

## 保障內容

來一趟世界之旅吧，你可以選擇符合您的旅遊行程保障。安達保險提供一個詳細的保障內容讓你可以選擇。保障內容包含：

保障範圍 (新台幣)		單程	往返
A	旅行平安保險		
	1) 意外身故保險金或喪葬費用保險金、失能保險金	\$2,000,000	\$2,000,000
	2) 重大燒燙傷保險金	\$500,000	\$500,000
	3) 意外傷害醫療保險金	x	\$200,000
B	海外突發疾病健康保險		
	1) 海外突發疾病住院醫療費用保險金	x	\$200,000
	2) 海外突發疾病門診醫療費用保險金	x	\$2,000
C	海外旅遊不便險		
	1) 旅行文件損失保險(實支實付)	x	最高\$5,000
	2) 旅程延誤保險(定額給付) (每滿 6 個小時，給付\$1,500；不包含班機失接之延誤，不含自本國出發)	\$1,500	\$1,500
	3) 行李損失保險(實支實付) (單件物品最高上限\$8,000)	x	最高\$10,000
	4) 行李延誤費用保險(定額給付) (超過 10 個小時以上；不含返回中華民國境內機場之行李延誤)	\$4,500	\$4,500
	5) 第三人責任保險(實支實付)		最高\$1,000,000
	6) 旅行期間居家竊盜保險(實支實付)	x	最高\$10,000
	7) 班機延誤失接保險(定額給付) (延誤失接後超過 6 個小時無其他班機轉接)	x \$1,000	\$2,000
	8) 班機改降保險(定額給付) (不包括改降於中華民國境內其他機場)	\$1,000	\$2,000
	9) 現金竊盜損失保險 (實支實付)		最高\$3,000
10) 信用卡盜用損失保險 (實支實付)	x x	最高\$50,000	
D	海外急難援助服務	x	✓

1. 孩童: 年齡未滿 15 歲的小朋友不含身故保險金保障，且失能保險金保額上限為 200 萬。

2. 突發疾病: 係指被保險人非係以獲得海外醫療為目的，並在每次出國前九十天以內未曾接受過該項疾病之診斷、治療或用藥，且需即時在醫院或診所治療始能避免損害身體健康之疾病；若該項疾病已完全治療痊癒而

在海外期間再度發生者，亦視為突發疾病。海外突發疾病健康保險針對高醫療費用地區，保額按地區係數調高如下：

地區	美加	歐洲	紐、澳	日本	其他
調整比例	200%	150%	150%	150%	100%

3. 上述保額為每項保險保額的最高上限。

◎商品文號：

**安達產物旅行平安保險【身故保險金或喪葬費用保險金、失能保險金、重大燒燙傷保險金】**

98.06.25 北增商字第 0980302 號函備查, 107.09.14 依 107.06.07 金管保壽字第 10704158370 號函修正

**安達產物旅行平安保險傷害醫療保險給付附加條款【傷害醫療保險金】**

98.06.25 北增商字第 0980303 號函備查, 107.03.01 安達商字第 1070084 號函備查

**安達產物海外突發疾病健康保險【海外突發疾病住院醫療費用保險金、海外突發疾病門診醫療費用保險金】**

98.06.25 北增商字第 0980304 號函備查;104.10.6 依 104.6.24 金管保壽字第 10402049830 號函修正

**安達產物海外旅行綜合保險（個人保障型）【旅程取消保險、旅程縮短保險、旅行文件損失保險、旅程延誤保險、行李損失保險、行李延誤費用保險、第三人責任保險、旅行期間居家竊盜保險、班機延誤失接保險、班機改降保險、現金竊盜損失保險、信用卡盜用損失保險】**

102.01.02 安達商字第 1020005 號函備查;104.10.6 依 104.7.2 金管保產字第 10402523520 號函修正

**安達產物特定地區除外責任附加條款**

102.01.02 安達商字第 1020004 號函備查

**安達產物國際制裁限制除外不保附加條款**

107.09.03 安達商字第 1070554 號函備查

其他未盡事宜請詳閱保單條款。

## What is covered?

Whether you are heading off for a short holiday or embarking on a round-the-world adventure, you can choose the cover that matches your trip. There is no need to pay for cover you simply do not need. We provide clear facts about the benefits and options so you can decide. Here are highlights of the included Benefits.

