

**Working
HolidayCare
Insurance**

**工作假期計劃
旅遊保險**



Working HolidayCare Insurance

工作假期計劃旅遊保險

Working HolidayCare provides you with comprehensive travel protection during your working holiday. Coverage for Medical Expenses, Worldwide Emergency Services, Personal Accident, Major Burns, Personal Liability, Cancellation and Curtailment of Trip and Loss of Income are included.

Working HolidayCare 工作假期計劃旅遊保險提供全面旅遊保障，讓您無憂享受旅遊，包括海外醫療、全球緊急支援服務、人身意外、嚴重燒傷、個人責任、取消及縮短行程、入息援助等保障。

Product Highlights 保障特點	
Special Feature covers Unforeseeable Loss of Income Cash Allowance 特設入息援助保障，以應付燃眉之急	✓
Cover for your Temporary Employment including manual work in Farm, Restaurants, Tourist guide, services industry etc in the visa issuing country 特別保障於簽證國家內的短期工作，包括受僱於農場勞動工作、餐飲業、旅遊接待、服務性行業等工作	✓
Cover for leisure and amateur sports activities (with altitude limit not over 5,000 meters above sea-level or depth not greater than 30 meters below sea-level) including winter sports, bungee jumping, hiking, rock climbing, horse riding, scuba diving and other water sports etc 保障休閒和業餘體育運動，包括冬季運動、蹦極、登山、攀岩、騎馬、潛水等水上運動（不超過海拔5,000米或不超過水深30米）	✓
Cover for personal accident and medical related claims caused by act of terrorism 保障因恐怖主義活動而引起的個人意外及醫療相關的索償	✓
Premium cover for your Working Holiday Scheme up to 365 days 工作假期計劃保障期最長為365天	✓
Cover your leisure trip extend to worldwide during the Working Holiday Period 旅遊保障更伸延至全球	✓
24-hour Worldwide Emergency Assistance Services 全球24小時免費緊急支援服務	✓
No excess for all benefits 每項保障均無自負金額	✓

Coverage

Cover	Benefits	Maximum Limit (HK\$)	
		Plan A	Plan B
1. Medical Expenses	a. Medical Expenses - the cost of qualified medical treatment, surgery and hospitalisation arising from a sickness or accidental injury. b. Follow-up Expenses - medical, hospital and treatment expenses necessarily incurred within 90 days of the Insured Person's return to the place of origin from overseas up to HK\$100,000 (Including Chinese Bonessetting in Hong Kong up to HK\$3,000 with maximum daily limit per visit HK\$200).	\$1,000,000	\$500,000
2. Worldwide Emergency Assistance Services	a. Remittance of Hospital Admission Guarantee Deposits - for hospital admittance fees on behalf of the Insured Person.	\$40,000	\$40,000
	b. Emergency Medical Evacuation and Repatriation - to the nearest facility capable of providing adequate medical care and to repatriate back to Hong Kong if the physician determines that it is necessary.	Included	Included
	c. Repatriation of Mortal Remains - transportation charges for repatriation of the mortal remains to Hong Kong.	\$40,000	\$15,000
	d. Compassionate Visit and Hotel Accommodation - up to 2 immediate family members, includes traveling cost to join the Insured Person who is confined in hospital for more than 3 days. (Accommodations HK\$1,200 per person per night up to 5 consecutive days)	\$40,000	\$15,000
	e. Convalescence Expenses - Additional hotel expenses incurred in relation to an incident which requires medical evacuation and repatriation. (Accommodations HK\$1,200 per night up to 5 consecutive days)	\$6,000	\$6,000
	f. Unexpected Return in the Event of the Death of a Close Relative - return economy class airfare for unexpected return to Hong Kong following the death of a close relative.	\$40,000	\$15,000
3. Personal Accident	g. Additional Cost of Travel and Accommodation - economy class one-way airfare for the Insured Person to return to Hong Kong following a treatment due to serious medical condition, and accommodation for the Insured Person's family member who may be accompanying the Insured Person during his or her hospitalization outside Hong Kong.	\$40,000	\$15,000
	h. Other Assistance - including telephone medical advice, emergency travel service assistance or legal referral. The above services are arranged by the assistance service provider as appointed by the Company.	Included	Included
3. Personal Accident	a. Accidental death / permanent total disablement / total and permanent loss of sight in one or both eyes / loss by physical severance or permanent and total loss of use of one or more limbs.	\$600,000	\$300,000
	b. Major Burns - Suffering of Third Degree Burns with burnt areas equal to or greater than 5% of head or 10% of total body surface area.	\$100,000	\$50,000

