

LIFE INSURANCE – PROTECTION  
TRAVEL SMART

# WE GET YOU COVERED EVERY STEP IN YOUR LIFE

Enjoy broad worldwide travel protection throughout the year



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AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# Unexpected events may occur while you are travelling overseas

Travel Smart provides covered members broad worldwide travel protection throughout the year when unfortunate events occur.

Under this plan, you can access worldwide assistance services whenever needed.

## Cover at a glance

Product Nature	Travel protection insurance plan
Covered Member	Insured, who is the primary person protected under the policy, and the insured's spouse (if added to the policy)
Covered Trip	Worldwide (except Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan and Syria)
Covered Member's Age at Policy Issue	Age 18 - 65
Benefit Term	Up to the age of 70
Premium Payment Term	Yearly renewable up to the age of 69
Currency	HK\$
Occupation Class	Office type occupations (occupation class 1 - 2)
Premium Payment Mode	Annually/Monthly





Plan Benefit	Cover (maximum limit per trip) (HK\$)
<b>Emergency Medical Assistance &amp; Expenses</b> <ul style="list-style-type: none"> <li>• Medical Expenses Reimbursement</li> <li>• Emergency Medical Evacuation</li> <li>• Repatriation of Remains</li> <li>• Compassionate Visit</li> </ul>	<p style="text-align: center;">1,000,000 Unlimited Unlimited 30,000</p>
<b>Personal Accident</b> <ul style="list-style-type: none"> <li>• <b>Accidental Death &amp; Dismemberment Benefit</b> (Benefit between 2% and 100% of the cover amount according to the Benefits Schedule for Accidental Death &amp; Dismemberment Benefit)</li> <li>• <b>Permanent Total Disability Benefit</b></li> </ul>	<p style="text-align: center;">1,000,000  1,000,000</p>
<b>Journey Curtailment</b>	<p style="text-align: center;">30,000</p>
<b>Journey Cancellation</b>	<p style="text-align: center;">30,000</p>
<b>Baggage Loss</b>	<p style="text-align: center;">15,000</p>
<b>Travel Document Loss</b>	<p style="text-align: center;">10,000</p>
<b>Personal Money</b>	<p style="text-align: center;">2,500</p>
<b>Travel Delay</b>	<p style="text-align: center;">5,000</p>
<b>Baggage Delay</b>	<p style="text-align: center;">5,000</p>
<b>Personal Liability</b>	<p style="text-align: center;">1,000,000</p>
<b>Compassionate Death Benefit</b>	<p style="text-align: center;">10,000</p>
<b>24-hour Worldwide Assistance Services</b>	<p style="text-align: center;">Applicable</p>
<b>China Assist Card</b>	<p style="text-align: center;">Optional</p>



## Emergency Medical Assistance & Expenses

### Medical Expenses Reimbursement

If a covered member is ill or injured during a covered trip, we will reimburse the reasonable and customary medical expenses incurred. The Company's designated service provider will also advance the deposit if needed in the event of hospitalisation. If follow-up medical treatment is required within 90 days after the covered member's return to Hong Kong, we will reimburse the related expenses up to a maximum of HK\$50,000 per covered member. The total cover for medical expenses incurred is up to a maximum of HK\$1,000,000 per covered member.

### Emergency Medical Evacuation

When a covered member is seriously ill or seriously injured during a covered trip, the designated service provider will provide expenses for medically necessary medical services, medical supplies and moving the covered member to another location or back to Hong Kong for medical treatment (as needed).

### Repatriation of Remains

In the unfortunate event that a covered member passes away while travelling, the designated service provider will arrange for the return of the remains back to Hong Kong.

### Compassionate Visit

If a covered member passes away or is hospitalised for more than 5 consecutive days due to a serious sickness or serious injury during a covered trip and no adult immediate family member is with the covered member, we will pay the hotel accommodation and travelling expenses reasonably incurred for an adult immediate family member to travel to the covered member's location to attend to him.

In such case, where the covered member is travelling alone with a minor, who is under the age of 18, we will also pay the hotel accommodation and travelling expenses reasonably incurred for an adult immediate family member to take care of the accompanying minor and accompany him back to Hong Kong or the minor's normal place of residence.

The total cover for such accommodation and travel expenses incurred is up to a maximum of HK\$30,000 per covered member.



## Personal Accident

### Accidental Death & Dismemberment Benefit

When an accident happens, you do not want to be worrying about mounting bills, household expenses and mortgage payments. If a covered member suffers any of the injuries listed in the Benefits Schedule for Accidental Death & Dismemberment Benefit as a result of an accident during a covered trip and within 180 days after such accident, we will pay a lump sum Accidental Death & Dismemberment Benefit according to the benefits schedule to help manage expenses.

