

WISHING YOU A *Memorable & Delightful* **JOURNEY!**

EaseUp Travel Insurance is underwritten and issued by Assicurazioni Generali S.p.A. – Hong Kong Branch (an authorised insurer in Hong Kong).
Assicurazioni Generali S.p.A. – Hong Kong Branch reserves the right to accept or decline any application.

HAVE FURTHER QUESTIONS? WE ARE HAPPY TO ASSIST.

Please feel free to contact our customer service hotline at (852) 6682 1112 or email us at Bravo@generali.com.hk

SERVICE HOURS:

Monday - Friday, 9:00am - 5:30pm
(Public holidays closed)

In case of emergency during your trip, please contact our 24-Hour Emergency Assistance Hotline at (852) 3187 6888. Please get your policy number handy for a quicker response.



Reviewing the Policy

To review the policy terms and conditions, please scan this QR code:



Need to Claim?

Now, you can have a hassle-free claim experience through our new online claim submission platform which allows you to make claims anytime, anywhere! To submit a claim, please scan this QR code:



中文版本

Please scan the QR code for Chinese version.

SINGLE TRAVEL		PREMIUM TABLE (HK\$)*				
Plan Level	Standard Plan			Advanced Plan		
Coverage Period (Days)	Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family**
1	71	107	164	127	195	304
2	101	152	233	178	273	426
3	137	207	317	234	359	560
4	175	264	405	294	451	703
5	202	305	467	346	531	828
6	221	333	511	380	583	909
7	234	353	541	403	618	964
8	245	370	566	424	650	1,014
9	263	397	608	448	687	1,072
10	286	431	661	487	747	1,165
11	317	478	733	539	826	1,290
12	339	511	784	584	895	1,397
13	358	540	828	617	946	1,476
14	369	557	853	642	984	1,536
15	379	572	876	666	1,021	1,593
16	388	585	897	691	1,060	1,653
17	402	606	929	716	1,098	1,713
18	412	621	952	744	1,141	1,780
19	424	640	980	768	1,178	1,838
20	436	658	1,008	792	1,214	1,895
21	444	670	1,026	814	1,248	1,948
22	452	682	1,045	832	1,276	1,991
23	462	697	1,068	849	1,302	2,031
24	471	710	1,089	864	1,325	2,067
25	478	721	1,105	880	1,349	2,105
26	488	736	1,128	896	1,374	2,144
27	497	750	1,149	913	1,400	2,184
28	504	760	1,165	932	1,429	2,230
29	513	774	1,186	952	1,460	2,278
30	524	790	1,211	972	1,490	2,326
Each additional day	17	26	39	25	38	60
Annual Travel	1,680	2,534	3,864	3,780	5,796	8,694
China Medical Guarantee Card (Only for Annual Travel Plan)	100 per person			100 per person		

Group Travel Discount - 10% discount for groups of 2 or more individuals travelling together. (Not applicable for "Individual + Children" or "Family" Plan)
*Including all accompanying children aged 17 or below.

**Including the legal spouse and all accompanying children aged 17 or below.
*Premium does not include the premium levy. For details, please visit <http://www.general.com.hk/customer-service/levy>

GENERALI EaseUp Travel Insurance

EXCLUSIVE TO MONEYHERO



GENERALI EaseUp Travel Insurance

Want to have fun and make the most of your trip? Having a comprehensive and thoughtful travel insurance is essential to ensure a worry-free journey.

Generali “EaseUp Travel Insurance” [Exclusive to MoneyHero] provides all-rounded and thoughtful travel protection, allowing you to enjoy a hassle-free journey and treasure every special moment along the way.

EXCLUSIVE TO MONEYHERO

PLAN HIGHLIGHTS

Medical expenses coverage
up to **HK\$2,000,000**

Personal accident coverage
up to **HK\$2,000,000**

Personal belongings coverage up to **HK\$30,000**
(including lap-tops computer or tablet computer,
sport equipment and mobile phone)

Travel inconvenience up to **HK\$50,000**
with special feature of Trip Cancellation
or Change of Travel Date for any reason[^]
coverages up to **HK\$15,000**

Cover for all leisure sports/activities
(such as skiing, scuba diving, and marathons)

Rental vehicle excess coverage
up to **HK\$15,000**

Auto-extension to insured
period for **10 days** in case of
unavoidable circumstances

24-Hour
Worldwide Emergency
Assistance Service

Group Travel Discount: **10%** discount for **groups of
2 or more individuals travelling together.**
(Not applicable for “Individual + Children” or “Family” Plan)