4. Cancellation Charge	Reimbursement of irrecoverable prepaid tour costs and airfares in the event of death, serious sickness or injury of the Insured Person or immediate family members of the Insured Person, witness summons, jury service, compulsory quarantine of the Insured Person, natural disaster, unexpected outbreak of infectious diseases at destination; industrial action involving a Public Conveyance, riot / civil commotion at the destination, serious damage to the Insured Person principal home in Hong Kong arising from fire or flooding within 10 days from the departure date or Black Outbound Travel Alert for the destination in effect 7 days before the departure date.	\$30,000	\$5,000
5. Curtailment of Trip	Irrecoverable unused portion of prepaid transport or accommodation charges and additional public transportation expenses incurred to return to Hong Kong as a direct result of death, serious injury / sickness of the Insured Person or immediate family member, or of the hijack of transport arranged by a travel agency, adverse weather conditions, natural disaster, unexpected outbreak of infectious disease, industrial action, involving a Public Conveyance, riot / civil commotion at the destination that prevents the Insured Person from continuing the journey or Black Outbound Travel Alert for the destination is in effect during the journey.	\$30,000	\$5,000
6. Personal Liability	Indemnity against third party legal liability arising as a result of accidental injury or loss or damage to third party's property during the Period of Insurance. (This benefit does not apply to liability arising from the use or hire of motor vehicle.)	\$1,500,000	\$750,000
7. Loss of Income	a. Accidental Injury Cash Allowance – HK\$1,000 for each 7 days hospitalized due to injury and unable to return to his / her work as recommended by qualified medical practitioner (Up to maximum of 3 weeks); or b. Employer's Business Wind-up Cash Allowance - HK\$1,000 weekly allowance compensation for employer's business Bankruptcy or Winding-up prior to the salary release in respect of work performed. (Up to maximum of 3 weeks) (Claim either a or b for compensation only)	\$3,000	N/A
8. Loss of Travel Document	Cost of obtaining replacement air tickets, travel expenses and accommodation incurred to obtain such replacement arising from theft, burglary, robbery and accidental loss (Reimbursement is limited to HK\$2,000 per day for Plan A).	\$20,000	N/A

Annual Premium (HK\$)		
Effective Date must be same as or before the Insured Person's Departure Date from Hong Kong	Individual	
	Plan A	Plan B
	\$4,500	\$3,500

Insurance levy is not included in the above premium

Insurance Levy Rate Table

Date of Policy Inception	Rate	Cap (HK\$)
From 1 Apr 2021 onwards	0.100%	5,000

Levy collected by the Insurance Authority has been imposed on relevant policy at the applicable rate. The payment received for such levy will be remitted to the Insurance Authority under the prescribed arrangement. For further information, please visit boltechinsurance.hk or contact : (852) 3123 3344

Major Exclusions

- War (whether declared or not), civil war, act of foreign enemies, rebellion, military or usurped power.
- Nuclear hazards.
- Acts of Terrorism (except that this exclusion does not apply to the Medical Expenses Benefit, Worldwide Emergency Assistance Services, Personal Accident Benefit, Cancellation Charge Benefit and Curtailment of Trip Benefit).
- Pre-existing condition, congenital and hereditary condition.
- Suicide, attempted suicide or intentional self-inflicted bodily injuries, insanity, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal diseases, the use of alcohol or drugs other than those prescribed by a qualified registered physician, dental treatment (unless resulting from accidental bodily injury to sound and natural teeth).
- Any kind of racing (including as a passenger or other occupant), other than foot races and sports competition or any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sport.
- Any activities in the air unless an insured person is (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another licensed person and the provider of such activity must be authorised by the relevant local authority.
- The Insured Person being a crew member or an operator of any air carrier; engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, being a site worker or rendering armed force services.
- Losses not reported within 24 hours to the authorities (such as airlines, police) and failure to provide the report certified by the relevant authorities.
- Personal liabilities arising from use or operation of vehicles, aircraft, watercraft.
- Any illegal or unlawful act.

