

## 承保範圍特別廣泛

「優悠樂」是一份全面的旅遊保險計劃，令您即使置身遙遙萬里之外，仍感優悠自在。「優悠樂」的保障範圍相當廣泛，除了包括一般旅遊保障項目外，還可享有全面危險運動、冬季及水上活動保障以及恐怖襲擊及外遊期間的戰爭保障，讓您無論出門公幹或旅遊渡假都倍感安心。同時增設**創傷輔導費用、街頭行劫及租車自付費**保障，務求為您提供最周全的旅遊保障。另外，即使您在旅遊期間不幸遇上困難而需要緊急援助，我們的24小時全球支援服務可隨時為您提供適當的服務。

## 特點推介:

- 同行折扣優惠高達85折 (只適用於單次旅遊保障計劃)
- 免費或半價子女保障 (只適用於單次旅遊保障計劃)
- 恐怖襲擊及外遊戰爭保障
- 全面危險運動、冬季及水上活動保障 (只適用於70歲以下之受保人)
- 旅遊嶄新保障包括街頭行劫、創傷輔導及租車自負額等保障項目
- 無索償優惠高達15% (只適用於全年旅遊保障計劃)
- 保單之任何保障均不設自負金額
- 若因無法控制的延誤導致行程未能如期完成，將自動免費延長保險期至相等於延誤之日期，最長可達10天
- 額外保障: 24小時全球支援服務
- 特設單程旅遊選擇

## 各式折扣優惠，超值保費低至港幣87元

「優悠樂」除了為您貼身剪裁承保範圍外，更設有各式折扣優惠，讓您的愉快旅程由「優悠樂」開始。

### 1. 同行優惠高達15% (只適用於單次旅遊保障計劃)

同行人數	折扣優惠
2人同行	95折
3人同行	9折
4人或以上同行	85折

### 2. 免費或半價子女\*保障

父或母 + 子女 = **首名免費**，其後半價

父及母 + 子女 = **首兩名免費**，其後半價

\* 子女為16歲以下之同行子女

### 3. 全年保障計劃無索償優惠高達15% (只適用於全年 / 全年家庭保障計劃\*)

如在一年保險期內沒有提出任何索償，續保時可獲無索償折扣優惠：

一年	95折
二年	9折
三年	85折

\* 全年家庭保障計劃保障之同行子女數目不設上限

## 24小時全球支援服務

- 墊支或擔保入院按金高達港幣40,000元
- 旅遊資料
- 監察並提供最新病症狀況予家人
- 醫療諮詢、評估及轉介
- 安排運送必需的藥物及醫療設備
- 律師轉介及墊支保釋金高達港幣40,000元
- 安排傳釋及看管小孩服務
- 協助尋找遺失行李
- 緊急更改行程安排

## 保單基本條款:

1. 此保單不適用於中國公民於國內旅遊
2. 年齡限制：高達75歲
3. 16歲以下兒童須由成人陪同
4. 單次旅遊計劃
  - 保障期最長可達180天
  - 同行折扣不可與其他優惠一併使用
  - 單程旅遊保障之生效期為抵達最終目的地7日後或於保單屆滿日終止，以較早者為準
  - 子女免費及半價保障只適用於16歲以下之同行子女
  - 投保單次旅遊之保費恕不退回
5. 全年保障計劃
  - 全年保障不適用於移民外地或非香港居民
  - 投保人於一年內在港居留少於180天，亦將受額外條款限制
  - 全年旅遊次數不限，每次旅遊保障期最長可達90天
6. 全年家庭旅遊保障之子女只限16歲以下之同行子女

## 您至可信賴的保險夥伴

皇家太陽聯合保險開業至今近300年，現為全球領先的跨國上市保險集團之一。集團的承保業務遍佈逾130個國家，主要位於英國、北歐、加拿大、愛爾蘭、亞洲、中東及拉丁美洲。

皇家太陽聯合保險有限公司是集團的全資附屬公司，於香港經營保險業務已有30多年，為客戶提供一系列按需訂制及配套的商業及個人保險產品和服務。貴為我們的客戶，您不但享有領先全球的保險公司所提供的周全保障，還可以完全信賴我們快捷公正的索償服務，以及優質的客戶服務。