IMPORTANT NOTES

- Age limit: For Single Trip Plan: 0-85
For Annual Travel Plan: 0-72
For “Individual + Children” or “Family” Plan, the age limit for children is 0-17.
- All trips must depart from Hong Kong.
- Only covers leisure or business travel (limited to office-based work only). It does not provide coverage for tour guides/escorts or overseas full-time students.
- Single Travel - Maximum insured period per trip up to 182 days.
- Annual Travel – Maximum insured period per trip up to 120 days.
- Section 4 (Travel Inconvenience) - 4a)ii) Trip Cancellation for any reason and 4a)iii) Change of Travel Date for any reason are only applicable to Advanced Plan (70% deductible of actual loss).
- Section 5 (Personal Belongings) - Each of Laptop Computer/Tablet Computer, Camera/Camcorder and Related Accessories or Mobile Phone for one item only per each Covered Trip per Insured Person.
- For Annual Travel Plan, the maximum limit per family is 300% of the insurance sum per adult for Section 2a) and 2b).
- Covered destinations: worldwide (except for sanctioned countries**) (**Refer to the sanction clause: https://www.generali.com.hk/EN_US/sanctioned_countries).
- Assicurazioni Generali S.p.A. – Hong Kong Branch reserves the right to adjust the premium table applicable from time to time.
- This leaflet serves as a summary of the policy. For the detailed coverage and exclusions of the policy, please refer to the policy terms and conditions.

MAJOR EXCLUSIONS

The major exclusions applicable to all coverages include:

- Any pre-existing illness or medical condition.
- Suicide, attempted suicide, or wilfully self-inflicted injury; traveling abroad contrary to the advice of a registered medical practitioner or traveling abroad for the purpose of obtaining medical treatment.
- Pregnancy, miscarriage, childbirth or complications arising from any of them (unless caused by accident); cost of dental treatment (unless such treatment is the first consultation during the covered trip resulting from an injury to sound and natural teeth); mental defect or infirmity of any kind; actions while under the influence of alcohol or drugs; Human Immunodeficiency Virus (HIV) and HIV related illness, including Acquired Immune Deficiency Syndrome (AIDS).
- Political unrest: war (civil or otherwise), invasion, act of foreign enemy, hostilities (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion; insured person engages in regular or temporary service or duty with any disciplinary forces, military.
- Sports engagement in a professional capacity or involving any potential income or remuneration (including competitive racing (except on foot) or mountaineering; flying or taking part in any other aerial activities except whilst traveling as a passenger.
- Loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials; insured person committing crime, taking part in unlawful act or illegal activity, resistance to arrest or fighting of any kind (except in bona fide self-defense).
- Known events and conditions:
For 4a) (i) Trip Cancellation Section only
The Policy will not cover any loss resulting from any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the Public via media channels or by the governments of the departure or destination countries (whichever is the earliest) prior to the application of the Policy or confirmation of travel itinerary (whichever is the latest).
For 4a) (ii) and 4a) (iii) only
This clause is not applicable.
For Sections other than 4a) (i), 4a) (ii) and 4a) (iii)
The Policy will not cover any loss resulting from any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the Public via media channels or by the governments of the departure or destination countries (whichever is the earliest) prior to the first day of the Trip.

Generali EaseUp Travel is an insurance policy issued by Assicurazioni Generali S.p.A.- Hong Kong Branch (“the Company”), an authorised insurer in Hong Kong, and arranged by MoneyHero Insurance Brokers Limited. The Company reserves the right to accept or decline any application. This leaflet serves as a general guideline only. For the details of the cover and exclusions, please refer to Generali EaseUp Travel Insurance Policy Provisions. If you have any inquiries, please contact Assicurazioni Generali S.p.A.- Hong Kong Branch for further assistance.

