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TravelSurance

Comprehensive protection whenever you travel

TravelSurance protects you and your family from the moment you book a trip to the time you return home. This all-in-one policy covers everything for a specific trip, including accidental injuries, medical and hospital expenses, personal liabilities, lost baggage and cash, delayed flights and stolen belongings.

If you are a frequent traveller, we can offer you MultiTrip TravelSurance. It covers all the trips you take during the year, so you don't have to re-apply every time you travel. Also, it gives you the option to secure a China Medical Card for greater medical coverage when travelling in China.

Eligibility

- The insured should be aged between 17 to 75 years inclusive and family members from 6 months to 75 years inclusive.
- Child aged between 6 months and 16 years inclusive can be insured under the policy.
- Child who is not travelling with parents can be insured under the child benefit upon payment of the adult premium (not applicable to MultiTrip TravelSurance).
- For Child aged under 12 years who is not travelling with parents, his/her parent or legal guardian may visit any HSBC branch for application. Such application is subject to QBE General Insurance (Hong Kong) Limited – Macau Branch's approval.
- No medical check-up is required.

Benefits	Adult 17 to 75 years old inclusive (HKD/MOP)	Child 6 months to 16 years old inclusive (HKD/MOP)
Personal accident		
• Accidental death	600,000	120,000
• Loss of two eyes, two limbs or one eye and one limb	600,000	120,000
• Loss of one eye or one limb	300,000	60,000
• Death, permanent total disablement caused by accident in a common carrier or private car	1,200,000	240,000
• Permanent total disablement caused by other accidents	600,000	120,000
• Repatriation of remains	50,000	50,000
Credit card protection	5,000	–
Medical and other expenses	600,000	600,000 ¹
• Compassionate visit	60,000	60,000
Emergency medical evacuation	600,000	600,000 ¹
Hospital benefits	6,000 (200 per day, max 30 days)	6,000 (200 per day, max 30 days)
Baggage and personal effects ² (including golf equipment, cameras and video recorders)	10,000 (max 3,000 per item)	5,000 (max 1,500 per item)
Delayed baggage (at least 12 hours)	2,000	2,000
Personal money ²	3,000	1,500 ³
Loss of travel documents ²	5,000	5,000
Personal liability ²	2,000,000	2,000,000
Travel delay	2,500 (250 per 12 hours)	2,500 (250 per 12 hours)
Loss of deposit or cancellation ²	50,000	50,000
Funeral home expenses	10,000	10,000
Curtailment ²	50,000	50,000
Additional benefit		
Emergency assistance service		

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Premium	Insured person (HKD/MOP)		Insured & spouse (HKD/MOP)		Insured & children ⁴ (HKD/MOP)		Family ⁵ (HKD/MOP)	
	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2	Area 1	Area 2
1-3	100	160	190	304	162	258	210	384
4	100	195	190	371	162	315	210	468
5	150	215	285	409	242	347	315	516
6	160	230	304	437	258	371	336	552
7	165	240	314	456	266	388	347	576
8	171	255	325	485	276	412	359	612
9	179	275	340	523	289	444	376	660
10	186	287	353	545	300	464	391	689
From the 11th day (per day)	4	9	8	17	6	15	8	22
From the 31st day (per day)	6	12	11	23	10	19	13	29
MultiTrip (per annum) ⁶	972	1,536	1,632	2,556	1,476	2,292	2,088	3,312

Area 1: Brunei, Cambodia, mainland China, Guam, Indonesia, Japan, Korea, Hong Kong SAR, Malaysia, Myanmar (Burma), Philippines, Saipan, Singapore, Taiwan, Thailand, Tinian and Vietnam

Area 2: Worldwide

Optional policy benefit (for MultiTrip TravelSurance only)	Cost per annum (HKD/MOP)
China Medical Card ⁷	300 per card

In case of accident or sickness, this option provides you with a China Medical Card to receive in-patient medical treatment at over 200 designated hospitals in mainland China without the need to pay any deposit in advance. Simply present your China Medical Card with your ID document before seeking medical treatment.

¹ In total amount for all insured children.

² These items are subject to a HKD/MOP200 excess per claim with the exception for baggage and personal effects (HKD/MOP300).

