

JOURNEYSURE TRAVEL INSURANCE PLAN

24-hour Emergency Assistance Hotline 852 8206 2229

IMPORTANT - Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

This **Policy** Terms and Conditions, the **Schedule** and any endorsement attached or to be attached thereon shall be read together as one contract (hereinafter called "the **Policy**") and any word or expression to which a specific meaning has been attached in any part of this **Policy** or of the **Schedule** shall bear such specific meaning wherever it may appear.

The proposal form and declaration made by the proposer/**Insured Person(s)** shall form the basis of this **Policy** and are deemed to be incorporated herein as part of this **Policy**. In consideration of the **Insured Person(s)** has/have applied to Dah Sing Insurance Company Limited (hereinafter called "the **Company**") for the insurance hereinafter contained and on the condition that the **Insured Person(s)** has/have paid or agreed to pay the premium as specified for such insurance, and on condition that at the time of effecting this **Policy** the **Insured Person(s)** is/are fit to travel and on condition that the information provided in the proposal form and declaration is true and correct, the **Company** will pay the benefits subject to the definitions of words, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto.

Where the proposal form and declaration is in respect of more than one **Insured Person**, the **Company** further agrees to provide the insurance on the basis that this **Policy**, notwithstanding any other provisions, is deemed and accepted to constitute separate insurance in respect of each of such **Insured Person** covered.

SUMMARY OF BENEFITS (subject to terms and conditions of this Policy)

Coverage		Maximum Benefit Per Insured Person (HK\$)	
		Gold	Diamond
(1)	Personal Accident Cover	500,000	1,000,000
	- Aged 18 up to and including 75	500,000	1,000,000
	- Aged under 18 or over 75	250,000	500,000
1.1	Extra Personal Accident Cover	250,000	500,000
1.2	Third Degree Burns Cover	250,000	500,000
1.3	Loss of Income	12,000	12,000
	- Weekly Limit	1,000	1,000
(2)	Medical Expenses Cover	500,000	1,000,000
	- Aged up to and including 75	500,000	1,000,000
	- Aged above 75	250,000	500,000
2.1	Overseas Transportation for Medical Treatment	250	500
2.2	Overseas Hospitalisation/Quarantine Cash Benefit	3,000	5,000
	- Daily Limit	300	500
	- Hospitalisation in Overseas	3,000	5,000
	- Hospitalisation in Hong Kong	3,000	5,000
2.3	Medical Treatment in Hong Kong		
	- Due to Bodily Injury	500,000	1,000,000
	- Due to Sickness	50,000	100,000
	- Chinese Medicine Practitioner	1,500	3,000
	- Daily Limit	150/visit	150/visit
2.4	Medical Equipment	10,000	20,000
2.5	Trauma Counselling	15,000	30,000
	- Daily Limit	2,000	2,000
(3)	Compassionate Death Cash Benefit	10,000	20,000
(4)	Worldwide Emergency Assistance Services		
4.1	Hospital Admission Guarantee	40,000	40,000
4.2	Emergency Medical Evacuation	Actual Cost	Actual Cost
4.3	Repatriation of Mortal Remains	Actual Cost	Actual Cost
4.4	Compassionate Visit	20,000	50,000
4.5	Accommodation for Convalescence	15,000	30,000
4.6	Return of Unattended Children	20,000	50,000
4.7	Travel Information Service	Covered	Covered

Coverage		Maximum Benefit Per Insured Person (HK\$)	
		Gold	Diamond
(5)	Personal Belongings Cover	15,000	20,000
	- Sub-limit per item/set/pair (except Camera)	2,000	3,000
	- Camera	5,000	7,500
5.1	Loss of Personal Money	2,000	3,000
5.2	Loss of Travel Document or Transport Ticket	15,000	20,000
	- Accommodation Daily Limit	1,500	2,000
(6)	Baggage Delay Cover	500	1,000
(7)	Travel Delay Cover	10,000	15,000
7.1	Travel Delay Cash Benefit	1,500	3,000
	- First 5 hours of delay	300	300
	- Each subsequent 10 hours of delay	600	600
7.2	Additional Accommodation	1,500	3,000
7.3	Additional Transportation	5,000	10,000
7.4	Forfeited Travel Expenses	3,000	5,000
(8)	Trip Cancellation Cover	20,000	50,000
	- Amber Alert	500	1,000
	- Red Alert	1,000	2,000
	- Black Alert	20,000	50,000
(9)	Trip Curtailment Cover	15,000	30,000
(10)	Personal Liability Cover	1,000,000	2,000,000
(11)	Loss of Home Contents Cover	5,000	10,000
	- Sub-limit per item/set/pair	2,000	3,000
(12)	Rental Vehicle Excess Cover	2,500	5,000
(13)	Credit Card Protection	15,000	30,000
(14)	Golfer "Hole-in-One"	1,000	3,000
(15)	Cruise Interruption Cover		10,000
15.1	Additional Transport Ticket	Not Applicable	5,000
15.2	Excursion Tour Cancellation		5,000

DEFINITIONS OF WORDS

Certain words in the **Policy** have special meanings. These meanings are given below or defined at the beginning of the appropriate section. Whenever these words are used this is what they mean.

1. **"Accident"/"Accidental"** means an unforeseen and involuntary event which causes a **Bodily Injury** or a loss during an **Insured Journey**.
2. **"Accommodation"** means room charge only.
3. **"Bodily Injury"** means bodily injured to the **Insured Person** caused solely by violent **Accidental** external means and which is independent of any other causes.
4. **"Camera"** means camera body, photographic lens, flash or tripod.
5. **"Chinese Medicine Practitioner"** means Chinese bonesetter, acupuncturist, or Chinese medicine practitioner who is legally registered as Chinese medicine practitioner under the *Chinese Medicine Ordinance*, but excluding a Chinese Medicine Practitioner who is the **Insured Person** or an Immediate **Family Member** of the **Insured Person**.
6. **"Close Business Partner"** means a business associate who has a share in the **Insured Person's** business and is proved by the **Insured Person** to the satisfaction of the **Company** on the basis of business registration or corporate registration documentation, which is acceptable to the **Company**.
7. **"Compulsory Quarantine"/"Quarantine"** means detention of the **Insured Person** in an isolated ward of a **Hospital** or an isolation site, other than the dwelling, appointed by the local government for at least one (1) full day (twenty-four (24) hours) and continuously stays in there until discharge from the quarantine.
8. **"Confinement"/"Confined"** means confinement in a **Hospital** as an inpatient for medical treatment upon the recommendation of a **Medical Practitioner** for stay in the **Hospital**.
Hospital confinement must be supported by a daily room and board charge by a **Hospital**.
9. **"Effective Date"** means the date of this **Policy** for Single Trip Travel Plan is issued. For the Annual Travel Plan, it means either (i) the date of this **Policy** is issued or (ii) the date stated on the receipt regarding the planned journey, whichever is the later.
10. **"Home Contents"** means household goods, personal belongings, furniture, fixtures and fittings (excluding interior decorations) belonging to the **Insured Person** in the **Principal Home**.
11. **"Hong Kong"** means Hong Kong Special Administrative Region of the People's Republic of China.
12. **"Hospital"** means an establishment that:
 - is licensed as a hospital; and
 - primarily provides services of admission, care and inpatient treatment; and
 - has twenty-four (24) hour nursing service by registered nurses; and
 - has licensed Medical Practitioners available at all times; and
 - provides organised facilities for diagnosis and major surgical facilities; and
 - is not a clinic, health hydro or nature cure clinic, a nursing, rest or convalescent home or similar facility; and
 - is not a place for the aged, alcoholics or drug addicts.

13. **"Immediate Family Member"** means the legal **Spouse**, parent(s), parent-in-law, child(ren), legally adopted child(ren), grandparent(s), grandchild(ren), sibling(s) or legal guardian(s).
14. **"Infectious Disease"** means any kind of infectious disease which is publicly announced and requires Quarantine by the government.
15. **"Insured Family"** means the **Insured Person** and/or **Spouse** and their legitimate child(ren) aged below eighteen (18) years old enrolled under family plan named in the **Schedule** for the same **Insured Journey**.
16. **"Insured Journey"** means
- For the Single Trip Travel Plan, it means the period of travel commences from the time when the **Insured Person** departs and passed through from **Hong Kong** Immigration control point and until the time when the **Insured Person** either
 - (i) returns to **Hong Kong** on the date specified in the **Schedule**; or
 - (ii) arrives and passed through at **Hong Kong** Immigration Department control point upon returning to **Hong Kong**, whichever first occurs.
 Any period of insurance should not exceed one hundred and eighty-two (182) days. In the case of one-way trip, it shall mean the time when the **Insured Person** departs and passed through from **Hong Kong** Immigration Department control point to seven (7) days after the day of arrival at the final destination or until the expiration of the **Policy**, whichever first occurs.
 - For the Annual Travel Plan, it means the period of travel commences from the time when the **Insured Person** departs and passed through from **Hong Kong** Immigration Department control point and until the time when the **Insured Person** either
 - (i) arrives and passed through at **Hong Kong** Immigration Department control point upon returning to **Hong Kong** or
 - (ii) the expiration of ninety (90) days period from the commencement date of each **Insured Journey**, whichever first occurs.
17. **"Insured Person"** means the person(s) named in the **Schedule** as the **Insured Person**, for whom insurance has been arranged.
18. **"Loss of Hearing"** means permanent and irrecoverable loss of hearing where one sixth of (a + 2b + 2c + d) is above 80dB:
 if a dB = Hearing loss at 500 Hertz
 if b dB = Hearing loss at 1,000 Hertz
 if c dB = Hearing loss at 2,000 Hertz
 if d dB = Hearing loss at 4,000 Hertz
19. **"Loss of Limb"** means loss by physical severance, or total and **Permanent** loss of use of a hand at or above the wrist or of a foot at or above the ankle.
20. **"Loss of Sight"** means complete blindness which is **Permanent** and incurable.
21. **"Loss of Speech"** means the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage to speech centre in the brain resulting in Aphasia.
22. **"Medical Equipment"** means wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopaedic braces and supports, cervical collars and hearing aid.
23. **"Medically Necessary Expenses"** means medical expenses arising from a **Bodily Injury** or **Sickness** during the **Insured Journey** which are paid by the **Insured Person** to a **Medical Practitioner**, physiotherapist, nurse, Hospital and/or ambulance service for medical, surgical or nursing treatment including the cost of medical supplies and ambulance hire. All treatments must be prescribed by a **Medical Practitioner** in order for expenses to be reimbursed under this **Policy**. In the event an **Insured Person** becomes entitled to reimburse of all or part of such expenses from any other sources, the **Company** will only be liable for the excess of the amount irrecoverable from such other sources.
24. **"Maximum Benefit"** means the benefit amount of each benefits covered under this **Policy** stated in the Summary of Benefits.
25. **"Medical Practitioner"** means a person other than the **Insured Person** or **Immediate Family Member**, qualified and legally authorised in the geographical area of his/her practice to render medical and surgical services.
26. **"Permanent"/"Permanently"** means lasting twelve (12) consecutive months from the date of **Accident** and at the expiry of that period being beyond hope of further improvement.
27. **"Permanent Total Disablement"** means the state of the **Insured Person** is prevented from engaging in each and every occupation or employment for compensation or profit for which the **Insured Person** is reasonably qualified by the **Insured Person's** education, training or experience, or if the **Insured Person** has no business or occupation, it means the disability of the **Insured Person** to perform any activities which would normally be carried out by the **Insured Person** in his/her daily life; and such disability has continued for twelve (12) consecutive months and must be certified by a **Medical Practitioner** to be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
28. **"Personal Belongings"** means personal goods other than **Camera** which are normally worn or carried, and owned by the **Insured Person** during the **Insured Journey** or acquired by an **Insured Person** during the **Insured Journey**.
29. **"Personal Money"** means cash, banknote, personal cheque or traveller's cheque.
30. **"Pre-existing Medical Condition"** means any **Bodily Injury** or **Sickness** sustained or suffered by either an **Insured Person**, **Immediate Family Member**, **Travel Companion**, or **Close Business Partner** which has been diagnosed or exhibited symptoms or which has occurred or required medical advice and/or treatment and/or the prescription of drugs prior to the **Effective Date**.
31. **"Principal Home"** means the house or building located in **Hong Kong** occupied as a private dwelling by the **Insured Person** as his/her only permanent / primary residence.
32. **"Professional Golfer"** means an **Insured Person's** livelihood is substantially dependent on income received as a result of that **Insured Person** playing golf.
33. **"Public Common Carrier"** means any mechanically propelled conveyance which operated by a company or an individual duly licensed for the regular transportation of fare-paying passengers or for hired.
34. **"Rental Vehicle"** means all non-commercial on-land vehicle (except motorcycle) rented or hired from a licensed motor vehicle rental/ hire company for the sole purpose of carrying an **Insured Person** on public roadways.
35. **"Riot"** means the act of a group of people in any disturbance of the public peace (whether in connection with a strike or lock-out or not) and the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.
36. **"Schedule"** means the **Schedule** attached to and incorporated in the **Policy** of insurance.
37. **"Serious Medical Condition"** means a **Bodily Injury** or **Sickness** which requires treatment and certified by a **Medical Practitioner** and which results in the **Insured Person** or **Travel Companion** as being unfit to travel or continue with the **Insured Person's** original travel arrangement. serious medical condition shall also include such **Bodily Injury** or **Sickness** due to which the **Insured Person** or **Travel Companion** is being denied to board the scheduled **Public Common Carrier** or is being denied to enter into the planned destination by any legal, government or airport authorities. When serious medical condition is applied to the **Immediate Family Member** or **Close Business Partner**, it shall mean **Bodily Injury** or **Sickness** for which the **Immediate Family Member** or **Close Business Partner** requires treatment, certified by **Medical Practitioner**

as being dangerous to life and having to be **Confined** in a **Hospital**, and which results in the **Insured Person's** discontinuation or cancellation of his/her original **Insured Journey**.

38. "**Sickness**" means sickness or disease commencing during the **Insured Journey** which is the direct and independent cause of loss.
39. "**Spouse**" means the husband or wife of the **Insured Person** by a valid and legal marriage.
40. "**Terrorist Act**" means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist act also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.
41. "**Third Degree Burns**" means a condition diagnosed by a **Medical Practitioner** in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.
42. "**Travel Companion**" means the person who is accompanying the **Insured Person**, other than the tour guide or the tour staff member, during the whole **Insured Journey** and is also insured with the **Company** under the same **Insured Journey**.
43. "**Travel Agent**" means the travel agent who is legally licensed in the Registrar of Travel Agents under the *Travel Agents Ordinance* of **Hong Kong**, but excluding a travel agent who is the **Insured Person** or an **Immediate Family Member** of the **Insured Person**.
44. "**Travel Document**" means passport, **Hong Kong** Identity Card, travel visa, other documents or permit of the **Insured Person** which necessary for immigration clearance during the **Insured Journey**.
45. "**Transport Ticket**" means a transport ticket of the **Insured Person** purchased for travelling on any **Public Common Carrier** for the **Insured Journey**.
46. "**The Company**"/"**Our**" means Dah Sing Insurance Company Limited.

DESCRIPTION OF COVER

SECTION (1): PERSONAL ACCIDENT COVER

In the event that the **Insured Person** suffers from **Bodily Injury** resulting from an **Accident** during the **Insured Journey**, the **Company** will pay up to the **Maximum Benefits** as stated in the Summary of Benefits in accordance with the percentage stated in the Compensation Table hereunder, but only to the extent and if such **Bodily Injury** results in loss within twelve (12) consecutive months after the date of the **Accident**.

Compensation Table

Event of Accidental Death and Disablement		Percentage of Maximum Benefit
1)	Accidental Death	100%
2)	Permanent Total Disablement	100%
3)	Loss of two limbs or sight of both eyes	100%
4)	Permanent total Loss of Speech and hearing	100%
5)	Loss of one or sight of one eye	50%
6)	Permanent total Loss of Speech	50%
7)	Permanent total Loss of Hearing	50%

If more than one of the events listed above are applicable in respect of the same **Accident**, only the event with the highest compensation will be payable under Section (1) and in any event shall not exceed the **Maximum Benefit** stated in the Summary of Benefits.

When a limb or organ which has been partially disabled prior to the **Accident** covered under this **Policy**, and which become totally disabled as a result of such **Bodily Injury**, the Percentage of **Maximum Benefit** payable shall be determined by the **Company** having regard to the extent of disablement caused by the **Bodily Injury**. No compensation is payable in respect of loss of a limb or organ which is totally disabled prior to the **Accident**.

