



安盛

SmartTraveller Plus

# Full protection for worry-free travelling



Product brochure

## Highlight of benefits



### All-rounded medical expense cover

---

- We offer up to HKD1,000,000 medical coverage for accident or illness incurred overseas, including follow up medical treatment in Hong Kong within 3 months after your return
- We cover all-rounded medical treatments including in-patient, out-patient, Chinese bone-setting, acupuncture, physiotherapy and chiropractic care



### Virtual medical consultation and medicine delivery (NEW)

---

- For annual cover, we provide free virtual medical consultation and cover costs for medicine delivery to your door twice per policy year, for selected overseas locations in Japan, Thailand, Vietnam, Singapore and the Philippines



### Protect your personal belongings

---

- We cover accidental loss or damage to your baggage and personal belongings, such as your mobile phone, tablet computer, laptop computer and suitcase<sup>1</sup>
- Worry-free coverage up to HKD3,000 for loss of travel documents; and up to HKD3,000 for loss of money or unauthorised use of credit card



### Diverse coverage for travel inconveniences, such as delays and cancellation

---

- Travel delays for 6 hours or longer, caused by specified events such as adverse weather, airport closure, strikes, or terrorism, we cover up to HKD3,000 for extra or irrecoverable prepaid overseas accommodation expenses and irrecoverable missed events expenses
- Overbooking coverage up to HKD10,000 for overseas accommodation and meal expenses, if not being compensated
- Trip cancellations caused by specified events, such as adverse weather at the destination, red or black outbound travel alerts, strikes, terrorism, death or serious injury or illness of the insured person, or bankruptcy of the travel agent, we cover up to HKD50,000 for irrecoverable deposits or expenses of transportation, accommodation, or missed events
- For single journeys, we will automatically extend the period of insurance for a maximum of 10 days if you are unavoidably delayed from returning to Hong Kong due to unexpected reason. For annual cover, a generous duration of 90 days per trip is allowed, ensuring your journey is fully covered from any unexpected accidents



### Family coverage – free for children<sup>2</sup>

---

- For single journeys, we provide free coverage for all children insured under the same policy with their parent(s)
- For annual cover, we provide an option to allow parents and all their children to insure under the same policy by paying one lump sum premium, for ease of policy management and cost saving

Remarks: <sup>1</sup> Excess is applicable, please refer to the Benefit Table for details

<sup>2</sup> Children must be between 30 days and under 18 years old, named in the same policy schedule as their parent(s), and travelling together with their parent(s) for the entire trip; the benefit limits on medical expenses and personal accident for them is lower under this coverage, however there is an option to upgrade if desired



## Coverage for amateur sports

---

- We cover accidental death or injury as a result of participating in amateur sports or games during your trip
- Snorkeling, scuba diving, riding on a hot-air balloon or helicopter, bungee jumping, sky diving, skiing, snowboarding and amateur marathon are some examples that we cover
- Racing (other than on foot) and triathlon are some examples that we do not cover



## Coverage for driving on a road trip

---

- If you rent and drive a car during your trip, we cover the motor insurance policy's excess or deductible if the rental car is stolen or damaged in a collision
- We also cover the return cost of the rental car to the nearest depot if the driver is hospitalised



## Optional benefits – tailored protection for your cruise holidays (NEW)

---

- We cover cruise cancellation caused by public transportation delays for 6 hours or longer, up to HKD25,000, and cruise curtailment due to cruise mechanical breakdown or compulsory detention, up to HKD25,000
- If you fail to start a cruise due to public transportation delay for 6 hours or longer, we cover up to HKD10,000 for additional transportation for rejoining the cruise at the next port
- If an insured person fails to board the cruise after shore excursion due to specified risk, we cover up to HKD10,000 for rejoining the cruise
- Shore excursion cancellation and curtailment are also covered



## Thoughtful coverage for every moment of your trip

---

- We provide home care protection in case of damage to your home contents due to fire or burglary while you are overseas
- We also cover the replacement cost of travel documents, additional travelling and accommodation expenses as a result of loss of passport when you are overseas
- Encountering language barriers for emergency issues when you are overseas? We cover interpretation service if you need to communicate with the police or other governmental organisations, up to HKD5,000, in addition to translator service in hospital
- In the event of a medical emergency, our 24-hour overseas emergency hotline is available for hospital network referrals



