



ACE Travel Insurance

安達旅遊保

TravelWell Travel Insurance

當您計劃行程之餘，請緊記投保「安達旅遊保」，讓您無憂無慮享受旅程！

計劃特點

- ☑ 延長保障最長至離港前3小時以及回港後3小時止
- ☑ 各項保障不設自負金額
- ☑ 投保「個人計劃」年齡不設限制
- ☑ 特設「家庭計劃」，受保子女數目不限
- ☑ 提供24小時全球緊急支援服務，「緊急醫療運送」不設上限
- ☑ 回港覆診醫療費用，包括註冊中醫師所提供之跌打及針灸治療
- ☑ 保障所有旅程中之消閒活動，包括滑雪、水肺潛水、激流、跳傘及各項水上活動
- ☑ 保障因恐怖襲擊而引致之「個人意外」及「醫療費用」等索償
- ☑ 「取消旅程」及「縮短旅程」包括「黑色警示」伸延保障
- ☑ 新增「相機」保障

保障

A. 個人意外

保障受保人在旅程中因意外而引致身故或永久傷殘。

如受保人以付費乘客身份乘搭公共交通工具或乘坐由旅行社安排之交通工具時發生意外而引致身故或永久傷殘，最高可獲賠償HK\$1,500,000。



B. 醫療費用

賠償受保人在旅程中因意外受傷或疾病而引致之門診、住院及手術費用。

回港覆診費用：受保人回港後90日內之覆診費用亦受保障；包括註冊中醫、跌打及針灸治療，每日每次HK\$150，最高賠償為HK\$3,000。

C. ACE Assistance – 24小時環球支援服務

a) 緊急醫療運送

如受保人因意外受傷或疾病，並在醫生的建議下，而須運送至其他地方接受治療，可安排運送及負責有關費用。

b) 遺體運返

如受保人因意外受傷或疾病而導致不幸身故，可安排運返其遺體回港及負責有關費用。

c) 親友探望

保障受保人在海外因意外受傷或疾病，而需親友前往照顧之費用包括一張來回經濟客位機票及最多五晚住宿費用。

d) 小童護送

如受保人在旅程期間遇上意外受傷或疾病而需住院，令其同行之17歲以下受保小童沒有人照顧，可安排護送該小童回港及負責有關費用。

e) ACE Assistance – 24小時電話熱線及轉介服務

受保人可享由「ACE Assistance」提供之電話諮詢服務，例如：

- 翻譯轉介服務
- 醫療諮詢服務
- 醫院入住安排
- 遺失行李及旅遊證件支援服務

D. 住院現金（只適用於環球計劃）

如受保人在旅程中因意外受傷或疾病而需入住海外醫院，每日可獲HK\$500現金津貼，最高可獲HK\$10,000。



E. 燒傷保障

保障受保人不幸因意外燒傷（二級或三級程度）。

F. 個人財物

賠償受保人因被盜竊、搶劫、爆竊或意外而引致個人財物遺失或損毀。惟不包括金錢、古董、合約、債券、證券、動物、軟件、手提電話及配件、交通工具及損失時受保人並未佩戴或攜帶之珠寶。

特設「相機」保障，最高賠償為HK\$10,000。

G. 個人金錢

保障因盜竊或搶劫而引致現金或旅遊支票之損失。

H. 遺失證件

如受保人在旅程中遺失出入境所需的旅遊證件或機票／車船票，本公司將賠償有關文件之補領費用及其額外交通及住宿費用。

I. 取消旅程

賠償受保人因下列原因而必須取消行程，其不能退回之旅行團費用、交通或住宿費：

- i) 受保人、其直系親屬、同行伙伴或商業伙伴不幸身故、身體損傷或患病（出發前90日內）；
- ii) 受保人被強制性隔離或須履行陪審團任務（出發前90日內）；
- iii) 目的地突然爆發罷工、暴亂或內亂（出發前7日內）；
- iv) 受保人之主要居所因火災、水災等原因導致嚴重損毀而令受保人須留在香港處理（出發前7日內）；
- v) 旅遊目的地突然被發出黑色旅遊警告（購買保單不少於1天及出發前7日內）。



