

## Frequently Asked Questions during a Typhoon (22 September 2025)


### 颱風下的常見問題 (2025 年 9 月 22 日)

Below information is for reference only and is not intended to provide details of all the relevant provisions and benefits. Please refer to policy wording for details of all protection, terms and conditions, and exclusions.

以下資料只供參考，並不旨在提供相關條款及細則的全部。請參閱保單以了解所有保障及不保項目的條款及細則。

### Regarding Travel Insurance

#### 有關旅遊保險

 **Did you know? You can speed up your travel insurance claims submission with Emma by AXA app. Submit claim requests and track your claims status in just 3 simple steps! ✓**

**提提您：使用 Emma by AXA 應用程式享受更快捷的旅遊保險索償服務。只需三步，便可提交申請及透過「索償紀錄」追蹤索償狀態！✓**

 Download Emma by AXA now: <https://www.axa.com.hk/en/emma-by-axa>

 立即下載 Emma by AXA : <https://www.axa.com.hk/zh/emma-by-axa>



**The following FAQ is applicable to SmartTraveller Plus only, for other travel related products, please refer to corresponding policy wordings for detailed coverage.**

以下的常見問題僅適用於「卓越」豐盛優遊樂，對於其他旅遊保險產品的保障範圍，請參閱相關產品的保單內文。

<b>Q1</b>	<b>If a flight is canceled due to typhoon and the customer purchases a new ticket departing at least 6 hours later than the original scheduled time, which section allows insured persons to claim compensation?</b> 如果航班因颱風取消，乘客購買的新機票起飛時間比原定時間至少晚 6 小時，受保人可以透過哪一節提出索賠？
<b>Answer 答案</b>	(Applicable to Premier Plan and Privilege Plan only) If the insured person's originally scheduled flight is cancelled due to a typhoon delay of more than 6 hours after checks in, and therefore need to take another flight or other public transportation to reach the planned destination, the insured person can submit claim under Section 8(c) of the policy – trip re-routing travel costs due to travel delay, which covers the additional and irrecoverable costs of travel ticket (limited to economy class) *.

	<p>* If the airline provides any refund, the insured person should provide the corresponding refund confirmation. Meals &amp; miscellaneous expenses are not covered under this session.</p> <p>(只適用於至悠計劃及至尊計劃) 如投保人在辦理登機手續後，其原訂乘搭的航班因颱風延誤超過 6 小時而取消，並因而需要乘搭另一航班或其他公共交通工具前往原定目的地，將可根據保單第八節(c)項 – 因旅程延誤而需更改行程的額外支付交通費用，為額外支付且不能取回的交通費用(只限經濟客位)申請索償*。</p> <p>* 如航空公司作出任何退款，投保人需提供相關退款確認。膳食和雜費不包括在索償範圍內。</p>
<b>Q2</b>	<p><b>How can I extend my Insurance Period if I need to reschedule my flight due to adverse weather?</b></p> <p><b>如遇上惡劣天氣需更改行程，如何延長保險期？</b></p>
	<p>For single journey, if the insured person is unavoidably delayed from returning aboard, we will automatically extend the period of insurance up to 10 days for free. No registration is required.</p> <p>For annual cover, each journey duration is up to 90 days.</p> <p>於單次旅程下，如投保人無可避免地須延遲回港，我們將免費自動延長保險期長達 10 日。無需額外登記。</p> <p>於全年保障下，每次旅程保障長達 90 日。</p>
<b>Q3</b>	<p><b>Can I file a claim for Trip Cancellation / Travel Delay / Trip Curtailment due to the adverse weather?</b></p> <p><b>我可以就惡劣天氣而取消行程/延誤行程/縮短行程提出索賠嗎？</b></p>
<b>Answer 答案</b>	<p>(Applicable to Premier Plan and Privilege Plan only)</p> <p><b>Trip Cancellation:</b> If the trip is cancelled due to adverse weather in the planned destination, the insured person can submit claim under Section 9 of the policy – loss of deposit or cancellation of trip, which covers the irrecoverable deposits or charges of transportation, accommodation or missed events.</p> <p><b>Travel Delay:</b> If the trip is delayed more than 6 hours due to adverse weather, the insured person can submit claim under Section 8 (a), (b) and (c) of the policy – travel inconvenience, which covers</p> <ul style="list-style-type: none"> <li>(a) Cash allowance</li> <li>(b) Extra overseas accommodation expenses; or irrecoverable deposits or charges for accommodation; and irrecoverable deposits or charges for missed events</li> <li>(c) Trip re-routing travel costs (limited to economy class)</li> </ul> <p><b>Trip Curtailment:</b> If the trip needs to be terminated early due to adverse weather in the planned destination, the insured person can submit claim under Section 10 of the policy – trip curtailment, which covers a proportionate return of relevant irrecoverable prepaid cost of the planned trip including but not limited to travel tickets and missed events or additional transportation (limited to economy class) and accommodation expenses.</p>