保障範圍

保障項目	承保範圍	最高保障金額 (港幣)	
		計劃 A	計劃 B
1. 醫療費用	a. 醫療費用 - 因生病或身體受傷所需的醫療費用包括門診、住院或其他醫療服務。 b. 覆診費用 - 如曾於外地就醫, 返回香港後九十日內之必須醫療費用。最高可達 HK\$100,000 (包括跌打每日每次上限為 HK\$200, 最高賠償額為 HK\$3,000)。	\$1,000,000	\$500,000
2. 全球緊急支援服務	a. 匯入院保證按金 - 代受保人支付入院費用。 b. 緊急醫療撤離及遣返 - 將受保人緊急運送至就近有足夠醫療設備的醫療中心及在醫療人員認為必須的情況下, 將受保人送返香港治療。 c. 運送遺體 / 骨灰返回香港 - 將遺體或骨灰運返香港之費用。 d. 恩恤探望及酒店住宿 - 最多兩名直系親屬, 包括前往探望受保人的交通費用, 但受保人必須住院多於 3 天。(住宿最長為連續五天及費用上限為每人每晚港幣 HK\$1,200) e. 復康住宿費用 - 受保人因事故而需接受緊急醫療運送及撤離所衍生之額外酒店費用作出安排。(住宿最長為連續五天及費用上限為每人每晚港幣 HK\$1,200) f. 因至親身故而須返港 - 因至親身故而返港的來回經濟客艙機票費用。 g. 額外交通住宿費用 - 如受保人因病情嚴重在接受治療後將其送返香港的單程經濟客艙機票費用及受保人之家屬因陪同受保人於海外住院期間的額外住宿費用。 h. 其他援助 - 包括電話醫療諮詢, 緊急旅遊支援服務或法律團體轉介。 上述服務由本公司委任之救援中心提供。	\$40,000 已包括 \$40,000 \$40,000 \$40,000 \$6,000 \$40,000 \$40,000 已包括	\$40,000 已包括 \$15,000 \$15,000 \$6,000 \$15,000 \$15,000 已包括
3. 人身意外	a. 意外死亡 / 永久完全傷殘 / 單目或雙目視力完全及永久喪失 / 單肢或多肢截斷或永久及完全喪失功能。 b. 嚴重燒傷 - 受保人於旅程期間遭受三級程度燒傷且燒傷部分達其頭部表面面積的 5% 或以上或其身體總表面積的 10% 或以上。	\$600,000 \$100,000	\$300,000 \$50,000

4. 旅程取消	若因受保人或其直系家屬身亡、遭遇嚴重疾病或身體損傷、或受保人須出庭作證、出任陪審團、被強制隔離、或目的地發生天然災害、突然爆發廣泛性傳染病、發生牽涉公共交通的工業行動、暴動或內亂、或於出發前 10 天受保人的住宅受到水災或火災嚴重損毀或出發前 7 天政府向目的地發出黑色外遊警示以致受保人未能如期出發, 就其不獲退回之機票費用提供賠償。	\$30,000	\$5,000
5. 旅程縮短	若因受保人或其直系親屬身故、遭遇嚴重損傷 / 疾病、或受保人所乘搭由旅行社安排之交通工具被竊劫、或因惡劣天氣、天然災害、突然爆發廣泛性傳染病、或目的地發生牽涉公共交通的工業行動、暴動或內亂以致受保人未能繼續行程、或在旅程期間政府向目的地發出黑色外遊警示, 就受保人不獲退回之未用交通及住宿費用及返回香港之額外交通費率提供賠償。	\$30,000	\$5,000
6. 人身責任	為於受保期間因意外導致第三者身體受傷或財物受損而引起的第三者法律責任提供保障。(使用或租用汽車引起的責任不在受保範圍之列)	\$1,500,000	\$750,000
7. 入息援助保障	a. 若受保人在旅程中意外受傷住院超過 7 天, 在合資格的醫生證明下, 不能返回其受僱的工作以賺取入息, 每周可獲賠償 HK\$1,000, 最長為 3 星期; 或 b. 若受保人因僱主結業而未能討回受僱工作之薪金以 7 天起計, 每周可獲賠償 HK\$1,000, 最長為 3 星期。(只可選擇 a 項或 b 項作為賠償)	\$3,000	不適用
8. 旅遊證件遺失	因遺失護照、機票及其他旅遊證件所支付的補領費用, 額外交通及住宿費用等。(額外交通及住宿費用最高賠償為每天 HK\$2,000 (A 計劃))	\$20,000	不適用

