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AIG Insurance Hong Kong Limited is a wholly owned subsidiary of the American International Group Inc.

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美國國際集團(AIG)為全球具領導地位之保險公司。AIG成立於1919年，現於逾100個國家及地區為客戶提供產物意外、人壽、按揭保險及金融服務。AIG之多元化產品能協助商界及個人客戶保護資產，管理風險及提供退休保障。AIG為紐約證券交易所及東京證券交易所之上市公司。

美亞保險香港有限公司為美國國際集團(AIG)成員。

AIG為美國國際集團在全球提供產物意外保險、壽險、退休金和一般保險服務所使用之統一品牌。本公司相關資料，詳列於本公司網站 <http://www.aig.com>或<http://www.aig.com.hk>。

如需更多資訊，請瀏覽<http://www.aig.com/strategyupdate>

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This insurance plan is underwritten by AIG Insurance Hong Kong Limited  
此保障計劃由美亞保險香港有限公司承保



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This brochure provides only a summary of the policy benefits and does not constitute any part of the insurance contract. Coverage under the policy shall be subject to the terms, conditions and exclusions of the policy. A copy of policy is available from AIG Insurance Hong Kong Limited.

本單張僅提供保單摘要，並不構成保險合約的一部份。有關保單條款及不承保事項請參看保單條款及細則。如需要保單條款及細則，歡迎向美亞保險香港有限公司索取。



## 美亞工作假期保障計劃 AIG Working Holiday Protection

Travel Insurance Solutions  
& Global Assistance

「工作假期計劃」是香港特區政府與多國政府簽訂的雙邊安排協議，讓香港的年輕人可於為期一年內到外地旅遊及從事短期工作。

### 保障特點

- 提供全年的工作假期保障，並同時保障工作假期以外之旅遊
- 保障一般於工作假期從事之工作，如生果採摘、餐廳或店舖服務及雜工等
- 卓越計劃共有13項保障，提供更全面的海外保障

美亞保險現特別推出「美亞工作假期保障計劃」，為參加此計劃的年輕人提供最全面的保障，讓他們無憂無慮地體驗外地不同文化及生活，從而實現夢想。

- 所有保障均不設自負額
- 返港後覆診費用（包括中醫、跌打或脊醫費用）
- 卓越計劃附送「中國支援咭」提供國內住院按金保證服務
- 24小時全球緊急支援服務

### 保障範圍

保障	最高賠償額 (港元)	
	基本計劃	卓越計劃
1. 人身意外保障		
1a. 乘搭交通工具之意外	780,000	780,000
1b. 其他意外	390,000	390,000
2. 緊急醫療運送*及運返費用#	780,000	1,950,000
3. 海外住院現金津貼 每日限額: <b>390</b> 港元	3,900	3,900
4. 緊急啟程	23,400	23,400
5. 恩恤金	15,600	15,600
6. 提早結束旅程	23,400	23,400
7. 行李及個人物品 每件、每對或每套物品限額: <b>3120</b> 港元	19,500	19,500
8. 旅遊證件	7,800	7,800
9. 個人責任	1,950,000	1,950,000
10. 旅程延誤 每滿8小時可獲賠償: <b>624</b> 港元	不適用	3,120
11. 行李延誤	不適用	780
12. 綁架保障	不適用	78,000
13. 醫療費用	不適用	780,000