Under Section (1), the **Company** also covers any **Bodily Injury** sustained by the **Insured Person** while:

- the **Insured Person** is traveling directly from the **Principal Home** or place of regular employment in **Hong Kong** to **Hong Kong** Immigration Department control point within three (3) hours before the **Insured Person's** scheduled departure time of the **Public Common Carrier** in which the **Insured Person** has arranged to travel for the purpose of commencement of the **Insured Journey**.
- the **Insured Person** is traveling directly from **Hong Kong** Immigration Department control point to the **Principal Home** or place of regular employment within three (3) hours after the **Insured Person's** actual arrival time of the **Public Common Carrier** in which the **Insured Person** has arranged to travel for returning to **Hong Kong** from the **Insured Journey**.

In the case of disappearance of the **Insured Person**: if the **Insured Person** cannot be located within one (1) year after the date of disappearance due to sinking or wrecking of an aircraft or other **Public Common Carrier** either on land or at sea in which the **Insured Person** was traveling at the time of the **Accident** during the **Insured Journey** and under such circumstances as would otherwise be covered hereunder, it will be presumed that the **Insured Person** has suffered an **Accidental** death covered by this **Policy** at the time of such disappearance, sinking or wrecking.

Extensions applicable to Section (1):

1.1 Extra Personal Accident Cover

The **Maximum Benefit** payable will increase by 50% of the **Maximum Benefit** of Section (1) as stated in the Summary of Benefit in the event of the **Insured Person's** **Accidental** death or **Permanent** disablement within twelve (12) consecutive months after the date of Accident and subject to the **Maximum Benefit** of Section 1.1 stated in the Summary of Benefit whilst the **Insured Person** is:

- riding solely as a fare-paying passenger (not as operator, pilot or crew member) in or on, boarding or alighting from a **Public Common Carrier** during the **Insured Journey**; or
- being an innocent victim in a robbery or attempted robbery during the **Insured Journey**.

1.2 Third Degree Burns Cover

In the event of **Accident** occurred during the **Insured Journey** in which the **Insured Person** sustains **Third Degree Burns**, provided that assessment of such **Third Degree Burns** is certified by a **Medical Practitioner** with written medical reports and full diagnosis. The **Company** will pay the benefit as stated in the Compensation Table below and subject to the **Maximum Benefit** of Section 1.2 stated in the Summary of Benefit.

Compensation Table

Third Degree Burns		Percentage of Maximum Benefit
Head		
a)	on 12% or more of total head surface area	100%
b)	on 8% or more but less than 12% of total head surface area	75%
c)	on 5% or more but less than 8% of total head surface area	50%
Body (Excluding Head)		
a)	on 20% or more of total body surface area	100%
b)	on 15% or more but less than 20% of total body surface area	75%
c)	on 10% or more but less than 15% of total body surface area	50%

1.3 Loss of Income

If the **Insured Person** sustain **Bodily Injury** during the **Insured Journey** and upon the **Insured Person** returning to **Hong Kong**, the **Insured Person** is incapacitated by such **Bodily Injury** from engaging in his/her usual gainful occupation as certified by a **Medical Practitioner** for seven (7) consecutive days, the **Company** will pay the weekly income benefit of HK\$1,000 for each full consecutive seven (7) days' period (one (1) week). The maximum compensation period is limited to twelve (12) weeks and up to the **Maximum Benefit** of Section 1.3. No indemnity payment shall be made for the first six (6) days of incapacity in performing the occupation after the **Insured Person** has returned to **Hong Kong**.

Maximum Liability of Section (1):

If the **Insured Person** is under eighteen (18) or over seventy-five (75) years old upon the commencement of the **Insured Journey**, the maximum amount payable, subject to the Percentage of **Maximum Benefit** stated in the above Compensation Tables, shall be limited to 50% of the Benefits. This however does not apply to Section 1.1 for which the **Insured Person** is not entitled to any Benefit.

The maximum amount payable for all benefits including the extensions under this Section shall in aggregate not exceed 100% of the **Maximum Benefit** of Section (1) as stated in the Summary of Benefits.

If any individual is insured under multiple policies which contain **Accidental** death and **Permanent** disablement covers and are issued by the **Company**, the maximum liability of the **Company** in respect of any one individual life under all **Accidental** death and **Permanent** disablement covers shall not exceed HK\$5,000,000 (or HK\$2,500,000 for **Insured Person** aged under eighteen (18) or over seventy-five (75)) in aggregate and each relevant policy shall bear a proportionate share of the total loss.

Exclusion to Section (1):

Section (1) under this **Policy** does not cover:

- any loss caused by an Injury or otherwise which is a consequence of any kind of disease and/or **Sickness**.
- Section 1.1 is not applicable to **Insured Person** aged under eighteen (18) or over seventy-five (75) years old upon the commencement of the **Insured Journey**.
- Section 1.3 is not applicable to **Insured Person** who is unemployed, retired or self-employed.
- Section 1.3 is not applicable to **Insured Person** who failed to submit an official or legal documentation issued by his/ her employer to prove his/her employment status.
- Section 1.3 is not applicable to **Insured Person** who failed to obtain a written medical report form the **Medical Practitioner** certifying that the **Insured Person** is unable to work in his/her gainful occupation.

SECTION (2): MEDICAL EXPENSES COVER

The **Company** will reimburse the actual **Medically Necessary Expenses** reasonably incurred during the **Insured Journey** outside **Hong Kong** arising from **Bodily Injury** or **Sickness** up to the **Maximum Benefit** as stated in the Summary of Benefits.

Extensions applicable to Section (2):

2.1 Overseas Transportation for Medical Treatment

The **Company** extends to reimburse the transportation expenses outside **Hong Kong** incurred necessarily and unavoidably for medical treatment arising from **Bodily Injury** or **Sickness** during the **Insured Journey** up to the **Maximum Benefit** stated in the Summary of Benefit.

2.2 Overseas Hospitalisation/Quarantine Cash Benefit

- In the event that the **Insured Person** is **Confined** in a **Hospital** during the **Insured Journey** outside **Hong Kong** arising from **Bodily Injury** or **Sickness**; or/and
- In the event that the **Insured Person** is **Compulsorily Quarantined** by national, regional or government or relevant authority at the scheduled destination or during the **Insured Journey** due to suspected or confirmed contraction of **Infectious Disease**;
In the event that more than one **Compulsory Quarantine** has been arisen as a result of the same **Insured Journey**, the maximum amount payable under Section 2.2 shall not exceed the **Maximum Benefit** stated in the Summary of Benefit in aggregate.
- If, upon the completion of the **Hospital Confinement** stated in Section 2.2.1, that **Insured Person** requires further **Confinement** for the same **Bodily Injury** or **Sickness** after the **Insured Person** return to **Hong Kong**.

The **Company** will pay the **Insured Person** a daily cash allowance of the limit stated in the Summary of Benefit of Section 2.2 up to the **Maximum Benefit** stated in the Summary of Benefit.

2.3 Medical Treatment in Hong Kong

The **Company** extends to reimburse the actual **Medically Necessary Expenses** charged by **Medical Practitioner** in **Hong Kong** for the medical treatment sought by the **Insured Person** for such **Bodily Injury** or **Sickness** up to the Maximum Benefit of Section 2.3 either:-

- before the **Insured Person's** arrival to the planned destination during the **Insured Journey**; and/or
- within three (3) months after the **Insured Person's** return to **Hong Kong** as the follow-up treatment by the western **Medical Practitioner** provided that the **Medically Necessary Expenses** have been incurred overseas for the same **Bodily Injury** or **Sickness**; and/or the **Medically Necessary Expenses** paid to **Chinese Medicine Practitioner**, subject to an aggregate limit as stated in the Summary of Benefit and daily limit per visit of HK\$150.

2.4 Medical Equipment

The **Company** extends to reimburse the actual purchasing cost of **Medical Equipment** which is certified by a **Medical Practitioner** as being medically necessary to improve an **Insured Person's** condition resulting from a **Bodily Injury** or **Sickness** sustained during the **Insured Journey**, up to the **Maximum Benefit** of Section 2.4.

2.5 Trauma Counselling

If during the **Insured Journey**, an **Insured Person** is the victim of a traumatic event and sustains **Bodily Injury** or is diagnosed as suffering from a post-traumatic stress disorder by a **Medical Practitioner** due to that traumatic event, the **Company** will reimburse the necessary expenses for counselling service incurred (i) during the **Insured Journey**; and /or (ii) within three (3) months after the **Insured Person's** return to **Hong Kong**, subject to an aggregate limit as stated in the Summary of Benefit and a per visit and per daily limit of HK\$2,000.

Maximum Liability of Section (2):

If the **Insured Person** aged over seventy-five (75) years old upon the commencement of the **Insured Journey**, the maximum amount the **Company** will pay is 50% of the **Maximum Benefit** as stated in the Summary of Benefits.

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the **Maximum Benefit** of Section (2) as stated in the Summary of Benefits.

Exclusion to Section (2):

Section (2) under this **Policy** does not cover:

- a) any non-essential medical treatment;
- b) any additional cost of single or private room at a **Hospital**;
- c) any charges in respect of special or private nursing;
- d) non-medical personal services such as radio, telephone and the like;
- e) the cost of prostheses, contact lenses, spectacles, hearing aids, dentures and other medical equipment or optical treatment, unless it is claimable **Medical Equipment** under Section 2.4;
- f) any claim if the **Insured Person** is traveling against the advice of a **Medical Practitioner** or for the purpose of obtaining surgical or medical treatment;
- g) dental care and treatment unless such expense is necessarily incurred due to the necessary dental treatment of the sound and natural teeth of the **Insured Person** as a direct result of **Bodily Injury** occurred during the **Insured Journey**;
- h) cosmetic surgery, refractive errors of eyes or hearing-aids, and any relevant prescriptions except necessitated by **Bodily Injury** occurred during the **Insured Journey**;
- i) any surgery or medical treatment which is not evidenced by a written report from a **Medical Practitioner**;
- j) any surgery or medical treatment which in the opinion of the **Medical Practitioner** treating the **Insured Person** and the **Medical Practitioner** appointed by the **Company** can be reasonably delayed until the **Insured Person** returns to **Hong Kong**;
- k) any follow-up medical treatment paid to the **Chinese Practitioner** who is the **Insured Person** or **Immediate Family Member**;
- l) any medical treatment provided by health spa, convalescent or nursing home or any rehabilitation centre;
- m) the post-traumatic stress disorder is not as a direct result of the traumatic event.

SECTION (3): COMPASSIONATE DEATH CASH BENEFIT

If the **Insured Person** dies during the **Insured Journey**, the **Company** will pay the **Insured Person's** estate an immediate cash benefit up to the **Maximum Benefit** as stated in the Summary of Benefits.

SECTION (4): WORLDWIDE EMERGENCY ASSISTANCE SERVICES

In the event that the **Insured Person** outside **Hong Kong** suffers **Bodily Injury** or **Sickness** during the **Insured Journey**, the **Company** will pay or provide the following benefits rendered by the service provider nominated by the **Company**:

4.1 Hospital Admission Guarantee

The guarantee of **Hospital** admission deposit up to a limit of HK\$40,000, provided that the Confinement is duly approved by both the attending **Medical Practitioner** and the **Company**. Such deposit is to be borne by the **Insured Person**, unless otherwise covered under Section (2) – **Medical Expenses** Cover.

4.2 Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation if the **Insured Person's** condition must require immediate medical treatment which is not available in the place of **Accident** or **Sickness**, emergency evacuation to the nearest appropriate medical facility will be arranged. The timing, means and final destination of evacuation will be decided by the **Company** and will be based entirely upon medical necessity.

4.3 Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the **Insured Person's** mortal remains from the place of death back to **Hong Kong**, or the cost of local burial at the place of death as approved by the **Company** upon the death of the **Insured Person** caused by **Bodily Injury** or **Sickness**.

4.4 Compassionate Visit

If a **Medical Practitioner** certifies that **Bodily Injury** or **Sickness** renders an **Insured Person** unfit to travel or continue with the **Insured Journey** or is danger to their life or health. The **Company** will pay, (i) One (1) economy class round-trip airfare, and (ii) **Accommodation** reasonably incurred for one (1) designated person to visit the **Insured Person** provided that the **Insured Person** is **Confined** in a **Hospital** outside **Hong Kong** over three (3) consecutive days. This coverage can only be utilised once during any one **Insured Journey**.

4.5 Accommodation for Convalescence

The additional **Accommodation** expenses necessarily and unavoidably incurred by the **Insured Person**, for the sole purpose of convalescence immediately following his/her discharge from the **Hospital**, and if deemed medically necessary by both attending **Medical Practitioner** and the **Company**.

4.6 Return of Unattended Children

A one-way economy class airfare up to the **Maximum Benefits** as stated in the Summary of Benefits for returning the **Insured Person's** dependent child(ren) aged under eighteen (18) years who is/are left unattended back to **Hong Kong** in the event of death or **Confinement** of the **Insured Person** in a **Hospital** outside **Hong Kong** due to **Serious Medical Condition**. If necessary, the **Company** will also arrange a qualified attendant to accompany the unattended child(ren) on the return journey.

4.7 Travel Information Service

- (i) Update immunisation and inoculation requirement and needs
- (ii) Passport and Visa requirements
- (iii) Consulate and embassies' addresses and contact numbers
- (iv) Legal referral
- (v) Arrangement of interpreter services
- (vi) Worldwide Weather information
- (vii) Lost luggage retrieval
- (viii) Lost passport assistance
- (ix) Emergency rerouting arrangements
- (x) Transmission of urgent messages for medical reasons
- (xi) Children escort assistance

Maximum Liability of Section (4):

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the **Maximum Benefit** of Section (4) as stated in the Summary of Benefits.

Exclusion to Section (4):

Section (4) under this **Policy** does not cover:

- a) any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of the planned journey.
- b) any expenses for a service not approved and arranged by the service provider and the **Company**.

SECTION (5): PERSONAL BELONGINGS COVER

In the event of **Accidental** loss of or damage to the **Insured Person's Personal Belongings** and/or **Camera** which are worn or carried, and owned by the **Insured Person** during the **Insured Journey**, the **Company** will pay up to the **Maximum Benefits** subject to the sub-limit per item/ set/ item as stated in the Summary of Benefit. The **Company** will pay at its absolute discretion to reinstate, repair or replace the article, subject to due allowance for wear and tear, and depreciation. If any article is proven to be beyond economic repair, a claim will be dealt as the article had been lost.

Extensions applicable to Section (5):

5.1 Loss of Personal Money

In the event the **Insured Person** suffers from loss of **Personal Money** belonging to and being carried by the **Insured Person** or in a locked hotel room due to robbery, burglary or theft occurring during the **Insured Journey**, the **Company** will reimburse the **Insured Person** up to the **Maximum Benefit** as stated in the Summary of Benefit.

5.2 Loss of Travel Document or Transport Ticket

In the event the **Insured Person** suffers from **Accidental** loss of **Travel Document** or **Transport Ticket** during the **Insured Journey**, the **Company** will pay the relevant replacement cost up to the **Maximum Benefit** as stated in the Summary of Benefits.

Under Section 5.2, the **Company** extends to cover additional traveling expenses and/or **Accommodation** expenses incurred reasonably to the **Insured Person** for the sole purpose of continuation of the **Insured Journey**, subject to an aggregate as stated in the Summary of Benefits and daily limit of **Accommodation**, provided that the traveling class and/or the room type for the **Accommodation** shall not be better than the traveling class and/or the room type for the **Accommodation** originally arranged.

Exclusion to Section 5.2

Section 5.2 under this **Policy** does not cover:

- a) loss of any **Travel Document** and/or **Transport Ticket** which is not necessary to complete the **Insured Journey**;
- b) any fine or penalties incurred due to non-replacement or late replacement of the **Travel Documents** by the **Insured Person**;
- c) for the claim of both temporary and **Permanent** version of the same **Travel Document**. In the event of such loss, the **Insured Person** may claim only one version.

Maximum Liability of Section (5):

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the **Maximum Benefit** of Section (5) as stated in the Summary of Benefits.

