



## 美亞旅遊保險客戶 尊享「外遊警示」保障

為配合香港保安局的「外遊警示制度」，美亞保險<sup>1</sup>推出「外遊警示」保障，以確保港人外遊時得到最全面的保障。

註：香港保安局已於2009年10月20日推行「外遊警示制度」，現針對80個港人經常到訪的旅遊熱點<sup>2</sup>，以黃、紅、黑三色警示作出風險評估。「外遊警示制度」覆蓋之地區及有關之資訊等詳情，請瀏覽香港保安局網頁<http://www.sb.gov.hk/chi/ota>。



黃色警示



紅色警示



黑色警示

情況	威脅跡象	明顯威脅	嚴重威脅
旅客或準旅客應該	留意局勢 提高警惕	調整行程 如非必要，避免前赴	不應前赴

資料來源：香港保安局

### 保障概覽

#### 1 紅色警示伸延保障<sup>3</sup>

若香港保安局於受保人原定出發時間24小時內發出「紅色警示」，基於相同情況下引致所乘之公共交通工具出發延誤超過10小時，受保人因此決定取消是次旅程，可就「因旅程延誤引致取消旅程」<sup>4</sup>保障獲得賠償。

#### 2 黑色警示伸延保障<sup>3,5</sup>

美亞保險<sup>1</sup>特別伸延「旅程阻礙保障」之保障範圍，若香港保安局於受保人出發前一星期內或旅程中對有關目的地發出「黑色警示」，受保人可就「取消旅程」、「提早結束旅程」或「更改旅程」等保障獲得賠償。

為提供可靠而全面的旅遊保障，Travel Guard 全球支援中心會對世界各地作出風險評估及提供24小時全球緊急支援服務。

### 保障內容

有效期由2011年5月1日至2011年10月31日（以出發日為準）

#### 1. 紅色警示保障<sup>3</sup>

若香港政府根據外遊警示制度在受保旅程原定所乘搭的公共交通工具出發時間24小時內宣佈或發出紅色警示，基於相同情況下引致受保人原定所乘搭的公共交通工具出發延誤超過10小時，受保人因此決定取消這次旅程，本公司將以不超過保障權益表內「因旅程延誤引致取消旅程」<sup>3</sup>的最高賠償額賠償受保人無法由其他途徑取回其已支付或法律上須負責支付之費用。

美亞保險「外遊警示制度」客戶服務熱線  
(852) 3666 7022

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### 保障內容(續)

#### 2. 黑色警示伸延保障<sup>3,5</sup>

若香港政府根據外遊警示制度宣佈或發出黑色警示，建議香港旅客不應前赴在受保旅程中的城市、地點或國家（以下稱為「警示」），在下列情況下，本公司將提供以下保障：

##### a. 取消旅程

若受保人於原定受保旅程出發前1星期內取消旅程，本公司以不超過保障權益表內取消旅程之最高賠償額賠償受保人無法由其他途徑取回其已支付或法律上須負責支付之旅費及/或住宿費用。

##### b. 旅程中斷

本公司將以不超過保障權益表內旅程中斷的最高賠償額賠償以下i)提早結束旅程或ii)更改旅程其中一項：

##### i. 提早結束旅程

若受保人在受保旅程期間必須結束及縮短受保旅程返回香港，本公司將以不超過旅程中斷最高賠償額賠償受保人不能退回之未享用及額外的旅費及/或住宿費用。

或

##### ii. 更改旅程

本公司以不超過旅程中斷最高賠償額賠償受保人在受保旅程開始後的額外及合理的交通及/或住宿費用。有關支出必須為繼續前往原本包括於受保旅程目的地之用才可獲得賠償。

「提早結束旅程」的保障是根據受保旅程中斷後，按比例賠償剩餘旅程日數中未享用的基本旅費及/或住宿費用。受保旅程中「提早結束旅程」及「更改旅程」的額外旅費及/或住宿實際費用的賠償不可超過保障權益表所載的最高賠償額。

#### 適用條件

- 受保人於受保期間因同一原因只可索償一次以下任何一項保障：
  - 黑色警示伸延保障；或
  - 旅程阻礙保障；或
  - 紅色警示保障；或
  - 旅程延誤保障
- 只有在有關外遊警示制度下發出黑色警示前購買此保險，此黑色警示伸延保障才生效。
- 只有在有關外遊警示制度下發出紅色警示24小時前購買此保險，此紅色警示保障才生效。
- 所有一般條件都適用。

