暢悠遊



閩信（澳門）旅遊綜合保險計劃

Min Xin (Macau) Travel Package Insurance

閩信保險有限公司

MIN XIN INSURANCE COMPANY LIMITED

(A WHOLLY OWNED SUBSIDIARY OF MIN XIN HOLDINGS LIMITED)



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旅遊綜合保險計劃特點

1. 所有保障均毋須自負金額
2. 單次旅遊計劃不設承保年齡上限
3. 單次旅遊計劃的保障期長達 182 天，而全年旅遊計劃的每次旅遊保障期長達 120 天
4. 全年旅遊計劃沒有旅程次數限制、適合任何 18 至 72 歲人士為申請人、可附加中國醫療保證咭
5. 二十四小時閩信國際支援服務，包括海外入院現金保證
6. 保障緊急醫療運送及遺體運返，並不預設賠償限額
7. 保障因恐怖襲擊引致之醫療費用、人身意外、行李 / 證件遺失、取消旅程、縮短旅程或更改旅程、旅程延誤
8. 回澳門後之覆診費用包括中醫治療、跌打及針灸
9. 燒傷保障範圍增加至二級及三級程度的燒傷
10. 保障一切業餘及消閒活動（包括滑雪、溜冰、水肺潛水、滑水、滑浪、激流、高空彈簧跳繩、高山遠足、跳傘及騎馬等）
11. 保障包括天然災難（例如地震、海嘯等）
12. 醫療費用保障包括食物中毒、氣體襲擊及傳染病（例如沙士、禽流感、登革熱等）
13. 個人行李保障包括運動用品及手提電腦
14. 租車自負額保障達 5,000 澳門元
15. 於不能避免的情況下延期，保障期將自動延長至最多 10 天
16. 加設自選的「星級個人意外附加保障」，提供更全面的人身意外賠償

保障範圍 Coverage	最高賠償額 (澳門元) Maximum Limit (MOP)		
	計劃一 Plan I	計劃二 Plan II	計劃三 Plan III
1. 緊急醫療 Emergency Medical			
A. 醫療費用 Medical Expenses	1,000,000	600,000	300,000
B. 海外住院現金 Overseas Hospital Cash	8,000	5,000	3,000
C. 醫療設施津貼 Medical Facility Extension	25,000	15,000	10,000
2. 人身意外 Personal Accident			
A. 乘坐公共交通工具或遇劫之人身意外 (只適用於單次旅遊計劃) Accident on Public Common Carrier or Caused by Armed Robbery (Only for Single Trip Travel Plan)	1,500,000	900,000	450,000
B. 人身意外 Personal Accident	1,000,000	600,000	300,000
C. 燒傷保障 Burns Benefit	300,000	200,000	100,000
3. 全球緊急支援服務 Worldwide Emergency Assistance Service			
A. 緊急醫療運送 Emergency Medical Evacuation	Actual Cost	Actual Cost	Actual Cost
B. 遺體運返 Repatriation of Mortal Remains	Actual Cost	Actual Cost	Actual Cost
C. 24 小時閩信國際支援服務 24-hour MIN XIN Worldwide Assistance Services	Included	Included	Included
D. 入院保證金 Deposit Guarantee for Hospital Admission	50,000	50,000	50,000
4. 旅程受阻 Travel Inconvenience			
A. 取消旅程 Trip Cancellation	30,000	30,000	25,000
B. 縮短旅程或更改旅程 Trip Curtailment or Re-arrangement	30,000	30,000	25,000
C. 旅程延誤 Travel Delay	2,000	2,000	2,000
D. 行李延誤 Baggage Delay	1,000	1,000	1,000
5. 個人財物 Personal Belongings			
A. 個人行李 Personal Baggage	20,000	15,000	10,000
B. 個人金錢 Personal Money	3,000	2,500	2,000
C. 證件遺失 Loss of Travel Document	10,000	7,500	5,000
D. 應急現金 Emergency Cash	10,000	7,500	5,000
6. 附加保障 Special Care			
A. 親屬探望 Compassionate Visit	20,000	15,000	10,000
B. 子女護送 Child Escort	20,000	15,000	10,000
C. 信用咭保障 Credit Card Protection	50,000	30,000	20,000
D. 恩恤保障 Consolation Benefit	20,000	15,000	10,000
E. 附加住院現金 Hospital Income Plus	8,000	5,000	2,000
F. 租車自負額保障 Rental Vehicle Excess	5,000	5,000	5,000
G. 強制隔離現金津貼 Compulsory Quarantine Cash Allowance	5,000	5,000	5,000
7. 法律責任 Legal Liability			
A. 個人責任 Personal Liability	2,000,000	2,000,000	1,000,000
8. 自選附加保障 Optional Benefits			
A. 星級個人意外附加保障 Additional Upgrade Personal Accident Benefit			
i) 星級個人意外保障 Upgrade Additional Personal Accident Benefit	長表 Scale 2	長表 Scale 2	長表 Scale 2
ii) 臉部疤痕保障 Scarring of The Face Benefit	20,000	20,000	20,000

