



@Travel Protection Plan

(Single-Trip Plan)

Travel Insurance Terms and Conditions

This document contains **your** travel insurance Policy terms and conditions. It is important that **you** read and understand it and retain it in a safe place. This Policy is signed and issued in consideration of the acceptance and approval of the application by the Insurer and it will take effect at the Policy **effective date** as shown in the Policy Schedule subject to which also the first premium has been fully received by the Insurer. The Policy will end at the expiry of the **Period of Insurance** as shown in the Policy Schedule.

This is an overseas single-trip insurance product covering one (1) **journey** only. If during the **Period of Insurance** more than one (1) **journey** is undertaken only the first **journey** will be covered under this Policy.

The Insurer

This Policy is issued by:

AIG Insurance Hong Kong Limited
7/F, One Island East
18 Westlands Road
Island East
Hong Kong

Eligibility Criteria

To be eligible for cover under this Policy:

1. you must be either a **Hong Kong** citizen or **Hong Kong** permanent resident or a resident with full rights to enter into and return to **Hong Kong** regardless of medical status; and
2. your itinerary must include **Hong Kong** and such travel arrangement must be made and paid for in **Hong Kong** ; and
3. your **journey** must commence in **Hong Kong**

Important Contact Information

AIG Travel Asia Pacific (ATAP) (available twenty-four (24) hours worldwide for emergency travel related calls)

+852 3516 8699

AIG claims

+852 3666 7090 (9:00am to 6:00pm week days, excluding public holidays) or email **us** at eclaims.hk@aig.com

Hong Kong Customer Service

+852 3666 7022 (9:00am to 6:00pm week days, excluding public holidays) or email **us** at travelguard.hk@aig.com.hk .

If **you** require assistance or need to call about a Policy that **we** have issued to **you** please quote the Policy Number as shown on **your** Policy Schedule. Please also have close to hand any information that will assist the call operator in answering **your** question or request for assistance. This includes **your** circumstances, current location and contact number.

AIG Travel Asia Pacific Emergency Assistance

Twenty-four (24) hour world-wide pre-trip and emergency assistance is provided by **AIG Travel Asia Pacific (ATAP)**.

If **you** require medical treatment that necessitates admittance to **hospital** as an in-patient, emergency transportation services or to return home for any reason covered by this Policy, **you** must contact **ATAP** and follow their advice or instruction. Failure to do so may prejudice **your** claim under this Policy.

ATAP operates a network of service centres that will provide **you** with 24 / 7 access to appropriate medical facilities and emergency transportation services. By choosing AIG, **you** have direct access to these vital services before and during **your journey**.

Depending on **your** specific needs, **we** can:



1. provide pre-trip advice and the local medical conditions at **your** destination;
2. help **you** in the event of lost baggage, travel documents or credit card by putting **you** in touch with the nearest consulate, embassy or other authorities;
3. when medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your** family and friends at home informed;
4. decide if and when evacuation or repatriation is necessary and coordinate all services; and
5. provide help to re-schedule travel plans when **your journey** is interrupted by an emergency.

We will try to get **you** medical attention when **you** travel but **ATAP** cannot guarantee that appropriate medical facilities will always be available. **ATAP** is only provided to assess and monitor **your** condition and cannot take over the running of **your** medical treatment. Please note that where **your claim** is not covered under the Policy, the provision of emergency assistance will not in itself be an admission of liability of **your** claim.

To contact **our** assistance services, phone from anywhere in the world on + 852 3516 8699.

AIG Travel Asia Pacific Hotline and Referral Service

We will provide **you** with access to the following assistance services under this policy. Assistance Services are provided by **AIG Travel Asia Pacific (ATAP)**. Please note that assistance services are not insurance benefits, and all expenses incurred in provision of such assistance services are to be borne by **you**. **You** can call **ATAP** on +852 3516 8699 for utilising the following service.

1. Pre-Trip Visa Information: **ATAP** can provide information such as passport/visa requirements and assist in expediting the procurement of these documents.
2. Pre-Trip Inoculation Information Services: **ATAP** will provide inoculation recommendations that may be needed prior to traveling to the insured destination.
3. Pre-Trip Weather forecast Information Services: **You** can contact **ATAP** at any time to receive worldwide weather forecasts and information which may affect **your** travel plans.
4. Embassy Referral: Embassies and consulates are excellent sources for information and assistance to customers while traveling. **ATAP** will provide the address and phone number of the local embassy or consulate.
5. Legal Firm Referral: **ATAP** will provide the convenient legal referrals in **your** general area.
6. Interpreter Referral: **ATAP** provides emergency telephone translation services in all major languages and offers referrals to interpreter services.
7. Lost Luggage Assistance: **ATAP** can assist with the return of lost luggage by coordinating efforts with the commercial carrier. In the event that an item is lost while traveling,

ATAP will assist **you** in the search for the lost item. **ATAP** will coordinate getting the luggage to **your** current destination or home.

8. Lost Passport Assistance: **ATAP** will assist **you** in the replacement of lost or stolen travel documents, passports or visas.
9. Telephone Medical Advice: **You** can call **ATAP** during a **journey** and speak with a qualified medical person about general medical conditions and/or specific symptoms.
10. Medical Services Provider Referral: **You** will be provided with a list of physicians, dentists and optometrists in the area in which **you** are traveling.

Note:

- (a) **ATAP** undertakes to exercise due-care and diligence in the appointment and/or referral of any service provider to assist **you**.
- (b) **ATAP** assumes no responsibility for any advice or service provided by any third party service provider.
- (c) All third party costs associated with the services provided are **your** responsibility.

Schedule of Benefits

The Schedule of Benefits contains a brief summary of **your** Policy cover.

The Plan limits that apply are the applicable limits for the Plan **you** selected for the insurance and shown on the Policy Schedule.

The **Maximum Benefit** values shown are the maximum amounts in Hong Kong dollars that **we** will pay during the **Period of Insurance**, including any agreed extension period. Policy terms, conditions and sub-limits may apply. Please refer to the relevant Policy Section in the Policy Wording for further details.

Maximum Limits for Insured Persons and Family

1. If **you** have purchased insurance to cover one (1) person only, the maximum amount **we** will pay under the Policy is the **Maximum Benefit** stated in the Schedule of Benefits under the applicable Plan selected by **you** and shown on the Policy Schedule issued to **you**.
2. If **you** have purchased insurance to cover two (2) people travelling together, the maximum amount **we** will pay under the Policy for each Insured Person is the **Maximum Benefit** stated in the Schedule of Benefits under the applicable Plan and shown on the Policy Schedule issued to **you**.
3. If **you** have purchased insurance to cover **you, your spouse** and **children** travelling together, then the maximum amount **we** will pay under the Policy is as follows:
 - (a) for each Insured Person, is the **Maximum Benefit** stated in Schedule of Benefits under the applicable Plan selected by **you** and shown on the Policy Schedule issued to **you**; and



- (b) in total for all Insured Persons, is 300% of the **Maximum Benefit** stated in the Schedule of Benefits under the applicable Plan selected by **you** and shown on the Policy Schedule issued to **you**.

Please note:

If **you** are under seventeen (17) years of age or over seventy (70) years of age, **your** benefits for Section 2 (Personal Accident) will be limited to 50% of the **Maximum Benefit** stated in the Schedule of Benefits for the Plan selected. All other benefits will remain at 100%.

All ages are determined based on age when the **journey** commences. In this Policy, the **journey** commences when **you** leave an immigration counter of **Hong Kong** for the purpose of commencement of **your** journey.

The Policy

This Policy is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this Policy. However, there are some circumstances where cover cannot be provided.

These limits, exclusions and conditions are described in the Benefits Section. However, **we** draw **your** attention to some important points below:

1. This Policy does not cover any **pre-existing condition**. This does not apply to Section 1e (Repatriation of Remains).
2. This Policy does not cover certain activities or travel, including but not limited to:
 - (a) **extreme sport or sport activities** or competing in sporting competitions;
 - (b) **expeditions**;
 - (c) **manual work**; or
 - (e) missionary or humanitarian travel.

Ongoing Duty of Disclosure

If **you** or a person to be covered under this Policy suffers a new medical or dental event or **your** general state of health deteriorates after **you** have purchased this Policy, but before **your** departure for **your journey**, **you** must contact **us**, otherwise the consequences of **your** change in health may not be covered under the Policy once **your journey** commences.

In this circumstance, **we** reserve the right to review the cover granted including withdrawing or amending cover previously approved for the **journey**. If **we** apply new cover restrictions and the new restrictions imposed by **us** prevent **you** from undertaking the planned **journey**, then **you** will have the right to lodge a claim under Section 4a (Journey Cancellation).

Product and Plan Selections

On **your** Policy Schedule **you** will see **your** selected Product, Policy Type and Plan.

Product

This is an **overseas** Single-Trip insurance product that covers one (1) **journey** during the Policy Period up to the maximum duration as shown on **your** Policy Schedule.

This Product is also broken down further into Plans.

Plans

You can select from three (3) types of Plans under each Product. Different Plans have different levels of benefit. These benefits are set out under Schedule of Benefits.

The possible Plans are Mainland China & Macau, Worldwide Gold and Worldwide Platinum.

Policy types

On **your** Policy Schedule, **you** will also be able to see **your** selected Policy Type. The Policy Type shows which people are insured. The possible Policy Types are Individual or Family cover.

1. **Individual** – if **you** selected Individual cover the Policy covers **you** only.
2. **Family** – if **you** selected Family cover the Policy covers **you** plus **your spouse** and **children** named in the Policy Schedule who travel with **you** for the entire **journey** on the same itinerary.

BENEFITS

SECTION 1 - EMERGENCY MEDICAL EXPENSES AND ASSISTANCE

1a. Overseas Medical Expenses

If **you** sustain an **injury** or **sickness** during the **journey** and as a result **you** incur medical expenses for treatment of the **injury** or **sickness** prior to **your** return to **Hong Kong**, **we** will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for that portion of the medical expenses which:

- (i) for Mainland China & Macau and Worldwide Gold plans, are incurred by **you** within ninety (90) days from first sustaining the **injury** or **sickness**; or
- (ii) for Worldwide Platinum plan, are incurred by **you** within one-hundred and eighty (180) days from first sustaining the **injury** or **sickness**; and
- (iii) constitute **usual, reasonable and customary medically necessary expenses**.

Important: If **you** are admitted to a **hospital** and **you** are likely to be kept as an inpatient for more than twenty-four (24) hours, **you** or a person on **your** behalf must **contact ATAP** at **(852) 3516 8699** immediately. If **you** or a person acting on **your** behalf does not notify **ATAP** prior to **your** stay exceeding twenty-four (24) hours, **we** may provide no cover or may reduce the amount reimbursed to **you** for medical expenses.

1b. Follow-up Medical Expenses

If, following **your** return to **Hong Kong**, **you** require follow-up medical treatment for the **injury** or **sickness** covered under 1a above (i.e. in addition to the treatment for the **injury** or **sickness** **you** first received overseas), then **we** will also reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for **injury** or **sickness** respectively, for that portion of the follow-up



medical expenses which:

- (i) for Mainland China & Macau and Worldwide Gold plans, are incurred within ninety (90) days of **your** return to **Hong Kong**; or
- (ii) for Worldwide Platinum plan, are incurred within one hundred and eighty (180) days of **your** return to **Hong Kong**; and
- (iii) constitute **usual, reasonable and customary medically necessary expenses** charged by a **qualified medical practitioner** practicing western medicine.

This Follow-up Medical Expenses benefit will also be extended to cover the **medically necessary expenses** incurred for a **Chinese medicine practitioner** up to the **Maximum Benefit** stated in the **Schedule of Benefits**, subject to a maximum of HK\$200 per visit and/or per day.

In no event, however, will the total amount payable under Section 1a (Medical Expenses) and 1b (Follow-up Medical Expenses) exceed 100% of the **Maximum Benefit** stated in the **Schedule of Benefits** under Section 1a.

1c. Overseas Hospital Cash

We will pay **you** HK\$500 per one (1) day of overseas **hospital confinement** up to the **Maximum Benefit** stated in the **Schedule of Benefits** if **you** are **confined** in an overseas **hospital** due to an **injury** or **sickness** sustained during the **journey**.