J. 旅程阻礙

a) 縮短旅程

賠償受保人出發後因下列原因而須縮短旅程回港，有關未享用並不能退回及額外引致之旅行團費用、交通或住宿費用。

- i) 受保人、其直系親屬、同行伙伴或商業伙伴不幸身故、身體損傷或患病。
- ii) 目的地發生不能預計的罷工、暴亂或內亂、爆發疫症、遭到劫持或自然災害。
- iii) 在未能預計下於旅程期間目的地被發出黑色旅遊警告。

b) 更改旅程

保障受保人因目的地的公共交通工具機構的僱員罷工、暴動、內亂、惡劣天氣、自然災害或爆發疫症而必須更改行程，引致有關之額外交通及住宿費用。

K. 旅程延誤（只適用於環球計劃）

如受保人所乘搭之公共交通工具因惡劣天氣、自然災害、公共交通工具機構的僱員罷工、公共交通工具機件故障或遭劫持而延誤，最高可獲HK\$2,000賠償。

(a) 現金賠償

每滿六小時，可獲HK\$250賠償。

或

(b) 損失酒店住宿費用

如延誤滿十二小時後不能享用已預定之住宿，可獲賠償已繳付及不能退回之酒店住宿費用。

* 同一班次延誤，只賠償 (a) 至 (b) 其中一項。

L. 行李延誤（只適用於環球計劃）

賠償在受保人抵達海外目的地後，行李因誤送滿6小時後，以致受保人需購買梳洗用品及衣物之費用。

M. 個人責任

如受保人導致他人受傷或財物損失而須負上法律責任，本公司將代表受保人支付該賠償。

N. 家居財物保障（只適用於環球計劃）

保障受保人在旅程期間，其在港之主要住所遭爆竊而引起之財物損失，每件／套／對物件最高賠償為HK\$5,000，最高可獲HK\$25,000賠償。

保障範圍

保障	最高賠償額 (港幣)		
	環球計劃		中國計劃
	尊尚級	優越級	
A 個人意外			
(a) 乘搭公共交通工具	1,500,000	1,000,000	600,000
(b) 其他意外	750,000	500,000	300,000
B 醫療費用			
(a) 醫療費用	1,200,000	500,000	300,000
(b) 覆診醫療費用	120,000	50,000	30,000
C ACE Assistance – 24小時環球支援服務			
(a) 緊急醫療運送	不設上限	不設上限	不設上限
(b) 遺體運返	不設上限	不設上限	不設上限
(c) 親友探望	30,000	20,000	10,000
(d) 小童護送	30,000	15,000	10,000
(e) ACE Assistance – 24小時電話熱線及轉介服務	適用	適用	適用
D 住院現金	10,000	5,000	不適用
E 燒傷保障	200,000	150,000	100,000
F 個人財物	20,000	15,000	5,000
(a) 每件/套/對物件的最高限額 (相機除外)	3,000	3,000	1,500
(b) 相機	10,000	10,000	5,000
G 個人金錢	3,000	2,000	500
H 遺失證件	30,000	5,000	3,000
I 取消旅程	30,000	25,000	10,000
J 旅程阻礙	40,000	25,000	10,000
(a) 縮短旅程	40,000	25,000	10,000
(b) 更改旅程	40,000	25,000	10,000
K 旅程延誤 支付章節K (a) 至 (b) 其中一項	2,000	1,000	
(a) 現金賠償			不適用
(b) 損失酒店住宿費用			
L 行李延誤	1,000	1,000	不適用
M 個人責任	2,000,000	2,000,000	2,000,000
N 家居財物保障			
(a) 最高限額	25,000	10,000	
(b) 每件/套/對物件的最高限額	5,000	5,000	不適用

注意事項:

- 個人意外：以上在 (a) 「乘搭公共交通工具」及 (b) 「其他意外」所列的最高賠償額只適用於出發時為17歲-75歲之受保人，而17歲以下或75歲以上之受保人可享項目A「個人意外」之最高賠償額為HK\$150,000。
- 如投保「家庭計劃」而受保家庭成員因同一意外事故而需索償項目A「個人意外」，每家庭合共之最高賠償額為個人最高賠償額之三倍。

主要不保事項

1. 任何投保前已存在之疾病，先天性或遺傳病症、自殺、自傷身體、懷孕、分娩、流產、整容手術、牙齒護理(因意外導致除外)、精神或神經失常，愛滋病及其有關的綜合症。
2. 戰爭、內戰、叛亂、革命。
3. 參與任何軍事或其他執法機關之任務。
4. 參與任何專業性質之運動、比賽、駕駛飛機或從事體力勞動性工作。
5. 任何政府禁令或海關扣押。
6. 受保人的非法行為。
7. 因服用酒精或藥物而引致之損害。

