

YAS



FLY

(also known as Bravo Travel Protector)



## Plan Highlights

### New



Medical Expenses are now covered up to **HK\$1,500,000** (including illness of **COVID-19**)



Enhanced Rental Vehicle Excess cover for road trip lovers



Enhanced benefits in case of travel delay



Extended coverage for missed journeys, overbooking, unused tickets, etc.



No deductibles: you won't need to carry any costs



Maximum insured period per trip:  
- 182 days for Single Trip Travel Plan  
- 120 days for Annual Travel Plan



Leisure sports are covered



Natural disasters are covered (e.g. earthquake, tsunami)



Medical Expenses cover poisoning (e.g. gas or food) and infectious diseases (e.g. SARS, Bird Flu, Dengue Fever)



The cover of Single Trip Travel Plan extends automatically for up to 10 days if the trip is unavoidably delayed



Mobile phone loss/ damage is covered up to **HK\$2,500** per item



Optional Cruise Benefit provides an even more comprehensive travel protection

Coverage	Maximum Limit (HK\$)		
	Premier Plan	Classic Plan	Standard Plan
<b>1. Emergency Medical</b>			
a) Medical Expenses	1,500,000	1,000,000	500,000
b) Overseas Hospital Cash	8,000	5,000	2,500
c) Medical Facility Extension	20,000	15,000	10,000
<b>2. Personal Accident (Scale 2)</b>			
a) Accident on Public Common Carrier or caused by armed Robbery	2,000,000	1,300,000	700,000
b) Other Accident	1,000,000	650,000	350,000
c) Burns Benefit	300,000	200,000	150,000
<b>3. Worldwide Emergency Assistance Service</b>			
a) Emergency Medical Evacuation	Actual Cost	Actual Cost	Actual Cost
b) Repatriation of Mortal Remains	Actual Cost	Actual Cost	Actual Cost
c) 24 Emergency Assistance Service	Included	Included	Included
<b>4. Travel Inconvenience</b>			
a) Trip Cancellation	40,000	20,000	10,000
b) Trip Curtailment or Re-arrangement	40,000	20,000	10,000
c) Travel Delay			
i) Cash Allowance; or	2,000	2,000	2,000
ii) Loss of pre-paid transportation and accommodation expenses due to cancellation of trip	2,000	1,500	1,000
d) Baggage Delay Cash Allowance	1,000	750	500
e) Missed Connection	10,000	7,500	5,000
f) Overbooking	10,000	7,500	5,000
g) Special Occasion Interruption	3,000	2,000	1,000
<b>5. Personal Belongings</b>			
a) Personal Baggage	20,000	15,000	10,000
b) Personal Money	3,000	2,500	2,000
c) Loss of Travel Document	10,000	7,500	5,000
d) Emergency Cash	10,000	7,500	5,000
<b>6. Special Care</b>			
a) Compassionate Visit	20,000	15,000	10,000
b) Child Escort	20,000	15,000	10,000
c) Credit Card Protection	50,000	30,000	20,000
d) Consolation Benefit	20,000	15,000	10,000
e) Hospital Income Plus	8,000	5,000	2,000
f) Rental Vehicle Excess	18,000	10,000	5,000
g) Compulsory Quarantine Cash Allowance	5,000	5,000	5,000
h) Scarring of the Face Benefit	20,000	20,000	20,000
i) Kidnap Benefit	15,000	15,000	15,000
j) Loss of Home Content	15,000	10,000	5,000
<b>7. Legal Liability</b>			
a) Personal Liability	3,000,000	2,000,000	1,000,000
<b>8. Optional Benefit (Only for Single Trip Travel Plan)</b>			
<b>Additional Cruise Benefits</b>			
a) Trip Cancellation	30,000	N/A	N/A
b) Trip Curtailment	30,000		
c) Trip Re-arrangement	30,000		
d) Cancellation of Cruise Trip	30,000		
e) Shore Excursion Cancellation Allowance	10,000		
f) Shore Excursion Curtailment Allowance	500		
g) Additional Benefit due to Involuntary Journey Extension	500 per day (Max. 5 days)		
h) Satellite Phone Calls Expenses	2,000		
i) Accidental Death on Voyage	100,000		

