

JOURNEYSURE Travel Insurance Plan



大新保險
DAH SING INSURANCE

Together **We Progress and Prosper**

JourneySure Travel Insurance Plan

JourneySure Travel Insurance Plan (“JourneySure”) guards you through your leisure and business trip with protection against the unexpected risks during the journey.

Peace of Mind Protection

- Cover insurable loss of trip cancellation or curtailment due to the issuance of **Amber, Red and Black Outbound Travel Alerts**
- **Medical Expenses** up to **HK\$1M**
- Cover leisure or amateur activities^Δ during the journey, including skiing, water skiing, **rafting, parachuting, bungee jump, scuba diving**, rock climbing and mountaineering
- **Zero excess for all coverage**
- Loss due to act of **terrorism^{ΔΔ}**
- **24/7 Worldwide Emergency Assistance Services**, includes unlimited benefit amount for **Emergency Medical Evacuation**
- Personal Belongings Cover, enhanced sum insured for **Camera**
- **Family Plan** covers maximum 2 parents and unlimited number of legal child(ren) aged under 18 for premium of 2 only
- **Rental Vehicle Excess Cover**
- **Free and Automatic Extension** of the Policy for **14 days** in case the Insured Journey is forced to be extended beyond the control of the **Insured Person**.

Δ For scuba diving to a depth not greater than 30m or rock climbing/ mountaineering at altitude not greater than 5,000m.

Δ Δ Exclude act of NCB terrorism (nuclear, chemical, biological terrorism).

Benefit Table

Coverage	Maximum Benefits Per Insured Person (HK\$)	
	Gold	Diamond
Personal Accident Cover • Aged 18 up to and including 75 • Aged under 18 or over 75	500,000 500,000 250,000	1,000,000 1,000,000 500,000
Extra Personal Accident Cover	250,000	500,000
Third Degree Burns Cover	250,000	500,000
Loss of Income • Weekly Limit	12,000 1,000	12,000 1,000
Medical Expenses Cover • Aged up to and including 75 • Aged above 75	500,000 500,000 250,000	1,000,000 1,000,000 500,000
Overseas Transportation for Medical Treatment	250	500
Overseas Hospitalisation/ Quarantine Cash Benefit • Daily Limit • Hospitalisation in Overseas • Hospitalisation in Hong Kong	3,000 300 3,000 3,000	5,000 500 5,000 5,000
Medical Treatment in Hong Kong • Due to Bodily Injury • Due to Sickness • Chinese Medicine Practitioner • Daily Limit	500,000 50,000 1,500 150/visit	1,000,000 100,000 3,000 150/visit
Medical Equipment	10,000	20,000
Trauma Counseling • Daily Limit	15,000 2,000	30,000 2,000
Compassionate Death Cash Benefit	10,000	20,000
Worldwide Emergency Assistance Services		
Hospital Admission Guarantee	40,000	40,000
Emergency Medical Evacuation	Actual Cost	Actual Cost
Repatriation of Mortal Remains	Actual Cost	Actual Cost
Compassionate Visit	20,000	50,000
Accommodation for Convalescence	15,000	30,000

Coverage	Maximum Benefits Per Insured Person (HK\$)	
	Gold	Diamond
Return of Unattended Children	20,000	50,000
Travel Information Service	Covered	Covered
Personal Belongings Cover • Sub-limit per item/set/pair (except Camera) • Camera	15,000 2,000 5,000	20,000 3,000 7,500
Loss of Personal Money	2,000	3,000
Loss of Travel Document or Transport Ticket • Accommodation Daily Limit	15,000 1,500	20,000 2,000
Baggage Delay Cover	500	1,000
Travel Delay Cover Travel Delay Cash Benefit • First 5 hours of delay • Each subsequent 10 hours of delay	10,000 1,500 300 600	15,000 3,000 300 600
Additional Accommodation	1,500	3,000
Additional Transportation	5,000	10,000
Forfeited Travel Expenses	3,000	5,000
Trip Cancellation Cover • Amber Alert • Red Alert • Black Alert	20,000 500 1,000 20,000	50,000 1,000 2,000 50,000
Trip Curtailment Cover	15,000	30,000
Personal Liability Cover	1,000,000	2,000,000
Loss of Home Contents Cover • Sub-limit per item/set/pair	5,000 2,000	10,000 3,000
Rental Vehicle Excess Cover	2,500	5,000
Credit Card Protection	15,000	30,000
Golfer "Hole-in-One"	1,000	3,000
Cruise Interruption Cover Additional Transport Ticket Excursion Tour Cancellation	N/A	10,000 5,000 5,000

