



GPS Insurance

Combined Product Disclosure Statement and Policy Wording

This policy, together with the proposal form and declaration where completed, is evidence of the contract between the **policyholder** and **us**, AIG Insurance Hong Kong Limited.

In consideration of the payment of premium and subject to the definitions, conditions and general provisions contained in this policy, **we** agree to give the **insured person** the insurance cover set out in this policy for the period shown in the **schedule**.

This policy shows details of the cover and the terms and conditions applying to it. The **policyholder** must read this policy to make sure that they understand the cover provided.

This insurance is underwritten by AIG Insurance Hong Kong Limited, 7th Floor, One Island East, 18 Westlands Road, Island East, Hong Kong.

General Policy Conditions

Provide Emergency assistance all year round and across the worldAble to help whether it is an inconvenience or a serious emergency.

1. Acceptance of benefit

If **we** have paid a claim under this policy and the **policyholder** or an **insured person** has accepted this as full and final payment then **we** will not have to make any further payments for the same claim.

2. Assignment

This policy cannot be assigned (transferred).

3. Associated companies and change in risk

If relevant, and subject to **our** prior written consent, this policy will cover **associated companies** as long as a list of these companies has been provided to and accepted by **us**. If the business activities of the **policyholder** changes from those advised to **us**, the **policyholder** must tell **us** immediately.

4. Cancellation of cover

We can cancel this policy by giving 30 days written notice to the **policyholder** at the **policyholder's** last known address. Further, in addition to **our** right to cancel the policy on 30 days written notice, **we** also have the right in the event premium due under this policy has not been paid, to serve notice to the **policyholder** at the **policyholder's** last known address, expressly making the time for payment of premium to be "of the essence". If, within 30 days of the service of such notice, premium still has not been paid, **we** may serve immediate notice to cancel the policy forthwith.

The **policyholder** can cancel this policy by giving 30 days written notice to **us** at **our** head office address, AIG Insurance Hong Kong Limited, 7th Floor, One Island East, 18 Westlands Road, Island East, Hong Kong. If this happens, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy, the premium for the period up to the date when the cancellation takes effect will be calculated and proportionate return of premium paid upon cancellation, subject to a minimum retention by **us** of HK\$2,500 or one third of the annual premium whichever is greater.

5. Change in premium and conditions

We can change the premium and conditions of this insurance at the start of each **period of Insurance**, and where there is a material change in risk or loss experience.

6. Claims notification

The **policyholder** must tell **us** of any potential claim within 30 days of the incident happening.

7. Claims evidence

The **policyholder** must provide at its own expense all reasonable and necessary evidence (including post-mortem examinations) in support of a claim. An **insured person** must undergo any reasonable medical examinations in connection with any claim as **we** may require at **our** own expense. The **policyholder** or **insured person** must co-operate with **us** in the course of **our** investigation to establish the **loss** if so required.

8. Failure to comply with policy conditions

It is a condition precedent to **our** liability that the **policyholder** or an **insured person** must comply with the policy terms and conditions or any obligation to act in a certain way specified in this policy. Failure to comply

will invalidate all claims made under this policy.

9. Fraud

Any fraud, deliberate dishonesty, or deliberate non-disclosure of information connected with the **policyholder's** application, proposal and declaration (if provided) or in connection with a claim, will make this policy invalid. If this happens, the **policyholder** or an **insured person** will lose any benefit due to them and they must pay back any benefit that **we** have already paid. If this happens, **we** will not refund any premiums.

10. Interest on benefit payable

We will not pay interest on any benefit payable.

11. Governing Law

This policy is a contract of insurance between the **policyholder** and **us**. It will be governed by and construed and interpreted in accordance with Hong Kong Special Administrative Region of the People's Republic of China law.

12. Notices

Any notice served on the **policyholder** or an **insured person** in connection with this policy must be sent to the following address unless otherwise agreed in writing by **us**:
Claims Manager, AIG Insurance Hong Kong Limited, 7th Floor,
One Island East, 18 Westlands Road, Island East, Hong Kong.

13. Reasonable care

The **policyholder** and each **insured person** must take all reasonable steps to avoid or minimise any **loss** or damage and must also make every effort to recover any property covered by this policy which has been lost or stolen.

14. Rights of third parties

Only the parties to this Policy, being the **policyholder** and **us**, shall have the right to enforce its terms and the provisions of the Contracts (Rights of Third Parties) Ordinance shall not apply. Further, the parties to this Policy may agree to amend this Policy, or exercise any right of cancellation under this Policy, without having to give notice to, or require consent from any other persons.

15. Subrogation

In the event of any payment under this Policy, **we**, if entitled, shall be subrogated to all the **insured person's** rights of recovery and therefore against any person or organization and the **insured person** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **insured person** shall agree not to prejudice such rights.

16. Other Insurance Clause

If the **insured person** is entitled to payment under any other insurance policy in circumstances when he/she would be entitled to claim under this policy (except for Personal Accident, Hospital Income, Loss of Teeth, Travel Delay, Baggage Delay, Convalescence Assistance, Air Hijack, Broken Bones, Kidnap), **we** will only be liable for amounts not recoverable from such other insurance.

17. To Whom Indemnities Payable

Any indemnity paid for **loss** of life will be payable to the **insured person's** estate. All other indemnities will be payable to the **insured person**

except for Emergency Medical Evacuation and Repatriation of Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this policy.

18. Conditions Precedent

The validity of this policy is subject to the condition precedent that:

- (a) for the risk insured, the **policyholder** has never had any insurance terminated in the last twelve (12) months due solely or in part to a breach of any premium payment condition; or
- (b) if the **policyholder** has declared that it has breached any premium payment condition in respect of a previous policy taken up with another insurer in the last twelve (12) months:
 - (i) The **policyholder** must have fully paid all outstanding premium for time on risk calculated by the previous insurer based on the customary short period rate in respect of the previous policy; and
 - (ii) a copy of the written confirmation from the previous insurer to this effect is first provided by the **policyholder** to **us** before cover incepts.

19. Data Privacy

The Insured agrees that:

- (a) The personal data collected during the application process or administration of this policy may be used by AIG Insurance Hong Kong Limited ("AIG HK") for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
- (b) AIG HK may use the Insured's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the AIG group (assuming AIG HK has obtained the agreement of the Insured to use such contact details for this purpose).
- (c) AIG HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified:
 - (i) third parties providing services related to the administration of this policy, including reinsurers (per (a) above);
 - (ii) financial institutions for the purpose of processing this policy and obtaining policy payments (per (a) above);
 - (iii) in the event of a claim, **loss** adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per (a) above);
 - (iv) for the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the AIG group;
 - (v) another member of the AIG group (for all of the purposes stated in (a) and (b)) in any country; or
 - (vi) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein.
- (d) The Insured may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong Limited at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG HK with any comments in relation to the services it provides. The full version of AIG HK's Data Privacy Policy can be found at www.aig.com.hk.

General Policy Exclusions

The following exclusions apply to all sections of this policy and are in addition to the specific exclusions under each individual section of cover. **we** will not be liable to provide any coverage or make any payment under any section of this policy for loss, injury, damage or liability suffered and/or, sustained by or arising directly or indirectly as a result of or in connection with any of the following :

- (a) any act of **war**, acts of foreign enemies, hostilities, rebellion or warlike operations (whether **war** be declared or not);
- (b) engaging in any aerial activity, except as a passenger and not as a pilot or crew member in any aircraft licensed to carry passengers;
- (c) suicide or intentional injuries or any attempts thereat;

- (d) if to do so would be in violation of any sanctions law or regulation which would expose **us**, our parent company or our ultimate controlling entity to any penalty under any sanctions law or regulation.
- (e) training for or participating as a professional in any sport;
- (f) radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise;
- (g) pregnancy, childbirth or miscarriage;
- (h) sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection;
- (i) engaging in or taking part in naval, military or air force services or operations;
- (j) mental illness and nervous disorders, including but not limited to insanity
- (k) due to, or related to, a nuclear, biological or chemical event.

Arbitration

Any dispute, difference or question which may arise between the **policyholder** and **us** will be referred to the decision of a single arbitrator in Hong Kong Special Administrative Region of the People's Republic of China, in accordance with Hong Kong International Arbitration Centre (HKIAC) Administered Arbitration Rules in force when the Notice of Arbitration is submitted, to be agreed upon by the **policyholder** and **us** or in default of agreement, to be appointed by the Chairman of the HKIAC. The arbitration proceedings shall be conducted in English.

Feedback

Every effort is made by **us** to ensure that the **policyholder** and **insured person** receive a high standard of service. For any feedback, the **policyholder** or an **insured person** should contact:

7/F, One Island East, 18 Westlands Road, Island East, Hong Kong Email: groupplus@aig.com

The **policyholder** should quote their name, the **insured person's** name and policy number as shown on the **schedule**.

Operative Time

The following periods of time, as shown on the **schedule**, during which the **insured person** is covered by this policy.

- **Operative time 1 – 24 Hours worldwide**
At any time.
- **Operative time 2 – Whilst on Business Travel Only**
During the business trip.
- **Operative time 3 – In Country of residence Only**
At any time in **country of residence**.



Table of Benefits

Section 1 - Personal Accident

If **bodily injury** to the **insured person** results within 365 days of the **accident** in any one of the losses specified below, will pay the percentage of the **sum insured** shown.

