



Sunflower Travel Insurance Plan

Product Highlights

- No age limit^{1,2} Children traveling alone are allowed
- No excess on all benefits; Provide 24-hour Worldwide Emergency Assistance Services
- In accordance with the advice of the Travel Industry Council of Hong Kong, “Emergency Medical Evacuation”³ and “Repatriation of Remains”³ are covered with unlimited benefit amount²
- Cover against common epidemic, such as H1N1, Bird Flu, SARS, Dengue Fever etc.
- Provide 24-hour Worldwide Emergency Assistance Services and Medical Expense Coverage for Mountain Sickness
- All amateur sporting activities (e.g. Winter sports, skiing, bungee jumps, scuba diving, rafting, all water sports & aerial activities) are covered without extra premium

SCHEDULE OF BENEFITS

Benefits	Maximum Benefit (HK\$)	
	Global Plan	Guangdong & Macau Plan
Section 1 – Emergency Medical Assistance a. Emergency Medical Evacuation b. Repatriation of Remains	Unlimited ² Unlimited ²	Unlimited ² Unlimited ²
Section 2 – Emergency Medical Expenses a. Medical Expenses Follow up Medical Expenses sub-limit: b. Compassionate Visit (Include in the Medical Expenses) (Global Plan: Maximum Benefit for 2a&2b is HK\$1,000,000) (Guangdong & Macau Plan: Maximum Benefit for 2a&2b is HK\$250,000)	\$1,000,000 \$50,000 \$20,000	\$250,000 \$50,000 \$5,000
Section 3 – Personal Accident ¹ a. Accident while in a Common Carrier b. Other Accidents (Aged under 17 or over 75 years, maximum benefit is HK\$150,000)	\$1,000,000 \$500,000	\$500,000 \$250,000
Section 4 – Baggage and Personal Effects	\$10,000	\$3,000
Section 5 – Baggage Delay	\$500	N/A
Section 6 – Personal Money and Documents a. Loss of Travel Document – sub limit b. Personal Money – sub limit	\$10,000 \$1,000	\$3,000 \$1,000

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Benefits	Maximum Benefit (HK\$)	
	Global Plan	Guangdong & Macau Plan
(Global Plan: Maximum Benefit for 2a&2b is HK\$10,000) (Guangdong & Macau Plan: Maximum Benefit for 2a&2b is HK\$3,000)		
Section 7 – Journey Cancellation and Interruption a. Journey Cancellation b. Handling fee charged due to Journey Cancellation c. Journey Interruption (1) Curtailment Expenses (2) Journey Re-arrangement (3) Compulsory Quarantine	\$20,000 N/A \$20,000	\$5,000 \$50 \$5,000
Section 8 – Travel Delay a. Travel Delay OR b. Trip Cancellation – cover the trip cancellation if the travel is delayed over 10 hours from scheduled departure time	\$2,000 \$1,000	N/A N/A
Section 9 – Personal Liability	\$1,000,000	\$1,000,000

Benefits

1. Emergency Medical Assistance

a. Emergency Medical Evacuation³

Provide en-route medical care and transportation to another location for appropriate medical treatment

b. Repatriation of Remains³

Arrange for the return of Insured Person's remains to Hong Kong

Major Exclusions Include

Sickness or Injury incurred outside the insured journey

2. Emergency Medical Expenses

a. Medical Expenses

Reimburse for the costs of qualified medical treatment, surgery and hospitalization that may arise from accidental injury or sickness occurring during the Journey

Follow-up Medical Expenses

Reimburse for the costs of any necessary follow-up medical treatment up to HK\$50,000 within 3 months upon return to Hong Kong. This benefit is extended to cover the cost of Chinese Medicine Practitioner treatments with per day and per visit limit of HK200 up to

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HK\$3,000

b. Compassionate Visit

Reimburse for the reasonable additional Accommodation and Travel Ticket for 1 adult Immediate Family Member to fly over or 1 Traveling Companion to stay behind in the event of Insured Person's death, Serious Injury or Serious Sickness

Major Exclusions Include

- For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
- If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- For failure to obtain a written medical report from the Qualified Medical Practitioner.
- Sickness or Injury incurred outside the insured journey

3. Personal Accident¹

Cover the following arising from an accident or Terrorist Act:

- Third degree burns or
- Permanent Total Disablement or
- Accidental Death

a. Accident while in a Common Carrier

Accident occurring during the Journey while riding as a passenger in a Common Carrier or a carrier arranged by a travel agent up to HK\$1,000,000 (Global Plan) or HK\$500,000 (Guangdong & Macau Plan)

b. Other Accidents

Accidents other than those stated in Section 3a

Major Exclusions Include

Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness

4. Baggage and Personal Effects

Reimburse for the loss of or damage to Insured Person's property in the event of accidental loss or damage during the Journey, up to HK\$10,000 (Global Plan) or HK\$3,000 (Guangdong & Macau Plan), sub limit per article/pair/set of articles is HK\$2,000

Major Exclusions Include

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), business goods or sample, foodstuffs, antiques, fragile articles etc.
- Losses not reported to the police within 24 hours from occurrence of the incident

5. Baggage Delay (Applicable to Global Insurance only)

Pay HK\$500 for the actual expenses incurred for the emergency purchase of essential items or requisites for full 10 hours of delay of Insured Person's baggage due to misdirection in

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delivery by the Common Carrier

Major Exclusions Include

- Failure to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay
- In respect of losses claimed under Section 4 (Baggage and Personal Effects) and Section 5 (Baggage Delay) arising from the same cause

6. Personal Money and Travel Documents

a. Travel Documents

Reimburse for the replacement cost of lost travel documents and/or Travel Tickets and additional Travel Tickets and/or Accommodation incurred as a direct result of theft, robbery or burglary

(Global Plan: Maximum Benefit is HK\$10,000)

(Guangdong & Macau Plan: Maximum Benefit is HK\$3,000)

b. Personal Money

Reimburse for the loss of cash, bank notes, traveler's check and money order as a result of accidental loss, up to HK\$1,000

Major Exclusions Include

- Electronic currency, Octopus, Credit Card etc.
- Losses not reported to the police within 24 hours from occurrence of the incident

7. Journey Interruption

a. Journey Cancellation

Reimburse for loss of tour fee and/or travel fare and/or Accommodation paid in advance, in the event of trip cancellation due to:

- Death or Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or traveling Companion within 90 days before the departure date
- Witness summons, jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
- Unexpected outbreak of strike by the employees of a Common Carrier for the planned insured Journey, epidemic, riot or civil commotion at the planned destination within 1 week before the departure date
- Serious damage to Insured Person's or Traveling Companion's primary residence in Hong Kong from fire or flood within 1 week before the departure date

b. Handling fee change due to journey cancellation (For Guangdong & Macau Plan only)

Reimburse for the handling fee charged by travel agent if the tour is cancelled due to Tropical Cyclone Warning Signal No. 8 or above or Black Rainstorm Signal either being in force or announced to be hoisted by the Hong Kong Observatory within 3 hours before departure time

c. Journey Interruption

(1) Reimburse for the tour fee and/or travel fare and/or Accommodation forfeited and/or additional Travel Ticket and/or accommodation incurred for Journey Curtailment due to:

- Death or Serious Injury or Serious Sickness of Insured Person, Immediate Family Member, Close Business Partner or traveling Companion within 90 days before the

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- departure date
 - Witness summons, jury service or Compulsory Quarantine of Insured Person within 90 days before the departure date
 - Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic at planned destination
 - Serious damage to Insured Person's or Travelling Companion's primary residence in Hong Kong from fire, flood or natural disasters within 1 week before the departure time.
- (2) Journey Re-arrangement
Reimburse for the additional Travel Ticket and/or Accommodation incurred for Journey Re-arrangement due to:
 - Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disaster or epidemic at planned destination
- (3) Compulsory Quarantine
Reimburse for the amount of pro-rated tour fee and/or Accommodation forfeited after the commencement of the Journey where Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection

Major Exclusions Include

- That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by any Common Carrier, travel agent or any other provider of transportation That is caused directly or indirectly by, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.
- Insured Person's financial problem or cancellation of journey owing to delay
- That arises from any circumstances leading to the cancellation and/or disruption of his/her insured Journey before the purchase of this travel insurance.
- That directly or indirectly arises from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs i. to iv. of Section 7a (Journey Cancellation) or sub-paragraphs i. to iii. of Section 7c(1) (Curtailed Expenses).
- In respect of any loss claimed under Section 7c(1) (Curtailed Expenses), Section 7c(2) (Journey Re-arrangement) and Section 8 (Travel Delay) arising from the same cause.

