

## Travel Alert

TravelSurance offers you free enhanced coverage

AXA plans a step ahead for you so you can sit back and relax when traveling. With the launch of the Outbound Travel Alert System\* (OTAS) by the Security Bureau of the HKSAR government on 20 October, 2009, our TravelSurance is here to provide you with the following free enhanced coverage relating to any travel alerts issued under OTAS from now on.

OTAS Color codes	Scenario	Free enhanced coverage
Amber	Signs of threat	Before Trip: <ul style="list-style-type: none"> <li>upon <b>any Travel Alert</b>, cancel your Single Trip TravelSurance policy and receive a full premium and levy<sup>^</sup> refund;</li> <li>be reimbursed up to 100% (<b>Black Travel Alert</b>) or 50% (<b>Red Travel Alert</b>) of the irrecoverable deposits or charges paid in advance upon cancellation of trip up to HK\$50,000.</li> </ul>
Red	Significant threat	During the trip: <ul style="list-style-type: none"> <li>upon <b>any Travel Alert</b>, have your insurance automatically extended for 10 days free if your trip is unavoidably delayed;</li> <li>be reimbursed up to 100% (<b>Black Travel Alert</b>) or 50% (<b>Red Travel Alert</b>) of the unused irrecoverable prepaid or additional travel-related costs upon curtailment of trip for up to HK\$50,000.</li> </ul>
Black	Severe threat	<ul style="list-style-type: none"> <li>upon <b>Black Travel Alert</b>, obtain an additional HKD1,000 allowance to subsidize any unexpected cost due to curtailment of trip or unavoidable delay of the scheduled trip.</li> </ul>

\* The OTAS was launched to keep Hong Kong residents informed about outbound travel risks at 60 popular destinations. The system, which uses three color-coded alerts, aims to help people better understand safety risks when traveling overseas. You may go to this website (<http://www.sb.gov.hk/eng/ota/index.htm>) to obtain further details.

Quote and act now!

**Remarks:**

- TravelSurance refers to Single-trip TravelSurance and Multi Trip TravelSurance.
- The information shown is intended as a general summary. For details of the coverage and exclusions of TravelSurance, including the enhanced OTAS coverage, please refer to the policy.
- All insurance applications are subject to the approval by AXA General Insurance Hong Kong Limited.

<sup>^</sup>Levy collected by the Insurance Authority has been imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2867 8678.

**Important Notes:**

The above policy is underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR.

In the event of any inconsistency between the English version and the Chinese version, the English version shall prevail.