Item	Benefit	percentage of the Sum Insured
1	Accidental death	100%
	Permanent disabilities	
2	Permanent total disablement	150%
3	Paraplegia	160%
4	Quadriplegia	175%
5	Loss of two or more limbs	150%
6	Loss of one limb	125%
7	Loss of sight of both eyes	150%
8	Loss of sight of one eye	100%
9	Loss of the lens of one eye	50%
10	Loss of hearing	
	a) both ears	100%
	b) one ear	30%
11	Loss of Speech	75%
12	Lower jaw by surgical treatment	40%
13	Loss of one thumb	
	a) both joints	40%
	b) one joint	25%
14	Loss of each finger	
	a) three joints	20%
	b) two joints	15%
	c) one joint	10%
15	Loss of each toe	
	a) all-one foot	25%
	b) big toe – one or both joints	10%
	c) other than big toe, each toe	2%
16	Loss of kidney	25%
17	Loss of spleen	20%
18	Fractured leg or patella with established non-union	20%
19	Shortening of leg by at least 5 cm	10%
20	Permanent scarring of the face where the scar is longer than 10 cm	10%
21	Permanent scarring of the face where the scar is longer than 5 cm	5%
22	Permanent disability which is not provided for under the above items	Up to 100%

Any benefit paid under item 22 will be assessed by considering the severity of the disablement in conjunction with the stated percentages for the specific types of disablement mentioned above. The **insured person's** occupation will not be a relevant factor.

The total amount payable in respect of any **permanent disabilities** due to the same **bodily injury** is arrived at by adding together the various percentages but shall not exceed 150% of the **sum Insured**, except for item 3 (160%) and 4 (175%) on the Table of Benefits, and there shall be no further liability under the policy in respect of the same **insured person** for **bodily injury** sustained thereafter.

If a claim is payable for **loss** of, or **loss** of use, of a whole part of the body, a claim for any component of that part cannot also be made.

If an **insured person** disappears and after 365 days it is reasonable to believe that death resulted from **bodily injury**, the benefit under item 1 on the Table of Benefits will be paid provided that the **policyholder** signs an

agreement that if it later transpires that an **insured person** has not died, any amount paid will be refunded to **us**.

Extensions to Section 1

Accidental Death and Disablement on Common Carrier

In the event of **bodily injury** to an **insured person** as a fare-paying passenger in or on (including mounting or dismounting) any common carrier, that within 365 days of the date of the **accident** solely and independently of any other causes results in a valid claim under Section 1 – Personal **Accident**, items 1 or 2 of the Table of Benefits, **we** will pay up to the **sum Insured** shown on the **schedule**.

Bereavement Benefit

In the event of a payable claim under item 1 of the Table of Benefits, **we** will pay up to the **sum Insured** shown on the **schedule**.

Severe Injury

In the event of a payable claim under Section 1 – Personal Accident, items 2 to 11 of the Table of Benefits, **we** will pay up to the **sum insured** shown on the **schedule**.

Trauma Counselling

If an **insured person** witnesses and /or is the victim of a traumatic event including but not limited to rape, armed hold up, assault, natural disaster or acts of terrorism during the **operative time**, **we** will reimburse the cost of trauma counselling which is recommended by the **insured person's** **physician** up to the **sum insured** shown on the **schedule**.

Rehabilitation Expenses

If an **insured person** sustains **bodily injury** during the **operative time** which directly causes or results in any of the **permanent disabilities** covered under Section 1 – Personal Accident, items 2 to 11 of the Table of Benefits of this policy, he/she is required to receive a rehabilitation training as recommended by a **physician** treating the **insured person**, **we** will reimburse the reasonable cost incurred for tuition or advice from a licensed vocational school, a licensed educational institution or a **hospital**. Provided such tuition or advice is undertaken with **our** prior written agreement and the agreement of the **insured person's** attending **physician**.

Compensation payable under this benefit will be limited to the **sum insured** shown on the **schedule** and a maximum period of rehabilitation occurred is 6 months of date of **accident** during the **period of insurance**. Provided the benefit under Section 1 – Personal Accident, items 2 to 11 of the Table of Benefits of this policy must be paid before the **insured person** is entitled to this benefit.

Home Renovation

If an **insured person** sustains **bodily injury** during the operative time which directly causes or results in any of the **permanent disabilities** covered under Section 1 – Personal Accident, items 2 to 11 of the Table of Benefits of this policy, he/she is required to renovate his/her principal home in **country of residence** or purchase medical equipment in order to cope with the **permanent disabilities**, **we** will reimburse the necessary expenses incurred up to the **sum insured** shown on the **schedule**.

Coma Benefit

If an **insured person** sustains **bodily injury** during the **operative time** which directly causes or results in a continuous unconscious state and under the regular care and attendance of a **physician**, **we** will pay up to the **sum insured** shown on the **schedule** for each full week of continuous unconsciousness subject to 14 days waiting period and up to a maximum of 50 weeks for any one **accident**.

Severe Burns

If an **insured person** sustains **bodily injury** resulting in one of the specified **severe burns** listed below, as confirmed by a **physician**, **we** will pay the benefit **sum insured** shown for that injury and the extent of such injury:

(a)	8% or more of the head	100%
(b)	5% or more but less than 8% of the head	75%
(c)	2% or more but less than 5% of the head	50%
(d)	20% or more of the body other than the head	100%
(e)	15% or more but less than 20% of the body other than the head	75%
(f)	10% or more but less than 15% of the body other than the head	50%

Education Fund

In the event of **bodily injury** to an **insured person** that results in a valid claim under Section 1 – Personal Accident, item 1 of the Table of Benefits, **we** will pay an additional benefit for each dependent child enrolled in a full-time institution for learning to cover the reasonable and actual education costs for up to 12 months of study, up to the **sum insured** shown on the **schedule**.

Funeral Expenses

In the event of **bodily injury** to an **insured person** that results in a valid claim under Section 1 – Personal Accident, item 1 of the Table of Benefits, **we** will pay for the reasonable funeral or cremation expenses, up to the **sum insured** shown on the **schedule**. This benefit shall only be paid upon receipt of supporting documents.

Compassionate Death

In the event of the death of the **insured person** as a result of **sickness** due to natural causes and first contracted, **we** will pay a compassionate cash relief to the estate of the **insured person** the **sum insured** shown on the **schedule**.

Recruitment Expenses

In the event of **bodily injury** to an **insured person** that results in a valid claim under Section 1 – Personal Accident, items 1 to 4 of, **we** will pay the **policyholder** the recruitment costs up to the **sum insured** shown on the **schedule** if the **policyholder** is in the engagement of a replacement on a permanent basis of a **business partner, director** or **employee**.

Natural Disaster Protection

In the event of **bodily injury** to an **insured person** as a direct result of an **accident** caused by a natural disaster results in a valid claim for under Section 1 – Personal Accident, item 1 of the Table of Benefits, **we** will pay up to the **sum insured** shown on the **schedule**.

Spouse Retraining

In the event of **bodily injury** to an **insured person** that results in a valid claim under Section 1 – Personal Accident, item 1 of the Table of Benefits, **we** will reimburse the actual costs of education incurred by the **insured person's spouse**

1. enrolled in an institution of higher education, or professional or trade training, or
2. enrolls within four months of the date of the **accidental death** of an **insured person**

for up to 12 months of study and the maximum amount **we** will pay is the **sum insured** shown on the **schedule**.

Corporate Image Protection

In the event of **bodily injury** to an **insured person** on duty that results in a claim under Section 1 – Personal Accident, items 1 or 2 of the Table of Benefits, **we** will pay the **policyholder** for reasonable costs incurred for media releases and/or the engagement of public relations consultants up to the **sum insured** shown on the **schedule**. These costs must be:

1. Incurred within fifteen (15) calendar days of the **bodily injury**; and
2. Directly in connection with such **bodily injury**, to protect and/or

positively promote the **policyholder's** business and image; and

Subject to a signed undertaking by the **policyholder** that any amount paid to the **insured person** will be repaid to us, if it is found that the injury will not give rise to a valid claim.

Psychotherapy Benefit

If an **insured person** sustains **bodily injury** during the operative period that results in a valid claim under Section 1 – Personal Accident, item 1 on the Table of Benefits, **we** will reimburse his/her spouse and/or **child(ren)**'s costs of psychotherapy directly related to this incident provided that such therapy is essential and recommended by a registered **physician**. The total incurred expense is up to the **sum insured** shown on the **schedule**.

Accident Medical Reimbursement Benefit

We will reimburse an **insured person** for the **accident medical reimbursement** paid to a **physician** incurred as a result of a **bodily injury** during the operative time for treatment provided within 365 days of an **accident** up to the **sum insured** shown on the **schedule**.

Treatment by **Chinese physician** or chiropractors in respect of a **bodily injury** is payable up to the **sum insured** stated in the **schedule** but in no event shall the amount exceed HK\$4,000 per policy year and subject to HK\$250 per visit per day.

Section 2: Business Travel – Medical Expenses

If an **insured person** suffers a **bodily injury** or **sickness** during the operative time, **we** will reimburse the **insured person**:

- (a) up to 365 days from the date of **bodily injury** or **sickness** up to the **sum insured** shown on the **schedule** for **medical expenses** incurred outside **country of residence**, directly, reasonably and necessarily incurred;
- (b) up to 90 days from the date of **bodily injury** or **sickness** for any **medical expenses** necessarily incurred in **country of residence** (follow up treatment), up to 100% of unused portion of **sum insured** of this section and maximum of HK\$500,000, provided:
 - there is a valid claim under 2(a) of this section involving a payment for **medical expenses**; or
 - there is a valid claim under 2(a) of this section not involving a payment for **medical expenses** provided the **insured person** obtained treatment within 7 days of his or her return to **country of residence**;
- (c) The sub-limit for the treatment by **Chinese physician** or chiropractors under this section will be as follows :-
 - (c1) incurred outside **country of residence**
Treatment by **Chinese physician** or chiropractors in respect of a **bodily injury** or **sickness** is payable up to the **sum insured** stated in the **schedule** but in no event shall the amount exceed HK\$4,000 per **insured person** per policy year and subject to HK\$250 per visit per day.
 - (c2) incurred in **country of residence** (follow up treatment)
Treatment by **Chinese physician** or chiropractors in respect of a **bodily injury** or **sickness** is payable up to the **sum insured** stated in the **schedule** but in no event shall the amount exceed HK\$4,000 per **insured person** per policy year and subject to HK\$250 per visit per day.