Important Notes

	Single Trip Travel	Annual Travel
No. of Insured Trip Per Policy	1	Unlimited
Max. Duration of Each Insured Trip	182 days	90 days
Age Limit	6 weeks – 85 years old	6 weeks – 65 years old
	Those aged below 18 must be enrolled by their parent or guardian.	
Proposer	HKID Card or Passport holder who aged 18 or above*	HKID Card holder who aged 18 or above
Place of Trip Commencement	Hong Kong	
Purpose of Trip	Leisure vacation or business trip (administrative duty only)	
Total Maximum Benefits	Individual Plan: The total maximum benefit shall not exceed the maximum benefit of each section stated in the policy.	
	Family Plan: The total maximum benefit shall not exceed 300% of the maximum benefit of each section stated in the policy.	
	<ul style="list-style-type: none"> For those aged below 18 or above 75 upon the commencement of the Insured Journey, the maximum benefit of Personal Accident Cover is 50% of the Benefit, and the Extra Personal Accident Cover is not applicable. For those aged above 75 upon the commencement of the Insured Journey, the maximum benefit of Medical Expenses Cover is 50% of the Benefit. If the Insured Person is covered under more than one travel insurance policy underwritten by Dah Sing Insurance, the compensation should be limited to the policy with the greatest benefit amount payable. The maximum benefit payable under the Personal Accident section of all insurance policies underwritten by Dah Sing Insurance shall not exceed HK\$5,000,000 in aggregate. 	
Other Important Notes	<ul style="list-style-type: none"> No refund of premium or no policy cancellation is allowed once the policy has been issued (applicable to Single Trip Travel only). All Worldwide Emergency Assistance Services must be approved Dah Sing Insurance in-advance. The actual destination(s) of the Insured Journey shall be referred to the itinerary issued by travel agent or public common carrier. 	

* Not applicable to any Insured Person who is the People's Republic of China passport holder whose travel destination is within the territory of the People's Republic of China, except Hong Kong, Macau and Taiwan

Major Exclusions

- Any Pre-existing Medical Condition or condition before the insurance application
- Any travel against the advice of qualified Medical Practitioner or for the purpose of obtaining medical treatment
- Any event arising from war, act of NCB terrorism (nuclear, chemical, biological terrorism), invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup
- Pregnancy, childbirth, suicide, intentional self-injury, the use of alcohol or drugs
- Rock climbing or mountaineering at altitude greater than 5,000m or scuba diving to a depth greater than 30m
- Mobile phone and device with telephoning function, foodstuffs, animals, plants, contact lens and dentures, etc.
- Any loss caused by delay, cancellation or curtailment of the Insured Journey which is existing or announced before the application of the Single Trip Travel; or the said loss is existing or announced before either the application of the policy or the date stated on the receipt issued by the Travel Agent or Public Common Carrier for the confirmation of full payment of travel arrangement, whichever is later, under Annual Travel
- Loss of cash or personal belongings, which is not reported to the relevant parties (e.g. local police, Public Common Carrier, hotel, etc.) and failure to obtain a written report from them within 24 hours.
- Any claim for delay, curtailment or cancellation of the Insured Journey which is not verified in writing by Public Common Carrier, Travel Agent or the relevant party
- Failure to obtain a written report from Public Common Carrier confirming baggage delay and the relevant receipt of personal clothing and other necessities purchase
- Failure to obtain a written report from qualified Medical Practitioner confirming the Bodily Injury or Sickness suffered by the Insured Person and the relevant receipt
- Any loss that can be compensated from Public Common Carrier, hotel, Travel Agent, or any other sources

Premium Table (HK\$)

