



Business Easy Smart Travel (BEST)

Peace of Mind for Travelling Employees



Peace of mind to you and your employees during business travels

As the world becomes more connected, your employees need to travel more frequently to meet respective business needs. However, flight delays and cancellations, accidents and illnesses may happen and hinder your employees' business travel. This business travel insurance plan provides comprehensive coverage for travel-related, personal and medical incidents.

Benefits at a glance



Worldwide accident and medical assistance including medical evacuation and repatriation



Coverage includes terrorist act and political or social disturbance



Easy enrolment - covering all your employees on an unnamed basis



Coverage extended to leisure travel after business trip



Flat premium for unlimited business trips

Summary of Benefits

| Description of Benefits | Max. Sum Insured per Person (HK\$) | |
|---------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|---------------|
| | Plan 1 | Plan 2 |
| Personal Assistance | | |
| 1. Accidental Death & Permanent Disablement (Scale II) | HK\$1,200,000 | HK\$1,800,000 |
| • Additional Indemnity for Public Conveyance | HK\$1,200,000 | HK\$1,200,000 |
| • Major burns | HK\$150,000 | HK\$150,000 |
| 2. Accidental Death due to | | |
| • Natural catastrophe | HK\$30,000 | HK\$50,000 |
| Medical Expenses & Assistance | | |
| 3. Medical Expenses | HK\$1,000,000 | HK\$1,000,000 |
| • Follow-up medical expenses incurred within 12 months after returned to Hong Kong and covered 100% of unused portion | | |
| • Expenses incurred and payable to Chinese Physician and Chiropractor, up to HK\$200 per visit per day and max HK\$4,000 in aggregate | | |
| 4. Hospital Cash (daily cash HK\$500) | HK\$7,500 | HK\$10,000 |
| 5. Comatose State (weekly cash HK\$500, a maximum of 50 weeks) | HK\$25,000 | HK\$25,000 |
| 6. Worldwide Emergency Services | | |
| • 24/7 Emergency Assistance Hotline Services | Covered | Covered |
| • Medical Evacuation & Repatriation | Actual cost | Actual cost |
| • Repatriation of Remains | Actual cost | Actual cost |
| • Hospital Guarantee Admission Services | HK\$40,000 | HK\$40,000 |
| • Compassionate Visit | HK\$20,000 | HK\$20,000 |
| • Dependent Child Care | HK\$20,000 | HK\$20,000 |
| Great China Card (Optional, Charge HK\$50 per card) | | |
| Travel Inconvenience Cover | | |
| 7. Loss of Deposit | HK\$20,000 | HK\$30,000 |
| 8. Trip Curtailment or Disruption | HK\$20,000 | HK\$30,000 |
| 9. Unexpected Delay (HK\$500 for every 6 hours) | HK\$2,500 | HK\$2,500 |
| • Travel Misconnection (after 24 hours) | HK\$10,000 | HK\$10,000 |
| 10. Flight Overbooking (HK\$500 for every 6 hours) | HK\$1,500 | HK\$2,000 |

Summary of Benefits

| Description of Benefits | Max. Sum Insured per Person (HK\$) | |
|---------------------------------------------------------------|------------------------------------|---------------|
| | Plan 1 | Plan 2 |
| Loss of Personal Effects Overseas | | |
| 11. Baggage Delay (after 6 hours) | HK\$1,500 | HK\$2,500 |
| 12. Personal Property | HK\$15,000 | HK\$25,000 |
| • Laptop | HK\$10,000 | HK\$10,000 |
| • Sports equipment | HK\$5,000 | HK\$5,000 |
| • Other items | HK\$3,000 | HK\$3,000 |
| 13. Money and Document | HK\$10,000 | HK\$25,000 |
| • Cash limit | HK\$3,000 | HK\$5,000 |
| Liability Issue While Abroad | | |
| 14. Personal Liability | HK\$1,500,000 | HK\$2,000,000 |
| Extended Protection Towards the Employer | | |
| 15. Alternative Employee Expenses | HK\$20,000 | HK\$25,000 |
| 16. Political or Natural Disaster Evacuation | HK\$15,000 | HK\$20,000 |
| Extended Well-being to the Employee | | |
| 17. Credit Card Protection | HK\$20,000 | HK\$20,000 |
| 18. Education Fee Subsidy | HK\$25,000 | HK\$25,000 |
| 19. Funeral Expenses and Repatriation of Remains | HK\$20,000 | HK\$20,000 |
| 20. Home Modification | HK\$25,000 | HK\$25,000 |
| 21. Rehabilitation Tuition Expenses | HK\$25,000 | HK\$25,000 |
| 22. Scarring of Face | HK\$25,000 | HK\$25,000 |
| 23. Spouse Retraining | HK\$20,000 | HK\$20,000 |
| 24. Trauma Incident Counselling Benefit (HK\$1,500/day/visit) | HK\$15,000 | HK\$15,000 |
| Liberty Concierge | | |
| 25. Emergency Travel Services Assistance | Free | Free |
| 26. Telephone Medical Advice | Free | Free |
| 27. Inoculation information | Free | Free |