索償手續

如須索償，請按照以下步驟：

1. 於事發後 30 天內填妥賠償申請表，表格可於 www.aceinsurance.com.hk 下載或致電安達保險有限公司索取(電話：3191 6611)。
2. 連同有關證明文件，例如：醫療報告、正本單據、由警方或航空公司發出之報告等提交予安達保險有限公司。

重要事項

- 保單一經簽發，概不退還保費。
- 此保險只適用於消閒旅遊或文職公幹。
- 旅程如在受保人控制以外之情況下出現延誤，保障期可自動延長最多十日。
- 如受保人在同一次旅程中購買多於一份由安達保險有限公司承保之安達旅遊保險，則安達保險有限公司只會根據最高保額的一份作出賠償。
- 此保險所提及之年齡限制以受保人在出發時首天之年齡為準。
- 此保險只保障由香港出發之旅程。
- 本小冊子謹供參考之用，有關保險詳情，請參閱保險單條文及條款，如有任何爭議，一概以英文為準。



保費表 (港幣)

受保期	環球計劃				中國計劃#	
	尊尚級		優越級		個人	家庭*
	個人	家庭*	個人	家庭*		
1	88	176	85	170	30	60
2	99	198	93	186	42	84
3	124	248	102	204	47	94
4	163	326	115	230	61	122
5	201	402	123	246	75	150
6	240	480	146	292	89	178
7	278	556	170	340	103	206
8	317	634	193	386	117	234
9	355	710	216	432	131	262
10	371	742	225	450	137	274
11	386	772	234	468	142	284
12	401	802	244	488	148	296
13	417	834	253	506	153	306
14	432	864	262	524	159	318
15	436	872	265	530	160	320
16	450	900	273	546	165	330
17	463	926	281	562	170	340
18	477	954	289	578	175	350
19	490	980	297	594	180	360
20	504	1008	305	610	185	370
21	517	1034	313	626	190	380
22	531	1062	321	642	194	388
23	544	1088	329	658	199	398
24	557	1114	338	676	204	408
25	571	1142	346	692	209	418
26	584	1168	354	708	214	428
27	598	1196	362	724	219	438
28	611	1222	370	740	224	448
29	625	1250	378	756	229	458
30	638	1276	386	772	233	466
每增一日	14	28	9	18	9	18

*「家庭計劃」包括夫婦及所有17歲以下之子女。

#「中國計劃」只適用於中國大陸及澳門之行程。

保障期：每次旅程最長為180日。

Before you travel, take out “TravelWell Travel Insurance” to help make your journey hassle-free!

Plan Highlights

- Extended coverage up to 3 hours before departure from Hong Kong and up to 3 hours after returning to Hong Kong
- Zero excess on all benefits
- No age limit for “Individual Plan”
- Unlimited number of insured child(ren) under “Family Plan”
- 24-hour Worldwide Emergency Assistance Service, unlimited benefit amount for “Emergency Medical Evacuation”
- Follow-up Medical Expenses after returning to Hong Kong, including bone-setting and acupuncture treatments by registered Chinese Medicine Practitioner
- Leisure activities covered during the Journey, including skiing, scuba diving, rafting, parachuting and all water sports
- Protection against acts of terrorism, including Personal Accident and Medical Expenses
- Extended coverage including “Black Alert” under “Trip Cancellation” and “Trip Curtailment”
- New coverage for “Camera”

Benefits

A. Personal Accident

Cover for death or Permanent disability of the Insured Person as a result of an Accident during the Journey.

Maximum HK\$1,500,000 if the Insured Person sustains Bodily Injury while travelling as a fare-paying passenger in a Public Conveyance or a carrier arranged by a travel agent.



B. Medical Expenses

Reimburse the expenses for out-patient care, hospitalization and surgery arising from Sickness or Bodily Injury occurring during the Journey.

Includes follow up Medical Expenses: covers necessary follow up medical treatment within 90 days upon the Insured Person's return to Hong Kong. This benefit is extended to cover the cost of registered Chinese Medical Practitioner treatment, bone-setting or acupuncture, up to HK\$150/day/visit up to a maximum of HK\$3,000.