單次旅遊計劃 Single Trip Travel Plan

天數 No. of Day(s)	計劃一 Plan I			計劃二 Plan II			計劃三 Plan III		
	個人 Individual	個人及子女* Individual + Children*	家庭* Family*	個人 Individual	個人及子女* Individual + Children*	家庭* Family*	個人 Individual	個人及子女* Individual + Children*	家庭* Family*
1	93	141	225	70	103	173	50	75	120
2	132	195	312	109	163	257	70	105	170
3	166	254	369	138	197	326	95	140	187
4	234	352	507	170	267	405	114	190	228
5	261	401	577	186	289	435	146	220	291
6	282	432	667	192	298	456	158	242	367
7	298	459	708	197	309	477	167	254	388
8	312	480	749	208	315	488	173	264	409
9	324	501	790	212	324	518	183	280	440
10	339	523	820	218	336	544	194	296	466
11	353	543	875	223	347	575	200	307	496
12	385	591	960	243	373	624	215	328	539
13	401	618	991	249	384	639	225	345	561
14	415	638	1023	259	400	666	231	355	581
15	431	664	1066	264	411	682	236	366	598
16	446	690	1108	274	421	697	241	377	624
17	462	711	1138	280	431	719	252	388	641
18	483	738	1171	290	442	735	257	399	657
19	497	764	1202	295	453	746	262	409	669
20	512	791	1235	301	460	765	273	419	679
21	528	797	1253	306	466	771	277	424	700
22	538	813	1283	311	476	787	283	432	722
23	549	828	1325	316	481	792	288	438	738
24	559	848	1356	321	492	803	294	447	743
25	569	864	1366	332	497	818	298	459	765
26	579	880	1387	337	508	834	304	464	776
27	590	896	1408	342	518	850	310	475	786
28	605	916	1424	348	524	866	314	485	797
29	616	932	1449	353	534	882	319	491	808
30	626	948	1481	357	539	892	325	502	819
以後每天 Each additional day	18	26	44	14	20	34	12	17	28

自選附加保障 Optional Benefits

				星級個人意外保障 Additional Upgrade Personal Accident Benefit			基本保障保費 Premium of Basic Plan x 1.18		
全年旅遊計劃 Annual Travel Plan	2,650	不適用 N/A	4,770	1,830	不適用 N/A	3,300	990	不適用 N/A	1,790
中國醫療保證咭 China Medical Guarantee Card (只適用於全年旅遊計劃) (Only for Annual Travel Plan)	每人 100 per person			每人 100 per person			每人 100 per person		

✻ 包括所有 17 歲或以下同行之子女

1. 受保人年齡為滿 18 歲，應選擇計劃「個人」計劃。
2. 「個人及子女」 計劃包括受保人及其所有年齡為 17 歲或以下同行之子女。
3. 「家庭」 計劃包括受保人及其配偶及其所有年齡為 17 歲或以下同行之子女。
4. 乘坐公共交通工具或遇劫時發生之意外，可獲「1.5 倍之 2B 人身意外保障利益賠償 – 只適用於單次旅遊計劃」。
5. 年齡為 17 歲或以下之同行子女，其保障利益 2A 不適用，2B 則為 50%; 而年齡為 76 歲或以上之人士，其保障利益 2A 不適用，2B 則為 100%。
6. 76 歲或以上之人士，經保險公司批核後，可投保「計劃三」(只適用於單次旅遊計劃)。
7. 非由父或母攜同之 17 歲或以下之人士，只可投保「計劃三」，其保障利益 2A 不適用，2B 則為 50% (只適用於單次旅遊計劃)。
8. 全年旅遊計劃的「家庭」計劃總賠償額以不超過一位成人投保利益之 300% 為限。
9. 此保單不適用於海外全日制留學生或居住於海外之學生。

✻ Include all accompanying children aged 17 or below

1. Aged 18 or over should choose "Individual" plan.
2. "Individual & Children" plan includes insured person and all accompanying child(ren) aged 17 or below.
3. "Family" plan includes insured person and his/her legal spouse and all accompanying child(ren) aged 17 or below.
4. Accident on Public Common Carrier or during Robbery, the Indemnity of Personal Accident 2A will pay up to "1.5 of coverage 2B – Only for Single Trip Travel Plan".
5. For accompanying child(ren) aged 17 or below, Coverage 2A is not applicable and Coverage 2B is 50%; And for any insured person aged 76 or above, Coverage 2A is not applicable and Coverage 2B is 100%.
6. Only "Plan III" is applicable to the insured person aged 76 or above (subject to our prior approval) (Only for Single Trip Travel Plan).
7. Only "Plan III" is applicable to the insured Child(ren) aged 17 or below who travel other than father or mother, Coverage 2A is not applicable and Coverage 2B is 50% (Only for Single Trip Travel Plan).
8. For Annual Travel Plan the maximum limit per "Family" plan will be subject to 300% of one single adult insured.
9. The Policy is not applicable to overseas full time student or student lives at overseas.

基本保障
保障範圍

1) 緊急醫療

A. 醫療費用
- 在受保旅程期間因意外受傷或疾病所支付的醫療費用，包括住院、門診及手術，均可獲得賠償。
- 覆診費用 - 如受保人於海外接受診治後，回澳門後 90 天內繼續接受治療的醫療費用，亦可獲得賠償。因意外受傷之最高賠償金額為保障餘額的 100%；因患病之最高賠償金額為保障餘額的 10%。覆診費用包括註冊 / 表列中醫、跌打及針灸治療，每天每次的最高限額為 MOP150，最高累積至 MOP3,000。