Payment will only be made after the period of **hospital confinement**, supported by written evidence of the **hospital confinement** reason and period. In no event will the total amount payable under this Section 1c (Overseas Hospital Cash) exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.

1d. Emergency Medical Evacuation

When as a result of an **injury** sustained or **sickness** commencing while **you** are traveling during the **journey** and if in **our** or **ATAP's** opinion, it is judged medically appropriate to move **you** to another location for medical treatment, or to return **you** to **Hong Kong** or **your** habitual residence, **we** or **ATAP** will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of **your** condition. **We** will pay directly to the medical provider the Covered Expenses for such evacuation.

Covered Expenses are expenses for services provided and/or arranged by **us** or **ATAP** for the transportation, medical services and medical supplies necessarily incurred as a result of **your** emergency medical evacuation.

The means of evacuation arranged by **us** or **ATAP** may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **us** or **ATAP** and will be based solely upon medical necessity.

You or a person on **your** behalf must contact **ATAP** at **(852) 3516 8699** for the arrangement.

1e. Repatriation of Remains

When as a result of an **injury** sustained or **sickness** commencing while **you** are traveling during the **journey**, **you** die during the course of the **journey**, **we** or **ATAP** will make the necessary arrangements for the return of **your** remains to **Hong Kong**, or

your habitual residence. **We** will pay the actual cost incurred for such repatriation.

In addition, **we** will reimburse for expenses actually incurred at the place of death outside **Hong Kong** for the cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

A person on **your** behalf must contact **ATAP** at **(852) 3516 8699** for the arrangement.

1f. Emergency Telephone Charges and Internet Use

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for telephone charges **you** incur for the use of **your** or a third party's personal mobile phone, any internet use or a phone using a standard LAN line connection, for the sole purpose of contacting **ATAP** during a medical or travel emergency. **We** will verify the call requirement and costs with **ATAP** before any payment is made.

If **you** were required to purchase a prepaid card for this purpose then **we** will reimburse **you** the cost of such card but only up to the amount which is reasonable, necessary and appropriate for the intended use. In no event will the total amount payable under this Section 1f (Emergency Telephone Charges and Internet Use) exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.

Exclusions Applicable to Section 1 - Emergency Medical Expenses & Assistance

No benefits will be provided:

1. For surgery or medical treatment when in the opinion of the **qualified medical practitioner** treating **you**, the treatment can be reasonably delayed until **you** return to **Hong Kong**.
2. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which **you** are not liable to pay, or any expenses already included in the cost of a scheduled **journey**.
4. For failure to obtain a written medical report from the **qualified medical practitioner**.
5. If **you** refuse to follow the recommendation of a **qualified medical practitioner** to return to **Hong Kong** or to continue the **journey** whilst **your** physical condition at the time of recommendation is fit for travel.
6. For any additional cost of single or private room accommodation at a **hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
7. For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental **injury** occurring during the **journey**.



8. For the follow-up treatment expenses obtained outside **Hong Kong** (for Section 1b. Follow-up Medical Expenses only).
9. For any expenses for a service not approved and arranged by **us** or **ATAP** except that this exclusion will be waived in the event **you** or **your traveling companion(s)** cannot contact **ATAP** during an emergency medical situation for reasons beyond **your** control. In any event, **we** reserve the right to reimburse **you** only for those expenses incurred for service which **we** or **ATAP** would have provided under the same circumstances (for Section 1d. Emergency Medical Evacuation only).
10. For any expenses incurred for the transportation of **your** remains not approved and arranged by **us** or **ATAP** (for Section 1e. Repatriation of Remains only).
11. For any expenses incurred and paid for religious rights or ceremonies (for Section 1e. Repatriation of Remains only).

SECTION 2 - PERSONAL ACCIDENT

2a. Accident while in a Common Carrier

The benefit under this Section is payable to **you** if **you** suffer an

injury while riding as a fare paying passenger (and not as pilot, operator or crew member) in or on, or while boarding or alighting from any **common carrier** at the time of **injury** during the **journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table below, but only to the extent and if such **injury** results in such Event happening to **you** within ninety (90) days after the date of the **accident**.

This Section is extended to cover an **injury** sustained by **you** while riding on, boarding or alighting from a carrier arranged by a travel agent or while **you** are driving or riding in an automobile at the time of **injury** during the **journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table below, but only to the extent and if such **injury** results in such Event happening to **you** within ninety (90) days after the date of the **accident**.

2b. Other Accidents

The benefit under this Section is payable only with respect to **injury** sustained by **you** as a result of an **accident** other than those **accidents** referred to in Section 2a (Accident while in a Common Carrier) during the **journey** which, directly and independently of all other causes results in any Event as provided in the Benefit Table below, but only to the extent and if such **injury** results in the Event happening within ninety (90) days after the date of the **accident**.

Benefit Table

EVENTS		
Accidental Death and Disablement		Percentage of Principal Sum
1. Death		100%
2. Permanent Total Disablement		100%
3. Permanent and incurable paralysis of all limbs		100%
4. Permanent total Loss of Sight of:		
(a) both eyes		100%
(b) one eye		50%
5. Loss of or the Permanent total Loss of Use of one limb		100%
6. Loss of or the Permanent total Loss of Use of two limbs		100%
7. Loss of Speech and Loss of Hearing		100%
8. Permanent total Loss of Hearing in:		
(a) both ears		75%
(b) one ear		15%
Third Degree Burns		
Area	Damage as a Percentage of Total Surface Area	Percentage of Principal Sum
1. Head	Equal to or greater than 8% damage of total head surface area	100%
	Equal to or greater than 5% but less than 8% damage of total head surface area	75%
	Equal to or greater than 2% but less than 5% damage of total head surface area	50%
2. Body (exclude head surface area)	Equal to or greater than 20% damage of total body surface area	100%
	Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation:

1. If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Principal Sum**) will be payable under this Section and in any event will not exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.
2. The insurance for **you** under this Policy will terminate upon the occurrence of any loss for which indemnity is payable under any one (1) of the above Events, but such termination will be without prejudice to any claim originating out of the **accident** causing such loss.
3. When a limb or organ which had been partially disabled prior to the **accident** covered under this Policy becomes totally disabled as a result of such **injury**, the **Percentage of Principal Sum** payable will be determined by **us** having regard to the extent of disablement caused by the **injury**. No payment however will be made in respect of the **loss of** a limb or organ which was permanently disabled prior to the **accident**.
4. If **you** are under seventeen (17) years of age or over seventy (70) years of age when **your journey** commences, the **Maximum Benefit** payable will be 50% of the amount stated in the **Schedule of Benefits** under Section 2 (Personal Accident) and subject to the **Percentage of Principal Sum** stated in the above Benefit Table.

This Section is extended to cover an **injury** sustained by **you**:

1. While **you** are traveling directly from **your** place of residence or place of regular employment in **Hong Kong** to the immigration counter within three (3) hours before the scheduled departure time of the **common carrier** in which **you** have arranged to travel for the purpose of commencement of **your journey**.
2. While **you** are traveling directly from the immigration counter in **Hong Kong** to **your** place of residence or place of regular employment within three (3) hours upon **your** arrival in **Hong Kong** after completion of **your journey**.

Exposure

If by the reason of any covered **accident** occurring during the **journey**, **you** are unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustain death, loss or disablement within twelve (12) months from the date of **accident**, **we** will pay in accordance to the Events as stated in the Benefit Table.

Disappearance

If **you** disappear as a result of the disappearance, sinking or wrecking of the **common carrier** caused by an **accident** in which **you** were traveling at the time of the **accident** during the course of the **journey** and remain missing after twelve (12) months from the date of the **accident**, and **we** have reason to believe that **you** have died in the **accident**, **we** will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of **your** estate that any such payment will be refunded to **us** if it is later discovered that **you** did not die as a result of the **accident**.

Exclusion Applicable to Section 2 - Personal Accident

1. For the purpose of Section 2, in no event will **we** be liable to pay for any loss caused by an **injury** which is a consequence of any kind of disease or sickness.

SECTION 3 - COMPASSIONATE DEATH CASH

We will pay **your** estate a cash benefit up to the **Maximum Benefit** stated in the **Schedule of Benefits** in the event **you** die during the **journey** as a result of **injury** or **sickness**.

SECTION 4 - JOURNEY CANCELLATION AND INTERRUPTION

4a. Journey Cancellation

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the cost of **accommodation**, basic tour fees, and visas for the **journey** paid by **you** and for which **you** are legally liable and which are not recoverable from any other source consequent upon the cancellation of the **journey** necessitated by the occurrence of any of the following, within the period of ninety (90) days before the scheduled departure date of the **journey** (except for sub-paragraphs 3, 4 and 5 below):

1. Death or **serious injury or serious sickness** of **you**, **your immediate family member**, **close business partner**, **traveling companion** or a relative or friend living abroad who **you** had planned to stay with for the majority of **your journey**;
2. Witness summons, jury service or **compulsory quarantine** of **you**;
3. **Your** redundancy within the period of one (1) week before the scheduled departure date of the **journey**, providing **you** had been working at **your** current place of employment for a minimum continuous period of two (2) years, and that at the date and time **you** purchased this insurance cover **you** had no reason to believe that **you** would be made redundant. This cover does not apply if **you** are self-employed or accepts voluntary redundancy or to payments made after **you** were made aware of the redundancy;
4. Occurrence of any of the following within the period of one (1) week before the departure date of the planned **journey**:
 - (a) **natural disaster and extreme weather conditions** at **your** main travel destination(s);
 - (b) **terrorist act** for which the Government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event;
 - (c) epidemic or pandemic for which a high declaration or other similar publication is issued by the HKSAR or the World Health Organisation advising against travel to infected areas outside of **Hong Kong**;
 - (d) major industrial or **common carrier** accident of **your** intended carrier;
 - (e) **civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier**

services;

- (f) strike resulting in cancellation of scheduled **common carrier** services;
 - (g) any event leading to airspace or multiple airport closures; or
 - (h) the Government of **Hong Kong** issuing a Red or Black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** commencing the planned **journey**;
5. Serious damage to **your** and/or **your traveling companion's primary residence** in **Hong Kong** from fire or **natural disasters and extreme weather conditions** within the period of one (1) week before the departure date of the planned **journey** which requires **you** and/or **your traveling companion's** presence in the premises on the departure date of the **journey**.

This coverage under Section 4a (Journey Cancellation) cannot be utilised once **you** have commenced the **journey**.

Payment in respect of Section 4a 4.(h) in the event **you** cancel **your** planned **journey** on the issuance of a Red **OTA Alert** in the absence of an event listed in (a) to (g) will be limited to 50% of the forfeited costs.

4b. Journey Interruption

4b (1) Curtailment Expenses

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the amount of basic tour fee and/or **accommodation**, forfeited travel tickets and/or additional **travel ticket** and/or **accommodation** reasonably and necessarily incurred after the commencement of the **journey** where **you** have to terminate and cut short **your journey** and return to **Hong Kong** as a result of one (1) of the following reasons:

1. **Natural disaster and extreme weather conditions**;
2. **Terrorist act** for which the Government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event;
3. Epidemic or pandemic for which a high declaration or other similar publication is issued by the HKSAR or the World Health Organisation advising against travel to infected areas;
4. Major industrial or **common carrier** accident of **your** intended carrier;
5. **Civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier** services;
6. Strike resulting in cancellation of scheduled **common carrier** services;
7. Any event leading to airspace or multiple airport closures;
8. Unexpected death or **serious injury or serious sickness** of **your immediate family member, close business**

partner, traveling companion or a relative or friend living abroad who **you** had planned to stay with for the majority of **your journey**;

9. **Your primary residence** in **Hong Kong** is rendered uninhabitable following a fire or **natural disaster and extreme weather conditions**;
10. **Your primary residence** or place of business in **Hong Kong** is the subject of burglary or vandalism and the Police require **your** urgent attendance or the burglary or vandalism renders **your primary residence** in **Hong Kong** uninhabitable;
11. The aircraft in which **you** are travelling as a fare paying passenger is hijacked while **you** are on board and as a direct consequence of the trauma **you** suffer from the hijack **you** are unable to continue **your journey**;
12. The Government of **Hong Kong** issuing a Red or Black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** continuing the planned **journey**.

