

FAQs

Relating to the Types of Plan and Eligibility	
1. If I am traveling with my friend, do we need to buy separate travel insurance policies?	No, you can choose Group of Individuals under No. of Travellers which allows up to 10 insured persons per policy.
2. Can HK Express Travel Insurance cover business trips?	Yes, HK Express Travel Insurance is designed for travelers who are travelling for leisure or for administrative business purposes.
3. Can I purchase HK Express Travel Insurance the moment I touch down at my destination?	No, travel insurance must be enrolled prior to your departure from Hong Kong SAR.
4. What is the definition of Immediate Family Member?	Immediate Family Member means an Insured Person's spouse, parents, parents-in-law, grandparents, children, siblings, grandchildren, or legal guardians.
Relating to Policy Cancellation or Refund	
5. My flight is cancelled/rescheduled, am I eligible to cancel and get a refund of my insurance policy?	<p>If your flight is cancelled by HK Express, you may contact Chubb Travel Insurance Customer Service to apply for a refund. You may also be asked to provide relevant supporting documents (e.g. flight cancellation notice) to process the refund.</p> <p>If your flight is rescheduled, you may purchase a new policy for the new flight schedule and contact Chubb Travel Insurance Customer Service to apply for a cancellation and refund your original policy.</p> <p>Please note that unless your flight is cancelled by Hong Kong Express, no refund of Premium and levy is allowed once the Policy is issued.</p> <p>Chubb Travel Insurance Customer Service Tel: (+852) 3191 6638 Fax: (+852) 2519 3233 E-mail: HKetravel.hk@chubb.com Operation hours: Monday to Friday from 9:00 am to 5:30 pm (Closed on Saturday, Sunday and Public Holidays)</p>

Relating to Medical Cover	
6. What constitutes a “Pre-existing Medical Condition”?	“Pre-existing Medical Condition” means any sickness or injury of which, in the 6 consecutive months before the first day of the Period of Insurance, an Insured Person, Immediate Family Member, Travel Companion or Business Partner presented signs or symptoms, or for which, in the same period, such person(s) sought or received (or ought reasonably have sought or received) medical treatment, consultation, prescribed drugs, advice or diagnosis by a Physician.
7. I am currently pregnant. Will I be covered for any pregnancy-related matters while I am overseas?	No, the policy does not cover any pregnancy-related issues.
8. What can the insured person do if he/she gets sick or suffers an injury during the journey? (For Round Trip Plan only)	If the insured person gets sick or suffers an injury during the journey, he/she can visit a qualified medical practitioner for medical consultation overseas. Moreover, HK Express Travel Insurance also provides coverage for follow-up medical expenses incurred in Hong Kong within 90 days after insured person returns to Hong Kong. Please keep all doctor report(s) and receipt(s) for claims purposes.
Relating to Emergency Assistance	
9. In case of an accident/emergency during the journey, how can I get help?	<p>You are entitled to the 24-hour emergency assistance under HK Express Travel Insurance. Simply call the Chubb Assistance 24-hour emergency hotline at (+852) 3723 3030, our professional team will provide support to you.</p> <p>Chubb Assistance Twenty-Four (24) Hour Telephone Hotline also provides the following services:</p> <ul style="list-style-type: none"> • Medical service provider referral* • Telephone Medical Advice* • Loss of luggage assistance* • Loss of travel document assistance* • Embassy/interpreter referral* <p>*By referral and arrangement only and at the cost of the Insured Person</p>

Relating to Baggage and Personal Property Cover	
10. If my personal property is stolen during the journey, can I make a claim?	Yes, but you must report to the local police or equivalent local law enforcement officials within 24 hours of the occurrence and provide written proof of your loss having been reported to such officials when you submit your claims.
11. Would a suitcase shipped/mailed in advance of my journey be covered?	No, unaccompanied baggage is not covered.
Relating to Trip Cancellation	
12. Can compensation be obtained if I booked my trip but could not go because one of my travel companion is suddenly sick and is certified by a doctor that he/she is unfit for travel?	Yes, the Policy covers this circumstance, provided that the certifications issued by a Doctor stating the health condition of the travel companion as unfit to travel is provided for claims application.
13. What are the covered events of Trip Cancellation?	<p>The following events will be covered, if, within 90 days before the scheduled start date of the Journey:</p> <ul style="list-style-type: none"> i. The sudden and unexpected death of an Insured Person, an Immediate Family Member, intended Travel Companion or Business Partner; or ii. The Bodily Injury or Sickness of an Insured Person or an intended Travel Companion; or iii. The Bodily Injury or Sickness of an Immediate Family Member ; or iv. The unexpected compulsory quarantine of an Insured Person; or v. The jury service of an Insured Person or an Insured Person being the subject of a witness summons; or <p>If, within 1 week before the scheduled start date of the Journey: Serious damage to the Insured Person's Principal Home from fire, flood or burglary.</p>

Hong Kong Express Airways Limited (“HK Express”) is an insurance agency (License No.:FA2201) authorised by Chubb Insurance Hong Kong Limited (“Chubb”) for the distribution of general insurance products in Hong Kong SAR. HK Express Travel Insurance Plan is underwritten by Chubb. Chubb reserves the right of final approval.

For full details of the Terms and Conditions of HK Express Travel Insurance please refer to the [HK Express Travel Insurance \(One Way\) Policy Wording](#) and [HK Express Travel Insurance \(Round Trip\) Policy Wording](#).