作為「您至可信賴的專業保險公司」，我們定必貫徹履行承諾，竭誠為客戶提供方便可靠而又合適的保險方案。

## 保費表

承保期(日數)	計劃 I (港幣/元)	計劃 II (港幣/元)
1天	102	125
2天	115	156
3天	128	187
4天	141	206
5天	154	225
6天	167	244
7天	180	263
8天	193	282
9天	205	300
10天	217	318
11天	229	336
12天	241	354
13天	253	372
14天	264	389
15天	275	406
16天	286	423
17天	297	440
18天	308	457
19天	318	473
20天	328	489
21天	338	505
22天	348	521
23天	358	537
24天	367	552
25天	376	567
26天	385	582
27天	394	597
28天	403	612
29天	411	626
30天	419	640
30天以上保費率(每天)	12	16
全年旅遊保障計劃	1,600	2,400
全年家庭旅遊保障計劃	3,200	4,800

# JOURNEYGUARD 優悠樂

Travel Insurance  
旅遊保險

**Terrorism & Passive War Cover**  
恐怖襲擊及外遊戰爭保障

項目	承保範圍	最高賠償限額(HK\$)	
		計劃 I	計劃 II
1. 人身意外*#	意外身故 / 四肢傷殘或失明 / 永久完全傷殘 在乘搭公共交通工具時發生之人身意外將獲雙倍賠償(不適用於因「恐怖襲擊」所致之人身意外) 第三級燒傷，範圍包括(i)多於2%之頭部皮膚燒傷或(ii)多於10%身體皮膚燒傷。	500,000	1,000,000
		1,000,000	2,000,000
		250,000(分項限額)	500,000(分項限額)
2. 醫療及其他費用*	在旅途中生病或意外受傷所引致的醫療費、手術費、住院費、緊急牙科治療以及額外的交通及膳宿費用 回港後3個月內之覆診費用保障高達港幣50,000元，包括因意外受傷所引致之跌打及針灸治療費用總額達港幣1,500元，每日每次治療費用最高為港幣150元	500,000	800,000
3. 住院現金*	於海外入院留醫之現金保障	2,500 (250/每日)	5,000 (500/每日)
4. 創傷輔導保障	在外遊期間因目擊或親歷突發事故包括搶劫、恐嚇、身體受襲、嚴重受傷、火災、爆炸、交通意外、自然災難、騎劫或恐怖襲擊，引致嚴重心理創傷而接受心理輔導治療之費用	15,000 (1,500/每次)	15,000 (1,500/每次)
5. 街頭行劫	受保人於外遊期間不幸遇劫受傷並需留院治理，在海外留醫期間將獲得現金補償	5,000 (500/每日)	5,000 (500/每日)
6. 全球醫療運送或轉返原居地	將傷病之受保人緊急轉送至有足夠醫療設備的醫院 在當地治療完成後以合適之交通工具將傷病之受保人送返家中，並在有需要時安排隨行醫療人員及醫療設備 因近親突然身故而需要返回原居地的經濟客位機票 護送傷病之受保人的同行子女返家及保障合理的額外旅費包括經濟客位機票及住宿 安排一名親屬前往探望受保人(住院連續超過7日者)之來回經濟客位機票及高達每晚港幣1,200元，最多連續5晚之住宿費用	不設限額	不設限額
7. 遺體運返或殮葬費用	如受保人不幸身故，將其遺體或骨灰運返家中的全部費用或在肇事地方進行殮葬的費用(不包括棺木費用)	不設限額	不設限額
8. 遺失行李、旅遊證件及現金#	賠償意外遺失或損毀之行李 補領旅遊證件、身份證明文件及信用卡之費用，包括因此而引致之額外住宿及交通費用 在旅途中因偷竊或搶劫而損失的現金、銀行本票及旅行支票	15,000 (2,000/每件)	30,000 (2,000/每件)
		5,000	10,000
		2,000	2,000
9. 緊急購物	因行李被錯誤運送或延誤超過10小時而需要購買日用品必需品如衣服、洗滌用品等之緊急購物津貼 因行李證實為永久遺失，本項目所提供的賠償將在上列「遺失行李」項目的賠償額中扣除	1,000	1,500
10. 取消行程	由於目的地發生罷工、工業行動、惡劣天氣或天然災難、受保人或其近親、業務夥伴或偕行之同伴突然身故或生病、受保人或偕行同伴須擔任陪審團或證人、受保人家中發生火警、爆炸或地震等意外，導致必須取消行程所導致之有關損失。賠償範圍包括所有預繳之交通費、團費、酒店住宿費	10,000	20,000
11. 縮短行程	因罷工、工業行動、惡劣天氣或天然災難、交通工具機件故障引致延誤至少24小時、客機騎劫、受保人或其近親、業務夥伴或偕行之同伴突然身故或生病、受保人家中發生火警、爆炸或地震等意外，導致必須縮短行程所引致之有關費用。賠償範圍包括所有額外的交通及住宿費用	10,000	20,000
12. 行程延誤#或更改行程費用	a) 如因罷工、工業行動、惡劣天氣、天然災難或已安排乘搭之班機或輪船機件故障，造成啟航時間延誤超過8小時，每8小時延誤可獲港幣250元現金津貼；或 b) 如因上述事故導致必須更改行程，而投保人不獲航空公司或任何第三者發出之賠償，本計劃將賠償此等事故所引致之額外住宿及交通費用	2,500	2,500
		5,000	10,000
13. 租車自負費保障	於外遊期間因租用之車輛遭受意外損毀或失竊，就有關損失根據租約條款需承擔之自負額將獲得賠償	5,000	5,000
14. 個人責任保障	償付受保人導致他人身體受傷或財物損失而需負上法律責任之有關費用，但不包括使用任何車輛及船隻、騎馬及對家庭成員及僱員之責任	1,000,000	2,000,000

