃	特選計劃	頭等計劃
14. 變更旅程 (超過6小時)	不適用	2,000	3,000
<b>自寫意關愛延伸保障</b>			
15. 租賃車輛自負額	不適用	5,000	5,000
16. 未經授權使用信用卡		2,000	3,000
17. 家居物品保障		10,000	20,000
18. 缺席活動保障		3,000	15,000
19. 運動用品損失保障		5,000 (每項5,000)	15,000 (每項5,000)
<b>20. 寵物保障</b>			
a. 因旅程延誤需緊急寵物寄養	不適用	3,000 (每日500)	10,000 (每日500)
b. 因海外住院需緊急寵物寄養		3,000 (每日500)	10,000 (每日500)
c. 旅程中斷 (寵物) (50% 自負額)		3,000	10,000

\*\*重新安排的旅行日數必須等於或少於原保單期的承保日數。如少於原保單承保日數，將不獲退款。更改旅行日期必須在原定出發時間之前進行。

#如因任何原因取消旅程或更改旅行日期而索償，您的保單必須在您支付旅程首期付款或訂金之日的7天內或之前已購買，並且相關的取消或更改必須在原定出發時間之前進行。詳情請參閱保單條款、細則及不保事項。

## 主要不受保項目

1. 戰爭、內戰、侵略、騷亂、革命、使用軍事力量、或政府或軍事奪權；
2. 核危害 (不適用於因任何原因取消旅程/因任何原因更改旅行日期)；
3. 受保人是恐怖份子；恐怖份子組織成員；毒販、或核子、化學或生物武器供應商；
4. 任何已存在狀況、先天及遺傳狀況 (不適用於因任何原因取消旅程/因任何原因更改旅行日期)；
5. 自殺或企圖自殺或蓄意自殘，或自行暴露於非必要危害中；
6. 受保人乘坐或駕駛車輛用作賽車、比賽或任何專業運動，當中受保人會或可以賺取收入或酬金作為收入來源；或受保人參與任何極限運動及體育活動 (除非該運動是開放予公眾參與、不設限制並由獲認可的當地導遊公司/活動提供者提供活動；並由合資格導遊及/或指導員的指引及監督下行動)；
7. 受保人任何違法或不法行為或海關或其他機關的任何充公、拘押、銷毀；
8. 任何政府的任何禁制或規例；
9. 前往任何為人知悉屬高風險的國家，在保障生效日期前，傳媒或政府機關已充份發出反對旅遊的警告。

此乃保障計劃摘要，有關保障條款及規定，以保單內容為準。

### 注意：

1. 保特保險已委任Allianz Worldwide Partners (Hong Kong) Limited (AWPHK) 為產品提供理賠相關協助，包括理賠服務。
2. 本產品只在香港銷售，亦只供香港居民銷售。它只適用於從香港出發的旅行。

## 年齡限制

投保人年齡介乎60天至80歲

# MyTravel Insurance

Whether you are travelling for leisure or business, **MyTravel** provides comprehensive travel coverage for your family, your pets and your belongings, supporting you through a multitude of eventualities that may impact your plans.

## Rare in market

Unlike most of any other travel insurance product on the market, MyTravel covers you for changes of travel date or cancellations of travel plans for any reason\*, even reimbursing you for missed events.

## A perfect plan for the whole family

MyTravel covers a broad range of age groups from 60 days extending up to 80 years of age. All insured members can enjoy the same limit of medical expenses up to HKD 1,500,000\*\* and 24-hour worldwide emergency assistance services so your whole family is protected.

## Not forgetting your furry family members

MyTravel includes special pet coverage so your precious pets are protected and well cared for at pet boarding even if your travel plans change.\*\*\*

## Keeping your valuable belongings safe

Never worry about your personal items such as mobile devices or laptops as MyTravel protects against the theft of your possessions and even the loss of any sporting equipment.

With Asia and worldwide plans available to address your needs, protect yourself from the many unknowns of travelling with MyTravel Insurance plan today!

\*Up to HKD 25,000 and applicable only to Superior Plan. Please ensure that you purchase the policy before or within 7 days from the date you make your initial payment or deposit for your trip. Any cancellation or change must be made prior to the original departure time. Otherwise, no claims under this section will be accepted. Please refer to the policy terms, conditions, and exclusions for full details.