全年保費價目表 (港幣)		
保單生效日期為 受保人離港當日或之前	個人	
	計劃 A	計劃 B
	\$4,500	\$3,500

以上保費並未包括保費徵費

保費徵費表

保單起保日	徵費率	最高徵費 (港幣)
由 2021 年 4 月 1 日之後	0.100%	5,000

保險業監管局將按照適用之徵費率就相關保單收取徵費。如有任何查詢, 請瀏覽 boltechinsurance.hk 或致電: (852) 3123 3344。

主要不受保項目

- 戰爭(不論已宣戰與否)、內戰、外敵行動、叛亂、軍事或篡奪行動。
- 核風險。
- 恐怖主義(此保障計劃所承保的醫療費用、全球緊急支援服務、人身意外、旅程取消及縮短旅程項目除外)。
- 投保前已存在之傷疾、先天及遺傳性疾病。
- 自殺、企圖自殺、蓄意自我傷害、神經錯亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由註冊醫生處方的藥物、牙齒護理(因意外而損壞健全的牙齒除外)。
- 任何種類的競賽(徒步進行的比賽除外) 或任何職業性質的運動或受保人可能或以賺取收入或報酬的運動。
- 任何空中活動, 除非受保人(i) 以付費乘客身份在認可及持牌航空公司的航機上, 或(ii) 所參與之活動是由另一位持牌人士帶領下負責操縱及航行, 而該活動的舉辦者亦獲當地有關當局授權。
- 受保人出任為任何空中乘載工具的機務人員或操作員; 從事離岸活動如商業潛水、油田鑽探、探礦或空中攝影、處理爆炸品、地盤工人、或出任軍隊服務。
- 任何損失未能於 24 小時內向有關機構報告(例如: 航空公司、警署) 及未能提供由相關機構證實的報告。
- 由於使用汽車、飛機或船隻所引起的責任。
- 任何非法或不合法的行為活動。

Notes

This brochure gives only an outline of the terms and conditions of the insurance cover and any information given herein is subject to the precise terms and conditions in our Policy, a specimen copy of which will be furnished to you on request.

注意

本小冊子乃保障條款及規定之摘要, 僅供參考之用。有關保障條款及規定一概以保單內容為準。如閣下需要保單樣本, 請向本公司索取。

Declaration 聲明

I/We hereby declare and agree that:

1. I/We have read and understood the product brochure and the terms and/or conditions of the policy provisions of the product in this application.
2. The information and particulars provided on this application form are accurate, true and complete and are given to the best of my knowledge and belief. I/We have not withheld any material information and accept that this application and declaration shall form the basis of the contract between Bolttech Insurance (Hong Kong) Company Limited ("the Company") and me/us. I hereby acknowledge that failure to supply true and accurate answers to this application or inform the Company of all material information about this application may render the Company unable to accept or process this application or the insurance policy void.
3. The insurance coverage applied for shall only take effect when this application has been accepted by the Company and I/ We have paid the required premium.
4. I/We have read, understood and accepted the Personal Information Collection Statement of the Company ("PICS"). By signing below, I/We confirm this application and agree that the Company may use and disclose all personal data about me/us that the Company currently or subsequently hold for the purposes as set out in the PICS, and I understand I can scan the QR code below for review of the PICS or else I can request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.



5. If you do not agree to the use and provision of your personal data for direct marketing as set out in paragraphs 8 and 9 of the PICS, please tick the box below and we will not use your personal data for direct marketing.
 I/We do not agree with the use and provision of my/our personal data for direct marketing purposes and do not wish to receive any promotional and direct marketing materials.
6. (If applicable) I/We have obtained the authorisation from the insured person to provide the information requested in this application and to deal with and receive or request information concerning the insured person from the Company in relation to any matters arising from this application. I/We further acknowledge that the insured person has been explicitly informed and agrees that his/her personal data will be transferred to the Company for the purpose of this application and has been informed of his/ her rights under the PICS (see paragraph 4 above).
7. Where the Applicant(s) has/have an Insurance Broker:
I/We understand, acknowledge and agree that, as a result of the purchasing and taking up the policy by me/us, with the policy issued by the Company, the Company will pay my/our authorized insurance broker commission during the continuance of the policy including renewals, for arranging the said policy.(If applicable) Where the applicant is a body corporate, I/We am/ are the authorized person(s) signing on behalf of the applicant and I/We further confirm to the Company that I/We am/are authorized to do so. I/We understand that the above agreement is necessary for the Company to proceed with the application.

