

# Bravo

# Travel Protector



## Bravo Travel Protector

### Plan Highlights

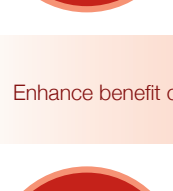


New

Medical Expenses is as high as HK\$1,500,000



Extend to cover Coverage of Personal Accident as "Scale 2" without additional Premium



Enhance benefit of "Travel Delay"



Extend to cover missed journey, overbooking, unused ticket, etc.

- No excess for all benefits
- The maximum period of insurance is 182 days for Single Trip Travel Plan and 120 days per trip for Annual Travel Plan
- Cover leisure sports
- Cover natural disaster (e.g. earthquake, tsunami, etc.)
- Medical Expenses cover including gas/ food poisoning and infectious disease (e.g. SARS, Bird Flu, Dengue Fever, etc.)
- Automatic cover extension for up to 10 days if the trip is unavoidably delay (Only for Single Trip Travel Plan)
- Mobile Phone reimbursement extends to HK\$2,500 per item
- Optional Cruise Benefit to provide a more comprehensive travel protection



		Maximum Limit (HK\$)		
Coverage		Premier Plan	Classic Plan	Standard Plan
<b>1. Emergency Medical</b>				
a) Medical Expenses		1,500,000	1,000,000	500,000
b) Overseas Hospital Cash		8,000	5,000	2,500
c) Medical Facility Extension		20,000	15,000	10,000
<b>2. Personal Accident (Scale 2)</b>				
a) Accident on Public Common Carrier or caused by armed Robbery		2,000,000	1,300,000	700,000
b) Other Accident		1,000,000	650,000	350,000
c) Burns Benefit		300,000	200,000	150,000
<b>3. Worldwide Emergency Assistance Service</b>				
a) Emergency Medical Evacuation		Actual Cost	Actual Cost	Actual Cost
b) Repatriation of Mortal Remains		Actual Cost	Actual Cost	Actual Cost
c) 24 Emergency Assistance Service		Included	Included	Included
<b>4. Travel Inconvenience</b>				
a) Trip Cancellation		40,000	20,000	10,000
b) Trip Curtailment or Re-arrangement		40,000	20,000	10,000
c) Travel Delay				
i) Cash Allowance; or		2,000	2,000	2,000
ii) Loss of pre-paid transportation and accommodation expenses due to cancellation of trip		2,000	1,500	1,000
d) Baggage Delay Cash Allowance		1,000	750	500
e) Missed Connection		10,000	7,500	5,000
f) Overbooking		10,000	7,500	5,000
g) Special Occasion Interruption		3,000	2,000	1,000
<b>5. Personal Belongings</b>				
a) Personal Baggage		20,000	15,000	10,000
b) Personal Money		3,000	2,500	2,000
c) Loss of Travel Document		10,000	7,500	5,000
d) Emergency Cash		10,000	7,500	5,000
<b>6. Special Care</b>				
a) Compassionate Visit		20,000	15,000	10,000
b) Child Escort		20,000	15,000	10,000
c) Credit Card Protection		50,000	30,000	20,000
d) Consolation Benefit		20,000	15,000	10,000
e) Hospital Income Plus		8,000	5,000	2,000
f) Rental Vehicle Excess		5,000	5,000	5,000
g) Compulsory Quarantine Cash Allowance		5,000	5,000	5,000
h) Scarring of the Face Benefit		20,000	20,000	20,000
i) Kidnap Benefit		15,000	15,000	15,000
j) Loss of Home Content		15,000	10,000	5,000
<b>7. Legal Liability</b>				
a) Personal Liability		3,000,000	2,000,000	1,000,000
<b>8. Optional Benefit (Only for Single Trip Travel Plan)</b>				
<b>Additional Cruise Benefits</b>				
a) Trip Cancellation		30,000	N/A	N/A
b) Trip Curtailment		30,000		
c) Trip Re-arrangement		30,000		
d) Cancellation of Cruise Trip		30,000		
e) Shore Excursion Cancellation Allowance		10,000		
f) Shore Excursion Curtailment Allowance		500		
g) Additional Benefit due to Involuntary Journey Extension		500 per day (Max. 5 days)		
h) Satellite Phone Calls Expenses		2,000		
i) Accidental Death on Voyage		100,000		

