

TRAVEL INSURANCE

China Taiping Insurance (UK) Co Ltd Travel Insurance provides insurance cover for you and your family travelling on holiday or taking a journey, whether in the UK, Europe, China or Elsewhere in the world.

This leaflet provides a summary of cover and advises the main exceptions.

Just complete the proposal form and return it to the office of issue shown.

A copy of the policy showing the full cover available will be supplied on request.

旅遊保險

中國太平保險（英國）有限公司為你的家人在英國、歐洲、中國或世界其他各地旅行或渡假提供旅遊保險。

本說明簡介保險範圍摘要及主要除外責任。

你只須填妥投保書，寄到投保書中所列的地址即可。載有本保險全部責任範圍的保險單樣本隨時可以向本公司的代理或本公司索取。



中國太平保險(英國)有限公司
CHINA TAIPING INSURANCE (UK) CO LTD

Members of the Association of British Insurers
Authorised by the Prudential Regulation Authority
Regulated by the Financial Conduct Authority & the Prudential Regulation Authority

2 Finch Lane, London EC3V 3NA. Tel: 020-7839 1888 Fax: 020-7621 1202
Registered in England No. 1766035

04/2014

A. SUMMARY OF COVER

- 1. **PERSONAL LUGGAGE £1,500**
Accidental Loss of or Damage to personal luggage. Limit any one item £250. If luggage is missing for more than 12 hours on outward journey, a payment of £75 per Insured Person may be made for emergency items.
- 2. **MONEY £250**
Accidental Loss of money to include a payment of £100 in respect of accidental loss of foreign currency or travellers cheques up to 72 hours prior to departure or after return from the holiday or journey.
- 3. **MEDICAL EXPENSES £1,000,000**
In the event of injury or illness cover will include
 - a) hospital and medical fees
 - b) reasonable additional hotel and travel costs of Insured Person, friend or relative.
 - c) funeral expenses overseas or transfer of body or ashes to the U.K. limited to £10,000 if expenses are incurred within country of residence.

Table of benefits Age of Insured Person at the date of issue of policy.		
Accident causing:-	16-70	Under 16
Death	£10,000	£1,000
Loss or Loss use of one or more limbs and/or eyes or permanent disablement	£10,000	£5,000
Temporary Total disablement	£100	Nil

- 5. **PERSONAL LIABILITY £1,000,000**
Insured persons legal liability, legal costs and expenses following an injury to a person or damage to property.
- 6. **CANCELLATION & CURTAILMENT £2,000**
Illness, injury, death, jury service, compulsory quarantine, notice of redundancy served after the date of proposal, fire or burglary at home can all be reasons to cut short or cancel a holiday or business trip. Cover is provided against travel and accommodation expenses for which an Insured Person is liable and for which no benefit is received.

EXCESS

Except emergency items, for Sections 1,2,3,6 Insured person to bear the first £25 of each claim.

B. EXTENSIONS OF COVER

- RETURN DELAY**
Should any delay occur outside the Insured persons control then the period of insurance is automatically extended to include time reasonably taken to complete the journey home.
- MISSED DEPARTURE up to £250**
Should you arrive at an international point of departure in the United Kingdom too late to catch the aircraft / sea vessel as a result of strike, mechanical breakdown or adverse weather, causing interruption of scheduled public transport services or accidental or mechanical failure of your car then we will pay up to £250 in respect of additional accommodation and travel expenses incurred.
- LOSS OF PASSPORT up to £250**
If your passport is lost or stolen whilst abroad you will be reimbursed for additional travel and accommodation expenses incurred in obtaining a replacement up to £250.

C. MAIN EXCEPTIONS

- In respect of 1 and 2** - wear and tear, confiscation breakage of glass or brittle articles, mechanical or electrical breakdown cleaning, sonic bangs, war and nuclear risks and loss of contact lenses.
- In respect of 3, 4 and 6** injury or illness as a result of winter or professional sports, mountaineering, pot holing, racing, using sub-aqua equipment, motor cycling, flying and war risks. Any consequence of manual work. (not applicable to 6)
- Travelling on or against medical advice. Misuse of drugs.
- In respect of 3** further supplies of drugs or medicines in use by an insured person at the start of the holiday or travel.
- In respect of 3 and 6** Pregnancy unless it commenced after date of policy issue and at date of holiday or journey was not more then 6 months into pregnancy term.

In respect of 5 any liability arising from the pursuit of any occupation, wilful or malicious act, the use of the land or buildings, war and nuclear risks, injury to an employee of an Insured Person, loss of or damage to property owned by or in the custody of an Insured person.

In respect of 6 any consequence of circumstances likely to give rise to cancellation known to an Insured Person at the date of the proposal.