Payment in respect of Section 4b (1)12 in the event **you** curtail **your** planned **journey** on the issuance of a Red **OTA Alert** in the absence of an event listed in 1-11 above will be limited to 50% of the forfeited costs.

4b (2) Journey Re-arrangement

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for additional reasonable and necessary:

- (i) **Common carrier** costs to re-arrange **your** travel to reach **your** intended destination;
- (ii) **Accommodation** costs because **you** were stranded on an international connection;
- (iii) **Accommodation** costs because **you** were stranded on **your** return journey **Hong Kong**;
- (iv) Airport car parking costs in **Hong Kong** because of **your** late arrival to **Hong Kong**; or
- (v) Kennel or cattery fees in **Hong Kong** because of **your** late arrival to **Hong Kong**;

incurred after the commencement of the **journey** as a direct result of sudden occurrence of one (1) of the following reasons at the planned destination. Such reimbursement is only payable if the additional expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the **journey**.

1. **Natural disaster and extreme weather conditions**;
2. **Terrorist act** for which the Government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event;
3. Epidemic or pandemic for which a high declaration or other similar publication is issued by the HKSAR or the World

Health Organisation advising against travel to infected areas;

4. Major industrial or **common carrier** accident of **your** intended carrier;
5. **Civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier** services;
6. Strike resulting in cancellation of scheduled **common carrier** services;
7. Any event leading to airspace or multiple airport closures;
8. **Your** unexpected **serious injury or serious sickness** and **ATAP** agrees that **you** should stay where **you** are;
9. Unexpected **serious injury or serious sickness** of **your traveling companion**;
10. The Government of **Hong Kong** issuing a Red or Black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** continuing the planned **journey**.

Curtailment Expenses payable under Section 4b (1) in relation to the amount of basic tour fee and/or **accommodation** forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the **journey**. Actual expenses incurred in relation for the additional **travel ticket** and/or **accommodation** for the **journey** payable under both Section 4b (1) (Curtailment Expenses) and 4b (2) Journey Re-arrangement will be reimbursed up to the **Maximum Benefit** stated in the **Schedule of Benefits**.

Payment in respect of Section 4b (2)10 in the event **you** rearrange **your** planned **journey** on the issuance of a Red **OTA Alert** in the absence of an event listed in 1-9 above will be limited to 50% of the additional expenses incurred.

4b (3) Missed Connection

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the necessary and reasonable expenses incurred to enable **you** to use an alternative **common carrier** to arrive at **your** destination on time, in the event **you** miss **your** scheduled **common carrier** connection at the transfer point due to the late arrival of the preceding **common carrier** which was due to one (1) or more of the covered events listed under Section 4b (1) (Curtailment Expenses) and as a result **you** are unable to arrive at **your** destination by the time originally intended during the **journey**.

4b (4) Compassionate Visit

We will reimburse up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the reasonable additional **travel ticket** and/or **accommodation** necessarily incurred by one (1) adult **immediate family member** or one (1) **traveling companion** of **you** to fly over or stay behind, to be with and/or take care of **you**, following the death, **serious injury or serious sickness** of **you** during the **journey**. This coverage can only be utilised once during the **journey**.

4b (5) Travel Documents

In the event that **you** lose **your** travel documents and/or travel tickets during the **journey** as a direct result of robbery, burglary or

theft, **we** will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for:

- (i) the replacement cost of the travel documents and/or travel tickets; and/or
- (ii) reasonable additional cost of travel fare and/or **accommodation** necessarily incurred by **you** for the sole purpose of making necessary travel arrangements for replacing **your** travel documents.

4b (6) Compulsory Quarantine

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the amount of pro-rated basic tour fee and/or **accommodation** forfeited after the commencement of the **journey** where **you** are **compulsorily quarantined** due to suspected exposure to **pandemic influenza** infection.

Compulsory Quarantine payable under this Section 4b (6) in relation to the amount of basic tour fee and/or **accommodation** forfeited will be calculated in proportion to the number of quarantined days during the **journey**.

The maximum amount payable under Section 4b (1) (Curtailment Expenses), Section 4b (2) (Journey re-arrangement), Section 4b (3) Missed Connection, Section 4b (4) Compassionate Visit, Section 4b (5) (Travel Documents) and 4b (6) (Compulsory Quarantine) will not in aggregate exceed 100% of the **Maximum Benefit** for Section 4b (Journey Interruption) stated in the **Schedule of Benefits**. This coverage Section 4b (Journey Interruption) is effective only if this insurance is purchased before **you** become aware of any circumstances which can lead to the disruption or interruption of the **journey**.

Exclusions Applicable to Section 4 - Journey Cancellation And Interruption

No benefits will be provided for any loss:

1. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by **common carrier**, travel agent or any other provider of transportation and/or accommodation.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **common carrier**.
3. That arises from any circumstances leading to the cancellation and/or disruption of **your journey** before the purchase of this travel insurance.
4. That directly or indirectly arises from **your** failure to notify the travel agent/ tour operator or provider of transportation or accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs 1 to 5 of Section 4a (Journey Cancellation) or sub-paragraphs 1 to 12 of Section 4b (1) (Curtailment Expenses).
5. In respect of any loss claimed under Section 7a (Travel Delay), Section 4b (1) (Curtailment Expenses), Section 4b (2) (Journey re-arrangement) and 4b (3) (Missed Connection) arising from the same cause.
6. For surgery or medical treatment when in the opinion of the

qualified medical practitioner treating **you**, the treatment can be reasonably delayed until **you** return to **Hong Kong**.

7. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical practitioner's** recommendation.
8. For any expenses incurred for services provided by another party for which **you** are not liable to pay, or any expenses already included in the cost of a scheduled **journey**.
9. For failure to obtain a written medical report from a **qualified medical practitioner**.
10. If **you** refuse to follow the recommendation of a **qualified medical practitioner** to return to **Hong Kong** for continuation of medical attention, or to continue the **journey** whilst **your** physical condition at the time of recommendation is fit for travel.
11. If the loss is not reported to the police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
12. If the lost travel documents and/or visas and/or travel tickets are not needed by **you** to complete to **your journey**.
13. For loss by any mysterious disappearance.
14. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
15. For both the temporary and permanent versions of the same travel document. In the event of such loss, **you** may claim either one (1) version but not both.
16. If **you** fail to produce to **us** a written confirmation containing the information issued by the government or other relevant authorities regarding the **compulsory quarantine**, including but not limited to the quarantined period and the reason for such quarantine.

SECTION 5 - LOSS OF INCOME

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss of **your income** if **you** sustain an **injury** during the **journey** and are unable to return to work in **your** usual gainful occupation in **Hong Kong**, as recommended by a **qualified medical practitioner**, for at least seven (7) days from the date **you** intended to resume **your** work. We will pay a weekly income benefit of up to HK\$1,250 less any amount **you** can recover from any other source for each full week that **you** are unable to return to work, not exceeding a maximum period of twenty-four (24) weeks and up to the limit stated in the **Schedule of Benefits**.

Exclusions Applicable to Section 6 – Loss of Income

No Benefits will be provided:

1. For the first seven (7) days after **you** planned to resume **your** usual occupation.
2. When **you** fail to submit official or legal documentation issued by **your** current employer to prove **your** employment status.
3. For failure to obtain a written medical report from a **qualified medical practitioner** certifying that **you** are unable to work in **your** gainful occupation.
4. For any injury which is covered by any workers compensation scheme or statutory benefits.
5. For any inability to work as result of **sickness** or disease.

SECTION 6 - LAND TRAVEL ARRANGEMENT

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for any additional reasonable and necessary land transportation expenses incurred by **you**:

1. Overseas for travel to a **hospital** to seek medical treatment following **your injury** or **sickness** during the **journey**; and
2. Upon arrival in **Hong Kong** after completion of the **journey** to return **you** to **your** place of residence following **your hospital confinement** overseas.

This reimbursement is subject to the condition that **your injury, sickness** and/or **hospital confinement** is covered as a valid claim under Section 1 (Emergency Medical Expenses & Assistance).

SECTION 7 - CHILD GUARD

We will reimburse up to the **Maximum Benefit** stated in the **Schedule of Benefits**, the reasonable additional **accommodation** and/or **travel ticket** for one (1) **immediate family member** or one (1) **traveling companion** to accompany **your** legitimate child(ren) aged under fifteen (15) back to **Hong Kong** in the event of death or **confinement** of **you** in an overseas **hospital** due to **serious injury** or **serious sickness**, and where no other **immediate family member** or **traveling companion** is available to accompany **your** child(ren).

Exclusions Applicable to Section 7 - Child Guard

No benefits will be provided:

1. For surgery or medical treatment when in the opinion of the **qualified medical practitioner** treating **you**, the treatment can be reasonably delayed until **you** return to **Hong Kong**.
2. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which **you** are not liable to pay, or any



expenses already included in the cost of a scheduled journey.

4. For failure to obtain a written medical report from the **qualified medical practitioner**.
5. If **you** refuse to follow the recommendation of a **qualified medical practitioner** to return to **Hong Kong** for continuation of medical attention, or to continue the **journey** whilst **your** physical condition at the time of recommendation is fit for travel.

SECTION 8 - PERSONAL EFFECTS

8a. Baggage and Personal Effects

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for loss of or damage to baggage, clothing and personal effects, excluding **mobile phones**, worn, carried by **you** by hand, in trunks, suitcases and like receptacles owned by **you** occurring during the **journey**. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. **We** will not be liable for more than the Sub-limit per Article, Pair or Set of Articles or the Sub-limit for **laptop computers**/all Cameras, Camcorders and Accessories and Related Equipment, as applicable, stated in the **Schedule of Benefits**. **We** may make payment or at **our** opinion reinstate or repair the article, pair, or set of articles, **laptop computer**, camera, camcorder, accessory or related equipment subject to due allowance for wear and tear.

8b. Mobile Phone (only applicable to Worldwide Platinum Plan)

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for loss of or damage to a **mobile phone** owned by **you** occurring during the **journey**. We will pay **you** based on the value of the **mobile phone** at the time it was lost or damaged however in no case will be liable for more than the amount stated in the **Schedule of Benefits** for one (1) mobile phone in respect of one (1) insured person. **We** may make payment or at **our** opinion reinstate or repair the **mobile phone** subject to due allowance for wear and tear and depreciation depending on the age of the item. Each Insured Person covered under this Policy may only claim once and one (1) mobile phone under this benefit for any one (1) **journey**.

Exclusions Applicable to Section 8a - Baggage and Personal Effects and Section 8b – Mobile Phone

No benefits will be provided for:

1. The following classes of property: business goods or sample, medicines, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, **mobile phone** (other than as provide under Section 8b above), money (including checks, traveler's checks, etc), plastic money (including the credit value of credit card, Octopus cards, etc), securities, tickets or documents.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **you** to repair, clean or alter any property.
3. Any loss of or damage to hired or leased equipment.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
5. Any loss or damage to property insured under any other insurance, or which could be reimbursed by a **common carrier**, a hotel, and any service providers or otherwise.
6. Any loss of or damage to property which functions normally after it has been fixed or repaired by a third party.
7. With respect to any of **your** baggage which **you** either intentionally send by a different **common carrier** than the one in which **you** are traveling, or with respect to any baggage, souvenir or other items which **you** mailed or shipped separately.
8. **Mobile phones**, valuables and technology items that are left unattended in a vehicle at any time or are checked in with the **common carrier**.
9. Any personal baggage items that are checked in with the **common carrier** contrary to the terms and conditions of the **common carrier**.
10. **Mobile phones** and personal baggage items left unattended in any unlocked paid accommodation room or private dwelling.
11. **Mobile phones**, valuables and technology items left unattended and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which **you** are staying.
12. **Mobile phones** and personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband or which is or has been illegal transported or traded.
13. Any loss of **your** baggage when it is left unattended in public place or as a result of **your** failure to take due care and precautions for the safeguarding and security of such property.
14. Any loss of data recorded on tapes, cards, diskettes or otherwise.
15. Breakage or damage to fragile articles.
16. Any loss or damage while in the custody of a hotel or **common carrier**, unless reported immediately on discovery in writing to such hotel or **common carrier** within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
17. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
18. Any loss claimed under Section 9b (Baggage Delay)



, Section 13a (Golf Baggage) and 16d (Ski Equipment) arising from the same cause.