No. of Day	Gold		Diamond	
	Individual	Family*	Individual	Family*
Single Trip Travel				
1	95	190	138	276
2	101	202	152	304
3	130	260	176	352
4	150	300	221	442
5	165	330	254	508
6	185	370	278	556
7	206	412	335	670
8	225	450	365	730
9	245	490	395	790
10	260	520	425	850
11	275	550	455	910
12	290	580	485	970
13	305	610	515	1,030
14	317	634	545	1,090
15	320	640	575	1,150
16	335	670	605	1,210
17	350	700	635	1,270
18	370	740	665	1,330
19	390	780	695	1,390
20	405	810	725	1,450
21	420	840	755	1,510
22	435	870	785	1,570
23	450	900	800	1,600
24	460	920	815	1,630
25	475	950	830	1,660
26	485	970	845	1,690
27	500	1,000	860	1,720
28	510	1,020	875	1,750
29	525	1,050	890	1,780
30	540	1,080	905	1,810
Each Additional Day	14	28	20	40
Annual Travel				
One Year	1,750	3,500	2,500	5,000
# Family Plan is applicable to at most 2 parents and/or their child(ren) aged below 18 years of age. For Single Trip Travel, parent(s) and/or child(ren) must travel together throughout the whole journey.				

Note : With effective from 1 January 2018, all policyholders of new policies, renewal policies or endorsement issued by Dah Sing Insurance must pay the Insurance Authority Premium Levy and/or other Levy(ies) along with their premium payment. The Insurance Authority Premium levy and/or other Levy(ies) is/are not included in the above premium.

Remarks

- This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of JourneySure, please refer to the policy document.
- Dah Sing Insurance is the insurance underwriter of JourneySure who is solely responsible for all coverage and compensation, and reserves the right of final approval.

Act Now! Contact Us for Enrolment

Dah Sing Insurance Company (1976) Limited

Customer 2808 5000

Services Monday – Friday

Hotline 9:00 am – 5:45 pm
(except Public Holidays)

Fax 2598 8008

Mail 2703, 27/F, Island Place Tower,
510 King's Road, North Point, Hong Kong

Email dsi@dahsing.com

"Dah Sing Insurance" referred to Dah Sing Insurance Company (1976) Limited

Underwritten by



大新保險
DAH SING INSURANCE

JourneySure Travel Insurance Plan

JourneySure Travel Insurance Plan (“JourneySure”) is underwritten by Dah Sing Insurance Company (1976) Limited (“the Company”).

Summary of Coverage

This is only a summary and does not constitute any part of the contract. For full terms, conditions and exclusions of JourneySure, please refer to the policy document.

SECTION (1): PERSONAL ACCIDENT COVER

Cover the Insured Person suffers from death or specific Permanent disablement resulting from an Accident during the Insured Journey.

Extra Personal Accident Cover

The Maximum Benefit payable will be increased by 50% in the event of the Insured Person’s Accidental death or insured Permanent disablement whilst the Insured Person:

- is riding solely as a fare-paying passenger in or on, boarding or alighting from a Public Common Carrier during the Insured Journey; or
- being an innocent victim in a robbery or attempted robbery during the Insured Journey.

Third Degree Burns Cover

Cover the Insured Person sustains Third Degree Burns during the Insured Journey as a result of an Accident.

Loss of Income

Cover the Insured Person sustain Bodily Injury during the Insured Journey and upon returning to Hong Kong, Medical Practitioner certified that the Insured Person is incapacitated in his/her usual gainful occupation for each seven (7) consecutive days, the Company will pay the weekly income benefit of HK\$1,000 for each full week (7 days). No indemnity will be made for the first six (6) days of incapacity in performing the occupation.

SECTION (2): MEDICAL EXPENSES COVER

Reimburse the Medically Necessary Expense incurred during the Insured Journey outside Hong Kong arising from Bodily Injury or Sickness, including:

Overseas Transportation for Medical Treatment

Reimburse the necessarily and unavoidably transportation expenses for medical treatment arising from Bodily Injury or Sickness during the Insured Journey outside Hong Kong.

Overseas Hospitalisation/Quarantine Cash Benefit

Pay the Insured Person daily cash allowance if the Insured Person is Confined in a Hospital arising from Bodily Injury or Sickness or Compulsorily Quarantined due to covered Infectious Disease during the Insured Journey outside Hong Kong; It extends to cover further Confinement for the same Bodily Injury or Sickness after returning to Hong Kong upon the completion of Hospital Confinement outside Hong Kong subject to the maximum daily cash limit.

Medical Treatment in Hong Kong

Reimburse the follow-up treatment for the same Bodily Injury or Sickness within three (3) months after the Insured Person’s return to Hong Kong; including treatment by Chinese bonesetter, acupuncturist, or Chinese Medicine Practitioner.

Medical Equipment

Reimburse the cost of Medical Equipment which is certified by a Medical Practitioner as being medically necessary to improve an Insured Person’s condition resulting from a Bodily Injury or Sickness sustained during the Insured Journey; including wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopaedic braces and supports, cervical collars and hearing aid.

