



FREE GLOBAL TRAVEL INSURANCE
For Smartone “Upgraded” Roaming Data Day Plan Users
(Summary of Coverage)
Insurance Policy No. PAS/D/2025/600005/00

You will be entitled to the Free Global Travel Insurance on the day when you start using the “upgraded” roaming data day plan to 23:59 local time of the visited destination.

All destinations except Fully Embargoed and Comprehensive Sanctioned Countries/Territories (Iran, Syria, North Korea, Crimea Region and the Zaporizhzhia, Kherson, Donetsk and Luhansk People's regions, Venezuela, Russian Federation, Afghanistan, Burma (Myanmar), Cuba and Belarus). The list of Fully Embargoes and Comprehensive Sanctioned Countries/Territories shall be updated from time to time and is incorporated into this insurance plan.

	Benefits	Description	Maximum Benefit Per Insured Person per Trip (HK\$)
1.	Personal Accident	Death (provided that death occurs within 12 months from the date of the accident)	500,000
		✧ Permanent total disablement	500,000
		✧ Loss of more than one limb or loss of sight of both eyes	500,000
		✧ Loss of one limb or loss of sight of one eye	250,000
		✧ Loss of speech and hearing	500,000
		✧ Loss of speech	250,000
		✧ Loss of hearing	250,000
		✧ Burns Cover (Second Degree and Third Degree)	200,000
2.	Medical Expenses	Medical expenses incurred overseas due to sickness or accidental injury, including outpatient, medicine, room & board, surgery, doctors' fees and related expenses	500,000
		Continued necessary medical treatment expenses within 90 days following the Insured Person's return to Hong Kong and such expenses are as a result of the continuation of medical treatment for physical injury or illness covered under this section.	50,000
		Excess : HK\$250	
3.	24 Hours Worldwide Emergency Assistance Services	Medical Attention Telephone Medical Advice, Evaluation and Referral Appointment	Referral only
		Medical Evacuation & Repatriation After Treatment	500,000
		Repatriation of Mortal Remains/Ashes	500,000
		Travel Information	Enquiry only
		Deposit Guaranteeing of Hospital Admission	Up to HK\$20,000
		Legal Referral	Referral only
4.	Personal Liability	We cover the Insured Person against legal liability to pay as compensation for any third party bodily injury or damage to any third party property during the trip	1,000,000
5.	Trip Curtailment	We pay for loss of deposit or payments for tour arrangements, airfare or other travel arrangements, or additional accommodation expenses and repatriation costs to Hong Kong if an Insured Person curtail the trip due to I. unexpected death, serious physical injury or serious illness of yourself, your immediate family member, your close business partner or travel companion who will be travelling with you II. natural disaster, unanticipated outbreak of strike or industrial action involving the arranged public common carrier, riot or civil commotion, act of	10,000



		terrorist, hijack at your planned destination arising out of circumstances beyond your control III. Outbound Travel Black Alert issued by the Government of HKSAR for the planned destination provided that the Black Alert is not existence prior to the date booking the scheduled trip Trip Re-Route We pay for additional travel fare and accommodation expenses necessarily incurred for trip re-route to get alternative destination after the trip has begun due to II & III above, except hijack	
6.	Travel Delay	If the departure or arrival of the conveyance in which an Insured Person has taken to travel for the Trip (as specified in the Insured Person's original itinerary of the Trip) is delayed for at least 5 hours as a result of natural disaster, unanticipated outbreak of strike or industrial action by the employees of the Public Common Carrier, riot or civil commotion, act of terrorist, hijack, adverse weather conditions or the mechanical breakdown or derangement of such Public Common Carrier, we will pay the Insured Person HK\$300 for each subsequent period of 5 hours of delay	3,500
7.	Baggage Delay	We reimburse the cost incurred for purchasing necessary personal clothing and other necessities if your baggage is delayed for more than 5 hours after your arrival at any of the outward destinations.	1,500
8.	Baggage & Personal Effects	For loss of or damage to your baggage and/or personal belongings, we pay the insured person up to HK\$500 per any one article, a set or collection of articles in respect of any one insured person	1,000
9.	Personal Documents	Replacement cost of travel documents which are lost due to theft, robbery, burglary, or accidental loss, and reasonable additional travelling and accommodation expenses incurred due to such replacement at the nearest location.	3,000
10.	Credit Card Protection	In the event of accidental death of the Insured person during the journey, reimbursement to estate of the insured person for any outstanding balance charged to the insured person's credit card(s) for any goods purchased during the journey.	20,000
11.	Rental Vehicle Excess Protection	If the insured person hires a rental vehicle during the journey and has a car accident, parking damage or theft, the vehicle insurance excess or deductible will be payable.	5,000