Condition applicable to Section 2

The **policyholder** or an **insured person** must contact **Travel Guard** as soon as possible if **bodily injury** or **sickness** results in the need for in-patient **hospital** treatment or the possible need for emergency rescue otherwise the costs may not be reimbursed.

Exclusions applicable to Section 2

This section of the policy does not cover any claim as the result of:

1. where an **insured person** is travelling against the advice of a **physician**;
2. where the purpose of the **journey** is to receive medical treatment or advice;
3. as a result of the use by an **insured person** of non-prescribed drugs which cannot be legally obtained from a pharmacy;
4. for routine medical examinations; or
5. contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.

Section 3: Business Travel - Emergency Medical Evacuation

If an **insured person** suffers **bodily injury** or **sickness** during the operative time while on a business trip and it is in the opinion of **Travel Guard** that it is medically appropriate to move an **insured person** to another location for medical treatment utilizing the means best suited based on the medical severity of the **insured person's** condition, **we** will reimburse **Travel Guard** for emergency evacuation expenses reasonably and necessarily incurred as a direct result, for up to 365 days from the date of **bodily injury** or **sickness**.

Condition applicable to Section 3

The **policyholder** or an **insured person** must contact **Travel Guard** as soon as possible if **bodily injury** or **sickness** results in the need for inpatient **hospital** treatment or the possible need for emergency rescue otherwise the costs may not be reimbursed.

Section 4: Repatriation of Mortal Remains

In the event of the death of the **insured person**, **we** will pay the reasonable cost of returning his or her remains to his or her **country of residence**.

Condition applicable to Section 4

The **policyholder** must contact **Travel Guard** as soon as possible if **bodily injury** or **sickness** results in the possible need for repatriation of mortal remains, otherwise the costs may not be reimbursed.

Section 5: Compassionate Visit

If an **insured person** suffers a **bodily injury** or **sickness** during the **operative time** while on a **business trip** outside **country of residence**, **we** will reimburse the **insured person** the reasonable travel fare (economy air travel or first class rail travel) and hotel accommodation expenses necessarily incurred by up to 2 relatives or friends to visit and stay with the **insured person**, up to the **sum insured** shown on the **schedule**, if the **insured person** has **hospital confinement** for at least 5 consecutive days or to assist in the final arrangement of transporting the body and ashes back to **country of residence**.

Exclusions applicable to Section 3, 4 & 5

This section of the policy does not cover any claim as the result of:

1. where an **insured person** is travelling against the advice of a **physician**;
2. where the purpose of the **journey** is to receive medical treatment or advice;
3. as a result of the use by an **insured person** of non-prescribed drugs which cannot be legally obtained from a pharmacy;
4. for routine medical examinations; or
5. contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.

Section 6: Child Escort

In the event of one of the following events that occurs during the operative time while on a **business trip** outside **country of residence**:

- (i) **accidental death** of an **insured person**; or
- (ii) **hospital confinement** of the **insured person**,

we will pay the cost for a one-way economy class airfare for the **insured person's** unattained **child(ren)** under eighteen(18) years of **age** to return to Hong Kong up to the **sum insured** shown on the **schedule**. If necessary, a qualified attendant to accompany any such **child(ren)** will be arranged.

Section 7: Hospital Income

If an **insured person** suffers a **bodily injury** or **sickness** during the operative time while on a **business trip**, **we** will reimburse the **insured person** HK\$1,000 for each day of **hospital confinement** up to the **sum insured** shown on the **schedule**.

Exclusions applicable to Section 7

This section of the policy does not cover any claim as the result of:

1. where an **insured person** is travelling against the advice of a **physician**;
2. where the purpose of the **journey** is to receive medical treatment or advice;
3. as a result of the use by an **insured person** of non-prescribed drugs which cannot be legally obtained from a pharmacy;
4. for routine medical examinations; or
5. contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.

Section 8: Convalescence Assistance

If the **insured person** suffers a **bodily injury** or **sickness** during the **operative time** and is advised by a **physician** to further convalesce prior to continuing the business trip following a period of stay as an **inpatient** at a **hospital**, **we** will pay a daily benefit of HK\$500 up to the **sum insured** shown on the **schedule**. This benefit will not be paid beyond the convalescence period advised by a **physician** or after the **insured person** is able to be repatriated to **country of residence**.

Exclusions applicable to Section 8

This section of the policy does not cover any claim as the result of:

1. where an **insured person** is travelling against the advice of a **physician**;
2. where one of the purposes of the **journey** is to receive medical treatment or advice;
3. as a result of the use by an **insured person** of non-prescribed drugs which cannot be legally obtained from a pharmacy;
4. contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.

Section 9: Loss of Teeth

If an **insured person's** natural and sound teeth are broken in an **accident** during the **operative time** outside **country of residence**, **we** will pay HK\$1000 per tooth which is lost at least by 50% of the tooth, up to the **sum insured** shown on the **schedule**. No cover is provided for milk or first teeth, dentures or fillings.

Section 10: Travel Assistance

The network of **Travel Guard** offices is available whenever an **insured person** travels within the **operative time**. If medical assistance is required at any time the Emergency Helpline should be called.

Using Travel Guard

When **Travel Guard** are contacted for assistance, the following information should be provided:

- (1) The policy number.
- (2) The telephone or facsimile number where an **insured person** can be reached.
- (3) The **insured person's** address abroad.
- (4) The nature of the emergency.
- (5) The name of the **insured person's** employer, company or organization.

The medical assistance services provided are:

(1) 24 hour service

Emergency telephone lines manned 24 hours a day, 365 days a year by multi-lingual assistance co-ordinators, experienced in the procedures of hospitals and clinics worldwide.

(2) Medical staff

A highly qualified team of **physicians** and nursing staff, on hand at any time to ensure that the most appropriate medical treatment is provided.

(3) Air ambulance

Repatriation by air ambulance or **scheduled** airline depending on the circumstances of the case and if necessary, with a fully equipped medical team in attendance. On return, suitable transportation will take an **insured person** to hospital or home address whenever necessary.

The services below are also provided by **Travel Guard** following pre and during travel via telephone advice only. The utilization of any the following services are at the sole cost and expenses of the **insured person** or **policyholder**:

(1) Travel advice

Helpful and relevant information to the traveller providing valuable assistance in preparation for the business trip, including currency and banking regulations, visa details, health requirements and reciprocal agreements.

(2) Medical referral

To a suitable hospital, clinic or dentist for treatment.

(3) Legal referral

To an Embassy, Consulate or other source if legal consultation is needed, including an English speaking lawyer.

(4) Emergency message relay

Passing on messages to family and business associates in an emergency.

(5) Emergency travel service

Provides a complete emergency travel service in liaison with an **insured person's physician**, hospital or **relatives** to make all arrangements for any person or people to visit an **insured person** hospitalized or ill abroad, including any receipted travel, accommodation, guide, interpreter, taxi, telephone and childcare expenses incurred on the recommendation of the **Travel Guard** medical officers and within the

restrictions of this policy.

(6) Lost ticket & baggage location

Help with replacement of lost or stolen tickets, passport or travel documents and help with locating lost baggage. If required **Travel Guard** will help locate and dispatch contact lenses and glasses.

(7) Embassy or Consulate Referral

Embassies and consulates are excellent sources for information and assistance to customers while travelling. **Travel Guard** will provide the **insured person** the address and phone number of the local embassy or consulate.

(8) Emergency flight re-bookings

In the event of an emergency, **Travel Guard** is available 24/7 to help the **insured person** rebook flights due to flight cancellation, delay or **schedule** change.

(9) Emergency return travel arrangements

In the event of an emergency, **Travel Guard** is available to assist 24/7 with making hotel, flight and car rental arrangements to assist the **insured person** in returning home.

(10) China Assist Card (only applicable when specified in the Schedule)

China Assist Card offers the **insured person** the following assistance during the **Business Trip** in China.

- Guaranteed Admission to Designated Hospitals - Guaranteed hospital admission to the designated hospitals when presenting **insured person's** China Assist Card.
- 24-Hour China Legal Referral Service - Provides referrals of lawyers and legal practitioners in China for twenty-four (24) hours contact in case of emergency.
- Arrangement for Emergency Cash Transfer - Emergency cash transfer provided the **insured person** has secured the payment first.
- If China Assist Card is selected, the **policyholder** should declare to **us** regarding the actual number of cards required together with the full name of the **insured person**. The **policyholder** should undertake to settle any **medical expenses** that is not payable or not covered by this insurance or any amount in excess of the insurance limit within fourteen (14) days after the written notification from **us**. The credit facility will be suspended if the **policyholder** fails to reimburse **us** within the above time limit. Upon suspension, the **insured persons** of **policyholder** are no longer authorized to utilize the China Assist Cards and will be liable to **us** for any outstanding payment for the utilization while the suspension. When the **insured person** is terminated under this policy, the China Assist Card under this **insured person** will be invalid. If any utilization of invalid card is found, a penalty of HK\$100(US\$13) will be charged. The **policyholder** is fully understood that the arrangement for emergency cash transfer is subject to **Travel Guard** first securing payment from the **policyholder**.

Section 11: Baggage Delay

If an **insured person's** **personal property** (Baggage) has been checked-in by an airline and during the **operative time** while on a business trip is temporarily lost for more than six hours, **we** will pay HK\$1,000 for each full 6 hour period of temporary loss up to the **sum insured** shown on the **schedule**.

If the **personal property** which has been temporarily lost becomes permanently lost and this results in a claim, **we** will deduct the amount already paid for temporary loss from the final payment under Section 18 – Personal Property.