Exclusion to Section (5):

Section (5) under this **Policy** does not cover:

- a) loss not reported to the local police, or hotel management, or the operator of the **Public Common Carrier**, or public authority within twenty-four (24) hours from the occurrence of the incident and for which a relevant written report is not obtained at the place of loss;
- b) the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewellery or accessories (that is not being worn or carried by the **Insured Person** at the time of loss of damage), mobile phone and any device with telephoning function (including PDA phone and other accessories), plastic money (including the credit value of credit card, Octopus cards, etc.), coupons or securities, bonds, negotiable instruments, tickets or documents;
- c) portable computer with any problems or defects triggered from software and malicious code (including but not limited to software downloading);
- d) where receipts of the items being claimed are not under **Insured Person's** name;
- e) any loss or damage caused by wear, tear, gradual deterioration, mechanical or electrical failure, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or any of its resulting loss or damage;
- f) any loss of property not being on the same **Public Common Carrier** of the **Insured Person**, or souvenirs and articles mailed or shipped separately;
- g) any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party without additional costs incurred to the **Insured Person**;
- h) any loss of data recorded on tapes, cards, diskettes;
- i) damage to any brittle or fragile items like glass or crystal;
- j) any loss of or damage to property while in the custody of a hotel or **Public Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Public Common Carrier** within three (3) days and a property irregularity report is obtained in the case of the event occurred in a hotel or **Public Common Carrier**;
- k) any loss claimed under Section (6) - Baggage Delay Cover arising from the same cause;
- l) any loss of or damage to property insured under any other insurance, or otherwise reimbursed by **Public Common Carrier** or a hotel;
- m) loss of golf balls unless contained in the golf bag which is lost at the same time;
- n) any unexplained loss or mysterious disappearance, or shortage due to error, omission, exchange or depreciation in value;
- o) damage to any sports equipment while in use;
- p) any loss of property left unattended in a vehicle (except locked in the trunk) or **Public Common Carrier**, in transit or in public place
- q) as a result of the **Insured Person's** failure to take due care and precautions for the safeguard and security of such property;
- r) any hired or leased equipment;
- s) any loss or damage due to confiscation or detention or destruction by customs or any other authority.

SECTION (6): BAGGAGE DELAY COVER

In the event the **Insured Person's** checked-in baggage being delayed by a **Public Common Carrier** for over six (6) hours after the **Insured Person** arrives at the planned destination outside **Hong Kong**, the **Company** will pay the actual cost of emergency purchase of essential clothing or toiletries by the **Insured Person** up to the **Maximum Benefit** as stated in the Summary of Benefits, provided that a written confirmation from the **Public Common Carrier** on the number of hours and the reason of such delay must be obtained.

Maximum Liability of Section (6):

The maximum amount payable under Section (6) shall not exceed the **Maximum Benefit** as stated in the Summary of Benefits.

The **Company** will pay under Section (6) once only for the **Insured Journey**.

Exclusion to Section (6):

Section (6) under this **Policy** does not cover:

- a) any baggage of the **Insured Person** not being on the same **Public Common Carrier** of the **Insured Person**, or souvenirs and articles mailed or shipped separately;
- b) any claim(s) under Section (5) - Baggage and Personal Belongings Cover arising from the same cause;
- c) any loss for which the **Insured Person** fails to submit the receipt(s) for the relevant purchase.

SECTION (7): TRAVEL DELAY COVER

In the event that the scheduled **Public Common Carrier** in which the **Insured Person** has arranged to travel is delayed as a result of unexpected outbreak of industrial action, **Riot**, civil commotion, **Terrorist Act**, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the **Public Common Carrier**, airline winding up or closure of airport, the **Company** will pay up to the **Maximum Benefit** as stated in the Summary of Benefits Section (7):-

7.1 Travel Delay Cash Benefit

In the event that the scheduled **Public Common Carrier** is delayed for at least five (5) consecutive hours from the departure or arrival time specified in the **Insured Person's** original itinerary, the **Company** will pay HK\$300 for first five (5) consecutive hours of delay, then HK\$600 for each of the following full ten (10) consecutive hours of delay, up to **Maximum Benefit** as stated in the Summary of Benefits Section 7.1.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the scheduled **Public Common Carrier** to the **Insured Person** until the actual departure or arrival time of either a) the original transportation of that schedule **Public Common Carrier** or b) the first available alternative transportation offered by that scheduled **Public Common Carrier**.

7.2 Additional Accommodation

In the event that the outward or transit journey of the scheduled **Public Common Carrier** in which the **Insured Person** has arranged to travel outside **Hong Kong** is delayed for at least six (6) consecutive hours from the time specified in the **Insured Person's** original itinerary, the **Company** will pay the additional, reasonable and irrecoverable **Accommodation** expenses incurred outside **Hong Kong**, up to the **Maximum Benefit** as stated in the Summary of Benefits Section 7.2.

7.3 Additional Transportation

In the event that the scheduled **Public Common Carrier** in which the **Insured Person** has scheduled to travel is cancelled as a consequence of the scheduled **Public Common Carrier** being delayed for at least six (6) consecutive hours after the **Insured Person's** check-in, and that the operator of scheduled **Public Common Carrier** fails to arrange an alternative transportation, the **Company** will pay up to the **Maximum Benefits** as stated in Summary of Benefits Section 7.3 for the additional costs of **Transport Ticket** (economy class only) incurred by the **Insured Person** to reach the planned destination as specified in his/her original itinerary by an alternative means of **Public Common Carrier**. This benefit can only be utilised once during the **Insured Journey**.

7.4 Forfeited Travel Expenses

The **Company** will reimburse the paid and forfeited cost of **Transport Ticket**, **Accommodation**, group tour fees, admission fees of overseas sports, musical or other performance events up to the **Maximum Benefit** as stated in the Summary of Benefits Section 7.4, if the scheduled **Public Common Carrier** depart from **Hong Kong** was delayed for at least twenty-four (24) consecutive hours, resulting that the **Insured Person** decides to cancel the **Insured Journey**.

Maximum Liability of Section (7):

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the **Maximum Benefit** of Section (7) as stated in the Summary of Benefits.

Exclusion to Section (7):

Section (7) under this **Policy** does not cover:

- a) any loss arising from the late arrival of an **Insured Person** at any point of departure stated in the **Insured Person's** original itinerary for the **Insured Journey**, other than late arrival due to unexpected outbreak of industrial action during the **Insured Journey**;
- b) any consequential loss or consecutive flights following, each period of delayed hours are accumulated and/or the proximate cause of the delay not directly due to the same delay reason;
- c) any consequential loss as result of the preceding **Public Common Carrier** arrival delayed that causes delays/ misconnections of subsequent **Public Common Carrier** in which the **Insured Person** has arranged to travel;
- d) any expense which an **Insured Person** is not legally obliged to pay;
- e) any circumstances leading to the relevant delay of the **Insured Journey** which is existing or announced before the **Effective Date**;
- f) any loss in relation to alternations to schedules that is not verified by the operator of the **Public Common Carrier**, **Travel Agent** or other relevant parties;
- g) any loss covered by any other insurance scheme, government programme or which has been/will be paid or refunded by **Travel Agent**, tour operator, the operator of the **Public Common Carrier** or other services providers forming part of the scheduled and booked itinerary except Section 7.1 – Travel Delay Cash Benefit;
- h) in respect of any loss claimed under Section (8) - Trip Cancellation Cover and/or Section (9) - Trip Curtailment Cover arising from the same cause;
- i) if **Insured Person** who failed to obtain an official document(s) of the **Public Common Carrier** which stated the time duration and reason of delay.

SECTION (8): TRIP CANCELLATION COVER

The **Company** will pay up to the **Maximum Benefits** as stated in the Summary of Benefits for the loss of unused **Transport Ticket**, **Accommodation**, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance or forfeited and for which the **Insured Person** is legally liable and not otherwise covered from any other sources, in the event that the **Insured Person** has to cancel the **Insured Journey** necessitated by the occurrence of any of the followings:-

After the **Effective Date**:

- **Travel Agent** or the operator of the **Public Common Carrier**, in which the **Insured Person** has arranged to travel between **Hong Kong** and the planned destination, is publicly announced bankrupt or winding up.

After the **Effective Date** and within sixty (60) days before the scheduled departure date of **Insured Journey**:

- Death or **Serious Medical Condition** of the **Insured Person**, his/her **Immediate Family Members** or **Close Business Partner**;
- Death or **Serious Medical Condition** which does lead to **Confinement** of **Travel Companion**;
- Jury service or witness summons of the **Insured Person**.

After the **Effective Date** and within seven (7) days before the scheduled departure date of the **Insured Journey**:

- **Compulsory Quarantine** of the **Insured Person**;
- Serious damage to the **Insured Person's Principal Home** in **Hong Kong** arising from fire, flood or burglary which requires the **Insured Person's** continued presence in **Hong Kong**;

- Unexpected outbreak of industrial action, **Riot**, civil commotion, **Terrorist Act**, natural disasters, or closure of airport at the planned designated cities of the **Insured Journey**;
- Issuance of the Black Outbound Travel Alert towards the planned destination of the **Insured Journey** by the **Hong Kong** Government, with at least one (1) day after the **Effective Date** (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force (notwithstanding item 12 of General Exclusions).

After the **Effective Date** and within twenty-four (24) hours before the scheduled departure date of the **Insured Journey**:

- Issuance of the Red or Amber Outbound Travel Alert towards the planned designated cities of the **Insured Journey** by the **Hong Kong** Government, with at least one (1) day after the **Effective Date** (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force (notwithstanding item 12 of General Exclusions).

Section (8) extends to cover the irrecoverable admission fees of overseas sport, musical or other art performance paid by the **Insured Person's** or **Travel Companion's** credit card prior to the commencement of the **Insured Journey** or the occurrence of any of the conditions mentioned-above, whichever is the earliest.

Maximum Liability of Section (8):

The maximum amount payable under Section (8) shall not exceed the **Maximum Benefits** as stated in the Summary of Benefits.

SECTION (9): TRIP CURTAILMENT COVER

The **Company** will pay up to the **Maximum Benefits** as stated in the Summary of Benefits for the loss of unused **Transport Ticket**, **Accommodation** expenses, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance and for which the **Insured Person** is legally liable and not otherwise covered from any other sources, in the event that the **Insured Person** has to abandon the **Insured Journey** and directly return to **Hong Kong**, or any additional actual cost of **Transport Ticket** and **Accommodation** reasonably and necessarily incurred consequent upon the curtailment of the **Insured Journey**, due to the occurrence of any of the followings:

- Travel Agent** or the operator of the **Public Common Carrier**, in which the **Insured Person** has arranged to travel between **Hong Kong** and the planned destination, is publicly announced bankrupt or winding up;
- death, **Serious Medical Condition** of the **Insured Person**, his/her **Immediate Family Members** or **Close Business Partner** or **Travel Companion**;
- serious damage to the **Insured Person's Principal Home** in **Hong Kong** arising from fire, flood or burglary;
- curtailment due to unexpected outbreak of industrial action, **Riot**, civil commotion, **Terrorist Act**, hijack, adverse weather conditions, natural disasters, or closure of airport at the planned designated cities which prohibits the **Insured Person** from continuing with his/her scheduled **Insured Journey**;
- issuance of the Black Outbound Travel Alert towards the planned designated cities by the **Hong Kong** Government (notwithstanding item 12 of General Exclusions).

Curtailment expenses payable in relation to the amount of **Transport Ticket**, **Accommodation**, group tour fees forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the **Insured Journey**. The **Insured Person** can only claim for either the forfeited expenses for the **Insured Journey** or additional **Transport Ticket** and **Accommodation** expenses incurred for the curtailment.

Maximum Liability of Section (9):

The maximum amount payable under Section (9) shall not exceed the **Maximum Benefits** as stated in the Summary of Benefits.

Exclusions to Section (8) and Section (9):

Section (8) and Section (9) under this **Policy** do not cover:

- any **Pre-existing Medical Condition**;
- any loss directly or indirectly arising from any government's regulations control or act, error, omission or default of any **Travel Agent**, tour operator, **Public Common Carrier** and/or other provider of any service forming part of the booked itinerary;
- any loss directly or indirectly arising from failure to notify the **Travel Agent**, tour operator, **Public Common Carrier** and/or other provider of any service forming part of the booked itinerary of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;
- any loss in relation to cancellations or curtailments to schedules that is not verified by the operator of the **Public Common Carrier**, **Travel Agent** or other relevant organisations;
- any loss which will be paid or refunded by any existing insurance scheme, government programme, **Public Common Carrier**, **Travel Agent** or any other provider of transportation and/or **Accommodation**;
- where there is failure to obtain a written medical report from the **Medical Practitioner**;
- any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay and/or any expenses already included in the cost of a scheduled **Insured Journey**;
- any loss if the **Insured Person** refuses to follow the recommendation of a **Medical Practitioner** to return to **Hong Kong**, or refuses to continue the **Insured Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel (applicable to Section (9) - Trip Curtailment Cover only);
- any loss directly or indirectly arising from disinclination to travel or financial circumstances of the **Insured Person** or **Travel Companion**;
- any training or studying courses fee and/or deposits paid;
- where **Travel Agent**, or tour operator, or **Public Common Carrier** is owned or jointly owned by the **Insured Person**, his/her **Immediate Family Member** or **Travel Companion**;
- any loss claimed under Section (7) – Travel Delay Cover arising from the same cause.

SECTION (10): PERSONAL LIABILITY COVER

The **Company** will indemnify the amount which the **Insured Person** becomes legally liable to pay as compensation for an **Accident** occurring during the **Insured Journey** which causes death, injury to a third party or damage to property of a third party. However, the **Insured Person** must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without the **Company's** prior written approval.

Maximum Liability of Section (10):

The maximum amount payable under Section (10) in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in aggregate during the **Insured Journey** shall not exceed the **Maximum Benefit** as stated in the Summary of Benefits inclusive of any legal costs and expenses awarded against or incurred by the **Insured Person** with the **Company's** written approval.

Exclusion to Section (10):

Section (10) under this **Policy** does not cover:

- any liability incurred if the **Insured Person** make any offer or promise of payment or admit his/her fault to any other party or become involved in any litigation without the **Company's** written approval;
- liability related to any business, profession or trade;

- c) any willful, malicious or unlawful act of the **Insured Person** or any criminal acts;
- d) liability to any person who is the **Immediate Family Member**, relatives, **Travel Companion**, employer or employee of the **Insured Person**;
- e) contractual liability;
- f) liability to ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
- g) damage to property owned by or held in trust or in the custody of the **Insured Person** or his/her **Immediate Family Member**, **Travel Companion**, relatives, employee or employer of the **Insured Person**;
- h) any cumulative, punitive or vigilant payment sentenced by the court.

SECTION (11): LOSS OF HOME CONTENTS COVER

In the event the **Insured Person** suffers from loss of or damage to the **Home Contents** within the **Insured Person's Principal Home** which is uninhabited during the **Insured Journey** as a direct result of burglary involving the use of forcible and violent entry to or exit from the premises, the **Company** will reimburse such loss or damage up to the **Maximum Benefit** as stated in the Summary of Benefits provided that such loss must be reported to the police and the relevant written documentation and report from the police must be obtained. The **Company** may make payment or at its options to reinstate or repair the article, pair or set of articles subject to due allowance for wear and tear, and depreciation.

Maximum Liability of Section (11):

The maximum amount payable under Section (11) shall not exceed the **Maximum Benefits** and subject to the sub-limit stated in the Summary of Benefits.

Exclusion to Section (11):

Section (11) under this **Policy** does not cover:

- a) the **Insured Person's Principal Home** in **Hong Kong** which is unoccupied for more than thirty (30) days from or prior to commencement of the **Insured Journey**;
- b) any loss of or damage to bonds, bills of exchange, cash, coins, cheques, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile telephones, **Transport Tickets**, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise;
- c) any loss not reported to the police within twenty-four (24) hours after the **Insured Person** returns to **Hong Kong** from the **Insured Journey** and a police report for such loss not having been obtained;
- d) shortage due to error, omission, exchange or depreciation in value;
- e) any equipment or apparatus used in connection with any profession, business or employment.

SECTION (12): RENTAL VEHICLE EXCESS COVER

Provided that the **Insured Person** rent or hire a **Rental Vehicle** outside **Hong Kong** during the **Insured Journey** from a licensed vehicle rental company in which the **Insured Person** is legally liable to a motor insurance excess or deductible for the loss of or damage to the **Rental Vehicle** imposed under the motor insurance as attached to the rental agreement involved, the **Company** will pay the such excess or deductible up to the **Maximum Benefit** as stated in the Summary of Benefits.

As part of the hiring arrangement the **Insured Person** must take up a comprehensive motor insurance against loss of or damage to **Rental Vehicle** during the rental period. The **Insured Person** must also comply with all requirements of the rental organisation's hiring agreement and their insurance terms, as well as the laws, rules and regulations of the country.