\* 屆時請致電Travel Guard 國際支援熱線 (852) 3516 8699 以作出有關安排

保費 (港元)	基本計劃	卓越計劃
全年保費	1857	5850

## 保障摘要

### 1. 人身意外保障

保障因意外而導致身故、永久傷殘或嚴重燒傷

#### 1a. 乘搭交通工具之意外

保障當意外發生時，受保人

- 以付款乘客身份乘搭公共交通工具；或
- 乘坐由旅行社安排的交通工具；或
- 正在駕駛或乘坐私人車輛

#### 1b. 其他意外

保障非第1a項所述之意外

#### 主要不保事項包括

- 由疾病或病毒引致的損害

### 2. 緊急醫療運送及運返費用

提供緊急醫療運送、協助安排交通及護理等服務，運送受保人到其他地方作適當治療及/或安排運送遺體或骨灰返回香港

#### 主要不保事項包括

- 未經由本公司或其授權代表同意及安排

### 3. 海外住院現金津貼

若受保人於海外住院，每日可獲現金津貼390港元，最高賠償額為3,900港元

#### 主要不保事項包括

- 該項手術或治療可延期至返回香港後進行
- 未能提供合格醫生之醫療報告

### 4. 緊急啟程

賠償受保人因身故或嚴重受傷或患上嚴重疾病，需要1名成年直系親屬前往該地，所引致之合理旅遊票及/或住宿費。此保障在受保日期中只可索償一次

#### 主要不保事項包括

- 未能提供合格醫生之醫療報告

### 5. 恩恤金

若受保人因疾病而不幸身故，其遺產承繼人將可獲恩恤金賠償

### 6. 提早結束旅程

受保人因下列原因而必須提早結束及縮短旅程返回香港，賠償其額外之旅遊票：

- 受保人嚴重受傷、患上嚴重疾病
  - 受保人的直系親屬身故、嚴重受傷或患上嚴重疾病
  - 目的地突然爆發暴動或民亂、天然災害或廣泛性爆發傳染病
- 此保障在受保日期中只可索償一次

#### 主要不保事項包括

- 有關引致中斷旅程的情況在購買此保險前已發生

### 7. 行李及個人物品

賠償受保人因被偷竊、搶劫或爆竊而引致行李、衣服及個人財物之意外遺失或損毀

- 每件、每對或每套物品賠償限額：3,120港元

#### 主要不保事項包括

- 珠寶手飾或配件、手提電話（包括電子手帳電話及配件）、現金（包括支票/旅遊支票等）、電子貨幣（包括信用卡或八達通等）、證券、票或文件
- 遺失後24小時內未有向當地警方報失及未能提交當地警方之遺失報告
- 基於同一個原因於第11項「行李延誤」同時提出索償

### 8. 旅遊證件

賠償受保人因被偷竊、爆竊或搶劫而遺失旅遊證件及/或旅遊票之有關補領費用及額外旅遊票及/或住宿費

#### 主要不保事項包括

- 與是次受保旅程無關之證件及/或簽證及/或旅遊票
- 遺失後24小時內未有向當地警方報失及未能提交當地警方之遺失報告

### 9. 個人責任

保障受保人因疏忽導致他人身故、身體損傷或財物損毀而須負上之法律責任

#### 主要不保事項包括

- 屬於受保人、其直系親屬、僱主或僱員的財產損失
- 受保人對其直系親屬、僱主或僱員的責任
- 屬於受保人或由受保人看管的財產
- 由於擁有或使用車輛、飛機、輪船、槍械或動物所引起的責任

### 10. 旅程延誤（只適用於卓越計劃）

若受保人由香港出發之行程因所乘之公共交通工具因惡劣天氣、機件故障、天然災害、騎劫或公共交通工具機構員工罷工而導致行程延誤，每滿8小時可獲現金賠償624港元，最高賠償額為3,120港元。受保人只可索償出發或到達其中一項的延誤

#### 主要不保事項包括

- 未能獲取公共交通工具機構書面證明延誤的時間及原因
- 受保人最終未有登上有關公共交通工具機構所安排之首班取替交通工具
- 公共交通工具延遲到達而相繼引起各接駁公共交通工具之延誤

## 11. 行李延誤 (只適用於卓越計劃)

受保人從香港出發時，其行李因被誤送以致受保人於抵達目的地10小時後仍未取得行李，有關購置必須品之實際費用，將可獲得最高780港元賠償。此保障在受保日期中只可索償一次