Exclusions that apply to Section 11

This section of the policy does not cover any claim as the result of:

1. loss or damage caused by delay, detention or confiscation by order of any public authority;
2. loss of or damage to **personal property** sent as freight or under an airway-bill or bill of lading.

Section 12: Travel Delay

In the event that an **insured person** during the **operative time** while on **business trip** arrives at a planned destination at least 5 hours later than the scheduled arrival time due to one of the reasons shown below, **we** will pay HK\$500 for each full 5 hours up to the **sum insured** shown on the **schedule** to the **insured person**.



1. **strike**, industrial action, bomb threat, adverse weather conditions or mechanical breakdown of a ship, aircraft or train on which an **insured person** is booked to travel; or
2. passenger affected by alcohol, injury or illness of any passenger whilst actually travelling on a scheduled aircraft.

Exclusions that apply to Section 12

This section of the policy does not cover any claim as the result of:

- 1.Redundancy, resignation or the termination of employment of an **insured person**, once a **business trip** has started;
- 2.The financial failure of any provider (or their agent) of transport or accommodation, acting for the **policyholder** or an **insured person**;
3. Regulations made by any public authority or government or persons with authority under legislation or license to make regulations;
4. An **insured person** travelling or intending to travel against the advice of a **physician** or for the purpose of obtaining treatment;
5. The delay of the **common carrier** due to **strike** or industrial action which existed or for which advance warning had been given before the date on which the business trip was booked;
6. The **insured person** failing to check in according to the travel itinerary unless failure to check in was due to **strike** or industrial action or any cause listed above;
- 7.Actions within the control of the **insured person** that resulted in missing a **common carrier** or a **common carrier's** connection;
8. Any delay for which the **insured person** cannot provide written or published confirmation from the **common carrier** operator or handling agents of the number of hours delayed or reason for the delay.

Section 13: Trip Cancellation

If during the **operative time** a **business trip** has to be cancelled prior to the date of departure as a direct result of any unforeseeable event outside of the **policyholder's** or **insured person's** control and not otherwise excluded, **we** will reimburse the **insured person** up to the **sum insured** on the **schedule** for the **insured person's** non-recoverable deposits and contracted advance payments they cannot avoid in respect of transport and accommodation costs directly relating to the **business trip**.

Conditions that apply to Section 13

1. This benefit is only payable provided that the cancellation is not related to any circumstance known to or within the control of the **policyholder** or **insured person** when planning the **business trip**.
2. In the event of a claim, the **policyholder** or **insured person** must surrender to **us** any unused tickets, vouchers, coupons, credit statements, refund statements or travel privileges.

Section 14: Trip Curtailment

If during the **operative time** a **business trip** has to be cut short as a direct result of any unforeseeable event outside of the **policyholder's** or **insured person's** control and not otherwise excluded, **we** will reimburse the **insured person** up to the **sum insured** on the **schedule** for:

- non-recoverable expenses where the **journey** has to be cut short

following departure which have been paid or become payable under contract and cannot be avoided, or

- the additional costs necessarily and reasonably incurred for travel and accommodation less any amount recoverable elsewhere, if a **journey** has to be cut short following departure to return an **insured person** to **country of residence**.

Conditions that apply to Section 14

1. This benefit is only payable provided that the curtailment is not related to any circumstance known to or within the control of the **policyholder** or **insured person** when planning the business trip.
2. In the event of a claim, the **policyholder** or **insured person** must surrender to **us** any unused tickets, vouchers, coupons, credit statements, refund statements or travel privileges.

Section 15: Trip Re-Route

If during the **operative time** the **common carrier** in which the **insured person** was scheduled to travel in during the business trip is cancelled or delayed for more than 12 hours due to **strike**, industrial action, riot, civil commotion, **hijack**, acts of terrorism, natural disaster, adverse weather condition, mechanical and/or electrical breakdown of the **common carrier** or other causes beyond the common carrier's control, **we** will reimburse the **insured person** up to the **sum insured** shown on the **schedule** for the reasonable and necessary additional cost incurred by using alternative public transportation to arrive at the **insured person's** scheduled destination.

Conditions that apply to Section 15

This benefit is only payable when the **common carrier** fails to arrange alternative transportation for the **insured person** and the **insured person** must obtain a report from the concerned **common carrier** or transportation provider as evidence of such claim.

Exclusions that apply to Sections 13, 14 & 15

These sections of the policy do not cover any claim as the result of:

1. Redundancy, resignation or the termination of employment of an **insured person**, once a **business trip** has started;
2. The **policyholder's** or an **insured person's** business or financial circumstances;
3. The financial failure of any provider (or their agent) of transport or accommodation, acting for the **policyholder** or an **insured person**;
4. Regulations or directives made by any Government or Public Authority Regulations made by any public authority or government or persons with authority under legislation or license to make regulations;
5. **Strike**, labour dispute or disruption of transport (other than disruption of road and rail services by avalanche snow or flood) for which advance notice was given at the time the business trip is booked;
6. Mechanical breakdown of the ship, aircraft or train where the delay is less than 24 hours from the time of the original departure except for travel delay at planned destination;
7. An **insured person** travelling or intending to travel against the advice of a **physician** or for the purpose of obtaining treatment;
8. Any claim for cancellation of the **business trip** following delay of a ship, aircraft or train, if an **insured person** fails to check in for the outward or onward parts of the **business trip**;
9. The **insured person** or travelling companion changing their travel plans.
10. A claim that is recoverable under any other section of this policy;
11. The **insured person** declining an reasonable alternative service provided by the transportation provider,
12. Curtailment or re-route necessary due to the missed departure of a connecting flight if the connection time was less than the official minimum connection time or at least three consecutive hours.

Section 16: Missed Departure

In the event the **insured person** missed the departure of his/her scheduled flight during the operative period while on a **business trip** due to any unforeseen:

- (1) **Strike**, riot, civil or commotion;
 - (2) **Hijack** or adverse weather condition or natural disaster; or
 - (3) Industrial action by **employees** of any common carrier,
- we will reimburse the **insured person** up to the **sum insured** shown on the **schedule** for the loss of accommodation and/or transportation expenses paid in advance or additional reasonable transportation expenses incurred in reaching the scheduled destination.

Conditions that apply to Section 16

This benefit is payable only when the **common carrier** fails to arrange alternative transportation to the **insured person** and the **insured person** must obtain a report from the concerned **common carrier** as evidence of such claim.

Exclusions that apply to Section 16

This section of the policy does not cover any claim as the result of:

1. Regulations made by any public authority or government or persons with authority under legislation or license to make regulations;
2. **Strike**, labour dispute or disruption of transport (other than disruption of road and rail services by avalanche snow or flood) for which advance notice was given at the time the business trip is booked;
3. Due to the missed departure of a connecting flight if the connection time was less than the official minimum connection time or at least three consecutive hours.

Section 17: Staff Replacement

If an **insured person** has to cut short or change pre-booked arrangements during the **operative time** while on a **business trip**, **we** will reimburse the **policyholder** for the irrecoverable deposits or advanced payments or additional costs of travel or accommodation that are reasonably and necessarily incurred up to the replacement up to the **sum insured** shown on the **schedule** to enable the **insured person** to return to the **country of residence** and to send a replacement **employee** to assume the duties of that **insured person**, if the curtailment or rearrangement is due to:

- (1) **Bodily injury** or **sickness** of the **insured person** or immediate **relative** if a **physician** has recommended in writing that the trip cancellation is necessary due to the severity of the condition of the **insured person** or immediate **relative**;
- (2) Death of the **insured person** or immediate **relative** if the death has been certified by a **physician** or other person legally qualified to certify a person's death. Death of the **insured person's** immediate **relative** must occur within 30 days prior to schedule departure of the **insured person's** trip.
- (3) Any other unforeseen circumstances occurring outside the control of the **policyholder** or the **insured person** other than those circumstances described in (1) or (2) above or specifically described or excluded under this policy.

Exclusions that apply to Section 17

This section of the policy does not cover any claim as the result of:

1. The **policyholder's** or an **insured person's** business or financial circumstances;
2. The default of any provider of transport or accommodation (or their agent) acting for the **policyholder** or an **insured person**;
3. Regulations made by any public authority or government or persons with authority under legislation or license to make regulations;
4. A claim that is recoverable under any other section of this policy;
5. Disinclination of the **insured person** to continue traveling on a **business trip**;
6. Any rearrangement due to actions within the control of the **insured person** or **policyholder**.
7. Failure of the **insured person** or **policyholder** to provide evidence of receipts and/or confirmation of the changes to itinerary from the **common carrier** operator(s) and/or the service provider who made the travel arrangements.

Section 18: Personal property

If an **insured person** loses or **accidentally** damages **personal property** or has **personal property** stolen during the **operative time** while on **business trip**, **we** will reimburse (after due allowance for wear, tear and depreciation other than depreciation of electrical items less than one year old at the date of the loss if documents supporting their purchase are produced) the **insured person** for the costs of replacement or repair up to the **sum insured** shown on the **schedule**.

If during the **operative time** an **insured person** loses the keys to his or her main permanent residence, **we** will reimburse the cost (parts and labour) of replacing the relevant lock or locks up to a maximum of HK\$1,000. **We** will not arrange for the work to be carried out.

The sub-limits for this section are:

- (1) maximum HK\$4,000 per any item, pair or set;
- (2) maximum HK\$5,000 for any sports equipment;
- (3) maximum HK\$10,000 for lap-top computer

Where reasonably possible the **insured person** must report all losses to the police or obtain a **property irregularity report**, whichever is appropriate within 24 hours from occurrence of the incident.