#### 適用於「紅色警示保障」及「黑色警示伸延保障」的不保事項包括

所有適用於旅程阻礙保障的不保事項、延誤保障的不保事項都適用以上保障

#### 適用於所有保障項目的主要不保事項包括<sup>6</sup>

- 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權
- 因恐怖襲擊所引致的損失
- 不保國家：阿富汗、古巴、剛果民主共和國、伊朗、伊拉克、利比里亞、蘇丹、敘利亞
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者

#### 註

- 美亞保險香港有限公司（「美亞保險」）。
- 根據保安局指引，「外遊警示」制度不適用於中國、台灣及澳門。
- 有關「紅色警示保障」或「黑色警示伸延保障」之詳情，請參閱有關保單之條款及條款。
- 有關保障項目於「伴您遊遊旅遊保障計劃」為第7a(ii)項、而「教協樂悠遊」為第5a(ii)項。
- 只適用於指定保單，如有任何疑問，歡迎致電美亞保險「外遊警示制度」客戶服務熱線：(852) 3666 7022。
- 詳情請參閱有關保單之旅遊保險計劃條款及條款。

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保障摘要，保單承保範圍請參照保單條款、條款及不保事項。如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

## Exclusive Outbound Travel Alert (OTA)

### Benefits for Chartis Travel Insurance Customers

#### Chartis<sup>1</sup> especially offers the OTA Benefits to ensure Chartis Travel Insurance customers "Travel More. Worry Less"!

Note: The Security Bureau has implemented the Outbound Travel Alert (OTA) System on October 20, 2009. OTA System, which uses amber, red and black to differentiate among the three levels of risk, aims to provide information on 80 popular travel destinations<sup>2</sup> for Hong Kong residents currently. For details of countries covered by OTA System and related information, please visit the Security Bureau website <http://www.sb.gov.hk/eng/ota>.



AMBER ALERT



RED ALERT



BLACK ALERT

Scenario	Signs of threat	Significant threat	Severe threat
Travelers / prospective travelers should	Monitor situation; exercise caution	Adjust travel plans; avoid non-essential travel	Avoid all travels

Source: HKSAR Security Bureau

#### Benefits Highlight

**1. Red Color-Coded Alert Extended Coverage<sup>3</sup>**  
If the Security Bureau issues a "Red Color-Coded Alert" within 24 hours of the original scheduled departure time of a Common Carrier and the circumstances leading to the issuance of such alert delay the departure of the insured Journey for at least 10 hours, and the Insured Person then decided to cancel the insured Journey, Chartis<sup>1</sup> shall reimburse the Insured Person under the "Journey Cancellation due to Travel Delay"<sup>4</sup> Coverage.

**2. Black Color-Coded Alert Extended Coverage<sup>3,5</sup>**  
Chartis<sup>1</sup> extends Journey Cancellation & Interruption Coverage to cover "Black Color-Coded Alert". If the Security Bureau issues a "Black Color-Coded Alert" one week before departure or during the Journey, Chartis<sup>1</sup> shall reimburse the Insured Person under "Journey Cancellation", "Journey Curtailment" or "Journey Re-arrangement" coverage.

In order to provide travelers with a reliable and comprehensive travel protection, Travel Guard Assistance Services will, from time to time, assess travel risk around the world and offer 24-hour worldwide emergency assistance services.

#### Benefits Descriptions

Effective Date: May 1, 2011 to October 31, 2011 (based on Departure Date)

**1. Red Color-Coded Alert Coverage<sup>3</sup>**  
In the event that the Government of Hong Kong announces or issues a Red Color-Coded alert in accordance with the Outbound Travel Alert System within 24 hours of the original scheduled departure time of the Common Carrier for the commencement of the insured Journey and the circumstances leading to the issuance of such alert delay the departure of the Common Carrier for the commencement of the insured Journey for at least 10 hours, consequent upon which the Insured Person then decides to cancel the insured Journey, the Company shall reimburse the Insured Person up to the Maximum Benefit for "Journey Cancellation due to Travel Delay"<sup>4</sup> stated in the Schedule of Benefits in the Policy for expenses paid in advance and any amounts for which he/she is legally liable to pay which are not recoverable from any other source.