Maximum Liability of Section (12):

The maximum amount payable under Section (12) shall not exceed the **Maximum Benefits** as stated in the Summary of Benefits.

The **Company** will pay under Section (12) once only for the **Insured Journey**.

Exclusion to Section (12):

Section (12) under this **Policy** does not cover:

- a) cycle and motor cycle;
- b) any loss if the **Insured Person** do not comply with all requirements of the rental agreement;
- c) any loss if the **Insured Person** is not the named driver on the rental agreement or the motor insurance;
- d) any loss if the loss is the direct result of the **Insured Person's** act which against any of the traffic regulations in the local area;
- e) any loss if there is no motor insurance attached to the rental agreement or the **Insured Person** elects not to be covered under the motor insurance.
- f) any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
- g) any Non Operation Charge (NOC), loss of use charge.
- h) **Rental Vehicle** is not controlled by **Insured Person** while loss occurs.

SECTION (13): CREDIT CARD PROTECTION

If an **Insured Person** sustains **Bodily Injury** during the **Insured Journey** and directly results in **Accidental** death within twelve (12) consecutive months, the **Company** will pay up to the Sum Insured stated in Section (13) of the Schedule of Benefits for any outstanding balance on the deceased **Insured Person's** credit card(s) for goods purchased by the deceased **Insured Person** during the **Insured Journey**.

Maximum Liability of Section (13):

The maximum amount payable under Section (13) shall not exceed the **Maximum Benefits** as stated in the Summary of Benefits.

The **Company** will pay under Section (13) once only for the **Insured Journey**.

Exclusion to Section (13):

Section (13) under this **Policy** does not cover:

- a) interest accrued or financial charges on the outstanding expenses of the deceased **Insured Person's** credit card.
- b) any outstanding balance on the deceased **Insured Person's** credit card which is covered for the same risk by any other insurance.
- c) **Sickness**, disease or bacterial infection.

SECTION (14): GOLFER "HOLE-IN-ONE"

The **Company** will pay the **Insured Person** up to the **Maximum Benefits** as stated in the Summary of Benefits Section (14) for the cost of hospitality in any recognised golf course in the world if **Insured Person** had achieved a "Hole-in-One" subject to the evidence in the form of your signed/countersigned score card recording the event.

Maximum Liability of Section (14):

The maximum amount payable under Section (14) shall not exceed the **Maximum Benefits** as stated in the Summary of Benefits.
The **Company** will pay under Section (14) once only for the Insured Journey.

Exclusion to Section (14):

Section (14) under this **Policy** does not cover:

- a) **Insured Person** under eighteen (18) years of age on the first day of the **Insured Journey**.
- b) **Insured Person** who is a **Professional Golfer**.

SECTION (15): CRUISE INTERRUPTION COVER

15.1 Additional Transport Ticket

The **Company** will reimburse the reasonable additional **Transport Ticket** required for the **Insured Person** to catch-up the cruise which has already departed if the **Insured Person** missed a pre-planned cruise as a direct result of the scheduled **Public Common Carrier** depart from **Hong Kong** was delayed due to unexpected outbreak of industrial action, **Riot**, civil commotion, **Terrorist Act**, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the **Public Common Carrier**, airline winding up or closure of airport, up to the **Maximum Benefits** as stated in the Summary of Benefits Section 15.1.

15.2 Excursion Tour Cancellation

The **Company** will pay the **Insured Person** up to the **Maximum Benefits** as stated in the Summary of Benefits Section 15.2 for the forfeiture of payments made in relation to the excursion tour organised by the cruise management if the excursion tour is cancelled due to:

- i) **Bodily Injury** or **Sickness** of the **Insured Person** or **Travel Companion**; or
- ii) adverse weather at the planned destination during the **Insured Journey**; or
- iii) the cruise was unable to berth at the planned destination port.

Maximum Liability of Section (15):

The maximum amount payable under Section (15) shall not exceed the **Maximum Benefits** as stated in the Summary of Benefits.
The **Company** will pay under Section (15) once only for the **Insured Journey**.

Exclusion to Section (15):

Section (15) under this **Policy** does not cover:

- a) any loss that is covered by any other existing insurance scheme, government programme, or which will be paid or refunded by a cruise, hotel, airline, **Travel Agent** or any other provider of travel and/or **Accommodation**.
- b) if **Insured Person** who failed to obtain an official document(s) of the **Public Common Carrier** which stated the **Insured Person's** name, date, time duration and reason of delay (applicable to Section 15.1 - Additional Transport Ticket only);
- c) if **Insured Person** who failed to obtain an official document(s) from cruise company which stated the failure of berthing (applicable to Section 15.2 - Excursion Tour Cancellation only).

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This **Policy** does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any **Pre-existing Medical Condition**, pre-existing condition, congenital and hereditary condition;
2. any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;
3. failure of the **Insured Person** to take all reasonable efforts to safeguard his/her property/money, or to avoid **Injury** to minimise any claim under this insurance;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the **Insured Person** would or could earn income or remuneration from engaging in such sport;
5. rock climbing or mountaineering normally involving the use of ropes or guides at altitude limit greater than five thousand (5,000) meters, or scuba diving to a depth greater than thirty (30) metres below sea level;
6. suicide or intentional self-inflicted Injury;
7. insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a **Medical Practitioner**), alcoholism, drug addiction or solvent abuse;
8. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom;
9. any home leave while the **Insured Person** is **Confined** to a **Hospital** as an in-patient;
10. any air activity or involvement of the **Insured Person** other than (i) travelling as a passenger on a regular scheduled aircraft or licensed aircraft; (ii) participating in such activity where the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority;
11. engagement in any kind of labour work; engagement in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services;
12. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup;
13. any medical treatment received during an **Insured Journey** which was made for the purpose of receiving medical treatment or if the **Insured Journey** was undertaken while the **Insured Person** was unfit to travel; or the **Insured Person** is travelling against the advice of a **Medical Practitioner**;
14. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
 - chemical or biological substances which are not used for peaceful means.
15. any act of nuclear, chemical, biological terrorism ("NCB terrorism") regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this clause:

An act of "**NCB terrorism**" shall mean an act, including but not limited to the use or the threat thereof, of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical** agent and or **Biological** agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public, in fear.

"**Chemical**" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

"**Biological**" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of **NCB terrorism**.

If the **Company** alleges that by reason of this clause, any loss, damage, cost or expense is not covered by this **Policy**, the burden of proving the contrary shall be upon the **Insured Person**.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

16. any expenses that can be compensated from any other sources;
17. any consequential loss not specified in the **Policy**;
18. any payment the **Insured Person** would normally have made during the **Insured Person's** travel, if nothing had gone wrong;
19. any loss in connection with asbestos;
20. any **Insured Person** who is the People's Republic of China passport holder whose travel destination is within the territory of the People's Republic of China, except **Hong Kong**, Macau and Taiwan;
21. Sanction Exclusion Clause

The **Company** shall not provide cover nor shall the **Company** be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of any jurisdiction applicable to the **Company**.

GENERAL PROVISIONS (FOR BOTH SINGLE TRIP TRAVEL PLAN AND ANNUAL TRAVEL PLAN)

1. **Contracts (Rights of Third Parties) Ordinance Exclusion**
Any person or entity who is not a party to this **Policy** shall have no right or rights under the *Contracts (Rights of Third Parties) Ordinance* (Chapter 623 of the Laws of **Hong Kong**) and any subsequent amendment or revision or replacement thereof to enforce any of its terms under any circumstances whatsoever.
2. **Entire Contract**
The proposal form and declaration, **Policy Schedule**, the **Policy** Term and conditions, exclusions, riders, endorsements, attachments and amendments, if any, will constitute the entire contract of insurance (this **Policy**) between the parties. No agent or other person has the authority to change or waive any provision of this **Policy**. No changes in this **Policy** shall be valid unless approved by the **Company** and evidenced by endorsement of amendment.
3. **Single Trip Travel Plan**
An **Insured Journey** for one round-trip between **Hong Kong** and planned destinations, and the maximum period of the **Insured Journey** is one hundred and eighty-two (182) days.
4. **Annual Travel Plan**
No limit on the frequency of travel during any one **Policy** year of annual travel plan, subject to the maximum period of each **Insured Journey** shall not exceed ninety (90) days.
5. **Age Limit**
For Single Trip Travel Plan, the insurance shall apply to any **Insured Person** who aged from six (6) weeks to eighty-five (85) years old on the commencement of the **Insured Journey**.
For Annual Travel Plan, the insurance shall apply to any **Insured Person** aged from six (6) weeks to sixty-five (65) years old on the **Effective Date**. Annual Travel Plan is not applicable to any person aged below eighteen (18) years old who enrolls individually.
6. **Family Plan**
Family plan is only applicable to the **Insured Person** and/or **Spouse**, and/or their legitimate child(ren) aged below eighteen (18) years old on the commencement of the **Insured Journey** for Single Trip Travel Plan, or aged below eighteen (18) years old on the **Effective Date** for Annual Travel Plan, for the same **Insured Journey**.
The number of child(ren) under family plan is not limited provided that all insured child(ren) are declared in the application.
Under family plan, the **Company's** maximum liability to any one **Accident** for an insured family shall not exceed 300% of the **Maximum Benefits** as stated in the Summary of Benefits under this **Policy**. If an insured family is covered under more than one travel insurance policy underwritten by the **Company**, the benefits payable to an insured family under the section(s) to claim shall be subject to 300% of the section limit(s) highest amongst all policies.
7. **Place of Departure**
All **Insured Journeys** must commence in **Hong Kong**.
8. **Nature of Travel**
The **Policy** is only valid for conventional leisure travel or business travel (limited to administrative work only).
9. **Misstatement of Age**
In the event that the **Insured Person's** age has been misstated and if, according to the correct age, the coverage provided by this **Policy** would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then the **Company's** liability during the period that the **Insured Person** is not eligible for coverage shall be limited to the refund of all premiums paid for the period covered by this **Policy**. No refund shall be provided for any child(ren) cover under Family Plan.
10. **Notification of Claim**
Written notice of claim must be given to the **Company** within thirty (30) days of the date of the incident causing such loss. In the event of **Accidental** death, immediate notice thereof must be given to the **Company** by the **Insured Person's** legal personal representative.
11. **Proof of Loss**
Within thirty (30) days upon receipt of claim form provided by the **Company**, written proof of loss must be furnished to the **Company**. Failure to furnish such proof within the time required shall not invalidate any claims if it was not reasonably practicable to give proof within such time limit, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time which such proof is otherwise required. All certificates, information, evidence required by the **Company** shall be furnished at the expense of the **Insured Person**, or claimant, or his legal personal representatives and shall be in such form and of such nature as the **Company** may prescribe.
12. **Medical Examination**
The **Company** shall be entitled in the case of non-fatal Injury to call for examination by a medical referee appointed by the **Company** whenever required and in the event of death to have a post-mortem examination at the **Company's** own expense.
13. **Payment of Claims**
Indemnity for death of the **Insured Person** is payable to the estate of the **Insured Person**. All other indemnities are payable to the **Insured Person**.
14. **Fraudulent Claims**
If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the **Insured Person** or anyone acting on behalf of the **Insured Person** to obtain any benefit under this **Policy**, all benefits in respect of such claims shall be forfeited.
15. **Liability Claim**
The **Insured Person**, or any person acting on his/her behalf, must not negotiate, admit, deny or settle a claim without the **Company's** written approval.

16. Right of Recovery

In the event that authorisation of payment and/or payment is made by the **Company** or the service provider of the Worldwide Emergency Assistance Services for a claim which is not covered under this **Policy** or when the limit of liability of this insurance is exceeded, the **Company** reserves the right to recover the said amount or excess from the **Insured Person**.

17. Misrepresentation

If the **Insured Person** or anyone acting for the **Insured Person** makes a statement in the application form or in connection with any claim under this **Policy** knowing the statement is false, the **Company** will not be liable for any claim and this **Policy** shall cease.

18. Subrogation

The **Company** has the right to proceed at the **Company's** own expense in the name of the **Insured Person** against third parties who may be responsible for an occurrence giving rise to a claim under this **Policy**.

19. Alternative Dispute Resolution

In the event of a dispute arising out of this **Policy**, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the *Arbitration Ordinance* (Chapter 609 of the Laws of **Hong Kong**) as amended from time to time. The arbitration shall be conducted in **Hong Kong** by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this **Policy**. In respect of the status or outcome of any form of alternative dispute resolution, if the **Company** decline liability for any claim under this **Policy** and the Insured does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of our disclaimer, the Insured's claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this **Policy**.

20. Compliance with General Provisions

Failure to comply with any of the provisions stated in this **Policy** shall invalidate all claims hereunder.

21. Other Insurance

If there is any other policy insured by other insurance company which also covers the same benefits as this **Policy** at the time of a claim, the **Company** will only be liable for the **Company's** proportionate share except for Section (1) – Personal Accident Cover, Section 2.2 – Overseas Hospitalisation/Quarantine Cash Benefit, Section (3) Compassionate Death Cash Benefit and Section 7.1 – Travel Delay Cash Benefit.

22. Duplicate Insurance

If the **Insured Person** is covered under more than one travel insurance policy underwritten by the **Company**, any compensation should be limited to the travel insurance policy with the greatest compensation of the section(s) to claim and only the benefits under that travel insurance be payable. The other policy/policies is/are deemed to be void from inception and the premium will be refunded accordingly.

23. Governing Law and Jurisdiction

This **Policy** shall be governed and interpreted in accordance with the laws of **Hong Kong** and subject to the exclusive jurisdiction of the courts of **Hong Kong**.

24. Automatic Extension of the Policy

This **Policy** can be automatically extended only in the circumstances which are outside the **Insured Person's** control. In such event, the **Insured Journey** is extended beyond the period stated in the original official itinerary issued by the **Travel Agent** or **Public Common Carrier**, the **Company** will automatically extend the period of insurance up to a maximum of fourteen (14) calendar days without charge for such a period as is reasonably necessary for completion of the **Insured Person's** Insured Journey.

25. Cancellation of Policy

For Single Trip Travel Plan, no refund of premium is allowed once the **Policy** has been issued.

For Annual Travel Plan, the **Policy** can be cancelled.

- by the **Insured Person** on notice to that effect being given in writing to the **Company**, in which case the **Company** will retain the customary short period rate as specified below for the time the **Policy** has been in force and subject to a minimum and non-refundable premium of HK\$500.00 plus other Levy (if any) after client discount, whichever is higher.
- by the **Company** on seven (7) days' advance notice to that effect being given in writing to the **Insured Person's** last known address, in which case the **Company** shall be liable to repay on a ratable proportion of the premium for the unexpired term from the date of the cancellation.

Short Period Premium Rate Table – for Annual Travel Plan Only

Period Covered (Number of Months)	Charge of Premium Paid (%)
1 (customary minimum premium)	20
2	30
3	40
4	50
5	60
6	70
> 6	100

26. Termination of Policy

For Annual Travel Plan, **Policy** shall automatically terminate at the earliest date specified below:

- the premium due date when any or any part of the premium pertaining to this **Policy** is not paid;
- the date when the **Insured Person** attains the age of sixty-six (66) years upon policy anniversary; or when the Insured Child in the Family Plan attains the age of eighteen (18) years upon policy anniversary;
- upon the **Insured Person's** request, termination of **Policy** will be effective on the date specified in the written notice received by the **Company**, provided that thirty (30) days' notice of cancellation before premium due date is given;
- subject to General Provision 17 – Misrepresentation.

27. Reinstatement of Policy

If this **Policy** lapsed within thirty-one (31) days due to non-payment of premiums, it may be reinstated with the **Company's** approval. Benefits will not, however, be payable for any event likely to give rise to a claim under this **Policy** which occurs while this **Policy** has lapsed and **Pre-existing Condition** should re-apply as if this **Policy** commenced on such reinstatement date.

28. Renewal of Policy

The **Company** reserves the right to amend any terms and conditions, including but not limited to the premium rates, or benefits or exclusions of this **Policy** at the time of renewal of any policy year of this **Policy**, either before or after the **Insured Person's** acceptance of such renewal. The **Company** will not be obligated to reveal the reasons for such amendments. After all, such renewal will not have to take place eventually if such amendments are not acceptable by the **Insured Person** before the **Effective Date** of any policy year.

HOW TO MAKE A CLAIM

Written notice of claim must be given to the **Company** within thirty (30) days of the date of the incident causing such loss.

