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From injuries to illness and even lost or stolen luggage, having an insurance policy means that you are protected from all this, allowing you to enjoy many of the attractions that Hong Kong has to offer. Traffic coverage: Up to \$50,000 To existing medical conditions : Affordable concierge: Included customized coverage that can give you peace of mind when traveling to popular or remote locations. Compare travel insurance plans Travel to Hong Kong can be expensive, with tickets, eats, guides and get around. Without travel insurance, illness or injury can ruin any budget. The insurance policy not only protects you if you are sick or injured, but it can also help if you have a sudden change in travel plans or miss a flight. Comprehensive coverage can provide peace of mind while enjoying this Asia zest.Consider a long-term plan if you travel frequently to Hong Kong for business or leisure should consider an annual multitrrip travel insurance policy. It covers an unlimited number of trips in any 12-month period and generally provides the same level of coverage as single travel plans. It is worth noting that travel is usually limited to either 30, 60 or 90 days in length. Is it safe to travel to Hong Kong? Hong Kong is not considered a dangerous place to travel, but petty thieves and crooks are known to target tourists. If you have been a victim of a crime while in Hong Kong, there should be a provision in your travel insurance policy that covers your losses and expenses. Travellers visiting between May and October should take extra precautions. This is the typhoon season in Hong Kong, when the probability of flight delays is high. Travel insurance can help you cover the cost of unexpected additional out of town waiting for better weather. Back to the beginningWhat can cover my travel insurance policy? Most travel insurance companies are flexible in their coverage, allowing insurers to customize plans in addition: Medical. The impact of other climates and new foods may to the need for medical care. Most insurance carriers offer a 24-hour health advice hotline on top of covering your medical bills. Valuable travel documents. If you lose your passport while abroad, insurance can help you cover the fees to replace it. Lost or stolen luggage. If your luggage is lost at the airport or stolen on the way to the hotel, travel insurance can reimburse you. Delays or cancellations. Missed flight or even delay can cost a lot of money - especially if you need a new hotel reservation or miss a connection. Travel insurance can help cover costs. If you find yourself in an emergency in Hong Kong, some helpful contacts include: your travel insurer. Your insurance provider will have a 24/7 helpline for claims and medical emergencies. National Emergency Hotline. You can contact this service by dialing 999.Embassies and Consulate. You can find the contact details of U.S. embassies and consulates in Hong Kong below. When weighing how comprehensive a plan you need, ask yourself: Where do you go in Hong Kong? Think about the regions you're going to go to. For example, typhoons may occur near coastal areas between May and October, so additional coverage of missed flights may be a good idea. How many times are you going? If you plan to travel frequently over the next year, consider annual multitrrip coverage. What events will you take part in? If you are planning to play macau, understand the risks of holding around a lot of cash and how your policy covers theft. Are you stocking up on valuables? Consider additional coverage for expensive cameras and electronics. Do you have a medical condition? Announce pre-existing medical conditions before buying a policy. What is the best option to spend in Hong Kong? Travel insurance traps to avoid in Hong KongMost travel insurance policies exclude from coverage losses as a result: Leaving your belongings unattended. Act recklessly or commit a crime. Participation in risky activities for which you do not purchase insurance. Travel against government advice. Ignoring the rules of the road and driving. I changed my mind and decided not to travel. Using a credit card in Hong Kong is a wonderful holiday destination filled with excitement and wonder. But don't let your dream vacation become a nightmare as a result of an accident, missed connection or worse. To enjoy your holiday without worrying, arm yourself and your family with a travel insurance policy. Yes, most of the time. Most adult travel insurance policies cover the child you are in charge of Contact your insurer to make sure yours is doing. It depends on your policy. Contact your supplier for special provisions that you may need for a cruise. The Temple of Wong Tai Shin has the appearance of an ancient Chinese palace. Inside you will find monuments that show the rich Chinese culture it was built around. Another Other to ancient Chinese culture are open-air markets. You can find a wide range of local food and souvenirs. Tourists can also start a more modern vacation when visiting Hong Kong - you can visit Disneyland, get a rush to a major water park, or go to a world-class aquarium for some educational entertainment. The quickest way to get your claim started is by filling out an online form, if any. Once the ball gets rolling, your insurer will request documentation to support your claim, like receipts or police reports. Some carriers ask you to notify them by hotline as soon as possible if you are looking for medical help from the country. Read your policy to learn how to handle medical claims. Back to the beginning Was this content useful to you? HOTTEST 'HOODS Wan Chai Once known for its sleazy bars, the area smirked its act with a lot of interesting restaurants. Sheung Wan/Sai Ying Pun Now with improved transport links, the west side of the island is growing from hipster dens to an important weekend destination. SHOP New LaneA is a one-stop store for all your fashion needs, New Lane is a unique concept store offering a wide range of alternative brands from across Asia. Combining independent boutiques and combining them all in one convenient place, this place is really a unique novelty. 