B. 海外住院現金
在受保旅程期間因意外或疾病而需入院接受治療，住院期間每天可獲現金 MOP500 補償。

C. 醫療設施津貼
因意外導致傷殘而需要安裝家居及日常活動輔助設施的項目。

2) 人身意外

A. 乘坐公共交通工具或遇劫之意外
若受保人以付費乘客身份乘搭公共交通工具、或遇劫時發生意外，將可獲得 1.5 倍之 2B 人身意外保額賠償。
(保障 2A 不適用於 17 歲或以下人士，76 歲或以上人士)

B. 人身意外
在受保旅程期間如意外非因乘坐公共交通工具或遇劫而導致死亡或傷殘，將可根據保障賠償額及下列賠償表之保障百分比獲得賠償：

意外死亡及傷殘	「最高賠償額」百分比
1 意外死亡	100%
2 永久完全殘廢	100%
3 四肢永久癱瘓及無法痊癒	100%
4 永久完全喪失雙眼視力	100%
5 永久完全喪失一眼視力	100%
6 喪失任何雙肢或任何雙肢完全失去功能	100%
7 喪失任何一肢或任何一肢完全失去功能	
- 右手	100%
- 左手	100%
- 一足	100%
8 雙耳完全失聰及完全喪失言語能力	100%
9 永久完全失聰	
- 雙耳	75%
- 單耳	15%
10 完全喪失言語能力	50%

(17 歲或以下人士保障 2B 之保障額為原本的 50%)

C. 燒傷保障
受保人在外地因意外導致身體燒傷程度達二級或三級。

3) 全球緊急支援服務

A. 緊急醫療運送
因應緊急醫療而需運送嚴重受傷或患病之受保人至就近地區或返回澳門進行治療，賠償額並不設上限，確保受保人得到最充分的保障。

B. 遺體運返
安排運送在外地身亡的受保人之遺體或骨灰返回澳門。

C. 24 小時閩信國際支援服務
包括電話醫療諮詢、醫生及醫院轉介、法律服務轉介及緊急旅遊服務。

D. 入院保證金
閩信緊急支援將支付每名受保人在受保旅程期間因入住醫院而需繳付的醫院醫藥費用保證金，惟不超過 MOP50,000。如該等醫療費用並非本保單保障 1 緊急醫療承保之項目，則一律由受保人自付。

4) 旅程受阻

A. 取消旅程 (此保障在保單簽發後或出發前 90 天內生效，以較遲者為準)
受保人如因以下原因而必須取消旅程，其不能退回的旅行團費用、訂金、住宿及 / 或機票費用，均可獲得賠償：
- 受保人、其直系親屬、商業夥伴或同行夥伴之身故、嚴重受傷或病重；
- 受保人於出發前 7 天內目的地突然發生航運機構員工之罷工、暴亂、民亂、天然災難、恐怖襲擊或爆發傳染病；
- 受保人因法庭傳召履行陪審團責任、證人或需被政府強制性隔離；
- 受保人出發前 7 天住所因火災、水災或天然災難而嚴重損毀並需受保人逗留在家中。

B. i) 縮短旅程
受保人如因以下原因引致旅程提早返澳門，其不能退回之未享用旅遊費、訂金及 / 或額外住宿及交通費用，均可獲得賠償：
- 如啟程後，受保人、其直系親屬、商業夥伴或同行夥伴身故、嚴重受傷、病重或劫持；
- 目的地突然發生航運機構員工之罷工、暴亂、民亂、惡劣天氣、天然災難、恐怖襲擊或爆發傳染病。

或

ii) 更改旅程
因以下原因而必需更改行程，其額外之住宿及交通費用均可獲得賠償：
- 如啟程後，目的地突然發生航運機構員工之罷工、暴亂、民亂、惡劣天氣、天然災難、恐怖襲擊或爆發傳染病；
- 所乘班機因嚴重延誤 24 小時以上而不能接駁另一班航機所引致的額外交通費用可獲得賠償。

C. 旅程延誤
因惡劣天氣、天然災難、恐怖襲擊、機件故障、劫持或所乘坐之航運機構員工之罷工而引致所乘坐之公共交通工具延誤，每 6 小時可獲 MOP500 現金補償。



D. 行李延誤
受保人隨行之寄運行李因運送延誤達 6 小時或以上，可獲得賠償購買必需品應急。
(第 4B(ii) 更改旅程及第 4C 旅程延誤不能在同一事件下索償)

5) 個人財物

A. 個人行李
旅程期間受保人隨行之行李因意外損壞、遺失、被竊或搶劫，每項 / 套 / 對物品最高賠償額為 MOP3,000 包括平板電腦；運動用品為 MOP5,000 及手提電腦 (包括配件) 為 MOP10,000。

B. 個人金錢
旅程期間因意外遺失、被竊、搶劫導致現金、旅行支票或匯票等之損失，均可獲得賠償。

C. 證件遺失
旅程期間受保人的旅遊證件被竊、搶劫或意外遺失所引致的額外交通、酒店住宿及有關之證件補領費用均可獲得賠償。

D. 應急現金
在外地因意外損毀或遺失重要旅行證件而需滯留當地，並於 24 小時內報警，辦理補領證件手續期間每天可獲得 MOP500 補償。
(如索償 5A、5B、5C、5D，須於 24 小時內於當地報警及出示報案紙正本；第 4D 行李延誤及 5A 個人行李不能在同一事件下索償)