Please submit the claim form to the **Company** together with relevant travel documents and the following supporting documents, including but not limited to the following:

1. Personal Accident Cover/Credit Card Protection

- Medical report or certificate issued by a **Medical Practitioner** certifying the degree or severity of disability;
- Police report, where relevant.

2. Accidental Death/Compassionate Death Cash Benefit

- Death certificate;
- Coroner's report;
- Police report, where relevant;
- In the event of a disappearance, presumption of death as proclaimed by court.

3. Medical Expenses Cover

- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Medical Practitioner**;
- Original **Hospital** bill/receipt with itemised list issued by a Hospital;
- Original documents to certify that the **Compulsory Quarantine** is forced by national, regional or government or relevant authority;
- Original receipt for purchase of **Medical Equipment**;
- Original receipt for purchase of transportation.

4. Personal Belongings Cover

- Original receipts, including date of purchase, price, model and type of items lost or damaged;
- Copy of notification to airline/**Public Common Carrier** and their official acknowledgement in writing when loss of damage has occurred in transit;
- Police report (which must be made within twenty-four (24) hours of the occurrence);
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within twenty-four (24) hours of the occurrence);
- Repair quotation stated the cause of damage or confirmation of irreparable damage.
- Original receipts of **Transport Ticket/Accommodation**.

5. Trip Cancellation Cover/Trip Curtailment Cover

- Original receipt, bills or coupons for the group tour fees, **Transport Ticket, Accommodation** and/or admission fees of overseas sport, musical or other performance events of the forfeited itinerary;
- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Medical Practitioner**;
- Official documentation from **Public Common Carrier** including **Insured Person's** name, date, time, duration and reason for delay;
- Official documents from **Travel Agent**, operator, hotel, airline, **Public Common Carrier** or relevant organisations proofing the refund or non-refundable amount.

6. Travel Delay Cover/Baggage Delay Cover/Cruise Interruption

- Official documents of the **Public Common Carrier** including **Insured Person's** name, date, time, duration and reason of delay;
- Original receipt for the group tour fees, **Transport Ticket, Accommodation** and/or admission fees of overseas sport, musical or other performance events of the forfeited itinerary;
- Official documents from travel agent, operator, hotel, airline, **Public Common Carrier** or relevant organisations proofing the refund or non-refundable amount.

7. Loss of Home Contents Cover

- Receipts, including date of purchase, price, model and type of items lost or damaged;
- Police report (which must be made within twenty-four (24) hours upon return from the **Insured Journey**).

8. Personal Liability

- Statement on the nature and circumstances of the incident or event (No admission of liability or settlement can be made or agreed upon without our written consent);
- All associated documentation received in connection with the incident or event (including copies of summons, all court documents, solicitors' and other legal correspondence).

9. Rental Vehicle Excess Cover

- Original receipt from the licensed rental agency;
- Rental agreement which shows the excess or deductible and terms and conditions of the comprehensive motor insurance;
- Police report.

10. Golfer "Hole-in-One"

- Signed/countersigned score card or signed certificate which recording the event issued by the recognised golf course on which the "Hole-in-One" occurred.

These are some of the required documents for claims. The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.

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

ENDORSEMENT

This Policy is subject to the following exclusion:

COVID 19 / PANDEMIC EXCLUSION

Notwithstanding anything herein contained to the contrary of this **Policy**, this **Policy** shall exclude any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived –:

- Coronavirus (COVID-19) including any mutation or variation thereof; or
 - Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.
- Immediate notice shall be given to the **Company** of any occurrence likely to give rise to a claim under this **Policy**. Within thirty (30) days of any occurrence likely to give rise to a claim under this **Policy**, a detailed statement in writing describing the occurrence shall be delivered to the **Company**.

Should anything in this Endorsement be contradictory to the **Policy**, this Endorsement shall prevail.

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

「智優遊」旅遊保障計劃

24 小時緊急支援熱線 852 8206 2229

重要事項—當收到本保單時，請仔細閱讀本保單內容，並且立即提出任何必需的修訂。

本保單條款及細則，承保表及任何附加批註須一併閱讀並應視為一份完整合約（以下稱本保單），載於本保單內之任何部分而附特定涵義的任何詞彙或字句，於整份文件中均具有相同之特定涵義。

投保人／受保人的申請／登記與其聲明須一併收納於本保單內，並作為本保單之依據。由於受保人已向大新保險有限公司（以下稱本公司）申請及已繳付或同意繳付本保單之應付保費、於保單生效期間受保人是適宜出行，以及在申請本保單時在申請／登記與其聲明的資料為真實及正確，本公司將按照本保單內詞彙內詞彙解釋、不保事項、限制、條款及條件，或附加之批註向受保人作出理賠根據。

如申請／登記與其聲明屬多於一名受保人，儘管任何條款另有規定，僅按本保單所載之條款及條件，本公司同意並接受為各受保人提供保障。

保障表（根據本保單的條款與細則）

保障		每受保人最高賠償額（港幣）	
		金計劃	鑽石計劃
(1)	個人意外保障	500,000	1,000,000
	- 年齡為18歲至75歲	500,000	1,000,000
	- 年齡為18歲以下或75歲以上	250,000	500,000
1.1	額外個人意外保障	250,000	500,000
1.2	三級程度燒傷保障	250,000	500,000
1.3	入息保障	12,000	12,000
	- 每週限額	1,000	1,000
(2)	醫療費用保障	500,000	1,000,000
	- 年齡為 75 歲或以下	500,000	1,000,000
	- 年齡為 75 歲以上	250,000	500,000
2.1	海外求診交通費用	250	500
2.2	海外住院 / 隔離現金津貼	3,000	5,000
	- 每日限額	300	500
	- 海外住院現金	3,000	5,000
	- 回港後住院現金	3,000	5,000
2.3	回港覆診費用		
	- 因身體損傷覆診	500,000	1,000,000
	- 因疾病覆診	50,000	100,000
	- 中醫跌打	1,500	3,000
	- 每日限額	150 / 次	150 / 次
2.4	醫療用品	10,000	20,000
2.5	創傷治療	15,000	30,000
	- 每日限額	2,000	2,000
(3)	身故恩恤金	10,000	20,000
(4)	全球緊急支援服務		
4.1	住院保證金	40,000	40,000
4.2	緊急醫療運送	實際費用	實際費用
4.3	遺體運返	實際費用	實際費用
4.4	近親探望	20,000	50,000
4.5	額外住宿費用	15,000	30,000
4.6	子女護送	20,000	50,000
4.7	其他旅遊諮詢服務	適用	適用
(5)	個人財物保障	15,000	20,000
	- 其他物品（件／對／套）（相機除外）	2,000	3,000
	- 相機	5,000	7,500
5.1	個人金錢	2,000	3,000
5.2	遺失旅遊證件或交通票	15,000	20,000
	- 每日住宿限額	1,500	2,000
(6)	行李延誤保障	500	1,000

保障		每受保人最高賠償額 (港幣)	
		金計劃	鑽石計劃
(7)	行程延誤保障	10,000	15,000
7.1	行程延誤現金津貼	1,500	3,000
	- 首5小時延誤	300	300
	- 其後每10小時延誤	600	600
7.2	額外住宿費用	1,500	3,000
7.3	額外交通費用	5,000	10,000
7.4	不能退回之旅遊費用	3,000	5,000
(8)	取消行程保障	20,000	50,000
	- 黃色外遊警示	500	1,000
	- 紅色外遊警示	1,000	2,000
	- 黑色外遊警示	20,000	50,000
(9)	縮短行程保障	15,000	30,000
(10)	個人責任保障	1,000,000	2,000,000
(11)	家居物品保障	5,000	10,000
	- 件 / 對 / 套	2,000	3,000
(12)	租車自負額保障	2,500	5,000
(13)	信用卡保障	15,000	30,000
(14)	高爾夫球「一桿入洞」保障	1,000	3,000
(15)	中斷郵輪旅程保障		10,000
15.1	額外交通費	不適用	5,000
15.2	取消岸上觀光		5,000

詞彙解釋

本保單內之任何部分而附特定涵義的任何詞彙或字句，其意指已於下列或每項目之首列明，並於整份文件中均具有相同之特定涵義。

- 「意外」/「意外的」指於受保旅程遇上不能預料及不可避免的事故而引致身體損傷或損失。
- 「住宿」指房間費用。
- 「身體損傷」指純粹由外來的意外暴力造成受保人身體損傷，此意外須獨立於其他原因。
- 「相機」指相機機身、攝影鏡頭、閃光燈或三腳架。
- 「中醫師」指任何根據《中醫藥條例》註冊為跌打醫師、針灸師或中醫師，惟有關人士不能為受保人或其直系親屬。
- 「公司合夥人」指於受保人的業務佔有股份的公司合夥人，且可提供商業登記或公司的註冊文件予本公司作證明。
- 「強制隔離」/「隔離」指受保人被政府強制隔離於醫院內之隔離病房或其他居所以外之政府指定隔離地點一（1）日（廿四（24）小時）或以上，並持續停留於該隔離地點直至可以離開。
- 「住院」/「入院」指須遵照醫生建議入住醫院接受治療。受保人須出示醫院發出的每日病房及膳食費用單據，以作證明。
- 「生效日」指「單次旅遊」保障計劃的保單續發之日。「全年旅遊」保障計劃，則指：(i)此份保單的續發日，或(ii)計劃旅程的收據上所列明的之日期，以較後者為準。
- 「家居物品」指於受保人的主要住所的財物，包括家庭物件、個人物件、傢俱、固定裝置及陳設（不包括室內裝修）。
- 「香港」指中華人民共和國香港特別行政區。
- 「醫院」指符合下列條件的機構：
 - 持牌醫院；及
 - 主要提供入院、醫療護理和住院治療服務；及
 - 由註冊護士廿四（24）小時提供看護服務；及
 - 持牌醫生時刻駐院；及
 - 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及
 - 並非診所、水療或自然療法診所、療養、休養或復康中心等類似服務；及
 - 非老人院、戒酒中心或戒毒中心。
- 「直系親屬」指合法配偶、父母、配偶之父母、子女、合法的領養子女、祖父母、孫子女、兄弟姊妹或合法監護人。
- 「傳染病」指任何一種被公告及被政府要求實施隔離的疾病。
- 「受保家庭」指受保人及/或配偶及其十八（18）歲以下之合法子女，於承保表列明就同一受保旅程投保家庭計劃。
- 「受保旅程」指
 - 於「單次旅遊」保障計劃中，由受保人出發及經過香港入境處出入境管制站為其旅程之開始時間，直至受保人
 - 於承保表所列之日期返回香港或
 - 到達並經過香港入境處出入境管制站返回香港，以較早者為準。
於「單次旅遊」保障計劃中，最長保障期不能多於一百八十二（182）日。如該旅程為單程旅程，則保障由受保人出發及經過香港入境處出入境管制站為其旅程之開始時間，直至受保人到達最終目的地後七（7）日或保單到期日，以較早者為準。
 - 於「全年旅遊」保單，由受保人出發及經過香港入境處出入境管制站為其旅程之開始時間，直至受保人
 - 到達並經過香港入境處出入境管制站返回香港或
 - 每次受保旅程出發日起計九十（90）日，以較早者為準。
- 「受保人」指列名於承保表內的一名或多名受保人士。
- 「失聰」指永久及無法恢復聽力，即 $1/6(a + 2b + 2c + d)$ 高於 80 分貝：
 - 如 a 分貝 = 聽力損失 500 赫茲
 - 如 b 分貝 = 聽力損失 1,000 赫茲
 - 如 c 分貝 = 聽力損失 2,000 赫茲

如 d 分貝 = 聽力損失 4,000 赫茲

19. 「**斷肢**」指手或手腕關節以上部分，或足或足踝關節以上部分的肢體完全分離，或完全及永久失去活動能力。
20. 「**失明**」指完全喪失視力及永久無法復原。
21. 「**喪失說話能力**」指無法發出說話所需的四（4）種語言音中的三（3）種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦語言中樞受損，導致語言失能症。
22. 「**醫療用品**」指輪椅、義肢、眼鏡、拐杖、助行架、頸托、矯形保護墊 / 護托及助聽器。
23. 「**必要醫療費用**」指於**受保旅程**期間，**受保人**因**身體損傷**或**疾病**須得到醫藥、手術、護理治療而支付予**醫生**、物理治療師、護士、醫院及 / 或救傷車服務費用；包括醫療用品及租用救護車。本保單賠償之有關治療費用必須由**醫生**處方。若**受保人**可從其他渠道索償全部或部分費用，本公司將只負責賠償餘額的費用。
24. 「**最高賠償額**」指列於本保單的保障表內每項受保保障的賠償額。
25. 「**醫生**」指擁有執業資格及已獲准在其執業地區合法提供醫療及外科服務的人士，惟**受保人**或其**直系親屬**除外。
26. 「**永久**」 / 「**永久的**」指由**意外**發生日起計持續十二（12）個月，且於該期間結束時情況仍沒有好轉之跡象。
27. 「**永久完全傷殘**」指**受保人**不能從事根據其學歷、培訓或經驗的任何工作或受僱，而賺取報酬或利益。或在**受保人**並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。且此等傷殘須已維持連續十二（12）個月，並需經**醫生**證實**受保人**的餘生屬於完全性、持續性及永久性的傷殘。
28. 「**個人財物**」指於**受保旅程**中由**受保人**所佩帶或攜帶、擁有或取得之個人物品，惟不包括相機。
29. 「**個人金錢**」指現金、銀行本票、個人支票或旅行支票。
30. 「**已存在的病症**」指**受保人**、其**直系親屬**、**同行夥伴**或**公司合夥人**於生效日前已被確診、出現相關症狀、已存在、需要醫療建議、及 / 或接受治療、及 / 或處方藥物的任何**身體損傷**或**疾病**。
31. 「**主要住所**」指**受保人**於香港的私人住宅、屋苑或樓宇，而該私人住宅、屋苑或樓宇須為**受保人**唯一永久的 / 主要住所。
32. 「**職業高爾夫球手**」指該**受保人**需倚賴及主要透過，參與高爾夫球活動以賺取生活費用。
33. 「**公共交通工具**」指持有牌照並可以出租方式運載付費乘客的公司或個人營運，並以任何機械推動的運載工具。
34. 「**租賃車輛**」指從持牌營運的租用汽車公司，租用只用作在公共道路上運載**受保人**的非商用陸上車輛（不包括摩托車）。
35. 「**暴亂**」指人群參與擾亂公共治安的行為（不論是否與罷工或停工有關），及任何依法成立的政府機關為鎮壓或試圖鎮壓任何上述擾亂行為或將上述擾亂行為的影響降至最低而採取的行動。
36. 「**承保表**」指附加於保單中的承保表。
37. 「**嚴重醫療狀況**」指**受保人**或其**同行夥伴**的**身體損傷**或**疾病**需接受**醫生**治療並證實不適宜旅遊或繼續其原訂的旅遊行程。嚴重醫療狀況亦包括**受保人**或**同行夥伴**因**身體損傷**或**疾病**而被任何司法、政府或機場之管理機構拒絕登上原定之**公共交通工具**或拒絕入境。若套用於**直系親屬**或**公司合夥人**，是指其**直系親屬**或**公司合夥人**的**身體損傷**或**疾病**，經**醫生**證明他們會有生命危險及必須於住院，以致**受保人**需要中斷或取消其原定**受保旅程**。
38. 「**疾病**」指**受保人**於**受保旅程**遇上身體不適或罹患疾病，而該疾病必須直接及獨立於任何其他因素導致損失。
39. 「**配偶**」指**受保人**的丈夫或妻子，而該婚姻關係必須為有效及合法的。
40. 「**恐怖襲擊**」指所有確實發生或恐嚇使用武力或暴力手段造成損毀、傷害或混亂的行為，或此等行為對個人、財物或政府造成人命傷亡或財物損失，以達至經濟、部落、民族、種族或宗教上的利益，無論有否陳述其追求之目的。若盜竊或其他罪行主要是基於犯案者的個人利益出發，純粹只是犯罪者與犧牲者的關係，則不被視為恐怖襲擊。恐怖襲擊亦包括經（有關）政府證實及承認為恐怖主義的行為。
41. 「**三級程度燒傷**」指經**醫生**診斷為皮膚層因燃燒而完全受損或破壞，並傷及皮下組織。
42. 「**同行夥伴**」指於整個**受保旅程**一直與**受保人**同行及同時投保本公司，而非其導遊或團友。
43. 「**旅行代理商**」指於香港旅遊業議會下合法註冊及登記為旅行代理商，惟**受保人**或其**直系親屬**為旅行代理商則除外。
44. 「**旅遊證件**」指護照、香港身份證、旅遊簽證及其他證件、必須為**受保旅程**中出入境時所需的其證件或許可證。
45. 「**交通票**」指**受保人**於**受保旅程**乘坐**公共交通工具**所購買的票據。
46. 「**本公司**」指大新保險有限公司。