Aggregate Limit for anyone conveyance: HK\$78,000,000.00

Maximum 90 days per single trip.

Any claims caused by or resulting from an infectious or contagious disease as defined under the World Health Organization shall not be covered under the policy except Section 3 – 24 Hours Worldwide Emergency Assistance Services.

SPECIAL FEATURES

24 HOURS WORLDWIDE EMERGENCY ASSISTANCE SERVICES

When you need emergency assistance overseas, you can call our hotline (852) 2851 1990.

VARIOUS SPORTS COVER

All leisure and non-professional sports such as hot-air ballooning, scuba diving to a depth of not greater than 30 meters below sea level, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping or horse riding activities are covered. However, trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level are excluded.

ACTS OF TERRORISM COVER

Cover for loss or damage arising from acts of terrorism (except for any acts of nuclear, chemical, biological terrorism).

2305-16, Sun Hung Kai Centre, 30 Harbour Road, Hong Kong. Tel.: (852) 2827 8111 Fax: (852) 2827 0622

Web Site: www.shkpi.com.hk E-Mail: shkpi@shkp.com

香港灣道30號新鴻基中心2305-16室



AGE LIMIT

Insurance coverage is applicable to HONG KONG RESIDENTS aged below the age of 75. Personal Accident cover for children of age below 18 is limited to 20% of the original limits of benefits.

MAIN EXCLUSIONS

- ❖ General exclusions: war, acts of nuclear, chemical, biological terrorism, suicide, self-inflicted injury, alcohol or drug abuse, illegal acts and professional sports, trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level.
- ❖ Medical treatment in Hong Kong and non-essential treatment, surgery or hospitalization or pre-existing medical conditions, and any travel contrary to the advice of a medical practitioner or for the purpose of necessary medical or surgical treatment.
- ❖ Travel delays caused by industrial action existing at the date of application for the policy.
- ❖ Baggage delay or loss of personal document due to detention or confiscation by customs relevant authorities.
- ❖ Liability for employers' liability, contractual liability or liability to a member of an Insured Person's family. Liability arising from wilful malicious or unlawful acts of the Insured Person. Damage to property owned by or held in trust, or in the custody of a member of his/her family, ownership, procession use or control of vehicles, aircraft or water craft, etc are excluded.
- ❖ Losses of personal documents which are not reported to the local police within 24 hours of discovery.
- ❖ Engaging in occupation or profession
- ❖ Baggage with normal wear and tear, confiscation by customs and damage to fragile articles.
- ❖ Losses of personal belongings which are not reported to the police or notified to the relevant airline, hotel or travel agency within 24 hours of discovery.

IMPORTANT NOTES TO CLAIMS PROCEDURE

In the event of any happening which may give rise to a claim, you must

- I. advise Sun Hung Kai Properties Insurance Ltd. in writing with full particulars within 30 days of the occurrence of such incident, and
- II. fill in a claim form and submit to us the appropriate documents, including the claimant's boarding pass.



