



Travel Insurance Endorsement

Sunflower Travel Insurance Plan

Effective Date: 1st March 2015 to 31st August 2022 (based on Departure Date)

It is hereby declared and agreed that effective from 1st March 2015 to 31st August 2022 coverage under the Policy shall be extended as follows:

Unless otherwise stated or the context otherwise requires, terms and expressions used in this Travel Insurance Endorsement shall have the same meaning as defined in the Policy.

Schedule of Benefits – Outbound Travel Alert (“OTA”)

Outbound Travel Alert	Red Alert cover	Black Alert cover
Benefits payable for Journey Cancellation due to the relevant OTA	50% of the Loss	100% of the Loss
Benefits payable for Journey Interruption due to the relevant OTA	50% of the Forfeited Amount and/or the Additional Expenses	100% of the Forfeited Amount and/or the Additional Expenses

Benefits

If the Government of Hong Kong issues a Red Alert or Black Alert in accordance with the Outbound Travel Alert System advising Hong Kong travelers to avoid non-essential travel or all travel to a city, location or country that is included in the Insured Person’s original Journey itinerary, then provided that the event giving rise to the Outbound Travel Alert (“OTA”) being issued prevents the Insured Person from commencing or continuing the planned Journey, the Company shall provide cover for the following:

a. Journey Cancellation

The Company shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert as stated in this Travel Insurance Endorsement and up to the Maximum Benefit stated in Section 7a “Journey Cancellation” of the Schedule of Benefits in the Policy, for loss of travel fare and/or Accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable to pay and which are not recoverable from any other source (collectively, the “Loss”) consequent upon the cancellation of the insured Journey.

Provided that the insured Journey must be cancelled a) as a direct result of the event giving rise to the OTA ; and b) within seven (7) days immediately prior to the scheduled departure of the insured Journey.

b. Journey Interruption

The Company shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert as stated in this Travel Insurance Endorsement and up to the Maximum Benefit stated in Section 7c “Journey Interruption” of the Schedule of Benefits in the Policy for either Curtailment Expenses or Journey re-arrangement as stated in 7c(1) or 7c(2) below, whichever is applicable:

1. Curtailment Expenses

The Company shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert as stated in this Travel Insurance Endorsement and up to the Maximum Benefit stated in Section 7c “Journey Interruption” of the Schedule of Benefits in the Policy for:

- i). the amount of travel fare and/or Accommodation expenses forfeited of the insured Journey (collectively, the “Forfeited Amount”), and/or
- ii). the reasonable additional Travel Ticket and/or Accommodation expenses necessarily incurred (collectively, the “Additional Expenses”),

- if as a direct result of the event giving rise to the OTA, the Insured Person had to cut short the insured Journey whilst outside Hong Kong territories and immediately return to Hong Kong.

OR

2. Journey re-arrangement

The Company shall reimburse the Insured Person according to the Schedule of Benefits – Outbound Travel Alert as stated in this Travel Insurance Endorsement and up to the Maximum Benefit stated in Section 7c “Journey Interruption” of the Schedule of Benefits in the Policy for the additional and reasonable Travel Ticket and/or Accommodation (collectively,

“Additional Expenses”) necessarily incurred after the commencement of the insured Journey outside Hong Kong territories as a direct result of the event giving rise to the OTA. Such reimbursement is only payable if the Additional Expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the insured Journey.

In relation to part 7c (1) and 7c (2) above:-

- i). Curtailment Expenses payable under part 7c (1) above in relation to the amount of travel fare and/or Accommodation expenses forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the Insured Person’s Journey.
- ii). Actual expenses incurred by an Insured Person in relation to additional Travel Ticket and/or Accommodation expenses will be reimbursed according to the Schedule of Benefits – Outbound Travel Alert as stated in this Travel Insurance Endorsement and up to the Maximum Benefit as stated in the Schedule of Benefits for the applicable Policy Section.

Conditions applicable to all benefits in this Travel Insurance Endorsement

1. The Insured Person is only permitted to claim once during the Period of Insurance for any one of the following benefits arising from the same cause:
 - a) Outbound Travel Alert Cover; or
 - b) Section 7 – Journey Cancellation and Interruption.
2. The Red Alert cover is effective only if the insurance is purchased before the announcement or issuance of the Red Alert or Black Alert under the Outbound Travel Alert System.
3. The Black Alert cover is effective only if the insurance is purchased before the announcement of issuance of the Black Alert under the Outbound Travel Alert System.
4. General Conditions are applied.

Exclusions applicable to all sections in this Travel Insurance Endorsement:

1. The Company will not pay under this Travel Insurance Endorsement for claims arising directly or indirectly out of:
 - a. nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or
 - b. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
2. Exclusions Applicable to Section 7 – Journey Cancellation and Interruption and General Exclusions Applicable To All Sections of the Policy shall apply to the cover under this Travel Insurance Endorsement.