19. Loss by any mysterious disappearance.
20. Shortage due to error, omission, exchange or depreciation in value.
21. Receipts of the claimed items submitted which are not in **your** name.

8c. Personal Money

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss of cash, bank notes, traveler's check and money order as a direct result of robbery, burglary or theft occurring during the **journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police.

Exclusions Applicable to Section 8c - Personal Money

No benefits will be provided:

1. In respect of any form of the plastic money (including any credit card, Octopus cards, etc) or securities.
2. In respect of loss not reported to the police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.
3. In respect of shortage due to error, omission, exchange or depreciation in value.
4. In respect of loss of traveler's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.
5. Personal money left unattended and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which **you** are staying.
6. For loss by any mysterious disappearance.
7. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

8d. Fraudulent Credit Card Use

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for **your** non-recoverable legal liability for payment arising out of the unauthorised use of **your** credit cards and/or the cost replacing credit cards if **your** credit cards are stolen by any person other than **your immediate family member**,

close business partner or traveling companion during the **journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police and credit card provider at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police and the credit card provider.

SECTION 9 - DELAY COVERAGE

9a. Travel Delay

1. We will pay **you**
 - (i) for Mainland China & Macau plan, HK\$300 for the first full five (5) hours of delay; or
 - (ii) for Worldwide Gold and Worldwide Platinum plan, HK\$300 for the first full five (5) hours of delay, then HK\$500 for each of the following full ten (10) hours of delay up to the **Maximum Benefit** stated in the **Schedule of Benefits**; or
 - (iii) for Mainland China & Macau plan (Optional Coverage), the limit of this section (i) above will be increased to HK\$500 for the first full (5) hours of delay, then HK\$200 for each of the following full ten (10) hours of delay up to the **Maximum Benefit** stated in the Schedule of Benefits (Optional Coverage)

in the event that the common carrier in which you have arranged to travel is delayed for at least five (5) hours from the departure or arrival time specified in the itinerary provided to you by the common carrier, where such delay is caused directly by one (1) or more of the listed events below that first occurs after your journey has commenced:

- (a) **Natural disaster and extreme weather conditions**;
- (b) Less severe but delay impacting weather conditions not included in (a) above;
- (c) **Terrorist act**;
- (d) Major industrial or **common carrier** accident;
- (e) **Civil unrest, riot or commotion** resulting in the delay of scheduled **common carrier** services;
- (f) Strike resulting in delay of scheduled **common carrier** services;
- (g) Any event leading to airspace or multiple airport closures;
- (h) Mechanical breakdown, equipment failure or structural defect of the **common carrier**.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the **common carrier** to **you** until the actual departure or arrival time of the original **common carrier** or the first available alternative transportation offered by that **common carrier** management.

You can only claim for either departure delay or arrival delay of the same delayed **common carrier**.

OR

2. **We** will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the expenses paid in advance and any amounts for which **you** are legally liable and are not recoverable from any other source if **you** decide to cancel **your journey** due to **natural disasters and extreme weather conditions**, equipment failure, hijack or strike by the employees of the **common carrier** which causes delay of departure for at least ten (10) hours after the time of departure.

This coverage is effective only if this insurance is purchased before the announcement of any event or occurrence leading up to the relevant delay of the **common carrier** by the authorised representative/management of the **common carrier**. **You** can only claim for either 1 or 2 above but not both.

Exclusions Applicable to Section 9a - Travel Delay

No benefits will be provided for:

1. **Your** failure to obtain written confirmation from the **common carrier** on the number of hours of and the reason for such delay.
2. Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
3. Any loss arising from **your** late arrival at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **common carrier**).
4. Any loss arising from **your** failure to get on-board the first available alternative transportation offered by the administration of the relevant **common carrier**.
5. Any consequential loss arising from the late arrival of a preceding **common carrier** that causes subsequent delays/misconnections of each **common carrier** in which **you** have arranged to travel during the course of the **journey**.
6. Any loss claimed under Section 4b (1) (Curtailed Expenses) Section 4b (2) (Journey Re-arrangement) or Section 4b (3) (Missed Connections) arising from the same cause.
7. Any loss arising from delay of a taxi or shuttle service or a cruise or tour bus service, or any like conveyance used for touring purposes, even if such services are regularly scheduled.

9b. Baggage Delay

We will pay the **Maximum Benefit** stated in the **Schedule of Benefits** in consequence of temporary deprivation of **your** baggage for full six (6) hours from the time of arrival at the destination due to the misdirection in delivery of the baggage by a **common carrier** on or in which **you** are traveling during the **journey**. This benefit can only be utilised once during the **journey**.

Exclusions Applicable to 9b - Baggage Delay

No benefits will be provided:

1. **For your** failure to obtain written confirmation from the **common carrier** as to the number of hours and the reason for such delay.
2. With respect to any of **your** baggage which **you** either intentionally send by a different **common carrier** than the one in which **you** are traveling, or with respect to any baggage, souvenir or other items which **you** mailed or shipped separately.
3. For any loss claimed under Section 8a (Baggage and Personal Effects), Section 13a (Golf Baggage) and Section 16d (Ski Equipment) arising from the same cause.

SECTION 10 - PERSONAL LIABILITY

We will indemnify **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for legal liability to a third party arising during the **journey** as a result of:

1. death or accidental bodily **injury** to a third party;
2. accidental loss of or damage to property of a third party.

However, **you** must not make any offer or promise of payment or admit **your** fault to any other party, or become involved in any litigation without **our** written approval.

Exclusions Applicable to Section 10 - Personal Liability

No benefits will be provided for:

1. Property of **yours** or **your immediate family member**, employer or any person deemed by law to be **your** employee.
2. Liability to any person who is the **your immediate family member**, employer or deemed by law to be **your** employee.
3. Property which belongs to **you** or is in **your** care of custody or control.
4. Any liability assumed under contract.
5. Liability relating to the willful, malicious, or unlawful act on the part of **you**.
6. Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.
7. Liability arising from the undertaking of any trade, business or profession.
8. Liability arising from any criminal acts.

SECTION 11 – LOSS OF HOME CONTENT

We will reimburse **you** Person up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss or damage to household contents owned, used or worn by **you** contained within **your**



primary residence in **Hong Kong** as a direct result of burglary while **you** are traveling on the **journey**. Such loss must be reported to the police and supported by written documentation and report from the police.

We may make payment or at **our** opinion reinstate or repair subject to due allowance for wear and tear and depreciation.

Exclusions Applicable to Section 11 - Loss of Home Content

No benefits will be provided:

1. Arising out of burglary while **your primary residence** in **Hong Kong** or any part thereof is unoccupied for more than thirty (30) days from or prior to the departure date of the **journey**.
2. For any loss/ damage of bonds, bills of exchange, cash, coins, cheques, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile / portable telephone, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise.
3. For any loss not reported to the police within twenty-four (24) hours of loss when **you** return back to **Hong Kong** after the **journey** and a police report for such loss not having been obtained.
4. For shortage due to error, omission, exchange or depreciation in value.
5. For special equipment or apparatus used in connection with any profession, business or employment.
6. For malicious damage or vandalism by any person lawfully in the **primary residence** in **Hong Kong**.
7. For loss arising from **you** not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **your** home contents within **your primary residence** in **Hong Kong** to avoid or to minimise any claim and loss under this insurance.

SECTION 12 – CAR RENTAL EXCESS CHARGES

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for:

1. **Car rental excess charges**; and
2. **Car rental vehicle return costs** incurred due to **your hospital confinement**.

This reimbursement is subject to the condition that **you** have rented the **rental vehicle** from a licensed car rental agency and **you** are a named driver or co-driver of the **rental vehicle** and have adhered to all terms and conditions stipulated in the car rental agreement. **You** must purchase comprehensive motor insurance against loss or damage to the **rental vehicle** during the

car rental period and must adhere to all terms and conditions stipulated in the comprehensive motor insurance policy.

Exclusions applicable to Section 12 – Car Rental Excess Charges

No Benefits will be provided for:

1. Contravention of the terms and conditions stipulated in the car rental agreement, road or traffic violations or violations of any laws and regulations of the country **you** are in.
2. Any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes, motorcycles, racing cars, watercraft and aircraft of any kind.
3. Use of the **rental vehicle** for the carriage of commercial goods or use other than solely for the carriage of non-fare paying passengers.
4. Wear and tear and gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
5. Loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.

OPTIONAL BENEFITS

SECTION 13 – GOLF PROTECTION

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

13a. Golf Baggage

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for theft of or damage to any **golf baggage** carried by **you** during a **journey**. If any damaged article of **golf baggage** is proven to be beyond economical repair, a claim will be dealt with as if such article was lost. **We** may make payment or at **our** opinion reinstate or repair such article subject to due allowance for wear and tear.

13b. Hire Golf Equipment

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the cost of hiring **golf equipment** if **your golf equipment** is lost, stolen or damaged during the **journey**.

13c. Loss of Green Fees

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the amount of any green fees or golf tuition fees or any fees for hiring any **golf equipment** in connection with such golf course or tuition, which are paid in advance by **you** but are not refundable or are subsequently forfeited in the event **you** are not able to take part in or use such golf course or tuition during the **journey** due to the **your serious injury or serious sickness**.

The amount of reimbursement payable by **us** will be calculated in proportion to the number of days of such golf course or tuition not taken part or unused by **you**.



Exclusions Applicable to Section 13 – Golf Protection

No benefits will be provided:

1. For accidental breakage or damage of the **golf baggage** or **golf equipment** while in use.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **you** to repair, clean or alter any **golf baggage** or **golf equipment**.
3. Any loss of or damage to hired or leased **golf baggage** or **golf equipment**.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
5. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **common carrier**, a hotel, and any service providers or otherwise.
6. Any loss of or damage to **golf baggage** or **golf equipment** which functions normally after it has been fixed or repaired by a third party.
7. With respect to any of **your** baggage which **you** either intentionally send by a different **common carrier** than the one in which **you** are traveling, or with respect to any baggage, souvenir or other items which **you** mailed or shipped separately.
8. Any loss of **your golf baggage** or **golf equipment** when it is left unattended in a public place or as a result of **your** failure to take due care and precautions for the safeguarding and security of such property.
9. Any loss or damage while in the custody of a hotel or **common carrier**, unless reported immediately on discovery in writing to such hotel or **common carrier** within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
10. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
11. For the same loss under Section 8a (Baggage and Personal Effects) and Section 9b (Baggage Delay) arising from the same cause.
12. Loss by any mysterious disappearance.
13. Receipts submitted which are not in **your** name.

SECTION 14 – CRUISE VACATION

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

14a. Additional Journey Cancellation and Interruption

The **Maximum Benefit** of Section 4 (Journey Cancellation and Journey Interruption) will be increased by the **Maximum Benefit** stated under in the **Schedule of Benefits** for this Section 14a (Additional Journey Cancellation and Interruption). All claims under this Section will be governed in accordance with the terms, conditions and Exclusions as set out in Section 4 (Journey Cancellation and Interruption).

14b. Cruise Cancellation And Interruption

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for forfeiture of payments made in relation to the cruise tour and/or additional and reasonable travel fare incurred by **you** to go to the next scheduled destination of the cruise tour, if any, for the purpose of re-joining the cruise tour in the event that the **common carrier** in which **you** have arranged to travel to board the cruise is delayed for at least eight (8) hours from the scheduled arrival time specified in the itinerary due to **natural disaster and extreme weather conditions**, equipment failure, hijack or strike by the employees of the **common carrier** during the **journey** which solely and directly caused **you** to be unable to board the cruise at the designated boarding port in consequence.

The forfeiture of payments payable under Section 14b. (Cruise Cancellation & Interruption) will be calculated in proportion to the number of days of absence on the cruise.