[Download Claim Form](#)



[24 Hours Worldwide Emergency Assistance Services](#)

[Policy Details](#)

Sun Hung Kai Properties Insurance Customer Services Tel. : (852) 2828 7886 / Email : cs-shkpi@shkp.com

24 Hours Worldwide Emergency Assistance Services Tel. : (852) 2851 1990

(The Emergency Assistance Services are arranged by Europ Assistance Hong Kong Limited. Please quote your name, HKID No., registered phone no. and policy no. PAS/D/2025/600005/00 when medical evacuation and repatriation in overseas is required.)

This brochure serves as a general summary. Please refer to our actual policy for exact terms and conditions.

2024.12



新鴻基地產保險有限公司
Sun Hung Kai Properties Insurance Limited

新鴻基地產集團成員
Member of Sun Hung Kai Properties Group

SmarTone

Sun Hung Kai Properties Insurance Limited (the "Company")
Circular to Customers relating to the Personal Data (Privacy) Ordinance
Use of Personal Data

The Company hereby gives the Insured notice that the personal data supplied or to be supplied by the Insured to the Company in connection with this Policy will be used for:

- (a) the Company's daily operation, and for provision of insurance, financial or other services;
- (b) processing applications for the issue of insurance policies and their renewal;
- (c) providing subsequent services for any insurance policies and other financial products or services;
- (d) processing, analyzing and investigating any claim under any insurance policy;
- (e) designing and marketing to the Insured or otherwise the Company's products and services; and
- (f) facilitating communication between the Insured and the Company.

The personal data in respect of the Insured and the Insured Person, whether supplied by the Insured or collected by the Company through other means, will be treated with the strictest level of confidence but may be disclosed to:

- (a) its employees, agents and intermediaries;
any of its associated, holding, subsidiary or related companies, and any other companies carrying on insurance or reinsurance business;
- (c) any of its claims investigation companies, legal advisors, accountants or other service providers;
- (d) any association, federation or other organization of the insurance industry; and
- (e) any law enforcement agencies under any law binding on the Company.

Pursuant to the Personal Data (Privacy) Ordinance, the Insured is entitled to have access to the personal data which is held by the Company and/or to correct such data on payment of a reasonable fee to cover the Company's administrative charges and expenses. Such request should be made in writing with 7-days advance notice to:

Data Privacy Compliance Officer,
Sun Hung Kai Properties Insurance Ltd.
2305-16, Sun Hung Kai Centre,
30 Harbour Road,
Wanchai,
Hong Kong



免費環球旅遊保險
(現有數碼通『升級』漫遊數據計劃客戶專享)
(保障範圍)

保單號碼 : PAS/D/2025/600005/00

此「免費環球旅遊保險」於客戶當日使用「升級」漫遊數據日費計劃起開始計算至當日當地時間 23:59。

承保地區並不包括全面禁運及全面制裁的國家/地區 (伊朗、敘利亞、朝鮮、克里米亞地區和扎波羅熱、赫爾松、頓涅茨克和盧甘斯克人民地區、委內瑞拉、俄羅斯聯邦、阿富汗、緬甸、古巴和白俄羅斯)。此全面禁運及全面制裁的國家/地區列表已納入保單條款並不時更新。