中國太平保險(英國)有限公司
CHINA TAIPING INSURANCE (UK) CO LTD

TRAVEL INSURANCE PROPOSAL FORM
旅遊保險投保書

- NON-DISCLOSURE WARNING**
Please note that you are under a duty to disclose all facts likely to influence the acceptance and assessment of your proposal. Failure to do so, may prejudice the settlement of any claim. Please mention such facts or if you are in any doubt refer to the company or company's agent.

Please complete the form in Block Capitals. Please tick boxes where applicable.

TRAVEL INSURANCE PROPOSAL
Available to any person resident in the United Kingdom, the Republic of Ireland, the Isle of Man or the Channel Island. Not available to anyone undertaking employment abroad with an overseas employer or hazardous travel, such as trans-continental treks, expeditions or private sailing outside of coastal waters.

AGE LIMIT FOR SECTIONS 3,4 AND 6: 70 YEARS

隱瞞事實警告：
請注意，為了正確安排你的投保申請，你有責任說明所有與投保相關的情況，否則將會導致索賠權利的取消。如你有甚麼疑問，請向公司或公司代理查詢。

旅遊保險：
本保險適用於英聯合王國、愛爾蘭共和國、馬恩島的居民，不適用於任何在國外受僱於外國僱主的人，或從事危險旅行，諸如橫貫大陸跋涉、探險、沿海以外的私人揚帆航行。

第3、4 和 6 項的年齡界限為70歲

Agent's Name / Number
代理人名稱/ 號碼

	PREMIUM PER PERSON (£) 每人保費 (£)					
AREA A A 區	United Kingdom, Isle of Man and Channel Islands 英聯全王國、馬恩島及海峽群島					
	7天 DAYS	14天 DAYS	21天 DAYS	31天 DAYS	6 周 WEEKS	2 個月 MONTHS
ADULT 成人	10	15	18	23	28	35
CHILD 兒童	7	11	14	18	22	25
AREA B B 區	Europe (including Republic of Ireland), Iceland, Jordan, Madeira, the Canary and Mediterranean Islands and countries bordering the Mediterranean 歐洲（包括愛爾蘭共和國）、冰島、約旦、馬德拉島、加拿利群島、地中海群島、地中海沿岸國家					
	7天 DAYS	14天 DAYS	21天 DAYS	31天 DAYS	6周 WEEKS	2 個月 MONTHS
ADULT 成人	17	23	29	33	42	48
CHILD 兒童	11	16	20	24	32	36
AREA C C 區	China including Hong Kong and Macau 中國（包括香港及澳門）					
	7天 DAYS	14天 DAYS	21天 DAYS	31天 DAYS	6 周 WEEKS	2 個月 MONTHS
ADULT 成人	18	25	31	40	47	55
CHILD 兒童	12	17	22	28	33	38
AREA D D 區	Elsewhere in the world 世界其他地區					
	7天 DAYS	14天 DAYS	21天 DAYS	31天 DAYS	6 周 WEEKS	2 個月 MONTHS
ADULT 成人	36	59	66	72	88	95
CHILD 兒童	25	39	45	50	58	62

FULL NAME OF PROPOSER 投保人姓名

PROPOSER(S) ADDRESS 投保人地址

POST CODE 郵政編號

TEL NO.: 電話

PERIOD OF HOLIDAY OR TRAVEL (BOTH DATES INCLUSIVE)

旅遊日期 (起程及回程日期請計算在內)

FROM

由

DAY日 / MONTH月 / YEAR年

TO

至

DAY日 / MONTH月 / YEAR年

GEOGRAPHICAL LIMITS (Tick box geographical area applicable)

地區範圍 (請在適當的方格內填上✓符號)

A 區
AREA United Kingdom
英聯合王國

B 區
AREA Europe
歐洲

C 區
AREA China including Hong Kong and Macau
中國(包括香港和澳門)

D 區
AREA Worldwide
世界其它地區

PERSONS TO BE INSURED 被保險人

Include initials and surnames of all persons to be insured,
state age if under 16.

全部被保險人的完整姓名，16 歲以下者請註明年齡

1. The Proposer 投保人:

named above
姓名如上

Age 年齡:

Premium 保費:

£

2. Name 姓名:

Age 年齡:

Premium 保費:

£

3. Name 姓名:

Age 年齡:

Premium 保費:

£

4. Name 姓名:

Age 年齡:

Premium 保費:

£

5. Name 姓名:

Age 年齡:

Premium 保費:

£

6. Name 姓名:

Age 年齡:

Premium 保費:

£

Sub Total 保費合計:

Insurance Premium Tax at current rate

按最近規定的保險稅:

Total Premium 保費總數:

DECLARATION

I/We declare that to the best of my/our knowledge and belief all
statements and particulars are true and I/We apply for a contract of
insurance with CTI (UK) Co Ltd expressed in the usual terms of the
Company's policy.