2/F, 106 Johnston Rd, Wan Chai (No852 2433 6522/noveltylane.com) ObelleyChannel is your interior metalworker in this modern jewellery studio located in the heart of Soho. If the hands-on experience is not your thing, you can also browse and buy a lot of elegant, distinctive jewelry designed and created by experienced indie artisans. Block H403, Block B, PMH, 35 Aberdeen St, Central (No 852 2155 4198/obelley.com) Goods of Desire (GOD) No other store embodies the spirit of HK as much as GOD. Everything from furniture and furniture to clothing and accessories reflects a part of Hong Kong. His most popular catchphrase is Delay No More, which is a pun on Fk Your Mother in Cantonese. Yes, and the brand has a sense of humor. 9 Sharp St E, Coway Bay (No852 2890 5555/god.com.hk). EAT 81/2 Otto e Mezzo Bombana has been dubbed the king of truffles, chef Humberto Bombana whipped up rustic, truffle-laden Italian dishes, embodying the essence of Italian hospitality through the exceptional service of its establishments. Named after the vaunted film by Federico Fellini of the same name, expect things like homemade clams Cavatelli stew and sea urchin, Tajima short rib and beef tenderlo with red wine, plum sauce and whipped potatoes. Three Michelin-starred restaurants also have one of Asia's best bars cocktails and should not miss them. Shop 202, 2/F, Alexandra House, Central (No852 2537 8859) Yat Harbor Restaurant Issing for its chef, Yat, and its view of the harbour, this is it The eatery is the place to come for the best alalone, dim sum and wok-fried dishes. The modern dining room is designed to make the most of its stunning vistas. 29F, ISquare, 63 Nathan Road (No 852 2328 0983) Kam's roast goose spin-off from Hong Kong's iconic Yung Kee Fried Goose Dynasty due to the famous family feud, this bird proved that it can hold its own by receiving a Michelin star this year. 226 Hennessy Rd, Van Chai (No852 2520 1110). Australian dairy company Anyone can cook eggs, but no one does it better than the Australian Dairy Company. Breakfast consists of fluffy and moist scrambled eggs served with rich buttery thick toast, and comes with a plate of pasta along with char siu in chicken broth. 47 Parkes Street, Jordan (No 852 2730 1356) Chilli Fagara In 2005, third-generation restaurateur Tracy Wong created this Sichuan restaurant. It's one of the best in town. Authentic cooking based on recipes that have been passed down from generation to generation is the order of the day here. The 'Ma' Sichuan peppercorns feature a prominent feature, as do spicy la dishes and bright Tang dishes. A real fiery holiday.7 Old Bailey Street, Central (No 852 2796 6866/chillifagara.com) Law Fu KeeSometimes has cheap means of eating light and eating clean, even for mid-level executives working in Central. The law of Fu Ki is to go in place for Hong Kong's main comfort food - congee. Made with fragrant fish broth, it's delicious, clean, soothing, healthy and all for under RM10. 142 Royal Road Central, Central (No 852 2543 3881) Little DRINK Woods Laboratory Hong Kong's most successful molecular bar to date regales patrons with various cocktails that defy the senses. 17 Hollywood Rd, Central (No852 9132 1802). Little Lab This cute bar puts itself on the map with creative cocktails using unique Hong Kong ingredients like Pak Chun vinegar and cha-chaan tung-style milk tea. Shop B, 50 Staunton St, Central (No852 2858 8580). MizunaraHeaded by award-winning bartender-chief Masahiko Endo, Mizunara is a Japanese-style bar tucked away on the fourth floor of a commercial building on Lockhart Road. Yes, the atmosphere is often low-key, but if it's gourmet cocktails and attentive service, then you're after that, you can't do much better.4/F, Kiu Yin Commercial Building, 361-363 Lockhart Rd, Wang Chai (No 852 3571 9797/ib.com/Mizunara. The Library) Ping Pong 129 Gintoneria Gentrification Cy In Pun was officially underway when Ping-Pong popped into the neighborhood. Stylish Spanish-style gin bar in the former ping pong hall, the space is gorgeous. Thankfully, just as much thought went into drinks as whistling.129 Second Street, UG Nam Chong House, Sai Ying Pun (No 852 9835 5061/ping pong129.com) Walking Hong Kong has some great countryside walks that allow you to explore The islands are fantastic views, all clearly marked. Try Dragon's Back for a serious workout or take a leisurely walk along the peak. Happy Valley Racecourse here is a local institution, and twice a month on Wednesday night you'll find it packed with players enjoying horse racing - and usually a good amount of alcohol too. 2 Sports Rd, Happy Valley (No852 2895 1523). HIDDEN GEMS PMH Former police married neighborhoods, the building now hosts local artists and designers, as well as several restaurants and cafes. 35 Aberdeen Street, Central. Founded in 1957 by a devoted Buddhist Yuet Kai, the monastery boasts ornate halls with statues adorning the path to the listed buildings. Tai Po Rd, Sha Tin, New Territories (No852 2691 1067). NOT MISS Star Ferry's Secret is definitely on this, but there's really no better way to take in Hong Kong, overlooking both sides. Tsim Sha Tsui, Kowloon (No852 2118 6208/starferry.com.hk). LOCAL'S TIP The best way to see the outskirts of Hong Kong by sea. Go online and charter a garbage boat to any of the beautiful islands. For the best deals on tour operators, visit junks.hk. visit junks.hk.

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