## Digital platform for 24/7 travel assistance and easy claims services

---

- Download our *Emma by AXA* app to access your policy details, and your Mainland China Medical e-Card and Mainland China hospital list if applicable
- If anything happens, making a claim is easy. Simply submit your claim via *Emma by AXA*, most claims can be processed within 7 working days
- Our Emma chatbot provides 24/7 real-time services and instantly replies to your travel enquiries in insurance coverage, claims, Mainland China hospital list and the hotline number for overseas emergency assistance

# Benefit Table

## Part A. Core Cover

Summary of Benefits	Standard Plan	Premier Plan	Privilege Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
<b>Section 1 - Medical and Related Expenses</b>			
(a) Insured person aged 18 to 70	250,000	500,000	1,000,000
(b) Insured person aged over 70	125,000	250,000	500,000
(c) Insured person aged under 18	62,500	125,000	250,000
(d) Insured person aged under 18 and is charged at adult's premium	250,000	500,000	1,000,000
<b>Sublimit</b>			
(1) Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(2) Compassionate visit (economy class only)	20,000 (1 person only)	20,000 (1 person only)	40,000 (1 person only)
(3) Return of unattended children to Hong Kong (economy class only)	20,000	20,000	40,000
(4) Hospital admittance deposit guarantee	40,000		
(5) Translator/Interpreter services in hospital	5,000 (500 per day)		
(6) Reverting to original travel schedule/itinerary and/or rejoining the travel companions following an interruption caused by accidental injury or sickness	3,000	3,000	5,000
(7) Follow-up medical treatment in Hong Kong within 3 months of return from abroad			
- due to accidental injury or sickness	10% of maximum limit		
- Chinese bone-setting, acupuncture, physiotherapy or chiropractic treatment	3,000 (200 per day)		
(8) Daily hospital cash*	3,000 (500 per day)	3,000 (500 per day)	5,000 (500 per day)
(9) Daily compulsory quarantine cash*	3,500 (500 per day)	3,500 (500 per day)	5,600 (800 per day)
*(8) and (9) cannot be claimed together for the same event			
<b>Extensions to Section 1</b>			
(a) Travelling expense for overseas hospital medical treatment	500		
(b) Follow up medical expense in Hong Kong if the infectious disease is contracted overseas and confirmed within 7 days after returning to Hong Kong, even if no medical expense has been incurred overseas	10% of maximum limit		
(c) Virtual medical consultation via MyDoc Health Passport in designated overseas locations (applicable to annual cover only)	2 consultations per period of insurance		

## Benefit Table (Cont.)

Summary of Benefits	Standard Plan	Premier Plan	Privilege Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
<b>Section 2 - Overseas Emergency Assistance Service</b>			
(a) 24-hour overseas emergency assistance hotline	Fully covered		
(b) Emergency medical evacuation/repatriation			
(c) Repatriation of remains			
<b>Section 3 - Personal Accident</b>			
Maximum benefit per insured person	250,000	500,000	1,000,000
<b>Sublimit</b>			
<b>Accidental Death</b>			
- Insured person aged 18 to 70	250,000	500,000	1,000,000
- Insured person aged over 70	125,000	250,000	500,000
- Insured person aged under 18	100,000	100,000	100,000
- Insured person aged under 18 and is charged at adult's premium	125,000	250,000	500,000
<b>Permanent Total Disablement</b>			
- Insured person aged 18 to 70	250,000	500,000	1,000,000
- Insured person aged over 70	125,000	250,000	500,000
- Insured person aged under 18	250,000	500,000	1,000,000
- Insured person aged under 18 and is charged at adult's premium	250,000	500,000	1,000,000
<b>Extensions to Section 3</b>			
<b>(a) Burn benefit</b>			
- Third degree burn	100,000	100,000	200,000
<b>(b) Compassionate Death Cash Benefit</b>			
- Due to accidental bodily injury	25,000	25,000	50,000
- Due to sickness	10,000	10,000	20,000
<b>(c) Credit Card Protection</b>	30,000	30,000	50,000
<b>(d) Disappearance</b>	Covered as accidental death		
<b>Section 4 - Baggage and Personal Effects</b>			
Maximum benefit per insured person	3,000	8,000	15,000
<b>Sublimit</b>			
(1) Per article or pair or set of article	500	1,500	2,000
(2) Per laptop computer+	Not covered	5,000	5,000
(3) Per tablet computer or mobile phone+		Not covered	2,000
(4) Suitcase, trunk, receptacle and the like		1,000 (750 per item)	2,000 (1,500 per item)