### 備註:

\* 70歲以上人士承保範圍:

- 項目 1 - 最高賠償限額之50%，雙倍賠償不適用
- 項目 2 - 最高賠償限額之50%
- 項目 3 - 最高賠償限額之25%

# 兒童(16歲以下)承保範圍:

- 項目 1 - 最高保額限額50%，雙倍賠償不適用  
- 第三級燒傷之最高保額為港幣50,000元
- 項目 8 - 不包括現金保障
- 項目 12 - 最高保額為港幣1,000元，  
每8小時延誤津貼為港幣100元

### 主要不受保項目:

戰爭、愛滋病、自損行為、受酒精影響之行為、旅遊前已存在或先天性之疾病、使用非醫生處方之藥物、懷孕、職業運動、競賽、精神病及在遺失金錢或行李後24小時內未向警方申報、電子數據有關之損失、危險或體力勞動工作、除作為飛機乘客以外之飛行活動、石棉及恐怖襲擊(適用於保障項目14)等。  
非典型性肺炎(SARS)不受保條款只適用於出發前世界衛生組織(WHO)已發出了旅遊警告的國家或城市。



## All-round satisfaction

**JourneyGuard** is an insurance plan that you can count on for worry-free travel. It protects you whilst you are far away from home, whether on holiday or on business. Apart from featuring all the necessary comprehensive travel protections, **JourneyGuard** protects you from Terrorism and War whilst travelling overseas as well as other special protection inclusive of **Trauma Counselling, Mugging and Rental Vehicle Excess**. Our 24-hour worldwide Assistance Service is also there to assist you in case of emergency or mishap.

### Feature highlights:

- Companion Offer up to 15% (applicable to Single Trip Plan)
- Free or Half-Price Children Cover (applicable to Single Trip Plan)
- Terrorism and War Whilst Overseas Travelling Cover
- Comprehensive Sports Cover inclusive of all sorts of Dangerous Sports, Winter & Water Sports (applicable to aged below 70)
- Brand new special covers including Mugging, Trauma Counselling and Rental Vehicle Excess Benefits
- No Claims Discount up to 15% off (applicable to Annual Policy)
- No excess applies to the entire policy
- Automatic free-of-charge extension of cover for any delay of journey beyond control, for a period equivalent to the period of delay with a maximum of 10 days
- Extra Benefits: 24-hour Worldwide Assistance Service
- Option of One Way Travel available

## Various special offers – premium per trip as low as HK\$87

Apart from the exciting benefits, we offer different kinds of special offers that you can enjoy our value-for-money insurance protection in various circumstances.

### 1. Companion offer (applicable to Single Trip Plan)

Number of people travel together	Discount
2	5%
3	10%
4 or more	15%

### 2. Free or Half-priced Children\* Cover

Single Parent + Child = **1 Child Free**, Half-priced for the rest

Both Parents + Child = **2 Children Free**, Half-priced for the rest

\*Children refer to children aged below 16 and travelling together with their parent(s)

### 3. No Claim Discount for Annual Plans (applicable to Annual Plan / Annual Family Plan\*)

If there is no claim filed in one policy year, you will enjoy No Claim Discount at renewal :

1 year	5%
2 years	10%
3 years	15%

\*Annual Family Plan covers unlimited number of children in the family

## 24-hour Worldwide Assistance Service

- Advance or guarantee for hospital admission deposit upto HK\$40,000
- Travel information
- Monitoring of medical condition and update of status to family members
- Medical advice, evaluation and referral appointment
- Arrange essential medication and medical equipment
- Legal referral and advance bail bond of up to HK\$40,000
- Arrangement of interpreters and child escort
- Luggage retrieval
- Emergency re-routing arrangement