	<p>(只適用於至悠計劃及至尊計劃)</p> <p>取消行程：</p> <p>如計劃前往的目的地因惡劣天氣而須取消行程，受保人可根據保單第九節 – 損失訂金或取消旅程，為不可退還的按金或費用，包括交通、住宿或錯過的活動申請索償。</p> <p>延誤行程：</p> <p>如旅程因惡劣天氣延誤超過 6 小時，受保人可根據保單第八節 – 旅程受阻的(a)、(b)及(c)項申請索償。</p> <p>(a) 現金津貼</p> <p>(b) 額外的海外住宿費用；或不可退還的住宿按金或費用；及錯過活動的不可退還的按金或費用</p> <p>(c) 更改行程的交通費用(只限經濟客位)</p> <p>縮短行程：</p> <p>如計劃目的地因惡劣天氣而須提早結束旅程，受保人可根據保單第十節 – 提早結束旅程，按比例為預定假期中不可收回的相關預付費用，包括但不限於旅行機票和錯過的活動或額外的交通(只限經濟客位)和住宿費用申請索償。</p>
<b>Q4</b>	<p><b>What coverage would I have if typhoon is hoisted on the day of my departure?</b></p> <p><b>如果出發當天遭遇颱風，我可以獲得哪些保障或賠償？</b></p>
<b>Answer 答案</b>	<p>(Applicable to Premier Plan and Privilege Plan only)</p> <p>If the trip is delayed more than 6 hours due to a typhoon, the insured person can submit claim under Section 8 (a), (b) and (c) of the policy – travel inconvenience, which covers</p> <p>(a) Cash allowance</p> <p>(b) Extra overseas accommodation expenses; or irrecoverable deposits or charges for accommodation; and irrecoverable deposits or charges for missed events</p> <p>(c) Trip re-routing travel costs (limited to economy class)</p> <p>Please note that Trip Cancellation could only be triggered if there is adverse weather condition <b>at planned destination</b> abroad but not Hong Kong.</p> <p>(只適用於至悠計劃及至尊計劃)</p> <p>如旅程因颱風延誤超過 6 小時，受保人可根據保單第八節 – 旅程受阻的(a)、(b)及(c)項申請索償。</p> <p>(a) 現金津貼</p> <p>(b) 額外的海外住宿費用；或不可退還的住宿按金或費用；及錯過活動的不可退還的按金或費用</p> <p>(c) 更改行程的交通費用(只限經濟客位)</p>

