



**HEALTHIER, LONGER,
BETTER LIVES**

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Media Release

**Brand-New AIA “iTravel Protect” Goes Beyond Conventional Protection to Provide
First-in-Market Cover for “Missed Flight Departure” and
“Extended Cover to Pre-existing Illnesses”
Protects Against Various Unexpected Travel Incidents with the Flexibility to Change
Cover Period Anytime Anywhere**

HONG KONG, 6 December 2019 – AIA Hong Kong has launched AIA “iTravel Protect” single trip travel insurance plan. The plan goes beyond conventional protection to provide first-in-market¹ cover for “Missed flight departure”² and “Extended cover to pre-existing illnesses”³. Customers will be reimbursed for missing a flight departing Hong Kong due to reasons such as strike, adverse weather or unexpected road conditions². The plan will also reimburse customers if they suffer from pre-existing illnesses including asthma, diabetes mellitus, hypertension and allergies, etc., during the journey³. AIA “iTravel Protect” fills the protection gap by providing cover for all levels of Outbound Travel Alerts⁴ (OTA), full cover for medical expenses for people under age 18, and no cover restrictions on the depth of dives or altitude of hikes for leisure while existing travel insurance plans in the market typically do not cover Amber OTA, only provide a maximum 50% of medical expenses cover for people under age 18, and impose depth or altitude cover restrictions on dives and hikes for leisure. Moreover, the plan features optional benefits, including “Destination Wedding and Photoshoot” cover, which is not commonly found in the market.

In addition to purchasing through AIA financial planners, customers can also purchase the plan via AIA iShop or the “AIA Connect” mobile application, which allows customers to buy, reschedule, extend the cover and make a claim anytime and anywhere at the ease of their fingertips. From today until 31 January 2020, customers who purchase AIA “iTravel Protect” at AIA iShop and input the promotion code “AIA100” can enjoy an instant HK\$100 rebate. An additional HK\$100 rebate will be offered for a subsequent purchase. Offers are limited and available on a first-come, first-served basis⁵.

Ms. Bonnie Tse, General Manager, Corporate, Strategy and Wealth Management of AIA Hong Kong & Macau, said, “Guided by our ‘customer-centric’ philosophy, AIA ‘iTravel Protect’ single trip travel insurance plan provides first-in-market¹ “Missed flight departure”² and “Extended cover to pre-existing illnesses”³ protections as well as cover against various unexpected travel incidents, offering customers a more comprehensive travel insurance product that bridges the market gap with better and more extensive covers. With this highly customisable and flexible plan that caters to changes in schedule and arrangement of thematic activities, customers can travel the world with peace of mind and live Healthier, Longer, Better Lives.”

AIA “iTravel Protect” single trip travel insurance plan offers three options - “Essence Plan”, “Select Plan” and “Premier Plan”. It features worldwide geographical cover⁶ with individual or family protection options. People aged between 0 and 100⁷ are eligible for enrolment with the benefit term⁸ of 1 day to 180 days. Key features include:

First-in-market cover

AIA “iTravel Protect” goes beyond conventional cover limits to provide first-in-market¹ cover for “Missed flight departure”² and “Extended cover to pre-existing illnesses”³.

- “Missed flight departure”: If the insured misses the originally scheduled flight departing Hong Kong on the date of departure due to reasons that are beyond their control such as riot or civil commotion, strike, adverse weather or unexpected road conditions, the plan will reimburse the cost of rescheduling the flight to the same destination².
- “Extended cover to pre-existing illnesses”: If the insured becomes ill as a result of a pre-existing medical condition such as asthma, diabetes mellitus, hypertension and allergies, etc., during the insured journey and the treatment cannot be delayed until the insured returns to Hong Kong, the plan will reimburse the medical expenses³.

Better and wider cover

- Cover for all levels of Outbound Travel Alerts (OTA): Reimbursement of up to 100% of the maximum limit⁴ will be paid to the insured if the journey is affected due to OTA.
- No cover restrictions on the depth of dives or altitude of hikes for leisure.
- Insured under age 18 can enjoy full cover for medical expenses.