C. ACE Assistance – 24 Hour Worldwide Assistance Services

a) Emergency Medical Evacuation and/or Repatriation

In the event of Bodily Injury or Sickness of the Insured Person requiring medical evacuation to another location for appropriate medical treatment on the advice of a Physician, cover for the evacuation arrangements and the related expenses.

b) Return of Mortal Remains

Upon the death of the Insured Person as a result of Bodily Injury or Sickness, cover for the arrangement of the return of the Insured Person's remains to Hong Kong including the related expenses.

c) Compassionate Visit

Reimburse the cost of one economy class round trip ticket and up to 5 nights hotel accommodation expenses for one of the Insured Person's relatives or friends to visit the Insured Person suffering from Bodily Injury or Sickness overseas.

d) Child Escort

In the event that the Insured Person is Confined as a result of Bodily Injury or Sickness during the Journey and is travelling with a child who is aged below 17 years, cover for arrangements to return the child back to Hong Kong if the child would otherwise be left unattended.

e) ACE Assistance – 24 hour Telephone Hotline and Referral Services

"ACE Assistance" provides the following telephone enquiry services:

- Interpreter Referral Service
- Medical Advice Service
- Hospital Admission Service
- Loss of Luggage and Travel Documents Assistance



D. Hospital Cash (Applicable to Worldwide Plan only)

In the event of the overseas hospitalization of the Insured Person arising from Bodily Injury or Sickness, ACE will pay HK\$500 per day and up to a maximum of HK\$10,000.

E. Burns Benefit

Cash allowance will be paid if the Insured Person suffers from second or third degree burns as a result of an Accident.

F. Personal Property

Cover for the loss or damage of the Insured Person's property, as a result of theft, robbery, burglary or accident, excluding money, antiques, contracts, bonds, securities, animals, software, mobile phones and accessories, vehicles, and jewellery that is not worn or carried by the Insured Person at the time of loss.

Special coverage for "Camera", maximum amount is up to HK\$10,000.

G. Personal Money

Reimbursement of cash or travelers' cheques lost as a result of theft or robbery.

H. Loss of Travel Documents

Reimburse the cost of replacing travel documents required for immigration clearance, travel tickets and additional transportation and accommodation expenses incurred for the sole purpose of arranging replacement of such travel documents or travel tickets.

I. Trip Cancellation

Reimburse irrecoverable tour fees, transportation or accommodation expenses in the event of the unavoidable cancellation of travel due to the following:

- i) Death, Bodily Injury or Sickness of the Insured Person, Immediate Family Member, Travel Companion or Business Partner (within 90 days before departure);
- ii) Compulsory quarantine or jury service of the Insured Person (within 90 days before departure);
- iii) Unexpected outbreak of Strike, Riot or civil commotion at the destination (within 7 days before departure);
- iv) Serious damage to Insured Person's primary residence from fire or flood and which requires the Insured Person's presence in Hong Kong (within 7 days before departure);
- v) Unexpected issuance of a Black Alert at the travel destination (at least 1 day after policy issued and within 7 days before departure).

J. Trip Interruption

a) Trip Curtailment

Reimburse the paid and forfeited and additional travelling expenses incurred in order for the Insured Person to return directly to Hong Kong in the event of:

- i) Death, Bodily Injury or Sickness of the Insured Person, Immediate Family Member, Travel Companion or Business Partner.
- ii) The unexpected occurrence of a Strike, Riot, civil commotion, epidemic, hijacking or earthquake or similar natural disaster at a scheduled destination.
- iii) The unexpected issuance of a Black Alert for a scheduled destination during the insured Journey.

b) Trip Re-route

Cover for the additional transportation and accommodation expenses incurred upon a trip re-route due to Strike by the employees of the Public Conveyance, Riot, civil commotion, adverse weather, natural disaster or epidemic at the scheduled destination.

K. Travel Delay (Applicable to Worldwide Plan only)

If the Public Conveyance on which the Insured Person is travelling is delayed due to adverse weather, natural disaster, Strike by the employees of the Public Conveyance, mechanical fault or hijacking, ACE will pay up to HK\$2,000 for either:

(a) Cash benefit

HK\$250 for each 6 hours.

Or

(b) Forfeited hotel accommodation expenses

Reimburse the paid and forfeited cost of hotel accommodation after 12 consecutive hours of delay.

- * Cover for only one type of loss listed in (a) to (b) above, caused by the same delay.

L. Baggage Delay (Applicable to Worldwide Plan only)

Cover the cost of purchasing essential toiletries and clothing if baggage is delayed for at least 6 hours after the Insured Person's arrival at the destination abroad.

M. Personal Liability

In the event that the Insured Person becomes legally liable to pay compensation for an accident which causes Bodily Injury to another person or destruction of the property of others, ACE will pay that compensation on behalf of the Insured Person.