	保障類別	保障範圍	最高賠償額 (港幣)
1.	個人意外	死亡 (意外發生日起 12 個月內死亡)	500,000
		✧ 永久完全傷殘	500,000
		✧ 喪失雙肢或雙目	500,000
		✧ 喪失單肢或單目	250,000
		✧ 喪失說話能力及聽覺	500,000
		✧ 喪失說話能力	250,000
		✧ 喪失聽覺	250,000
		✧ 燒傷保障 (第二及第三級燒傷)	200,000
2.	醫療費用	✧ 外遊期間生病或意外受傷所須的醫療費用, 包括門診及醫療費、住院病房、手術, 醫生等有關費用	500,000
		✧ 如所患疾病或意外導致投保人回港後仍須繼續接受治療, 返港後九十天內合理的醫療費用, 可獲賠償	50,000
		✧ 自負額: 港幣 250 元	
3.	二十四小時全球緊急援助服務	✧ 電話醫療諮詢、轉介醫療機構及預約	只限諮詢及轉介服務
		✧ 醫療轉送及治療後轉送原居住地	500,000
		✧ 遺體轉送或遺骨轉送	500,000
		✧ 旅遊資訊及其它轉介	諮詢性質
		✧ 代墊住院保證金	最高上限為 HK\$20,000
		✧ 法律諮詢服務	諮詢及轉介性質
4.	個人法律責任	在旅遊期間, 投保人如因意外疏忽導致他人身體損傷或財物損失而須負上法律責任, 可獲賠償	1,000,000
5.	縮短行程	<p>投保人因下列原因而須縮短原有行程, 其不獲退回之已繳而未經享用之旅費 (包括團費、機票、其他旅遊費用)、額外住宿費用及返回香港交通費用均可獲賠償</p> <p>I. 投保人或其直屬家庭成員、緊密業務伙伴或同行伙伴不幸身故、嚴重身體受傷或患上嚴重疾病</p> <p>II. 目的地發生天然災難、突然爆發涉及已安排乘搭的交通工具的罷工或工業行動、暴動或內亂、恐怖主義活動、騎劫</p> <p>III. 香港政府對旅遊目的地國家發出的「黑色外遊警示」, 此警示不能存在於行程安排前出現。</p> <p>更改行程</p> <p>旅程開始後, 由於以上 II 及 III 的情況 (騎劫除外), 投保人須要重新計劃行程, 其額外交通及住宿費用也可獲賠償</p>	10,000



6.	行程延誤	如投保人在旅行時所乘的交通工具，因天然災難、突然爆發涉及已安排乘搭的交通工具的罷工或工業行動，暴動或內亂，恐怖主義活動、騎劫、惡劣天氣、機件故障而延誤出發或到達的班期（由投保人的旅行開始行程中規定），每連續超過 5 小時可獲港幣 300 元賠償。	3,500
7.	行李延誤	投保人如因行李延誤超過 5 小時而須購買必須的個人衣物或日常用品，其費用可獲賠償	1,500
8.	行李及隨身財物	投保人的行李或隨身物品如有遺失或損失，可獲每件或每套物品高達港幣 500 元之賠償	1,000
9.	個人證件	補領因盜竊、搶劫，爆竊或意外而遺失的旅遊證件費用，以及前往最近地點補領該遺失文件所需的合理額外交通及住宿費用	3,000
10.	信用卡保障	如投保人於旅程期間因意外身故，賠償其於旅程中以信用卡簽賬購物而未繳付之款項	20,000
11.	租車自負額保障	如投保人於旅程期間租用私家車，並發生汽車意外或車輛在停泊時遭損毀或被偷竊，可獲賠償該汽車保險須承擔的自負額	5,000

每次旅程總限額為港幣 78,000,000 元。

每單一旅程最多投保日期為 90 天。

所有由世界衛生組織定義的傳染性疾病引起的索償均不在此保單保障範圍內，但第 3 部分 - 二十四小時全球緊急援助服務除外。

保單特點

二十四小時全球緊急援助服務

如在外地需緊急援助，請致電熱線 (852) 2851 1990。

各類運動保障

所有非職業性運動如熱氣球飛行、水肺潛水、(距水面不超過 30 米深)、冬季運動、滑水、急流漂筏、帆船航行、滑浪風帆、吊索跳或騎馬活動皆在受保之列。在海拔 5 千米以上進行高山遠足或在超過 30 米水深範圍潛水除外。