Regardless of the percentage of the cover amount paid under the schedule, the policy will terminate upon any such lump sum payment being made in respect of the insured, and cover for the insured's spouse will terminate upon any lump sum payment being made in respect of the insured's spouse.

### Permanent Total Disability Benefit

If a covered member becomes totally and permanently disabled as a result of injury due to an accident during a covered trip and within 180 days after such accident, once the disability has continued for 12 consecutive months, we will pay the covered member HK\$10,000 per month during such total and permanent disability (starting on the 13th month of disability) up to a maximum of 100 months.

Permanent Total Disability Benefit is not payable if Accidental Death & Dismemberment Benefit has been paid in respect of the disability. All other cover under the policy will terminate once Permanent Total Disability Benefit becomes payable, with cover continuing solely for purposes of the Permanent Total Disability claim while the covered member's disability continues.



## Journey Curtailment

We will pay a covered member for the irrecoverable loss of travel fare and / or accommodation expenses paid in advance or the unused and non-refundable part of a travel package provided by a travel agent, up to a maximum of HK\$30,000 per covered member, if the covered member's trip is interrupted due to one of the following reasons:

- the covered member is seriously ill or seriously injured or has been hijacked;
- the covered member requires medical evacuation or repatriation by the designated service provider;
- the covered member's immediate family member is seriously ill or seriously injured or has passed away; or
- the covered member's close business partner is seriously ill or seriously injured or has passed away, requiring the covered member's immediate presence at work.



## Journey Cancellation

We will pay a covered member for the irrecoverable loss of travel fare and / or accommodation expenses paid in advance, up to a maximum of HK\$30,000 per covered member, if the covered member's trip is cancelled due to one of the following events occurs within 30 days before the covered trip starts:

- the covered member or the covered member's immediate family member is seriously ill or seriously injured or has passed away;
- the covered member's close business partner is seriously ill or seriously injured or has passed away, requiring the covered member's immediate presence at work on the departure date;
- serious damage to the covered member's residence by fire or a natural disaster within one week before the departure date that requires the covered member's presence at the residence on the departure date;
- the covered member is summoned as a witness, required to serve on a jury or compulsorily quarantined; or
- unexpected outbreak of war, strikes, riot, civil commotion, terrorist activities or revolution at the covered member's planned destination.



## Baggage Loss

In the unfortunate event of theft, loss or damage to a covered member's baggage or personal belongings during a covered trip, we will pay a benefit of up to a maximum of HK\$2,500 per item and up to HK\$10,000 for a lap-top computer, subject to a maximum of HK\$15,000 in total per covered member and the following:

- the baggage or personal belongings are lost in a hotel or public carrier, with written proof provided by the hotel management or public carrier management; or
- theft from the covered member, provided the loss has been reported to the local police within 24 hours.



## Travel Documents Loss

We will pay a covered member up to a maximum of HK\$10,000 to protect against theft or loss of travel documents during a covered trip. The payment includes the cost of obtaining a replacement passport, travel tickets and / or other travel documents, as well as any reasonable additional hotel and travel expenses incurred to replace the lost documents.



## Personal Money

We will pay a covered member up to a maximum of HK\$2,500 to compensate for loss or theft of cash, bank notes, traveller's cheques or money orders during a covered trip.



## Travel Delay

If a covered member's trip is delayed for at least 12 hours due to inclement weather, equipment failure, strike, hijack or other job action by the public carrier's employees, we will pay the covered member HK\$500 for each full 10 consecutive hours of delay of the arranged trip, up to a maximum of HK\$5,000 per covered member.



## Baggage Delay

If a covered member's baggage is delayed for over 12 hours due to misdirection in delivery, we will pay the covered member HK\$500 for each full 10 consecutive hours of the baggage delay, up to a maximum of HK\$5,000 per covered member. We will pay only once during each covered trip.





## Personal Liability

We will pay a covered member up to a maximum of HK\$1,000,000 for legal liability to a third party arising during a covered trip, as a result of:

- death or injury to a third party; or
- accidental loss of or damage to property of a third party.



## Compassionate Death Benefit

If the worst should happen and a covered member passes away, whether due to accident or otherwise, **Travel Smart** will pay the beneficiary an aggregate amount up to HK\$10,000 per life for each covered member, under this policy and all policies held with us.



## 24-hour Worldwide Assistance Services

As our valued customer of the **Travel Smart** plan, a covered member will automatically become entitled to travel assistance with free telephone access to our designated service provider.



## China Assist Card

For further protection, you may add a China Assist Card to your cover for a small additional premium payment. Our China Assist Card is accepted by a wide network of hospitals in Mainland China. By presenting the China Assist Card to any one of the appointed hospitals, the covered member will receive a guarantee of hospital admission deposit, enabling him to receive medical treatment without delay.