Exclusions Applicable to Section 14b - Cruise Cancellation And Interruption

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.
2. If **you** fail to obtain written confirmation from the **common carrier** on the number of hours of and the reason for such delay.
3. In respect of any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
4. In respect of any loss arising from **your** late arrival at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **common carrier**).
5. Arising from **your** failure to get on-board the first available alternative transportation offered by the administration of the relevant **common carrier**.
6. In respect of any loss claimed under Section 4 (Journey Cancellation and Interruption) arising from the same cause.



14c. Excursion Tour Cancellation

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the forfeiture of payments made in relation to the excursion tour organised by the cruise management if the excursion tour is cancelled due to **your injury or sickness** or inclement weather at the planned destination.

Exclusions Applicable to Section 14c - Excursion Tour Cancellation

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.

14d. Satellite Phone Fee

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for satellite phone call expenses incurred by **you** whilst on board a cruise during the **journey**, in the event that **you** must return directly to **Hong Kong** following **injury or sickness of you or your traveling companion** which prevents **you** from continuing **your journey**.

Exclusions applicable to Section 14d - Satellite Phone Fee

No benefits will be provided for:

1. Failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by **you**.
2. Failure to obtain and provide a written report from the **qualified medical practitioner** certifying the **injury or sickness** suffered by **you or your traveling companion** whilst on board the cruise.
3. Claims that are covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, **common carrier**, travel agent or any other provider of travel and/or accommodation.
4. Claims that arise from any circumstances leading to the cancellation and/or disruption of **your journey** before the purchase of this travel insurance.

SECTION 15 – SCUBA DIVING

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

15a. Dive Tour

We will pay up to **Maximum Benefit** stated in the **Schedule of Benefits** in respect of the proportionate loss of **your** irrecoverable dive tour costs paid or contracted to be paid prior to the commencement of **your journey** if **you** are certified by a **qualified medical practitioner** as being unfit to dive due to **injury or sickness** occurring during **your journey**.

Exclusions Applicable to 15a - Dive Tour

No benefits will be provided for any loss:

1. Where a medical certificate has not been obtained from a **qualified medical practitioner** confirming that cancellation or interruption of the dive tour is medically necessary.

15b. Dive Equipment Hire

We will pay up to the **Maximum Benefit** stated in the **Schedule of Benefits** in respect of the costs of hiring **diving equipment** as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than twelve (12) hours of **your diving equipment** during **your journey**.

Exclusions Applicable to 15b - Dive Equipment Hire

No benefits will be provided:

1. If **you** do not exercise reasonable care and safety and supervision of **your** property.
2. For loss, destruction, damage or theft of **your diving equipment** left unattended in a public place, or place where members of the general public have access.
3. If **you** do not obtain a written police report within twenty-four (24) hours of the discovery in the event of loss or theft of **your diving equipment**.
4. If **your diving equipment** is lost, damaged or delayed in transit and **you** do not:
 - (a) Notify the carrier (airline, shipping company etc) immediately and obtain a written carriers report (or Property Irregularity Report in case of an airline); or
 - (b) Follow up in writing within seven (7) days to obtain a written carriers report (or Property Irregularity Report in case of an airline), if **you** are unable to obtain one immediately after the loss occurs.

SECTION 16 – SNOW SPORTS

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

16a. Missed Booking

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** in respect of the proportionate loss of **your** non-refundable pre-paid ski lift passes, tuition fees or **snow sport equipment** hire costs paid or contracted to be paid prior to the commencement of **your journey** if **you** are certified by a **qualified medical practitioner** as being unfit to ski due to **injury or sickness** occurring during **your journey**.

The amount of reimbursement payable by **us** will be calculated in proportion to the number of days of such lift pass or tuition not taken part or unused by **you**.



16b. Piste Closure

We will pay **you** HK\$500 for each completed twenty-four (24) hour period up to the **Maximum Benefit** stated in the **Schedule of Benefits** if **you** are prevented from skiing at a pre-booked ski resort for more than twenty-four (24) consecutive hours during the **journey** because of insufficient snow or too much snow causing a total closure of the lift system and there is no other ski resort available.

Benefits under Section 16b (Piste Closure) only apply:

1. Between 1 December and 15 April for travel to the Northern Hemisphere; or
2. Between 1 July and 30 September for travel to the Southern Hemisphere.

16c. Snow Sport Equipment Hire

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** the necessary cost of hiring replacement **snow sport equipment** if **your snow sports equipment** is lost, delayed or damaged during the **journey**.

You must keep all receipts for the **snow sports equipment** that **you** hire.

Age of Equipment	Applicable Benefit
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months	0%

Exclusions Applicable to 16 – Snow Sports

No benefits will be provided:

1. Where a medical certificate has not been obtained from a **qualified medical practitioner** confirming that cancellation or interruption of the ski booking is medically necessary.
2. For accidental breakage or damage of the **snow sports equipment** while in use.
3. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **you** to repair, clean or alter any **snow sports equipment**.
4. Any loss of or damage to hired or leased **snow sports equipment**.
5. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
6. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **common carrier**, a hotel, and any service providers or otherwise.
7. Any loss of or damage to **snow sports equipment** which functions normally after it has been fixed or repaired by a third party.
8. With respect to any of **your** baggage which **you** either intentionally send by a different **common carrier** than the one in which **you** are traveling, or with respect to any baggage, souvenir or other items which **you** mailed or shipped separately.

9. Any loss of **your snow sports equipment** when it is left unattended in a public place or as a result of **your** failure to take due care and precautions for the safeguarding and security of such property unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between the hours of 8am and 6pm.
10. Any loss or damage while in the custody of a hotel or **common carrier**, unless reported immediately on discovery in writing to such hotel or **common carrier** within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
11. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
12. Any claim where **you** are unable to provide receipts or other reasonable proof of ownership and age for the items being claimed.
13. For the same loss under Section 5a. (Baggage and Personal Effects) and Section 6b (Baggage Delay) arising from the same cause.
14. Loss by any mysterious disappearance.
15. Receipts submitted which are not in **your** name.

SECTION 17 – MISSED EVENT

This Optional Benefit is only applicable under Worldwide Gold and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the non-refundable ticket cost for an overseas music or performance event, sports event and theme park admission paid in advance by **you** if **you** are unable to utilise such ticket(s) as a result of one (1) or more of the following reasons, within the period of ninety (90) days before the scheduled departure date of the **journey** (except for sub-paragraphs 3, 4 and 5 below):

1. Death or **serious injury or serious sickness** of **you**, **your immediate family member**, **close business partner**, **traveling companion** or a relative or friend living abroad who **you** had planned to stay with for the majority of **your journey**;
2. Witness summons, jury service or **compulsory quarantine** of **you**;
3. **Your** redundancy within the period of one (1) week before the scheduled departure date of the **journey**, providing **you** had been working at **your** current place of employment for a minimum continuous period of two (2) years, and that at the date and time **you** purchased this insurance cover **you** had no reason to believe that **you** would be made redundant. This cover does not apply if **you** are self-employed or accepts voluntary redundancy or to payments made after **you** were made aware of the redundancy;
4. Occurrence of any of the following within the period of one (1) week before the departure date of the planned **journey**:

- (a) **natural disaster and extreme weather conditions** at **your** main travel destination(s);
- (b) **terrorist act** for which the Government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event;
- (c) epidemic or pandemic for which a high declaration or other similar publication is issued by the HKSAR or the World Health Organisation advising against travel to infected areas outside of **Hong Kong**;
- (d) major industrial or **common carrier** accident of **your** intended carrier;
- (e) **civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier** services;
- (f) strike resulting in cancellation of scheduled **common carrier** services;
- (g) any event leading to airspace or multiple airport closures; or
- (h) the Government of **Hong Kong** issues a Red or Black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** commencing the planned **journey**;

5. Serious damage to **your** and/or **your traveling companion's primary residence** in **Hong Kong** from fire or **natural disasters and extreme weather conditions** within the period of one (1) week before the departure date of the planned **journey** which requires **you** and/or **your traveling companion's** presence in the premises on the departure date of the **journey**.

This coverage under Section 4a (Journey Cancellation) cannot be utilised once **you** have commenced the **journey**.

Exclusions Applicable to Section 17 – Missed Event

No benefits will be provided for any loss:

1. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by **common carrier**, travel agent or any other provider of transportation and/or accommodation.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **common carrier**.
3. That arises from any circumstances leading to the cancellation and/or disruption of **your journey** before the purchase of this travel insurance.
4. In respect of any loss claimed under Section 7a (Travel Delay), Section 4b (1) (Curtailment Expenses) and Section 4b (2) (Journey re-arrangement) arising from the same cause.
5. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical**

practitioner's recommendation.

6. For failure to obtain a written medical report from a **qualified medical practitioner**.
7. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

WE WILL NOT PAY 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:

1. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. Any illegal or unlawful act by **you** or confiscation, detention, destruction by customs or other authorities;
3. Any prohibition or regulations by any government (except where a government is subjecting **you** to **compulsory quarantine** as covered under Section 4a and 4b (6)); any breach of government regulation or any failure by **you** to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a **common carrier**; **civil unrest, riot or commotion**; **natural disaster and extreme weather conditions**; or epidemic or pandemic;
4. **You** not taking all reasonable efforts to safeguard **your** property/money, to avoid **injury** or to minimise any claim under this insurance;
5. **You** participating in **extreme sports and sporting activities**; **competition sports**; any professional sports or any sport in which **you** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind; racing other than on foot (i.e. human); **expeditions**; hunting trips and safaris that are not provided by a licensed commercial operator; off-piste skiing/snowboarding; white water rafting grade 4 or above; or sailing outside of territorial waters;
6. Scuba diving unless **you** hold a PADI certification (or similar recognised qualification) or are diving with a qualified instructor. In these situations the maximum depth that **we** will cover is as specified under **your** PADI certification (or similar recognised qualification) or such depth certified by the qualified instructor, but no deeper than eighteen (18) meters (except this restriction will not apply providing **you** have selected the Optional Scuba Diving Extension and such Extension is specifically included and endorsed in the Policy Schedule). In no circumstances will **we** cover scuba diving where **you** are diving alone;
7. Motor Cycling as a rider or passenger unless:
 - (i) the motor cycle is 125cc or less and **you** or the person in control of the motor cycle holds a current and valid motor cycle license for the country the motor cycle is being operated in; or
 - (ii) the motor cycle is 126cc or greater and **you** or the person in control of the motor cycle holds a current and valid license for the motor cycle in **your** home country and the country the motor cycle is being operated in; and
 - (iii) at all times local road rules are being adhered to and a motor cycle helmet and appropriate safety gear is being worn.
8. **You** participating in **mountaineering**, outdoor rock climbing or abseiling, **trekking** above 3,000 meters or any activity above 5,500 metres however this Exclusion will not apply to organised harnessed outdoor rock climbing, harnessed abseiling and **trekking** that is available to the general public without restriction (other than general health and fitness warnings); provided by a recognised commercial local tour operator or activity provider; provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and always subject to **you** following their advice and/or instruction; and undertaken below 5,500 meters.
9. Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a **qualified medical practitioner**;
10. Pregnancy or childbirth, and any **injury** or **sickness** associated with pregnancy or childbirth;
11. Suicide or attempted suicide or intentional self-**injury**, or self-exposure to needless peril;
12. Any **pre-existing condition**, congenital and heredity condition, except that this exclusion will not apply to Section 1d (Repatriation of Remains);
13. **AIDS** or any **injury** or **sickness** commencing in the presence of a sero positive test for HIV and related disease, sexually transmitted disease;
14. Psychosis, sleep disturbance disorder, mental or nervous disorders;
15. **You** engaging in naval, military or airforce service or operations; armed force service; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
16. Piloting or crewing of any aircraft, skydiving or parachuting (except tandem skydiving or parachuting when undertaken with a commercial company), gliding, hang-gliding, para-gliding and any other like airborne activities;
17. Any medical treatment received during an **journey** which was made for the purpose of receiving medical treatment or if the **journey** was undertaken while **you** were unfit to

travel; or **you** are traveling against the advice of a **qualified medical practitioner**;

18. Any loss and expenses that can be reimbursed or recovered from any other source except for Section 1b (Overseas Hospital Cash), Section 2 (Personal Accident), Section 3 (Compassionate Death Cash) and Section 9 (Delay Coverage);
19. Any Insured Person who is a People's Republic of China passport holder and travels to/within People's Republic of China (except **Hong Kong**, Taiwan and **Macau**). However, this exclusion will be waived if **you** have an official document issued by the overseas Government other than People's Republic of China (except **Hong Kong**, Taiwan and **Macau**) as proof that **you** are a legal resident of the respective country but traveling with a People's Republic of China passport.

