

# Travel First™

by Mercer Marsh Benefits

## Hong Kong: Schedule of Benefits

Benefits	Plan A (HK\$)	Plan B (HK\$)	Plan C (HK\$)	Plan D (HK\$)
A Accidental death Permanent disability (Scale II)	5,000,000	3,000,000	2,000,000	1,000,000
		150%		
B Fractured bones • Simple and other fractures. • Percentage as per Table of Benefits, subject to maximum benefit limit.	300,000	300,000	100,000	100,000
C Medical expenses • Covers medical expenses and accidental dental expenses. • Inclusive of Chinese physician expenses up to HK\$5,000 per accident (without excess). • Maximum 365 days from date of accident. • Follow-up treatment up to 100% of unused portion.	5,000,000	3,000,000	2,000,000	1,000,000
D Personal property • Covers loss of personal baggage and property. • Maximum HK\$5,000 per article/set/pair.	30,000	30,000	20,000	20,000
E Baggage delay • Emergency purchase for more than five hours of continuous delay.	25,000	25,000	5,000	5,000
F Personal money • Covers loss of money and travel documents. • HK\$2,000 for loss of personal money (without excess).	30,000	30,000	10,000	5,000
G Curtailment expenses, including catastrophe curtailment	50,000	50,000	30,000	30,000
H Personal liability	5,000,000	5,000,000	3,000,000	3,000,000
I Loss of deposit • Covers trip cancellation.	50,000	50,000	30,000	30,000

Benefits		Plan A (HK\$)	Plan B (HK\$)	Plan C (HK\$)	Plan D (HK\$)
J	Travel delay and trip-route (including air traffic control and bad weather delay) • HK\$500 per five hours of continuous delay up to: • Additional travelling expenses and hotel accommodation after 24 hours delay reimbursed up to:	10,000 50,000	10,000 50,000	10,000 30,000	10,000 30,000
K	Hijacking • HK\$500 per four hours of continuous delay.		15,000		
L	Hospital cash • HK\$500/day.	30,000	30,000	20,000	8,000
M	Major burns • Covers accidental burns (second- and third-degree burns).	Percentage as per Table of Benefits, subject to maximum 100,000			
N	Home protection • Limit of HK\$5,000 any one article/pair/set of articles.		10,000		
O	Chubb Insurance Worldwide Assistance Services				
	i) Emergency Hotline Assistance Service – covering emergency telephone charges.		1,000		
	ii) Emergency medical evacuation and/or repatriation services.		Unlimited		
	iii) Return of mortal remains.		Unlimited		
	iv) Compassionate visit covering relative/friend.		20,000		
	v) Child escort.		20,000		
	vi) Overseas rehabilitation allowances – HK\$500/day.		5,000		
	vii) Hospital guaranteed admission service.		Yes		
P	Hospital allowance in intensive care unit – HK\$500/day	30,000	30,000	20,000	8,000
Q	Scarring benefit		20,000		
R	Funeral expenses • Covers funeral and related expenses.		20,000		
S	Education fund (HK\$5,000 per year up to five years)		25,000		
T	Credit card protection (including death of insured during trip, and all credit card expenses paid by insurer)		30,000		
U	Incidental expenses benefit		30,000		
V	Natural disaster evacuation	50,000 up to 250,000 per policy year			
W	Rental vehicle excess waiver		5,000		
X	Corporate travelers' family assistance		50,000		
Y	Political retreat	50,000 up to 250,000 per policy year			
Z	Drowning and suffocation by gas, poisonous fumes, or smoke		50,000		

## General Exclusions\*

War (except passive war)	Passive war is not excluded under general exclusion. However, ACE can extend the policy to cover active war upon request. Subject to underwriting and additional premium.
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\*Please refer to policy wording for complete list of exclusions.

## Important Notes

1. Unnamed C-suite employees are covered for personal travel at no additional charge. (C-suite employees includes managing director, chairman, chief executive officer, president, or senior vice president.)
2. Pre-existing conditions are covered.

## Underwriting

<b>Age limit</b>	16-80; insured persons above age 80 subject to underwriting approval
<b>Maximum duration per trip</b>	183 days
<b>Aggregate limit per accident</b>	HK\$50,000,000
<b>Minimum premium per policy</b>	HK\$3,000
<b>Personal trip extension loading</b>	No loading for incidental leisure travel during, before, or after the business trip
<b>Other insurance clause</b>	"Claim other insurance first" clause is removed

## Top-up Options

<b>Private flight and helicopter</b>	Subject to additional premium
<b>To include domestic travel</b>	Commuting to and from work is not covered, and insured person is required to stay a minimum of one (1) night at the destination to be considered as a business trip under the policy. Domestic travel within Hong Kong is not applicable.

### About Mercer Marsh Benefits

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks, and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique common platform which allows us to serve clients with global consistency and locally unique solutions.

### About Chubb

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide. Additional information can be found at: [www.chubb.com/hk](http://www.chubb.com/hk).

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