Trauma Counselling

Reimburse the necessary expenses for counselling service incurred during the Insured Journey and /or within three (3) months after the Insured Person’s return to Hong Kong if an Insured Person is the victim of a traumatic event during the Insured Journey and sustains Bodily Injury or is diagnosed as post-traumatic stress disorder.

SECTION (3): COMPASSIONATE DEATH CASH BENEFIT

Pay cash benefit to the estate of the Insured Person if the Insured Person dies during the Insured Journey.

SECTION (4): WORLDWIDE EMERGENCY ASSISTANCE SERVICES

In the event that the Insured Person suffers Bodily Injury or Sickness during the Insured Journey outside Hong Kong, the Company will pay or provide the following benefits rendered by the service provider nominated by the Company:

Hospital Admission Guarantee

The Company will pay for Guarantee of Hospital Admission in advance which should be borne by for the Insured Person.

Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation if the Insured Person’s condition must require immediate medical treatment which is not available in the place of Accident or sickness, emergency evacuation to the nearest appropriate medical facility will be arranged. The timing, means and final destination of evacuation will be decided by the Company and will be based entirely upon medical necessity.

Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the Insured Person’s mortal remains from the place of death back to Hong Kong, or the cost of local burial at the place of death as approved by the Company upon the death of the Insured Person caused by Bodily Injury or Sickness.

Compassionate Visit

If a Medical Practitioner certifies that Bodily Injury or Sickness renders an Insured Person unfit to travel or continue with the Insured Journey or is danger to their life or health. The Company will pay, (i) One (1) economy class round-trip airfare, and (ii) Accommodation reasonably incurred for one (1) designated person to visit the Insured Person provided that the Insured Person is Confined in a Hospital outside Hong Kong over three (3) consecutive days.

Accommodation for Convalescence

The additional Accommodation expenses necessarily and unavoidably incurred by the Insured Person, for the sole purpose of convalescence immediately following his/her discharge from the Hospital, and if deemed medically necessary by both attending Medical Practitioner and the Company.

Return of Unattended Children

A one-way economy class airfare up to the Maximum Benefits as stated in the Summary of Benefits for returning the Insured Person’s dependent child(ren) aged under eighteen (18) years who is/are left unattended back to Hong Kong in the event of death or Confinement of the Insured Person in a Hospital outside Hong Kong due to Serious Medical Condition.

Travel Information Service

Provide the travel information service to Insured Person, including:

- Legal referral
- Arrangement of interpreter services
- Consulate and embassies’ addresses and contact numbers
- Loss luggage retrieval and lost passport assistance

SECTION (5): PERSONAL BELONGINGS COVER

In the event of Accidental loss of or damage to the Insured Person’s Personal Belongings and/or Camera which are worn or carried, and owned by the Insured Person during the Insured Journey. Special cover for Camera with up to the maximum benefit HK\$7,500.

Loss of Personal Money

Reimburse loss of Personal Money belonging to and being carried by the Insured Person or in a locked hotel room due to robbery, burglary or theft occurring during the Insured Journey.

Loss of Travel Document or Transport Ticket

Reimbursement the replacement cost; and the additional Accommodation and Transport Ticket for continuing the Insured Journey, in the event of the loss of Travel Document or Transport Ticket during the Insured Journey.

SECTION (6): BAGGAGE DELAY COVER

Pay the actual cost of emergency purchase of essential clothing or toiletries by the Inured Person, in the event the Insured Person’s checked-in baggage being delayed by a Public Common Carrier for over six (6) hours after the Insured Person arrives at the planned destination.

SECTION (7): TRAVEL DELAY COVER

In the event that the scheduled Public Common Carrier in which the Insured Person has arranged to travel is delayed as a result of unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the Public Common Carrier, airline winding up or closure of airport, the Company will pay up to:

Travel Delay Cash Benefit

Pay HK\$300 for first five (5) consecutive hours of departure or arrival delay, then HK\$600 for each ten (10) consecutive hours of delay.

Additional Accommodation

Pay the additional Accommodation expenses incurred outside Hong Kong, in the event of the scheduled Public Common Carrier is delayed for at least six (6) consecutive hours.

Additional Transportation

Pay the additional costs of Transport Ticket incurred, in the event that the scheduled Public Common Carrier in which the Insured Person has scheduled to travel is cancelled as a consequence of the scheduled Public Common Carrier being delayed for at least six (6) consecutive hours after the Insured Person’s check-in, and that the operator of scheduled Public Common Carrier fails to arrange an alternative transportation.