Single Trip Travel Plan Basic Plan				Premium Table (HK\$)#					
No. of Day(s)	Premier Plan			Classic Plan			Standard Plan		
	Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family*	Individual	Individual + Children*	Family**
1	115	175	278	85	127	212	61	91	145
2	163	242	386	133	199	314	85	127	206
3	206	314	483	169	242	399	115	169	260
4	290	435	676	208	327	496	158	230	344
5	323	496	761	228	353	532	177	267	400
6	348	535	825	235	365	558	191	293	444
7	368	568	875	242	378	583	202	307	469
8	386	593	926	254	385	597	209	320	496
9	400	620	976	260	397	634	222	339	532
10	419	646	1,014	267	411	666	235	359	564
11	437	672	1,082	273	424	704	242	371	600
12	476	730	1,187	298	457	764	260	397	652
13	496	764	1,226	305	469	782	273	417	679
14	513	789	1,265	317	489	815	279	430	704
15	532	821	1,318	323	503	835	285	443	723
16	552	853	1,370	336	515	853	292	457	756
17	572	880	1,408	343	528	880	305	469	776
18	597	913	1,448	355	541	899	311	483	796
19	614	945	1,487	361	554	913	317	496	810
20	634	979	1,527	368	562	936	330	507	822
21	653	986	1,549	375	570	943	336	513	848
22	666	1,005	1,587	381	582	963	343	523	874
23	679	1,024	1,639	386	589	969	348	530	894
24	691	1,049	1,677	393	601	982	355	542	899
25	704	1,068	1,689	406	608	1,001	361	555	926
26	716	1,088	1,715	412	621	1,020	368	561	940
27	729	1,107	1,741	419	634	1,040	375	575	951
28	749	1,133	1,761	426	641	1,059	381	588	965
29	761	1,152	1,792	431	653	1,079	386	595	979
30	774	1,172	1,831	437	659	1,091	393	607	991
Each additional day	22	32	54	17	24	41	15	21	33
Annual Travel Plan	3,065	N/A	5,515	2,100	N/A	3,775	1,130	N/A	2,035
China Medical Guarantee Card (Only for Annual Travel Plan)	100 per person			100 per person			100 per person		

\* Include all accompanying children aged 17 or below.

\*\* Include the legal spouse and all accompanying children aged 17 or below.

# Premium does not include the premium levy. For details, please visit <http://www.general.com.hk/customer-service/levy>

**Additional Cruise Benefit  
(Only for Premier Plan of Single  
Trip Travel)**

**Premium Table (HK\$)#**

**Basic Plan**

**Table Of Coverage**

No. of Day(s)	Per Person
1	207
2	293
3	369
4	522
5	583
6	628
7	662
8	696
9	720
10	754
11	787
12	857
13	891
14	923
15	958
16	994
17	1028
18	1074
19	1106
20	1141
21	1175
22	1197
23	1221
24	1243
25	1267
26	1289
27	1313
28	1348
29	1370
30	1393
<b>Each additional day</b>	<b>39</b>

**1. EMERGENCY MEDICAL**

**a. Medical Expenses**

- Reimbursement of medical expenses, including outpatient, surgery and hospitalization arising from accident or sickness during the period of insurance
- Follow-up medical treatment incurred within 90 days after returning to Hong Kong will be covered up to 100% of unused portion of sum insured for injury, and will be covered up to 10% of unused portion of sum insured for sickness. This benefit also includes expenses for registered/ listed Chinese herbalist, Chinese bonesetter and acupuncturist up to HK\$200 per visit per day, max. HK\$3,000
- Local translator/ interpreter services (HK\$500 per day/ Sub limit HK\$5,000)
- Follow up medical expenses within 3 consecutive months if the infections disease is contracted during the trip and confirmed within 7 days after returning to Hong Kong whereas no medical expenses incurred overseas (10% of max. limit)
- Catch up expenses: HK\$1,500 (Standard Plan); HK\$3,000 (Classic Plan); HK\$5,000 (Premier Plan)
- Additional travelling expenses for the purpose of seeking medical treatment in an overseas hospital (HK\$300)

**b. Overseas Hospital Cash**

HK\$500 per day will be payable if necessarily confined in a hospital due to accident or sickness overseas during the period of insurance

**c. Medical Facility Extension**

Reimbursement on cost of medical facility equipment and installation for household and daily purpose, as a result of accidental permanent total disablement