Section 19: Personal Documents and Money Replacement of Travel Documents

If an **insured person** loses or accidentally damages personal travel

documents or has personal travel documents stolen during the **operative time** while on a **business trip**, **we** will reimburse the **insured person** for the non-recoverable cost of replacing the travel documents, credit cards or traveler's cheques.

Money

If an **insured person** loses cash, bank or currency notes, cheques, postal or **money** orders or other negotiable instruments during the **operative time** while on a **business trip**, **we** will reimburse the **insured person** for the accidental loss up to the **sum insured** shown on the **schedule**.

In respect of **money** secured for the purpose of the **business trip**, cover shall commence at the time of collection from the bank or 72 hours prior to the start of the **business trip** whichever occurs last and shall continue for 72 hours after termination of the **business trip** or until deposited at the bank, whichever occurs first.

Conditions that apply to Section 19

1. All loss or damage attributable to theft, vandalism or loss or damage by carriers must be reported to the local police or appropriate authority as soon as possible after the discovery of the loss, and a written acknowledgement of the report obtained.
2. Any loss of credit cards, traveler's cheques or travel documents must be reported as soon as possible to the issuing authority and the appropriate cancellation measures taken.
3. The **insured person** shall take all reasonable precautions for the safety and supervision of any insured luggage, personal effects, travel documents, money and credit cards.

Exclusions that apply to Sections 18 & 19

These sections of the policy do not cover any claim as the result of:

1. Damage or loss arising from electrical or mechanical breakdown of any item.
2. Damage to or replacement of any electronic data or software.
3. Scratching, chipping or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses, or when due to fire, theft or accident to the **conveyance** in which they were being transported providing they were properly packaged for the **journey**.
4. Damage or loss arising from wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin, or any process of cleaning, ironing, pressing, repairing, restoring or alteration.
5. Luggage, personal effects, business property, travel documents or **money** shipped under any freight agreement, or items sent by postal or courier services or given to someone else other than a travelling companion.
6. Losses due to depreciation or devaluation of currency.
7. Loss or damage arising from confiscation or destruction by customs or any other authorities.
8. Losses recoverable from any other source, e.g. airlines, or other insurance including automatic credit card travel insurance.
9. Personal computers, mobile phones or any **electronic equipment**;
 - (a) where theft or attempted theft occurs while such equipment is unattended other than when securely locked inside a building or securely locked out of sight inside a motor vehicle, however this exclusion 9(a) shall not apply in circumstances where the **insured person** leaves such property temporarily unattended whilst on any **conveyance** and takes all reasonable precaution to safeguard the property and has no option other than to leave the property temporarily unattended; or
 - (b) whilst carried in or on any **conveyance** unless they accompany an **insured person** as personal cabin luggage. This exclusion does not apply where relevant Government or authority requires them to be transported as checked in luggage.
10. Luggage, personal effects and/or travel documents left unattended in any **public place** however this exclusion 10 shall not apply in circumstances where the **insured person** leaves such property temporarily unattended whilst on any **conveyance** and takes all reasonable precaution to safeguard the property and has no option other than to leave the property temporarily unattended.
11. Contractual obligations in relation to a mobile phone purchase.
12. Any goods intended for sale or trade in excess of \$1,000 in total.
13. Loss or damage to vehicles, their accessories or spare parts.
14. Household furniture and household appliances unless acquired during the business trip for personal use in the **insured person's country of residence** and non-portable business property, computer or electronic equipment.

Section 20: Home While Away

We will indemnify the **insured person** for any loss of or damage to the contents at the **insured person's** residence arising from a **burglary** at the residence during the **business trip**, up to the **sum insured** shown on

the **schedule**.

The sub-limit for this section is maximum HK\$5,000 per any item, pair or set.

In covering for the losses, **we** have the option of repairing, reinstating, replacing or offering a cash settlement for the loss of or damage to the **insured person's** contents.

Coverage under this benefit begins when the **insured person** leaves the residence to commence a **business trip** and terminates when whichever of the following occurs first:

1. the time the **insured person** returns to the residence on completion of the **business trip**; or
2. the expiry of this policy.

In any case, the coverage will not begin more than 24 hours prior to the booked departure time and will cease no later than 24 hours upon the **insured person's** return time to **country of residence** from the **business trip**. **we** will cover only the first 30 days of the **business trip**.

Exclusions that apply to Section 20

This section of the policy does not cover any claim as the result of:

1. personal or business objects the **insured person** carries along during the business trip;
2. contents not belonging to the **insured person**;
3. contents which belong to others that are under the **insured person's** care, custody or control;
4. business items;
5. damages or losses due to a natural catastrophe, atmospheric or climatic conditions, wear and tear, depreciation, gradual deterioration, water, pollution or contamination of any kind, manufacturing defects or inherent vice, vermin, insects, termites, mold, wet or dry rot, bacteria, rust, cleaning, servicing, maintenance, adjustment or repairs;
6. damages or losses caused by mechanical, electrical, software, or data failure; loss of data;
7. mysterious disappearance; or
8. misplacement.

Section 21: Fraudulent Charges

We will indemnify the **insured person** up to the **sum insured** shown on the **schedule** for:

- (1) If the **insured person's** credit card is lost, or is stolen during the business trip, **we** will indemnify the **insured person** for the unauthorized charges, for which the **insured person** is responsible, on the **insured person's** credit card, up to 24 hours prior to the **insured person's** first reporting of the event to **us**.
- (2) If the **insured person's** credit card is still in the **insured person's** possession and unauthorized charges are made on the **insured person's** credit account, through: (i) in-store, (ii) telephone, (iii) **ATM** withdrawals, and/or (iv) on-line purchase(s), using the **insured person's** credit card information, **we** will indemnify the **insured person** for the unauthorized charges, for which the **insured person** is responsible, which are incurred up to two (2) months prior to the **insured person's** first reporting of the event to **us**.

Conditions that apply to Section 21

1. The **insured person** must comply with all terms and conditions by which the credit card(s) is/are issued.
2. **we** will only pay for unauthorized charges for which the **insured person** is responsible under the terms and conditions of his/her credit card(s).
3. The **insured person** must submit evidence to **us** that unauthorized charges were made from his/her credit card.
4. The **insured person's** account must be valid and in good standing for coverage to apply; losses will not be paid if, on the date of occurrence, on the date of claim filing, or on the date of would-be claim payment, the **insured person's** account is in delinquency, collection, or cancellation status.
5. Coverage will be voided, whether before or after the loss, if **insured person** willfully concealed or misrepresented any material fact or circumstance concerning this insurance or provided fraudulent information to **us**.
6. The **insured person** must use all reasonable means to avoid future loss at and after the time of a loss.
7. If **we** make any payment or otherwise make good on any loss applying under this policy, **we** shall be subrogated to all the **insured person's** rights of recovery against any other person or persons and the **insured person** shall complete, sign and deliver any documents necessary to secure such rights. The **insured person** shall not take any action following a loss to prejudice such rights of subrogation.
8. The **insured person** should comply with the following duties to prevent further losses after a covered loss:

- (a) contact us within 24 hours of the discovery of a loss, to obtain instructions on what to do after a loss;
 - (b) file a police report within 24 hours of discovering a theft, unauthorized charges or **ATM** withdrawals;
 - (c) report the theft or loss to us, the credit card issuer(s), within 24 hours of discovering such theft or loss;
 - (d) to the extent the credit card was not lost or stolen, report the unauthorized charges, or **ATM** withdrawal(s), to the credit card issuer(s), and to us, within 24 hours of the discovery of a loss;
 - (e) complete, sign and return the claim form to **us** with all the following documents, within 30 days of making the original claim:
 - documentation from the credit card issuer(s) verifying the unauthorized charges for which the **insured person** is held responsible;
 - an official police report regarding the loss; and
 - all other relevant documents **we** may ask to provide; and
 - cooperate with **us** in investigating, evaluating and settling a claim
9. In any action, suit or other proceedings where **we** allege that by reason of provision of any exclusion which may be applicable, any loss or damage is not covered by this policy, the burden of proving that such loss or damage is covered shall be on the **insured person**.

Exclusions that apply to Section 21

This section of the policy does not cover any claim as the result of:

1. Additional losses that occur due to the **insured person's** failure to comply with Condition 8, the duties after a loss;
2. Unauthorized charges made on the credit card that was lost or stolen, more than 24 hours prior to the **insured person's** first reporting the event to the credit card issuer(s);
3. Unauthorized **ATM** withdrawals that are made more than two (2) months prior to the **insured person's** first reporting the event to the credit card issuer(s);
4. Unauthorized charges made on the credit card if the credit card is not lost or stolen, more than two (2) months prior to the **insured person's** first reporting the event to the credit card issuer(s);
5. Charges incurred by a resident of the **insured person's** household, or by a person entrusted with the credit card;
6. Losses that do not occur during the business trip;
7. Losses caused by the **insured person's**, or his/her relatives', illegal acts;
8. Losses that the **insured person** has intentionally caused;
9. Losses that result from the intentional actions of a **relative**, or actions that a **relative** knew of or planned;
10. Losses due to the order of any government, public authority, or customs' official.

Section 22: Rental vehicle Excess Waiver

We will pay for losses to the **rental vehicle** the **insured person** incurs during a **covered rental trip**, caused by **physical damage**. **We** will pay for losses up to the lesser of:

- (a) The value of the claim, not to exceed the **sum insured** on the **schedule**; or
- (b) The excess or deductible amount if any other insurance applies.

Additional Benefits

We will pay for the following charges the **insured person** becomes responsible for during a **covered rental trip**:

- (a) **we** will pay no more per day than the daily rental rate of the **rental vehicle**, for "loss of use", while the **rental vehicle** is being repaired;
- (b) Any reasonable and customary charges, up to USD100, for towing the **rental vehicle** to the nearest authorized repair shop assigned by the **rental company**;
- (c) Any reasonable and customary drop off charges up to USD100 in the event the **insured person** is hospitalized, following an accident, and are unable to return the **rental vehicle** to the nearest **rental company** location;
- (d) Any reasonable and customary charge up to USD100, in the event the **insured person** unintentionally lock himself/herself outside of the **rental vehicle**; and / or
- (e) Any reasonable and customary administrative fee charged, up to USD100, for the **rental company** to manage or handle the **insured person's** claim.