恐怖主義活動保障

保障恐怖主義行為造成的損失或損害（任何核，化學，生物恐怖主義行為除外）

年齡限制

此保險保障只適用於 75 歲以下的香港居民。在 18 歲以下的受保人士，只獲原有個人意外最高賠償額之 20%。

主要不保事項

- 一般不承保事項：戰爭、核，化學，生物恐怖主義行為及政府頒佈的法令，核能災難，自殺及自我傷害，酗酒或吸毒，非法活動及職業運動。在海拔 5 千米以上進行高山遠足或在超過 30 米水深範圍潛水。
- 在本港進行的醫療，非必要的治療、手術或住院，旅程開始時已有之病症、違反醫生指導的情況下外遊或旅遊其中一個或主要目的在於治病或醫療。
- 在保單發出日期已發生之罷工、工業行動而致行程延誤。
- 被海關或有關監管局沒收或扣留而致行李延誤或損失旅遊證件。
- 屬於僱主、合同或受保人家庭成員的責任，因故意、蓄意或非法活動所引致的責任，屬於受保人或由受保人託管或支配的財產以及因使用汽車、飛機或輪船所引致的責任。
- 遺失個人證件而不於發現後二十四小時內報警。
- 進行職業或專業活動。
- 取消旅程方面不承保事項：
由於經濟問題，自己不願成行或因投保前已存在的疾病發作而取消旅程。
在保單發出日期已存在影響受保人、其直屬家庭成員、緊密業務伙伴或同行伙伴之任何醫療、身體狀況或其他情況而取消旅程。
- 自然的磨損，被海關沒收或扣留及易碎物品的損壞。
- 遺失個人財物而不於發現後二十四小時內報警或通知有關航空公司、酒店或旅行社。



索償程序重要事項

當遇到任事件而須要索償時，受保人必須

- III. 在事件發生後 30 天內書面向新鴻基地產保險有限公司提出申請，並
- IV. 填寫賠償申請表，並提供有效證明文件，包括索償者的登機証等。

② [下載索償申請表格](#)

[二十四小時全球緊急援助服務](#)

[保單資料](#)



新鴻基地產保險客戶服務：(852) 2828 7886 / 電郵：cs-shkpi@shkp.com

二十四小時全球緊急援助服務：(852) 2851 1990

(此緊急援助服務由國際救援(香港)有限公司安排。當需要海外的醫療轉送及轉送原居住地，請引述你的姓名，香港身份証編號，已登記手提電話號碼及保單號碼 PAS/D/2025/600005/00 以便處理。)

以上資料乃保單之撮要，有關詳盡條款及規定，概以數碼通的旅遊保險總保單為準，此保險由新鴻基地產保險有限公司承保。

2024.12



新鴻基地產保險有限公司
Sun Hung Kai Properties Insurance Limited

新鴻基地產集團成員
Member of Sun Hung Kai Properties Group

SmarTone

新鴻基地產保險有限公司(本公司)
就個人資料(私隱)條例
致客戶有關個人資料的通告

關於投保人在本公司所出具之保單，本公司謹此通知投保人所提供的或將提供的個人資料將作以下用途：

- (甲) 本公司的日常運作及提供保險、財務及其他服務；
- (乙) 處理保單之發出及續期申請；
- (丙) 提供保險及其他財務之銷後服務；
- (丁) 處理、分析及調查任何保單之賠償；
- (戊) 設計及推廣本公司的產品及服務；及
- (己) 方便本公司與投保人通訊。

投保人保單內提供之個人資料，包括受保人之個人資料在內，無論是投保人提供或本公司從其他途徑搜集，一切將受最嚴謹保護，但可向以下人士披露：

- (甲) 本公司僱員、經紀及中介人；
- (乙) 任何本公司之聯營及有關之公司，及任何經營業務之公司；
- (丙) 任何本公司之賠償調查公司、法律顧問、會計師及其他服務提供者；
- (丁) 任何保險業公會、協會或保險工業組織；及
- (戊) 根據對本公司有約束性之法例，有權索取此等資料之執法機關。

根據及按照上述條例之規定，投保人有權要求查閱本公司所保存有關投保人之個人資料，並要求將之改正。本公司處理此等要求時將收取合理之費用。有關之要求可於七天前以書面提出並寄交：

香港灣仔港灣道30號
新鴻基中心2305-16室
新鴻基地產保險有限公司
保障資料私隱主任