	請注意，只有在 <b>計劃前往的目的地</b> 因惡劣天氣而須取消行程的情況下，才可就取消旅程申請索償。颱風襲港並非受保範圍。
<b>Q5</b>	<p><b>If the return trip is affected by a typhoon, how much is the compensation for air tickets and hotels? What other protections or compensations are there?</b></p> <p><b>如回程受颱風影響，機票及酒店賠償額有多少？還有哪些保障或賠償？</b></p>
<b>Answer 答案</b>	<p>(Applicable to Premier Plan and Privilege Plan only)</p> <p>If the trip is delayed more than 6 hours due to a typhoon, the insured person can submit claim under Section 8 (a), (b) and (c) of the policy – travel inconvenience, which covers</p> <p>(a) Cash allowance Maximum limit per insured person (HKD): Premier Plan – 2,000 (250 per 6 hours) Privilege Plan – 3,000 (300 per 6 hours)</p> <p>(b) Extra overseas accommodation expenses; or irrecoverable deposits or changes for accommodation; and irrecoverable deposits or changes for missed events Maximum limit per insured person (HKD): Premier Plan – 2,000 Privilege Plan – 3,000</p> <p>(c) Trip re-routing travel costs (limited to economy class) Maximum limit per insured person (HKD): Premier Plan – 5,000 Privilege Plan – 10,000</p> <p>(只適用於至悠計劃及至尊計劃)</p> <p>如旅程因颱風延誤超過 6 小時，受保人可根據保單第八節 – 旅程受阻的(a)、(b)及(c)項申請索償。</p> <p>(a) 現金津貼 每位受保人最高賠償額(港元) 至悠計劃 – 2,000 (每 6 小時 250) 至尊計劃 – 3,000 (每 6 小時 300)</p> <p>(b) 額外的海外住宿費用；或不可退還的住宿按金或費用；及錯過活動的不可退還的按金或費用 每位受保人最高賠償額(港元) 至悠計劃 – 2,000 至尊計劃 – 3,000</p> <p>(c) 更改行程的交通費用(只限經濟客位) 每位受保人最高賠償額(港元) 至悠計劃 – 5,000 至尊計劃 – 10,000</p>

<b>Q6</b>	<p><b>If an airline offers a free change of a flight due to the typhoon, and the new departure is earlier than the original scheduled time, which section allows insured persons to claim compensation?</b></p> <p>如果航空公司因颱風提供免費更改航班，而新航班的出發時間早於原定時間，受保人可以透過哪一節提出索賠？</p>
<b>Answer</b> <b>答案</b>	<p>This scenario is not covered. 這種情況並不在保障範圍內。</p>

## Regarding Home Insurance

### 有關家居保險

The following FAQ is applicable to SmartHome Plus only, for other home related products, please refer to corresponding policy wordings for detailed coverage.

以下的常見問題僅適用於「卓越」豐盛優居樂，對於其他家居保險產品的保障範圍，請參閱相關產品的保單內文。

Q1	<p><b>If my building elevator is destroyed by rain-water and I need to stay in a hotel. What benefit can I claim?</b></p> <p>如果我的大樓電梯被雨水損壞，我需要住在酒店。我可以申請什麼保障？</p>
Answer 答案	<p>(Applicable to Plan B only) While the water or electricity supply or service of all the elevators reaching the floor of your home have been suspended for over 6 consecutive hours arising from the typhoon no.8 or above or black rainstorm, we will reimburse you for your expenses on temporary accommodation and food for up to 5 days. In case you cannot stay in your home due to the extensiveness of the damage, we will give you up to HKD 1,500 per day worth of accommodation reimbursement while you get back up on your feet.</p> <p>(只適用於計劃 B) 如因懸掛八號颱風或以上或黑色暴雨警告訊號，導致居所超過連續六小時暫停食水或電力供應，或並無電梯服務到達您的居所樓層，我們將以 5 天為限，就您的臨時住宿及膳食開支作出賠償。如您的居所受到損毀以致不宜居住，我們亦會提供每天上限 1,500 港元的住宿賠償，以緩解您的不便。</p>
Q2	<p><b>Would it be covered if the window of my house is broken by a typhoon?</b></p> <p>如果我家的窗戶被颱風破壞，有保障嗎？</p>
Answer 答案	<p>If the windows are installed by the insured person or if the insured person has added optional benefit "Section 5 – Fixtures and fittings by ex-property owner or property developer" or "Section 7 – Building insurance" to the policy, the insured person can submit claim for the repair or replacement costs of windows accidentally damaged by typhoon.</p> <p>若窗戶是由受保人安裝或受保人於投保時添加了「第五節 – 前物業擁有者或發展商的裝置及設備」或「第七節 – 樓宇保障」的自選保障，受保人可就因颱風意外損壞的窗戶維修或重置費用申請索償。</p>
Q3	<p><b>There's a water leakage from my neighbor that caused the damage of my furniture. Any cover for that?</b></p> <p>如我的鄰居漏水，導致我的家具損壞。有什麼保障？</p>
Answer 答案	<p>We will cover the damages caused to the insured person's home contents, including furniture and personal belongings. Policyholder should submit claim(s) either through Emma by AXA app or email to <a href="mailto:home.claims@axa.com.hk">home.claims@axa.com.hk</a> within 30 days of the accident. For details, please visit AXA website as follow: <a href="https://www.axa.com.hk/en/claims-home">https://www.axa.com.hk/en/claims-home</a></p>

