

WWPKG

Cruise Care Travel Insurance

CHUBB®



Introduction to the Plan

Cruise Care Travel Insurance is tailored for the prestigious cruise travellers. It offers special cruise coverages to provide protection to assist in your carefree cruise journey, including:

- Cruise re-route
- Excursion Tour Cancellation
- Excursion Tour Curtailment

Plan Features

- Extended coverage up to 3 hours before departure from Hong Kong and up to 3 hours after returning to Hong Kong
- 24-hour Worldwide Emergency Assistance Services, unlimited benefit amount for “Emergency Medical Evacuation”
- Protection against acts of terrorism, including “Personal Accident” and “Medical Expenses”
- Special “Red Alert” coverage under “Trip Cancellation”

New Cruise Coverage Highlights

Hospital Cash

- **IDD Fee during Overseas Confinement**

Reimbursement of actual fees incurred for international direct dialling (IDD) calls either by mobile/cell phone or land line telephone whilst the Insured Person is confined in hospital overseas.

Trip Interruption

- **Cruise Re-route**
Reimbursement of the reasonable additional one-way economic class transport expenses incurred to enable the Insured Person to travel to the next scheduled cruise boarding port/scheduled destination, due to Strike by the employees of the Public Conveyance, Riot, civil commotion, adverse weather, natural disaster or epidemic during the Journey outside Hong Kong.



Travel Smarter with Chubb Travel Insurance.

Excursion Tour Cancellation

In the event that after the Insured Person has purchased of the excursion tour and during the journey, there is:

- (a) an anticipated occurrence of:
 - (i) Strike by the employees of a Public Conveyance; (ii) Riot or civil commotion; (iii) adverse weather; (iv) natural disaster; (v) epidemic, and as a result the:
 - management of the cruise tour/excursion tour operator cancelled the excursion tour;
 - cruise is unable to dock any port (including tender port) for the excursion tour; or
- (b) a confinement in a hospital outside Hong Kong due to Bodily Injury or Sickness or an unexpected death of Insured Person or Travel Companion,

the Insured Person will be entitled the following benefits:

- (1) the paid and forfeited cost of the cancelled excursion tour, up to a maximum of HK\$10,000; and/or
- (2) a cash benefit, calculated per excursion and up to a maximum of HK\$2,000.

Excursion Tour Curtailment

In circumstances where an Insured Person has commenced the paid excursion, and the Insured Person must directly return to the cruise due to unanticipated occurrence of adverse weather or natural disaster, the Insured Person will be paid a cash benefit, calculated per excursion and up to a maximum of HK\$2,000, provided that the excursion tour has been shortened in excess of more than half of the original scheduled time.

Travel Delay

If the Public Conveyance on which the Insured Person is travelling is delayed due to adverse weather, natural disaster, Strike by the employees of the Public Conveyance, mechanical fault or hijacking, the following benefits apply:

- **Additional Accommodation Expenses**
Reimbursement of additional and irrecoverable accommodation expense incurred outside Hong Kong until the first alternative transport arranged by the operator of a Public Conveyance, after 10 consecutive hours of travel delay.
- **Additional Transport for Cruise Boarding**
If a delay is due to any of the reasons mentioned above, riot or civil commotion for more than 10 consecutive hours and as a result prevents the Insured Person from boarding the scheduled cruise tour, he or she will be reimbursed reasonable additional one-way economic class transport expenses to enable him or her to travel to the next scheduled cruise boarding port.
- **Cruise Cancellation**
Reimbursement of the paid and forfeited cost of the cancelled tour, up to a maximum of HK\$60,000, where the delay lasts for more than 24 hours due to any of the reasons mentioned above or riot or civil commotion and the Insured decides to cancel the cruise tour.

Schedule of Benefit

Benefits		Cruise Worldwide Plan (HK\$)	Cruise Asia Plan (HK\$)
A.	Personal Accident		
(a)	Accident whilst travelling on a Public Conveyance	1,200,000	1,000,000
(b)	Other Accident	600,000	500,000
(c)	Burns	120,000	100,000
B.	Medical Expenses		
(a)	Medical Expenses	1,200,000	1,000,000
(b)	Follow-up Medical Expenses	120,000	100,000
C.	Chubb Assistance – 24-Hour Worldwide Assistance Services		
(a)	Emergency Medical Evacuation and/or Repatriation	Unlimited	Unlimited
(b)	Return of Mortal Remains	Unlimited	Unlimited
(c)	Compassionate Visit	50,000	50,000
(d)	Child Escort	40,000	40,000
(e)	Chubb Assistance – 24-Hour Telephone Hotline And Referral Services	Applicable	Applicable
D.	Hospital Cash	10,000	10,000
	Maximum daily benefit	500	500
	IDD Fee During Overseas Confinement	500	Not Applicable
E.	Personal Property	20,000	15,000
	Each item/set/pair	2,000	2,000
F.	Personal Money	3,000	3,000
G.	Loss Of Travel Documents	30,000	30,000
H.	Trip Cancellation		
(a)	Maximum amount	60,000	30,000
(b)	Red Alert	5,000	2,000
I.	Trip Interruption		
(a)	Trip Curtailment	70,000	15,000
(b)	Travel Interruption due to compulsory quarantine	70,000	15,000
(c)	Cruise Re-route	10,000	5,000
(d)	Excursion Tour Cancellation		
(d)(1)	Forfeited Payment	10,000	5,000
(d)(2)	Cash Benefit (per excursion)	2,000 (1,000)	1,000 (500)
(e)	Excursion Tour Curtailment (per excursion)	2,000 (1,000)	1,000 (500)
J.	Travel Delay		
(a)	Cash Benefit	4,000	2,000
	(1) By Public Air Transport	300 (First 5 hours) / 700 (Each subsequent 10 hours)	300 (First 5 hours) / 700 (Each subsequent 10 hours)
	(2) By Non Public Air Transport	250 (Each 10 hours)	250 (Each 10 hours)
(b)	Additional Accommodation Expenses	2,000	1,000
(c)	Additional Transport for Cruise Boarding	20,000	10,000
(d)	Cruise Cancellation	60,000	30,000
K.	Baggage Delay	1,000	1,000
L.	Personal Liability	2,000,000	2,000,000
M.	Home Contents Protection	3,000	Not Applicable
N.	Credit Card Protection	20,000	Not Applicable
O.	Satellite Phone Fee	3,000	1,500
P.	Income Allowance (Per Week)	30,000 (1,250)	Not Applicable