Benefit ( NT\$ )		Integrated	
		One Way	Round Trip
A	Accident Travel Insurance		
	1) Accidental Death and Disablement Benefit	\$2,000,000	\$2,000,000
	2) Major Burns Benefit	\$500,000	\$500,000
	3) Accidental Medical Reimbursement Benefit	NIL	\$200,000
B	Overseas Sickness Coverage		
	1) Overseas Sickness Inpatient Benefit	NIL	\$200,000
	2) Overseas Sickness Outpatient Benefit	NIL	\$2,000
C	Overseas Travel Inconvenience		
	1) Document recover fee cover	NIL	\$5,000
	2) Travel delay cover(1,500 / Per 6 hours, excluding the departure from Taiwan)	\$1,500	\$1,500
	3) Baggage loss cover(8,000 / Per article)	NIL	\$10,000
	4) Baggage delay cover(Fixed amount / over 10hrs, excluding the return to the original departure place or residence)	\$4,500	\$4,500
	5) Personal liability cover	NIL	\$1,000,000
	6) Home burglary cover	NIL	\$10,000
	7) Flight Misconnection(Fixed amount; over 6 hrs)	\$1,000	\$2,000
	8) Flight Diversion(Fixed amount)	\$1,000	\$2,000
	9) Loss of Cash Due to Stolen or robbery	NIL	\$3,000
10) Credit Card Indemnity	NIL	\$50,000	
D	Chubb Assistance Service ( For Overseas only )	×	✓

**1. We will not provide Death Benefit for a Child under the age of 15 years, and the limit for the Disablement Benefit is NT\$2,000,000.**

2. Sickness means a disease for which the Insured must obtain immediate medical treatment in a hospital to avoid damage to health, which does not include any diseases for which the Insured has received treatment, therapy or medical care within 90 days before traveling or the Insured's traveling purpose is to obtain overseas medical treatment. **The reimbursement limits of the Overseas Sickness Benefits will be increased as follows depending on your destination:**

Region	U.S.A./Canada	Europe	Australia/ New Zealand	Japan	Others
Adjustment Percentage	200%	150%	150%	150%	100%

3. The amounts listed above are the maximum coverage payable for each Benefit.

4. All Benefit items are on a reimbursement basis where you will be reimbursed for the expenses incurred.

◎ **FILING NUMBER:**

---

**Chubb Travel Insurance (Accidental Death & Dismember Benefit and Major Burn Benefit)**

98.06.25 北增商字第 0980302 號函備查; 107.09.14 依 107.06.07 金管保壽字第 10704158370 號函修正。

**Chubb Travel Insurance (Accidental Medical Reimbursement Benefit)**

98.06.25 北增商字第 0980303 號函備查; 107.03.01 安達商字第 1070084 號函備查。

**Chubb Overseas Emergency Disease Coverage (Overseas Emergency Disease inpatient & Outpatient Benefit)**

98.06.25 北增商字第 0980304 號函備查; 104.10.6 依 104.6.24 金管保壽字第 10402049830 號函修正

**Chubb Overseas Travel Inconvenience (Trip Cancellation, Trip Curtailment, Loss of Travel Documents, Travel Delay, Baggage Loss, Baggage Delay, Personal Liability, Home Burglary Insurance, Flight Misconnection, Flight Diversion, Loss of Cash due to Stolen or robbery, Credit Card Indemnity)**

102.01.02 安達商字第 1020005 號函備查; 104.10.6 依 104.7.2 金管保產字第 10402523520 號函修正

**Cuba Exclusion**

102.01.02 安達商字第 1020004 號函備查

**Trade and Economic Sanctions Exclusions Endorsement**

107.09.03 安達商字第 1070554 號函備查