

## SCHEDULE OF BENEFITS

Section	Coverage	Maximum Limit per Insured Person per Journey (HKD)		
		Privilege Plan	Classic Plan	Standard Plan
1	<b>Medical Expenses Benefit</b>			
	1.1 Medical Expenses (Sub-limit for Room and Board is limited to HK\$3,000 per day)			
	- Insured person aged between 18 and 75	1,000,000	500,000	250,000
	- Insured person aged 17 or below	500,000	250,000	125,000
	The above 1.1 Medical Expenses Includes:			
	1.2 Traveling Expenses for Medical Treatment	500	300	300
	1.3 Follow-up Medical Expenses in Hong Kong			
	- Sub-limit for follow-up medical expense due to <i>Accidental Injury</i>		100% of maximum limit	
	- Sub-limit for follow-up medical expenses due to <i>Sickness</i>		10% of maximum limit	
- Sub-limit for follow up medical expenses of Chinese medicine bone-setting, acupuncture or chiropractic treatments	3,000 / 200 per day per visit	3,000 / 150 per day per visit	1,500 / 150 per day per visit	
2	<b>Overseas Hospital or Quarantine Cash Allowance Benefit</b>			
	2.1 Overseas <i>Hospital</i> Daily Cash Benefit (HKD250 per day)	5,000	3,000	1,000
	2.2 Compulsory Quarantine Daily Cash Allowance	5,000 / 500 per day	3,000 / 500 per day	1,000 / 250 per day
3	<b>California Insurance Worldwide Emergency Services</b>			
	3.1 Emergency Evacuation		Actual Cost	
	3.2 Repatriation to Hong Kong		Actual Cost (on economy class)	
	3.3 Hospital Deposit Guarantee		60,000	
	3.4 (a) Additional Costs of Accommodation		1,500/day maximum 7 consecutive days	
	(b) Compassionate Visit		One economy class round-trip travel ticket	
	3.5 Return of Unattended Dependent Children		One economy class one-way travel ticket	
	3.6 Repatriation of Mortal Remains		Actual Cost	
3.7 24-hour Telephone Hotline and Referral Services		Included		
4	<b>Personal Accident Benefit</b>			
	4.1 <i>Accident</i> on <i>Public Conveyance</i>			
	- Insured person aged between 18 and 75	1,500,000	750,000	375,000
	- Insured person aged 17 or below	500,000	250,000	125,000
	4.2 <i>Other Accidents</i>			
	- Insured person aged between 18 and 75	1,000,000	500,000	250,000
	- Insured person aged 17 or below	500,000	250,000	125,000
4.3 - (c) Compassionate Death Cash		10,000		
5	<b>Major Burns Benefit</b>	200,000	200,000	100,000
6	<b>Trip Cancellation Benefit</b>	30,000	15,000	3,000
7	<b>Trip Curtailment Benefit</b>	30,000	15,000	3,000
8	<b>Travel Delay Benefit</b>			
	8.1 Delay Cash Allowance (HKD300 for each and every full 6 hours' delay)	1,500	1,500	300
	Additional Re-routing Travel Expenses			
	8.2 - (a) Public Conveyance Expenses for Delayed Departure	10,000	5,000	1,000
8.2 - (b) Overseas Accommodation Cost	2,000	2,000	500	
9	<b>Baggage Delay Benefit</b> (for delay over 6 hours)	1,000	500	500
10	<b>Personal Baggage Benefit</b> (except Personal Money)	20,000	10,000	5,000
	Sub-limits:			
	- Per item, pair, set or collection	3,000	3,000	3,000
	- Lap-top computer	10,000	10,000	5,000
	- An aggregate limit of all cameras, camcorders and their accessories and related equipment	5,000	5,000	5,000
- Mobile phone	2,000	NotApplicable	NotApplicable	
11	<b>Loss of Travel Documents Benefit</b>	20,000	10,000	3,000
12	<b>Personal Money Benefit</b>	3,000	2,000	1,000
13	<b>Loss of Home Contents Benefit</b> (Sub-limit HK\$3,000 for any 1 article, pair, set or collection.)	50,000	30,000	10,000
14	<b>Personal Liability Benefit</b>	2,000,000	1,500,000	1,200,000
15	<b>Credit Card Protection Benefit</b>	30,000	20,000	10,000
16	<b>Rental Vehicle Excess Protection Benefit</b>	5,000	5,000	NotApplicable
17	<b>Event Admission Tickets Benefits</b>	2,000	1,000	NotApplicable
18	<b>Airline Bankruptcy Allowance</b>	2,000	1,000	NotApplicable
19	<b>Pet Funeral Benefit</b>	2,000	1,500	NotApplicable