## General conditions:

1. This Policy is not applicable to PRC citizens travelling within the territory of Mainland China
2. Age Limit: up to 75 years old
3. Children aged under 16 must be accompanied by an adult
4. Single Trip Policy
  - Maximum duration of each trip at 180 days
  - Companion Discount cannot be used in conjunction with other promotional offer
  - One Way Travel is valid for a maximum of 7 days after arrival at the final destination or until the expiry date of your policy, whichever is the earlier
  - Free or half-priced children cover is applicable to children aged below 16 and travelling together with their parent(s)
  - No premium refund for Single Trip Policy
5. Annual Policy
  - Annual Policy is not applicable to emigrants and residents outside Hong Kong
  - Insured staying in Hong Kong less than 180 days in a year will be subject to special underwriting
  - Unlimited number of trips per year; maximum duration of each trip at 90 days
6. Annual Family Policy covers for children aged below 16 and travelling together with their parent(s)

## Your trustworthy insurance partner

With an almost 300 year heritage, RSA is one of the world's leading multinational quoted insurance groups. It has the capability to write business in over 130 countries and with major operations in the UK, Scandinavia, Canada, Ireland, Asia and the Middle East and Latin America.

A wholly-owned subsidiary of the RSA Group and traded in the name of Royal & Sun Alliance Insurance plc, we have run insurance business in Hong Kong for more than 30 years. We offer a comprehensive range of customised and packaged commercial and personal insurance products and services. Apart from enjoying the security provided by one of the world's leading insurers, you can trust our efficient and fair claims service and quality customer care.

At RSA, we are committed to providing our customers with convenient, appropriate and secure insurance solutions and consistently fulfilling what we promise. We are "The professional insurer you can always rely on".

## Premium table

Premium per person	Plan I (HK\$)	Plan II (HK\$)
1 day	102	125
2 days	115	156
3 days	128	187
4 days	141	206
5 days	154	225
6 days	167	244
7 days	180	263
8 days	193	282
9 days	205	300
10 days	217	318
11 days	229	336
12 days	241	354
13 days	253	372
14 days	264	389
15 days	275	406
16 days	286	423
17 days	297	440
18 days	308	457
19 days	318	473
20 days	328	489
21 days	338	505
22 days	348	521
23 days	358	537
24 days	367	552
25 days	376	567
26 days	385	582
27 days	394	597
28 days	403	612
29 days	411	626
30 days	419	640
Additional premium per day after 30 days	12	16
Annual premium	1,600	2,400
Annual Family Plan premium	3,200	4,800