	<p>我們將就投保人的居所財物，包括傢俱和個人物件的損毀提供保障。投保人應該於事件發生後 30 天內透過Emma by AXA 手機應用程式或電郵至 <a href="mailto:home.claims@axa.com.hk">home.claims@axa.com.hk</a> 申報。詳情請瀏覽以下AXA 安盛網站：</p> <p><a href="https://www.axa.com.hk/zh/claims-home">https://www.axa.com.hk/zh/claims-home</a></p>
Q4	<p><b>What coverage would be provided if the typhoon damages my windows, and it falls on a pedestrian?</b></p> <p>如颱風損壞了我的窗戶，窗戶墜下並令行人受傷，有什麼保障？</p>
<b>Answer 答案</b>	<p>We will protect the insured person against the legal liability for bodily injury or property damage caused to third parties due to negligence, along with the associated legal expenses.</p> <p>我們會保障投保人因疏忽而引致第三者身體受傷或財物受損的法律責任，及相關的法律費用。</p>
Q5	<p><b>Any cover for power outage?</b></p> <p>停電有什麼保障？</p>
<b>Answer 答案</b>	<p>(Applicable to Plan B only) While the electricity supply or service of all the elevators reaching the floor of your home have been suspended for over 6 consecutive hours arising from the typhoon no.8 or above or black rainstorm, we will reimburse you for your expenses on temporary accommodation and food for up to 5 days.</p> <p>(Applicable to Plan A and Plan B only) Furthermore, if the refrigerator or freezer at your place fails due to adverse weather resulting in a temporary electricity outage, causing the frozen food spoiled, we will cover the cost of replacing food.</p> <p>(只適用於計劃 B) 如因懸掛八號颱風或以上或黑色暴雨警告訊號，導致居所超過連續六小時暫停電力供應，或並無電梯服務到達您的居所樓層，我們將以 5 天為限，就您的臨時住宿及膳食開支作出賠償。</p> <p>(只適用於計劃 A 及計劃 B) 此外，若居所雪櫃或冷藏箱因惡劣天氣導致居所暫停電力供應，以致冷藏的食物腐壞，我們將支付重新購買食物的費用。</p>

## Regarding Car Insurance

### 有關私家車保險

Q1	<p><b>If my car is damaged because of flooding, may I claim any benefit?</b></p> <p><b>如果我的車因水浸而受損，我可以索取任何賠償嗎？</b></p>
<p><b>Answer</b></p> <p><b>答案</b></p>	<p>Yes. Insured person of comprehensive cover can call the 24-Hour Emergency Service (Assistance Hotline) at (852) 2894 4660 * or their vehicle repair center to arrange towing service. The vehicle repair center can inspect the vehicle and provide an estimate for the repair cost. The policyholder can submit a claim form to AXA and provide with AXA the contact details of the vehicle repair center. We will then appoint an automotive inspector to inspect the vehicle and assess the extent of the damage. Based on the vehicle's condition and market value, it may be eligible for repair or total loss reimbursement.</p> <p>Policyholder should submit claim(s) either through Emma by AXA app or email to <a href="mailto:motor.claims@axa.com.hk">motor.claims@axa.com.hk</a> within 30 days of the accident. For details, please visit AXA website as follow: <a href="https://www.axa.com.hk/en/claims-private-car">https://www.axa.com.hk/en/claims-private-car</a></p> <p>* The 24-Hour Emergency Service (Assistance Hotline) is not applicable to commercial vehicle insurance. Please provide the effective policy number of your AXA Private Car Insurance when contacting the hotline.</p> <p>可以。綜合保險的受保人可以致電24小時緊急服務(諮詢熱線) (852) 2894 4660 * 或其車輛維修中心安排拖車服務。車輛維修中心可以檢查車輛並提供維修費用估算。保單持有人可以向 AXA 安盛提交索賠表和車輛維修中心聯繫方式。然後我們會委派汽車公證人來檢查車輛並評估損壞情況。根據車輛狀況和車輛的市場價值，釐定合資格索償修理或全損報銷之費用。</p> <p>保單持有人應該於事件發生後30 天內透過Emma by AXA 手機應用程式或電郵至 <a href="mailto:motor.claims@axa.com.hk">motor.claims@axa.com.hk</a> 申報。詳情請瀏覽以下AXA 安盛網站： <a href="https://www.axa.com.hk/zh/claims-private-car">https://www.axa.com.hk/zh/claims-private-car</a></p> <p>* 24小時緊急服務(諮詢熱線)並不適用於商用車保險。使用諮詢熱線時需要提供有效之AXA 安盛私家車保險號碼。</p>
Q2	<p><b>Is my car covered when I drive under Typhoon No. 8 or above?</b></p> <p><b>當我在 8 號或以上颱風天氣下駕駛時，我的車是否受保障？</b></p>
<p><b>Answer</b></p> <p><b>答案</b></p>	<p>You are covered. However, the insured person should always be mindful of road and traffic safety to avoid accidents.</p> <p>受保。但受保人應該時刻注意道路及交通安全，避免意外發生。</p>



