



## Free Worldwide Travel Insurance Plan 免費環球旅遊保險計劃

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



If you are a SmarTone customer with selected plan traveling outside Hong Kong, enjoy the convenience and comprehensive protection of QBE's Travel Insurance. Whether you're away for business or leisure, you're covered for up to 45 days per trip, with robust benefits.

## Special Features

- Comprehensive Worldwide Coverage
- 24-Hour Worldwide Emergency Assistance
- Covers trip cancellation and curtailment expenses included Black and Red Outbound Travel Alert
- Award-winning eClaims platform provides you with a simpler and faster claims experience. Claims payment settles as fast as 24 hours



## Main Coverage

Basic Benefits	Maximum Limit (HK\$)
<b>Personal Accident</b>	
A. Accidental Death or Permanent Disablement (Scale II)	250,000
B. Major Burn	100,000
C. Disappearance and Exposure	Included
<b>Medical Expenses</b>	250,000
Medical expenses on injury or sickness incurred during the Journey, inclusive of the additional transportation and accommodation incurred as a result.	
a. Follow up Medical Expenses up to 365 days	50,000
b. Follow up treatment by Chinese Medicine Practitioner	3,000 (150/day visit)
<b>24-Hours Worldwide Emergency Assistance Services</b>	
a. Emergency Medical Evacuation and/or Repatriation	As charged
b. Repatriation of Mortal Remains	As charged
c. Return of Unattended Child(ren)	One-way economy airfare
d. Hospital Admission Guarantee	50,000
e. Compassionate Visit	One economy return airfare and room accommodation at 10,000 (2,000/day)
f. Convalescence Assistance	10,000 (2,000/day)
g. 24- Hour Telephone Hotline and Referral Services	Free
<b>Personal Belongings</b>	
A. Baggage and Personal Effects	1,000 (SmarTone 2,000)
- Per item/pair/set limit	1,000
- Laptop or Notebook per item/set	1,000
- Sports equipment per item/pair/set	1,000
- Mobile phone or Tablet item	1,000
B. Personal Money	1,000
C. Document Loss	3,000
- Replacement cost for the loss of travel document and the additional transportation and accommodation expenses incurred as a result	
<b>Trip Cancellation</b>	5,000
<b>Trip Curtailment</b>	5,000
<b>Trip Re-route</b>	5,000

## Basic Benefits (cont.)

	Maximum Limit (HK\$)
<b>Baggage Delay</b> Emergency purchases of clothing, requisites or toiletries if the baggage is delayed.	1,000 (after 6 full hrs)
<b>Travel Delay</b>	
• Cash allowance for the delay of departure of common carrier due to strike, riot, civil commotion, hijack, act of terrorism, natural disaster, adverse weather, mechanical and/or electrical breakdown; or;	2,000 (300 every 5 full hrs)
• Additional transportation expenses and overseas overnight accommodation incurred for the delay; or	2,000 (after 24 full hrs)
• Loss of pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed resulting in cancellation of trip.	2,000 (after 24 full hrs)
<b>Personal Liability</b> Legal liability to third party bodily injury or property damage.	1,000,000
<b>Aircraft Hijack or Strike</b> Cash allowance if delay in excess of 12 hours caused by hijack.	4,000 (800/day)
<b>Credit Card Protection</b> Unsettled balance on purchases made during the journey in the event of the accidental death.	20,000
<b>Coma Benefit</b>	500 per week, up to 50 weeks
<b>Compassionate Cash</b>	10,000
<b>Education Fund</b>	15,000
<b>Funeral Expense</b>	20,000
<b>Identify Theft</b>	10,000
<b>Scaring of the Face</b>	10,000
<b>Spouse Retraining Benefit</b>	15,000
<b>Trauma Counseling Benefit</b>	1,500 per visit, 15,000 per year
<b>Rental Vehicle Excess Waiver</b>	5,000
<b>Rehabilitation and Home Improvement Expenses</b>	15,000
<b>Natural Disaster Protection</b>	15,000
<b>Political Retreat</b>	15,000

## 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. Either Baggage and Personal Effect or Baggage Delay is payable for the same item, pair or set.
3. Either Trip-Reroute or Travel Delay is payable.
4. Credit Card Protection is not applicable to any Insured Person below 18 years of age.
5. All trips must be commence in Hong Kong and back to Hong Kong.
6. Geographic Location: Worldwide
7. Age Limit: 1 – 70 years (renewal up to 75 years) - Personal Accident & Medical Expense limit will be 50% of original limit for the Insured Person <18 years and >70 years.