6) 附加保障

A. 親屬探望
受保人在外地如不幸身故、嚴重受傷或病重而需住院超過 24 小時，經審核後因應緊急需要可獲安排一名直系親屬前往探望或一名同行伙伴逗留照顧受保人，保障包括來回交通及住宿酒店費用。

B. 子女護送
受保人在外地如不幸身故或入院，因應緊急需要，無人照顧的 17 歲或以下之同行子女可獲安排護送返澳門。

C. 信用咭保障
受保人在外地因意外或疾病身故，在旅程期間以信用咭簽賬購物之未繳結餘及費用可獲賠償。

D. 恩恤保障
受保人於旅程期間因意外或疾病而導致死亡。

E. 附加住院現金
因在外地嚴重受傷或疾病導致回澳門後需入院繼續治療，回澳門後 90 日內之住院期間每天可獲 MOP300 補償。

F. 租車自負額保障
若受保人在旅遊期間駕駛租用車輛而發生意外碰撞或意外損毀或在停泊時車輛被偷竊，受保人須負責的自負額可獲賠償。
特別條款
受保人必須購買由有關出租車輛機構安排的汽車綜合保險以保障於租車期間對出租車輛之損失。

G 強制隔離現金津貼
於旅程期間或於回澳門後 7 天內因感染傳染病而被強制隔離，每天可獲 MOP500 的現金津貼。

7) 法律責任

A. 個人責任
因疏忽導致第三者受傷或財物損毀而負上的法律責任。有關之責任必須由本公司代為處理。
(保障不適用於駕駛或租用汽車、飛機及任何水上機動遊戲)

8) 自選附加保障

A. 星級個人意外附加保障

投保人只需額外繳付保費之 18%，即可享有以下附加保障，令旅程更加放心：

Ai) 星級個人意外保障

Aii) 臉部疤痕保障

Ai) 星級個人意外保障

現時一般之旅遊保險保單只會在受保人意外死亡、單肢或雙肢永久完全傷殘、永久完全失聰及失明等方可作出賠償，此星級個人意外保障大幅增加保障範圍至 19 項，就算意外傷殘種類不在損害事項表列中，本公司亦會以註冊西醫診斷之傷殘程度作參考而予以賠償，令保障更為全面：

個人意外賠償表

意外死亡及傷殘	「最高賠償額」百分比
1 意外死亡	100%
2 永久完全殘廢	100%
3 四肢永久癱瘓及無法痊癒	100%
4 永久完全喪失雙眼視力	100%
5 永久完全喪失一眼視力	100%
6 喪失任何雙肢或任何雙肢完全失去功能	100%
7 喪失任何一肢或任何一肢完全失去功能	
- 右手	100%
- 左手	100%
- 一足	100%
8 雙耳完全失聰及完全喪失言語能力	100%
9 永久及無法痊癒之精神錯亂	100%
10 永久完全失聰	
- 雙耳	75%
- 單耳	15%
11 完全喪失言語能力	50%
12 永久完全喪失一眼晶狀體	50%
13 喪失或永久完全喪失四隻手指及拇指功能	
- 右手	70%
- 左手	50%
14 喪失或永久完全喪失四隻手指功能	
- 右手	40%
- 左手	30%
15 喪失或永久完全喪失一隻拇指功能	
- 兩個右關節	30%
- 一個右關節	15%
- 兩個左關節	20%
- 一個左關節	10%
16 喪失或永久完全喪失手指功能	
- 三個右關節	15%
- 兩個右關節	10%
- 一個右關節	7.5%
- 三個左關節	10%
- 兩個左關節	7.5%
- 一個左關節	5%
17 喪失或永久完全喪失腳趾功能	
- 所有腳趾 - 一隻腳	20%
- 腳拇趾 - 兩個關節	7.5%
- 腳拇趾 - 一個關節	5%
18 折斷腿部或膝蓋而無法聯合	15%
19 腿部因意外而做手術後導致縮短五厘米或以上	10%

20. 一切在上述第 10 至 19 項損害事項以外的永久殘缺，閩信保險有限公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第 10 至 19 項之百分率不一致。

Aii) 臉部疤痕保障

若受保人不幸因意外導致永久性毀容或臉部永久性疤痕，經註冊西醫診斷最少一 (1) 平方厘米或二 (2) 厘米長，最高賠償額為 MOP20,000。

中國醫療保證咭

(只適用於全年旅遊計劃)

1. 全面國內認可醫院網絡，毋須繳付入院保證金。
2. 全部認可之醫院網絡均通過實地考察。
3. 保障因意外或疾病住院之醫療費用。
4. 另設 24 小時緊急援助熱線。
5. 全國、全年通用。

註：若有關疾病或意外不屬保障範圍，本公司有權向受保人追討全部有關費用。



主要不承保事項
(適用於所有保障)

1. 任何已存在之損傷或疾病、遺傳或先天性狀況(不論受保人知道與否)。
2. 自殺、企圖自殺或自我傷害;任何違反醫生意見之旅遊、或以醫療為目的之旅遊。
3. 懷孕或分娩;牙齒之損害(除因意外損害天然及健全之牙齒);精神失常或神經錯亂;受酒精或藥物影響;愛滋病(AIDS)或於 HIV 抗體測試中呈陽性反應;性病 。
4. 任何戰爭行動、內戰、參與革命運動、暴動或受保人參與任何持械或紀律工作、軍事服務或執法行為;任何電子或核子燃料或廢料之污染或輻射。
5. 參與任何職業性運動、任何競賽(跑步除外)、輔以導桿或繩索之爬山或攀岩活動、比賽活動等;以非乘客身份乘搭商業航機;參與任何體力勞動或從事任何危險、離岸採礦、處理爆炸品或高空攝影之工作 。
6. 海關、政府或有關當局所頒佈之禁令或規條、充公、扣留或毀壞所引致之損失;受保人之違法行為,故意或惡意破壞;受保人干犯嚴重罪行期間或被捕期間。