Q3	<p><b>If I park the car on the street and it is damaged by a fallen tree, may I claim any benefit?</b></p> <p><b>如果我把車泊在街上，而車被倒下的樹損毀，我可以申請任何賠償嗎？</b></p>
<p><b>Answer</b></p> <p><b>答案</b></p>	<p>Yes. However, insured person shall take all reasonable steps to prevent further damage or loss. After an accident, the insured person shall follow the professional instructions of the authorised vehicle repair center or towing company to move, drive, or leave the insured vehicle at the scene of the incident.</p> <p>Insured person of comprehensive cover can call the 24-Hour Emergency Service (Assistance Hotline) at (852) 2894 4660 * or their vehicle repair center to arrange towing service. The vehicle repair center can inspect the vehicle and provide an estimate for the repair cost. The policyholder can submit a claim form to AXA and provide with AXA the contact details of the vehicle repair center. We will then appoint an automotive inspector to inspect the vehicle and assess the extent of the damage. Based on the vehicle's condition and market value, it may be eligible for repair or total loss reimbursement.</p> <p>Policyholder should submit claim either through Emma by AXA app or email to <a href="mailto:motor.claims@axa.com.hk">motor.claims@axa.com.hk</a> within 30 days of the accident. For details, please visit AXA website as follow: <a href="https://www.axa.com.hk/en/claims-private-car">https://www.axa.com.hk/en/claims-private-car</a></p> <p>* The 24-Hour Emergency Service (Assistance Hotline) is not applicable to commercial vehicle insurance. Please provide the effective policy number of your AXA Private Car Insurance when contacting the hotline.</p> <p>可以。但受保人應該採取一切合理步驟以防受保汽車進一步毀壞或損失。遇險後，受保人應該按汽車代理維修中心或拖車公司的專業指示移動、駕駛或把受保汽車留在事發地點。</p> <p>綜合保險的受保人可以致電24小時緊急服務(諮詢熱線) (852) 2894 4660 * 或其車輛維修中心安排拖車服務。車輛維修中心可以檢查車輛並提供維修費用估算。保單持有人可以向 AXA 安盛提交索賠表和車輛維修中心聯繫方式。然後我們會委派汽車公證人來檢查車輛並評估損壞情況。根據車輛狀況和車輛的市場價值，釐定合資格索償修理或全損報銷之費用。</p> <p>保單持有人應該於事件發生後30 天內透過Emma by AXA 手機應用程式或電郵至 <a href="mailto:motor.claims@axa.com.hk">motor.claims@axa.com.hk</a> 申報。詳情請瀏覽以下AXA 安盛網站： <a href="https://www.axa.com.hk/zh/claims-private-car">https://www.axa.com.hk/zh/claims-private-car</a></p> <p>* 24小時緊急服務(諮詢熱線)並不適用於商用車保險。使用諮詢熱線時需要提供有效之AXA 安盛私家車保險號碼。</p>