## Major Exclusion

This insurance does not cover any loss, cost, or liability arising from or as a result of:

1. War and Related Events: Any consequence of declared or undeclared war, invasion, civil war, or direct participation in riot and civil commotion.
2. Intentional Acts: Intentional self-inflicted injury, suicide, or any attempt thereof, whether sane or insane.
3. Mental Health Conditions: Insanity, psychiatric, nervous, or mental disease or disorder.
4. Pregnancy and Related Events: Childbirth, pregnancy, miscarriage, abortion, and all related complications (unless specifically extended under medical benefits).
5. Alcohol or Drug Use: Intoxication by alcohol, narcotics, or drugs not prescribed by a Registered Medical Practitioner, and treatment for addiction.
6. Violation of Law: Any claim arising from violation of laws or government regulations.
7. Professional Sports and Aviation: Participation in professional sports, sports events for remuneration, or engaging in flying except as a passenger on a licensed aircraft.
8. HIV/AIDS: Infection with HIV, AIDS, AIDS-related complex (ARC), or related opportunistic infections and/or Malignant Neoplasms.
9. Nuclear and Terrorism Risks: Claims caused by nuclear fission, fusion, radioactive contamination, or any act of terrorism involving nuclear, chemical, or biological agents.
10. Sanctions Clause: Notwithstanding any other terms under this Policy, the Company shall not be liable to provide coverage or make any payment under this Policy if doing so would expose the Company to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom, United States of America, or Hong Kong SAR.

\*This is a summary only. Please refer to the full policy wording for complete details and other exclusions.

## How to Claim:

1. Submit online via QBE eClaims: [qbe.com/hk/en/eclaims](http://qbe.com/hk/en/eclaims) (during the authentication step, please enter the "SmarTone Telecommunications Holdings Limited" in the 'Full Name' field).
2. Upload support documents if applicable (e.g. receipts, medical proof, airline notices, etc).
3. Track status; most simple claims paid within 24h
4. Help line: +852 2828 1998

## Business Partner:

SmarTone Telecommunications Holdings Limited ("SmarTone") is the policyholder of this Travel Insurance Plan. The Travel Insurance Plan is underwritten by QBE Hongkong & Shanghai Insurance Limited ("QBE").

SmarTone is not a licensed insurance intermediary and will not provide any advice regarding policies arranged by QBE. Any reference to SmarTone does not constitute its engagement in regulated activities as defined under the Insurance Ordinance, nor does it act in the capacity of an insurance intermediary.

QBE reserves the right of final approval and decision on all matters. In case of inconsistency between the English and Chinese versions, the English version shall prevail.

## Introduction of QBE

QBE as a leading general insurer, we provide a comprehensive range of non-life insurance solutions for both business and personal customers. QBE Hongkong & Shanghai Insurance Limited is part of the QBE Insurance Group, a general insurance and reinsurance company, listed on the Australian Securities Exchange (ASX) and headquartered in Sydney. QBE Insurance Group employs more than 12,000 people in over 31 countries.

如果您是 SmarTone 特選計劃客戶，於香港以外地區旅行，盡享 QBE 旅遊保險的便利與全  
面保障。無論商務或休閒，每次旅程均可獲高達 45 天的保障，並享有多項保障利益。

## 特色保障

- 全面全球保障
- 24 小時全球緊急支援服務
- 涵蓋行程取消及縮短費用，包括黑色及紅色外遊警示
- 屢獲殊榮的 eClaims 平台，提供更簡單、更快捷的索償體驗賠償。最快可於 24 小時內  
完成



## 主要保障範圍

### 基本保障

#### 個人意外

- A 意外死亡或永久傷殘 (Scale II) 250,000
- B 主要燒傷 100,000
- C 失蹤和曝露保障 受保

#### 醫療費用

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。

- a. 跟進醫療費用，保障期長達 365 天 50,000
- b. 中醫覆診治療 3,000(150/每日每次)

#### 24-小時全球緊急援助

- a. 緊急醫療護送及/或運返 實際開支
- b. 運送遺體 實際開支
- c. 安排無人照顧的兒童返港 單程經濟客位機票
- d. 入院保證金 50,000
- e. 安排親友探望 來回經濟客位機票及酒店住宿 10,000 (2,000/日)
- f. 康復期住宿 10,000 (2,000/日)
- g. 熱線及轉介服務 免費

#### 個人財物

- A. 行李及私人財物 1,000 (SmarTone 2,000)
  - 每件/對/套物品最高賠償金額 1,000
  - 每件/套手提電腦最高賠償金額 1,000
  - 每件/對/套體育用品最高賠償金額 1,000
  - 每部手提電話或平板電腦 1,000
- B. 個人錢財 1,000
- C. 證件遺失 3,000
  - 遺失旅遊証件之補領費用及所引致之額外交通及酒店住宿費用

#### 取消旅程

5,000

#### 縮短旅程

5,000

#### 更改路線

5,000

## 基本保障 (續)

### 最高賠償額(港元)

#### 行李延誤

因旅程中行李延誤而需要購買衣服、必需品及洗漱用品之費用。

1,000  
(滿 6小時)