## Covered terrorist attack

Terrorist attack will be covered under the benefits listed below:

- Emergency Medical Assistance & Expenses
- Personal Accident
- Journey Cancellation
- Baggage Loss
- Travel Documents Loss
- Personal Money
- Baggage Delay
- Personal Liability
- Compassionate Death Benefit

The loss arising from the terrorist activities reasonably known before the date of commencement of the trip is excluded from Emergency Medical Assistance & Expenses and Personal Accident.

## Premium Table

	Insured		Insured and Insured's Spouse	
	Annual (HK\$)	Monthly (HK\$)	Annual (HK\$)	Monthly (HK\$)
<b>Benefits</b>	2,100	185	3,780	334
<b>Benefits with China Assist Card</b>	2,180	192	3,924	346

## Benefits Schedule for Accidental Death & Dismemberment Benefit

Injury	% of Cover Amount
1. Loss of life	100%
2. Permanent total loss of sight of both eyes	100%
3. Permanent total loss of sight of one eye	100%
4. Loss of or the permanent total loss of use of two limbs	100%
5. Loss of or the permanent total loss of use of one limb	100%
6. Loss of speech and hearing	100%
7. Permanent and incurable insanity	100%
8. Permanent total loss of hearing of	
a. both ears	75%
b. one ear	25%
9. Loss of speech	50%
10. Permanent total loss of the lens of one eye	50%
11. Loss of or the permanent total loss of use of four fingers and thumb of	
a. right hand	70%
b. left hand	50%
12. Loss of or the permanent total loss of use of four fingers of	
a. right hand	40%
b. left hand	30%
13. Loss of or the permanent total loss of use of one thumb	
a. both right joints / one right joint	30% / 15%
b. both left joints / one left joint	20% / 10%
14. Loss of or the permanent total loss of use of fingers	
a. three right joints / two right joints / one right joint	10% / 7.5% / 5%
b. three left joints / two left joints / one left joint	7.5% / 5% / 2%
15. Loss of or the permanent total loss of use of toes	
a. all-one foot	15%
b. great-both joints	5%
c. great-one joint	3%
16. Fractured leg or patella with established non-union	10%
17. Shortening of leg by at least 5cm	7.5%
18. Third degree burns	
<b>Area</b> <b>Damage as a percentage of total body surface area</b>	
a. head	equals to or greater than 8%
	equals to or greater than 5% but less than 8%
	equals to or greater than 2% but less than 5%
b. body	equals to or greater than 20%
	equals to or greater than 15% but less than 20%
	equals to or greater than 10% but less than 15%
	100%
	75%
	50%
	100%
	75%
	50%

If the covered member is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.







## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA.* This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

### Key Product Risks

1. You need to pay premium until the end of benefit term. If you do not pay the premium within 31 days of the premium due date, the policy will be terminated and the covered member(s) will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate this policy and the covered member(s) will lose the cover when one of the following happens:
  - the insured passes away;
  - the policy is not renewed at the end of policy year;
  - you do not pay the premium within 31 days of the premium due date;
  - any loss by the insured under the Accidental Death & Dismemberment Benefit (even if only 2% of the cover amount);
  - any loss by the insured under the Permanent Total Disability Benefit becomes payable, with cover continuing solely for purposes of the Permanent Total Disability claim in relation to such loss;
  - the end of policy year immediately following the 70th birthday of the insured; or
  - the insured takes up residence outside of Hong Kong.
3. You may request for the termination of your policy by notifying us in written notice. Also, the benefits covered of the insured's spouse under the policy will terminate and the insured's spouse will lose the cover when one of the following happens:
  - the insured's spouse passes away;
  - any loss by the insured's spouse under the Accidental Death & Dismemberment Benefit (even if only 2% of the cover amount);
  - any loss by the insured's spouse under the Permanent Total Disability Benefit becomes payable, with cover continuing solely for purposes of the Permanent Total Disability claim in relation to such loss;
  - the end of policy year immediately following the 70th birthday of the insured's spouse;
  - the insured's spouse takes up residence outside of Hong Kong; or
  - the insured's spouse ceases to be the lawful insured's spouse.
4. We issue the policy and decide your premium based on the insured's occupation class. You must immediately notify us of any change to the insured's occupation, employment, duties and other pursuits once the policy becomes effective; following which, we will recalculate your premium and / or purchasable amount of benefits based on the new occupation class, and pay the claims accordingly. If the change to the insured's occupation, employment, duties and other pursuits is one that is classified by the Company as not insurable, we will not be liable for any losses sustained pertaining to that occupation.
5. We also reserve the right to terminate this policy at any time by giving no less than a 30-day prior written notice to you. Upon termination, our liability is limited to the unearned portion of the premium at the time of termination under this policy.
6. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.
7. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