8. Travel Delay (Applicable to Global Plan Only)

Reimburse either a. or b. as below:

- a. Reimburse HK\$250 for the first full five (5) hours of delay, then HK\$500 for each of the following full ten (10) hours of delay up to HK\$2,000 where such delay is caused directly by

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inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier during the insured Journey.

- b. Reimburse the expenses paid in advance if Insured Person decides to cancel the Journey because of departure delay for at least 10 hours after the departure time

Major Exclusions Include

- Failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- Any loss arising from late arrival of Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the Common Carrier).
- Any loss arising from failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carriers.
- Any loss claimed under Section 7c(2) (Journey Re-arrangement) arising from the same cause

9. Personal Liability

To indemnify Insured Person against legal liability to the third parties arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

Major Exclusions Include

- Property of any person who is the Insured Person, Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.
- Liability to any person who is the Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.
- Property which belongs to the Insured Person or is in his/her care of custody or control.
- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.

General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
- Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
- Suicide or attempted suicide or intentional self-Injury, or self-exposure to needless peril;
- Any Pre-Existing Condition, congenital and heredity condition
- Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
- Any loss and expenses that can be reimbursed or recovered from any other source

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except for Section 3 (Personal Accident) and Section 8 (Travel Delay)

- Any Insured Person who is a People's Republic of China passport holder and travels to/within People's Republic of China (except Hong Kong, Taiwan and Macau). However, this exclusion will be waived if the Insured Person mentioned in the aforesaid has an official document issued by the overseas Government other than People's Republic of China (except Hong Kong, Taiwan and Macau) as proof that he/she is a legal resident of the respective country but traveling with a People's Republic of China passport;
- Any Terrorist Act except for Section 1 (Emergency Medical Assistance), Section 2 (Emergency Medical Expenses), Section 3 (Personal Accident);
- Excluded countries: Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region;
- Any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region;
- Any cover, claim or provision of benefit which would expose AIG Insurance Hong Kong Limited, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

Important Notice

- Global Plan covers up to 182 days and Guangdong and Macau Plan covers up to 5 days.
- For Global Plan with itinerary not include Hong Kong, such travel arrangements must be made and paid in Hong Kong. For Guangdong and Macau Plan, journey must be commenced from Hong Kong.
- Any circumstance exists during the insured Journey which is outside the Insured Person's control and the insured Journey is extended beyond the period of Insurance stated in the Policy Schedule, the policy will automatically extend the Period of Insurance for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the Insured Person's insured Journey.
- No refund of premium is allowed once the Policy has been issued.
- For Insured Person aged seventy-five (75) or above, the Maximum Benefit payable will be HK\$150,000 subject to the percentage of such Principal Sum payable as stated in the Benefit Table under Section 3 (Personal Accident) whilst 50% of the Maximum Benefit will be payable for all other sections covered under this Policy.
- If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policy underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
- This policy is not all risk coverage. Coverage is only limited to the mentioned coverage. Any items not mentioned in the coverage and mentioned in the exclusions will not be covered

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Premium Table of Global Plan

Period of Insurance (Day)	Premium per person (HK\$)
1	109
2	127
3	163
4	199
5	227
6	249
7	292
8	328
9	333
10	368
11	399
12	438
13 - 15	469
16 -19	505
20 - 23	562
24 - 25	608
26 - 28	655
29 - 31	678
Each Additional Day	22

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Premium Table of Guangdong and Macau Plan

Period of Insurance (Day)	Premium per person (HK\$)
1	28
2	46
3	68
4	83
5	109

Footnotes

¹For Insured Person aged below 17 or above 75, the Maximum Benefit payable under Section 3 Personal Accident is HK\$150,000

²For Insured Person is aged above 75, 50% of the Maximum Benefit will be payable for all other sections covered under this Policy

³Travel Guard Assistance Hotline (852)3516 8699shall be contacted for the arrangement

This insurance plan is underwritten by AIG Insurance Hong Kong Limited

This fact sheet provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy.

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American International Group, Inc. is a leading global insurance organization. Founded in 1919, today we provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. Our diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at <http://www.aig.com> or <http://www.aig.com.hk>. Additional information can also be found at <http://www.aig.com/strategyupdate> | YouTube: <http://www.youtube.com/aig> | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.