



# 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
<b>Personal Assistance</b>		
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
<b>Medical Expenses &amp; Assistance</b>		
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)		
<b>Travel Inconvenience Cover</b>		
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
<b>Loss of Personal Effects Overseas</b>		
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
<b>Liability Issue While Abroad</b>		
14. Personal Liability	HK\$1,500,000	HK\$2,000,000
<b>Extended Protection Towards the Employer</b>		
15. Alternative Employee Expenses	HK\$20,000	HK\$25,000
16. Political or Natural Disaster Evacuation	HK\$15,000	HK\$20,000
<b>Extended Well-being to the Employee</b>		
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
<b>Liberty Concierge</b>		
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
<b>Liberty Concierge</b>		
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](http://www.libertyinsurance.com.hk) or contact (852) 2892 3888.

This page is left blank intentionally.

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**  
13/F, Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

(852) 2892 3882 | [www.libertyinsurance.com.hk](http://www.libertyinsurance.com.hk) |  

APR 2020



# 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
<b>個人協助</b>		
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
<b>醫療費用及協助</b>		
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)		
<b>旅程煩惱</b>		
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
<strong>個人財物損失</strong>		
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
<strong>海外個人責任</strong>		
14. 個人責任	1,500,000港元	2,000,000港元
<strong>僱主延伸保障</strong>		
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
<strong>僱員延伸保障</strong>		
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
<b>利寶禮遇服務</b>		
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](http://www.libertyinsurance.com.hk) 或致電 (852) 2892 3888。

This page is left blank intentionally.

此計劃受相關保單合約的條款、細則及不保事項所約束。利寶保險保留接受任何申請的最終權利。本產品說明書僅提供一般資料，僅供參考。有關詳細條款、細則及不保事項，請參閱有關產品保單內容。如英文版本與翻譯版本之間存在任何歧義或不相符之處，則以英文版本為準。



由利寶國際保險有限公司承保  
香港鰂魚涌華蘭路25號柏克大廈13樓

(852) 2892 3882 | [www.libertyinsurance.com.hk](http://www.libertyinsurance.com.hk) |  

APR 2020