The covers provided under Additional Benefits a., b. and c. will only be eligible if there has been a physical damage loss.

Conditions applicable to Section 22

1. **we** will not pay the amount of the indemnity the **insured person** is entitled to claim from any other insurance.
2. Claims will not be paid for expenses if they are assumed, waived or paid by the **rental company** or its insurers.
3. No sum payable under this policy shall carry interest unless payment has been unreasonably delayed following **our** receipt of all the required

information, documents and / or other evidence necessary to support the claim.

Exclusions applicable to Section 22

This section of the policy does not cover any claim as the result of:

1. that do not occur during the **period of insurance** and a **covered rental trip**;
2. arising out of the use of the **rental vehicle** outside of the covered territory of this policy;
3. arising from **bodily injury** or property damage to a third party;
4. due to depreciation and diminishment of value of the **rental vehicle**;
5. to any equipment that is not permanently installed in or on the **rental vehicle**;
6. to the **insured person's** contents in the **rental vehicle**;
7. from stains or other damage to the upholstery or carpet of the **rental vehicle**, unless the result of a covered loss;
8. occurring to special type **rental vehicles**;
9. arising out of commercial use of the **rental vehicle**;
10. arising from any damage to property transported by the **insured person** or in the **insured person's** care, custody or control;
11. resulting from operation of the **rental vehicle** by any person other than authorized drivers specified in the **rental agreement**;
12. to **rental vehicles** for which a **rental agreement** was not signed by the **insured person**;
13. resulting from the **insured person's** driving under the influence of alcohol, illegal drugs, narcotics, or, medicines not prescribed by a medical professional;
14. resulting from the **insured person's** driving against medical advice;
15. arising out of the operation of the **rental vehicle** in violation of the terms of the **rental agreement**;
16. resulting from the **insured person's** driving without a valid driving license;
17. to the **rental vehicle** as a result of its fuel tank being filled with the incorrect fuel type;
18. caused in whole or part from carrying more than the permitted number of passengers in the **rental vehicle**;
19. occurring while the **rental vehicle** is being towed;
20. arising from the **insured person's** operation of automobiles or other vehicles which are not **rental vehicles**;
21. arising out of the use of the **rental vehicle** in, or training for, racing competitions, trials, rallies or speed testing;
22. resulting in **bodily injury** or property damage arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants;
23. occurring while driving off public roads or any unpaved roads;
24. for **rental vehicle** tires;
25. due to **natural catastrophe**, an atmospheric or climatic conditions, water, wear and tear, gradual deterioration, manufacturing defects, mechanical or electrical breakdowns, or inherent vice or vermin or insects, termites, mould, wet or dry rot, bacteria, rust, cleaning or repairs;

Section 23: Personal Liability

We will indemnify up to the **sum insured** shown on the **schedule** for each **insured person** for:

- (a) any legal liability incurred by that **insured person** during the business trip as the result of:
 - **bodily injury**, **sickness** or disease of any person, or
 - accidental loss or damage to the property of any person; and
- (b) all costs and expenses incurred with **our** written consent in connection with the defence of any claims against an **insured person** which may be the subject of indemnity under this section.

Conditions applicable to Section 23

1. No admission of liability, offer, promise or payment will be made without **our** written consent.
2. **We** will, if it is considered necessary, take over and conduct the defence or settlement of any claim against an **insured person** and for that purpose can use the **insured person's** name. **We** can conduct the defence however **we** see fit. **We** can prosecute at **our** own expense and for **our** own benefit, any claim for indemnity or damages against any other persons.
3. The **insured person** will give **us** full assistance in defending or prosecuting any claim and will provide **us** with any information and documents available to them.

Exclusions applicable to Section 23

This section of the policy does not cover any claim as the result of:

1. **bodily injury** to, or **sickness** or disease of, any person who is under a contract of employment, service or apprenticeship with the **policyholder** or an **insured person** when injury results from his or her employment

- by the **policyholder** or an **insured person**;
- 2. liability arising directly or indirectly by or through, or in connection with, any mechanically propelled vehicle, aircraft or watercraft;
- 3. liability arising directly or indirectly by or through or in connection with:
 - (a) the ownership, possession or occupation of land, or buildings, immobile property or caravans other than occupying a temporary residence,
 - (b) any wilful, malicious or unlawful act,
 - (c) the carrying on of any trade, business or profession,
 - (d) any racing or rallying activity,
 - (e) any travelling companion;
- 4. accidental loss or damage to property belonging to, held in trust by, or in the custody or control of the **policyholder** or an **insured person** or any of their **employees** or any member of an **insured person's** family or household;
- 5. liability attaching to the **policyholder** or an **insured person** under an express term of any contract, unless liability would attach to any **insured person** whether the express term existed or not;
- 6. liability for which payment should be more specifically claimed under any other contract of insurance in the name of the **policyholder** or an **insured person**;
- 7. any claim where an **insured person** is insane or which results from an **insured person** being under the influence of or affected by drugs (other than drugs taken under the direction of a **physician**), alcohol, or solvents; or
- 8. any claim resulting from venereal disease, sexually transmitted diseases, Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.

Section 24: Identity Theft

We will indemnify the **insured person** the expenses below, up to **sum insured** shown on the **schedule**, resulting from the **insured person's** efforts to resolve his/her identity theft. All expenses incurred must be submitted up to 6 months after the **insured person** first reports a loss.

- (1) **Legal expenses** – the attorney and court fees incurred by the **insured person** to:
 - (a) Defend any suit brought against him/her by a creditor or collection agency, or someone acting on their behalf, as a result of his/her identity theft; and/or
 - (b) Remove any civil or criminal judgment wrongfully entered against the **insured person**, as a result of his/her identity theft.
- (2) **Lost Wages** - **we** will reimburse the **insured person** for the unpaid time he/she take from work, solely as a result of efforts to correct his/her financial records, if the later are altered as a result of identity theft. Payment of lost wages under this section includes compensation for whole or partial unpaid workdays. To be covered, the **insured person** must take these unpaid days within 6 months of first reporting a loss.
- (3) **Obligation to pay** – **we** will reimburse the **insured person** for the amount(s) he/she becomes legally liable to pay to creditor(s), arising from the unauthorized opening and use of credit account(s) and/or bank account(s), under the **insured person's** name, as a result of identity theft.
- (4) **Miscellaneous Expenses** – **we** will reimburse the **insured person** for:
 - (a) The cost(s) incurred by the **insured person** to re-file applications for his/her credit accounts or bank accounts that are rejected solely because the qualified financial institution received incorrect information as a result of his/her identity theft;
 - (b) The cost incurred by the **insured person** to notarize documents related to his/her identity theft, as well as long distance telephone calls and certified mail reasonably incurred by the **insured person** as a result of his/her efforts to report an identity theft or to correct his/her financial and credit records that have been altered as a result of identity theft;

Conditions that apply to Section 24

- 1. The **insured person** must cooperate with **us** and help **us** enforce any legal rights **we**, or the **insured person**, may have in relation to his/her identity theft. This may include the **insured person's** attendance at depositions, hearings and trials, and giving evidence as necessary to resolve the identity theft.
- 2. Evidence of any false charge or withdrawal from the unauthorized opened **bank account** and or **credit account** must be submitted by the **insured person**, or the issuing financial institution, to **us**.
- 3. Coverage for "Obligation to pay" is limited to the amount the **insured person** is held liable for by the financial institution.
- 4. In the event of a covered loss, the **insured person** should:
 - (a) Call **us** at within 24 hours of discovering the identity theft, to obtain a claim form and instructions on what to do after a loss;
 - (b) File a police report within 24 hours of discovering the identity theft;
 - (c) Inform all appropriate qualified financial institutions (including, but not limited to, credit card company or bank) of the identity theft within 24

hours of discovering the identity theft;

- (d) Complete, sign and return the claim form to **us** with the following documents, within 30 days after the **insured person** report a loss:
 - (i) an authorization for **us** to obtain the **insured person's** records and other information, such as credit reports (if applicable);
 - (ii) the **insured person's** financial reports, including, but not limited to bank statements, as necessary to complete **our** investigation;
 - (iii) credit reports, when the **insured person** contest the accuracy or completeness of any information contained in the **insured person's** credit history as a result of identity theft;
 - (iv) original receipts of the **insured person's** expenses incurred to resolve the identity theft, up to 12 months after the **insured person** reports a **loss** under this section, point a) above;
 - (v) proof that it was necessary to take time away from the **insured person's** work if the **insured person** make a claim for lost wages under "Lost Wages". **we** will ask the **insured person** to submit written proof from the **insured person's** employer that the **insured person** took unpaid days off;
 - (vi) copies of any demands, notices, receipts, summonses, complaints, or legal papers in connection with a covered loss; and
 - (vii) all other relevant documents **we** may ask the **insured person** to provide; and
- 5. Take all reasonable and prudent action to prevent further damage to the **insured person's** identity; and
- 6. Cooperate with **us** in investigating, evaluating and settling a claim.

Exclusions that apply to Section 24

This section of the policy does not cover any claim as the result of:

- 1. costs other than those listed in the coverage above;
- 2. costs associated with any physical injury, sickness, disease, disability, shock, mental anguish and mental injury including required care, loss of services or death;
- 3. compensation for time taken from self-employment, or workdays that will be paid by the **insured person's** employer, in order to correct his/her financial records that have been altered due to the identity theft;
- 4. Losses that do not occur within the **period of Insurance** or during the business trip;
- 5. Losses caused by the **insured person's** or his/her **relatives'** illegal acts;
- 6. Losses that the **insured person** has intentionally caused;
- 7. Losses that result from the intentional actions of a **relative**, or actions that a **relative** knew of or planned;
- 8. Losses due to the order of any government, public authority, or customs' official.

