



American Express Group Travel Insurance for Platinum Cardmembers
Benefit Summary Table

Section	Coverage	Maximum Benefit Amounts (HK\$)
Personal Accident (including accidental death or disablement)	Death/Loss of limbs or eyesight/Permanent Total Disablement	1,000,000
Medical Expenses	<p>Indemnify actual expenses incurred for medical, surgical fees, hospital charges or emergency dental treatment during the journey.</p> <ul style="list-style-type: none"> • Follow up treatment after returning to Hong Kong Provide cover on medical expenses incurred after returning to Hong Kong of up to 3 months in the case of Bodily Injury sustained during the Journey and up to HK\$30,000. 	1,000,000
Evacuation and Repatriation Expenses	<ul style="list-style-type: none"> • Movement of an injured or sick Insured Person to an adequately equipped hospital. • Medical assessment of treatment received in the country where Insured is travelling • Dispatch of essential medicines not readily available • Direct repatriation as appropriate by any means of transport in the company of doctor and with medical facilities provided. • Emergency hotel expenses (HK\$1,500 & max. 5 nights) in case of medical treatment or further medical check ups or convalescence is required & agreed by designated Physician during the trip • Return home air ticket to attend deceased relative's funeral Escort unattended children back home plus reasonable travel expenses incurred. • Round trip economy ticket for a relative to visit insured hospitalised for more than 10 days • Transportation of the travelling companion to the new place of hospitalisation should the Insured Person requires to move to another Hospital • All expenses incurred in transporting the body or ashes home or payment of funeral expenses incurred where death took place. (including the cost of coffin of up to HK\$5,500) • Organise transportation of spectacles/contact lenses/prescribed Medicines in case of left behind, lost or urgent need of prescribed medicines not readily available in the country where Insured is travelling 	Actual Cost
Worldwide Emergency Assistance	Include providing 24 hours Worldwide Assistance Service by Chubb Assistance. Hotline Number 3723 3030	
Personal Cash and Documents	Loss of cash, banknotes and travellers cheques as a result of robbery plus costs of replacing personal travel documents if stolen.	3,000
Baggage and Personal Effects	Accidental loss or damage to Insured's baggage, clothing and Personal Effects during the journey (maximum of HK\$2,000 per item, pair or set).	15,000
Baggage Delay	In the event of misdirection or delay in delivery of Insured's baggage for more than 12 hours from the time of arrival at destination, the company will pay up to HK\$400 for each full 12 hours delay up to eight payments for emergency purchase of essential clothing and toiletries.	3,200
Flight Delay	In event of the aircraft which Insured had arranged to travel is delayed by at least 12 hours from the time specified due to strike, industrial action, poor weather or mechanical breakdown of the aircraft, Insured may claim up to HK\$400 for each full 12 hours delay and up to a maximum of eight payments.	3,200
Missed Departure	To cover missed departure as a direct result of the failure of the public transport to get Insured to the departure port or airport due to strike & other industrial action, riot, civil commotion, hijack or adverse weather conditions, we will pay the additional transport expenses incurred in reaching Insured's planned destination.	10,000



Section	Coverage	Maximum Benefit Amounts (HK\$)
Trip Cancellation/ Curtailement (excluding financial reasons or mere disinclination)	Indemnify loss of irrecoverable travel fare or accommodation expenses paid in advance or contracted to pay at the time of cancellation necessitated by: strike, poor weather, mechanical breakdown of transport, hijacking, death or sickness of the insured's close relatives, business associate or travelling companion, jury or witness service of an insured person or travelling companion, fire or explosion at home.	30,000
Personal Liability	Indemnify Insured for legal liability to third party and the relevant legal costs or expenses arising during the journey as a result of accidental death or bodily injury and loss of or damage of property.	1,000,000

Limitation:

1. For Amex Platinum Cardmember with spouse and/or children or Platinum supplementary Cardmember, maximum liability is 200% in aggregate of the individual limit on all sections.
2. For Amex Platinum Cardmember's children, limit on Personal Accident cover is 25% of the individual limit, other sections are 100%.
3. No upper age limit apply to adult.

Major Exclusions:

- War
- HIV/AIDS
- Self-inflicted injuries
- Influence by alcohol
- Pre-existing medical conditions contracted within six (6) months and/or having received medical treatment within twelve (12) months prior to the effective date of this Policy, whichever is earlier
- Non-prescription drugs
- Pregnancy
- Professional sports
- Illegal acts
- Psychological disturbance
- Not reported to the policy or the carrier within 24 hours for loss of baggage and money etc.