Summary of Benefits

| Description of Benefits | Max. Sum Insured per Person (HK\$) | |
|---------------------------------------|------------------------------------|--------|
| | Plan 1 | Plan 2 |
| Liberty Concierge | | |
| 28. Consulate and Embassy Information | Free | Free |
| 29. Legal Referral Service | Free | Free |

This is a summary of the coverage. For exact coverage, terms and conditions, please refer to the policy.

Premium Table and Aggregate Limit

| Total No. of Business Travellers | Aggregate Limit Per Accident (HK\$) | | Annual Flat Premium (HK\$) | |
|----------------------------------|-------------------------------------|----------------|----------------------------|------------|
| | Plan 1 | Plan 2 | Plan 1 | Plan 2 |
| 3-6 | HK\$4,000,000 | HK\$6,000,000 | HK\$5,000 | HK\$6,000 |
| 7-10 | HK\$8,000,000 | HK\$10,000,000 | HK\$7,000 | HK\$8,000 |
| 11-15 | HK\$11,000,000 | HK\$16,000,000 | HK\$9,000 | HK\$11,000 |
| 16-20 | HK\$16,000,000 | HK\$18,000,000 | HK\$11,000 | HK\$14,000 |
| 21-30 | HK\$18,000,000 | HK\$25,000,000 | HK\$15,000 | HK\$18,000 |
| 31-40 | HK\$20,000,000 | HK\$30,000,000 | HK\$18,500 | HK\$23,000 |
| 41-50 | HK\$24,000,000 | HK\$35,000,000 | HK\$21,000 | HK\$27,000 |

Premium Levy collected by the Insurance Authority will be imposed at the applicable rate. The Levy is included in the premium shown. For further information, please visit www.libertyinsurance.com.hk or contact (852) 2892 3888.

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The plan is subject to the terms, conditions and exclusions of the relevant policy contract. Liberty Insurance reserves the final right to approve any application. This product brochure contains general information only and the information shown is for information purposes only. Please refer to the Policy and Policy Schedule for details of coverage, terms and conditions. If there is any inconsistency or ambiguity between the English version and the translated version, the English version shall prevail.



Underwritten by **Liberty International Insurance Limited**
Suites 2601-04 & 2613-16, 26/F1, 111 King's Road, Taikoo Shing, Hong Kong

(852) 2892 3882 | www.libertyinsurance.com.hk |  

NOV 2024



行商易

出外公幹，安心無憂



安心無憂的商務旅遊保險

隨著全球經濟更一體化，為滿足業務需求，出外公幹變得十分普遍。但是，出差期間可能會遇上航班延誤、行程取消、意外及患病等突發事故，使您的員工束手無策，繼而令您錯失商機。因此，您和您的員工需要一份能令您們安心無憂的商務旅遊保險。利寶的行商易提供全面旅遊、個人意外及醫療保障，使您們安心出發，專注工作。

保障特點



無疆界全球意外
及醫療支援



保障恐怖活動及當
地政治動亂



投保過程簡
易，僱員無須
實名登記



延伸保障至商務旅遊後
的消閒旅遊



只需一個年費，
全年商務旅遊次數不限

保障福利表

| 保障範圍 | 每人最高保障金額 (港元) | |
|---------------------------------------------------|-----------------|-------------|
| | 計劃一 | 計劃二 |
| 個人協助 | | |
| 1. 意外死亡/永久傷殘 (級別II) | 1,200,000港元 | 1,800,000港元 |
| • 額外賠償受保人於乘坐公共交通工具時發生意外 | 1,200,000港元 | 1,200,000港元 |
| • 燒傷 | 150,000港元 | 150,000港元 |
| 2. 意外身故沿於 | | |
| • 天然災害 | 30,000港元 | 50,000港元 |
| 醫療費用及協助 | | |
| 3. 醫療費用 | 1,000,000港元 | 1,000,000港元 |
| • 回港後12個月內的覆診費用，賠償上限為百份百保障餘下金額 | | |
| • 註冊中醫跌打、針灸及註冊脊醫，每次意外賠償上限為200港元；每保單年度賠償上限為4,000港元 | | |
| 4. 住院現金 (每日500港元) | 7,500港元 | 10,000港元 |
| 5. 昏迷保障 (每星期500港元，最多賠償50個星期) | 25,000港元 | 25,000港元 |
| 6. 全球支援服務 | | |
| • 24/7 緊急熱線支援服務 | 全保 | 全保 |
| • 緊急醫療運送及遣送回國服務 | 實際費用 | 實際費用 |
| • 遺體運返 | 實際費用 | 實際費用 |
| • 入院按金保證服務 | 40,000港元 | 40,000港元 |
| • 親屬探望 | 20,000港元 | 20,000港元 |
| • 兒童護送 | 20,000港元 | 20,000港元 |
| 大中華醫療網絡卡 (若需要者，請提供姓名，每張咭50港元) | | |
| 旅程煩惱 | | |
| 7. 訂金損失 | 20,000港元 | 30,000港元 |
| 8. 更改行程 | 20,000港元 | 30,000港元 |
| 9. 旅程延誤 (延誤6小時延誤賠償500港元) | 2,500港元 | 2,500港元 |
| • 旅程接駁失誤 (24小時) | 10,000港元 | 10,000港元 |
| 10. 航班超買 (延誤6小時延誤賠償500港元) | 1,500港元 | 2,000港元 |

