

# 美亞保險客戶尊享「外遊警示」保障

## 保障內容

有效期由2010年11月1日至2011年4月30日(以出發日為準)



為配合香港保安局的「外遊警示制度」，美亞保險<sup>1</sup>推出「外遊警示」保障，以確保港人計劃外遊時得到最全面的保障。

註：香港保安局已於2009年10月20日推行「外遊警示制度」，針對60個港人經常到訪的旅遊熱點<sup>2</sup>，以黃、紅、黑三色警示作出風險評估。「外遊警示制度」覆蓋之地區及有關之資訊等詳情，請瀏覽香港保安局網頁 <http://www.sb.gov.hk/chi/ota>。

	黃色警示	紅色警示	黑色警示
情況	威脅跡象	明顯威脅	嚴重威脅
旅客或準旅客應該	留意局勢 提高警惕	調整行程 如非必要，避免前赴	不應前赴

資料來源：香港保安局

## 保障概覽

### 1 黑色警示伸延保障<sup>3,4</sup>

美亞保險「特別伸延」行程阻礙保障<sup>3</sup>之保障範圍，若香港保安局於受保人出發前一星期內或旅程中對有關目的地發出「黑色警示」，受保人可就「取消旅程」、「提早結束旅程」或「更改旅程」等保障獲得賠償。

### 2 免費延長保障

若旅程在不為受保人控制及無可避免之情況下延期，保單將自動延長最多10日。

為提供可靠而全面的旅遊保障，Travel Guard 全球支援中心會對世界各地作出風險評估及提供24小時全球緊急支援服務。

## 常見問題

問：保安局如何評估是否需要發出外遊警示？

答：根據保安局之指引，保安局評估時將考慮的主要因素包括：

- 事故對人身安全威脅的程度
- 有關威脅的持續性
- 有關威脅是否針對旅客

問：若受保人於出發前因「外遊警示」而計劃改期出發，受保人可如何改動保險安排呢？

答：若受保人因「外遊警示」而決定更改計劃之原定旅程，受保人可申請延遲其旅遊保單的生效日期，最長至6個月。詳情可向有關旅行社查詢或致電美亞保險客戶服務熱線 (852) 3666 7022。

問：如受保人外遊時遇到緊急事故，應如何向我們求助？

答：若遇事需要我們的協助，受保人可以受話人付款形式致電 Travel Guard 國際支援熱線 (852) 3516 8699。

## 黑色警示伸延保障<sup>3,4</sup>

若香港政府或其授權代表或組織根據外遊警示制度宣佈或發出黑色警示，建議香港旅客不應前赴在受保旅程中的城市/國家(以下稱為「警示」)，在下列情況下，本公司將賠償保障權益表內所訂明之最高賠償額：

### a. 取消旅程

若受保人於原定受保旅程出發前1星期內取消旅程，本公司以不超過有關保單之保障權益表內取消旅程保障所規定之最高賠償額賠償受保人無法由其他途徑取回其已支付及法律上須負責支付之團費及/或交通費及/或住宿費。

### b. 旅程中斷

本公司將以不超過有關保單之保障權益表內旅程中斷保障所規定的最高賠償額賠償以下其中一項：

#### i. 提早結束旅程

若受保人在受保旅程期間必須結束及縮短受保旅程返回香港，本公司將以不超過最高賠償額賠償受保人不能退回之未享用團費及/或交通費及/或住宿費及/或額外的交通費及/或住宿費。

或

#### ii. 更改旅程

賠償受保人在受保旅程開始後因要繼續前往原本包括於受保旅程目的地而引致額外及合理的交通費及/或住宿費。

「提早結束旅程」的保障是根據受保旅程中斷後，按比例賠償剩餘旅程日數中未享用的團費及/或交通費及/或住宿費。受保旅程中「提早結束旅程」及「更改旅程」保障的額外交通費及/或住宿費的賠償不可超過保障權益表所載的最高賠償額。

## 適用條件：

1. 受保人於受保期間因同一原因只可索償一次以下任何一項保障：
  - a. 黑色警示伸延保障；或
  - b. 旅程阻礙保障
2. 只有在有關外遊警示制度下發出黑色警示前購買此保險，此保障才生效。

## 適用於「黑色警示伸延保障」的不保事項包括

- 所有適用於旅程阻礙保障的不保事項都適用以上保障

## 適用於所有保障項目的主要不保事項包括<sup>5</sup>

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權
- 因恐怖襲擊引致的損失
- 不保國家：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比里亞、蘇丹、敘利亞
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者

## 註

<sup>1</sup> 美亞保險香港有限公司(「美亞保險」)。

<sup>2</sup> 根據保安局指引，「外遊警示」制度不適用於中國、台灣及澳門。

<sup>3</sup> 有關「黑色警示伸延保障」之詳情，請參閱有關保單之條款及條款。

<sup>4</sup> 只適用於指定保單，如有任何疑問，歡迎致電美亞保險「外遊警示制度」客戶服務熱線：(852) 3666 7022。

<sup>5</sup> 詳情請參閱有關保單之旅遊保險條款及條款。

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保單摘要，保單承保範圍請參照保單條款、條款及不保事項。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

美亞保險「外遊警示制度」客戶服務熱線  
(852) 3666 7022




TRAVEL GUARD  
CHARTIS

## Exclusive Outbound Travel Alert (OTA) Benefits for Chartis Travel Insurance Customers



Chartis<sup>1</sup> especially offers the OTA Benefits to ensure Chartis Travel Insurance customers “Travel More. Worry Less”!

Note: The Security Bureau has implemented the Outbound Travel Alert (OTA) System on October 20, 2009. OTA System, which uses amber, red and black to differentiate among the three levels of risk, aims to provide information on 60 popular travel destinations<sup>2</sup> for Hong Kong residents. For details of countries covered by OTA System and related information, please visit the Security Bureau website “http://www.sb.gov.hk/hk/eng/ota”.