重要提示

1. 單次旅遊計劃來回旅程保障長達 182 天,單程保障最長達 60 天。
2. 全年旅遊計劃每次旅程可長達 120 天。
3. 此項保險只適用於由澳門出發的旅程。
4. 如投保單次旅遊計劃,受保人士年齡為 76 歲或以上,保險公司須作個別批核。
5. 全年旅遊計劃之投保年齡為 18 至 72 歲。
6. 全年「家庭」旅遊計劃的受保子女年齡為 1 至 17 歲。
7. 如投保人在同一次旅遊中投保多於一份由閩信保險有限公司(香港總行及/或澳門分行)承保的自購綜合旅遊保險,本公司只會根據其中一份最高保障作出賠償。
8. 保單簽發後,概不發還保費。
9. 如旅程在無可避免之情況下延期,保期將自動延長最多 10 天。
10. 此保險只適用於渡假或商務旅遊(只限文職工作),並不適用於以導遊或領隊身份旅遊及非文職商務旅遊(如表演、機械操作等)。
11. 本小冊子僅提供保單摘要,保單承保範圍請參照保單條款及細則,及以英文版本為準。
12. 此保險不適用於中國公民於中國境內旅遊。



Travel Package Insurance Plan Highlights

1. No excess for all benefits
2. No age limit applicable to enrollment for the Single Trip Travel Plan
3. The maximum period of insurance is 182 days for Single Trip Travel Plan and 120 days per trip for Annual Travel Plan
4. Annual Travel Plan enjoys the following benefits: unlimited no. of trips, applicant can be aged 18 to 72, China Medical Guarantee Card is available for optional
5. 24-hour MIN XIN Worldwide Assistance Services including hospital admission guarantee
6. Emergency Medical Evacuation and Repatriation of Mortal Remains are covered with full actual cost without any limit
7. Terrorist Act cover including Medical Expenses, Personal Accident, Loss of Baggage/Travel Document, Trip Cancellation, Trip Curtailment or Re-arrangement, Travel Delay
8. Follow-up medical treatment, including Chinese medicine, bonesetter & acupuncture
9. Extends to cover 2nd to 3rd Degree Burns
10. Cover all kinds of leisure sports (e.g. skiing, snowboarding, scuba diving, water skiing, wake boarding, rafting, bungee jumping, hiking, parachuting, horse riding, etc)
11. Cover natural disaster (e.g. earthquake, tsunami, etc)
12. Medical Expenses cover including gas / food poisoning and infectious disease (e.g. SARS, Bird Flu, Dengue Fever, etc)
13. Personal Baggage covers including sport equipment and lap-top computer
14. Rental Vehicle Excess benefit up to MOP 5,000
15. Automatic cover extension for up to 10 days if the trip is unavoidably delay
16. Added option for upgraded Personal Accident cover to provide a more comprehensive protection

Basic Plan
Table Of Coverage

1) EMERGENCY MEDICAL

A. Medical Expenses
- Reimbursement of medical expenses, including outpatient, surgery and hospitalization arising from accident or sickness during the period of insurance.
- Follow-up medical treatment incurred within 90 days after returning to Macau will be covered up to 100% of unused portion of sum insured for injury, and will be covered up to 10% of unused portion of sum insured for sickness. This benefit also includes expenses for registered / listed Chinese herbalist, Chinese bonesetter and acupuncturist up to MOP150 per visit per day, and not exceeding MOP3,000 in aggregate.

B. Overseas Hospital Cash
MOP500 per day will be payable if necessarily confined in a hospital due to accident or sickness overseas during the period of insurance.

C. Medical Facility Extension
Reimbursement on cost of medical facility equipment and installation for household and daily purpose, as a result of accidental permanent total disablement.

2) PERSONAL ACCIDENT

A. Accident whilst on a Public Common Carrier or Caused by Armed Robbery (Only for Single Trip Travel Plan)
In the event of death or disablement arising as a result of an accident sustained during the period of insurance while riding as a passenger in a public common carrier or caused by robbery, benefits payable will be multiplied by 1.5 from 2B Personal Accident.
(Coverage 2A is not applicable to person aged 17 or below, aged 76 or above)

B. Personal Accident
In the event of death or disablement arising as a result of an accident other than those stated in Coverage 2A (Accident whilst on Public Common Carrier or Caused by Armed Robbery) during the Period of Insurance, amount of benefits up to the limit stated in the Coverage and as provided in the Compensation Table hereunder will be payable:

Compensation Table Events	Percentage of Amount of Benefits
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
- Right Hand	100%
- Left Hand	100%
- One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent Total Loss of Hearing in	
- Both Ears	75%
- One Ear	15%
10. Loss of Speech	50%
(Coverage 2B will be 50% for those aged 17 or below)	

C. Burns Benefit
Compensation for Second or Third Degree Burn of body surface arising from accident abroad.

3) WORLDWIDE EMERGENCY ASSISTANCE SERVICE

A. Emergency Medical Evacuation
Necessary evacuation to Macau or nearest place for appropriate medical treatment due to serious injury or sickness. Payment on actual cost basis without any limit so to ensure adequate protection.