### 主要不保事項包括

- 未能獲取公共交通工具機構書面證明延誤時間及原因
- 基於同一原因於第7項「行李及個人物品」同時提出索償

## 12. 綁架保障 (只適用於卓越計劃)

賠償受保人因遭遇綁架而導致意外身故

### 主要不保事項包括

- 受保人詐騙、不誠實或刑事行為而發生的綁架事件

## 13. 醫療費用 (只適用於卓越計劃)

賠償旅程中因意外受傷或患病而須接受治療、外科手術及住院服務之費用

包括回港30日內之覆診費用：

- 意外受傷或疾病覆診費限額：39,000港元
- 中醫、跌打或脊醫服務覆診費限額：每日每次156港元，最高賠償額為1,794港元

### 主要不保事項包括

- 受保旅程之目的為醫治疾病或違反合格醫生之勸告進行受保旅程
- 一切毋須由受保人支付及/或已包括於受保旅程中的費用支出
- 未能提供合格醫生之醫療報告



## 適用於所有保障項目的主要不保事項包括

- 戰爭、內戰、敵侵、叛亂、運用軍事力量、篡奪政府或軍權
- 任何非法、違反政府法案/法令的行為或活動
- 任何投保前已存在之疾病或傷患；分娩或懷孕；流產或其他由性接觸感染之疾病、愛滋病及性病或有關連之病症
- 從事或參與任何持械紀律性部隊；以航空公司空勤人員身份乘搭或駕駛飛機所引致的損傷，受僱任何交通工具的司機等
- 自殺、企圖自殺或故意自我傷害；精神或神經失調
- 與服用酒精或藥物有關損失，但由合格醫生所處方之酒精或藥物除外
- 任何賽車活動、比賽、職業運動、參與可賺取收入或報酬的運動或極限運動
- 參與探險跋涉或類似行程
- 不保國家：古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克
- 任何恐怖行為，但第1項「人身意外」、第2項「緊急醫療運送及運返費用」、第3項「海外住院現金津貼」、第4項「緊急啟程」、第5項「慰恤金」及第13項「醫療費用」除外
- 任何恐怖分子或恐怖組織成員、從事毒品買賣者、核武器、化學或生物武器提供者

## 重要事項

- 投保年齡及資格：18-31歲之香港居民及擁有由有關工作假期參與國家發出的工作假期簽證或有關文件（工作假期參與國家名單可參閱<http://www.labour.gov.hk/tc/plan/whs.htm>網頁）
- 旅程必須由香港出發
- 每次補領中國支援卡之費用為97.5港元
- 如保單持有人可在受保日期前取消保單，並交回被拒絕簽發工作假期簽證申請文件，保費可全部退還，但須支付390港元行政費

## 重覆保障

若受保人為同一旅程購買多於一份由美亞保險香港有限公司承保的自購綜合保險，本公司只會根據可獲較高賠償額的一份保單作出賠償

## 索償手續

請於事件發生後30日內填妥賠償表格，並連同所有有關文件送交本公司辦理賠償事宜

此計劃由美亞保險香港有限公司承保。

本小冊子僅提供保單摘要，有關保單承保範圍及不保事項將詳列於保單。

如本小冊子之譯本於意義上有任何爭議，一概以英文為準。

Working Holiday Scheme is a bilateral agreement signed between the Government of the HKSAR and the government of different countries which allows Hong Kong young people to stay and take up a short-term employment in these countries.

### Unique Features

- Provide full year overseas coverage in working holiday destinations and leisure trip outside the destinations
- Cover the jobs normally performed during working holidays including fruit picking, services in restaurant or shop and some labor works
- More comprehensive protection for Premier Plan with 13 items of coverage

AIG Hong Kong provides a comprehensive coverage of AIG Working Holiday Protection for young people who can gain valuable experience on local culture and life overseas by enjoying worryless travel so as to accomplish their dreams.

- No excess on all benefits
- Follow up Medical Expenses in Hong Kong including Chinese Medicine Practitioner or Chiropractor treatments
- Premier Plan includes Free China Assist Card which provides hospital guarantee admission deposit in Mainland China
- 24-hour Worldwide Emergency Assistance Services