	 Amber Alert	 Red Alert	 Black Alert
Scenario	Signs of threat	Significant threat	Severe threat
Travelers / prospective travelers should	Monitor situation; exercise caution	Adjust travel plans; avoid non-essential travel	Avoid all travels

Source: HKSAR Security Bureau

### Benefits Highlight

**1** **Black Color-Coded Alert Extended Coverage<sup>3,4</sup>**  
Chartis<sup>1</sup> extends Journey Cancellation & Interruption Coverage to cover “Black Color-Coded Alert”. If the Security Bureau issues a “Black Color-Coded Alert” one week before departure or during the journey, Chartis<sup>1</sup> shall reimburse the insured person under “Journey cancellation”, Journey Curtailment” or “Journey Re-arrangement” coverage.

**2** **Free Extension of Insurance Period**  
The travel insurance policy will be extended up to a maximum of 10 days in the event that the Journey is being unavoidably delayed for reasons out of the control of the Insured Person.

In order to provide travelers with a reliable and comprehensive travel protection, Travel Guard Assistance Services will, from time to time, assess travel risk around the world and offer 24-hour worldwide emergency assistance services.

### Frequently Asked Questions

**Q:** How does the Security Bureau assess the need to issue an OTA?

**A:** According to the Security Bureau, a number of factors will be considered including:

- The level of threat to personal safety
- Duration of the threat
- Whether the threat is targeted at tourists

**Q:** How can an insured person change his/her insurance arrangements if he/she needs to change the planned departure date due to issuance of “Outbound Travel Alert” before departure?

**A:** If you decide to change your original itinerary due to issuance of “Outbound Travel Alert”, you could postpone the commencement date of the journey up to 6 months from the original departure date. For details, please contact your travel agency or Chartis Customer Services Hotline at (853) 3666 7022.

**Q:** How to contact us if there is any emergency during your journey?

**A:** In the event of emergency, please contact Travel Guard Assistance Hotline at (852) 3516 8699 by collect call.

Chartis OTA System Customer Service Hotline  
**(852) 3666 7022**

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### Benefits Descriptions

Effective Date: November 1, 2010 to April 30, 2011 (based on Departure Date)

#### Black Color-Coded Alert Extended Coverage<sup>3,4</sup>

Chartis<sup>1</sup> shall provide cover in the event that the Government of Hong Kong or any of its authorized entity or organization has announced or issued a Black Color-Coded alert in accordance with the Outbound Travel Alert System advising Hong Kong travelers to avoid all travels to a city/country that is comprised in the insured journey for the following:

##### a. Journey Cancellation

We shall reimburse the Insured Person up to the Maximum Benefit of “Journey Cancellation” Stated in the Schedule of Benefits of relevant policy for loss of tour free and/or travel fare and/or Accommodation paid in advance by the Insured Person if cancellation occurs within one (1) week prior to the departure of the insured Journey, and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the insured Journey.

##### b. Journey Interruption

We shall reimburse the Insured Person up to the Maximum Benefit of “Journey Interruption” stated in the Schedule of Benefits of relevant policy for either:

##### i. Curtailment Expenses

We shall reimburse the Insured Person up to the Maximum Benefit of the amount of tour fee and/or travel fare and/or Accommodation forfeited and/or additional travel fare and/or Accommodation of the insured Journey where the Insured Person has to terminate and cut short the insured Journey whilst outside Hong Kong territories and return to Hong Kong.  
OR

##### ii. Journey re-arrangement

We shall reimburse the Insured Person up to the Maximum Benefit of any additional and reasonable travel fare and/or Accommodation incurred after the commencement of the insured Journey outside Hong Kong territories. Such reimbursement is only payable if the aforesaid expenses are incurred solely for the purpose of the continuation of the traveling to the originally planned destination comprised in the insured Journey.

Curtailment Expenses payable in relation to the amount of forfeited tour free and/or travel fare and/or Accommodation will be calculated in proportion to the number of days remaining after the relevant interruption of the insured Journey. Actual expenses incurred in relation for the additional travel fare and/or Accommodation for the insured Journey payable under both Curtailment Expenses and Journey Re-arrangement will be reimbursed up to the Maximum Benefit as stated in the Schedule of Benefits.

#### Conditions Applicable:

- 1 The Insured Person can only claim once during the Period of Insurance for any one of the following benefits arising from the same cause:
  - a. Black Color-Coded Alert Extended Coverage; or
  - b. Journey Cancellation and Interruption.
- 2 The cover provided is effective only if the insurance is purchased before the announcement or issuance of the Black Color-Coded Alert or advice under the Outbound Travel Alert System.

#### Applicable Exclusions Include:

- Exclusions applicable to “Journey Cancellation and Interruption” are applied to the above benefits

#### General Exclusions Applicable to All Sections of Coverage Include<sup>5</sup>

- War, Civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power
- Any loss arising from Terrorist Act<sup>5</sup>
- Excluded Countries: Afghanistan, Cuba, Democratic republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
- Any Terrorist or member of terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

#### Note

- 1 Chartis Insurance Hong Kong Limited (“Chartis”).
- 2 According to the Security Bureau, OTA System is not applicable to Mainland China, Taiwan and Macau.
- 3 For details of “Black Color-Coded Alert Extended Coverage”, please refer to the relevant Terms and Conditions of the actual policy.
- 4 This coverage is only applicable to specific policies. For enquires, please call Chartis OTA System Customer Service Hotline at (852) 3666 7022.
- 5 For details, please refer to Travel Insurance Terms and Conditions of relevant policy.

This Insurance is underwritten by Chartis Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms, conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.