

# CBI TravelSTAR Insurance Plan advance

## Table of Benefits

Benefit Limit in currency of Hong Kong

Section	Scope of Benefits	Plan A (Essential)	Plan B (Advance)	Plan C (Excellent)	Golden Working Holiday Program
<b>1</b>	<b>Personal Accident</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	<sup>4</sup> Death or permanent disablement arising within 12 months of an accident.				
	1a Accident while in a Common Carrier.	\$600,000	\$1,200,000	\$2,000,000	\$1,000,000
	1b Other Accident.	\$300,000	\$600,000	\$1,000,000	\$500,000
<b>2</b>	<b>Burns Benefit</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	<sup>4,5</sup> Second or third degree burns arising within 12 months of an accident.	\$150,000	\$300,000	\$300,000	\$150,000
<b>3</b>	<b>Medical Expenses</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	3a Medical Expenses incurred during the trip outside Hong Kong.	\$500,000	\$1,200,000	\$1,500,000	\$1,200,000
	3b Follow-Up Medical Treatment within 90 days after return to Hong Kong. (including Chinese bone-setting and acupuncture treatment) <i>Sub-limit for Chinese Bone-setting &amp;/or Acupuncture</i>	\$125,000  \$200 per day & visit \$1,200 per each policy year	\$300,000  \$200 per day & visit \$2,000 per each policy year	\$375,000  \$250 per day & visit \$2,500 per each policy year	\$300,000  \$200 per day & visit \$2,000 per each policy year
	3c Overseas Hospital Cash.	\$300 per day / \$3,000 per trip	\$400 per day / \$4,000 per trip	\$500 per day / \$5,000 per trip	Not Covered
<b>4</b>	<b>CBI Global Emergency Assistance</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	4a Round-the-clock Hotline Service. (i) Travel Information. (ii) Medical Referral Services. (ii) Legal Assistance	Covered	Covered	Covered	Covered
	4b Emergency Medical Evacuation and Repatriation.  Provide emergency medical evacuation and repatriation due to serious injury or sickness.	Actual cost. Expenses should be deducted from Section 3a benefit			
	4c Hospital Admission Guarantee. Guaranteed payment of hospital admission fees.	\$25,000	\$40,000	\$50,000	\$40,000
	4d Compassionate Visit.				
	(i) Hospitalization of Insured Person during the trip for 7 consecutive days or above. Pay the travel & accommodation expenses necessarily incurred for one relative or friend.	\$1,000 per night up to max. 7 nights / Max. benefits limit: \$20,000	\$1,500 per night up to max. 7 nights / Max. benefits limit: \$50,000	\$1,500 per night up to max. 14 nights / Max. benefits limit: \$100,000	\$1,000 per night up to max. 7 nights / Max. benefits limit: \$20,000
	(ii) Death of Insured Person during the trip. Pay the travel & accommodation expenses necessarily incurred one immediate family member.	\$1,000 per night up to max. 5 nights / Max. benefits limit: \$20,000	\$1,500 per night up to max. 5 nights / Max. benefits limit: \$50,000	\$1,500 per night up to max. 10 nights / Max. benefits limit: \$100,000	\$1,000 per night up to max. 5 nights / Max. benefits limit: \$20,000
	(iii) Death of Immediate Family Member. Travel Expenses necessarily incurred for the Insured Person who returns to take care the necessary arrangement of a deceased immediate family member.	\$20,000	\$50,000	\$100,000	Not Covered

<b>4</b>	<b>CBI Global Emergency Assistance</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	4e Return of Child(ren). Travel Expenses necessarily incurred for sending back an unattended child to Hong Kong during the hospitalization of the Insured Person.	\$20,000	\$50,000	\$100,000	Not Covered
	4f Repatriation of Mortal Remains. Return of remains or ashes to Hong Kong.	\$20,000	\$50,000	\$100,000	\$50,000
<b>5</b>	<b>Personal Baggage &amp; Personal Effects</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	Pay for loss of or damage to baggage and personal effects.	Not Covered	\$20,000	\$30,000	Not Covered