保障說明

章節（1）：個人意外保障

若**受保人**於**受保旅程**中因**意外**遭受**身體損傷**，而該**身體損傷**於**意外**發生日起計連續十二（12）個月導致下列損傷表上所載的賠償項目其中一項，本公司將會根據下列賠償表上所載**最高賠償額**百分比作出賠償，惟以保障表-章節（1）所載之**最高賠償額**之上限。

賠償表

意外死亡及傷殘賠償項目	最高賠償額百分比
1) 意外死亡	100%
2) 永久完全傷殘	100%
3) 失去兩肢或雙目失明	100%
4) 永久完全喪失說話能力及聽力	100%
5) 失去一眼或單眼失明	50%
6) 永久完全喪失說話能力	50%
7) 永久完全失聰	50%

若於同一次**意外**事件中遭受多於一個賠償項目，章節（1）將只會賠付金額較高的一項，且任何情況下賠償將以保障表所載之**最高賠償額**為上限。

若於**意外**發生前，肢體或器官已部分喪失功能，而蒙受**身體損傷**後變成完全喪失功能，本公司會就該**身體損傷**所引致的受損部位決定**最高賠償額**百分比作出賠償。在任何情況下，本公司不會就**意外**發生前已喪失功能的肢體或器官作出賠償。

於章節（1）中，本公司亦提供保障予**受保人**如於下列時間蒙受任何**身體損傷**：

- a) 當**受保人**所安排乘坐的**公共交通工具**之預定離港前三（3）小時內，直接由**香港主要住所**或日常工作地點前往**香港**入境處出入境管制站以開始其**受保旅程**期間；
- b) 當**受保人**結束**受保旅程**返港，所乘坐的**公共交通工具**之實際抵港時間後三（3）小時內，由**香港**入境處出入境管制站直接返回主要住所或慣日常工作地點期間。

若**受保人**失蹤：倘若**受保人**在**受保旅程**中搭乘飛機或其他**公共交通工具**遭遇**意外**而導致失蹤、墜毀或沉沒，並且在**意外**發生後一（1）年之內仍無法尋回，則會假定**受保人**已意外死亡。

章節（1）的延伸保障：

1.1 額外個人意外保障

受保人因蒙受意外而死亡或於意外發生日後連續十二（12）個月永久傷殘，保障表章節（1）所列的最高賠償額將增加百分之五十（50），惟以保障表 - 章節（1.1）所載之最高賠償額為限，如受保人：

1.1.1 在受保旅程期間僅以付費乘客身份（並非操作員、機長或機組人員）乘搭公共交通工具；或

1.1.2 在受保旅程期間遇劫或被企圖行劫事，成為無辜受害者。

1.2 三級程度燒傷保障

若受保人在受保旅程中蒙受意外，導致三級程度燒傷，並能提供醫生的醫療報告及全面診斷，本公司將按照下列賠償表支付賠償，惟以保障表 - 章節 1.2 所載之最高賠償額為限。

賠償表

三級程度燒傷		最高賠償額百分例
頭部		
a)	12%或以上	100%
b)	8%或以上但少於 12%	75%
c)	5%或以上但少於 8%	50%
身體（頭部以外）		
a)	20%或以上	100%
b)	15%或以上但少於 20%	75%
c)	10%或以上但少於 15%	50%

1.3 入息保障

如受保人於受保旅程蒙受身體損傷並於返回香港後，由醫生診斷該身體損傷導致他／她連續七（7）日不能返回其慣常賺取收入的工作崗位，每滿連續七（7）日（一（1）週），本公司將支付每週入息保障港幣一千（1,000）元。最高賠償十二（12）週及並且以保障表 - 章節 1.3 的最高賠償額為限。受保人返港後不能返回其慣常賺取收入的工作崗位的首六（6）日將不獲任何賠償。

章節（1）的最高責任：

若受保人在受保旅程開始時為十八（18）歲以下或七十五（75）歲以上，最高賠償額將調整為賠償表中最高賠償額的百分之五十(50)；而受保人於章節 1.1 中，將不獲任何保障。

若受保人於本公司同時投保多份包括意外死亡及永久傷殘保障的保單，本公司就每位人士提供的意外死亡及永久傷殘保障之最高總責任額不可超過港幣五百萬（5,000,000）元（或港幣二百五十萬（2,500,000）元，若受保人年齡為十八（18）歲以下或七十五（75）歲以上），且所有相關保單將根據總賠償額按比例分配。

章節（1）的不保事項：

章節（1）於本保單內的不保事項：

- a) 任何疾病或患病引致之身體損傷。
- b) 章節1.1不適用於受保旅程開始時為十八（18）歲以下或大於七十五（75）歲以上的受保人。
- c) 章節1.3不適用於失業、退休或自僱的受保人。
- d) 章節1.3不適用於受保人未能出示由其僱主發出有關受保人受僱狀況的正式或合法證明文件。
- e) 章節1.3不適用未能出示由醫生發出證明受保人不能返回其慣常及可賺取收入的工作崗位之書面醫療報告。

章節（2）：醫療費用保障

本公司將賠償受保人於受保旅程及身處香港以外地方因身體損傷或疾病所產生之實際的必要醫療費用，惟以保障表所載之最高賠償額為限。

章節（2）的延伸保障：

2.1 海外求診交通費用

本公司將延伸保障受保人於受保旅程及身處香港以外地方因身體損傷或疾病前往求診時所衍生的合理及必要的交通費用，惟以保障表所載之最高賠償額為限。

2.2 海外住院 / 隔離現金津貼

2.2.1 受保人於受保旅程及身處香港以外地方因身體損傷或疾病住院；及 / 或

2.2.2 若受保人於受保旅程或計劃目的地因被懷疑或確診感染傳染病而被國家、地區、政府或相關機構強制隔離；

若於同一受保旅程中發生多於一次強制隔離，章節 2.2 的最高賠償總額不可超過保障表所載之最高賠償額。

2.2.3 若受保人因章節 2.2.1 的住院結束後，返回香港後受保人仍須就同一身體損傷或疾病繼續住院。

本公司將按照保障表 - 章節 2.2 所列之每日現金津貼金額支付受保人，惟以保障表所載之最高賠償額為限。

2.3 回港覆診費用

本公司將延伸賠償受保人因身體損傷或疾病須於香港接受醫生治療之實際的必要醫療費用，惟以保障表 - 章節 2.3 所載之最高賠償額為限：

2.3.1 於受保旅程中，受保人抵達計劃目的地前，及 / 或

2.3.2 在受保人返港後三（3）個月內由西醫醫生進行的後續治療，但該身體損傷或疾病須於海外產生必要醫療費用，及 / 或該支付予中醫師的必要醫療費用，惟須根據保障表所載之總賠償額及每日每次限額港幣一百五十（150）元為限。

2.4 醫療用品

於受保旅程中，受保人因身體損傷或疾病，由醫生證明任何在醫療上有需要及可改善受保人病症的醫療用品，本公司將延伸保障至賠償購買醫療用品之實際費用。惟以保障表中章節 2.4 的最高賠償額為限。

2.5 創傷治療

若受保人在受保旅程中因目擊創傷事故遭受身體損傷或經醫生診斷罹患創傷後遺症，本公司將賠償有關輔導費用，包括：（i）於受保旅程，及 / 或（ii）在受保人返港後三（3）個月內，須根據保障表所載之總賠償額及每日每次限額港幣二千（2,000）元為限。

章節（2）最高責任：

若受保人在受保旅程開始時為七十五（75）歲以上，最高賠償額將調整為賠償表中最高賠償額百分之五十（50）。

所有保障的最高總賠償額包括此章節的伸延保障，不可超過保障表 - 章節（2）所載之最高賠償額。

章節（2）不保事項：

章節（2）於**本保單**內的不保事項：

- a) 任何非必要的治療；
- b) 任何**醫院內**私人或獨立房間的額外費用；
- c) 任何有關特別或私家看護的費用；
- d) 與治療無關的個人服務，如收音機、電話等；
- e) 義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他**醫療用品**或光學治療，惟於**章節 2.4**中可索償的**醫療用品**除外；
- f) 任何有違**醫生**建議出外旅遊，或旅遊目的為接受治療或手術而衍生之損失；
- g) 牙科護理及治療，除非此等費用是於**受保旅程**中因**身體損傷**而直接導致**受保人**原本健全及天然之牙齒必須接受治療；
- h) 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於**受保旅程**中因**損傷**導致必須治療；
- i) 任何未能提供**醫生**的醫療報告以作證明的手術或治療；
- j) 根據為**受保人**治療的**醫生**或**本公司**委任的**醫生**之意見，在合理情況下該手術或治療可延遲至**受保人**返回**香港**後進行；
- k) 任何覆診費用支付予同時為**受保人**或**直系親屬**之中醫師；
- l) 任何由健康水療、康復中心、或療養院提供的治療；
- m) 創傷後遺症並不是由**旅程**中的創傷事故直接導致。

章節（3）：身故恩恤金

若**受保人**於**受保旅程**中身故，**本公司**將支付一筆現金予**受保人**之遺產繼承人。以保障表所載之**最高賠償額**為限。

章節（4）：全球緊急支援服務

若**受保人**於**受保旅程**及身處**香港**以外地方蒙遭受**身體損傷**或**疾病**，**本公司**將經由指定服務供應商提供以下保障：

4.1 住院保證金

若**受保人**的住院已經獲得主診醫生和**本公司**同意，**本公司**可代為支付最高港幣四萬（40,000）元的住院保證金。該保證金須由**受保人**償還，或於**章節（2）**醫療費用保障中扣除。

4.2 緊急醫療運送

如**受保人**的狀況必須得到即時治療，而發生**意外**或**疾病**的地方未提供該治療，**本公司**將安排緊急醫療運送至最近能提供合適醫療設備之地點。**本公司**將支付有關**受保人**因緊急醫療運送所引致的必要及無可避免的交通、醫療服務及醫療用品費用。離境的時間、交通工具及離境最後目的地均由**本公司**根據醫療需要作出決定。

4.3 遺體運返

若**受保人**因**意外**或**疾病**身故，其遺體由身故地點運送回**香港**所引致合理及無可避免的開支，或獲**本公司**同意於身故地殮葬之有關費用。

4.4 近親探望

若**醫生**證實**受保人**的身體損傷或疾病令其不適宜旅行或繼續其**受保旅程**、或對其生命或健康構成危險，**本公司**將支付（i）一（1）張來回經濟客位機票，及（ii）予一（1）位指定人士前往探望的合理住宿費用，惟**受保人**須於**香港**以外地方住院連續三（3）日以上。此項保障於**受保旅程**中只賠償一（1）次。

4.5 額外住宿費用

受保人出院後，經主治醫生與**本公司**同意，**受保人**必需須立即休養，而衍生之必要及不可避免的額外住宿費用。

4.6 子女護送

若**受保人**在**受保旅程**中死亡、或因嚴重醫療狀況而需於**香港**以外之地方住院，其同行之十八（18）歲以下之子女因此而失去照顧，**本公司**將支付一張單程的經濟客位機票予該名子女返回**香港**，惟以保障表所載之**最高賠償額**為限。如有需要，**本公司**亦可安排一（1）名合資格的服務員陪同該名子女返回**香港**。

4.7 其他旅遊諮詢服務

- (i) 最新疫苗接種要求
- (ii) 護照與簽證要求
- (iii) 領事館與大使館的地址與電話
- (iv) 法律轉介
- (v) 翻譯服務安排
- (vi) 國際天氣資訊
- (vii) 遺失行李援助
- (viii) 遺失護照援助
- (ix) 緊急更改路線安排
- (x) 緊急傳遞醫療信息
- (xi) 子女護送服務

章節（4）的最高責任：

所有保障的最高總賠償額包括此章節的伸延保障，不可超逾保障表 - 章節（4）所載之**最高賠償額**。

章節（4）的不保事項：

章節（4）於**本保單**內的不保事項：

- a) 任何須由第三者提供而不應由**受保人**付費的服務，或任何計劃旅程已包含的費用。
- b) 任何未經服務供應商及**本公司**認可安排的服務費用。

章節（5）：個人財物保障

若**受保人**於**受保旅程**中佩帶或攜帶的**個人財物**及 / 或**相機**，因**意外**損失或損毀，而該**個人物品**或**相機**屬**受保人**所有，**本公司**將根據保障表中的**最高賠償額**及根據每件 / 對 / 套的限額，作出賠償。根據該物品的損耗及折舊程度，**本公司**可酌情決定對該物品進行修復、修理或更換。若修理費用超越損毀物品之價值時，**本公司**於處理該賠償時，會視該物品已遺失。

章節 (5) 的延伸保障：

5.1 個人金錢

若**受保人**於**受保旅程**中隨身攜帶或鎖在酒店房間內之**個人金錢**因盜竊、偷竊或搶劫造成損失，**本公司**將賠償有關損失，惟以保障表所載之**最高賠償額**為限。

5.2 遺失旅遊證件或交通票

若**受保人**於**受保旅程**意外遺失**旅遊證件**或**交通票**，**本公司**賠償有關補領費用，惟以保障表所載之**最高賠償額**為限。

在章節 5.2 中，**本公司**延伸保障至**受保人**為繼續其**受保旅程**而衍生的合理額外交通及 / 或住宿費用，惟交通及住宿的等級不可高於原定計劃的等級。賠償總額須根據保障表所列及每日住宿限額。

章節 5.2 的不保事項：

章節 5.2 於**本保單**內的不保事項：

- a) 遺失的**旅遊證件**及 / 或**交通票**並非完成**受保旅程**所必需；
- b) 任何因**受保人**未有補領及遲延補領**旅遊證件**引致之罰款；
- c) 同時就同一**旅遊證件**的臨時及永久版本作出索償。此情況下**受保人**只可索償一種版本。

章節 (5) 的最高責任：

所有保障的最高總賠償額包括此章節的伸延保障，不可超逾保障表 - 章節 (5) 所載之**最高賠償額**。

章節 (5) 的不保事項：

章節 (5) 於**本保單**內的不保事項：

- a) 任何在發現遺失後廿四 (24) 小時內未向當地警方，或酒店管理人員或**公共交通工具**控制員或公共機構報案，及未能提供有關報告的任何損失；
- b) 以下之物品：商業貨品或樣本、食品或飲料及 / 或藥物、隱形眼鏡、假牙及 / 或其配件、動物、汽車 (包括配件)、電單車、單車、船、發動機、或任何交通工具、家用傢俱、古董、珠寶或配件 (遺失或損毀時**受保人**並未佩帶或攜帶)、手提電話及任何擁有對話功能之類似儀器 (包括電子手帳電話及其他配件)、電子貨幣 (包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件；
- c) 手提電腦因軟件或病毒問題故障或操作不善 (包括但不限於下載軟件)；
- d) 索償物品之收據上的名字並非**受保人**的名字；
- e) 任何由磨損、破裂、逐漸耗損、機件或電子故障、昆蟲、蟲蛀、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、任何加熱、烘乾、清潔、染色、更換或維修的過程、刮損、凹痕、故障、使用不當、手工或設計欠佳、使用有問題的物料，造成或引致的損失或損毀；
- f) 與**受保人**於不同**公共交通工具**寄運之物品，或因獨立寄運或付運的紀念品與物件所引致的損失；
- g) 已獲第三者或機構提供維修服務，使操作回復正常的物品，而**受保人**並不需要支付任何額外費用；
- h) 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
- i) 任何易碎或易破物品的損毀，如玻璃或水晶；
- j) 任何在酒店或**公共交通工具**機構保管下的財物損失或損毀，除非發現損失後三 (3) 日內以書面通知該酒店或**公共交通工具**機構，如該機構為航空公司，亦需獲得由該航空公司發出之財物紊亂報告；
- k) 任何基於同一原因於章節 (6) 「行李延誤保障」提出索償的損失；
- l) 受任何遺失或損毀之物品已受其他保險承保，或已獲**公共交通工具**機構或酒店賠償的損失；
- m) 損失高爾夫球，但如高爾夫球盛載於高爾夫球袋內並同時遺失則除外；
- n) 任何無法解釋的損失或神秘失蹤，或因錯誤、遺漏、或貶值造成之差額；
- o) 因使用造成的運動用品損壞；
- p) 任何因將財物放置於無人看管的車輛 (除非該物品被存放在已上鎖的行李箱中) 或**公共交通工具**、於運送途中或於公共場所造成的損失；
- q) 因**受保人**疏忽於保管而造成的財物遺失或損毀；
- r) 租借或租借物品之遺失或損毀；
- s) 任何被海關或其他機構沒收、扣留或銷毀之財物。

