



# ALLIANZ TRAVEL PROTECT

安聯  
旅遊保障

## SUMMARY OF BENEFITS

Allianz Global Corporate & Specialty SE  
(incorporated in the Federal Republic of Germany  
with limited liabilities)  
Hong Kong Branch

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# TRAVEL HASSLE-FREE WITH ALLIANZ

Comprehensive protection against sickness, accidents, personal baggage, rental vehicle excess etc.

For your peace of mind, selected coverage for COVID-19 is included in all plans!

## WHY ALLIANZ TRAVEL PROTECT?



### 24/7/365 Emergency medical assistance

From hospital and repatriation arrangements, to various additional assistance in case of diagnosis of COVID-19 overseas.



### Global reach and expertise

Over 800,000 medical providers, multilingual assistance specialists and contact centers across the globe to meet your needs.



### Comprehensive medical coverage

If you fall sick, diagnosed with COVID-19 overseas, or are injured while travelling abroad, we will reimburse your medical expenses.



### Travel inconvenience

We have you well protected against travel delay, interruption or cancellation, from short trips to long vacations.



### Protection of your personal belongings

From loss or damage of luggage, camera, to mobile devices such as smartphones, laptop or tablet computer.



### Cancellation cover for air miles

Reimburse loss of travel fare and/or accommodation expenses including redeemed ticket with miles

Plan and Coverage Summary (in HKD)	Standard Plan	Deluxe Plan
<b>1. Medical Expenses</b> <sup>COVID-19+</sup> 1.1 Overseas medical expenses - when suffering from bodily injury or sickness 1.2 Follow-up medical expenses - up to 3 months after return to Hong Kong 1.2.1 Chinese medical practitioner Excludes COVID-19 testing expenses unless the Insured Person is diagnosed with COVID-19	750,000  50,000  1,500 (150 per day)	1,000,000  50,000  1,500 (150 per day)
<b>2. Overseas Hospital Daily Cash Benefit</b> <sup>COVID-19+</sup> Overseas hospital cash allowance Diagnosed with COVID-19 at overseas hospital confinement or confinement of individual quarantine Excludes any quarantine which is applied without positive COVID-19 test	3,000 (300 per day)	5,000 (500 per day)
<b>3. Emergency Medical Assistance</b> <sup>COVID-19+</sup> 3.1 Emergency medical evacuation 3.2 Repatriation of mortal remains 3.3 Compassionate visit 3.4 Compassionate return 3.5 Return of unattended child(ren)	Actual Cost 1,000,000 25,000 25,000 25,000	Actual Cost 2,000,000 50,000 50,000 50,000
<b>4. Personal Accident</b> 4.1 Accident whilst travelling on a common carrier 4.2 Other accident	1,200,000 600,000	2,000,000 1,000,000
<b>5. Baggage and Personal Effects</b> Baggage and personal effects are stolen, accidentally damaged, or are permanently lost during the journey	20,000 (3,000 per item)	25,000 (3,000 per item)
<b>6. Theft of Mobile Device</b> Mobile device is stolen or damaged because of robbery or burglary during the journey	N/A	4,000
<b>7. Loss of Personal Money</b> Loss of cash, bank notes, traveler's check and money order as a direct result of robbery, burglary or theft during the journey	1,000	3,000
<b>8. Loss of Travel Documents</b> Loss of travel document during the journey as a direct result of robbery, burglary or theft	4,000	7,000
<b>9. Personal Liability</b> Legal liability to third parties' death, bodily injury or property damage	1,500,000	2,000,000
<b>10. Travel Delay</b> Strike or industrial action, riot, hijack, adverse weather conditions or natural disaster causing a delay of public transport	2,500 (250 per 6 hours)	5,000 (250 per 6 hours)
<b>11. Baggage Delay Allowance</b> Check-in baggage delay in outward trip	1,000 (250 per 6 hours)	2,000 (250 per 6 hours)
<b>12. Cancellation of Journey</b> <sup>COVID-19+</sup> - Reimburse loss of travel fare and/or accommodation expenses including redeemed ticket with miles resulting from: <ul style="list-style-type: none"> <li>- Death or Serious Injury or Serious Sickness of the Insured Person, Traveling Companion and/ or Immediate Family Member</li> <li>- Delay of common carrier for at least 24 consecutive hours due to natural disaster or severe weather</li> <li>- Unexpected issuance of Outbound Travel Alert (OTA) for a scheduled destination</li> <li>- COVID-19 extension - The Insured Person, Traveling Companion and/ or Immediate Family Member whom is diagnosed with COVID-19.</li> </ul>	25,000	50,000
<b>13. Curtailment of Journey</b> <sup>COVID-19+</sup> - Reimburse loss of travel fare and/or accommodation expenses resulting from: <ul style="list-style-type: none"> <li>- Death or Serious Injury or Serious Sickness of the Insured Person, Traveling Companion and/ or Immediate Family Member</li> <li>- Delay of common carrier for at least 24 consecutive hours due to natural disaster or severe weather</li> <li>- Unexpected issuance of Outbound Travel Alert (OTA) for a scheduled destination</li> <li>- COVID-19 extension - The Insured Person, Traveling Companion and/ or Immediate Family Member whom is diagnosed with COVID-19.</li> </ul>	25,000	50,000