N. Home Contents Protection (Applicable to Worldwide Plan only)

Cover the loss of Household Contents from the Insured Person's Principal Home as a result of burglary during the Journey, maximum amount for each item/set/pair of HK\$5,000, maximum is HK\$25,000.

Schedule of Benefits

Coverage	Maximum Amount (HK\$)		
	Worldwide Plan First Class	Worldwide Plan Business Class	China Plan
A Personal Accident			
(a) Accident whilst travelling on a Public Conveyance	1,500,000	1,000,000	600,000
(b) Other Accident	750,000	500,000	300,000
B Medical Expenses			
(a) Medical Expenses	1,200,000	500,000	300,000
(b) Follow-up Medical Expenses	120,000	50,000	30,000
C ACE Assistance - 24 hour Worldwide Assistance Services			
(a) Emergency Medical Evacuation and/or Repatriation	Unlimited	Unlimited	Unlimited
(b) Return of Mortal Remains	Unlimited	Unlimited	Unlimited
(c) Compassionate Visit	30,000	20,000	10,000
(d) Child Escort	30,000	15,000	10,000
(e) ACE Assistance—24 hour Telephone Hotline and Referral Services	Applicable	Applicable	Applicable
D Hospital Cash	10,000	5,000	Not Applicable
E Burns Benefit	200,000	150,000	100,000
F Personal Property	20,000	15,000	5,000
(a) Maximum amount for each item/ set/ pair (except Camera)	3,000	3,000	1,500
(b) Camera	10,000	10,000	5,000
G Personal Money	3,000	2,000	500
H Loss of Travel Documents	30,000	5,000	3,000
I Trip Cancellation	30,000	25,000	10,000
J Trip Interruption	40,000	25,000	10,000
(a) Trip Curtailment	40,000	25,000	10,000
(b) Trip Re-route	40,000	25,000	10,000
K Travel Delay Cover for any 1 item under Section K (a) to (b)	2,000	1,000	Not Applicable
(a) Cash benefit			
(b) Forfeited hotel accommodation expenses			
L Baggage Delay	1,000	1,000	Not Applicable
M Personal Liability	2,000,000	2,000,000	2,000,000
N Home Contents Protection			Not Applicable
(a) Maximum amount	25,000	10,000	
(b) Maximum amount for each item/ set/ pair	5,000	5,000	

Notes:

- Personal Accident: the maximum amount of (a) "Accident whilst travelling on a Public Conveyance" and (b) "Other Accident" are only applicable to Insured Person's aged between 17 and 75 years, and the maximum amount per person under Section A (Personal Accident) for Insured Person's aged below 17 years or above 75 years is HK\$150,000.
- The maximum liability in aggregate for any one accident under "Family Plan" shall not exceed 300% of the maximum amount per person under Section A (Personal Accident) benefit.

Major Exclusions

1. Any pre-existing medical condition, congenital or heredity condition, suicide, intentional self-inflicted, pregnancy, childbirth, miscarriage, cosmetic surgery, dental care (unless due to accidents), mental or nervous disorder, AIDS or AIDS related complex.
2. War, civil war, insurrection, revolution.
3. Performing duties as a member of armed forces or other law enforcing agencies.
4. Participation in any professional sports, competition, flying aircraft or engaging in labor work.
5. Prohibition or regulation by any government or customs detention.
6. Illegal act by the Insured Person.
7. Actions of Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.



Claim Procedure

In making a claim, please follow the following procedures:

1. Complete and return the claim form to ACE Insurance Limited within 30 days of the event taking place which gives rise to the claim. Please download the claim form at www.aceinsurance.com.hk or call 3191 6611 for further assistance.
2. Submit the claim form together with supporting documents, such as medical report, medical receipt, and report issued by police or airlines authorities to ACE Insurance Limited.

Important Notes

- No premium refund will be allowed once the policy has been issued.
- This policy is valid for the purpose of leisure travel or business trip (administrative duty only).
- Cover will automatically be extended up to a maximum of 10 calendar days in the event the duration of the Journey is exceeded for any reason outside the Insured Person's control.
- If the Insured Person is covered by more than one TravelWell Travel Insurance policy underwritten by ACE Insurance Limited for the same Journey, only the travel insurance policy with the greatest compensation will apply and benefits under that policy will be payable.
- The age limit of the Insured Person, refers to his/her age on the first departure date of the Journey.
- This insurance covers Journey departures from Hong Kong only.
- This brochure is for reference only. For coverage details, please refer to the terms and conditions of the policy. In the event of any discrepancy between the English and the Chinese versions, the English version shall prevail.