Section 25: Broken Bones

In the event an **insured person** sustains **bodily injury**, which within 365 days solely and independently of any other cause, results a fracture or fractures, **we** will pay the percentage of the **sum insured** shown on the **schedule**.

Item	Fracture Benefit	Percentage Payable
(a)	fracture of vertebral column (other than the coccyx)	100%
(b)	fracture of pelvis or hip	80%
(c)	fracture of skull (other than the nose and teeth), breast bone, ankle or one or more bones of the leg (femur, patella, tibia and fibula)	30%
(d)	fracture of collar bone, elbow, wrist or one or more bones of the arm (humerus, radius and ulna)	15%
(e)	fracture of rib or coccyx	10%
(f)	fracture of one or more bones of the hand, fingers, foot, thumbs, toes, the nose or any bone not specifically covered in a, b, c, d or e above	3%

Exclusions that apply to Section 25

This section of the policy does not cover any claim as the result of:

- (a) **pathological fracture**; or
- (b) any **fracture** where osteoporosis had been diagnosed and made known to the **insured person** before they suffered **bodily injury**.

Section 26: Air Hijack

In the event an **insured person** is forcibly or illegally detained as the result of an air **hijack** during the business trip which starts during the **period of insurance**, **we** will pay HK\$1,000 for each full 6 hours, up to the **sum insured** shown on the **schedule**.

Section 27: Kidnap

If during the **business trip** the **insured person** is kidnapped or taken hostage, **we** will pay HK\$5,000 for each full 24 hours up to the **sum insured** on the **schedule**.

Conditions applicable to Section 27

1. The **policyholder** must notify the appropriate law enforcement agency having jurisdiction over the matter of the kidnapping.
2. The **policyholder** must advise **us** immediately.
3. There must be sufficient proof that the event actually occurred.

Exclusions applicable to Section 27

This section of the policy does not cover any claim as the result of:

1. fraudulent, dishonest, or criminal acts of the **policyholder** or **insured person**;
2. any claim for any **insured person** within his or her **country of residence**; or
3. any **kidnap** which occurs in Colombia, Iraq, Mexico, Nigeria, Philippines, Venezuela or Yemen.

Section 28: Legal Expenses Including Bail Bond

Legal expenses

We will pay for **legal expenses** up to the **sum insured** shown on the **schedule** incurred to:

- (a) the **insured person** incurred by or on behalf of him or her in pursuit of a claim for damages and/or compensation against a third party who has caused **bodily injury** to, or death or illness of, that **insured person** by an incident occurring during the **operative time**; and
- (b) the foreign solicitor, in the event that the **insured person** is placed or is threatened to be placed in detention during the **business trip**.

Bail Bond

We will pay bail bond up to the **sum insured** shown on the **schedule** in the event that the **insured person** is placed or is threatened to be placed in detention during the **business trip**. The **insured person** shall repay this sum within 3 months of the date of payment, immediately upon repayment of the authorities, or immediately if the bail bond is forfeited by failure to appear in court unless the latter could not reasonably be expected of the **insured person**.

Conditions applicable to Section 28

1. **Our** consent to pay **legal expenses** must firstly be obtained in writing. This consent will be given if an **insured person** can satisfy **us** that:

- (a) There is a reasonable grounds for pursuing the legal proceedings; and
- (b) It is reasonable for **legal expenses** to be provided in a particular case.

The decision to grant consent will take into account the opinion of an **insured person's appointed representative** as well as that of **our** own advisers. **We** may request, at an **insured person's** expense, an opinion of counsel as to the merits of the claim or legal proceedings. If the claim is admitted, an **insured person's** costs in obtaining this opinion will be covered by this insurance.

2. All claims or legal proceedings including any appeal against judgment resulting from the same original cause, event, or circumstances, will be regarded as one claim.
3. If an **insured person** is successful in any action, any **legal expenses** provided by **us** will be reimbursed to **us**.

Exclusions applicable to Section 28

This section of the policy does not cover any claim as the result of:

1. **We** will not be liable for any legal expenses incurred:
 - (a) in the defence against any civil claim or legal proceedings made or brought against the **insured person**;
 - (b) in connection with any criminal act deliberately or intentionally committed by the **insured person**;

- (c) in pursuing any claim against any travel agent, tour operator, insurer or their agents; or

- (d) by an **insured person** making a claim against the **policyholder**, **us** or any organization or person involved in arranging this insurance.

2. **We** will not be liable for:

- (a) fines or other penalties imposed by a court of criminal jurisdiction; or
- (b) any claim or circumstance notified more than 365 days after the incident from which the cause of action arose.

Section 29: Political Retreat

If an **insured person** is recommended to leave the city or country immediately by officials of that country during the operative period while on **business trip**, or the government of **country of residence** issues a travel warning to not travel to or recommending the **insured person** to leave that city or country immediately following an occurrence of **strike**, riot or civil commotion, **we** will indemnify the **insured person** for the reasonable additional costs up to the **sum insured** shown on the **schedule** of:

- (a) An economy one-way ticket returning to his/her **country of residence**; and/or
- (b) An ordinary room accommodation in a reasonable hotel subject to a maximum of HK\$ 1,000 per day for five (5) consecutive days, but excluding the cost of drinks, meals and other room services.

Conditions that apply to Section 29

If an **insured person** needs to leave the country he or she is in, **Travel Guard** must be contacted beforehand to confirm cover. Where possible **Travel Guard** will make the travel arrangements and in all cases **we** will decide where to send the **insured person**.

Exclusions applicable to Section 29

This section of the policy does not cover any claim as the result of:

1. The **insured person** violating the laws or regulations of the country from which he or she is to be evacuated.
2. The **insured person** failing to produce or maintain immigration, work, residence or similar visas, permits or other similar documentation.
3. Any debt, insolvency, commercial failure, the repossession of any property by a titleholder or any other financial cause.
4. The **insured person's** failure to honor any contractual obligations or bond or to obey any conditions in a licence.
5. The **insured person** being a national of the country from which he or she is to be evacuated.
6. The political unrest that resulted in the **insured person's** evacuation being in existence prior to the **insured person** entering the country or its occurrence being foreseeable to a reasonable person before the **insured person** entered the country.
7. In respect of the costs of accommodation for a period in excess of twenty-one (21) days for any one event.
8. Expenses necessarily incurred as part of the original travel budget.

Section 30: Emergency Phone Charges

In the event of a critical medical condition or **loss** of the **insured person's** passport that occurs during the **operative time** outside **country of residence** and which results in a valid claim for **medical expenses** or personal document, as applicable, **we** will pay the actual costs of personal phone used for the sole purpose of engaging the service of **Travel Guard** or the assistance of home country's embassy or consulate, up to the **sum insured** shown on the **schedule**.

Conditions that apply to Section 30

Charges incurred must be supported by an itemized statement of charges.

Exclusions applicable to Section 30

This section of the policy does not cover any claim as the result of: any public telephone charges using an international calling card.

Definitions

We use certain words in this policy which have a specific meaning. They have this specific meaning wherever they appear in this policy, **schedule** or endorsements and are shown in bold print.

Accident or Accidental

A sudden, unexpected and specific event, external to the body which occurs at an identifiable time and place.

Accident medical reimbursement

The cost incurred for (except cosmetic treatment):

- (a) medical, surgical, other costs, **hospital** and nursing treatment prescribed by a **physician**; and
- (b) ambulance charges; and
- (c) **traditional Chinese medicine**; and
- (d) chiropractor charges.; and
- (e) dental charges to restore sound and natural teeth if they result from an accident.

Activities of daily living

Dressing, feeding, mobility, toileting, transferring and washing as described below:

- (a) Dressing means the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial **limbs** or other surgical or medical appliances.
- (b) Feeding means the ability to feed oneself food after its preparation and being made available.
- (c) Mobility means the ability to move indoors from room to room on level surfaces.
- (d) toileting means the ability to use the lavatory or manage bowel and bladder function through the use of protective undergarments or surgical appliances if appropriate.
- (e) Transferring means the ability to move from a bed to an upright chair or wheelchair, and vice versa.
- (f) Washing means the ability to wash in the bath, or shower or wash by other means.

Aggregate limit of indemnity

The maximum amount payable for all such **losses** for all **insured persons** under section 1 for accidental death and **permanent disability** benefits will not exceed the amount shown as the aggregate limit on the **schedule**. Any consequent reduction of liability as a result of the aggregate limit shall be made proportionately on the **sum Insured** for each **insured person**.

Age

Age means the age of the **insured person** on the **insured person's** most recent birthday, regardless of the actual time of birth.

Appointed representative

A solicitor, firm of solicitors, or any appropriately qualified person, firm or company, appointed to act for an **insured person** in accordance with the terms of this insurance.

Associated company

A company or organisation of the **policyholder** whose name has been advised to and accepted by **us**.

ATM

Automatic teller machine.

Bank account

An account for personal use, with a qualified financial institution, against which the account holder can deposit and withdraw money, or, deposit and draw cheques.

Bodily Injury

Identifiable physical injury to an **insured person's** body which is caused by an **accident** solely and independently of any other causes and does not result from **sickness** or disease.

Burglary

The unlawful taking of your property, or an attempt thereof, by a person or persons who illegally entered your primary residence, using force or violence, with visible signs of forced entry.

Business Partner

Any person holding the position of partner or, in the case of a limited liability partnership, holding the position of member of the **policyholder**.

