

Travel Insurance Guideline

Outbound Travel Alert System

The Security Bureau of the Hong Kong Special Administrative Region Government (hereinafter called the "Security Bureau") has launched the Outbound Travel Alert (OTA) System with effect from 20 October 2009. The system aims to help people better understand the risk or threat to personal safety in travelling to 60 countries that are the more popular travel destinations for Hong Kong residents. The Security Bureau will assess and consider the need to issue the following OTA with the prime consideration of the personal safety of Hong Kong residents and taking into account factors such as the nature (e.g. whether it is targeted at travellers), level and duration of the threat:



Amber

- Signs of threats
- Security Bureau recommendations:
 - Monitor situation
 - Exercise caution



Red

- Significant threat
- Security Bureau recommendations:
 - Adjust travel plan
 - Avoid non-essential travel



Black

- Severe threat
- Security Bureau recommendations:
 - Avoid all travel

Below is our Travel Insurance guideline with regards to the Outbound Travel Alert:

Customers can enjoy the following benefits if our Travel Insurance is **purchased before** the date the OTA is issued:

Benefits	Amber	Red	Black
Prior to journey departure:			
(1) Change of destination	√	√	√
(2) Change/postpone of travel period (max. 12 months)	X	√	√
(3) Cancellation of trip	*	*	√
During journey:			
(1) Curtailment of trip	*	*	√
(2) Involuntary journey extension due to incident related to the OTA (max. 10 days)	√	√	√
Other benefits:			
(1) Personal accident	*	*	*
(2) Medical expenses	*	*	*
(3) Global emergency assistance	*	*	*

* Benefits are restricted by policy terms and conditions. If the relevant incident relates to the OTA is under the General Exclusions of the policy, no cover shall be provided.

Customers who enrol our "Travelplus" **on or before 31 December 2010** can enjoy the extended benefits above.

We are committed to providing quality and comprehensive insurance solutions to meet the various needs of customers. Keeping abreast of the OTA, we will provide necessary arrangement in response to the announcement of the Security Bureau.

For any enquiries, please contact our business representative or Customer Services Department.

Below are the named perils for different benefits under our Travelplus Insurance Plan for your reference:

Benefits

Travel delay

Strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the public common carrier

Cancellation of trip

- (i) death, serious physical injury or serious illness of the insured person, immediate family member, close business partner or travel companion;
- (ii) witness summons, jury service or compulsory quarantine of the insured person;
- (iii) unexpected outbreak of strike, riot, civil commotion, terrorism or adverse weather conditions at the planned destination arising within one (1) week before the departure date of the insured journey;
- (iv) serious damage to the insured person's principal home in Hong Kong arising from fire, flood or burglary within one (1) week before the departure date of the planned insured journey which requires the insured person's presence in Hong Kong on the departure date of the insured journey for the purpose of police investigation

Curtailement of trip

- (i) death, serious physical injury or serious illness of the insured person, immediate family member, close business partner or travel companion;
- (ii) unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions at the planned destination which prevent the insured person from continuing with his/her scheduled journey;
- (iii) serious damage to the insured person's principal home in Hong Kong arising from fire, flood or burglary

Destinations covered by the Outbound Travel Alert System (Total: 60)

Australia	Denmark	Israel	Nepal	South Africa
Austria	Egypt	Italy	Netherlands	South Korea
Bahrain	Finland	Japan	New Zealand	Spain
Belgium	France	Jordan	Norway	Sri Lanka
Brazil	Germany	Kenya	Pakistan	Sweden
Brunei	Greece	Laos	Philippines	Switzerland
Bulgaria	Guam	Luxembourg	Poland	Thailand
Cambodia	Hungary	Malaysia	Portugal	Turkey
Canada	Iceland	Maldives	Romania	United Arab Emirates
Croatia	India	Mexico	Russia	United Kingdom
Cyprus	Indonesia	Morocco	Singapore	United States of America
Czech Republic	Iran	Myanmar	Slovenia Republic	Vietnam

Source: The Security Bureau of the Hong Kong Special Administrative Region Government

Webpage: <http://www.sb.gov.hk/eng/ota/destinations.htm>

Date: 16 April 2010

To check for Outbound Travel Alert currently in force, please visit the Security Bureau's webpage below:

<http://www.sb.gov.hk/eng/ota/>