<b>14. Journey Re-route</b> Reimburse the additional travel and accommodation expenses incurred from trip re-routing resulting from: <ul style="list-style-type: none"> <li>- an unanticipated occurrence of a strike by the employees of a common carrier, riot or civil commotion, natural disaster or severe weather at the scheduled destination</li> </ul>	6,000	12,000
<b>15. Rental Vehicle Excess</b> Excess for which you become liable for following the loss or damage of your rental vehicle.	5,000	5,000
<b>16. Credit Card Protection</b> Loss of Credit Card leading to unauthorized usage	4,000	7,000
<b>17. Missed Event</b> Refund of tickets costs for unattended overseas sports, music or entertainment events.	3,000	3,000
<b>18. Loss of Home Content</b> Loss or damage to your home contents resulting from burglary while you are away.	10,000	20,000

1. COVID-19+: Includes coverage in respect of COVID-19. Please refer to your policy wording for details.
2. The benefit limits stated in the above Table of Benefits are for full policy period and apply per each person.

## Allianz Travel Protect Premium Table (in HKD) – Single Trip

Duration in Day	Standard Plan			Deluxe Plan		
	Asia	Worldwide excluding North America	Worldwide including North America	Asia	Worldwide excluding North America	Worldwide including North America
1	99	116	141	120	135	165
2	117	138	167	146	167	200
3	135	160	193	172	199	235
4	153	182	219	198	231	270
5	171	204	245	224	263	305
6	189	226	271	250	295	340
7	207	248	297	276	327	375
8	225	270	323	302	359	410
9	243	292	349	328	391	445
10	261	314	375	354	423	480
11	279	336	401	380	455	515
12	297	358	427	406	487	550
13	315	380	453	432	519	585
14	333	402	479	458	551	620
15	351	424	505	484	583	655
16	369	446	531	510	615	690
17	387	468	557	536	647	725
18	405	490	583	562	679	760
19	423	512	609	588	711	795
20	441	534	635	614	743	830
21	459	556	661	640	775	865
22	477	578	687	666	807	900
23	495	600	713	692	839	935
24	513	622	739	718	871	970
25	531	644	765	744	903	1,005
26	549	666	791	770	935	1,040
27	567	688	817	796	967	1,075
28	585	710	843	822	999	1,110
29	603	732	869	848	1,031	1,145
30	621	754	895	874	1,063	1,180
31	639	776	921	900	1,095	1,215
31+	18 per day	22 per day	26 per day	26 per day	32 per day	35 per day

### ^Annual Cover

Deluxe Plan (HKD)	
Individual	2,398

^ Annual Cover: Cover for unlimited number of journeys not exceeding 90 days, which commences from and returns to Hong Kong within the Period of Insurance.