### Schedule of Benefits

Benefits	Maximum Benefit (HKD\$)	
	Basic Plan	Premier Plan
1. Personal Accident		
1a. Accident while in a Common Carrier	780,000	780,000
1b. Other Accidents	390,000	390,000
2. Emergency Medical Evacuation <sup>#</sup> and Repatriation of Remains <sup>#</sup>	780,000	1,950,000
3. Overseas Hospital Income	3,900	3,900
Sub-limit per day: <b>HKD\$390</b>		
4. Compassionate Visit	23,400	23,400
5. Compassionate Death Cash	15,600	15,600
6. Journey Curtailment	23,400	23,400
7. Baggage & Personal Effects	19,500	19,500
Sub-limit per article/pair/set of articles: <b>HKD\$3120</b>		
8. Travel Document	7,800	7,800
9. Personal Liability	1,950,000	1,950,000
10. Travel Delay	Not applicable	3,120
Pay <b>HKD\$624</b> for each full 8 hours delay		
11. Baggage Delay	Not applicable	780
12. Kidnapping Benefit	Not applicable	78,000
13. Medical Expenses	Not applicable	780,000

<sup>#</sup>Travel Guard Assistance Hotline (852) 3516 8699 shall be contacted for the arrangement

### Premium Table

Premium (HKD\$)	Basic Plan	Premier Plan
Annual Premium	1,857	5,850



## Benefits Highlight

### 1. Personal Accident

Cover the following arising from an accident:  
Major burns, Permanent Total Disablement or Accidental Death

#### 1a. Accident while in a Common Carrier

Accident occurring during the Journey while riding as a passenger in a Common Carrier or a Carrier arranged by a travel agent or in an automobile

#### 1b. Other Accidents

Accidents other than those listed in Section 1a

### Major Exclusions Include

- Any loss caused by an injury or otherwise which is a consequence of any kind of disease or sickness

### 2. Emergency Medical Evacuation and Repatriation of Remains

Provide en-route medical care and transportation to another location for appropriate medical treatment, and arrange for the return of Insured Person's remains to Hong Kong

### Major Exclusions Include

- Not approved and arranged by AIG or its authorized representative

### 3. Overseas Hospital Income

Pay HKD\$390 daily when Insured Person is hospitalized overseas during the Journey up to HKD\$3,900

### Major Exclusions Include

- For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Hong Kong
- For failure to obtain a written medical report from the Qualified Medical Practitioner

### 4. Compassionate Visit

Reimburse for additional Travel Ticket and/or Accommodation for 1 adult Immediate Family Member to fly over in case of Insured Person's death, Serious Injury or Serious Sickness. This coverage can only be utilized once during the Period of Insurance

### Major Exclusions Include

- For failure to obtain a written medical report from the Qualified Medical Practitioner

### 5. Compassionate Death Cash

Pay to Insured Person's estate in case the Insured Person dies due to sickness during the Journey

### 6. Journey Curtailment

Reimburse for additional Travel Ticket if the Insured Person has to terminate and cut short the insured Journey and return to Hong Kong as a result of:

- Serious Injury or Serious Sickness of the Insured Person
- Death, Serious Injury or Serious Sickness of Insured Person's Immediate Family Member
- Unanticipated outbreak of riot or civil commotion, natural disasters or epidemic

This coverage can only be utilized once during the Period of Insurance.

### Major Exclusions Include

- That arises from any circumstances leading to disruption of his/her insured Journey before the purchase of this insurance

### 7. Baggage and Personal Effect

Reimburse for the loss or damage of the Insured Person's baggage, clothing and personal effects incurred as a direct result of theft, robbery or burglary

- Sub-limit per article/pair/set of articles: HKD\$3,120

### Major Exclusions Include

- Jewelry or accessories, mobile phone (including PDA phone and other accessories), money (including checks, traveler's checks, etc), plastic money (including credit card, octopus cards, etc), securities, tickets or documents
- Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss
- For any loss claimed under situation 11 (Baggage Delay) arising from the same cause

## 8. Travel Document

Reimburse for the replacement cost of lost travel documents and/or Travel Tickets and additional Travel Fare and/or Accommodation incurred as a direct result of theft, robbery or burglary

### Major Exclusions Include

- If the lost travel document and/or visa and/or Travel Tickets are not needed by the Insured Person to complete the insured journey
- Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss

## 9. Personal Liability

To indemnify Insured Person against legal liability to the third parties outside Hong Kong arising as a result of accidental injury, death, loss of or damage to their property caused by Insured Person's negligence. This does not cover the use or hire of any conveyance