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常見問題

關於保障計劃及資格	
1. 如我與朋友一起旅遊，我們是否需要各自購買獨立的旅遊保險保單？	不需要，您可於「旅客人數」選擇「多人同行」，每份保單最多可保障 10 位受保人。
2. HK Express 旅遊保險能否保障商務旅程？	HK Express 旅遊保險是為消閒旅遊及文職公幹之旅客而設計的。
3. 我可否於抵達目的地時投保 HK Express 旅遊保險？	不可以，您必須於離開香港特別行政區前投保旅遊保險。
4. 直系家庭成員是指誰？	直系家庭成員是指受保人的配偶、父母、配偶之父母、祖父母、子女、兄弟姐妹、孫子女、或法定監護人。
關於取消保單或退款	
5. 我的航班被取消/ 重新安排時間，我可以取消我的旅遊保險並獲得退款嗎？	<p>如閣下的航班因香港快運安排而取消，請致電安達保險客戶服務熱線申請退款。您可能需要提供相關證明文件（例如：航班取消通知）以便辦理退款手續。</p> <p>如閣下的航班被重新安排時間，您可以為新的航班購買一份新保單，並聯絡安達保險客戶服務熱線申請取消您原來的保單及退款。</p> <p>請注意，除非閣下的航班被香港快運取消，否則保單一經簽發，保費及徵費均不得退還。</p> <p>安達香港客戶服務熱綫 電話:(+852) 3191 6638 傳真:(+852) 2519 3233 電郵: HKEtravel.hk@chubb.com 營業時間: 星期一至星期五，上午 9 時至下午 5 時 30 分 (星期六、日及公眾假期休息)</p>

關於醫療保障	
6. 甚麼構成「受保前已存在之傷病」？	「受保前已存在之傷病」指於受保期間首日前連續 6 個月內，受保人、直系家庭成員、同行伙伴或商業伙伴出現跡象或症狀，或於同一期間，有關人士已尋求或接受（或理應經已尋求或接受）醫生給予醫療、會診、處方藥物、診症或診斷的任何患病或傷害。
7. 我現時懷孕中，倘若我於旅程中遇到任何與懷孕相關的問題是否可以受保？	不可以，此保單不保障與懷孕相關的任何情況。
8. 若受保人於旅程期間生病或受傷，他/她可以怎樣做？(只適用於來回程計劃)	若受保人於旅程期間生病或受傷，他/她可於海外尋找合資格醫生接受治療。此外，HK Express 旅遊保險亦提供回港 90 日內覆診保障。請保存所有醫生報告及收據以作索償用途。
關於緊急支援服務	
9. 倘若在旅程中發生意外/ 遇上緊急情況，我如何能獲得協助？	<p>HK Express 旅遊保險涵蓋 24 小時緊急支援服務。您只需要致電 Chubb Assistance 24 小時緊急支援熱線(+852) 3723 3030，我們專業的團隊將為您提供協助。</p> <p>Chubb Assistance 二十四(24)小時電話熱線同時提供以下服務：</p> <ul style="list-style-type: none"> • 醫療服務供應商轉介* • 電話醫療諮詢* • 遺失行李支援* • 遺失旅遊證件支援* • 領使館/傳譯員轉介* <p>*僅以轉介及提供安排，所有費用須由受保人支付</p>
關於行李及個人財物保障	
10. 若我的個人財物於旅程期間被盜，我可否提出索償？	可以，但您必須於事發後 24 小時內向當地警方或同等執法機構報案並於申請索償時提供已向有關機構報案的書面證明。
11. 提前寄回香港特別行政區的行李可否受保？	不會，沒陪同的行李是不受保的。

關於取消旅程	
<p>12.若我已作了旅遊預訂，但由於其中一位同行伙伴突然生病，並被醫生建議其身體狀況不適合旅遊而未能出發，可否獲得賠償？</p>	<p>可以，該保單涵蓋了這種情況，惟由醫生發出證明有關同行伙伴之身體狀況及其不適宜旅遊的書面證明須連同索償申請一併提供。</p>
<p>13.取消旅程的受保事件是什麼？</p>	<p>以下受保事件將被涵蓋，假若在旅程計劃開始日期前 90 天內：</p> <ul style="list-style-type: none"> i. 受保人、直系家庭成員、擬定同行伙伴或商業伙伴突然身故；或 ii. 受保人或擬定同行伙伴因意外遭受身體損傷或患病；或 iii. 直系家庭成員因意外遭受身體損傷或患病；或 iv. 受保人在未能預計地持續被強制性隔離；或 v. 受保人須出任陪審員或受保人收到出任證人傳票；或 <p>假若在旅程計劃開始日期前 1 週內：</p> <ul style="list-style-type: none"> vi. 受保人的主要住所因火災、水災或盜竊而嚴重損毀。

香港快運航空有限公司為獲安達保險香港有限公司（「安達保險」）授權於香港特別行政區經銷一般保險產品之保險代理商（牌照號碼：FA2201）。「HK Express 旅遊保險」由安達保險承保。安達保險保留最終批核的權利。

如欲了解有關保險詳情，請參閱 [HK Express 旅遊保險\(單程計劃\)保單條款](#)及 [HK Express 旅遊保險\(來回程計劃\)保單條款](#)。

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