Unless otherwise provided, the terms, exceptions and conditions of this Policy, including but not limited to all the General Exclusions and General Conditions, shall remain in full force and apply to this Travel Insurance Endorsement.

Hong Kong, 2nd September 2020

For and behalf of
AIG Insurance Hong Kong Limited



Authorized Signatory

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旅遊保險批註

新華綜合旅遊保險

生效日期： 2015 年 3 月 1 日至 2022 年 8 月 31 日（以出發日期為準）

本公司於此聲明及同意由 2015 年 3 月 1 日至 2022 年 8 月 31 日，以下保障將附加於本保單。

除非文意另有所指，本旅遊保險批註使用的詞彙及用語與本保單所訂的涵義相同。

外遊警示保障權益表（以下稱為「警示」）

外遊警示	紅色警示保障	黑色警示保障
因相關外遊警示 而需取消旅程的保障金額	損失的 50%	損失的 100%
因相關外遊警示 而需旅程中斷的保障金額	未享用的金額及／或額外支出的 50%	未享用的金額及／或額外支出的 100%

保障

若香港政府根據外遊警示制度宣佈或發出紅色警示或黑色警示，建議香港旅客要避免前赴非必要或不應前赴在受保人原定旅程中的城市、地點或國家，而有關引致發出**外遊警示**（以下稱為「警示」）的事件令受保人不能開始或繼續已計劃的旅程，本公司將提供以下保障：

a. 取消旅程

若受保人需要取消受保旅程，本公司將根據本旅遊保險批註的**外遊警示保障權益表**賠償受保人無法由其他途徑取回其已支付或法律上須負責支付之旅行費用及／或住宿費用（統稱為「損失」），但不超過本保單保障權益表內第 7a 項「取消旅程」之最高賠償額。惟：

取消受保旅程必須 (a) 直接因為引致警示的事故而導致 及 (b) 於原本受保旅程出發前 7 日內發生。

b. 旅程中斷

本公司將根據本旅遊保險批註的**外遊警示保障權益表**，及以不超過本保單保障權益表內第 7c 項「旅程中斷」的最高賠償額，賠償以下 1) 提早結束旅程或 2) 更改旅程其中一項：

1. 提早結束旅程

若受保人直接因引致警示的事件而必須縮短在香港以外的受保旅程並立即返回香港，本公司將根據本旅遊保險批註的**外遊警示保障權益表**及以不超過本保單第 7c 項「旅程中斷」最高賠償額賠償受保人

- i. 不能退回之未享用的旅行費用及／或住宿費用（統稱為「未享用的金額」），及／或
- ii. 必須衍生的額外的旅遊票及／或住宿費用（統稱為「額外支出」）

或

2. 更改旅程

本公司將以本旅遊保險批註的**外遊警示保障權益表**，及以不超過本保單保障權益表內第 7c 項「旅程中斷」的最高賠償額，賠償受保人在香港以外的受保旅程開始後，因引致警示的事故而必須衍生的額外合理的旅遊票及／或住宿費用（統稱為「額外支出」）。有關額外支出必須為繼續前往原本包括於受保旅程目的地之用途才可獲得賠償。

就上述 7c (1) 及 7c (2)

- i. 於 7c (1) 部分，「提早結束旅程」的保障是根據受保旅程中斷後，按比例賠償剩餘旅程日數中未享用的旅行費用及／或住宿費用。
- ii. 受保人引致的額外旅遊票及／或住宿實際費用的賠償將根據本旅遊保險批註的**外遊警示保障權益表**及以不超過本保單保障權益表所載有關項目保障的最高賠償額。

適用於本旅遊保險批註的所有保障項目的條件

1. 受保人於受保期間因同一原因只可索償一次以下任何一項保障：
 - a. 外遊警示保障; 或
 - b. 第 7 項「旅程阻礙保障」
2. 只有在有關外遊警示制度下發出紅色或黑色警示前購買此保險，此紅色警示保障才生效。
3. 只有在有關外遊警示制度下發出黑色警示前購買此保險，此黑色警示保障才生效。
4. 所有一般條件都適用。

適用於本旅遊保險批註的所有保障項目的不保事項包括

1. 本公司不會賠償任何本旅遊保險批註內直接或間接因以下事項而引致的索償：
 - a. 核爆炸包括其所引致的後果或因游離輻射引致的放射性污染或因核燃料或因核燃料燃燒及／或持續燃燒產生的任何核廢料所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質；或
 - b. 散播或運用致病或有毒生物或化學材料，或釋放致病或有毒生物或化學材料。
2. 所有適用於第 7 項「旅程阻礙保障」的不保事項及一般不保事項都適用以上保障

除特別註明外，保單中所有條文及條款及不保事項將維持原有效力。

香港，2020 年 9 月 2 日

（此中文譯本乃供參考之用，如有異議，均以英文為準）

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