³ For an insured child aged 12-16 who is not travelling with their parents, and have paid an adult premium.

⁴ 'Children' refers to legally dependent unmarried children of the insured including step-children and legally adopted children between the ages of 6 months and 16 years inclusive.

⁵ 'Family' means immediate family and is limited to the insured, his/her spouse and their children. A separate policy is required for children aged 17 and above.

⁶ Annual premium for the China Medical Card is not included.

⁷ China Medical Card:

- No refund of premium upon application approval.
- If any of the children under the Insured and Children or the Family plan is to be covered by China Medical Card, at least one adult insured person must also apply.
- In case the MultiTrip TravelSurance policy is cancelled, the China Medical Card's cover will also cease with no refund.

Guaranteed 48-hour Claims Approval Service

Any qualified case for claim amount below HKD/MOP5,000 will be processed immediately and claims payment will be approved within 2 working days upon receipt of all required documents as may be required by QBE General Insurance (Hong Kong) Limited – Macau Branch.

Main policy exclusions

- War and related perils
- Act of nuclear, chemical and biological terrorism
- Suicide, self-inflicted injury, pregnancy, childbirth, insanity, alcoholism, VD, AIDS and drug-taking
- Engaging in:
 - Professional sports or racing other than on foot
 - Deep-water diving (40 metres or deeper)
 - Motor rallies
 - Sports or activities in return for remuneration
 - Aviation other than as a fare-paying passenger
- Illegal acts
- Property more specifically insured

Right to return policy (for MultiTrip TravelSurance only)

If you change your mind about this policy within 15 days, you can return it for cancellation and your premiums will be refunded in full (provided you have not made a claim).

How to apply

Protect yourself and your family when you travel anywhere in the world. Apply for TravelSurance today and receive instant approval!

- Visit any HSBC branch

Frequently asked questions

Can non-MID holders apply for TravelSurance?

Yes, non-MID holders can apply for TravelSurance as long as the trip starts from, and returns to, the Macau SAR.

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Can a child aged under 12 years apply for Travelsurance if he/she is not travelling with parents?

For child aged under 12 years who is not travelling with parents, application for coverage can only be made by his/her parent or legal guardian at any HSBC branch.

If I am going to study abroad, can I buy TravelSurance?

TravelSurance is specially designed for individuals who are travelling on a journey for leisure or business purpose. The journey should originate from the Macau SAR and the period of travel is not longer than 180 days.

Can the effective date be changed after the policy has been issued? Can the period of insurance cover be extended?

Yes. Customers who want to change the effective date are required to provide the original Customer Copy of the approved application form and signature is needed alongside with the amendments required. Please note that it can be changed once only, prior to the date of travel, and the revised effective date should not be later than the original policy expiry date. The extension will be applicable to all the insured persons under the policy.

For extension of the period of insurance cover (applicable only to Single Trip TravelSurance) after the policy is issued, please call (853) 2878 7100 or visit any HSBC branches for arrangement before the end of covered period.

If the insured period is to be shortened, the difference in the premium will not be refunded. For extension of insured period, the difference in the premium will have to be paid. The minimum additional premium is HKD/MOP30.

How can I extend the covered period when I am out of town? Can I do it over the phone?

Yes. Please call (853) 2878 7100 (during office hours) or Emergency Assistance Hotline (24-hour) on (852) 2862 0139 before the covered period ends for enquiry on arrangement.

Can I cancel the policy and get any refund if my trip is cancelled, and what will be the refund arrangement?

For Single Trip TravelSurance Once the application is approved, the policy or the coverage of any insured person cannot be cancelled and no premium will be refunded. However, you can be covered with trip cancellation benefits. For example, cancellation losses arising from:

- death, illness or serious bodily injury of the Insured Person, a traveling companion, Insured Person's spouse, parent or child;
- witness summons or jury service;
- unexpected outbreak of riot or civil commotion or strike at the planned destination;
- serious damage of the Insured Person's principal residence from fire or flood within one week from the departure date.

MultiTrip TravelSurance

Once the application is approved, the policy can be cancelled during the Period of Insurance by giving written notice to us. Such cancellation shall be effective when the notice is received by us. The premium shall be calculated based on the short period premium table provided that the refunded premium does not exceed 50% of the annual premium.