\*\*Applicable Superior Plan only

\*\*\*Applicable to both Premium Plan & Superior Plan

## Coverage

For full details of the Coverage below, please refer to the policy terms, conditions, and exclusions of the product.

Summary of benefits	Sum insured		
	Maximum benefits per journey per insured person (HKD)		
Plan Type	Economy	Premium	Superior
<b>1. Medical expenses</b>			
a. Overseas medical expenses <sup>COVID-19 cover+</sup>			
– from 60 days to 80 years of age	500,000	1,000,000	1,500,000
Sub-limit for follow-up medical treatment in Hong Kong within 90 days of return from abroad:			
– Due to accidental injury	100% of maximum benefits		
– Due to medical illness	10% of maximum benefits		
– Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		

Summary of benefits	Sum insured		
	Maximum benefits per journey per insured person (HKD)		
Plan Type	Economy	Premium	Superior
<b>2. Overseas hospital daily cash benefit</b>			
a. Overseas hospital daily cash benefit	3,000 (300 per day)	5,000 (500 per day)	5,000 (500 per day)
b. Unexpected compulsory quarantine <sup>COVID-19 cover+</sup>	3,000 (300 per day)	5,000 (500 per day)	5,000 (500 per day)
<b>3. Emergency medical assistance <sup>COVID-19 cover+</sup></b>			
a. Emergency medical evacuation	Fully covered		
b. Repatriation of mortal remains	Fully covered		
c. Compassionate visit	20,000	40,000	50,000
d. Return of unattended child(ren)	20,000	40,000	50,000
e. Guarantee of hospital admission deposit	40,000		
f. 24-hour assistance hotline services	Included		
<b>4. Personal accident</b>			
a. Accidental death or permanent total disablement (including disappearance)			
– from 60 days to 80 years of age	500,000	1,000,000	1,500,000
b. Credit card protection	Not covered	5,000	10,000
<b>5. Baggage and personal effects</b>			
Baggage and personal effects	Not covered	10,000	20,000
Sub-limit for one set/item/pair per insured journey		3,000	3,000
<b>6. Theft of mobile device</b>			
Sub-limit for laptop (personal or work laptop)	Not covered	5,000	5,000
Other devices		3,000	3,000
<b>7. Loss of personal money</b>		2,000	3,000
<b>8. Loss of travel documents</b>		2,000	3,000
<b>9. Personal liability</b>	2,000,000	2,000,000	2,000,000
<b>10. Travel delay</b>	Not covered	2,000 (250 for every 6 hours)	3,000 (300 for every 6 hours)
<b>11. Baggage delay allowance (over 6 hours)</b>		500	1,000
<b>12. Cancellation of journey <sup>COVID-19 cover+</sup></b>			
-Cancellation of journey	Not covered	25,000	50,000
-Cancellation of journey for any reason# (50% deductible)		Not covered	25,000
-Change of travel date for any reason **# (50% deductible)		Not covered	25,000

Summary of benefits	Sum insured		
	Maximum benefits per journey per insured person (HKD)		
Plan Type	Economy	Premium	Superior
<b>13. Curtailment of journey</b> <sup>COVID-19 cover*</sup>	Not covered	25,000	50,000
<b>14. Journey re-route (over 6 hours)</b>		2,000	3,000
<b>MyTravel cares</b>			
<b>15. Rental vehicle excess</b>	Not covered	5,000	5,000
<b>16. Unauthorised use of credit card</b>		2,000	3,000
<b>17. Loss of home content</b>		10,000	20,000
<b>18. Missed event</b>		3,000	15,000
<b>19. Loss of sporting equipment</b>		5,000 (5,000 per item)	15,000 (5,000 per item)
<b>20. Pet care</b>			
a. Emergency pet boarding due to travel delay	Not covered	3,000 (500 per day)	10,000 (500 per day)
b. Emergency pet boarding due to overseas hospitalisation		3,000 (500 per day)	10,000 (500 per day)
c. Curtailment of Journey (Pet) (50% deductible)		3,000	10,000

\*\*Re-scheduled travel duration days must be equal to or less than the original policy period. If it is less than the original policy period, there will be no refund.

# The policy must be purchased before or within 7 days from the date you make your initial payment or deposit for your trip, and the cancellation of journey or change of travel date must be made prior to the original departure time. Please refer to the policy terms, conditions, and exclusions for details.