B. Return of Mortal Remains
Necessary arrangement to return deceased insured person's mortal remains to Macau.

C. 24-hour MIN XIN Worldwide Assistance Services
Including phone medical advice and evaluation, referral to doctors and hospitals, medical evacuation and repatriation, referral to legal service and emergency travel service.

D. Deposit Guarantee for Hospital Admission
Upon admission to a hospital during the period of insurance, Min Xin Emergency Assistance provides guarantee for the medical expenses incurred by the insured person in the hospital up to a limit of MOP50,000 in respect of any one insured person. Such expenses are to be borne by the insured person unless otherwise covered under Coverage 1 Emergency Medical of this policy.

4) TRAVEL INCONVENIENCE

A. Trip Cancellation
(This coverage is effected within 90 days before commencement of the insured trip or after policy issuance, whichever is the later)
Reimbursement for the loss of travel expenses, including travel fare, tour fee and/or accommodation expenses paid in advance, in the event of cancellation of the trip due to:
- death or serious injury or serious sickness of the insured person, immediate family member, close business partner or traveling companion;
- sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot, civil commotion, terrorism, natural disaster or epidemic at the planned destination within one week before the departure date;
- witness summons, jury service or compulsory quarantine of the insured person;
- serious damage to insured person's home arising from fire, flood or natural disaster within one week before the departure date.

B. i) Trip Curtailment
Reimbursement for the additional or forfeited travel fare and/or accommodation expenses incurred arising from:
- death, serious injury, serious sickness or hijack of the insured person, immediate family member, close business partner or travelling companion;
- sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot or civil commotion, adverse weather conditions, natural disasters, terrorism or epidemic at the planned destination.

OR

ii) Trip Re-arrangement

Reimbursement for the additional travel fare and/or accommodation expenses incurred upon having to re-route the planned trip arising from:

- sudden occurrence of strike by the employees of a public common carrier, unanticipated outbreak of riot and civil commotion, terrorism, adverse weather conditions, natural disaster or epidemic at the planned destination;
- Reimbursement for additional transportation expenses due to the scheduled flight suffers serious delay over 24 hours and has to re-route the flight to catch up with another scheduled flight.

C. Travel Delay

MOP500 cash for each full 6 hours delay if the scheduled public common carrier is delayed due to adverse weather conditions, natural disasters, equipment failure, hijacking or strike by the employees of the public common carrier.

D. Baggage Delay

Compensation for emergency purchases due to over 6 hours delay of accompanied baggage abroad.

(No benefit will be provided for the claim under both coverage 4B(ii) Trip Rearrangement and coverage 4C Travel Delay due to same event)

5) PERSONAL BELONGINGS

A. Personal Baggage

Indemnify for loss of or damage to personal baggage arising from accident, theft or robbery during the trip. Every set/pair or item up to MOP3,000 including tablet PC; sports equipment up to MOP5,000 per set/pair; laptop computer (including accessories) up to MOP10,000 per set/item.

B. Personal Money

Reimburse for the loss of cash, bank notes, traveler's cheques and/or money order as a result of accidental loss, theft, robbery or burglary.

C. Loss of Travel Document

Reimburse for the additional transportation, accommodation and document replacement cost arising from loss of essential travel documents abroad.



D. Emergency Cash

If the insured person has to necessarily stay behind due to loss of or damage to essential travel documents abroad, the company shall pay MOP500 each calendar day until the documents are recovered, or the insured person can leave the place where loss occurred.

(For the claims of coverage 5A, 5B, 5C, 5D, police report must be obtained locally within 24 hours and submitted with original copy and receipts; No benefit will be provided for the claim under coverage 4D Baggage Delay and coverage 5A Personal Baggage due to same event)

6) SPECIAL CARE

A. Compassionate Visit

Indemnify for the additional traveling and accommodation expenses necessarily incurred by an immediate family member to fly over or by one accompanying traveling companion to stay behind with the insured person who is hospitalized or passed away abroad.

B. Child Escort

Indemnify for the additional traveling and accommodation expenses for returning the insured person's accompanying child(ren) who is (are) aged 17 or below and no other adult accompanied the child(ren) back to Macau if the insured person passes away or sustains serious injury or sickness abroad.

C. Credit Card Protection

In the event of death of the insured person due to accident or sickness sustained abroad, the unsettled credit card purchases during the period of insurance and charges incurred will be compensated.

D. Consolation Benefit

Compensation will be payable for the insured person's immediate family member if the insured person passed away as a result of sudden injury or sickness abroad within the period of insurance.

E. Hospital Income Plus

MOP300 cash per day within a 90 days period after returning to the home country if the insured person is confined to a hospital due to serious injury or sickness sustained abroad.

F. Rental Vehicle Excess

Reimbursement for the excess, which the insured person is liable under part of hiring agreement, if the insured person rents or hires a rental vehicle during the period of insurance and the vehicle is involved in a collision whilst under his/ her control, or it is damaged, or stolen during parking.

Special Condition:

The insured person must purchase relevant comprehensive motor vehicle insurance arranged by the rental organization against loss of or damage to the rental vehicle during the rental period.

G. Compulsory Quarantine Cash Allowance

MOP500 per day will be payable for each complete day of compulsory quarantine due to infection with an infectious disease during the covered trip or within 7 days upon return to Macau.

7) LEGAL LIABILITY

A. Personal Liability

Covers the insured person against legal liability for bodily injury or property damage to a third party due to the insured person's negligence. The company shall take over for any settlement that is being made.