In addition to the above:

20. This Policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
21. This Policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
22. **We** will not be deemed to provide cover and **we** will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

DEFINITIONS

"Accident" means an unforeseen and involuntary event which causes an **injury** during a **journey**.

"Accommodation" means room charge only.

"Acquired Immune Deficiency Syndrome" or **"AIDS"** has the meanings assigned to it by the World Health Organisation including **opportunistic infection**, **malignant neoplasm**, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

"Car rental excess charges" means any excess or deductible under **your rental vehicle** motor insurance policy which **you** become legally liable to pay in respect of loss or damage caused by an accident to the **rental vehicle** during the **journey**.

"Car rental vehicle return costs" means any charges incurred and paid for returning **your rental vehicle** to the nearest rental car depot in the event that **you** are not able to return the **rental vehicle** during the **journey** due to **your hospital confinement**.

"Child" of **"children"** means a legitimate dependent of an Insured Person who is under the age of seventeen (17) years on the scheduled departure date.

"Chinese medicine practitioner" means any Chinese bonesetter, acupuncturist or Chinese medicine practitioner who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549, Laws of **Hong Kong**), but excluding a Chinese Medicine Practitioner who is **you** or **your immediate family member**.

"Civil unrest, riot or commotion" means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

"Close business partner" means a close business partner of **yours** proved as such to the satisfaction of **us** on the basis of business registration or corporate registration documentation acceptable to **us**.

"Common carrier" means any bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

"Competition sports" means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultra marathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weight lifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports, including those that are referenced above, which are organised sanctioned competitions for primary or secondary school age students.

"Compulsorily quarantined" or **"compulsory quarantine"** means **you** are ordered to be quarantined compulsorily by the government or other relevant authorities.

"Confinement" or **"confined"** means the period **you** are registered as an in-patient in a **hospital** because of a medical necessity under the professional care of a **qualified medical practitioner** and which the **hospital** levies a charge for room and board for the treatment of an **injury** or **sickness** for such confinement.

"Diving equipment" means self contained underwater breathing apparatus, buoyancy compensators, weight belt and weights, fins, masks, snorkels, knives, torches, and flares, surface markers, buoys and reels, wet and dry suits, pressure and depth gauges, compasses, and dive computers.

"Effective date" means either:

1. the issue date of the Policy; or
2. the date the Journey Cancellation benefit becomes effective, whichever is later.

"Expedition" means any journey to high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to

generally inaccessible interiors of a country or areas previously unexplored or uncharted, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean **trekking** and travel, outside of these previously given examples, provided by a recognised tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings), but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

“Extreme sports and sporting activities” means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing; winter activities like luge, bobsledding, ski or snow board jumping or stunts; bicycle, motor, air or sea craft speed trials or stunts; canoeing down rapids; cliff jumping; horse jumping; horse polo; and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

“Golf baggage” means golf clubs and golf bags.

“Golf equipment” means any golf club, golf bag or golf trolley (other than self-propelled caddy car).

“Hong Kong” means the Hong Kong Special Administrative Region.

“Hospital” means a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or a place for alcoholics or drug addicts, or for any similar purpose) operated pursuant to law for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having twenty-four (24) hours nursing service and medical supervision.

“Immediate family member” means **your** spouse, parent, parent-in-law, grandparent, son or daughter, step-son or step-daughter, legal wards, brother or sister, grandchild, legal guardian.

“Income” means:

- (a) If **you** are salaried, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances;
- (b) If **you** are on a T.E.C. (i.e. Total Employee Cost) or salary package, the average gross weekly value of the income package earned from personal exertion (including but not limited to, wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances), before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or

- (c) If **you** are self-employed, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income,

“Injury” means the bodily injury sustained in an **accident** directly and independently of all other causes.

“Journey” wherever used in this Policy means the period of travel commencing from when **you** leave an immigration counter of **Hong Kong** for the purpose of commencement of **your** journey until **you** arrive at any immigration counter of **Hong Kong** after the said journey or the expiry date of the **Period of Insurance**, whichever first occurs.

“Laptop computer” means a laptop computer, notebook or sub-notebook. However Personal Digital Assistant (PDA) or Hand Held Computers (HHC) are excluded from this category.

“Loss of” or **“loss of use”** means the **permanent** total functional disablement or complete and permanent physical severance through or above the wrists or ankle joints, and as used with reference to eyes, means the entire and irrecoverable loss of sight.

“Loss of hearing” means **permanent** irrecoverable loss of hearing where:

1. If a db - Hearing loss at 500 Hertz;
2. If b db - Hearing loss at 1,000 Hertz;
3. If c db - Hearing loss at 2,000 Hertz
4. If d db - Hearing loss at 4,000 Hertz

1/6 of (a+2b+2c+d) is above 80dB.

“Loss of sight” means the entire and irrecoverable loss of sight.

“Loss of speech” means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

“Macau” means the Macao Special Administrative Region.

“Malignant neoplasm” includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of **Acquired Immune Deficiency Syndrome**.

“Maximum Benefit” means the maximum benefit amount of each of the benefits covered under this Policy stated in the **Schedule of Benefits**.

“Medically necessary expenses” means expenses incurred and paid by **you** to a legally **qualified medical practitioner**, physician, surgeon, nurse, **hospital** and/or ambulance service for medical, surgical, X-ray, **hospital** or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by **injury**, and excluding any expenses incurred under Section 1c (Emergency Medical Evacuation) and Section 1d (Repatriation of Remains) of

this Policy. All treatment must be prescribed by a **qualified medical practitioner** in order for expenses to be reimbursed under this Policy. Provided that in the event **you** become entitled to a refund of all or part of such expenses from any other source, **we** will only be liable for the excess of the amount recoverable from such other sources.

“Mobile phone” means a smartphone and includes tablet computer.

“Mountaineering” means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.

“Natural disaster and extreme weather conditions” means a typhoon, hurricane, cyclone or tornado, wild-fire, flood (a general and temporary covering of water of two (2) or more acres of normally dry land), tsunami, volcanic eruption, volcanic ash, earthquake, landslide, mudslide, avalanche, fire, or blizzard, that is due to natural causes.

“Opportunistic infection” includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

“OTA Alert” means a Red or Black travel alert issued by the Security Bureau of the HKSAR Government under the Outbound Travel Alert (OTA) System advising **Hong Kong** travellers to avoid non-essential travel or all travel to a city, location or country that is included in **your** original **journey** itinerary and for which the event giving rise to the Alert prevents **you** from commencing or continuing the **journey**.

“Pandemic influenza” means an epidemic of an influenza virus that spreads on a worldwide scale and infects a large proportion of human population to the extent that the World Health Organization has announced that the level of Epidemic and Pandemic Alert and Response is phase 5 or above.

“Percentage of Principal Sum” is the Percentage of Principal Sum as stated in the Benefit Table in Section 2 (Personal Accident) herein used to calculate the compensation payable.

“Period of Insurance” means the Period of Insurance in the Policy Schedule attached to the Policy.

“Permanent” means lasting twelve (12) consecutive months from the date of an **accident** and at the expiry of the twelve (12) months period being beyond any hope of improvement.

“Permanent total disablement” means disablement which commences ninety (90) days from the date of the **accident** and which is **permanent** and which entirely prevents **you** from attending to any business or gainful occupation of any and every kind or if **you** have no business or occupation from attending to any duties, which would normally be carried out by **you** in **your** daily life.

“Pre-existing condition” means any condition for which **you**, **our immediate family member**, **close business partner** or **traveling companion** received from or were recommended by a **qualified medical practitioner** prior to the **effective date** of this Policy for:

1. any medical treatment;
2. any diagnosis;

3. any consultation; or

4. any prescribed drugs leading to a claim under this Policy; or any **symptom** which existed prior to the **effective date** leading to a claim under this Policy.

“Primary residence” means the primary house or building permanently occupied by **you** for the sole purpose of private dwelling.

“Principal Sum” means the **Maximum Benefit**.

“Qualified medical practitioner” means any person legally authorised by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a qualified medical practitioner who is the **you** or **your immediate family member**.

“Rental vehicle” means a motor vehicle rented or hired by **you** from a licensed car rental agency for the carriage of non-fare paying passengers and does not include any vehicle designed to be used for the carriage of commercial goods; any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes; or any vehicle that is categorised as a non-passenger carrying motorcar including but not limited to motorcycles, racing cars, watercraft and aircraft of any type.

“Schedule of Benefits” means the Schedule of Benefits under the Policy Schedule attached to the Policy and may be amended by **us** from time to time.

“Serious injury or serious sickness” means an injury or sickness for which the **you** or **your traveling companion** requires treatment and which is certified by a **qualified medical practitioner** as being dangerous to life and as rendering **you** or **your traveling companion** unfit to travel or continue with **your** original **journey**. When “serious injury or serious sickness” is applied to **your immediate family member(s)** or **close business partner**, it means injury or sickness for which **your immediate family member** or **close business partner** requires treatment and is certified by a **qualified medical practitioner** as being dangerous to life and which results in **your** discontinuation or cancellation of **your** original **journey**.

“Sickness” means a sickness or disease which is contracted during the **journey** directly and independently of any other cause and which commences during the **journey**.

“Spouse” means the person married to or in a civil partnership with the Insured Person. For these purposes, a marriage or civil partnership is a formal and legally binding union entered into between two people which is recognized as a marriage or civil partnership under the laws of the jurisdiction in which the union takes place.

“Snow sports equipment” means skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings, and wrist guards.

“Symptom” means a sign or an indication of disorder or disease experienced by an individual.

“Terrorist act” means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic,



political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered terrorist acts. Terrorist act also includes any act, which is verified or recognised by the (relevant) Government as an act of terrorism.

“**Third degree burns**” means full thickness skin destruction due to burns.

“**Traveling companion**” means the person who is accompanying **you** for the whole **journey**.

“**Travel ticket**” means an economy class travel ticket purchased for traveling on any **common carrier**.

“**Trekking**” means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means including but not limited to on animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For purpose of clarity it does not mean **mountaineering**.

“**Usual, reasonable and customary**” means an expense which:

1. is charged for treatment, supplies or medical services medically necessary for caring of **you** under the care, supervision, or order of a **qualified medical practitioner**;
2. does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
3. does not include charges that would not have been made if no insurance existed.

“**War**” means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

“**We**” or “**our**” or “**us**” means AIG Insurance Hong Kong Limited.

“**You**” or “**your**” means the Insured Person(s) named in the Policy Schedule or subsequently endorsed herein.

GENERAL CONDITIONS

1. At the time this insurance becomes effective, **you** must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the **journey**, otherwise any claim could be forfeited.
2. No refund of premium is allowed once the Policy has been issued.
3. This Policy may not be renewed or extended. However, If any circumstance exists during the **journey** which is outside **your** control and the **journey** is extended beyond the period stated in the Policy Schedule, **we** will automatically extend the **Period of Insurance** for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of **your journey**.
4. During the **Period of Insurance**, if more than one **journey** commenced, **journey** will mean and refer only to the

journey that commenced earliest.

5. If **you** are covered under more than one (1) comprehensive voluntary travel insurance policy underwritten by **us** for the same **journey**, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
6. The insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and will not apply to persons undertaking **expeditions, trekking** above 3,000 meters, **extreme sports or sporting activities** or similar **journeys**.
7. The maximum period of a **journey** cannot exceed one hundred and eighty-two (182) days per **journey**.
8. Any non-disclosure or fraudulent misrepresentation in any particular material will lead to the whole Policy being void from inception.

GENERAL PROVISIONS

1. ENTIRE CONTRACT

The Policy Schedule, Travel Insurance Terms and Conditions, and endorsements (if any) will constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein will avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance will be valid unless approved by **us** and such approval is endorsed hereon.