## Major Exclusions

1. War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. Nuclear hazards (this exclusion does not apply to cancellation of journey for any reason / change of travel date for any reason);
3. An insured person who is a terrorist; a member of a terrorist organisation; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons;
4. Any pre-existing condition, congenital and heredity condition (this exclusion does not apply to cancellation of journey for any reason / change of travel date for any reason);
5. Suicide or attempted suicide or intentional self-Injury, or self-exposure to needless peril;
6. Riding or driving in any kind of motor racing competition, engaging in a professional capacity in any sport where an insured person would or could earn income or remuneration from engaging in such sport as a source of income; or participation in any extreme sports and sporting activities (except activities that are accessible to general public without restriction and are provided by a recognised local tour operator that insured person is acting under the guidance of qualified guides or instructors);
7. Any illegal or unlawful act by the insured person or confiscation, detention, destruction by customs or other authorities;
8. Any prohibition or regulations by any government;
9. Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destinations from media outlets or governmental agencies being issued prior to the effective date of the policy.

This summary gives only an outline of the insurance cover. please refer to the insurance policy for the precise terms and conditions.

### Note:

1. bolttech Insurance has appointed Allianz Worldwide Partners (Hong Kong) Limited ("AWPHK") to provide claim related assistance including claim handling services for this product.
2. This product is only available for sale in Hong Kong and to Hong Kong residents only. It is only valid for travel originating from Hong Kong.

## Age Limit

Insured person aged between 60 days and 80 years of age



## Premium Table (HKD)\* 保險價目表 \*

No of days 日數	Premium per insured person 每位受保人的保費 HKD 港元					
	Asia 亞洲			Worldwide 全球		
	Economy 經濟計劃	Premium 特選計劃	Superior 頭等計劃	Economy 經濟計劃	Premium 特選計劃	Superior 頭等計劃
1	86	128	184	95	160	230
2	96	138	199	107	173	249
3	112	163	235	124	204	294
4	130	185	281	144	231	351
5	150	215	334	167	269	418
6	166	244	367	184	305	459
7	188	265	400	209	331	500
8	228	302	433	253	378	541
9	247	325	466	274	406	583
10	265	353	519	294	441	649
11	274	377	554	304	471	693
12	292	400	565	324	500	706
13	310	404	598	344	505	748
14	328	426	603	364	533	754
15	346	448	634	384	560	793
16	364	454	649	404	568	811
17	382	475	679	424	594	849
18	391	496	709	434	620	886
19	399	498	720	443	623	900
20	416	518	749	462	648	936
21	433	538	778	481	673	973
22	450	547	785	500	684	981
23	467	567	813	518	708	1016
24	472	586	841	524	733	1051
25	476	593	869	528	741	1086
26	492	612	897	546	765	1121
27	508	631	898	564	789	1123
28	510	650	925	566	813	1156
29	511	669	952	567	836	1190
30	526	688	979	584	860	1224
Each additional day 以後每日	20	23	35	22	29	44
Annual Travel Plan 全年旅遊計劃	1275	1875	3375	1415	2344	4219

\*Insurance levy is included in the above premium 以上保費包括保費徵費

## Insurance Levy Rate Table 保費徵費表

Date of Policy Inception 保單起保日	Rate 徵費率	Cap (HK\$) 最高徵費(港幣)
From 1 Apr 2021 onwards 由2021年4月1日之後	0.100%	5,000

Levy collected by the Insurance Authority will be imposed on the relevant policy at the applicable rate. For further information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk) or contact: (852)3123 3344. 保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢，請瀏覽[bolttechinsurance.hk](http://bolttechinsurance.hk) 或致電：(852)3123 3344。

# Personal Information Collection Statement (“PICS”) 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited’s (the “Company”) PICS. You can also request a copy of the PICS by calling the Company’s Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

## Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the “Company”) as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

## 重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

## About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited (“bolttech Insurance”), previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit [bolttechinsurance.hk](http://bolttechinsurance.hk)

## 關於保特保險

保特保險(香港)有限公司(「保特保險」)前身為富衛保險有限公司,獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

有關本公司提供之產品及服務的更多信息,請瀏覽 [bolttechinsurance.hk](http://bolttechinsurance.hk)

**Bolttech Insurance (Hong Kong) Company Limited** 保特保險(香港)有限公司

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