### Remarks:

1. This insurance is only valid for travel originating from Hong Kong. The Applicant must be aged 18 or above.
2. The age of Insured Person should be from 60 days to age 75.
3. The maximum period covered is 182 days of single trip and 90 days per trip for annual cover.
4. For single trip, no refund of premium will be allowed once the insurance is issued unless the trip is cancelled by the travel agent before its commencement.
5. 24-hour Emergency Medical Assistance Services is available outside the Insured Person's usual place country of residence (for example, Hong Kong).

**Major Exclusions:** Pre-existing condition, war, illegal acts, pregnancy or childbirth, suicide, intentional self-injury, AIDS etc. For full list of exclusions please refer to policy wording. See our Policy Wording for full terms and conditions and exclusions details.

### Allianz Travel Protect Geographical Area Insured

<b>Asia:</b>	Brunei, Cambodia, China, Indonesia, Japan, Laos, Macau, Malaysia, Philippines, Singapore, South Korea, Taiwan, Thailand, Vietnam
<b>Worldwide excluding North America:</b>	Other destinations not listed in "Asia" or "Worldwide including North America"
<b>Worldwide including North America:</b>	All destinations including Canada, Mexico, United States of America

- Note:**
1. You will only be covered for the entire regional geographical area in your destination as indicated above.
  2. Under no circumstances shall this insurance contract be deemed to provide cover or any benefit and no liability be incurred to pay any claim hereunder to the extent that the provision of such cover or benefit or payment of such claim would expose Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch to any sanction, prohibition or restriction under relevant trade or economic sanction laws or regulations.

## HOW TO REACH US?



**+852 8100 2402**

Mon-Fri, 9am-6pm (except Public Holidays)



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**Policy Enquiries: [customerservice@allianz.com.hk](mailto:customerservice@allianz.com.hk)**

**Claims Enquiries: [claims@allianz.com.hk](mailto:claims@allianz.com.hk)**

### Important Notes

- This is for general information only. You can find the full terms & conditions and policy wording at <https://www.agcs.allianz.com/global-offices/hong-kong/bancassurance/>.
- Allianz Travel Protect is underwritten by Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz") which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered Bank (Hong Kong) Limited ("SCBHK") is an insurance agent appointed by Allianz. To the extent permissible by law, SCBHK shall not be liable to any person for the use of any of the above information. The above information is intended as a general summary. It is for reference only and is not an offer for subscription of any insurance product. The policy contains terms and conditions which are not detailed in this document. Terms used herein have the same meaning as defined in the policy. Should there be any discrepancy between the information contained herein and the terms of the policy, the terms of the policy shall prevail. For exact terms and conditions and details of the exclusions, please refer to the relevant policy or contact Allianz.
- For monetary disputes arising between SCBHK and the customer out of the selling process or processing of the related transaction by SCBHK, SCBHK will enter into a Financial Dispute Resolution Scheme process with the customer. For any dispute over the terms and conditions of the policy, Allianz will resolve directly with the customer.
- Any policy with policy inception date on or after 1 January 2018 is subject to the insurance levy. The premiums stated in the below tables are exclusive of levy collected by the Insurance Authority on relevant policy at the applicable rate. For further information, please visit <http://www.agcs.allianz.com/global-offices/hong-kong/> or contact Allianz Customer Service Hotline (852) 8100 2402.
- The above information is for reference only and is not an offer for subscription of any insurance product. If you are unsure if this product is suitable for you, we strongly encourage you to speak to a qualified insurance adviser. Otherwise, you may end up buying a plan that does not meet your financial expectations or needs. The policy may contain terms and conditions which are not detailed in the above. Should there be any discrepancy between the information contained in the above and the terms of the policy, the terms of the policy shall prevail.
- Should there be any inconsistency between Chinese and English versions in this document, the English version shall prevail.