2. ELIGIBILITY

To be eligible for cover under this Policy:

- **you** must be either a **Hong Kong** citizen or **Hong Kong** permanent resident or a resident with full rights to enter into and return to **Hong Kong** regardless of medical status; and
- **your** itinerary must include **Hong Kong** and such travel arrangement must be made and paid for in **Hong Kong**; and
- **your** journey must commence in **Hong Kong**.

3. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to **us** within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to **us**.

4. FORMS FOR PROOF OF LOSS

Upon receipt of such notice, **we** will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, **you** will be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by **us** will be furnished at the expense of the **you** or **your** legal personal representatives and will be in such form and of such nature as **we** may prescribe.



5. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to **us** at **our** office in case of a claim for such loss within sixty (60) days after the termination of the period for which **we** are liable. If it will be shown not to have been reasonable possible to give such notice within such time, such proof is furnished as soon as reasonable possible and within one (1) year after the date of such loss.

6. SUFFICIENCY OF NOTICE

Such notice by or on behalf of **you** given to **us**, with particulars sufficient to identify **you** will be deemed to be notice to **us**. Failure to give notice within the time provided in this Policy will not invalidate any claim if it will be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

7. IMMEDIATE PAYMENT OF INDEMNITIES

All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

8. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life will be payable to **your** estate. All other indemnities will be payable to **you** 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.

9. FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by **you** or anyone acting on **your** behalf to obtain any benefit under this Policy, all benefit in respect of such claims will be forfeited.

10. RIGHT OF RECOVERY

In the event that authorisation of payment and/or payment is made by **us** and/or **our** authorised representative for a claim which is not covered under this Policy or when the limit of liability of this insurance exceeds, **we** reserve the right to recover the said sum or excess from **you**.

11. RIGHTS OF THIRD PARTIES

Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than **you** and **us**, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that **us** and **you** alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.

12. MEDICAL EXAMINATION AND TREATMENT

We at **our** own expense will have the right and opportunity to conduct medical examination on **you** when and as often as it may reasonably require during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. **You** will as soon as possible after the occurrence of any **injury** or **sickness** obtain and follow the advice of a duly **qualified medical practitioner** and **we** will not be liable for any consequences arising by reason of **your** failure to obtain or follow

such advice and use such appliances or remedies as may be prescribed.

13. SUBROGATION

In the event of any payment under this Policy, **we** will be subrogated to all **your** rights of recovery therefore against any person or organisation and **you** will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. **You** will take no action after the loss to prejudice such rights.

14. LEGAL ACTIONS

No action at law or in equity will be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action will be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

15. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of **Hong Kong**, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this Policy will invalidate all claims hereunder.

17. POLICY INTERPRETATION

This Policy is subject to the laws of the **Hong Kong** and the parties hereto agree to submit to the jurisdiction of the courts of the **Hong Kong**.

18. ASSIGNMENT

No notice of assignment of interest under this Policy will be binding upon **us** unless and until the original or a duplicate thereof is filed at the Home Office of AIG Insurance Hong Kong Limited, 7/F, One Island East, 18 Westlands Road, Island East, Hong Kong and **our** consent to such assignment is endorsed. **We** do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of **us** will be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

19. DATA PRIVACY

You / Policyholder / Applicant agree(s) that:

- (a) the personal data collected during the application process or administration of this policy may be used by 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 **your**/ Policyholder's/ Applicant's contact details (name, address, phone number and e-mail address) to contact such person about other insurance products provided by the AIG group (assuming AIG HK has



obtained the agreement of **you** / Policyholder / Applicant 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 adjustors, 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 authorised 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) **You** / Policyholder / Applicant 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.

20. CLERICAL ERROR

Clerical errors by **us** will not invalidate insurance otherwise valid nor continue insurance otherwise not valid.



美亞飛翔旅遊保障計劃

(單次旅程計劃)

旅遊保險條文及條款

本文件包含**您的**旅遊保單的條款及條件。**您**務必閱讀及理解本文件並將其存放在安全的地方。本保單乃鑒於保險公司接納及批准申請而簽署及發出，及在保險公司已收納全數之首筆保費的情況下，將於保障列表所示的**生效日期**生效。本保單將於保障列表所示的**受保日期**屆滿時終止。

本保險為海外單次旅程保險產品，僅保障 **1 次旅程**。若於**受保日期**內發生超過 **1 段旅程**，則僅首段**旅程**受本保單保障。

保險公司

本保單由以下公司發出：

美亞保險香港有限公司
香港
港島東華蘭路 18 號
港島東中心 7 樓

資格準則

為合資格受本保單保障：

1. 您須是**香港**公民或**香港**永久居民或無論醫療狀況如何均有全面權利進入及返回**香港**的居民；及
2. 您的**旅程**須包括**香港**及**旅程**須於**香港**作出安排及付款；及
3. 您的**旅程**須自**香港**開始。

重要聯絡資料

AIG Travel Asia Pacific (ATAP)（全球24小時緊急支援電話）

+852 3516 8699

香港客戶服務

+852 3666 7022（星期一至五：上午9時至下午6時，公眾假期除外）或發送電郵至travelguard.hk@aig.com.hk聯絡我們。

美亞保險索償

+852 3666 7090（星期一至五：上午9時至下午6時，公眾假期除外）或發送電郵至eclaims.hk@aig.com聯絡我們。

若**您**需要協助或需要就**我們**已向**您**發出的保單致電**我們**，請報出**您的**保障列表所示的保單號碼。請亦備妥任何有助於接線員回答**您的**問題或協助請求的資料，包括**您的**情況、當前位置及聯絡號碼。

AIG Travel Asia Pacific 緊急援助

AIG Travel Asia Pacific (ATAP)提供 24 小時全球旅程前及緊急援助。

若**您**需要治療，以致有必要作為住院病人**住院**、必需緊急運送服務或因本保單保障的任何原因而返家，**您**須聯絡 **ATAP** 並遵照其建議或指示。若未能如此行事，可能會影響**您**根據本保單索償。

ATAP 營運一個服務中心網絡，將為您提供全天候使用適當醫療設施的權利及緊急運送服務。您選擇美亞保險，即可在您的旅程中及之前直接使用該等重要服務。

視乎您的具體需要，我們可：

1. 提供旅遊前建議及您的目的地的當地醫療條件；
2. 若您遺失行李、旅遊證件或信用卡，協助您聯絡最接近的領事館、大使館或其他機關；
3. 當需要醫療護理時，指引您前往適當的醫療設施，監控您的狀況及治療，並知會您在家中的家人及朋友；
4. 決定是否需要及何時需要撤離或遣送回國，並協調所有服務；及
5. 當您的旅程被緊急情況中斷時，協助您重新制定旅行計劃。

在您旅行時，我們將努力為您獲取醫療護理，但 **ATAP** 無法保證始終有合適的醫療設施。**ATAP** 僅評估及監控您的狀況，並不接管您的治療。請留意，若您的索償不受保單保障，提供緊急援助本身並不構成承認您的索償的責任。

如需聯絡我們的協助服務，可在全球任何地方致電+ 852 3516 8699。

AIG Travel Asia Pacific熱線及轉介服務

我們將根據本保單為您提供以下援助服務。援助服務由 **AIG Travel Asia Pacific (ATAP)** 提供。請留意，援助服務並非保險權益，就提供該等援助服務而招致的所有開支均將由您承擔。您可致電+852 3516 8699 聯絡 **ATAP** 以使用以下服務。

1. 旅行前簽證資訊：**ATAP** 可提供護照／簽證規定等資訊，並協助加快獲取該等文件。
2. 旅行前防疫注射資訊服務：**ATAP** 將就前往受保目的地旅行前需進行的防疫注射提供建議。
3. 旅行前天氣預測資訊服務：您可隨時聯絡 **ATAP** 以接收可能影響您的旅行計劃的全球天氣預測及資訊。
4. 大使館轉介：大使館及領事館是顧客在旅行過程中獲取資訊及協助的極好資源。**ATAP** 將為您提供當地大使館或領事館的地址及電話號碼。
5. 律師事務所轉介：**ATAP** 將就您的一般領域提供方便的法律轉介。
6. 傳譯員轉介：**ATAP** 提供所有主要語言的緊急電話傳譯服務，並提供傳譯服務轉介。
7. 遺失行李援助：**ATAP** 可透過協調與商業航空公司的努力，協助找回遺失的行李。若於旅行時遺失行李，**ATAP** 將協助您尋找遺失物品。**ATAP** 將協調將行李送至您的最新目的地或家中。
8. 護照遺失援助：**ATAP** 將協助您更換遺失或被竊的旅遊證

件、護照或簽證。

9. 電話醫療建議：您可於旅程中致電 **ATAP**，與合資格醫療人士討論一般病徵及／或具體症狀。
10. 醫療服務提供者轉介：您將獲提供您旅行的地區的醫生、牙醫及視光師的列表。

註：

(a) **ATAP** 承諾在指定及／或轉介任何服務提供者以協助您時會行使審慎及盡職審查。

(b) **ATAP** 概不就任何第三者服務提供者所提供的任何建議或服務承擔任何責任。

(c) 您須承擔與所提供的服務有關的第三者費用。

保障權益表

保障權益表載有您的保單保障的簡明概要。

適用的計劃限額為您就本保險選擇並於保障列表顯示的適用限額。

所顯示的**最高賠償額**是我們在受保日期（包括任何議定的延長期間）內將支付的以港元計的**最高金額**。保單條款、條件及分限額可能適用。進一步詳情請參閱保單條款的相關保單章節。

受保人及家庭的最高限額

1. 若您購買的保險僅保障 1 名人士，則我們根據保單將支付的最高金額為您選擇的適用計劃下的保障權益表所載及您獲發的保障列表所示的**最高賠償額**。
2. 若您購買的保險保障 2 名一同旅行的人士，則我們根據本保單就每一名受保人將支付的最高金額為適用計劃下的保障權益表所載及您獲發的保障列表所示的**最高賠償額**。
3. 若您購買的保險保障一同旅行的您本人、您的配偶及子女，則我們根據本保單將支付的最高金額如下：
 - a) 就各受保人而言，您選擇的適用計劃下的保障權益表所載及您獲發的保障列表所示的**最高賠償額**；及
 - b) 就所有受保人合共而言，您選擇的適用計劃下的保障權益表所載及您獲發的保障列表所示的**最高賠償額**的300%。

請留意：

若您未滿 17 歲或年滿 70 歲，則您就第 2 項「人身意外保障」的權益將限於所選擇的計劃的保障權益表所載的**最高賠償額**的 50%。所有其他權益將維持於 100%。

所有年齡均基於旅程開始時的年齡釐定。在本保單內，旅程在您離開香港入境處櫃檯以開始您的旅程時開始。

保單

本保單主要為常規的假期旅遊及文職商務旅遊而設計及生效。本保單提供多種權益。然而，若干情況不受保障。

該等限制、不保事項和條件載於權益一項。然而，我們謹請您注意以下重要事項：

1. 本保單不承保受保前已存在之狀況。此項規定不適用於第1e項「運返費用」。
2. 本保單不承保若干活動或旅行，包括但不限於：
 - (a) 極限運動或體育活動或體育競賽；
 - (b) 探險；
 - (c) 體力勞動工作；或
 - (e) 宣道或人道主義旅行。

持續披露責任

若您或將受本保單保障的人士於您購買本保單後但在您啟程開始您的旅程前出現新的醫療或牙科事件，或您的整體健康狀況惡化，您須聯絡我們，否則一旦您的旅程開始後，您的健康狀況變化造成的後果可能不受本保單保障。

在此情況下，我們保留權利以審核已授出的保障，包括撤銷或修訂先前就旅程批准的保障。若我們採用新的保障限制，而我們施加的新限制阻止您展開原定旅程，則您有權根據第4a項「取消旅程」提出索償。