View the benefit details: <https://www.app-generalali.com/s/f/coverC.pdf>

Single Trip Travel Plan Basic Plan		Premium table (HK\$)*								Additional Cruise Benefit (Only for Premier Plan of Single Trip Travel)	Premium table (HK\$)#	
No. of day(s)		Premier Plan			Classic Plan			Standard Plan				
		Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family**	Individual	Individual + Children*	Family**	No. of Day(s)	Per Person
1		127	193	306	94	140	233	67	100	160	1	207
2		179	266	425	146	219	345	94	140	227	2	293
3		227	345	531	186	266	439	127	186	286	3	369
4		319	479	744	229	360	546	174	253	378	4	522
5		355	546	837	251	388	585	195	294	440	5	583
6		383	589	908	259	402	614	210	322	488	6	628
7		405	625	963	266	416	641	222	338	516	7	662
8		425	652	1,019	279	424	657	230	352	546	8	696
9		440	682	1,074	286	437	697	244	373	585	9	720
10		461	711	1,115	294	452	733	259	395	620	10	754
11		546	840	1,353	341	530	880	303	464	750	11	787
12		595	913	1,484	373	571	955	325	496	815	12	857
13		620	955	1,533	381	586	978	341	521	849	13	891
14		641	986	1,581	396	611	1,019	349	538	880	14	923
15		665	1,026	1,648	404	629	1,044	356	554	904	15	958
16		690	1,066	1,713	420	644	1,066	365	571	945	16	994
17		715	1,100	1,760	429	660	1,100	381	586	970	17	1,028
18		746	1,141	1,810	444	676	1,124	389	604	995	18	1,074
19		768	1,181	1,859	451	693	1,141	396	620	1,013	19	1,106
20		793	1,224	1,909	460	703	1,170	413	634	1,028	20	1,141
21		816	1,233	1,936	469	713	1,179	420	641	1,060	21	1,175
22		833	1,256	1,984	476	728	1,204	429	654	1,093	22	1,197
23		849	1,280	2,049	483	736	1,211	435	663	1,118	23	1,221
24		864	1,311	2,096	491	751	1,228	444	678	1,124	24	1,243
25		880	1,335	2,111	508	760	1,251	451	694	1,158	25	1,267
26		895	1,360	2,144	515	776	1,275	460	701	1,175	26	1,289
27		911	1,384	2,176	524	793	1,300	469	719	1,189	27	1,313
28		936	1,416	2,201	533	801	1,324	476	735	1,206	28	1,348
29		951	1,440	2,240	539	816	1,349	483	744	1,224	29	1,370
30		968	1,465	2,289	546	824	1,364	491	759	1,239	30	1,393
Each additional day		28	40	68	21	30	51	19	26	41	Each additional day	39
Annual Travel Plan		3,780	N/A	8,694	2,580	N/A	5,934	1,680	N/A	3,864		
China Medical Guarantee Card (Only for Annual Travel Plan)		100 per person			100 per person			100 per person				

\*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.generali.com.hk/customer-service/levy>

## Important Information

- Age limit:  
For Single Trip Plan: 0-79  
For Annual Travel Plan: 0-72  
Family Plan: 0-17 for accompanying children
- All insured must be Hong Kong residents and hold a valid HKID Card.
- For insured persons aged 17 or below, cover 2a is not applicable and covers 1a & 2b are limited to 50% of the standard amount.
- For Annual Travel Plan, the maximum limit per family is 300% of the insurance sum per adult
- Covered destinations: worldwide (except for excluded countries / territories)\*\*\*
- This insurance 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.
- For Single Trip Plan, we will not offer any premium refund once we issue the policy.
- Group travel discount:  
5% premium discount for groups sized 7 to 14 persons  
10% premium discount for groups sized 15 persons or above

\*\*\* View the Sanction Clause: <https://www.app-generali.com/s/ft/sanction.pdf>

View the benefit details: <https://www.app-generali.com/s/ft/coverC.pdf>

FLY (also known as Bravo Travel Protector) is an insurance policy issued in Hong Kong by Assicurazioni Generali S.p.A. - Hong Kong Branch ("the Company"), an authorised insurer in Hong Kong, and arranged by YAS Digital 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 Bravo Travel Protector Policy Provisions.