### Major Exclusions Include

- Property of any person who is the Insured Person, Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee
- Liability to any person who is the Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee
- Property which belongs to the Insured Person or is in his/her care of custody or control
- Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals

## 10. Travel Delay (Applicable to Premier Plan Only)

Pay HKD\$624 for each full 8 hours delay up to HKD \$3,120 if the Common Carrier in which Insured Person has arranged to depart from Hong Kong is delayed and caused directly by inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier. This coverage can only claim for either departure delay or arrival delay

### Major Exclusions Include

- Failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay
- Any loss arising from failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier
- Any consequential loss arising from the late arrival of a preceding Common Carrier that causes subsequent delays/misconnections of each Common Carrier

## 11. Baggage Delay (Applicable to Premier Plan Only)

Reimburse the expense for the purchase of essential items up to HKD\$780 provided that Insured Person's baggage is delayed for more than 10 hours due to misdirection in delivery by the Common Carrier for the departure from Hong Kong. This coverage can only be utilized once during the Period of Insurance

### Major Exclusions Include

- Failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay
- For any loss claimed under Section 7 (Baggage and Personal Effects) arising from the same cause

## 12. Kidnapping Benefit (Applicable to Premier Plan Only)

Cover when Insured Person died from Injury inflicted during a Kidnapping

### Major Exclusions Include

- As the result of fraudulent, dishonest, or criminal acts of the Insured Person

## 13. Medical Expenses (Applicable to Premier Plan Only)

Reimburse for the costs of qualified medical treatment, surgery and hospitalization as a result of injury or sickness during the Journey

Cover Follow-up Medical Expenses in Hong Kong within 30 days:

- HKD\$39,000 for injury or sickness
- HKD\$156/day/visit up to maximum of HKD \$1,794 for Chinese Medicine Practitioner or Chiropractor

## Major Exclusions Include

- If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation
- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey
- For failure to obtain a written medical report from the Qualified Medical Practitioner

## Major General Exclusions Applicable to All Sections of Coverage Include

- War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power
- Any illegal or unlawful act
- Any pre-existing condition; Pregnancy or childbirth; AIDS or sexually transmitted disease
- Military, naval, or air force service or operations; employed as driver of any kind of conveyance, etc.
- Suicide or attempted suicide or intentional self-Injury; mental or nervous disorders or
- Any connection with alcoholism or drug addiction, or use of any drug or narcotic agent
- Any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income or Extreme sports and sporting activities
- The Insured Person undertakes expeditions, treks or similar journeys
- Excluded Countries: Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region
- Any Terrorist Act except for Section 1 (Personal Accident), Section 2 (Emergency Medical Evacuation and Repatriation of Remains), Section 3 (Overseas Hospital Cash), Section 4 (Compassionate Visit), Section 5 (Compassionate Death Cash) and Section 13 (Medical Expenses).
- Any Terrorist, or member of a Terrorist organization, or narcotics trafficker, or purveyor of nuclear, chemical or biological weapons

## Important Notice

### Age limit & eligibility

- Any legal Hong Kong resident aged between 18 to 31 and granted the working holiday visa or relevant document which is issued by the participating countries under Working Holiday Scheme (Please visit website at <http://www.labour.gov.hk/tc/plan/whs.htm> for the details of the participating countries)
- The insured Journey must commence from Hong Kong
- Each replacement cost of China Assist Card is HKD \$97.5
- If the Policyholder could submit the rejected confirmation on the working holiday visa application before the Period of Insurance for the policy cancellation, the premium shall be fully refunded subject to HKD\$390 administration fee

### Duplicate Coverage

If the Insured Person is covered under more than 1 comprehensive voluntary insurance policies underwritten by AIG Insurance Hong Kong Limited for the same trip, only the one with greatest compensation will apply and benefits thereunder be payable

### Claims Procedure

Complete and return a claim form together with all relevant supporting documents within 30 days of the incident

This Insurance is underwritten by AIG Insurance Hong Kong Limited.

This brochure provides only a summary of the policy benefits. Actual coverage provided shall be subject to the terms and conditions and exclusions of the policy.

In the event of differences between the English and Chinese version of this brochure, the English version shall prevail.