

## 富勤保險簡介 About Falcon Insurance

富勤保險(香港)有限公司是Fairfax Financial Holdings Limited的全資附屬機構，總部位於加拿大多倫多。

富勤保險致力為個人及商業客戶提供多元化的產品系列。富勤保險發展至今已成為香港強大及優越的一般保險公司之一。富勤保險並已獲標準普爾高度評級為A - (強)。

Falcon Insurance Company (Hong Kong) Limited is a wholly owned subsidiary of Fairfax Financial Holdings Limited, a financial services company with its corporate headquarters in Toronto Canada. Falcon offers an extensive range of general insurance products for individuals as well as small companies and large corporations. Today Falcon is amongst the territory's top general insurers. Falcon is rated A- (Strong) by Standard & Poor's.

代理或經紀名稱及地址：  
Producer name and address:

Address 地址：香港鰂魚涌華蘭路二十五號大昌行商業中心六樓  
6/F DCH Commercial Centre, No.25 Westlands Road  
Quarry Bay, Hong Kong  
Tel 電話：(852) 2232-2888  
Fax 傳真：(852) 2232-2899  
Website 網址：http://www.falconinsurance.com.hk

# 旅遊寶

# TRAVEL PROTECT



**FALCON**  
Falcon Insurance Company (Hong Kong) Limited  
富勤保險(香港)有限公司

A FAIRFAX Company

## 旅遊寶 - 申請書 Travel Protect Insurance Application Form

為方便電腦存檔，請以英文正楷填寫，並於適當位置填上✓號  
Please complete in BLOCK LETTERS, and tick the appropriate box

### ■ 投保人資料 Applicant's Information

先生 Mr  太太 Mrs  女仕 Miss 年齡 Age \_\_\_\_\_

姓 Surname \_\_\_\_\_ 名 First Name \_\_\_\_\_

通訊地址 Mailing Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

手提電話 Cell phone No. \_\_\_\_\_ 傳真 Fax No. \_\_\_\_\_  
\_\_\_\_\_

電郵地址 Email Address \_\_\_\_\_

### ■ 受保人資料 DETAILS OF INSURED PERSONS

受保人姓名 Name of Insured Persons	性別 Sex	年齡 Age	投保人關係 Relationship with Applicant	香港身分證 / 證件號碼 HKID / Passport No.	保費 (港幣) Premium (HK\$)
1.					
2.					
3.					
4.					
5.					
總保費 Total Premium payable:					

請留意以下問題均應用於所有受保人  
Please note that the questions below apply to ALL insured persons

- 您是否身體健康一切正常，沒有身體損傷或缺陷及這旅遊是沒有違反醫生的建議？  
Are you in good health, free from physical impairment or deformity and not traveling against the advice of medical practitioner?  
 是 Yes  否 No
- 是否從來沒有被保險公司拒絕我的保險申請、取消我的保單、拒絕續保、增加保費或於我的保單強加特別條款。  
No insurance companies has ever declined my proposal, cancelled my policy, refused to renew a policy, required an increased rate or imposed special conditions to my policy.  
 是 Yes  否 No

若以上答案為“否”，請詳加說明：

If you've answered "No" to either questions, please give full details:

\_\_\_\_\_

\_\_\_\_\_

### ■ 旅遊資料 TRAVEL DETAILS

承保期 Period of Insurance

由 From \_\_\_\_\_ 至 To \_\_\_\_\_  
DD / MM / YY DD / MM / YY

全部日數 Total No. of days: \_\_\_\_\_ (最長期限90天 max no. of days : 90)

保障計劃選擇 (請在適當空格內加上✓號)

Plan Selected (Please ✓ as appropriate)

- |  |  |
|--|--|
| 1. <input type="checkbox"/> 單次旅程 Single Trip         | <input type="checkbox"/> 全年保障 Annual Cover       |
| 2. <input type="checkbox"/> 銀裝旅遊寶 Silver Plan        | <input type="checkbox"/> 金裝旅遊寶 Gold Plan         |
| 3. <input type="checkbox"/> 投保人 Insured Only         | <input type="checkbox"/> 投保人及配偶 Insured & Spouse |
| <input type="checkbox"/> 投保人及子女 Insured & Child(ren) | <input type="checkbox"/> 投保人及家人 Insured & Family |

目的地 Destination / 行程 Itinerary \_\_\_\_\_

原居地(用於緊急遣返情況)

Country of Residence (For Repatriation) \_\_\_\_\_

### ■ 聲明及簽署 Declaration and Signature

本人 / 吾等謹此作下列聲明及同意 I / We declare and agreed that:

- 以上所作陳述均屬真實無訛，且本申請書將會構成「旅遊寶」旅遊保險合約的依據。

The information given in this application is to the best of my / our knowledge and belief true and complete and that this application will form the basis of the Travel Protect Insurance contract.