Cover	Benefits	Limits (HK\$)	
		Plan I	Plan II
1. Personal Accident**	Accidental Death / Loss of limbs or eyesight / Permanent Total Disablement Double Indemnity is provided for accidental death occurred to the insured person, while travelling on a public conveyance that is licensed to carry passengers (not applicable to accident arising out of Terrorism) Major Burns: Cover for third degree burns with burn areas as (i) 2% or more of the total head surface area, or (ii) 10% or more of the total body surface area	500,000 1,000,000  250,000 (sub-limit)	1,000,000 2,000,000  500,000 (sub-limit)
2. Medical Expenses*	Medical and surgical fees, hospital charges and emergency dental treatment incurred as a result of sickness or accident during the journey, including the additional travel and accommodation expenses Follow-up medical expenses incurred within 3 months after returning to Hong Kong up to HK\$50,000, including bone-setting and acupuncture treatment arising from accidental bodily injury up to HK\$1,500 per policy and HK\$150 per visit per day	500,000	800,000
3. Hospital Cash*	Pays for each day the Insured is hospitalized overseas	2,500 (250/day)	5,000 (500/day)
4. Trauma Counselling	Reimburse the cost of Trauma Counselling incurred if the insured person suffers from an acute mental trauma after witnessing, or being subject to a sudden unexpected event as robbery or burglary, threat, personal assault, serious bodily injury, fire, explosion, traffic accident, natural disaster, hijacking or terror attack	15,000 (max 1,500/visit)	15,000 (max 1,500/visit)
5. Mugging	Pays for each day the insured person suffers from bodily injury and hospitalized as the result of a mugging attack during the journey	5,000 (500/day)	5,000 (500/day)
6. Worldwide Medical Evacuation OR Repatriation	Emergency transfer of an injured or sick person to an adequately equipped hospital Repatriation to home after local treatment by any means of transport and with medical supervision and medical facility as appropriate Return to home economy air ticket in the event of sudden death of your close relative Escort unattended children back home plus reasonable travel expenses inclusive of economy air ticket and accommodation Round trip economy ticket and hotel accommodation (HK\$1,200 per night for a maximum of 5 nights) for a relative to visit an insured person hospitalised for more than 7 consecutive days	Unlimited	Unlimited
7. Repatriation of Mortal Remains or Local Burial Expenses	All expenses incurred in transporting the body or ashes home or payment of local burial expenses incurred where death took place (excluding the cost of coffin)	Unlimited	Unlimited
8. Loss of Baggage, Travel Documents and Cash#	Accidental loss of or damage to baggage  Cost of replacing lost travel documents, identification and credit cards, including the additional accommodation and transportation costs incurred as a result Loss of cash, banknotes and travellers cheques arising from theft or robbery during the journey	15,000 (2,000/article) 5,000  2,000	30,000 (2,000/article) 10,000  2,000
9. Emergency Purchases	Emergency purchases of essential clothing, toiletries, etc. if baggage is delayed or misplaced by the carrier for more than 10 hours If the baggage proves to be permanently lost, any amount paid under this cover is deducted from the amount payable under Loss of Baggage cover above	1,000	1,500
10. Cancellation	In the event of strike, industrial action, adverse weather and natural disaster at the destination; death or sickness of the insured person, close relatives, business associates or travelling companions; jury or witness services of an insured person or travelling companion; fire, explosion or earthquake at home, resulting in loss of advance payments in transportation, tour charges or hotel accommodation	10,000	20,000
11. Curtailment	In the event of strike, industrial action, adverse weather and natural disaster; mechanical breakdown of the transporting carrier for at least 24 hours; hijacking; death or sickness of the insured person, close relatives, business associates or travelling companions; fire, explosion or earthquake at home, resulting in loss of unused portion of advance payments in transportation, tour charges or hotel accommodation as well as the reasonable additional transportation and accommodation expenses incurred	10,000	20,000
12. Travel Delay* or Re-routing Expenses	a) As a result of delay to the plane or ship by more than 8 hours due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier; HK\$250 will be paid for each full 8 hours delay; or b) If re-routing is necessary as a result of the above incidents, additional accommodation and transportation expenses incurred will be reimbursed, provided that no compensation is received from the carrier or any third party	2,500 5,000	2,500 10,000
13. Rental Vehicle Excess	Reimburse the excess amount borne by the insured person for the loss of or damage to the rented vehicle	5,000	5,000
14. Personal Liability	Against legal liability to third parties for accidental bodily injury and accidental loss of or damage to property, but excluding liabilities arising out of use of vehicles & watercraft, horse-riding and liability to family members or employees	1,000,000	2,000,000

#### Remarks :

- \* Cover for adults above the age of 70 is subject to the following limits:  
Cover 1 - 50% of the stated limit, double indemnity is not applicable  
Cover 2 - 50% of the stated limit  
Cover 3 - 25% of the stated limit

# Cover for children below the age of 16 is subject to the following limits:

- Cover 1 - 50% of the stated limit, double indemnity is not applicable  
- HK\$50,000 for Major Burns as sub-limit under Personal Accident  
Cover 8 - No cash cover  
Cover 12 - HK\$1,000 subject to HK\$100 per 8 hrs

#### Major exclusions:

War, HIV/AIDS, self-inflicted injuries, influence by alcohol, pre-existing or congenital health conditions, non-prescription drugs, pregnancy, professional sports, racing, psychological disturbance, losses not reported to the police or the carrier within 24 hours for baggage and cash, electronic data related losses, dangerous assignments or manual work, flying except as an aircraft passenger, asbestos and terrorism (applicable to Cover item 14).

SARS exclusion will be limited to countries or cities that World Health Organization (WHO) has imposed with travel warning.

## Royal & Sun Alliance Insurance plc

(incorporated in the United Kingdom with limited liability)

### 皇家太陽聯合保險有限公司

32/F, Dorset House,  
Taikoo Place, 979 King's Road,  
Quarry Bay, Hong Kong.  
香港鰂魚涌英皇道979號太古坊多盛大廈32樓

Tel 電話 2968 1636  
Fax 傳真 2917 6266

Email 電郵 [hk\\_personal\\_insurance@hk.rsagroup.com](mailto:hk_personal_insurance@hk.rsagroup.com)  
[www.rsagroup.com.hk](http://www.rsagroup.com.hk)

For enquiries, please contact your agent / broker or us.  
如有任何查詢，請聯絡您的保險代理或本公司。

Note: This leaflet serves as a general guideline. Please refer to the exclusions, terms and conditions of the Policy for details of cover.

註：本小冊子只為一般性簡介，僅供參考之用。  
有關承保範圍、不保項目之詳細條款及內容，請參閱保單。  
(如中文譯本與英文有異，以英文文本為準。)