章節 (6)：行李延誤保障

若**受保人**乘搭的**公共交通工具**的寄艙行李於**受保人**抵達**香港**以外的目的地後延誤六 (6) 小時以上，**本公司**將賠償**受保人**購買必要的衣物及盥洗用品的實際費用，以保障表所載之**最高賠償額**為限，惟需提供**公共交通工具**機構的書面證明其延誤時間及原因。

章節 (6) 的最高責任：

所有保障的最高總賠償額不可超逾保障表 - 章節 (6) 所載之**最高賠償額**。

本公司於**受保旅程**中只賠償章節 (6) 保障一 (1) 次。

章節 (6) 的不保事項：

章節 (6) 於**本保單**內的不保事項：

- a) 不是與**受保人**所乘搭的**公共交通工具**一同寄運之物品，或獨立寄運或付運紀念品與物件；
- b) 任何基於同一原因於章節 (5) 「個人財物保障」已提出索償；
- c) 任何**受保人**無法提供收據的購買物品。

章節 (7)：行程延誤保障

如**受保人**安排乘坐及列明於原定行程表上之**公共交通工具**因罷工或其他工業行動、暴亂、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、**公共交通工具**的機械故障、航空公司倒閉或機場關閉而延誤，**本公司**會賠償以下保障予**受保人**，惟以保障表 - 章節 (7) 所載之**最高賠償額**為限：

7.1 行程延誤現金津貼

若原定**公共交通工具**的實際出發或到達時間比原定出發或到達時間延誤超過連續五 (5) 小時，首五 (5) 小時延誤**本公司**將賠償港幣三百(300)元，其後每十 (10) 小時延誤賠償港幣六百(600)元，惟以保障表 - 章節 7.1 所載之**最高賠償額**為限。

出發 / 到達時間之延誤將根據原定**公共交通工具**提供予**受保人**的原定行程表上列明之出發 / 到達時間計算，直到 a) 原定**公共交通工具**的實際出發 / 到達時間，或 b) 由原定**公共交通工具**安排之首個取替交通工具。

7.2 額外住宿費用

若於外遊或過境的旅程中，根據原定安排之**公共交通工具**的原定時間延誤超過連續六 (6) 小時以上，**本公司**將賠償**受保人**因為延誤而於**香港**以外的地方產生的額外、合理及不獲賠償的住宿費用，以保障表 - 章節 7.2 所載之**最高賠償額**為限。

7.3 額外交通費用

若原定**公共交通工具**於受保人辦理登記手續後，延誤超過連續六（6）小時後該**公共交通工具**被取消，且該**公共交通工具**機構無法安排取替交通工具，本公司將賠償受保人為抵達原定目的地而衍生之額外**公共交通工具交通票**（只限經濟級別）費用，惟以保障表 - 章節 7.3 所載之**最高賠償額**為限。此項保障於**受保旅程**中只賠償一次。

7.4 不能退回之旅遊費用

若原定由香港出發之**公共交通工具**連續延誤廿四（24）小時，導致受保人決定取消其**受保旅程**，本公司將賠償已支付、而並不可退回之**交通票費用**、住宿費、團費、於海外的體育、音樂會或其他表演活動入場費，惟以保障表 - 章節 7.4 所載之**最高賠償額**為限。

章節（7）的最高責任：

所有保障的最高總賠償額包括此章節的伸延保障，不可超逾保障表 - 章節（7）所載之**最高賠償額**。

章節（7）的不保事項：

章節（7）於本保單內的不保事項：

- 受保人因延誤抵達其旅程原定旅程表所列任何出發地點所引致的損失，但由於在受保期間**公共交通工具**的僱員罷工造成延誤抵達所致的損失除外；
- 行程延誤是直接或間接由接駁航班的累計延誤時間所引致，及 / 或其延誤並非由同一原因直接導致；
- 因上一**公共交通工具**的延誤或脫班，導致受保人隨後安排的**公共交通工具**延誤；
- 任何受保人不應負責支付的費用；
- 任何**受保旅程**的延誤情況於生效日前已存在或公佈；
- 任何未經**公共交通工具**機構、旅行代理商或其他相關組織證實而更改行程導致的損失；
- 任何已受保於其他保險計劃的事項、政府計劃所承保的項目或已由旅行代理商、旅遊承辦商或行程表內提供服務的機構 / 人士承諾賠償或退款，惟於章節 7.1「行程延誤現金津貼」除外；
- 任何基於同一原因於章節（8）「取消行程保障」及 / 或章節（9）「縮短行程保障」提出索償的損失；
- 受保人未能提供由**公共交通工具**機構的文件說明有關延誤的時間及原因。

章節（8）：取消行程保障

若受保人因下列原因必須取消其**受保旅程**，本公司將賠償受保人無法由其他途徑取回及已支付、並法律上有責任支付的未使用之**交通票**、住宿、團體費、於海外的體育、音樂會或其他表演活動入場費，惟以保障表 - 章節（8）所載之**最高賠償額**為限：

於生效日後：

- 受保人已安排之往返香港與計劃目的地的旅行代理商或**公共交通工具**機構宣佈破產或清盤。

於生效日後及於原定**受保旅程**出發前六十（60）日內：

- 受保人、其直系親屬、公司合夥人死亡或處於嚴重醫療狀況；
- 受保人的同行夥伴死亡或處於嚴重醫療狀況住院；
- 受保人需出席陪審團或收到證人傳票。

於生效日後及於原定**受保旅程**出發前七（7）日內：

- 受保人被強制隔離；
- 受保人於香港的主要住所因火災、洪水或爆竊導致嚴重損毀，因此需要受保人繼續留在香港；
- 爆發工業行動、暴亂、騷亂、恐怖襲擊、自然災害或計劃的**受保旅程**城市機場關閉；
- 於生效日起計最少一（1）日後（「單次旅遊」保障）或有關計劃旅程的收據日期（「全年旅遊」保障），香港政府對**受保旅程**指定城市發出黑色外遊警示而該警示須依然生效（儘管受「一般不保事項」第 12 項之限制）。

於生效日後及於原定**受保旅程**出發前廿四（24）小時內：

- 於生效日起最少一（1）日後（「單次旅遊」保障）或有關計劃旅程的收據日期（「全年旅遊」保障），香港政府對**受保旅程**指定城市發出紅色或黃色外遊警示而該警示須依然生效（儘管受「一般不保事項」第 12 項之限制）。

章節（8）將延伸保障至**受保旅程**開始或上述任何情況發生（以較早者為準），受保人或其同行夥伴以其信用卡支付並不可退回之**交通票**、住宿、團費、於海外的體育、音樂會或其他表演活動入場費。

章節（8）的最高責任：

所有保障的最高總賠償額，不可超逾保障表 - 章節（8）所載之**最高賠償額**。

章節（9）：縮短行程保障

若受保人因下列原因必須中斷其**受保旅程**並直接返回香港，本公司將賠償受保人無法由其他途徑取回，及已支付並法律上有責任支付的未使用之**交通票**、住宿、團費、於海外的體育、音樂會或其他表演活動入場費，或任何其他因縮短**受保旅程**導致的合理及必需的額外**交通票**和住宿的實際費用，惟以保障表所載之**最高賠償額**為限：

- 受保人已安排之往返香港與計劃目的地的旅行代理商或**公共交通工具**機構宣佈破產或清盤；
- 受保人或其直系親屬或公司合作夥伴或同行夥伴死亡或處於嚴重醫療狀況；
- 受保人於香港的主要住所因火災、洪水或爆竊導致嚴重損毀；
- 爆發工業行動、暴亂、騷亂、恐怖襲擊、自然災害或計劃的**受保旅程**城市機場關閉導致受保人無法繼續其原定旅程；
- 香港政府對計劃的**受保旅程**城市發出黑色外遊警示（儘管受「一般不保事項」第 12 項之限制）。

可獲賠償的無法退回之**交通票**、住宿、團費將根據**受保旅程**中斷後的剩餘日數按比例計算。受保人只可索償**受保旅程**中無法退回之費用，或因行程縮短導致的額外**交通票**及住宿費用的其中一項。

章節（9）的最高責任：

所有保障的最高總賠償額，不可超逾保障表 - 章節（9）所載之**最高賠償額**。

章節（8）與章節（9）的不保事項：

章節（8）與章節（9）於本保單內的不保事項：

- 任何已存在的病症；
- 任何直接或間接因任何政府法例及規條限制，旅行代理商、旅遊承辦商、**公共交通工具**機構及 / 或於行程表內提供服務的機構 / 人士錯誤、疏忽或默認行為所引致的損失；
- 任何直接或間接因受保人已知必須取消或縮短行程但未有即時通知旅行代理商、旅遊承辦商、**公共交通工具**機構及 / 或行程表內提供服務的機構 / 人士；

- d) 任何未經航空公司、旅行代理商或其他有關機構證實的取消或縮短行程的損失；
- e) 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由公共交通工具機構、旅行代理商、旅遊承辦商或任何其他交通票及 / 或住宿服務機構 / 人士承諾賠償或退款；
- f) 未能提供醫生發出的醫療報告；
- g) 一切由第三者提供的服務所招致而毋須由受保人支付及 / 或已包括於受保旅程中的費用；
- h) 任何受保人拒絕依循醫生之建議返回香港接受治療，或在身體狀況許可下，拒絕繼續其受保旅程（只適用於章節（9）「縮短行程保障」）；
- i) 任何直接或間接因受保人或同行夥伴不願旅行或因財務狀況造成的損失；
- j) 任何培訓或學習課程費用及 / 或其訂金；
- k) 旅行代理商、旅遊承辦商、公共交通工具機構是由受保人、其直系親屬或同行夥伴持有或共同持有；
- l) 任何基於同一原因於章節（7）行程延誤保障提出索償的損失。

章節（10）：個人責任保障

本公司將賠償若受保人於受保旅程中發生意外令第三者意外死亡或蒙受身體損傷或財物損失，以致必須承擔法律賠償責任及 / 或任何法律費用。惟在未有本公司書面同意前，受保人不可向第三方承認責任、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。

章節（10）的最高責任：

本章節於受保旅程期間同一原因導致的一個 / 一系列後果，包括受保人獲得本公司書面同意後承擔的法律成本和費用，所有保障的最高總賠償額，不可超逾保障表 - 章節（10）所載之最高賠償額。

章節（10）的不保事項：

章節（10）於本保單內的不保事項：

- a) 受保人未獲得本公司書面同意時向第三方提出或承諾任何賠償，或承認責任，或牽涉訴訟；
- b) 任何商業、專業或貿易活動的責任；
- c) 任何受保人故意、蓄意及不法行為或刑事行為；
- d) 任何受保人對直系親屬、同行夥伴、僱主或僱員的責任；
- e) 合約責任；
- f) 擁有、佔用、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物的責任；
- g) 受保人、直系親屬、同行夥伴、僱主或僱員擁有、持控托管或保管的財物損毀；
- h) 任何由法院判決的累積性、懲罰性或警惕的刑罰。

章節（11）：家居物品保障

若於受保旅程期間，受保人的主要住所無人居住，遭使用暴力強行入屋爆竊，直接造成其中的家居物品損壞或損失，本公司將賠償有關損失，以保障表所載之最高賠償額為限。惟此損失必需向警方報案及須提供警方的相關書面文件和報告。本公司將根據該物品的損耗及折舊程度提供修復、修理或替換費用。

章節（11）的最高責任：

所有保障的最高總賠償額，不可超逾保障表 - 章節（11）所載之最高賠償額。

章節（11）的不保事項：

章節（11）於本保單內的不保事項：

- a) 受保人位於香港的主要住所由受保旅程開始 / 開始前三十（30）日以上已無人居住；
- b) 債券、匯票、現金、錢幣、支票、珠寶手飾或配件、本票、郵政匯票、記錄或帳簿或類似的證明、餐券或任何贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、獎章、護照、郵票、股票、任何類型的隱形眼鏡、手提電話、旅行票、食物、動物、汽車（包括配件）、電單車、船隻、發動機及其他交通工具、存錄於磁帶、記憶儲存卡、磁碟或其他的資料遺失或損毀；
- c) 受保人於受保旅程完結返回香港後廿四（24）小時內未有向警方報案及未能提交警方之報告；
- d) 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額；
- e) 任何用於工作上、或具有專業或商業用途的儀器或設備。

章節（12）：租車自負額保障

若受保人於香港以外的受保旅程中，在持牌汽車租用公司，而根據租賃合約表明受保人法律責任承擔租賃車輛的保險自負額，如租賃車輛遭損壞或損失，而本公司將賠償此項自負額，以保障表 - 章節所載之最高賠償額為限。

受保人在租用期間必須購買汽車保險全保以應對任何租賃車輛可能面對的損壞和損失。受保人亦必須遵守租賃合約中的所有要求及其條款，以及當地國家的相關規則和法律制度。

章節（12）的最高責任：

所有保障的最高總賠償額，不可超逾保障表 - 章節（12）所載之最高賠償額。

本公司將於受保旅程中就章節（12）僅賠償一（1）次。

章節（12）的不保事項：

章節（12）於本保單內的不保事項：

- a) 單車與電單車；
- b) 因受保人違反租賃合約造成的損失；
- c) 租賃合約上或汽車保險單上的司機姓名不是受保人；
- d) 因受保人違反當地交通規則直接導致的損失；
- e) 若租賃合約未附帶汽車保險，或受保人選擇不購買汽車保險保障；
- f) 任何由磨損、破裂、逐漸耗損、昆蟲、蟲蛀、固有缺陷、潛在缺陷或損壞引致的損失；
- g) 任何非操作補償費用（NOC），因不能出租損毀汽車的營業損失；
- h) 損失發生時，租賃車輛不是由受保人操控。

章節（13）：信用卡保障

若受保人在受保旅程中遭受身體損傷並於其後連續十二（12）個月內直接導致意外死亡，本公司將替已故受保人償還於受保旅程期間消費的未償還信用卡結餘，以保障表所載之最高賠償額為限。

章節（13）的最高責任：

所有保障的最高總賠償額，不可超逾保障表 - 章節（13）所載之最高賠償額。

本公司將於受保旅程中就章節 (13) 僅賠償一 (1) 次。

章節 (13) 的不保事項：

章節 (13) 於本保單內的不保事項：

- a) 已故受保人之信用卡的未繳費用、累計利息或財務費用；
- b) 已故受保人之信用卡的任何未償還結餘已由其他保險就同一風險提供保障；
- c) 疾病、患病或細菌感染。

章節 (14)：高爾夫球「一桿入洞」保障

若受保人於受保期間在任何認可的高爾夫球場進行高爾夫球活動取得「一桿入洞」成績，並可提供由該認可高爾夫球場簽署或加簽的成績記錄卡，本公司將支付受保人於認可的高爾夫球場內的餐飲花費費用，惟以保障表所載之**最高賠償額**為限。

章節 (14) 的最高責任：

所有保障的最高總賠償額，不可超過保障表 - 章節 (14) 所載之**最高賠償額**。

本公司將於受保旅程中就章節 (14) 僅賠償一 (1) 次。

章節 (14) 的不保事項：

章節 (14) 於本保單內的不保事項：

- a) 受保人在受保旅程首日未滿十八 (18) 歲；
- b) 受保人為職業高爾夫球手。

章節 (15)：中斷郵輪旅程保障

15.1 額外交通費

若因爆發工業行動、暴亂、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、公共交通工具的機械故障、航空公司倒閉或機場關閉，導致受保人之公共交通工具延誤未能按計劃行程從香港出發，受保人無法於指定時間登上原定郵輪，本公司將賠償受保人為趕上該已出航之郵輪以繼續其計劃行程的合理額外交通費，惟以保障表 - 章節 15.1 所載之**最高賠償額**為限。