Chartis OTA System Customer Service Hotline  
(852) 3666 7022

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#### Benefits Descriptions (con't)

**2. Black Color-Coded Alert Extended Coverage<sup>3,5</sup>**  
In the event that the Government of Hong Kong announces or issues a Black Color-Coded alert in accordance with the Outbound Travel Alert System advising Hong Kong travelers to avoid all travel to a city, location or country that is included in the insured Journey, the Company shall provide cover for the following:

##### a. Journey Cancellation

The Company shall reimburse the Insured Person up to the Maximum Benefit stated in "Journey Cancellation" of the Schedule of Benefits in the Policy, for loss of travel fare and/or Accommodation expenses paid in advance by the Insured Person, or for which the Insured Person is liable to pay in the event of cancellation, if the insured Journey is cancelled due to the Black Color-Coded alert within the week immediately prior to the scheduled departure of the insured Journey, provided such fare and/or expenses are not recoverable from any other source consequent upon the cancellation of the insured Journey.

##### b. Journey Interruption

The Company shall reimburse the Insured Person up to the Maximum Benefit stated in "Journey Interruption" of the Schedule of Benefits in the Policy for either Curtailment Expenses or Journey re-arrangement as stated in i) or ii) below, whichever is applicable:

##### i. Curtailment Expenses

The Company shall reimburse the Insured Person up to the Maximum Benefit stated in "Journey Interruption" of the Schedule of Benefits for the amount of forfeited travel fare and/or Accommodation costs of the insured Journey or the additional travel fare and/or Accommodation expenses incurred, where the Insured Person has had to terminate and cut short the insured Journey whilst outside Hong Kong territories and return to Hong Kong. **OR**

##### ii. Journey re-arrangement

The Company shall reimburse the Insured Person up to the Maximum Benefit stated in "Journey Interruption" of the Schedule of Benefits for the additional and reasonable traveling and/or Accommodation expenses incurred after the commencement of the insured Journey outside Hong Kong territories, but only to the extent such expenses are incurred solely for the purpose of continuing to travel to the originally planned destination for the insured Journey.

Curtailment Expenses payable in relation to the amount of forfeited travel fare and/or Accommodation will be calculated in proportion to the number of days remaining after the relevant interruption of the insured Journey. Actual expenses incurred in relation for the additional travel fare and/or Accommodation for the insured Journey payable under both Curtailment Expenses and Journey Re-arrangement will be reimbursed up to the Maximum Benefit as stated in the Schedule of Benefits.

#### Conditions Applicable

- The Insured Person is only permitted to claim once during the Period of Insurance for any one of the following benefits arising from the same cause:
  - Black Color-Coded Alert Extended Coverage; or
  - Journey Cancellation and Interruption; or
  - Red Color-Coded Alert coverage; or
  - Travel Delay Coverage
- The Black Color-Coded Alert Extended Coverage provided is effective only if the insurance is purchased before the announcement or issuance of the Black Color-Coded Alert under the Outbound Travel Alert System.
- The Red Color-Coded Alert Coverage is effective only if the insurance is purchased more than 24 hours before the issuance of the Red Color-Coded Alert under the Outbound Travel Alert System.
- General Conditions are applied.

#### Applicable Exclusions Include<sup>6</sup>

Exclusions applicable to "Journey Cancellation and Interruption", Exclusions applicable to "Delay Coverage" are applied to the above benefits.

#### General Exclusions Applicable to All Sections of Coverage Include<sup>6</sup>

- War, Civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power
- Any loss arising from Terrorist Act
- Excluded Countries: Afghanistan, Cuba, Democratic republic of Congo, Iran, Iraq, Liberia, Sudan or Syria
- Any Terrorist or member of terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

#### Note

- Chartis Insurance Hong Kong Limited ("Chartis").
- According to the Security Bureau, OTA System is not applicable to Mainland China, Taiwan and Macau.
- For details of "Red Color-Coded Alert Coverage" or "Black Color-Coded Alert Extended Coverage", please refer to the relevant Terms and Conditions of the actual policy.
- The coverage should be Section 7a(ii) under "Travel Direct Global Insurance" and Section 5a(ii) under "HKPTU Happy Travel Protection".
- This coverage is only applicable to specific policies. For enquires, please call Chartis OTA System Customer Service Hotline at (852) 3666 7022.
- For details, please refer to Travel Insurance Terms and Conditions of relevant policy.

This insurance is underwritten by Chartis Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms, conditions and exclusions of the policy.

In the event of differences between the English and Chinese versions of this brochure, the English version shall prevail.