**2. PERSONAL ACCIDENT**

**a. Accident whilst on a Public Common Carrier or caused by armed robbery - Double Indemnity**

In the event of death or disablement arising as a result of an accident sustained during the period of insurance while riding as a passenger in a public common carrier or caused by armed robbery, maximum benefits up to the limit stated in the coverage will be payable

**b. Other Accident**

In the event of death or disablement arising as a result of an accident other than on Public Common Carrier or caused by armed robbery, maximum benefits up to the limit stated in the coverage will be payable

# Premium does not include the premium levy. For details, please visit <http://www.general.com.hk/customer-service/levy>

### c. Burns Benefit

Compensation for Second or Third Degree Burn of body surface arising from accident abroad

## 3. WORLDWIDE EMERGENCY ASSISTANCE SERVICE

### a. Emergency Medical Evacuation

Necessary evacuation to Hong Kong or nearest place for appropriate medical treatment due to serious injury or sickness. Payment on actual cost basis without any limit so to ensure adequate protection

### b. Return of Mortal Remains

Necessary arrangement to return deceased insured person's mortal remains to Hong Kong

### c. 24-hour Worldwide Emergency Assistance Services

Including hospital admission guarantee, phone medical advice and evaluation, referral to doctors and hospitals, medical evacuation and repatriation, referral to legal service and emergency travel service

## 4. TRAVEL INCONVENIENCE

### a. Trip Cancellation

Reimbursement for the loss of travel expenses, including travel fare, tour fee and/ or accommodation expenses paid in advance, in the event of cancellation of the trip due to:

With effective from within 90 days before commencement of the insured trip or after policy issuance, whichever is later:

- Death or serious injury or serious sickness of the insured person, immediate family member, close business partner or traveling companion;
- Witness summons, jury service or compulsory quarantine of the insured person

With effective from within 7 days before commencement of the insured trip or after policy issuance, whichever is later:

- Sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot, civil commotion, adverse weather condition, hijacking, natural disaster, terrorism, epidemic or unexpected issuance of a Black Alert at the planned destination;
- Serious damage to insured person's home arising from fire, flood or natural disaster

### b. i) Trip Curtailment

Reimbursement for the additional or forfeited travel fare and/or accommodation expenses incurred arising from:

- Death, serious injury or serious sickness of the insured person, immediate family member, close business partner or travelling companion;

- Sudden occurrence of strike by the employees of a public common carrier, hijacking, unanticipated outbreak of riot or civil commotion, adverse weather conditions, natural disasters, terrorism, epidemic or unexpected issuance of a Black Alert at the planned destination

## OR

### b. ii) Trip Re-arrangement

Reimbursement for the additional travel fare and/ or accommodation expenses incurred upon having to re-route the planned trip arising from:

- Sudden occurrence of strike by the employees of a public common carrier, hijacking, unanticipated outbreak of riot and civil commotion, adverse weather conditions, natural disaster, terrorism, epidemic, airport closure, mechanical and/ or electrical breakdown of Public Common Carrier, or unexpected issuance of a Black Alert at the planned destination

### c. Travel Delay

HK\$500 cash for each full 6 hours delay if the scheduled public common carrier is delayed due to unanticipated outbreak of riot and civil commotion, adverse weather conditions, natural disasters, terrorism, equipment failure, hijacking, airport closure or strike by the employees of the public common carrier; or reimburse the loss of prepaid transportation and accommodation expenses if the departure from Hong Kong is delayed for more than 6 hours resulting the trip cancellation

### d. Baggage Delay Cash Allowance

Cash allowance for over 6 hours delay of accompanied baggage broad (No benefit will be provided for the claim under both coverage 4b(ii) Trip Rearrangement and coverage 4c Travel Delay due to same event)

### e. Missed Connection

Reimbursement for the reasonable additional accommodation and meal expenses caused by missed transportation connection which reserved arising from strike, industrial action, riot, civil commotion, hijack, terrorism, adverse weather, natural disaster, mechanical and/ or electrical breakdown of public common carrier, or airport closure

### f. Overbooking

Reimbursement for the reasonable additional accommodation and meal expenses in the event that the Insured Person fails to board the Public Common Carrier outside Hong Kong due to overbooking

### g. Special Occasion Interruption

Reimbursement for the unused ticket (e.g. theme park, museum, musical, sporting event, opera, theatre, musical performance or concert) forfeited by the Insured Person arising from:-

