



SUN MOBILITY
Insurance and Claims Services Limited
新移動保賠顧問有限公司

Travel Insurance

Many people love travelling whenever they have a holiday. With travel insurance you can enjoy more the fun of travel without worrying any misfortune which may happen during your trip.

Travel insurance usually includes the following coverage.

1. Personal accident benefit
2. Medical expenses necessarily incurred as a result of an accident or a sickness during the journey
3. Worldwide emergency assistance service such as providing a guarantee of hospital admittance deposit, emergency medical evacuation, and repatriation, etc.
4. Loss of or damage to baggage, personal effects, money, travel documents
5. Baggage delay benefit
6. Travel delay benefit
7. Loss of deposit of travel ticket and accommodation if you have to cancel the trip due to unexpected outbreak of strike, riot, civil commotion, natural disasters or adverse weather conditions at the planned destination, black or red alert of outbound travel alert system arising within 7 days before the departure date of the journey, death, serious physical injury or serious illness of the insured person, immediate family member, close business partner or travel companion prior to the scheduled journey
8. Personal liability

Travel insurance should be purchased before departure of your trip, you are suggested to buy travel insurance when you have paid the travel fare as travel insurance can provide coverage on the loss of deposit as mentioned above.

If you have numerous trips in a year and depending on the number of trips per year as well as the number of days per trip, it may be more convenient and more economical for you to buy an annual travel insurance policy.

Apart from the product brochures, it is advisable to read carefully the policy wording for details of coverage among different travel insurance insurers.