Forfeited Travel Expenses

Reimburse the paid and forfeited cost of Transport Ticket, Accommodation, group tour fees, admission fees of overseas sports, musical or other performance events, in the event of the scheduled Public Common Carrier depart from Hong Kong was delayed for at least twenty-four (24) consecutive hours resulting that the Insured Person decides to cancel the Insured Journey.

SECTION (8): TRIP CANCELLATION COVER

Pay for the loss of unused Transport Ticket, Accommodation, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance or forfeited, in the event that the Insured Person has to cancel the Insured Journey necessitated by the occurrence of any of the followings:

After the Effective Date:

Travel Agent or the operator of the Public Common Carrier is publicly announced bankrupt or winding up.

After the Effective Date and within sixty (60) days before the scheduled departure date of Insured Journey:

- Death, Serious Medical Condition of the Insured Person, his/her Immediate Family Members or Close Business Partner or Travel Companion; or
- Jury service or witness summons of the Insured Person.

After the Effective Date and within seven (7) days before the scheduled departure date of Insured Journey:

- Compulsory Quarantine of the Insured Person; or
- Serious damage to the Insured Person’s Principal Home in Hong Kong arising from fire, flood or burglary which requires the Insured Person’s continued presence in Hong Kong; or
- Unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, natural disasters, or closure of airport at the planned designated cities of the Insured Journey; or
- Issuance of the Black Outbound Travel Alert towards the planned destination of the Insured Journey by the Hong Kong Government, with at least one (1) day after the Effective Date (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force.

After the Effective Date and within twenty-four (24) hours before the scheduled departure date of Insured Journey:

- Issuance of the Red or Amber Outbound Travel Alert towards the planned designated cities of the Insured Journey by the Hong Kong Government, with at least one (1) day after the Effective Date (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force.

SECTION (9): TRIP CURTAILMENT COVER

Pay for the loss of unused Transport Ticket, Accommodation expenses, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance, in the event that the Insured Person has to abandon the Insured Journey and directly return to Hong Kong, or any additional actual cost of Transport Ticket and Accommodation incurred, due to the occurrence of the followings:

- Winding-up of Travel Agent or Public Common Carrier; or
- Death ,Serious Medical Condition of the Insured Person, his/her Immediate Family Member, Close Business Partner or Travel Companion; or
- Serious damage to the Insured Person’s principal home; or
- Curtailment by Public Common Carrier due to industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather condition, natural disaster, closure of airport; or
- Issuance of Black Outbound Travel Alert by the Hong Kong Government.

SECTION (10): PERSONAL LIABILITY COVER

Cover the Insured Person becomes legally liable to pay as compensation for an Accident occurring during the Insured Journey which causes death, injury to a third party or damage to property of a third party.

SECTION (11): LOSS OF HOME CONTENTS COVER

Cover the loss of or damage to the household contents at the Insured Person’s Principal Home in Hong Kong by burglary during the journey.

SECTION (12): RENTAL VEHICLE EXCESS COVER

Cover the rental vehicle excess liable under the car rental agreement in the event of Accidental damage to rental car.

SECTION (13): CREDIT CARD PROTECTION

Cover for any outstanding balance on the deceased Insured Person’s credit card(s) for goods purchased by the deceased Insured Person during the Insured Journey. In the event of the Insured Person sustains Bodily Injury during the Insured Journey and results in Accidental death within twelve (12) consecutive months.

SECTION (14): GOLFER “HOLE-IN-ONE”

Pay the Insured Person for the cost of hospitality in any recognised golf course if Insured Person had achieved a “Hole-in-One”.

SECTION (15): CRUISE INTERRUPTION COVER

Additional Transport Ticket

Reimburse the reasonable additional Transport Ticket required for the Insured Person to catch-up the cruise if the Insured Person missed a pre-planned cruise as a result of the scheduled Public Common Carrier depart from Hong Kong was delayed due to unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the Public Common Carrier, airline winding up or closure of airport.

Excursion Tour Cancellation

Pay the Insured Person for the forfeiture of payments made in relation to the excursion tour organised by the cruise management if the excursion tour is cancelled due to Bodily Injury or Sickness of the Insured Person or Travel Companion, adverse weather or the cruise was unable to berth at the planned destination port.