- Sudden and unexpected death of an Insured Person, an Immediate Family Member or Travel Companion or Business Partner;
- The Bodily Injury or Sickness of an Insured Person or Travel Companion or Business Partner;
- The trip being delayed due to adverse weather, natural disaster, Strike by the employees of the Public Common Carrier, mechanical fault of a Public Common Carrier, hijacking or terrorism

## 5. PERSONAL BELONGINGS

### a. Personal Baggage

Indemnify for loss of or damage to personal baggage arising from accident, theft or robbery during the trip. Every set/ pair of item up to HK\$3,000; sports equipment up to HK\$5,000 per set/ pair; laptop computer up to HK\$10,000 per set/ item; mobile phone up to HK\$2,500 per item; all cameras and camcorders and related accessories and equipment up to HK\$3,000 (Standard Plan), HK\$5,000 (Classic Plan) and HK\$7,000 (Premier Plan)

### b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's cheques and/ or money order as a result of accidental loss, theft, robbery or burglary

### c. Loss of Travel Document

Reimburse for the additional transportation, accommodation and document replacement cost arising from loss of essential travel documents abroad

### d. Emergency Cash

If the insured person has to necessarily stay behind due to loss of or damage to essential travel documents abroad, the company shall pay HK\$500 each calendar day until the documents are recovered, or the insured person can leave the place where loss occurred

(For the claims of coverage 5a, 5b, 5c, 5d, police report must be obtained locally within 24 hours and submitted with original copy and receipts; No benefit will be provided for the claim under coverage 4d Baggage Delay and coverage 5a Personal Baggage due to same event.)

## 6. SPECIAL CARE

### a. Compassionate Visit

Indemnify for the additional traveling and accommodation expenses necessarily incurred by an immediate family member to fly over or by one accompanying traveling companion to stay behind with the insured person who is hospitalized or passed away abroad

### b. Child Escort

Indemnify for the additional traveling and accommodation expenses for returning the insured person's accompanying child(ren) who is (are) aged 17 or below and no other adult accompanied the child(ren) back to Hong Kong if the insured person passes away or sustains serious injury or sickness abroad

### c. Credit Card Protection

In the event of death of the insured person due to accident abroad, the unsettled credit card purchases during the period of insurance and charges incurred will be compensated

### d. Consolation Benefit

Compensation will be payable for the insured person's immediate family member if the insured person passed away as a result of sudden injury or sickness abroad within the period of insurance

### e. Hospital Income Plus

HK\$300 cash per day within a 90 days period after returning to the home country if the insured person is confined to a hospital due to serious injury or sickness sustained abroad

### f. Rental Vehicle Excess

Reimbursement for the excess, which the insured person is liable under part of hiring agreement, if the insured person rents or hires a rental vehicle during the period of insurance and the vehicle is involved in a collision whilst under his/ her control, or it is damaged, or stolen during parking

#### Special Condition:

The insured person must purchase relevant comprehensive motor vehicle insurance arranged by the rental organization against loss of or damage to the rental vehicle during the rental period

### g. Compulsory Quarantine Cash Allowance

HK\$500 per day will be payable for each complete day of compulsory quarantine due to infection with an infectious disease during the covered trip or within 7 days upon return to Hong Kong

### h. Scarring of the Face Benefit

In the event of the insured person suffers bodily injury results in permanent disfigurement or permanent scarring of the face, the company will pay the amount insured up to HK\$20,000. The amount of insured payable will not take into account any psychological effects

### i. Kidnap Benefit

If during the period of insurance an insured person is kidnapped, the company shall pay a daily benefit of HK\$500, subject to a maximum of thirty (30) days

### j. Loss of Home Content

Reimbursement for the loss of or damages to Insured Person's home contents as a result of fire and/ or burglary while Insured Person is overseas

## 7. LEGAL LIABILITY

### a. Personal Liability

Covers the insured person against legal liability for bodily injury or property damage to a third party due to the insured person's negligence. The company shall take over for any settlement that is being made (Not applicable for any driving or rental of automobile, aircraft and watercraft)

## 8) Optional Benefits

### Additional Cruise Benefits

#### a) TRIP CANCELLATION

- This coverage is effected to cover the insured trip under the following event within 90 days before commencement of the insured trip
  - Reimbursement for the loss of travel expenses, including travel fare, tour fee and/ or accommodation expenses paid in advance, in the event of cancellation of the trip due to death or serious injury or serious sickness of the insured person, immediately family member, close business partner or traveling companion
- Other terms and conditions are same as “Basic Plan”
- Additional amount per benefit item with same terms of “Basic Plan”