Optional benefits

Taking into consideration that more specific cover is required for thematic tours, AIA “iTravel Protect” offers optional covers, such as “Destination Wedding and Photoshoot” – a feature not commonly found in the market. This is in addition to popular choices including winter sports, water sports and cruise vacations. These optional benefits offer customers extra peace of mind by enhancing their core cover based on their individual needs.

Flexible itinerary management

Customers can extend or reschedule the benefit term⁸ anytime and anywhere before their journey through the “AIA Connect” mobile application after purchasing the plan. They can also extend their benefit term during the insured journey and even apply for claims through the mobile application.

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The above information is for reference only and is not intended as financial advice. For details of product features, content and conditions, please refer to the product brochure and the terms and conditions of the policy contract. If there are any discrepancies between the English language version of this Press Release and the Chinese language version, the Chinese language version shall prevail for all purposes.

1. The statement we have made above about the benefits of our plan being first-in-market is based on comparing it with other single trip travel insurance plans issued by Hong Kong’s major insurance companies.
2. Applicable to “Premier Plan” only. If the insured misses the originally scheduled flight departing Hong Kong on the date of departure due to riot or civil commotion; strike; gale, storm or hurricane signal hoisted (i.e. signal no. 8 or above); or black rainstorm warning signal hoisted, we shall reimburse the additional cost incurred for the insured to reschedule or book a new flight to the planned destination, no more than the maximum limit stated in the Schedule of Benefits. Other than the above mentioned reasons, if the insured accidentally and unavoidably missed the flight due to any reason beyond the insured’s control, we will reimburse 50% of the cost of rescheduling a flight to the same destination, up to 50% of the maximum limit listed in the benefits schedule.
3. Applicable to “Premier Plan” only. In the event that sickness contracted by the insured arises out of or in connection with any illness or disease that the insured suffers from prior to the insured journey (excluding any injury, congenital condition or disorder; or mental or psychiatric condition or disorder), and which requires treatment by a registered medical practitioner outside Hong Kong during the insured journey, we shall reimburse up to the maximum limit listed in the benefits schedule or 80% of the reasonable and customary medical necessary expenses incurred, whichever is lower. Covered pre-existing illnesses include but not limited to: asthma, diabetes mellitus, hypertension and allergies.
4. The issuance of Black OTA, Red OTA or Amber OTA for the planned destination of the Government of the Hong Kong Special Administrative Region, which prevents the insured from commencing or continuing on the insured journey. Or in the event that the insured is unable to utilise any pre-paid ticket included in the insured journey for which the insured is liable and is arranged by a travel agent and/or paid by the insured (being ticket[s] to theme parks, sports event, music or performance events taking place overseas during the insured journey) as a result of the issuance of an OTA. Cover for all levels of Outbound Travel Alerts (OTA): reimbursement up to 25% of the maximum limit for Amber OTA; reimbursement up to 50% of the maximum limit for Red OTA; and reimbursement up to 100% of the maximum limit for Black OTA.
5. For details, please refer to <https://ishop.aia.com.hk/en/general-insurance/itravel-protect.html>
6. AIA “iTravel Protect” does not provide cover for any journey, nationality and / or residents related to the following countries: Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, Syria, North Korea or the Crimea region. This list shall be subject to change at the Company’s sole discretion from time to time.
7. Insured’s age at application: age 18 – 100 for Individual Plan and age 0 – 100 for Family Plan. Insureds under the Family Plan include policyholder, his / her legal spouse and unmarried child(ren) who is / are aged under 18.
8. Benefit term is “Period of Insurance”. It means the period from the beginning of the specified commencement date of the insured journey, and ending on either (i) the specified end date of the insured journey or (ii) the date when the insured returns from the insured journey to Hong Kong, whichever is earlier.

About AIA Hong Kong and AIA Macau

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. To date, we have over 16,500 AIA financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, mandatory provident fund, personal lines insurance to investment-linked products with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

¹ as at March 2019

² AIA Hong Kong internal data includes Hong Kong and Macau’s individual life, group insurance and mandatory provident fund customers (as at 31 March 2019)

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