## Benefit Table (Cont.)

Summary of Benefits	Standard Plan	Premier Plan	Privilege Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
<b>Excess for Section 4</b>	20% of the loss		
<i>+ Up to one laptop computer or one tablet computer or one mobile phone only</i>			
<b>Section 5 – Baggage Delay</b>			
Emergency purchase of essential items if baggage is delayed for at least 6 hours	Not covered	1,000	1,500
<b>Section 6 – Personal Money and Travel Documents</b>			
Maximum benefit per insured person	2,000	4,000	6,000
<b>Sublimit</b>			
(1) Loss of money or unauthorised use of credit card or debit card	1,000	2,000	3,000
(2) Replacement cost of travel documents and additional travelling and accommodation expenses	1,000	2,000	3,000
<b>Section 7 - Personal Liability</b>			
For legal liability towards third parties for accidental injury or property damage, as well as any associated legal costs and expenses	Not covered	1,500,000	3,000,000
<b>Section 8 – Travel Inconvenience</b>			
Maximum benefit per insured person	Not covered	5,000	10,000
<b>Sublimit</b> Applicable for (a), (b) and (c): covers strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disasters, mechanical and/or electrical breakdown of the public common carrier, or closure of the airport			
(a) Cash allowance for travel delay for 6 hours or more	Not covered	2,000 (250 per 6 hours)	3,000 (300 per 6 hours)
(b) Due to travel delay for 6 hours or more: i) Extra overseas accommodation expenses; OR ii) Irrecoverable deposits or charges for accommodation; AND iii) Irrecoverable deposits or charges for missed events		2,000	3,000
(c) Trip re-routing travel costs due to travel delay for 6 hours or more (economy class only)		5,000	10,000
(d) Missed journey: accommodation and meal expenses for failure to board a common public carrier due to missed transportation connection, if not compensated by a third party		5,000	10,000
(e) Overbooking: accommodation and meal expenses for failure to board a common public carrier due to overbooking, if not compensated by a third party		5,000	10,000
<b>Section 9 - Loss of Deposit or Cancellation of Journey</b> Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert (except for the reason of Pandemic) issued by the HKSAR government at the planned destination within 7 days before departure, serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, witness summon, jury service or compulsory quarantine of the insured person, and bankruptcy of a registered travel agent within 90 days before departure; death or permanent total disablement of the insured person, his/her immediate family members, close business partner or travel companion			

## Benefit Table (Cont.)

Summary of Benefits	Standard Plan	Premier Plan	Privilege Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
Irrecoverable deposits or charges of transportation, accommodation or missed events	Not covered	25,000	50,000
<b>Sublimit</b>			
(1) Black outbound travel alert	Not covered	100% of the irrecoverable deposits or charges	
(2) Red outbound travel alert		50% of the irrecoverable deposits or charges	
<b>Section 10 - Journey Curtailment</b>			
Covers strike, riot, civil commotion, terrorism, hijack, natural disasters or adverse weather conditions, serious damage to the insured person's home due to fire, flood or burglary, or red or black outbound travel alert issued by the HKSAR government at the planned destination, death or serious injury or illness of the insured person, his/her immediate family members, close business partner or travel companion, and bankruptcy of a registered travel agent			
Proportional return of relevant irrecoverable prepaid cost of the planned holidays including but not limited to travel tickets and missed events OR additional transportation (economy class only) and accommodation expenses	Not covered	25,000	50,000
<b>Sublimit</b>			
(1) Black outbound travel alert	Not covered	100% of the irrecoverable deposits or charges	
(2) Red outbound travel alert		50% of the irrecoverable deposits or charges	
<b>Section 11 - Home Care Benefit</b>			
Loss of or damages to your home contents as a result of fire or burglary while you are overseas	Not covered	10,000 (2,000 per article)	20,000 (2,000 per article)
<b>Section 12 - Trauma Counseling</b>			
Counseling fees if you are the witness and/or victim of a traumatic event	Not covered	15,000 (1,000 per day)	15,000 (1,000 per day)
<b>Section 13 - Rental Vehicle Excess and Vehicle Return Cost</b>			
Motor insurance policy's excess and return cost for rental vehicle	Not covered	3,000	5,000
<b>Section 14 - Overseas Interpreter Service</b>			
Interpreter service cost if you need to communicate with police, customs or other local governmental organisations	Not covered	3,000	5,000