#### 行程延誤

- 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障影響而引致延誤之現金津貼；或
- 因旅程延誤而需額外支付的交通費用及海外過夜住宿費用；或
- 由香港出發時間延誤，受保人取消旅程而不能退回已繳付之交通及住宿費用。

2,000 (每滿5小時 300)  
2,000 (滿24小時)  
2,000 (滿24小時)

#### 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。

1,000,000

#### 飛機騎劫

為受保人因乘坐的飛機遭騎劫超過連續12小時導致行程延誤或中斷提供現金補償。

4,000 (800/日)

#### 信用卡保障

保障受保人意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用。

20,000

#### 昏迷保障

500/ 每星期, 最多50個星期

#### 慰問金

10,000

#### 教育基金

15,000

#### 喪葬費用

20,000

#### 身份盜竊保障

10,000

#### 面部疤痕保障

10,000

#### 配偶再培訓保障

15,000

#### 創傷輔導保障

1,500 / 每次, 15,000 / 每年

#### 租用車輛自負額保障

5,000

#### 康復及家居改善費用

15,000

#### 自然灾害保障

15,000

#### 政治動盪保障

15,000

#### 備註:

- 住院醫療費用賠償:除住院醫生費、手術費、手術室費及麻醉師費外，其他住院醫療費用之賠償比例如下：半私家病房：50% 單人或私家病房：25%
- 行李及個人物品與行李延誤: 行李及個人物品保障與行李延誤保障不可同時就同一物品、配對或套裝索償。
- 行程改道與旅程延誤: 行程改道保障與旅程延誤保障不可同時索償。
- 信用卡保障年齡限制: 信用卡保障不適用於任何年齡低於18歲之受保人。
- 旅程出發及返回要求: 所有旅程必須由香港出發並返回香港。
- 地理範圍: 全球。
- 年齡限制: 1至70歲 (可續保至75歲) - 如受保人年齡少於18歲或超過70歲，個人意外及醫療費用保障額將為原限額的50%。

#### 主要不保事項:

本保險不承保因下列任何原因所引致的損失、費用或責任：

- 戰爭及相關事件：任何因宣戰或未宣戰的戰爭、入侵、內戰、直接參與暴動及民眾騷亂所引致的後果。
- 蓄意行為：蓄意自我傷害、自殺或任何相關企圖（不論精神狀態）。
- 精神健康狀況：精神失常、精神病、神經或心理疾病或障礙。
- 懷孕及相關事項：分娩、懷孕、流產、墮胎及所有相關併發症（除非醫療保障部分特別擴展）。
- 酒精或藥物使用：因酒精、麻醉品或非註冊醫生處方藥物所致之中毒，以及與藥物或酒精成癮相關的治療。
- 違法行為：因違反法律或政府規例所引致的索償。
- 職業運動及航空活動：參與任何職業運動、收取報酬之運動賽事，或從事飛行活動（只限持牌航空公司乘客除外）。
- 愛滋病及相關疾病：感染人類免疫缺陷病毒 (HIV) 、愛滋病 (AIDS) 、愛滋病相關綜合症 (ARC) 或相關機會性感染及／或惡性腫瘤。
- 核能及恐怖主義風險：因核分裂、核聚變、放射性污染或任何涉及核武器、化學或生物劑之恐怖活動所引致的索償。
- 制裁條款：無論本保單其他條款如何規定，如本公司因履行本保單而可能違反聯合國決議、歐盟、英國、美國或香港特別行政區之貿易或經濟制裁、法律或規例，則本公司不承擔任何保障或賠償責任。

\*此為摘要內容，詳情及其他不保事項請參閱完整保單條款。

#### 如何提交索償:

- 網上提交索償：透過 QBE eClaims 平台 <https://www.qbe.com/hk/en/eclaims> (在驗證步驟中，請在『全名』欄位輸入『SmarTone Telecommunications Holdings Limited』)。
- 上載文件（如收據、醫療證明、航空公司通知等）
- 追蹤索償進度；簡單索償一般於 24 小時內完成賠付
- 熱線電話：+852 2828 1998

#### 合作夥伴:

數碼通電訊集團有限公司（「SmarTone」）為本旅遊保險計劃之保單持有人。本旅遊保險計劃由昆士蘭聯保保險有限公司承保（「QBE」）承保。SmarTone 並非持牌保險中介，亦不會就 QBE 所安排之保單提供任何意見。任何提及 SmarTone 並不構成其從事《保險業條例》所界定之受規管活動，亦不代表其以保險中介身份行事。

QBE 保留最終批核及決定權。如中英文版本有任何不一致，概以英文版本為準。

#### QBE 簡介:

QBE 為領先的一般保險公司，提供全面的非人壽保險方案，涵蓋商業及個人客戶。QBE 香港上海保險有限公司隸屬 QBE 保險集團，該集團為一家在澳洲證券交易所 (ASX) 上市並總部設於悉尼的全球性一般保險及再保險公司。QBE 保險集團在全球超過 31 個國家僱用逾 12,000 名員工。