Note : The above information serve as a brief summary and is not a contract of Insurance. Please refer to the American Express Group Travel Insurance policy kept by American Express Int'l Inc. for precise Terms and Conditions. Please note that the English version of this Benefit Table is the official version. This Benefit Table provided to you in both English and Chinese languages for ease of reference only. The English version of the Benefit Table will prevail if any dispute arises regarding the interpretation of any part of the document



美國運通團體全年旅遊保障計劃摘要表 (The Platinum)

項目	承保範圍	最高賠償限額 (HK\$)
意外死亡或傷殘 (包括意外死亡或傷殘)	死亡/四肢傷殘或失明/永久完全傷殘	1,000,000
醫療費用	<p>賠償在旅遊期間所需支付的醫療、手術、住院或緊急牙科治療費用(因意外而導致)</p> <ul style="list-style-type: none"> 包括回港後的醫療費用——賠償因在旅遊期間引致的人身意外而回港後需繼續接受治療的醫療費用。保障時期長達 3 個月。而最高限額為港幣 30,000 元。 	1,000,000
醫療運送及運返費用	<p>費用包括：</p> <ul style="list-style-type: none"> 將傷病者轉送到有足夠醫療設備的醫院 受保人於旅遊當地的醫療評估/觀察 送遞重要但無法立即在當地取得之醫療藥品 用任何交通工具將傷病者直接送往，並包括一名隨行醫生及醫療設備等費用 如受保人因緊急醫療或需進一步檢查或療養，並在美國運通專屬治療師之監督及同意下，必須停留在其旅行之國家，且此一治療將延長受保人之旅行期間時，美國運通 Platinum 卡緊急醫療支援服務將安排並支付最多 5 天，每晚最高 HK\$1,500 之旅館住宿費。 返家參加受保人親戚葬禮的機票 護送傷病者的同行子女返家及給予恰當的額外旅費 給予一名親屬前往探望受保人(住院超過 10 天者)的來回經濟客位機票 受保人轉院至非靠近其經常居住地之另一醫療機構時，美國運通 Platinum 卡緊急醫療支援服務應安排及負擔一位旅行同伴，或一位與該受保人同行之家庭成員(但非兩者)抵達新的醫療處所。 如受保人不幸死亡，將其遺體或骨灰運返家中的全部費用或在肇事地方進行殮葬的費用(包括棺木費用高達 HK\$5,500) 於受保人須重配眼鏡/隱型眼鏡(在忘記攜帶或遺失之情況下)，或受保人緊急需要處方藥，但此藥無法立即在受保人旅行的國家取得時，美國運通 Platinum 卡緊急醫療支援服務將為其安排運送事宜 	實際費用
全球緊急支援服務	包括 Chubb Assistance 提供 24 小時全球支援服務，電話熱線 3723 3030	
現金或旅遊證件被竊	賠償因遇劫而損失的現金、銀行本票、旅行支票或補領被竊的旅遊或身份證明文件之費用	3,000
行李遺失、損毀或被竊	受保人之行李、衣物及個人財物意外遺失或損壞。 (每項/套物件最高限額為 HK\$2,000)	15,000
行李延誤	如因行李誤送或延遲送達，以致受保人於抵達目的地之 12 小時或以後仍未取得行李，投保人可索償每 12 小時最高 HK\$400 以作購買衣物或必需品應急之用(不適用於最後目的地為香港)(最高索償次數為 8 次)	3,200
旅程因故延誤	如因罷工、惡劣天氣或已安排乘搭之班機或輪船機件故障造成啟航時間延誤超過 12 小時，可獲現金津貼。每 12 小時延誤可獲 HK\$400 元(最高索償次數為 8 次)	3,200



項目	承保範圍	最高賠償限額 (HK\$)
行程誤點	如直接因罷工或其他工業行動、騷亂、暴動、騎劫、惡劣天氣或機械故障導致所乘之公共交通工具無法接載受保人準時抵達原定之港口或機場，本公司將賠償抵達原定目的地所需之額外交通費用。	10,000
取消或結束旅程 (財務或私人理由除外)	由於下列因素而導致必須取消或縮短行程，均可獲得賠償，例如：罷工、惡劣天氣、交通工具機件故障、騎劫、受保人的近親、業務夥伴或偕行之同伴突然死亡或生病、受保人或偕行同伴須擔任陪審團或證人、家中發生火警或爆炸等意外。賠償範圍包括所有預付之交通費、團費、酒店住宿費，任何額外的交通及住宿等費用	30,000
個人責任保障	償付受保人因疏忽導致他人意外死亡或身體受傷或他人財物損失須負上之法律責任	1,000,000

限制範圍：

- 適用於基本美國運通 Platinum 卡會員、其配偶及/或其子女或 Platinum 附屬卡會員，而個別限額之最高賠償總額為保障範圍內各項所列最高限額之百分之二百。
- 適用於基本美國運通 Platinum 卡會員的子女意外死亡或傷殘保障為個別最高賠償限額的百分之廿五，而其他保障範圍則為最高賠償額的百分之百。
- 成年人沒有最高年齡限制。

主要不受保項目：

- 戰爭
- 愛滋病
- 自損行為
- 酗酒
- 於旅程出發前或保單生效日前 6 個月內已存在之疾病及/或在 12 個月內曾接受醫生診症/藥物治療之疾病，以較早者為準
- 不遵醫囑濫用藥物
- 懷孕
- 專業運動
- 精神病
- 在遺失金錢或行李後 24 小時內未向警方申報等。

註：以上資料僅為摘要表，所有條款及細則，概以美國運通團體全年旅遊保障計劃總保單所載為準。請注意本摘要表以英文版本為正式版本。本摘要表同時設有中英文版本，惟僅供閣下作參考而已。因對本摘要表內任何地方的詮釋而引起任何爭議，均以英文版本為準