本人/我們,謹此聲明並同意:

1. 本人/我們已參閱並明白有關此申請之產品小冊子及保單條款。
2. 此申請表格內所提供的資料及細節均是準確無誤,真實及為事實之全部,並且是盡本人/我們所知及所信而作答的。本人/我們並沒有隱瞞任何重要資料及同意此申請表格之內容及聲明將成為保特保險(香港)有限公司("本公司")及本人/我們之保險合約之承保根據。本人/我們在此確認,如未能提供真實及準確無誤之資料或通知本公司任何有關此保險申請之重要資料,將可能導致本公司不能接受或處理此保險申請或令本保單失效。
3. 保障一概必須在本申請獲本公司接納後及本人/我們已繳交應付保費後始可生效。
4. 本人/我們已閱讀、明白及接受本公司的收集個人資料聲明。透過以下簽名,本人/我們確認此申請並同意本公司可根據收集個人資料聲明列出之目的使用及披露本公司目前或將來持有的關於本人/我們的所有個人資料,並理解本人可以掃描以下二維碼查看本公司的收集個人資料聲明,或可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



5. 如閣下不同意本公司根據收集個人資料聲明第8和9段使用及提供本人的個人資料以作直銷目的,請在以下有關方格內加上剔(✓)號。
 本人/我們不同意本公司使用及提供本人的個人資料以作直銷目的,並不願意接收任何推廣訊息或直銷資訊。
6. (如適用)本人/我們已獲受保人授權提供本申請所需之一切資料,並就本申請之相關事宜,與本公司進行交涉,並向其接收或索取與受保人有關之資料。本人/我們並確認受保人已獲明確通知及同意,其個人資料將會轉介予本公司作辦理本申請之用,亦已獲通知其在收集個人資料聲明下所享有的權利(見上文第4段)。
7. 如申請人有保險經紀:
本人/我們明白、確知及同意,本公司會就本人/我們購買及接受其簽發的保單,於保單有效期內(包括續保期)向負責替本人/我們安排有關保單的獲授權保險經紀支付佣金。(如適用)假如申請人為法人團體,本人/我們為代表申請人簽署的獲授權人員並向本公司確認本人/我們已獲該法人團體授權。

本人/我們亦明白本公司必須取得申請人的上述同意,才可以處理其保險申請。

Signature of Applicant / Individual to whom the Personal Information Collection Statement of the Company is given

申請人/獲發收集個人資料聲明人士簽署 _____

Name of Agent / Broker/ Technical Representative
代理人 / 經紀 / 業務代表 _____

Date (DD / MM / YYYY)
日期(日/月/年) _____

Account Code
賬戶號碼 _____

Should there be any discrepancy between the English and the Chinese versions of this application form, the English version shall apply and prevail.
本申請表格的中文版本如有差異,以英文版本為準。

About bolttech Insurance

Bolttech Insurance (Hong Kong) Company Limited, previously FWD General Insurance Company Limited, is an established general insurance company authorised by the Hong Kong Insurance Authority. bolttech Insurance offers a wide range of general insurance solutions to meet the evolving needs of individual and business customers. In 2023, bolttech Insurance was rebranded and renamed as part of the international insurtech group, bolttech.

For more information, please visit bolttechinsurance.hk

關於保特保險

保特保險(香港)有限公司前身為富衛保險有限公司,獲保險業監管局授權的一般保險業務公司。保特保險提供多元化的一般保險方案,以滿足個人和企業客戶的需求。保特保險於2023年將品牌重塑並易名,是國際保險科技集團保特集團的其中一員。

如需更多資訊,請瀏覽bolttechinsurance.hk網站。

Personal Information Collection Statement ("PICS") 收集個人資料聲明

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 3123 3344.

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的收集個人資料聲明。您亦可致電本公司的客戶服務熱線 3123 3344 索取收集個人資料聲明副本。



English



中文

Important Notes

The Applicant (i.e. You are) is required to disclose all material facts which you know Bolttech Insurance (Hong Kong) Company Limited (the "Company") as an insurer would regard them as likely to influence the acceptance and assessment of this proposal. If you are in doubt whether certain facts are material you should disclose them. We recommend you to keep a record (including a copy of completed proposal) for your future reference of all information given. Providing correct answers and making sure we are informed is for your own protection, as failure to disclose such information may mean that your policy will not provide with the cover you require and may even invalidate the policy altogether.

重要事項

申請人(即你)必須提供所有可能影響保特保險(香港)有限公司(「本公司」)接受承保及評估之重要事實,如未能確定這項事實是否具有實質性的關係,應將該等事實填報,我們建議你將有關的資料(包括此投保書副本作紀錄),以備日後作參考之用。為確保你的利益,你應如實呈報所有有關資料,否則此保單將可能無法提供你所需的保障,甚至可能會導致此保單無效。

Bolttech Insurance (Hong Kong) Company Limited 保特保險(香港)有限公司

9/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong
香港中環德輔道中308號富衛金融中心9樓 | T 3123 3344