保障福利表

| 保障範圍 | 每人最高保障金額 (港元) | |
|-------------------------|-----------------|-------------|
| | 計劃一 | 計劃二 |
| 個人財物損失 | | |
| 11. 行李延誤 (延誤6小時後) | 1,500港元 | 2,500港元 |
| 12. 個人財物 | 15,000港元 | 25,000港元 |
| • 手提電腦 | 10,000港元 | 10,000港元 |
| • 運動用品/器材 | 5,000港元 | 5,000港元 |
| • 其他財物 | 3,000港元 | 3,000港元 |
| 13. 個人金錢及文件 | 10,000港元 | 25,000港元 |
| • 現金上限 | 3,000港元 | 5,000港元 |
| 海外個人責任 | | |
| 14. 個人責任 | 1,500,000港元 | 2,000,000港元 |
| 僱主延伸保障 | | |
| 15. 招聘替代員工費用 | 20,000港元 | 25,000港元 |
| 16. 政變或天然災害撤離保障 | 15,000港元 | 20,000港元 |
| 僱員延伸保障 | | |
| 17. 信用卡保障 | 20,000港元 | 20,000港元 |
| 18. 教育費用津貼 | 25,000港元 | 25,000港元 |
| 19. 殮葬及遺體遣返費用 | 20,000港元 | 20,000港元 |
| 20. 家居改裝費用 | 25,000港元 | 25,000港元 |
| 21. 復康費用 | 25,000港元 | 25,000港元 |
| 22. 臉部傷疤 | 25,000港元 | 25,000港元 |
| 23. 配偶培訓保障 | 20,000港元 | 20,000港元 |
| 24. 創傷輔導保障 (每次1,500港元) | 15,000港元 | 15,000港元 |
| 25. 緊急旅遊援助熱線 | 免費 | 免費 |
| 26. 電話應診 | 免費 | 免費 |
| 27. 接種疫苗資料 | 免費 | 免費 |

保障福利表

| 保障範圍 | 每人最高保障金額 (港元) | |
|---------------|-----------------|-----|
| | 計劃一 | 計劃二 |
| 利寶禮遇服務 | | |
| 28. 領事館及大使館資料 | 免費 | 免費 |
| 29. 法律轉介服務 | 免費 | 免費 |

上述僅為保障範圍概要。實際保障範圍、條款及條件請參閱保單。

賠償上限總額及保費表

| 外出公幹總人數 | 每項意外賠償上限總額 (港元) | | 劃一年費 (港元) | |
|---------|-------------------|--------------|-------------|----------|
| | 計劃一 | 計劃二 | 計劃一 | 計劃二 |
| 3-6 | 4,000,000港元 | 6,000,000港元 | 5,000港元 | 6,000港元 |
| 7-10 | 8,000,000港元 | 10,000,000港元 | 7,000港元 | 8,000港元 |
| 11-15 | 11,000,000港元 | 16,000,000港元 | 9,000港元 | 11,000港元 |
| 16-20 | 16,000,000港元 | 18,000,000港元 | 11,000港元 | 14,000港元 |
| 21-30 | 18,000,000港元 | 25,000,000港元 | 15,000港元 | 18,000港元 |
| 31-40 | 20,000,000港元 | 30,000,000港元 | 18,500港元 | 23,000港元 |
| 41-50 | 24,000,000港元 | 35,000,000港元 | 21,000港元 | 27,000港元 |

保險業監管局將於保單中根據指定徵費率收取保費徵費，列表中的保費已包括該徵費。詳情請瀏覽 www.libertyinsurance.com.hk 或致電 (852) 2892 3888。

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由利寶國際保險有限公司承保
香港太古城英皇道1111號26樓2601-04及13-16室

(852) 2892 3882 | www.libertyinsurance.com.hk |  

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