聲明

我/ 我們聲明根據我們所知和信念，我/ 我們在本投保書中申明的情況
和細節都是真實的，特申請和中國太平保險（英國）有限公司訂立保險
契約，其內容見中國太平保險（英國）有限公司的有關保單條款。

DATE

日期

SIGNATURE OF PROPOSER

投保人簽字

一.承保範圍

1. 行李保險 **£1,500**

承保個人行李的意外損失。每一件行李賠償限額為 £250，如果行李在外出航程中遺失超過 12小時以上時，本公司將支付給每一被保險人 £75，置應急用品。

2. 現金 **£250**

損失現金最高賠償為 £250（現金是包括支票、旅行支票及信用卡等）。如旅客在出發前 72小時之內或返回後 72小時之內而發現的外幣及旅行支票的遺失，以 £100為限。

3. 醫療費用 **£1,000,000**

遇有發生人身傷害或疾病，承保

- 醫院及醫藥費用；
- 被保險人及其親友額外支付的合理的旅館及交通費用；
- 在國外的殮葬費用或送回遺體或骨灰至英國的費用。在被保險人住所區內支付的上述費用，其賠償金額以 £10,000 為限。

4. 人身意外事故

受益金額表		
由於意外事故而導致	16 -70 歲	16 歲 以下
• 死亡	£10,000	£1,000
• 一目或雙目失明、 • 一肢或多肢喪失或殘廢、 或永久喪失能力	£10,000	£5,000
暫時全部喪失能力	£100	無

5. 公眾責任 **£1,000,000**

被保險人應承擔的對第三者人身傷害及財產損失的法律責任、訴訟及其它費用。

6. 取消或縮短旅行 **£2,000**

在投保日開始，而被保險人遇有疾病、受傷、死亡、出席陪審團、強制檢疫隔離、遭受裁員，以及家中發生火災或盜竊等，均可作為取消或縮短旅行及假日的理由。本保險承擔被保險人須支付、同時又得不到補償的旅費及住宿費用。

自負費

除了“應急用品”外，承保範圍第 1, 2, 3, 6 項，每次賠案被保人承擔 £25

二. 擴展責任範圍

延遲返回

如在被保險人無法控制情況下，而導致延遲返回，本保險期限將自展，直至歸程結束為止。

延誤離境 最高賠償額 **£250**

如果你因為罷工、機械故障或惡劣天氣而使公共交通延誤，或因為交通意外和機械故障而使你的車不能用而導致你不能在英國及時趕上國際航班或國際客輪，你將可獲得不超過 £ 250的賠償款項以支付由此導致的額外旅費和住宿費。

遺失護照 最高賠償額 **£250**

如果你在外國遺失護照，你將得到不超過 £250的賠償款項用以支付因申請其它旅行證件而支出的額外旅費及住宿費。

三.不保事項

承保範圍中的第 1 和 2 項不包括自然損耗、沒收、玻璃或易碎品的破碎、機器或電器發生故障、清理費用、聲震、戰爭、核危及隱形眼鏡的遺失。

承保範圍中的第 3、4 和 6 項不包括由於冬季或職業體育運動、登山、探穴、賽車、使用潛水工具、駕駛摩托車和飛機、戰爭和核危險的傷亡及疾病。承保範圍中的第3和4項，不包括因工作勞而導致任何傷亡後果。不包括違反醫生的指示而進行的旅行和濫用藥物而導致的傷亡及疾病。

承保範圍中的第 3 項不包括添補被保險人在開始渡假時已服用的藥物。

承保範圍中的第 3 和 6 項不包括懷孕，但在保單簽發日以後，或在旅行和假日開始日懷孕不足 6 個月的懷孕除外。

承保範圍中的第 5 項不包括由於執行工作任務、蓄意或惡意行為、使用土地或房屋、戰爭及核危險、被保險人僱員的人身傷害，被保險人所有或 管的財物的損失而引起的任何責任。

承保範圍中的第 6 項不包括被保險人在投保時已知道可能導致取消旅行的情況所造成的後果。

For further information call

London Office

2 Finch Lane, London EC3V 3NA.

Tel: 020 7839 1888 Fax: 020 7621 1202

Manchester Office

Manchester One, 53 Portland Street, Manchester M1 3LD

Telephone: 0161 236 2631 Facsimile: 0161 237 9171



Travel
Prospectus & Proposal Form

旅遊保險
說明書及投保書

中國太平保險(英國)有限公司

CHINA TAIPING INSURANCE (UK) CO LTD