(Not applicable for any driving or rental of automobile, aircraft and watercraft)

8) Optional Benefits

A. Additional Upgrade Personal Accident Benefit

Insured person can gain the following extensive protection by only paying an extra 18% of the original premium, so as to enjoy a wonderful trip with no worry:

Ai) Upgrade Additional Personal Accident Benefit
Aii) Scarring of The Face Benefit

Ai) UPGRADE ADDITIONAL PERSONAL ACCIDENT BENEFIT

Unlike most of the similar travel products in the market which only indemnify for accidental death, permanent total disablement of one limb or both limbs caused by accident, permanent total loss of sight or hearing, the "Upgrade Additional Personal Accident Cover" provides a wider coverage for personal accident compensation:

Compensation Table Events	Percentage of Amount of Benefits
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
- Right Hand	100%
- Left Hand	100%
- One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
- Both Ears	75%
- One Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of	
- Right Hand	70%
- Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
- Right Hand	40%
- Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
Both Right Joints	30%
One Right Joint	15%
Both Left Joints	20%
One Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
all toes - one Foot	20%
great - both Joints	7.5%
great - one Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%

20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Amount of Benefits Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.

Aii) SCARRING OF THE FACE BENEFIT

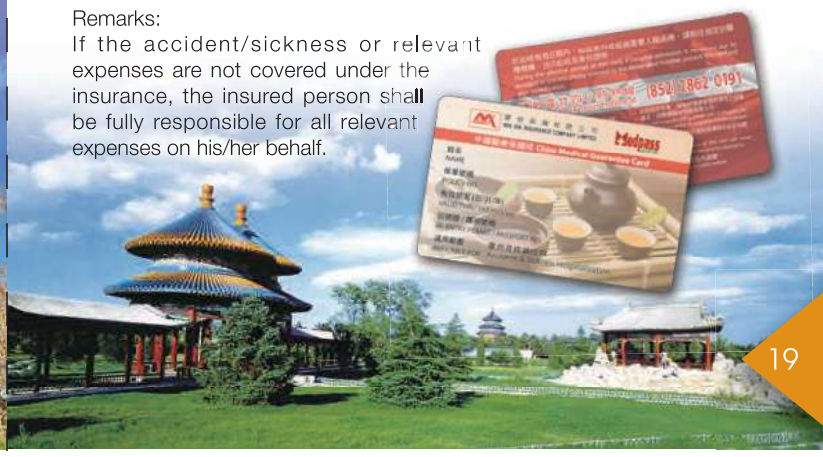
In the event of the insured person suffers bodily injury caused by accident, results in permanent disfigurement or permanent scarring of the face of at least, one square centimeter or two centimeters in length to be certified by physician, the company will pay the amount insured up to MOP20,000. The amount of insured payable will not take into account any psychological effects.



China Medical Guarantee Card
(Only for Annual Travel Plan)

1. Comprehensive hospital network in PRC, no admittance deposit needed.
2. All recognised hospital network has undergone medical facilities evaluation.
3. Cover medical expenses in hospital for both accident and sickness.
4. 24 hours hotline services inclusive.
5. Comprehensive cover applicable anytime, anywhere in PRC.

Remarks:
If the accident/sickness or relevant expenses are not covered under the insurance, the insured person shall be fully responsible for all relevant expenses on his/her behalf.



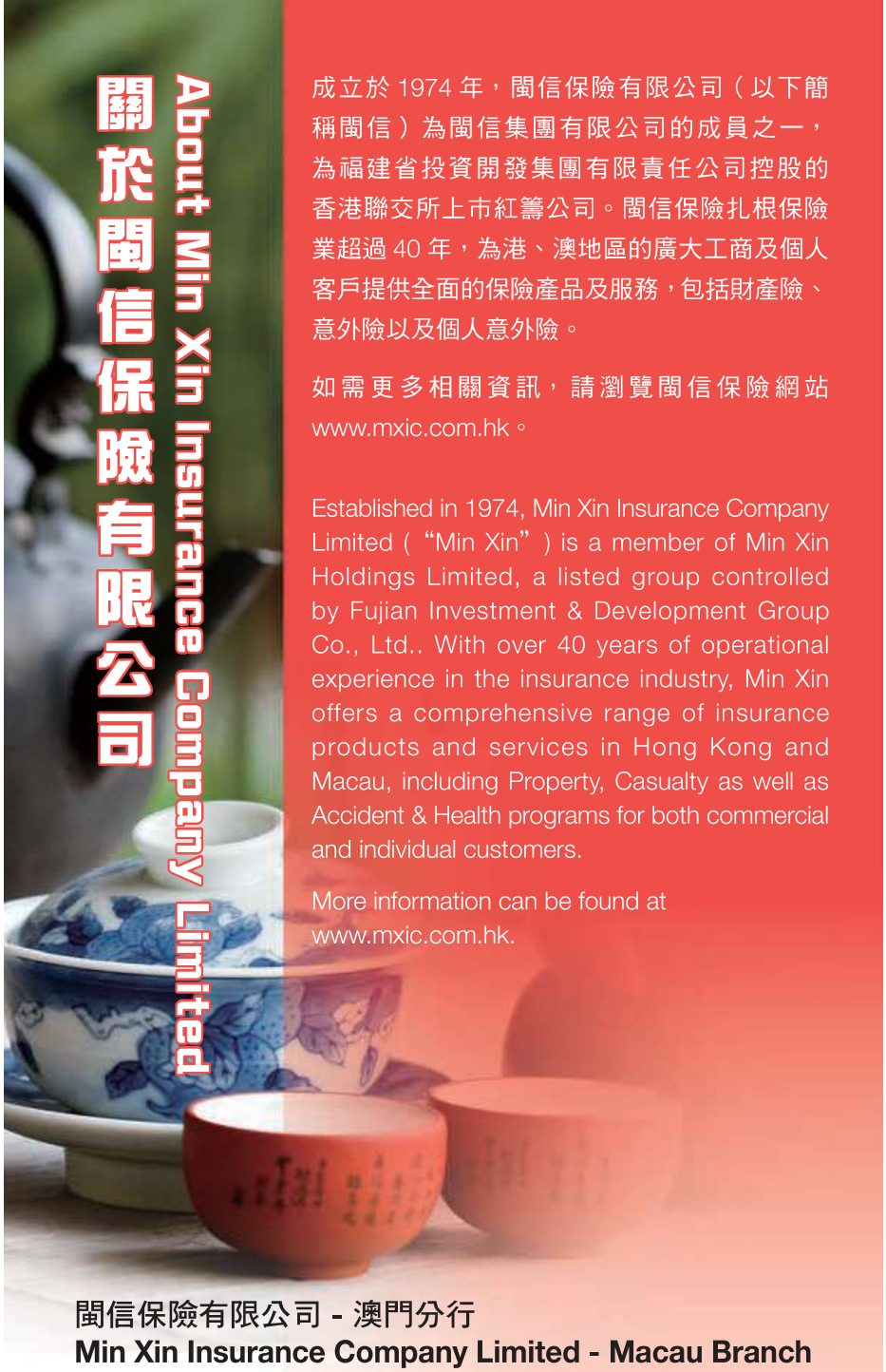
Major Exclusions
(applicable to all coverages)