Premium Table (HK\$)

Insured Period	Worldwide Plan				China Plan#	
	First Class		Business Class		Individual	Family*
	Individual	Family*	Individual	Family*		
1	88	176	85	170	30	60
2	99	198	93	186	42	84
3	124	248	102	204	47	94
4	163	326	115	230	61	122
5	201	402	123	246	75	150
6	240	480	146	292	89	178
7	278	556	170	340	103	206
8	317	634	193	386	117	234
9	355	710	216	432	131	262
10	371	742	225	450	137	274
11	386	772	234	468	142	284
12	401	802	244	488	148	296
13	417	834	253	506	153	306
14	432	864	262	524	159	318
15	436	872	265	530	160	320
16	450	900	273	546	165	330
17	463	926	281	562	170	340
18	477	954	289	578	175	350
19	490	980	297	594	180	360
20	504	1008	305	610	185	370
21	517	1034	313	626	190	380
22	531	1062	321	642	194	388
23	544	1088	329	658	199	398
24	557	1114	338	676	204	408
25	571	1142	346	692	209	418
26	584	1168	354	708	214	428
27	598	1196	362	724	219	438
28	611	1222	370	740	224	448
29	625	1250	378	756	229	458
30	638	1276	386	772	233	466
Each Additional Day	14	28	9	18	9	18

* "Family Plan" includes a legal couple and any number of children aged under 17 years.

"China Plan" is only applicable to the trips from Hong Kong to Mainland China and Macau.

Insurance period: maximum 180 consecutive days per journey.

Underwritten by :



ace insurance

安達保險有限公司

ACE Insurance Limited

香港灣仔港灣道6-8號

瑞安中心25樓

25th Floor Shui On Centre,

No. 6-8 Harbour Road,

Wanchai, Hong Kong

客戶服務熱線/Customer Service Hotline : 3191 6611

傳真/Fax : 2519 3233

www.aceinsurance.com.hk

關於安達集團及安達香港

安達集團是全球主要的保險及再保險的領導者，為不同行業的客戶提供服務。其總公司是安達有限公司（紐約證券交易所：ACE），為標準普爾500指數的成份公司。安達集團的業務遍及全球，在超過50多個國家設立附屬公司，並在亞太區擁有鞏固根基。安達集團具有傑出的承保專業知識，優越的索償處理能力及遍及全球的特許經營業務，其核心業務財務實力榮獲標準普爾評為AA-級及A.M. Best 評為A+級。

安達香港成立於1919年，是安達集團的成員公司，注重在特定領域提供專業的保險服務，信用等級更榮獲標準普爾評為A+級。安達香港，信譽昭著，提供財產、責任及水險以及經直銷的意外及醫療保險等服務，並處於市場領導地位。多年來，安達香港更致力開創新產品，以優質客戶服務取勝，並建立穩健之客戶關係，與時並進，憑著其雄厚實力，具有市場領導地位。

關於安達旅遊保險

安達旅遊保險是安達集團公司的主要部門之一，並同時為全球數百萬的旅客提供優質的保障範圍及服務。我們所有產品的方案已包括了ACE Assistance，客戶可隨時隨地享用這項環球緊急及旅遊支援服務。

如欲獲取更多資料可瀏覽：www.aceinsurance.com.hk

About ACE Group and ACE Hong Kong

The ACE Group is a global leader in insurance and reinsurance, serving a diverse group of clients. Headed by ACE Limited (NYSE:ACE), a component of the S&P 500 stock index, ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries and a strong presence in Asia Pacific. With its core operating insurance companies rated AA- for financial strength by Standard & Poor's and A+ by A.M. Best, the ACE Group is distinguished by its underwriting expertise, superior claims handling and global franchise.

Operating in Hong Kong since 1919, ACE Insurance in Hong Kong is a member of the ACE Group of Companies® and is a niche and specialist general insurer. Assigned a financial strength rating of A+ by Standard & Poor's, ACE in Hong Kong has a well known reputation as one of the market leaders in the segments of Property, Casualty and Marine as well as Accident & Health insurance via direct marketing distribution. Over the years, ACE Hong Kong has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

About ACE Travel Insurance

ACE Travel Insurance is a division of the ACE Group of Companies®, providing high quality coverage and service to millions of travelers globally. Our suite of products is designed to take care of our customers just about anywhere they travel to. All of our products solutions include ACE Assistance, a worldwide emergency and travel assistance service which customers can access at any time from almost anywhere in the world.

Additional information can be found at: www.aceinsurance.com.hk