COVERAGE		MAXIMUM LIMIT (HK\$)	
		Standard	Advanced
1) Medical Expenses Benefit			
a.	Medical Expenses (during the Covered Trip)		
	Insured Age 18 - 70	1,000,000	2,000,000
	Insured Age 17 or below	500,000	1,000,000
	Insured Age 71 or above (50% deductible/ per event)	500,000	1,000,000
b.	i) Follow-up Medical Treatment within 90 Days	5,000	10,000
	ii) Sub-limit for Chinese Bonesetter, Acupuncturist and Chinese Medicine Practitioner and Physiotherapy (200 per visit per day)	1,000	3,000
c.	Overseas Hospital Cash	Not applicable	8,000 (500 per visit per day)
2) Personal Accident			
a.	Accident on Public Common Carrier or caused by armed Robber		
	Insured Age 18 - 70	700,000	2,000,000
	Insured Age 17 or below	350,000	1,000,000
	Insured Age 71 or above	350,000	1,000,000
b.	Other Accident		
	Insured Age 18 - 70	350,000	1,000,000
	Insured Age 17 or below	175,000	500,000
	Insured Age 71 or above	175,000	500,000
c.	Burn Benefit		
	Insured Age 18 - 70	150,000	300,000
	Insured Age 17 or below	75,000	150,000
	Insured Age 71 or above	75,000	150,000
3) Worldwide Emergency Assistance Service			
a.	Emergency Medical Evacuation	Actual Cost	Actual Cost
b.	Repatriation of Mortal Remains	Actual Cost	Actual Cost
c.	24-hours Worldwide Emergency Assistance Services	Included	Included
4) Travel Inconvenience			
a.	i) Trip Cancellation	10,000	50,000
	ii) Trip Cancellation for any reason [^] (70% deductible/per event)	Not applicable	15,000
	iii) Change of Travel Date for any reason ^{^^} (70% deductible/per event)	Not applicable	15,000
	iv) Trip Curtailment; or Trip Re-arrangement	10,000	50,000
c.	Travel Delay		
	i) Cash Allowance;/ or	1,000 (500/every 6 hours)	3,000 (500/every 6 hours)
	ii) Loss of pre-paid transportation and accommodation expenses	1,000	2,000
	Baggage Delay	500 (500/every 6 hours)	1,000 (500/every 6 hours)
e.	Missed Connection	Not applicable	10,000
f.	Overbooking	Not applicable	10,000
g.	Special Occasion Interruption	Not applicable	3,000

GENERALI HONG KONG

In 1981, Assicurazioni Generali S.p.A. was first registered as an authorised insurer in Hong Kong, with the business extending into the life insurance sector in 2016 with Generali Life (Hong Kong) Limited. With a combination of local knowledge and Generali Group’s global expertise, we develop unique and innovative life insurance, general insurance, specialty insurance, and employee benefits solutions to meet the needs of our customers.

GENERALI GROUP

Generali is one of the largest global insurance and asset management providers. Established in 1831, it is present in over 50 countries in the world, with a total premium income of € 95.2 billion in 2024. With around 87,000 employees serving 71 million customers, the Group has a leading position in Europe and a growing presence in Asia and Latin America. At the heart of Generali’s strategy is its Lifetime Partner commitment to customers, achieved through innovative and personalised solutions, best-in-class customer experience and its digitalised global distribution capabilities. The Group has fully embedded sustainability into all strategic choices, with the aim to create value for all stakeholders while building a fairer and more resilient society.

COVERAGE		MAXIMUM LIMIT (HK\$)	
		Standard	Advanced
5) Personal Belongings			
a.	Personal Baggage	15,000	30,000
	1) Laptop Computer or Tablet Computer [*]	1,500	3,000
	2) Camera/Camcorder and Related Accessories [*]	1,500	3,000
	3) Sport Equipment (per set/ article/ pair)	1,500	3,000
	4) Suitcase	300	1,000
	5) Mobile Phone [*]	500	2,500
b.	6) Others	1,000	2,500
	Personal Money	Not applicable	3,000
c.	Loss of Travel Document	5,000	10,000
d.	Emergency Cash	Not applicable	10,000
6) Special Care			
a.	Compassionate Visit	10,000	20,000
b.	Child Escort	10,000	20,000
c.	Credit Card Protection	20,000	50,000
d.	Consolation Benefit	10,000	20,000
e.	Hospital Income Plus (HK)	2,000 (300/day)	8,000 (300/day)
f.	Rental Vehicle Excess	5,000	15,000
g.	Compulsory Quarantine Cash Allowance	5,000 (500/day)	5,000 (500/day)
h.	Scarring of the Face	Not applicable	20,000
i.	Kidnap Benefit	Not applicable	15,000
j.	Loss of Home Content	Not applicable	15,000
7) Legal Liability			
a.	Personal Liability	1,500,000	2,500,000

[^]The policy must be purchased before or within 7 days from the date you make your initial payment or deposit for your trip, and the cancellation of trip or change of travel date must be made prior to the original departure time. Please refer to the policy terms, conditions, and exclusions for details.

^{*}Re-scheduled travel duration must be equal to or less than the original policy period. If it is less than the original policy period, there will be no refund.

^{**}Each of Laptop Computer /Tablet Computer, Camera/Camcorder and Related Accessories or Mobile Phone for one item only per each Covered Trip per Insured Person.