China Medical Card

Once the application is approved, the China Medical Card may be cancelled by giving written notice to us or by cancelling the MultiTrip TravelSurance policy. Such cancellation shall be effective when the notice is received by us or on the cancellation date of the MultiTrip TravelSurance policy. No refund of premium will be made once the insurance is effected.

What kinds of sports and activities are covered by TravelSurance? Are there any excluded sports or activities?

TravelSurance covers various kinds of sports and activities provided you don't engage in such activities as a professional or in return for remuneration. For example, you are covered for dune driving, sand boarding, safari adventures, whale tours, hot springs, horse riding, cable cars, iceberg climbing, watching auto racing, water sports, skiing, ice-skating, biking, thrill rides at amusement parks etc. TravelSurance also covers hazardous sports activities such as bungee jumping, hang-gliding, parachuting, rafting, speedboating, jet-skiing, trekking, scuba- diving (not beyond depth of 40 metres), mountaineering, rock-climbing etc.

The following sports and activities are excluded from TravelSurance: racing other than on foot, deep water diving (beyond depth of 40 metres), motor rallies and competitions, professional sports or sports in return for remuneration, aviation other than as a farepaying passenger in a licensed aircraft operated by a recognized airline.

In case of emergency, how can contact QBE for assistance?

You can call Emergency Assistance Hotline on (852) 2862 0139 at any time for emergency medical and evacuation assistance, travel information, baggage assistance, medical referrals, legal referrals and emergency ticketing. The hotline operates in English, Cantonese and Mandarin.

Can I claim for medical expenses incurred during my trip for any sickness or disease?

The policy covers medical expenses incurred provided that the sickness or disease is not in existence prior to the trip.

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Apart from the medical expenses incurred during the trip, can I also claim the related expenses for subsequent medical treatment in Macau after I return from abroad?

TravelSurance covers follow-up treatment in Macau within three months of your return from abroad, where such expenses have resulted from accidental bodily injury or sickness abroad that occurred during the period of insurance.

Are the medical expenses incurred as a result of an injury caused by skiing covered?

Yes, unless you are involved in professional skiing.

Do I need to report the loss of my personal effects to the police in order to have a valid claim?

Yes. Loss must be reported to the police within 24 hours and the relevant police report is required for claims.

Can I claim for any irrecoverable deposits or charges if I cancel my trip due to sickness contracted prior to my application for Single Trip TravelSurance?

No. You are not entitled to cover for any irrecoverable deposits or charges if you cancel your trip due to a sickness or disease in existence prior to the application of Single Trip TravelSurance.

Do I need to bear any policy excess?

You have to bear:

- the first HKD/MOP300 for any claim under “Baggage and Personal Effects”;
- the first HKD/MOP200 for any claim under “Personal Money and Travel Documents”, “Loss of Deposit or Cancellation” and “Curtailed of Trip”;
- the first HKD/MOP200 for third party property claim for “Personal Liability”.

Do I need to renew my MultiTrip TravelSurance before expiry?

Unless we have received any written notice of policy termination before the renewal date, the MultiTrip TravelSurance policy will be automatically renewed for one year provided that we have successfully debited the renewal premium from your HSBC account as specified in the application form / policy schedule.

Is the premium of MultiTrip TravelSurance guaranteed to remain unchanged?

The premium of MultiTrip TravelSurance depends on the coverage options (Insured person, Insured & spouse, Insured & children, Family etc) and the travel destination but it is not guaranteed to remain unchanged. We reserve the right to adjust premiums for particular categories of insured persons if considered to be necessary. We will, however, give you sufficient written notification in advance.

Important notes:

Applicant must be HSBC credit card / account holder.

Holder of payment credit card / account must be applicant.

TravelSurance Plan is underwritten by QBE General Insurance (Hong Kong) Limited – Macau Branch (“QBE”). The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is registered with Autoridade Monetaria de Macau (“AMCM”) as an insurance agent in the Macau SAR.

QBE is authorized and regulated by the AMCM to carry on general insurance business in the Macau SAR. QBE is a member of the worldwide QBE Insurance Group.

The information shown above is intended as a general summary for your reference only. Please refer to the policy provisions for the detailed terms and conditions.