



American Express Group Travel Insurance for Platinum Cardmembers
Benefit Summary Table

Section	Coverage	Maximum Benefit Amounts (HK\$)
Personal Accident (including accidental death or disablement)	Death/Loss of limbs or eyesight/Permanent Total Disablement	1,000,000
Medical Expenses	<p>Indemnify actual expenses incurred for medical, surgical fees, hospital charges or emergency dental treatment during the journey.</p> <ul style="list-style-type: none"> • Follow up treatment after returning to Hong Kong Provide cover on medical expenses incurred after returning to Hong Kong of up to 3 months in the case of Bodily Injury sustained during the Journey and up to HK\$30,000. 	1,000,000
Evacuation and Repatriation Expenses	<ul style="list-style-type: none"> • Movement of an injured or sick Insured Person to an adequately equipped hospital. • Medical assessment of treatment received in the country where Insured is travelling • Dispatch of essential medicines not readily available • Direct repatriation as appropriate by any means of transport in the company of doctor and with medical facilities provided. • Emergency hotel expenses (HK\$1,500 & max. 5 nights) in case of medical treatment or further medical check ups or convalescence is required & agreed by designated Physician during the trip • Return home air ticket to attend deceased relative's funeral Escort unattended children back home plus reasonable travel expenses incurred. • Round trip economy ticket for a relative to visit insured hospitalised for more than 10 days • Transportation of the travelling companion to the new place of hospitalisation should the Insured Person requires to move to another Hospital • All expenses incurred in transporting the body or ashes home or payment of funeral expenses incurred where death took place. (including the cost of coffin of up to HK\$5,500) • Organise transportation of spectacles/contact lenses/prescribed Medicines in case of left behind, lost or urgent need of prescribed medicines not readily available in the country where Insured is travelling 	Actual Cost
Worldwide Emergency Assistance	Include providing 24 hours Worldwide Assistance Service by Chubb Assistance. Hotline Number 3723 3030	
Personal Cash and Documents	Loss of cash, banknotes and travellers cheques as a result of robbery plus costs of replacing personal travel documents if stolen.	3,000
Baggage and Personal Effects	Accidental loss or damage to Insured's baggage, clothing and Personal Effects during the journey (maximum of HK\$2,000 per item, pair or set).	15,000
Baggage Delay	In the event of misdirection or delay in delivery of Insured's baggage for more than 12 hours from the time of arrival at destination, the company will pay up to HK\$400 for each full 12 hours delay up to eight payments for emergency purchase of essential clothing and toiletries.	3,200
Flight Delay	In event of the aircraft which Insured had arranged to travel is delayed by at least 12 hours from the time specified due to strike, industrial action, poor weather or mechanical breakdown of the aircraft, Insured may claim up to HK\$400 for each full 12 hours delay and up to a maximum of eight payments.	3,200
Missed Departure	To cover missed departure as a direct result of the failure of the public transport to get Insured to the departure port or airport due to strike & other industrial action, riot, civil commotion, hijack or adverse weather conditions, we will pay the additional transport expenses incurred in reaching Insured's planned destination.	10,000



Section	Coverage	Maximum Benefit Amounts (HK\$)
Trip Cancellation/ Curtailment (excluding financial reasons or mere disinclination)	Indemnify loss of irrecoverable travel fare or accommodation expenses paid in advance or contracted to pay at the time of cancellation necessitated by: strike, poor weather, mechanical breakdown of transport, hijacking, death or sickness of the insured's close relatives, business associate or travelling companion, jury or witness service of an insured person or travelling companion, fire or explosion at home.	30,000
Personal Liability	Indemnify Insured for legal liability to third party and the relevant legal costs or expenses arising during the journey as a result of accidental death or bodily injury and loss of or damage of property.	1,000,000

Limitation:

1. For Amex Platinum Cardmember with spouse and/or children or Platinum supplementary Cardmember, maximum liability is 200% in aggregate of the individual limit on all sections.
2. For Amex Platinum Cardmember's children, limit on Personal Accident cover is 25% of the individual limit, other sections are 100%.
3. No upper age limit apply to adult.

Major Exclusions:

- War
- HIV/AIDS
- Self-inflicted injuries
- Influence by alcohol
- Pre-existing medical conditions contracted within six (6) months and/or having received medical treatment within twelve (12) months prior to the effective date of this Policy, whichever is earlier
- Non-prescription drugs
- Pregnancy
- Professional sports
- Illegal acts
- Psychological disturbance
- Not reported to the policy or the carrier within 24 hours for loss of baggage and money etc.

Note : The above information serve as a brief summary and is not a contract of Insurance. Please refer to the American Express Group Travel Insurance policy kept by American Express Int'l Inc. for precise Terms and Conditions. Please note that the English version of this Benefit Table is the official version. This Benefit Table provided to you in both English and Chinese languages for ease of reference only. The English version of the Benefit Table will prevail if any dispute arises regarding the interpretation of any part of the document