1. Pre-existing, congenital or heredity condition (whether aware or not).
2. Suicide, attempted suicide or intentional self-infliction of bodily injury; contrary to doctor's advice, or the purpose of trip is for obtaining medical treatment.
3. Abortion, miscarriage, pregnancy or resulting childbirth; dental care (unless resulting from accidental injury to sound and natural teeth); mental or nervous disorders, insanity; under the influence of alcohol or drugs; AIDS, HIV seropositive or related disease, sexually transmitted diseases.
4. War or warlike actions, civil war, participate in revolution, riot and strike, performing armed forces duties, police, volunteer and engaged in war or crime suppression; nuclear weapons, radiation, radioactivity.
5. Professional sports, racing except on foot, mountaineering or rock climbing necessitating the use of guides or ropes and competition; riding in any aircraft except as a passenger in a properly licensed aircraft flown by a qualified pilot; manual labour or hazardous works, offshore drilling, mineral extraction, handling of explosives and aerial photography.
6. Prohibition or regulation by any government, or customs detention; unlawful, willful, malicious acts of the insured person; committing a felony or while under arrest because of commission of a felony.

Important Notes

1. The maximum period of protection of Single Trip Travel Plan: Round trip covers up to 182 days, one way up to 60 days.
2. The maximum period of protection of Annual Travel Plan is 120 days.
3. This insurance is only valid for travel originated from Macau.
4. For Single Trip Travel Plan, if the insured person is aged 76 or above, please contact us for approval.
5. For Annual Travel Plan, the age limit is 18-72.
6. For Annual Travel Plan, children cover is entitled from 1 to 17 years of age under Family Plan.
7. If the insured person is covered by more than one comprehensive voluntary travel insurance policies underwritten by Min Xin Insurance Company Limited, Hong Kong Head Office and/or Macau Branch for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
8. No refund of premium is allowed once the policy has been issued.
9. Cover will automatically be extended up to a maximum of 10 calendar days in the event the covered trip is being unavoidably delayed.
10. This insurance is only valid for the purpose of leisure travel or business travel (limited to administrative duty) only and not applicable to tour guide/escort (eg. Performance, Machine operation).
11. This brochure provides only a summary of the policy benefits. Coverage should be subject to the terms and conditions of the policy.
12. This insurance is not applicable to PRC citizen traveling within the PRC territory.





關於閩信保險有限公司

About Min Xin Insurance Company Limited

成立於 1974 年，閩信保險有限公司（以下簡稱閩信）為閩信集團有限公司的成員之一，為福建省投資開發集團有限責任公司控股的香港聯交所上市紅籌公司。閩信保險扎根保險業超過 40 年，為港、澳地區的廣大工商及個人客戶提供全面的保險產品及服務，包括財產險、意外險以及個人意外險。

如需更多相關資訊，請瀏覽閩信保險網站 www.mxic.com.hk。

Established in 1974, Min Xin Insurance Company Limited ("Min Xin") is a member of Min Xin Holdings Limited, a listed group controlled by Fujian Investment & Development Group Co., Ltd.. With over 40 years of operational experience in the insurance industry, Min Xin offers a comprehensive range of insurance products and services in Hong Kong and Macau, including Property, Casualty as well as Accident & Health programs for both commercial and individual customers.

More information can be found at www.mxic.com.hk.

閩信保險有限公司 - 澳門分行
Min Xin Insurance Company Limited - Macau Branch

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閩信保險有限公司
MIN XIN INSURANCE COMPANY LIMITED
(A WHOLLY OWNED SUBSIDIARY OF MIN XIN HOLDINGS LIMITED)

Macau 08/2015