Notes:

- Personal Accident: the maximum amount of A(a) "Accident whilst travelling on a Public Conveyance" and A(b) "Other Accident" are only applicable to Insured Persons aged between 17 and 75 years, and the maximum amount per person under Section A(Personal Accident) for Insured Persons below 17 years or above 75 years is HK\$250,000.
- Insured Persons who are over 75 years of age on the first day of the Period of Insurance, the maximum liability in aggregate per Journey for all Sections except Section C(a) & Section C(b) is HK\$500,000.

Premium Table

Insured Period (Day)	Cruise Worldwide Plan	Cruise Asia Plan
1	351	299
2	367	312
3	399	339
4	459	390
5	486	413
6	638	542
7	682	580
8	742	631
9	816	694
10	1,008	857
11	1,059	901
12	1,127	958
13	1,178	1,002
14	1,230	1,045
15	1,289	1,095
16	1,350	1,148
17	1,384	1,177
18	1,469	1,249
19	1,469	1,249
20	1,469	1,249
21	1,572	1,336
22	1,572	1,336
23	1,572	1,336
24	1,572	1,336
25	1,572	1,336
26	1,826	1,552
27	1,826	1,552
28	1,826	1,552
29	1,826	1,552
30	1,826	1,552
31	1,826	1,552
(Each additional 7 days)	463	393

Insurance period: maximum 180 consecutive days per Journey.

Cruise Asia: Brunei, Cambodia, Mainland China, Indonesia, Japan, Korea, Malaysia, Myanmar (Burma), Maldives, Singapore, Taiwan, Thailand & Vietnam.

Major Exclusions

1. Any pre-existing medical condition, congenital or heredity condition, suicide, intentional self – inflicted injury, pregnancy, childbirth, miscarriage, cosmetic surgery, dental care (unless treatment of sound and natural teeth due to accident), mental or nervous disorder, AIDS or AIDS related complex.
2. War, civil war, insurrection and revolution.
3. Performing duties as a member of armed forces or other law enforcing agencies.
4. Participation in any professional sports, competition, riding in aircraft except as a passenger or engaging in labour work.
5. Any kind of climbing, Mountaineering or Trekking or ordinarily necessitating the use of specialised equipment.
6. Prohibition or regulation by any government or customs detention.
7. Illegal act by the Insured Person.
8. Actions of Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.
9. Any loss or expenses with respect to any applicable trade and economic sanction, law or regulation or a Specially Designated List (please refer to the Policy wordings) or which if reimbursed or paid by the Company would result in the Company being in breach of trade or economic sanctions or other such similar laws or regulations.
10. Scuba diving which is deeper than 30 meters or diving alone.
11. Any extreme sports and sporting activities, including but not limited to cliff jumping, horse jumping, ultra-marathons, stunt riding, big wave surfing and canoeing down rapids.
12. Off-piste skiing.
13. Long-distance running more than 10 kilometres, biathlons and triathlons, or private white water rafting grade 4 and above.

Important Notes

1. No premium refund will be allowed once the policy has been issued.
2. Insurance Period: maximum 180 consecutive days per Journey.
3. This policy is valid for the purpose of leisure travel or administrative business trip.
4. Cover will automatically be extended up to a maximum of 10 calendar days in the event the duration of the Journey is exceeded for any reason outside the Insured Person's control.
5. If the Insured Person is covered by more than one WWPKG Cruise Care Travel Insurance policy underwritten by Chubb Insurance Hong Kong Limited for the same Journey, only the travel insurance policy with the greatest compensation will apply and benefits under that policy will be payable per Journey departures from Hong Kong only.
6. The age limit of the Insured Person refers to his/her age on the first departure date of the Journey.
7. This insurance covers Journey departures from Hong Kong only.
8. This brochure is for reference only. In the event of any discrepancy between the English and the Chinese versions, the English version shall prevail. For coverage details, please refer to the terms and conditions of the policy.

This insurance is sold by Worldwide Package Travel Service Ltd and is underwritten by Chubb Insurance Hong Kong Limited. Worldwide Package Travel Service Ltd is an appointed insurance agent of Chubb Insurance Hong Kong Limited.

About Chubb in Hong Kong

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include Property, Casualty, Marine, as well as Accident & Health programs for large corporates, midsized commercial and small business customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

Contact Us

Chubb Insurance Hong Kong Limited
25th Floor, Shui On Centre
No. 6-8 Harbour Road
Wanchai, Hong Kong
O +852 3191 6800
F +852 2560 3565
www.chubb.com/hk

Chubb. Insured.SM