## Benefit Table (Cont.)

### Part B. Optional Benefits

Summary of Benefits	Standard Plan	Premier Plan	Privilege Plan
	Maximum Limit Per Journey Per Insured Person (HKD)		
<b>Section A1 - Mainland China Hospital Deposit Guarantee Benefit</b>			
Mainland China hospital deposit guarantee card (applicable for annual cover only)	Not applicable	Applicable	Applicable
<b>Section A2 - Enhanced Medical and Related Expenses &amp; Personal Accident Benefit for Insured Person Aged under 18 with Parent or Legal Guardian Insured in the Same Policy</b>			
Upgrade Section 1 - Medical and Related Expenses to 100% and Accidental Death under Section 3 - Personal Accident to 50% of the maximum limit per insured person aged 18 to 70, by paying adult's premium	Not applicable	Applicable (refer to Sections 1 and 3)	Applicable (refer to Sections 1 and 3)
<b>Section B - Enhanced Cruise Benefit</b>			
(1) Failure to start cruise due to public common carrier delay for 6 hours or more	Not applicable		
i) Rejoining the cruise at the next port; OR		10,000	10,000
ii) Cancellation of the cruise		25,000	25,000
(2) Curtailment of cruise		25,000	25,000
(3) Shore excursion cancellation allowance		5,000 (1,000 per excursion)	5,000 (1,000 per excursion)
(4) Shore excursion curtailment allowance		500	500
(5) Failure to board cruise ship		10,000	10,000
(6) Cruise hijack or kidnap		20,000 (2,000 per day)	20,000 (2,000 per day)
(7) Satellite phone call on cruise		3,000	3,000



## Important Information

### Major exclusions

Some of the exclusions under SmartTraveller Plus are:

- Racing including but not limited to car racing, motor rallies, horse-racing, and competitions of swimming, sailing, bicycling, skiing and so forth (racing on foot such as running or walking is not excluded)
- Aviation other than fare-paying passenger in a fully licensed aircraft
- Medical conditions existed prior to the journey
- Engaging in sports or games in a professional capacity
- War, invasion, riot, military rising and so forth
- Self-inflicted injury or illness
- Travelling against the advice of a medical practitioner, or for obtaining medical treatment Venereal disease, AIDS or AIDS related complex
- Pregnancy, miscarriage, childbirth and all complications thereof
- Incidents that are publicly known before the application of the policy for single journey, or before the booking of the journey for annual cover
- Engaging in any kind of labour or manual work
- Medical and Related Expenses (Section 1), Emergency Medical Evacuation Expenses (Section 2) and (Enhanced Medical & Related Expenses) (Section A2) if a claim is due to
  - an event mentioned in the red or black outbound travel alert issued by the Hong Kong government (except for the reason of COVID-19), unless the journey has been started before the issuance of such travel alert
  - a vaccine-preventable disease where (i) the insured person fails to obtain the related vaccine and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong and/or the country the insured person is travelling to
- Loss of Deposit or Cancellation of Trip (Section 9) under red or black outbound travel alert for the reason of a pandemic

For complete information on the exclusions, please refer to the policy wordings.

### Auto-renew for annual cover

The policy will be automatically renewed at its expiry day once the online application is completed successfully, so that you will never have to worry about lapsing your protection.

### Levy on insurance premium

Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2523 3061.

### Remarks:

All amounts are in Hong Kong Dollars.

The above information is a general summary for reference only and not a complete description of the applicable terms, conditions, and exclusions. Please refer to the policy wording for details, which will be made available by AXA upon request and can be downloaded from AXA website.



**SmartTraveller Plus  
Product brochure**

March 2024

**Tel: (852) 2523 3061**  
**[www.axa.com.hk](http://www.axa.com.hk)**

If you do not wish to receive promotional or direct marketing materials from AXA, please inform Data Privacy Officer, AXA General Insurance Hong Kong Limited, 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong. AXA shall, without charge to you, ensure that you are not included in future direct marketing activities.

(Only for use in Hong Kong Special Administrative Region)

We value your feedback which will help us serve you better. You may reach us at:

Email: [axa.direct.gi@axa.com.hk](mailto:axa.direct.gi@axa.com.hk)

Mail: 5/F, AXA Southside, 38 Wong Chuk Hang Road,  
Wong Chuk Hang, Hong Kong

Phone: (852) 2523 3061 (9:00am to 5:30pm Monday to  
Friday, except public holidays)