

Voluntary Short Term Travel Insurance for Staff and their Dependents and Students

Coverage (No excess applies to all benefits)	Sum Insured (HK\$ Per Person)	
	Plan B	Plan C
Personal Accident Death or permanent total or partial disablement arising from accident abroad during the Period of Insurance.	250,000	1,000,000
Double Indemnity Additional compensation on personal accident if: i) accident happens while as a fare-paying passenger on a public common carrier; ii) being an innocent victim in a fire, landslide, flood, explosion, robbery, an attempted robbery or an attempted fire; iii) being shot as an innocent victim in a gun battle between the police and the criminal.	250,000	1,000,000
Medical Expenses (Accident & Sickness) Medical Expenses incurred abroad arising from accident or sickness during the Period of Insurance, follow-up treatment after returning to home country within 90 days. Follow-up treatment is covering 100% arising from both sickness & accident	100,000	100,000
Personal Baggage Loss of or damage to baggage arising from accident loss or damage where written proof is obtained. Every set/pair of item up to HK\$3,000; HK\$7,500 for lap-top computer including accessories, subject to max. amount of Sum Insured of each Plan	5,000	7,500
Baggage Delay Reimbursement for emergency purchases due to delay of the Insured's accompanied baggage abroad for full 8-hours.	500	1,000
Personal Money Loss of money and traveller's cheques due to accident, burglary or robbery where a police report is obtained within 24 hours.	2,000	3,000
Personal Liability Legal compensation to a third party's life and property due to the Insured's negligence.	250,000	500,000
Flight Delay HKD500 cash for each full 8 hours if the scheduled public common carrier on which the Insured is traveling is delayed due to sudden outbreak of strike, industrial action, adverse weather condition, natural disaster, hijack or equipment failure of such Public Common Carrier during the Business Trip outside the Stationed Location and written report is obtained from the concerned organization.	up to 2,500 in aggregate	up to 2,500 in aggregate
Trip Cancellation Forfeited airfare, tour fee and hotel expenses due to unexpected strike, riot or civil commotion, natural disaster, death, serious injury or sickness of the Insured, his/her family member or the partner or the insured being called up for jury service.	25,000	30,000
Trip Re-Route Scheduled flight suffers serious delay over 8 hours	25,000	25,000
Trip Curtailment Additional or forfeited airfare and accommodation expenses due to sudden outbreak of strike, riot or civil commotion (at the planned destination), natural disaster (at the planned destination), unexpected death, serious injury or sickness of the Insured, his/her family member or partner that leads to the shortening of commenced trip.	25,000	30,000
Emergency Medical Evacuation Necessary evacuation to the nearest place for appropriate medical treatment due to serious injury or sickness.	Unlimited	Unlimited
Repatriation of Remains Necessary arrangement to return deceased Insured's mortal remains to his/her home country.	Unlimited	Unlimited
<ul style="list-style-type: none"> • Policy number is 10-19-GT001584 (0004) • Hotline number: Assicurazioni Generali S.p.A (Hong Kong Branch) (852) 3187 6888 • The insurance policy will not cover PRC citizen unless he/she is the holder of Hong Kong work permit &/or HK ID card &/or student visa. • World Wide Coverage: The Travel Insurance provides 24-hour coverage while traveling from the home city to the destination as per prior declaration before commencement of the trip. • Subject to all other terms, conditions and exclusions of the policy. 		

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