



Travel Coverage

Q1: Is there an age limit for purchasing FLY travel insurance?

Ans: FLY travel insurance covers individuals aged 0-79 years.

Q2: Does FLY cover trips for individuals currently outside Hong Kong?

Ans: Our policy only covers trips that depart from and return to Hong Kong. We cannot insure trips originating from outside Hong Kong.

Q3: Can I purchase FLY travel insurance if I am not a Hong Kong resident?

Ans: No, FLY travel insurance is only available for Hong Kong residents with a HKID Card.

Q4: Does FLY travel insurance cover business trips?

Ans: Yes, FLY travel insurance covers both leisure and business trips.

Q5: What is the maximum trip duration covered by FLY travel insurance?

Ans: The maximum trip duration covered is 182 days for a single trip.

Q6: What if my trip is interrupted due to unforeseen circumstances like a natural disaster?

Ans: FLY travel insurance covers trip interruptions caused by unforeseen events such as natural disasters. Please refer to the policy for specific terms and conditions.



Rental Vehicle Coverage

Q7: Does the rental vehicle deductible cover rented motorcycles?

Ans: No, our policy specifically covers four-wheeled vehicles and does not include motorcycles.

Q8: How is the rental car deductible calculated?

Ans: The rental car deductible is calculated as follows: If you rent a car locally with motor insurance coverage, the FLY policy will cover the insurance policy's excess or deductible amount that you would typically have to pay in the event of an accident with the rental car. The FLY policy will reimburse you for that deductible cost, but only up to the maximum covered amount specified in the FLY policy.

Activity Coverage

Q9: Does the FLY policy cover overseas trail running races?

Ans: We cover leisure sports activities. However, if the activity involves any potential income or remuneration, it is excluded from our policy.

Q10: Are leisure sports like snowboarding, scuba diving, and bungee jumping covered under FLY travel insurance?

Ans: Yes, leisure sports are covered. Sports equipment loss/damage is covered up to HK\$5,000.

Claim Process

Q11: How do I file a claim?

Ans: You can file a claim through YAS APP, along with the necessary documentation.

Q12: How long does it take to process a claim?

Ans: Claims are typically processed within 10 business days from the receipt of all required documentation.



COVID-19 Coverage

Q13: If the flight is canceled before the trip starts due to government COVID-19 related policy(ies), does “Trip Cancellation” benefit cover this situation?

Ans: “Trip Cancellation” benefit does not cover this situation.

Q14: If the flight is cancelled by the airline carrier, will this plan cover the rebooking cost of the flight ticket?

Ans: If the cancellation of flights is due to a commercial decision made by the airline carrier, this plan will not cover this situation. This plan only covers trip inconvenience arising from specific insured risks, such as sudden outbreak of natural disaster, strike, or adverse weather condition, etc. For full details on coverage and exclusions of “Travel Inconvenience”, please refer to policy provisions under “Section 4 – Travel Inconvenience”.

Q15: If the insured person has been diagnosed with COVID-19 during the trip, what are the coverages and the limit(s)?

Ans: The plan covers medical expenses (including follow-up medical treatment expenses) resulting from a diagnosis of COVID-19 during the trip. Customer must provide all relevant document proofs, such as medical report, receipt, etc. For the maximum limit of “Medical Expenses”, please refer to product leaflet under “Medical Expenses” (Section 1a) for details.

Q16: If the insured person has been diagnosed with COVID-19 before returning to Hong Kong, and as a result, s/he cannot return to Hong Kong on the scheduled return date, does the plan cover the additional accommodation and/or transportation expenses incurred in this situation? What is the limit(s)?

Ans: Yes. The plan covers the additional accommodation and/or transportation expenses necessarily incurred by the insured person resulting from a diagnosis of COVID-19 during the covered trip. Customer must provide all relevant document proofs, such as medical report, receipt, etc. For the maximum limit, please refer to product leaflet under “Medical Expenses” (Section 1a) for details. (Note 1: Extended stay due to Hong Kong or local policies is not covered; Note 2: Customer can apply for a free 10-day extension of coverage for once.)