		Sub-limit per item / pair / set of articles.	Not Covered	\$2,500	\$5,000	Not Covered
		Sub-limit per lap-top computer. *	Not Covered	\$8,000	\$8,000	Not Covered
		Sub-limit per mobile phone or tablet computer	Not Covered	\$2,500	\$4,000	Not Covered
<b>6</b>	<b>Baggage Delay</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
		Emergency purchase due to baggage delay for more than 6 hours.	Not Covered	\$500	\$1,000	\$500
<b>7</b>	<b>Personal Money</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
		Loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary.	Not Covered	\$2,000	\$3,000	Not Covered
<b>8</b>	<b>Document Loss</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
		Reimburse for the replacement costs of lost travel documents. Additional travel &/or accommodation expenses due to theft, robbery or burglary subject to daily limit set forth.	Not Covered	Daily limit for travel and accommodation expenses \$1,000 / Max. benefits limit inclusive document replacement cost: \$10,000	Daily limit for travel and accommodation expenses \$2,000 / Max. benefits limit inclusive document replacement cost: \$20,000	Max. benefits limit for document replacement cost: \$2,000 per policy year.
<b>9</b>	<b>Travel Delay and Re-route</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	9a	Cash benefit for common carrier delay for more than 6 hours due to strike, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault.	Not Covered	\$300 per 6 hours / Max. \$1,500	\$300 per 6 hours / Max. \$3,000	\$300 per 6 hours / Max. \$1,500
	9b	Reimburse for additional travel expenses incurred for re-routing if the common carrier is cancelled or delayed due to cause stated in 9a above for over 12 hours due to above reasons.	Not Covered	\$4,000	\$6,000	Not Covered
<b>10</b>	<b>Trip Cancellation</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	10a	Reimburse for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious injury, serious sickness of insured person/immediate family member/travel companion/co-partner; witness summons or jury service of an insured person; strike, riot or civil commotion, adverse weather conditions or natural disaster at the planned destination; serious damage to the insured person's residence from fire or flood.	Not Covered	\$30,000	\$60,000	Not Covered
<b>10</b>	<b>Trip Cancellation</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	10b	10a above will extend to indemnify the Insured Person for the loss of travel fare and/or accommodation expenses paid in advance for which he/she is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by the unanticipated issuance of an Outbound Travel Alert "OTA" for the destination where the Insured Person has arranged to travel. The compensation will be computed according to the type of the alert.	Not Covered	Amber Alert: 25% of incurred amount or 25% of original benefit limit whichever is lesser Red Alert: 50% of incurred amount or 50% of original benefit limit whichever is lesser Black Alert: 100% of incurred amount or 100% of original benefit limit whichever is lesser		Not Covered
<b>11</b>	<b>Trip Curtailment</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
	11a	Reimburse for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury or serious sickness of an insured person/immediate family member/ travel companion/co-partner; strike, riot or civil commotion, adverse weather conditions or natural disaster at the planned destination.	Not Covered	\$30,000	\$60,000	Not Covered
	11b	11a above will extend to indemnify the Insured Person according to the type of OTA for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequent upon his/her return to Hong Kong necessitated by the unanticipated issuance of an OTA for the planned destination after the commencement of a Trip.	Not Covered	Amber Alert: 25% of incurred amount or 25% of original benefit limit whichever is lesser Red Alert: 50% of incurred amount or 50% of original benefit limit whichever is lesser Black Alert: 100% of incurred amount or 100% of original benefit limit whichever is lesser		Not Covered
<b>12</b>	<b>Personal Liability</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
		Indemnify legal liability in respect of accidental bodily injury or property damage to third parties due to negligence.	Not Covered	\$1,000,000	\$2,000,000	\$1,000,000
<b>13</b>	<b>Rental Vehicle Excess</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
		Reimburse for an excess of the vehicle rental agreement.	Not Covered	Not Covered	\$5,000	Not Covered
<b>14</b>	<b>Loss of Credit Card</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>
		Reimburse for the monetary loss of credit card.	Not Covered	Not Covered	\$5,000	Not Covered
<b>15</b>	<b>Quarantine Cash Benefits</b>		<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>	<b>Sum Insured/ Limit per person</b>

	WHO recognized notifiable human Infectious or Contagious disease Compulsory Quarantine Cash (cash benefit for quarantine more than 72 hours)	Not Covered	\$500/ day up to max. 14 days	\$1,000/ day up to max. 14 days	\$500/ day up to max. 14 days
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**Remarks**

△ (a) Compensation is computed according to the percentage of Compensation Table 1.

△△ (b) Compensation is computed according to the percentage of Compensation Table 2.

(c) Insured is not entitled to benefit under Section 3(c) & 15 at the same time. We will pay the one in higher benefits if the Insured person is hospitalized wherever you go outside Hong Kong.

(d) Insured person who's aged below 18 or above 74  
is only entitled to 50% of original benefit under Section 1 or max. \$500,000, whichever is lesser.

(e) Insured person who's age below 18 or above 74 is only entitled to 50% of original benefit  
under Section 3.

(f) Insured person whose aged 10 or below shall not recover any loss under Section 7 Personal Money.

(g) The above (c), (d) & (e) restriction does not applicable to Golden Working Holiday Program.

**OPTIONAL COVER : (AVAILABLE ONLY TO INSURED APPLICANT OF BENEFIT PLAN C – EXCELLENT)**

In consideration of the payment of an additional premium and subject to the other terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the insurance benefit plan C – Excellent shall extend to cover below Cruise Tour Protection benefits.

	Cruise Tour Protection	Sum Insured/ Limit per person
(a)	Cruise Tour Cancellation	\$50,000
(b)	Cruise Interruption	\$50,000
(c)	Post-Departure Excursion Tour Cancellation	\$10,000
(d)	Post-Departure Satellite Phone Charges	\$4,000