- 此項保險只適用於由本港出發之旅程。保險簽發生效後概不發還保費。  
The insurance is only valid for trips originating from Hong Kong. No refund premium is allowed once the insurance has been issued.

- 此保險計劃需在富勤保險(香港)有限公司審核，接納申請並已繳費後，方才生效。

The insurance will not be in force until this application has been accepted by Falcon Insurance Company (Hong Kong) Limited and the premium has been paid.

- 投保人現知會及保證上列各受保人並無違反醫生之警告參與旅遊；其旅遊目的並非在於接受治療。

I / We acknowledge and warrant that no person applying for the insurance shall be traveling contrary to the advice of any medical practitioner, or traveling in order to receive medical treatment.

- 本人 / 吾等現同意並授權富勤保險(香港)有限公司(貴公司)保留、使用或透露貴公司所收集或保留本人之任何個人資料，給予有關人士或機構用作處理與本保險有關的申請，及提供其相關及稍後的服務和推廣資料等用途，及因此等用途與本人 / 吾等聯絡，直至本人 / 吾等另作書面通知為止。本人 / 吾等明白本人有權以書面聯絡貴公司之保障資料主任查閱及改正本人 / 吾等之所有個人資料。

I / We hereby give my / our consent and authorize that any of my / our personal information collected or held by Falcon Insurance Company (Hong Kong) Limited (the Company) may be used and disclosed by the Company to any individuals / organizations for the purpose of processing this insurance, providing related and subsequent services and marketing materials and to make all form of contacts with me / us for such purposes until I / we give any written instructions to the contrary. I / We understand I / we have the right to obtain access to and request correction of any personal information held by the Company by mailing a written request to the Company's Data Privacy Officer.

投保人簽署 Signature of Applicant

日期 Date

\_\_\_\_\_

## 保費表 Premium Table:

單次旅程 For Single Trip

銀裝旅遊寶 (港幣) Travel Protect Silver Plan (HK\$)				
日期 Days	投保人 Insured Only	投保人及配偶 Insured & Spouse	投保人及子女 Insured & Child(ren)	投保人及家人 Insured & Family
1-3	128	248	188	318
4	138	258	208	338
5	148	281	228	368
6	158	298	238	398
7	168	318	248	418
8	178	338	268	448
9	198	378	298	498
10	208	398	318	528
11	218	418	328	548
12	228	438	348	578
13	238	458	358	598
14	248	478	378	628
15	258	498	388	648
16	280	528	418	698
17	288	548	438	728
18	298	568	448	748
19	308	588	468	778
20	318	608	478	798
21	328	628	498	825
22	338	648	508	850
23	348	668	528	875
24	358	688	538	898
25	378	718	568	938
26	388	728	578	968
27	398	748	588	988
28	408	768	608	1,008
29	418	788	628	1,038
30	428	808	638	1,068
31	438	831	658	1,098
隨後每星期或 部分 Thereafter per week or part of	68	118	98	168

金裝旅遊寶 (港幣) Travel Protect Gold Plan (HK\$)				
日期 Days	投保人 Insured Only	投保人及配偶 Insured & Spouse	投保人及子女 Insured & Child(ren)	投保人及家人 Insured & Family
1-3	218	428	328	548
4	238	448	358	586
5	258	488	398	638
6	278	518	418	688
7	288	548	428	728
8	308	586	468	778
9	348	658	518	865
10	358	688	548	918
11	378	728	568	978
12	398	758	598	1,008
13	418	798	618	1,038
14	428	828	658	1,088
15	448	868	668	1,128
16	488	918	728	1,218
17	498	948	758	1,268
18	518	988	778	1,298
19	538	1,018	811	1,348
20	548	1,048	828	1,385
21	568	1,088	863	1,428
22	586	1,128	881	1,478
23	598	1,158	918	1,518
24	618	1,198	938	1,558
25	658	1,248	985	1,628
26	668	1,258	1,008	1,678
27	688	1,298	1,018	1,718
28	708	1,338	1,058	1,748
29	728	1,368	1,089	1,798
30	738	1,408	1,108	1,851
31	758	1,448	1,138	1,908
隨後每星期或 部分 Thereafter per week or part of	118	258	198	338

\*每次旅程最多為90日 Maximum 90 days for each trip

全年保障 For Annual Cover:

保費表 Premium Table				
	投保人 Insured Only	投保人及配偶 Insured & Spouse	投保人及子女 Insured & Child(ren)	投保人及家人 Insured & Family
銀裝旅遊寶 Silver Plan	\$1,798	\$3,338	\$3,038	\$4,988
金裝旅遊寶 Gold Plan	\$2,998	\$5,688	\$4,798	\$7,488

定義 Definition:

- “家人”是指投保人，其配偶及18歲或以下而與投保人整個旅程同行的未婚子女。  
“Family” refers to the Applicant, his / her spouse and dependent and unmarried child(ren) aged 18 or below and are traveling with the Applicant for the entire period.
- “投保人及配偶”是指丈夫及妻子。  
“Insured & Spouse” means husband and wife.
- “投保人及子女”是指父親或母親與他們18歲或以下的子女。  
“Insured & Child(ren)” means Mother or Father accompanies with their child(ren) aged 18 or below.
- “投保人及家人”是指丈夫及妻子與他們18歲或以下的子女。  
“Insured & Family” means husband and wife accompanied with their child(ren) aged 18 or below.

## Travel Protect

Traveling is, without doubt, one of the most relaxing ways to unwind but your long awaited holiday can well become a disastrous nightmare if you don't take the right measure and protect you and your family against unforeseen misfortunes. Accidents can strike anytime so don't leave your happiness to chance, get insured with our Travel Protect and enjoy a carefree holiday!

### Why Travel Protect?

Travel Protect ensures your maximum protection by providing a comprehensive coverage and extensive services no matter if you're a jet-setter or simply going for a short get-away with your loved ones.

### Product Highlights/ Additional Benefits:

- ➔ NO excess or deductible
- ➔ 24-Hour Worldwide Emergency Assistance
- ➔ Terrorism Cover for personal accident benefits
- ➔ Hijack distress allowance
- ➔ Double benefit for Personal Accident
- ➔ Loss of Home contents whilst you're on a trip
- ➔ Failure of e-ticket
- ➔ Dangerous Amateur Sports coverage
- ➔ Flexibility of cover
- ➔ Cash Relief
- ➔ Overseas Hospital Cash Benefits
- ➔ Child Guard
- ➔ Automatic journey extension up to a maximum of 10 days

### Benefits Summary:

Coverage	Maximum Benefits (HK\$)	
	Silver Plan Unlimited	Gold Plan Unlimited
<b>Section 1 24-Hour Worldwide Assistance Services</b> a) Medical Referral Services b) Dispatch of Physician c) Assistance for Hospital Admission d) Monitoring of Medical Condition e) Medical Transfer f) Repatriation after Treatment g) Repatriation of Mortal Remains h) Travel Assistance i) Compassionate Visit j) Child Guard k) Deposit Guaranteeing of Hospital Admission		
<b>Section 2 Personal Accident</b> • Death and Permanent Disablement* (includes 2 <sup>nd</sup> or 3 <sup>rd</sup> degree burn injury) • Benefit for accidental death whilst on common carrier** • Immediate cash relief in the event of death due to accident	500,000 500,000 30,000	1,000,000 1,000,000 60,000

<b>Section 3 Medical Expenses</b> a) Covers medical treatment by a physician for sickness contracted during the covered period • Follow-up medical treatment within 3 months • Dental treatment b) Hospital Income	500,000 50,000 1,000 6,000 \$500/day	1,000,000 50,000 1,000 12,000 \$1,000/day
<b>Section 4 Personal Belongings</b> a) <b>Baggage / Personal Effects</b> Covers you for loss or damage of baggage or personal effects due to robbery, burglary or mishandling by carriers Sub-limit: • Per article / set / collection • For all items of clothing • For all sports equipments b) <b>Baggage Delay</b> covers your expenses on the purchase of essential items if your baggage is delayed for longer than 8 hours c) <b>Personal Money</b> covers loss of money due to burglary or robbery d) <b>Loss of Personal and Travel Documents</b> covers the cost of replacing personal and travel documents that are lost or damaged due to burglary or robbery	12,500 3,000 3,000 3,000 1,000 1,500 15,000	25,000 5,000 5,000 5,000 2,000 3,000 30,000
<b>Section 5 Travel Disturbances</b> a) <b>Trip Cancellation</b> Reimburses your loss of prepaid travel expenses in the event that it is imperative and unavoidable for you to cancel your trip b) <b>Trip Curtailment</b> Reimburses travel expenses forfeited and / or additional expenses incurred if you have to cut short your trip due to reasons beyond your control as per the policy c) <b>Trip Delay</b> i) Compensate you the inconvenience of delayed departure due to circumstances that is beyond your control as per the policy ii) Compensates the loss of irrecoverable deposits in the event of trip cancellation or curtailment as a result of a delayed departure d) <b>Missed Connection</b> Covers costs incurred for alternate transport required when, for reasons unforeseeable / beyond your control as per the policy, you've missed your paid transport on your way to an event which can't be delayed e) <b>Failure of e-ticket</b> Covers loss or additional costs incurred should you suffer an e-ticket failure	15,000 20,000 2,500 10,000 2,500 3,000	30,000 40,000 2,500 10,000 5,000 5,000