Business trip

Any trip scheduled for the purpose of the **policyholder's** business to last for a maximum of 183 consecutive days within the geographical area shown on the **schedule**, which is:

- outside **country of residence**; or
- within the **country of residence** and any destination during the trip which is more than 150 km from the initial point of departure, other than commutation to and from work
- with cover starting 3 hours before the time the **insured person** leaves the **country of residence**, his or her place of residence or regular place of employment whichever is the later, and stopping on the earliest of the following dates:
- the expiry of the current **period of insurance**; or
- when the **insured person** returns to his or her place of residence or regular place of employment, whichever is the earlier in **country of residence**; or
- 3 hours after arrival in **country of residence**.

Non-business activities incidental to the trip, at the beginning, during or end of the trip and **home leave** are included.

Child(ren)

Any person, who is unmarried, dependent on the **insured person** and is aged 15 days and older and less than 18 years of **age** or 23 years of **age** if in full-time education.

Chinese physician

A registered herbalist, acupuncturist and bonesetter licensed under any applicable laws. The attending **Chinese physician** must not be:

- the **policyholder** or an **insured person**; or
- **business partner** or agent of the **policyholder** or an **insured person**
- or any person who is related to the **policyholder** or **insured person** by blood, marriage or adoptio



Common carrier

Any land, water or air **conveyance** operated under a license for the transportation of passengers for hire.

Conveyance

An aircraft, ship, train, coach, or similar means of transport which operates under a scheduled published timetable.

Country of residence

A country in which an **insured person** has resided or intends to reside for a period of 183 consecutive days or longer.

Covered rental trip

The period during the hire of a **rental vehicle** where the entire cost of the **rental agreement** has been paid for and the period of hire shown in the **rental agreement** is 31 days or less.

Credit account

Any credit arrangement, from a qualified financial institution, for personal use, such as a credit card account or a car/home loan account.

Director

Any person holding the position of director of the **policyholder** (but excluding non-executive directors or company secretary unless agreed in writing by **us**).

Emergency travel expenses

The additional transport and accommodation expenses (less any possible recovery or saving) incurred by an **insured person** and any person who needs to travel to, remain with, or escort an **insured person**.

Emergency evacuation and repatriation expenses

The cost of transportation by any suitable means to an appropriate medical facility as determined by **Travel Guard**, or to an **insured person's** home in Hong Kong or **country of residence**. In the event of the **insured person's** death, the costs of transportation of his or her body or ashes and his or her personal effects back to Hong Kong, or **country of residence**, are covered.

Employee

Any person under a contract of employment with the **policyholder**.

Electronic Equipment

The equipment includes but is not limited to projectors, cameras, video equipment, blackberries, PDAs, MP3 players (and other listening, recording and viewing devices), GPS equipment or any other electrical equipment.

Face

The area bordered by the natural hairline surrounding the forehead, the front of the ears and the lower jaw.

Fracture

A break completely across the bone, or a compound **fracture** where the bone breaks the skin.

Funeral or Cremation Expense

Reasonable and necessary expenses related to the preparation of a corpse for cremation or burial, coffin or urn expenses, hearse leasing or cemetery expenses.

Hijack

The unlawful seizure of, or wrongful taking control of a **common carrier** in which an **insured person** is travelling.

Home leave

The contractual entitlement exercised by the **insured person** and such leave is being authorised by the **policyholder** prior to the trip taken.

Hospital

A facility for the medical treatment of bed patients and which:

- has diagnostic and surgical facilities
- a 24 hour a day nursing staff
- is supervised by **physicians**, and
- is not a nursing home, rest home, home of aged, institution for mental or behavioral disorders, sanatorium, or a place for the treatment of alcoholics or drug addicts; even if located at the same place.

Hospital confinement

Any person being confined in a **hospital** as a registered **inpatient** as a result of **sickness** or injury on the recommendation of a **physician**.

Inpatient

An **insured person** for whom a **hospital** clinical case record has been opened and who has been admitted to a **hospital** for a minimum stay of 24 hours for the medical care and treatment of **bodily injury**.

Insured person

Any person shown in the **schedule** as being an **insured person**. Cover applies until the end of the **period of Insurance** or the date upon which the **insured person** ceases their employment or association with the **policyholder**, whichever occurs first.

The **insured person** must be aged between 18 and 75 years old. All cover will terminate on the expiry date of the policy at which the **insured person** reaches the age of 75.

Kidnap

The seizing, detaining or carrying away by force, or fraud of one or more **insured persons** (except a child by its parent or guardian), by a third party without the consent of the **insured person** and without lawful excuse.

Legal expenses

- (a) any fees, expenses and other amounts reasonably incurred by the **appointed representative** in connection with any claim or legal proceedings, including costs and expenses of expert witnesses as well as those incurred by **us** in connection with any such claim or legal proceedings.
- (b) any costs payable by an **insured person** following an award of costs by any court or tribunal and any costs payable following an out-of-court settlement made in connection with any claim or legal proceedings.
- (c) any fees, expenses and other amounts reasonably incurred by the **appointed representative** in appealing or resisting an appeal against the judgment of a court tribunal or arbitrator.

Limb

In the case of upper limb means arm below the shoulder, the elbow, forearm and hand. In the case of lower limb means thigh, knee, leg below the knee and foot.

Loss

Permanent total and irrecoverable loss of use or permanent loss by physical severance (separation).

Loss of Hearing

Permanent, total and irrecoverable loss of Hearing resulting in inability of the **insured person** to hear sounds quieter than 90 decibels across frequencies between 500 Hz and 3,000 Hz when tested by a qualified audiologist

Loss of Limb

In the case of a leg or lower limb

- (a) loss by permanent physical severance at or above the ankle; or
- (b) Permanent, total and irrecoverable loss of use of a complete leg or foot.

In the case of an arm or upper limb

- (a) loss by permanent physical severance of any part of the arm between the shoulder and the wrist; or
- (b) Permanent, total and irrecoverable loss of use of a complete arm or hand.

Loss of Speech

Permanent, total and irrecoverable loss of the ability to speak.

Medical expenses

The cost incurred for (except cosmetic treatment):

- (a) medical, surgical, other costs, **hospital** and nursing treatment prescribed by a **physician**; and
- (b) ambulance charges; and
- (c) **traditional Chinese medicine**; and
- (d) chiropractor charges; and
- (e) dental charges to restore sound and natural teeth if they result from an **accident**.

Money

Cash or notes in any currency which belong to or are under the custody of an **insured person**.

Natural Catastrophe

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado and wildfire.

Paraplegia

The complete and irreversible paralysis of both lower **limbs**.

Partner

A person who cohabits permanently with the **insured person** in a marriage-like relationship and is registered at the same address.

Pathological fracture

A fracture which occurs in an area of bone weakened by disease.

Period of Insurance

The period of time shown on the **schedule** during which cover applies.

Permanent disability or permanent disabilities

A physical or mental incapacity which will last for the rest of the **insured person's** life.

Permanent total disablement

In relation to an **insured person** who is employed by the **policyholder**, the inability to continue in any and every occupation for the rest of the **insured person's** life.

In relation to an **insured person** who is not employed by the **policyholder**, the inability to carry out 3 or more **activities of daily living**.

Personal property

Property owned by or in the custody or control of an **insured person**. A pair or set of items is treated as one item (e.g. a pair of shoes, a camera and its standard accompanying lens and accessories).

Physician

A qualified and registered medical practitioner licensed under any applicable laws and acting within the scope of his or her licensing and training who is not:

- the **policyholder** or an **insured person**; or
- **business partner** or agent of the **policyholder** or an **insured person**
- or any person who is related to the **policyholder** or **insured person** by blood, marriage or adoption

Policyholder

The legal entity or organization shown on the **schedule**.

Property irregularity report

A report by an airline or other carrier recording lost luggage.

Psychological Therapy Expenses

Expenses charged for any individual, joint or family mental health counselling session that is ordered and provided under the care or supervision of a **physician**; and (1) do not exceed the usual level of charges for similar expense in the locality where the expense is occurred; (2) meet generally accepted standards of medical practice and (3) does not include charges that would not have been made if no insurance existed.

Public Place

The places to which the public has access, not limited to shops, airports, train stations, bus stations, streets, hotel foyers and grounds, restaurants, beaches.

Quadriplegia

The permanent and entire paralysis of both legs and both arms.

Relative

The **insured person's** or **partner's** aunt, brother, brother-in-law, child, grandchild, grandparent, nephew, niece, parent, parent-in-law, **partner**, sister, sister-in-law or uncle.

Rental agreement

The contract of hire between the **rental company** and the **insured person**.

Rental company

A company or agency that is fully licensed with the regulatory authority of the country, state or local authority where the **rental vehicle** is collected.

Rental vehicle

Any automobile rented under a **rental agreement** on a daily or weekly basis from a **rental company** and which is collected from the **rental company**.

Schedule

The document showing details of the cover the **policyholder** has bought.

Severe burn

Skin damage which extends through the epidermis layer of the skin to the dermis layer for 2nd degree burns or skin damage which extends through the epidermis and dermis layers of the skin to the subcutaneous layer for 3rd degree burn.

Sickness

A physical condition marked by a pathological deviation from the normal healthy state.

Strike

Any organised wilful refusal by any worker or **employee** to continue working in order to register a protest; or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimising the consequences of any such act.

Sum Insured

An amount the **policyholder** or an **insured person** can claim and as shown on the **schedule**.

Terrorist act

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 recognized by the (relevant) Government as an act of terrorism.

Traditional Chinese medicine

Treatment or medicine prescribed by a **Chinese physician**.

Travel Guard

Travel Guard Asia Pacific Pte Ltd, 7th Floor, One Island East, 18 Westlands Road, Island East, Hong Kong.

War

War means any activity arising out of or attempt to participate in the use of military force between nations and will include civil war, revolution and invasion.

We, us, our

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