15.2 取消岸上觀光

若郵輪公司安排之岸上觀光行程因下列原因取消，本公司將賠償受保人無法取回之相關費用，惟以保障表 - 章節 15.2 所載之**最高賠償額**為限：

- i) 受保人或其同行夥伴蒙受身體損傷或疾病；或
- ii) 受保旅程的計劃目的地出現惡劣天氣；或
- iii) 該郵輪無法停泊於計劃目的地的港口。

章節 (15) 的最高責任：

所有保障的最高總賠償額，不可超過保障表 - 章節 (15) 所載之**最高賠償額**。

本公司將於受保旅程中就章節 (15) 僅賠償一 (1) 次。

章節 (15) 的不保事項：

章節 (15) 於本保單內的不保事項：

- a) 受保人可於其他保險、政府計劃，或由郵輪、酒店、航空公司、旅行代理商或其他旅行及 / 或住宿提供者賠償或退回的損失；
- b) 受保人不能提供公共交通工具機構的正式文件，說明受保人的姓名、日期、延誤時間及延誤原因 (僅適用於章節 15.1 額外交通費) ；
- c) 受保人不能提供郵輪公司的正式文件，說明不能停泊港口的原因 (僅適用於章節 15.2 取消岸上觀光) 。

一般不保事項 (適用於所有章節)

本保單不承保由下列原因直接或間接、引致或導致的任何損失或責任：

- 1. 任何已存在的病症、已存在之狀況、先天及遺傳性狀況；
- 2. 受保人任何違法或非法行為，或海關或其他機關充公、扣留、毀滅的財物；
- 3. 受保人並未採取所有合理行動保障個人物品 / 金錢，或盡量避免蒙受損傷，以減低對本保險提出索償機會；
- 4. 以乘客或司機身份參與任何形式的賽車，又或參加職業體育活動或受保人可能或可以賺取收入或報酬的體育活動；
- 5. 一般需利用繩索或嚮導裝備的攀石或攀山活動，在海拔五千 (5,000) 米以上進行高山遠足，或在三十 (30) 米水深以下潛水；
- 6. 自殺或蓄意自我傷害；
- 7. 神經錯亂、心智或精神不正常、受到酒精或藥物影響 (除非由醫生處方)、酗酒、濫用藥物或其他溶劑；
- 8. 任何因妊娠、分娩或流產的狀況、墮胎、以及產前產後護理及其他有關的併發症；
- 9. 受保人以住院病人身份於住院期間離院返家；
- 10. 受保人進行或涉及任何空中活動，除非當時受保人 (i) 是以付費乘客身份在持牌航空公司的航機或包機上；或 (ii) 所參與之活動是由另一位持牌帶領有關活動的人士負責操縱或航行，而提供活動的舉辦者亦已獲當地有關當局授權；
- 11. 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作；
- 12. 任何因戰爭、侵略、外敵入侵、敵對行為 (不論宣戰與否)、內戰、軍事叛變、暴動、武裝或軍事政變而引起之事件；
- 13. 任何有違醫生建議出外旅遊，或旅遊目的為接受治療或手術而衍生之損失；
- 14. 本保險單將不會承保直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何損失或損毀：
 - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
 - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質；
 - 非和平使用地化學或生物物質。
- 15. 任何核子、化學及生物恐怖主義 (「核生化恐怖主義」) 活動，不論有關損失是否由其他因由或事件同時或以任何時序所引致，本公司均毋須作出賠償。

就本條款而言：

「核生化恐怖主義」活動指 (包括但不限於) 在本保單的受保期內，任何一名或多名人士單獨、代表或聯同任何組織或政府使用或威脅使用任何核子武器或裝置，或發射、釋放、散佈、發出或漏出任何固體、液體或氣體化學製劑及 / 或生物製劑以達致政治、宗教、意識形態或類似目的 (包括企圖影響任何政府及 / 或引致公眾或部分公眾產生恐慌) 。

「化學」製劑指任何一種經適當撒播，將對人類、動物、植物或實質財產造成傷害、損壞或致命影響的化合物。

「生物」製劑指任何可令人類、動物或植物致病及 / 或死亡的病原（可引致疾病）微生物及 / 或生物製毒素（包括經基因改造的生物及化學合成毒素）。

本條款亦毋須就因採取任何行動，以控制、預防或遏止**核生化恐怖主義活動**，或與任何**核生化恐怖主義活動**有關的任何方式而直接或間接導致或造成的任何損失、損壞、費用或開支作出賠償。

若本公司因本條款而宣稱任何損失、損壞、費用或開支均不在**本保單**的保障範圍之內，提出任何相反舉證的責任須由**受保人**承擔。倘若本條款的任何部分被視為無效或無法執行，其餘部分將仍具十足效力及作用。

16. 任何可從其他途徑獲得賠償的費用；
17. 任何沒有於**本保單**內列明的間接損失；
18. 在正常情況下，任何**受保人**在旅行中應繳付的費用；
19. 任何與石棉有關的損失；
20. 任何只持有中華人民共和國護照的**受保人**而其旅遊目的地為中華人民共和國境內之任何地方，不包括香港、澳門及台灣；
21. 制裁除外條款

本公司對於任何承保、支付索償或提供利益會致使本公司面臨由聯合國的決議、貿易或經濟制裁或適用於本公司的任何司法管轄範圍內的法律法規下的任何制裁、禁止或限制，則不會在此提供承保或有責任支付任何索償或提供任何利益。

一般條款（適用於「單次旅遊」保障與「全年旅遊」保障）

1. 《合約（第三者權利）條例》除外條款

任何不是**本保單**某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第 623 章）及其後生效的修訂或更改或取代，在任何情況下強制執行**本保單**的任何條款。

2. 完整保單

申請 / 登記及聲明、**承保表**、保單條款及細則、不保事項、附加條款、批單、附件及更改事項（如有），將構成各方的完整保險單（**本保單**）。任何代理及其他人士均無權更改或取消**本保單**任何條款。除非得到本公司同意及以批單證明，所有**本保單**的更改才有效。

3. 「單次旅遊」保障

保障一次往返於香港和計劃目的地的**受保旅程**，最長不得超過一百八十二（182）日。

4. 「全年旅遊」保障

於「全年旅遊」保障的保單年度內不限旅遊次數，惟每一次**受保旅程**不得超過九十（90）日。

5. 年齡限制

「單次旅遊」保障：**受保人**於**受保旅程**開始時年齡為六（6）星期至八十五（85）歲。「全年旅遊」保障：**受保人**於保單生效日年齡為六（6）星期至六十五（65）歲。「全年旅遊」保障不適用於十八（18）歲以下人士單獨受保。

6. 家庭計劃

家庭計劃僅適用於同一**受保旅程**中的**受保人**、及 / 或其配偶、及 / 或其「單次旅遊」保障中於**受保旅程**開始時未滿十八（18）歲；或「全年旅遊」保障中於保單生效日未滿十八（18）歲的合法子女。

家庭計劃中受保子女數目不限，惟需於申請時列明每一位子女。

在家庭計劃中，本公司對一個**受保家庭**每宗意外的最高責任不得超過**本保單**保障表列明之**最高賠償額**的百分之三百（300）。若**受保家庭**承保多於一份旅遊保險於本公司，則**受保家庭**索償將以該項目於所有保單之中為最高賠償金額的百分之三百（300）。

7. 出發地點

所有**受保旅程**必須於香港出發。

8. 旅行目的

本保單只適用於休閒旅遊或商務旅遊（僅限行政工作）。

9. 謊報年齡

如**受保人**年齡被錯誤陳述，本公司會按正確年齡應付之保費而退回或收取保費的差額。倘**受保人**投保時的正確年齡未符合本保險單的要求或已超出限制，本公司只會退回保費而不負責任何承保責任，本公司亦有權完全取消此保單。所有於家庭保單中受保的兒童均不會獲退回任何保費。

10. 索償通知

受保人必須於引致損失的事件發生後三十（30）日內向本公司遞交索償通知書。如**受保人**意外死亡，其合法代理人必須立刻通知本公司。

11. 損失證明

所有損失證明文件需於本公司收到賠償申報表後三十（30）日內呈交給本公司。倘有合理的緣由不能於限期內將有關證明文件送交本公司，但已盡可能於限期後立即送出，且不得超過一百八十（180）日之限，則不會被視為放棄申請賠償的權利。本公司所需之證書、資料及證據，須依據本公司所定之形式及性質提交，所有費用需由索償者負責，本公司概不會負責任何費用。

12. 身體檢查

如**受保人**蒙受非致命**身體損傷**，本公司有權按需要要求由本公司指定的醫療機構為**受保人**進行身體檢查。如**受保人**身故，本公司有權自費進行驗屍。

13. 支付索償

若**受保人**身故，本公司將支付賠償予**受保人**的遺產。所有其他賠償一律付予**受保人**。

14. 欺詐性索償

任何有欺詐成份的索償或若**受保人**或其代表人在**本保單**的索償中用任何欺詐方法或設備獲取**本保單**任何保障，所有賠償均會作廢。

15. 責任索償

受保人或任何其代理人未經本公司同意，不可談判、承認、否認或解決任何索償。

16. 追償權

若本公司及 / 或其授權全球緊急支援服務代表支付了不包括在此保單保障範圍內的索償，或超過此保險的賠償限額時，本公司會保留追討**受保人**該款項或超額款項之權利。

17. 誤報

若**受保人**或其代表於投保書或索償時故意作出錯誤聲明，本公司將不會作出賠償及**本保單**亦自動失效。

18. 代位權

本公司有權自費以**受保人**名義對任何導致索償的承保事件的第三者進行追討。

19. 替代性爭議解決方案

若有任何關於**本保單**的爭議，爭議各方可以作出於善意的調解去解決。調解是根據當時適用並由香港司法機構發出民事調解相關的實務指示進行。所有未解決之爭議，一律按照《仲裁條例》（香港法例第 609 章）及不時生效的修訂本規定進行仲裁。仲裁須在香港進行並由爭議各方同意的單一仲裁員審理。現明確規定，爭議各方必須待至仲裁裁決，方可就**本保單**展開其他法律行動。關於根據替代性爭議解決方式得出的任何情況或結

果，如本公司不承認本保單的賠償責任，而受保人並未於十二（12）個月內按上述規定將事件交由仲裁處理，即被視作已撤銷或放棄索償權利，此後不得再就本保單進行追討。

20. 遵從一般條款

如受保人違反本保單任何條款，所有就本保險單提出的索償均告無效。

21. 其他保險

如受保人於索償時同時受保於其他保險公司保單內的相同保障，本公司只會按比例作出賠償（惟章節（1）「個人意外保障」、章節 2.2「海外住院／隔離現金」、章節（3）「身故恩恤金」及章節 7.1「行程延誤現金津貼」除外）。

22. 雙重保單

若受保人同時受保多於一份由本公司承保之旅遊保障時，任何賠償均只會根據該項保障的最高賠額的一份保單作出賠償。其他保單則會由生效日起取消及退回有關保費。

23. 管轄法律及司法裁判權

本保單依據香港法律詮釋，並受香港法院行使專屬司法管轄權。

24. 保單自動延期

在受保人不能控制的情況下，受保旅程被逼延長至超過原定旅行代理商或公共交通工具時間表上的日期。在此情況下本保單於將自動免費延長保障期至最多不超過十四（14）日，使受保人可合理及必需地完成其受保旅程。

25. 取消保單

「單次旅遊」保障於保單簽發後，保費將不獲退還。

「全年旅遊」保障可以取消保單：

- 在受保人書面通知本公司取消生效後，本公司將按照以下短期保費表扣除有效期間之保費，惟本公司設有最低及不獲退還的保費額港幣五百（500）元，並且需要加上其他徵費（如有者）；
- 在本公司提前七（7）日之取消通知書寄至受保人之最後已知的地址後，本公司將按比例退還自取消日起計之未到期之保費。

短期保費表（僅適用於「全年旅遊」保障）

保障期間（月）	收取全年保費比例（%）
1（最少保費期間）	20
2	30
3	40
4	50
5	60
6	70
> 6	100

26. 終止保障

「全年旅遊」保障，保單將於以下情況自動終止，以較早者為準：

- 於保費到期日，未繳付本保單任何或任何部分之應繳保費；
- 緊接受保人年滿六十六（66）歲的保單周年日；或緊接家庭計劃的受保子女年滿十八（18）歲的保單周年日；
- 由受保人終止保障，需在保費到期日三十（30）日前書面通知本公司，保障終止日為本公司收到之書面通知上所列明之日期；
- 根據「一般條款」第 17 項「誤報」。

27. 恢復保單

倘若本保單因未繳保費而失效的三十一（31）日內，可在本公司同意下恢復保單。然而在本保單失效期間的任何索償將不會得到保障，及有關已存在之狀況則以保單恢復日重新計算。

28. 續保

無論受保人於修改時是否已接受續保，本公司保留權利於保單到期日前修改任何條款及細則，包括但不限於保費率、保障範圍、不保事項的權利，且無需解釋修改原因。若受保人於任何保單年度的生效日前不接受相關修改，續保將不會成立。

如何索償

必須於導致損失的時間發生三十（30）日內，以書面形式遞交索償申請至本公司。

請將索償申請表與相關旅遊證件及包括但不限於以下相關文件一同遞交至本公司：

1. 個人意外保障／信用卡保障

- 醫生簽發的醫療報告或證明，說明傷殘的程度或嚴重性；
- 警方報告（相關）。

2. 意外死亡／身故恩恤金

- 死亡證；
- 驗屍報告；
- 警方報告（相關）；
- 若屬失蹤，需由法院宣佈推定死亡。

3. 醫療費用保障

- 由醫生證明的診斷和治療，包括病人姓名及診斷日期；
- 由醫院簽發的帳單／收據正本並列明詳細項目；
- 證明強制隔離是由國家、地區、政府或相關組織強制進行的文件正本；
- 購買醫療用品的收據正本；
- 購買交通票的收據正本。

4. 個人財物保障

- 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別；
- 若物品在運送中遺失或損毀，需提供由航空公司／公共交通工具發出的遺失通知書副本及其正式確認書；
- 警方報告（必須於事發後廿四（24）小時內發出）；
- 若屬遺失旅行支票，由簽發機構發出的遺失通知書副本（必須於事發後廿四（24）小時內發出）；
- 寫明損壞原因或確認無法修復的修理報價單；
- 交通票／住宿的收據正本。

5. 取消行程／縮短行程保障

- 被取消的行程中團體旅行費、交通票、住宿及／或海外運動、音樂會或其他表演入場費的收據、帳單或聯票正本；

- 由醫生證明的診斷和治療，列明病人姓名及診斷日期；
- 由公共交通工具機構發出的正式文件，列明受保人姓名、日期、時間、延誤期間及延誤原因；
- 由旅行代理商、運營商、酒店、航空公司、公共交通工具機構或相關機構簽發的正式文件證明可退回或不可退回之金額。

6. 行程延誤保障 / 行李延誤保障 / 郵輪旅程保障

- 公共交通工具機構簽發的正式文件，包含受保人的姓名日期、時間、延誤期間及延誤原因；
- 被延誤的行程中團體旅行費、交通票、住宿及 / 或海外運動、音樂會或其他表演入場費的收據正本；
- 由旅行代理商、運營商、酒店、航空公司、公共交通工具機構或相關機構簽發的正式文件證明可退回或不可退回之金額。

7. 家居物品保障

- 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別；
- 警方報告（必須於受保人由受保旅程返回後廿四（24）小時內發出）。

8. 個人責任保障

- 事故或事件經過及聲明（未經本公司書面同意，不得承認責任或作出解決或協議）；
- 就事故或事件收到的所有相關文件（包括任何法院傳票副本、所有法院文件、律師函及其他法律往來文件）。

9. 租車自負額保障

- 持牌汽車租賃公司發出的收據正本；
- 租賃合約，內含租車自負額之金額及汽車綜合保險的條款及其保障範圍；
- 警方報告。

10. 高爾夫球「一桿入洞」保障

- 由認可高爾夫球場簽發的成績記錄卡或證書，且上面記載了該次「一桿入洞」的成績。

以上是部分索償需提供的文件。本公司在需要時有權要求受保人提供上述文件以外的相關資料。

如中文及英文版之間有任何差異，一概以英文版為準。

批註

本保單受以下不保事項約束：

COVID-19 / 大流行病不保事項

儘管當中有相反規定，但本保單不承保由下列各項（包括其引起的恐懼或威脅（無論是實際或感覺上））直接或間接造成、與之相關、或在任何方面牽涉其中或由其引起的任何損失、損害、責任、費用、罰款、罰金或任何其他金額：

- 新冠病毒（COVID-19），包括其任何突變或變異；或
- 世界衛生組織或任何政府機構宣佈的大流行病或流行病。

若此批註與保單有任何不符，一概以此批註為依歸。

如中文及英文版之間有任何差異，一概以英文版為準。