

Wise Traveller Premium



Benefit/Currency	USD	AUD	SGD	EUR	HKD
Number of Trips/Year	Unlimited				
Maximum Trip Length	90 Days				
Coverage	Worldwide cover includes USA Asia Pacific includes Brunei Darussalam, Indonesia, Cambodia, Laos, Myanmar, Malaysia, Philippines, Thailand, Vietnam, Australia, Bangladesh, Bhutan, China(Excluding Tibet), Fiji, Guam, Hong Kong, India, Japan, N. Korea, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, New Zealand, Pakistan, Papua New Guinea, E. Timor, and Taiwan, as well as other Pacific nations				
Age Limit	70				
Standard Medical Excess	\$ 50	\$ 70	\$ 67	€ 45	HK\$390
24/7 Assistance	Unlimited				
Emergency Medical Evacuation	Unlimited				
Repatriation of Mortal Remains	Unlimited				
Medical Expenses	\$350,000	\$480,000	\$470,000	€ 300,000	HK\$2,744,000
Chinese Medical Treatment	\$750	\$1,030	\$1,000	€ 650	HK\$5,880
Emergency Dental	\$500	\$675	\$670	€ 430	HK\$3,920
Accidental Death	\$250,000	\$340,000	\$335,000	€ 215,000	HK\$1,960,000
Permanent Disability	\$250,000	\$340,000	\$335,000	€ 215,000	HK\$1,960,000
Personal Liability	\$1,000,000	\$1,375,000	\$1,345,000	€ 870,000	HK\$7,840,000
Trip Cancellation	\$10,000	\$13,750	\$13,450	€ 8,700	HK\$78,400
Trip Curtailment	\$10,000	\$13,750	\$13,450	€ 8,700	HK\$78,400
Missed Connection	\$150	\$200	\$200	€ 130	HK\$1,176
Travel Delay (\$150 for each 6 hours)	\$1,500	\$2,000	\$2,000	€ 1,300	HK\$11,760
Luggage Delay (\$150 for each 6 hours)	\$1,500	\$2,000	\$2,000	€ 1,300	HK\$11,760
Lost or Damaged Luggage & Property	\$10,000	\$13,750	\$13,450	€ 8,700	HK\$78,400
Lost Travel Documents	\$500	\$675	\$670	€ 430	HK\$3,920
Theft of Cash	\$200	\$275	\$270	€ 170	HK\$1,568
Car Rental Excess	\$1,000	\$1,375	\$1,345	€ 870	HK\$7,840
Adventure Activities	\$50,000	\$68,500	\$67,500	€ 43,450	HK\$392,000
Terrorism	\$5,000	\$6,850	\$6,750	€ 4,345	HK\$39,200
Hostage/Kidnapping	\$1,000	\$1,375	\$1,345	€ 870	HK\$7,840
Credit Card Loss	\$500	\$675	\$670	€ 430	HK\$3,920
Golf Insurance	\$150	\$200	\$200	€ 130	HK\$1,176

*Benefit limits are fixed in USD, alternative currency limits are for guidance only and based on the FX rate as at date of publishing.

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