## Key Exclusions

Under this plan, except for purposes of the Compassionate Death Benefit, we will not cover conditions that result from any of the following events:

- any loss occurring inside the territorial limits of Hong Kong (except for any follow-up medical treatment for injury or sickness suffered by covered member(s) during a covered trip within 90 days upon the covered member(s)' return to Hong Kong as stipulated in Medical Expenses Reimbursement; Personal Accident; and Journey Cancellation)
- any loss occurring within the territorial limits of Macau, starting from the covered member(s)' arrival at the immigration counter of Macau until the covered member(s) depart at the immigration counter to travel to another country (except for Personal Accident)
- any illegal or unlawful act by the covered member(s) or confiscation, detention, destruction by customs or other authorities
- any loss due to any prohibition or regulations by any government
- the covered member(s) riding or driving in any kind of race or engaging in a sport in a professional capacity or where the covered member(s) would or could earn income or remuneration from engaging in such sport
- the covered member(s) being a crew member or an operator of air common carrier; employed on merchant vessels; engaged in servicing, operating or testing of any kind of conveyance; employed as a manual worker; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; or hitchhiking
- the covered member(s) engaging in naval, military or air force service or operations
- any congenital or heredity condition of the covered member(s)
- the shortage from error, omission, exchange or depreciation in value
- sustained by a covered member who is or is found to be a terrorist or a member of a terrorist organisation, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

The above list is for reference only. Please refer to the policy contract of this plan for specific exclusions of each item, and the complete list and details of exclusions.

## Product Limitations

### 1. Personal Accident

This benefit is only payable in the event that a covered member sustains any of the injuries listed in the benefits schedule within 180 days after the date of an accident occurring during a covered trip.

If the covered member is left-handed, the percentage for the dismemberments of right hand and left hand listed in the benefits schedule will be transposed.

In the event that a series of losses shall arise out of the same accident, no benefit shall be paid for more than one of the losses, for which the amount of benefit payable shall be the greatest amount of benefit as shown in the Benefits Schedule for Accidental Death & Dismemberment Benefit.

No indemnity shall be payable under Permanent Total Disability Benefit if any Accidental Death & Dismemberment Benefit is payable in respect of the disability.

When by reason of any accident covered by this policy the covered member(s) are exposed to the elements and as the result of such exposure suffers an event for which compensation is otherwise payable hereunder such event shall be covered under the terms of this policy. If the body of the covered member(s) have not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the covered member(s) were travelling at the time of the accident and under such circumstances as would otherwise be covered hereunder, it shall be presumed that the covered member(s) suffered loss of life resulting from bodily injury caused by an accident covered by this policy at the time of such disappearance, sinking or wrecking.

Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at [www.aia.com.hk/useful-information-ia-en](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## 2. Medically necessary and reasonable and customary charges

We only cover the charges and / or expenses of a covered member on medically necessary and reasonable and customary basis.

"Medically necessary" means that the medical services, diagnosis and / or treatments are:

- delivered according to standards of good medical practice;
- necessary; and
- cannot be safely delivered in a lower level of medical care.

Experimental, screening, and preventive services or supplies are not considered medically necessary.

"Reasonable and customary" means:

- the medical services, diagnosis and / or treatments are medically necessary and delivered according to standards of good medical practice;
- the costs of your medical services and the duration of your hospital stay are not more expensive or longer than the usual level of charges or duration for similar treatment in the locality of such services delivered; and
- does not include charges that would not have been made if no insurance existed.

We may adjust any and all benefits payable in relation to any hospital / medical charges which is not a reasonable and customary charge.

## Premium Adjustment

In order to provide you with continuous protection, we will annually review the premium of your plan and adjust it accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the following:

- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects the impact of change in the incidence rates of accidental deaths

and dismemberments, permanent total disabilities, medical trends and medical cost inflation where applicable

- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

We will give you a written notice of any revision 31 days before renewal.

## Claim Procedure

Any claim for death must be notified to us in writing immediately. Otherwise, if you wish to make a claim, you must notify us in writing within 30 days from the date of the accident causing the injury, and send us the appropriate forms and relevant proof within 90 days from the date of the accident. You can get the appropriate forms from your financial planner, by calling the AIA Customer Hotline (852) 2232 8888 in Hong Kong or by visiting [aia.com.hk](http://aia.com.hk) or any AIA Customer Service Centre. For details of claim procedures, please refer to the Claim Procedure section in the policy contract. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website [www.aia.com.hk](http://www.aia.com.hk).

## Payment of Benefits

Other than the expenses for Emergency Medical Evacuation and Repatriation of Remains (which shall be paid directly to the designated service provider), the benefits under this plan will be paid to you, or in the unfortunate event of a covered member's passing, to your beneficiary.

## Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.


Please contact your financial planner or call AIA Customer Hotline for details

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 **\*1299**  
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