## 旅遊寶

要展開一個既輕鬆又愉快的旅遊，確實是一件賞心樂事。但往往有很多意料之外的事情如遺失行李、旅程延誤、及途中患病等，令您未能盡享一個預早安排的美好旅程。要為您及家人帶來一份全面的旅遊保障，請即投保「旅遊寶」旅遊保險，讓我們為您的精彩之旅做足準備，令您盡享快樂旅遊。

### 「旅遊寶」乃上佳之選

無論您是飛行常客或是一般旅遊，「旅遊寶」都能提供全面保障和廣泛的服務保證您能享受到最合適的保險安排。

### 承保範圍 / 額外保障：

- ➔ 無任何自付額
- ➔ 24小時全球支援服務
- ➔ 恐怖襲擊所造成的個人意外損傷
- ➔ 劫持不安津貼
- ➔ 個人意外雙倍保障
- ➔ 旅行期間家居財物損失
- ➔ 電子機票失效
- ➔ 高危運動保障
- ➔ 保額靈活有彈性
- ➔ 現金安恤
- ➔ 海外住院現金津貼
- ➔ 子女護送費用
- ➔ 自動延長旅程至最多10日

### 保障範圍概覽：

保障範圍	最高賠償額(港幣)	
	銀裝旅遊寶	金裝旅遊寶
<b>第1部分 24小時全球支援服務</b> a) 醫療轉介服務 b) 派遣醫生到現場進行診治 c) 入院輔助 d) 病情觀察 e) 醫療護送 f) 護送回港 g) 遣體運返 h) 交通資訊服務 i) 緊急探望 j) 子女護送費用 k) 緊急入院按金保證	無限	無限
<b>第2部分 個人意外</b> ● 意外死亡和永久傷殘* (包括第2或第3程度燒傷) ● 乘搭公共交通工具意外死亡將獲得賠償** ● 因意外而不幸死亡的安恤金	500,000 500,000 30,000	1,000,000 1,000,000 60,000

<b>Section 6 Personal Liability</b> Indemnifies you in respect of legal liability for accidental injury to third parties or accidental loss of or damage to their property	2,000,000	2,000,000
<b>Section 7 Loss of Home Contents</b> Covers loss or damage to the contents of your home or your personal effects against burglary whilst your home is unoccupied during the period of travel	100,000	200,000
<b>Section 8 Golfers' "Hole-in-one"</b> Covers bar expenses incurred as a result of your scoring a Hole-in-one whilst playing on any recognized golf courses.	3,000 (1,000 per occurrence)	3,000 (1,000 per occurrence)
<b>Section 9 Hijack distress allowance</b> Pays you an allowance for every 24 hours you are detained in the event of your public transport being seized as an act of hijack	5,000 1,000/24hrs	10,000 2,000/24hrs

\* Maximum death benefit for child(ren) under age 16 and elderly over 70 should not exceed 25% of the respectively stated limits

\*\* Not applicable to child(ren) under 16 and elderly over 70

## Important Notes

### Age Limit:

Travel Protect is applicable to those of a minimum age of 61 days up to a maximum of 75 years and child(ren) under 16 years of age must be accompanied by a parent or guardian.

### Length of Journey:

If the coverage required is an annual coverage, the period of each journey is limited to 90 days only.

# Any trip under this policy must begin and end in Hong Kong.

### Exclusions:

Uninsured Events : War, terrorism (except Section 2 Personal Accident) and similar acts, nuclear hazards.

Personal Accident and Sickness : Intoxication, drug abuse; pregnancy, childbirth or miscarriage; self-inflicted injury or illness, venereal disease, AIDS, AIDS and HIV related diseases; unreasonable care and attention, non-essential surgery or treatment, private room unless medically indicated, pre-existing medical conditions, travel for the purpose of medical treatment.

Baggage and Personal Money : Delay, confiscation or detention by authorities, unattended baggage loss / damage and all losses not reported to the police / authorities within 24 hours; normal tear and wear; fragile items.

Curtailment and Cancellation : Tour operators and airlines are to be given immediate notice of any changes.

Delay : Late arrival of insured at place of departure; any delays existing at the time of application for Travel Protect.