#### b) TRIP CURTAILMENT

Additional amount per benefit item with same terms of “Basic Plan”

#### c) TRIP RE-ARRANGEMENT

Additional amount per benefit item with same terms of “Basic Plan”

#### d) CANCELLATION OF CRUISE TRIP

Reimbursement for loss of deposit or charges paid in advance if the cruise trip is cancelled due to arrival delay of the flight more than 12 hours which is arising from adverse weather conditions, natural disaster, unexpected outbreak of strike, equipment failure or hijacking of public comment carrier

#### e) SHORE EXCURSION CANCELLATION ALLOWANCE

Pay a lump sum allowance HK\$1,500 per excursion (up to HK\$10,000) if the insured person has to cancel the excursion tour due to:

- Death, serious bodily injury or serious sickness of the insured person or travel companion;
- Unexpected outbreak of strike, riot, civil commotion, terrorism, infectious disease, adverse weather conditions or natural disaster at the destinations of the excursion occur one day before the departure date of the shore excursion

#### f) SHORE EXCURSION CURTAILMENT ALLOWANCE

Pays a lump sum allowance HK\$500 if the insured person has to abandon the shore excursion and return to the voyage after the excursion has begun due to adverse weather conditions or natural disaster at the place of the excursion

#### g) ADDITIONAL BENEFIT DUE TO INVOLUNTARY JOURNEY EXTENSION

Pay allowance HK\$500 per day (Up to 5 days) if the insured person needs to stay in the planned destination involuntarily which prevent the Insured Person to complete the covered trip due to the following event:

- Unexpected outbreak of strike, riot, civil commotion, terrorism;
- Compulsory quarantine;
- Adverse weather conditions or natural disaster

#### h) SATELLITE PHONE CALLS EXPENSES

Reimbursement for the satellite phone call expenses incurred by the insured person whilst on board a cruise ship after the occurrence of injury or illness which prevents him/ her from continuing the covered trip

#### i) ACCIDENTAL DEATH ON VOYAGE

Additional benefit if the insured person sustains accidental death on voyage

## Important Notes

- Age limit:
  - For Single Trip Plan: 0-79
  - For Annual Travel Plan: 0-72(If apply for Family Plan, age limit of children is 0-17)
- All insured should hold a valid HKID Card
- For aged 17 or below, Coverage 2a is not applicable and Coverage 1a & 2b is 50%
- For Annual Travel Plan the maximum limit per "Family" plan will be subject to 300% of one single adult insured
- Destination: Worldwide (Except the Sanction Country)\*\*\*
- This insurance is only valid for the purpose of leisure travel or business travel (limited to administrative duty only) and not applicable to tour guide/escort, overseas full time student or student lives at overseas
- For Single Trip Plan, no refund of premium is allowed once the policy has been issued
- Group travel discount
  - 5% premium discount for 7 to 14 persons
  - 10% premium discount for 15 persons or above
- This brochure provides only a summary of the policy benefits. Coverage should be subject to the terms and conditions of the policy

## Main Exclusions

Pre-existing conditions, Suicide, self-inflicted injury, acts of war, nuclear, direct participation in strike, riot, civil commotion, service in military, disciplinary forces, Professional sports, Illegal acts, Pregnancy or treatment pertaining to infertility, mental disorders, conditions caused by chronic alcoholism or drug addiction, surgical or treatment of dental or cosmetic purpose, congenital anomalies, AIDS, sexually transmitted diseases or traveling except as fare-paying passenger, aerial activities

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\*\*\* View the Sanction Clause:



## About Generali Hong Kong

Our Generali entities in Hong Kong have been providing comprehensive insurance and investment protection to individuals and organizations since the 1970s. Over the years, we have come to understand the individual requirements of our customers, and are continuously adapting and innovating to meet their changing needs.

We offer a wide range of insurance solutions from life and general protection to sophisticated corporate risk management and financial management products designed to enhance investment portfolios and preserve generational wealth.

## About Generali Group



**A.M. Best Financial Strength Rating A**  
(as of Nov 2018)



Consistently listed in the  
**Top 60**  
Fortune Global 500 Companies



**456 billion Euro**  
of Assets under management  
(as of Dec 2018)



**66 billion Euro**  
in premiums (as of Dec 2018)

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