Liability : Use and hire of aircraft, watercraft and vehicles; property in custody; professional and contractual liability; injury to members of own family.

Beneficiary in case of death is the insured's next of kin or estate according to the laws of Hong Kong

Note: this brochure provides the summary for reference only. For full terms and conditions, please refer to the policy.

<b>第3部分 醫療費用</b>		
a) 保障您在旅遊期間因意外或疾病而需支付的醫療費用至其最高賠償額	500,000	1,000,000
● 回港後3個月內的覆診費用	50,000	50,000
● 牙醫治療費用	1,000	1,000
b) 住院其間現金津貼	6,000	12,000
	\$500/每日	\$1,000/每日
<b>第4部分 個人物品</b>		
a) 行李及個人財物		
保障因械劫、搶劫或由於運送人處理不當所引致行李或財物之損失或損壞	12,500	25,000
限額：		
● 每項 / 套 / 對物品	3,000	5,000
● 衣物總值	3,000	5,000
● 體育器材總值	3,000	5,000
b) 行李延誤		
保障您因行李延誤超過8小時或以上而必須購買應急必需品之費用	1,000	2,000
c) 個人金錢		
保障因械劫或搶劫而引致之金錢損失	1,500	3,000
d) 遺失旅遊證件		
保障因械劫或搶劫而須引致之旅遊證件的補領費用	15,000	30,000
<b>第5部分 旅程阻礙保障</b>		
a) 取消旅程		
保障因在無可避免的情況下致旅程取消而損失之預繳旅費	15,000	30,000
b) 縮短旅程		
保障於保單上列明之能力控制範圍以外的原因而導致提早結束行程，其損失的旅費和/或額外開支	20,000	40,000
c) 旅程延誤		
i) 保障您因旅程被延誤而帶來之不便	2,500	2,500
	250/8小時	250/8小時
ii) 保障因旅程取消或延誤而引致的訂金損失	10,000	10,000
d) 錯過接駁交通工具		
保障於保單上列明之無可避免/不能控制的情況導致錯過已付費用的接駁交通工具，而該旅程是不可延誤時，所需的額外交通費用	2,500	5,000
e) 電子機票失效		
保障因電子機票失效而引致的損失或附加費	3,000	5,000
<b>第6部分 個人責任</b>		
保障因疏忽導致他人身體損傷或財物損失而須對第三者負上法律責任	2,000,000	2,000,000
<b>第7部分 家居財物損失</b>		
保障在旅遊期內，您家中被盜劫所引致之財物損失或損毀	100,000	200,000

<b>第8部分 高爾夫球「一桿入洞」</b>		
支付在高爾夫球場內成功一桿入洞的佳績而慶祝的消費	3,000 (每次1,000)	3,000 (每次1,000)
<b>第9部分 劫持不安津貼</b>		
保障因公共交通工具被劫持而導致您被扣留，每24小時禁閉扣押，可獲安撫補償	5,000 1,000/24小時	10,000 2,000/24小時

\* 兒童和70歲或以上人士的死亡最高賠償額為其賠償額的25%。

\*\* 不適用於兒童和70歲或以上人士。

## 重要事項

### 年齡限制：

「旅遊寶」適用於年齡介乎從幼兒第61天至75歲人士，而16歲以下之兒童必須由父母或監護人伴隨。

### 旅程承保期限：

全年計劃 — 全年旅遊次數不限。但每次受保旅程最長為90天。

# 所有旅程必須以香港作為起點及終點。

### 不受保項目：

不受保事件：戰爭，恐怖主義(除第二部份之人身意外保險)，或同類之事件，核災難。

「人身意外及疾病」之不保事項：醉酒，濫用毒品；懷孕，分娩或流產；已造成的傷害或病症；性病，愛滋病，愛滋病和HIV相關疾病；不合理的關心和照顧，非必要的手術或治療，私人病房除非醫療上需要，旅遊前現有的疾病，藥物治療為目的旅行。

「行李，金錢」之不保事項：海關、政府或有關當局延誤，充公、扣留所引致之行李損失。24小時之內沒有向警察報告的損失。一般使用引起的磨損。易碎物品。

### 旅程中斷和取消：

延誤：立即通知旅行社和航空公司。  
因受保人遲到，未有準時抵達出發地點之延誤，在申請購買保險期間已存在之延誤事件。

### 公眾責任：

租用飛機、水上飛機或車輛；投保人監管之物件，由投保人所從事之行業所引致之責任問題，投保人所簽之契約的責任承擔，傷害自己之家庭成員。

根據香港法律、死亡者的受益人是受保人的最近親或權益人

註：以上資料只供參考，有關詳盡條款及規定，概以保單為準。