產品及計劃選擇

您可在您的保障列表內看到您選擇的產品、保單類別及計劃。

產品

本保險為海外單次旅程保險產品，保障於受保日期內不超過您的保障列表所示的最大期間的1次旅程。

本產品亦進一步細分為不同計劃。

計劃

您可在各產品下的3類計劃當中選擇。不同計劃的權益程度不同。

該等權益載於保障列表內。

計劃可能是中國內地及澳門計劃、全球黃金計劃及全球鉑金計劃。

保單類別

在您的保障列表內，您亦可看到您選擇的保單類別。保單類別顯示受保人。保單類別可能是個人或家庭保障。

1. 個人 - 若您選擇個人保障，則保單僅保障您本人。
2. 家庭 - 若您選擇家庭保障，則保單保障您本人，以及保障列表所指明按相同行程表全程與您一同旅行的您的配偶及子女。

保障範圍

第1項 - 緊急醫療費用及援助

1a. 海外醫療費用

若您於旅程期間蒙受損害或疾病而引致在返回香港前治療損害或疾病的醫療費用，我們將以不超過保障權益表所規定之最高賠償額賠償您有關醫療費用，該醫療費用必須是：

- (i) 就中國內地及澳門計劃及全球黃金計劃而言，由您首次蒙受該損害或疾病起90日以內所引致的，或
 - (ii) 就全球鉑金計劃而言，由您首次蒙受該損害或疾病起180日以內所引致的；及
- (iii) 實際、合理及慣常醫療必需費用。

重要事項：如您入住醫院且可能須住院24小時以上，則您或您的代表須立即致電(852) 3516 8699聯絡ATAP。如您或您的代表未能於您住院超過24小時前通知ATAP，則我們可不承保或可調低賠償予您的醫療費用金額。

1b. 覆診費用

如您於返回香港後因上文第1a項下承保的損害或疾病而需要覆診（意即繼續接受您於海外首次就有關損害或疾病而接受的治療），我們亦將賠償不超過保障權益表分別就損害或疾病所規定之最高賠償額的覆診費用，但該覆診費用必須是：

- (i) 就中國內地及澳門計劃及全球黃金計劃而言，於您返回香港後90日內引致的；或
 - (ii) 就全球鉑金計劃而言，於您返回香港後180日內引致的；及
- (iii) 由執業西醫之合格醫生收取的實際、合理及慣常醫療必需費用。

此覆診費用亦包括中醫診治，每日每症最高為港幣200元，最高不超過保障權益表所規定最高賠償額。

在任何情況下，第1a項「醫療費用」及第1b項「覆診費用」的總賠償額不可超過保障權益表第1a項所規定最高賠償額。

1c. 海外住院現金津貼

若您於旅程期間，因蒙受損害或感染疾病而需入住當地醫院為留院病人，我們將按您留院之日數每日賠償海外住院現金津貼港幣500

元予您，但以保障權益表所規定之最高賠償額為上限。

賠償僅將於出院後支付，須有列明住院原因及時間的書面文件證明。在任何情況下，第 1c 項「海外住院現金津貼」的總賠償額不可超過保障權益表所規定最高賠償額。

1d. 緊急醫療運送

若您**在旅程期間**蒙受**損害**或**感染疾病**，於**我們**或**ATAP**的意見下，認為醫療上適合將您運送至其他地方接受治療，或運送回**香港**或日常居住地，而**我們**或**ATAP**亦會根據您當時的受傷程度或病情，安排最適當之醫療運送方式，**我們**則會直接支付該醫療運送所需之有關保障費用。

保障費用是指由**我們**或**ATAP**因緊急運送您而提供或安排之醫療運送、服務及設備等費用。

所有醫療運送方式及最終目的地均由**我們**或**ATAP**決定及根據當時醫療情況安排，包括租用空中或陸上救護車、航空運輸、鐵路或其他適合的運送方式。

您或您的代表必須致電(852) 3516 8699 聯絡 **ATAP** 作出有關安排。

1e. 運返費用

若您**在旅程期間**因蒙受**損害**或**感染疾病**而死亡，**我們**或**ATAP**將安排運返您的遺體返回**香港**或日常居住地。**我們**將直接支付有關保障費用。

此外，**我們**將賠償由當地殯儀承辦者提供及執行的棺材、防腐和火化事宜上的實際費用。

您的代表必須致電(852) 3516 8699 聯絡 **ATAP** 作出有關安排。

1f. 緊急電話費用及互聯網使用

我們將賠償您於醫療或旅程緊急事故期間因使用您的或第三者的私人手提電話、任何互聯網使用或應用標準 LAN 線路連接的電話僅作聯絡 **ATAP** 之用而產生的電話費用，惟不超過保障權益表所規定之最高賠償額。我們於支付任何索償前將與 **ATAP** 核實致電要求及費用。

若您須就此用途購買預付卡，則**我們**將賠償您該卡的費用，最高不超過就擬使用用途的合理、必要及適當金額。在任何情況下，第 1f 項「緊急電話費用及互聯網使用」的總賠償額不可超過保障權益表所規定最高賠償額。

適用於第 1 項 - 緊急醫療費用及援助的不保事項

以下情況不受保障：

1. 根據合格醫生之意見，在合理的情況下該項手術或治療可延期至返回**香港**後進行。

2. 旅程之目的為醫治疾病或違反合格醫生之勸告進行旅程。
3. 一切毋須由您支付及/或已包括於旅程中的費用支出。
4. 未能提供合格醫生之醫療報告。
5. 您拒絕依循合格醫生之建議返回**香港**繼續治療，或在身體狀況許可下，拒絕繼續旅程。
6. 任何醫院內獨立或私人房間、特別或私家看護的額外費用；非醫療的個人服務的額外費用，如收音機、電話及類同的物品；採購或採用特別支架、儀器或裝置的額外費用。
7. 任何整容手術、眼睛折射造成的誤差、助聽器、或相關之處方，但於旅程期間因意外蒙受損害所引致的除外。
8. 任何於旅程完結後於**香港**以外地方的覆診費用（只適用於第 1b 項「覆診費用」）。
9. 任何不經由**我們**或**ATAP**同意及提供服務的費用，除非您或您的旅遊夥伴在緊急及不能控制的情況下無法致電 **ATAP**，在此情形下，**我們**只賠償您在同一情況下**我們**或**ATAP**會提供的服務而衍生的費用（只適用於第 1d 項「緊急醫療運送」）。
10. 未經由**我們**或**ATAP**允許及安排之遺體運返（只適用於第 1e 項「運返費用」）。
11. 任何就宗教權利或儀式而招致或支付的費用（只適用於第 1e 項「運返費用」）。

第 2 項 - 人身意外保障

2a. 乘搭交通工具之意外

若您**在旅程期間**，以付款乘客身份（不是機師、操作員或空中服務員）乘搭或上落公共交通工具期間發生意外，於事故發生當日起計 90 日內在直接及並無其他原因下引致以下之損害事項，**我們**將依據保障表的損害事項及其保額百分率賠償予您。

此部份提供額外保障予您在**旅程期間**乘搭或上落由旅行社安排的交通工具、或駕駛或乘坐汽車期間發生之意外，於事故發生當日起計 90 日內在直接及並無其他原因下引致以下之損害事項，**我們**將依據保障表的損害事項及其保額百分率賠償予您。

2b. 其他意外

若您**在旅程期間**，因遭遇意外而蒙受損害，而非上述第 2a 項「乘搭交通工具之意外」，於事故發生當日起計 90 日內在直接及並無其他原因下引致以下的損害事項，**我們**將依據保障表的損害事項及其保額百分率賠償予您。

保障表

損害事項		
意外死亡及永久傷殘		保額百分率
1. 死亡		100%
2. 永久完全殘廢		100%
3. 永久及無法痊癒之四肢癱瘓		100%
4. 永久完全失明：		
(a) 雙眼		100%
(b) 一眼		50%
5. 喪失任何一肢或任何一肢永久完全喪失功能		100%
6. 喪失任何雙肢或任何雙肢永久完全喪失功能		100%
7. 雙耳完全失聰及喪失語言能力		100%
8. 永久完全失聰		
(a) 雙耳		75%
(b) 單耳		15%
三級程度燒傷		
部位	受損佔有關部位總面積之百分比	保額百分率
1. 頭部	達頭部總面積之 8%或以上	100%
	達頭部總面積之 5%至 8%以下	75%
	達頭部總面積之 2%至 5%以下	50%
2. 身體 (頭部以外)	達其餘身體部份總面積之 20%或以上	100%
	達其餘身體部份總面積之 15%至 20%以下	75%
	達其餘身體部份總面積之 10%至 15%以下	50%

賠償：

- 於同一次損害中，我們只負責賠償以上任何一項之損害事項，若遭受多於一項損害事項，我們只會賠償可獲最高賠償額(即最高保額百分率)的事項及以不超過列於保障權益表所載之最高賠償額為賠償依據。
- 倘我們已賠償以上保障表其中一項的損害事項，您所有的保障會即時終止，但不會影響該意外所導致之損害賠償事宜。
- 倘您於受保意外發生前局部手足或器官已喪失功能，而在損害後變成全部殘廢，我們會決定保額百分率作為賠償該損害所引致的殘廢部份，而於受保意外發生前已永久喪失功能的部份則不獲賠償。

- 倘您於旅程開始前年齡為 17 歲以下或 70 歲以上，我們會根據保障權益表所載第 2 項「人身意外保障」之金額的 50% 作出賠償，最高不超過以上保障表所載之保額百分率。

此部份提供額外保障予您在以下期間蒙受的損害：

- 當您於原定公共交通工具出發前 3 小時內直接由日常香港住所或工作地點前往香港入境事務處的期間以開始您的旅程。
- 旅程完畢，當您回香港後 3 小時內直接由香港入境事務處返回日常住所或工作地點的期間。

暴露

倘您在**旅程**期間發生**意外**，及在無法避免的情況下身處於自然環境中(包括但不限於長期及嚴酷的天氣或環境狀況)，並於**意外**發生後12個月內直接因此無法避免的情況下引致死亡或傷殘，我們將按照本保單第2項之保障表內之損害事項賠償予您。

失蹤處理

倘您在**旅程**中所乘搭之**公共交通工具**發生**意外**而導致失蹤、墮毀或沉沒，您因而失蹤及於該次**意外**事件發生後連續12個月內仍無法尋回，則我們有理由相信您已因該次**意外**死亡，並作出人身意外保障的賠償。但您的遺產管理者必須先填妥及遞交保證書，同意日後如發現您並未因該次**意外**導致死亡，將退回此項賠償予我們。

適用於第2項 - 人身意外保障的不保事項

- 於此第2項保障，我們不負責一切由**疾病**或**病毒**引致的損害。

第3項 - 恩恤金

若您在**旅程**期間，因遭受**損害**或**感染疾病**而引致身故，我們將根據保障權益表所載**最高賠償額**賠償一筆現金予您的遺產承繼人。

第4項 - 旅程阻礙保障

4a. 取消旅程

若您於原定**旅程**出發日期前90日內因下列原因(以下3、4及5除外)而需要取消**旅程**，我們以不超過保障權益表內所規定之**最高賠償額**賠償無法由其他途徑取回您已支付及法律上須負責支付之住宿費用、基本團費及**旅程**簽證費：

- 您、您的直系親屬、密切商業夥伴、旅遊夥伴或您計劃在您的**旅程**中大部份時間與您同行的海外親屬或朋友死亡、遭受**嚴重損害**或患上**嚴重疾病**；
- 您收到傳票需出庭作證、當陪審員或需被**強制隔離**；
- 您於**旅程**原定出發日期前1星期內被裁退，前提是您已於當前工作地點連續受僱不少於2年，且當您購買本保險保障之時您無理由認為您將會被裁退。倘您為自僱人士或接受自願裁退或您於知悉被裁退所付之款項，則本保障範圍不適用。
- 您於原定**旅程**出發日期前1星期內，發生以下任何情況：
 - 您的主要旅遊目的地出現**天然災害**及**惡劣天氣**狀況；
 - 發生**恐怖行為**，而香港政府已發出正式通知，告知如非必要勿前往受事件影響的地區；
 - 爆發傳染病或流行病，而香港特區政府或世界衛生組織已發出重要聲明或其他類似的公佈，告知勿前往香港

港境外受感染的地區；

- 您擬乘搭的公共交通工具發生大型工業或公共交通工具事件；
- 爆發導致原定的公共交通工具服務取消的**內亂、暴動或騷亂**；
- 發生導致原定的公共交通工具服務取消的罷工；
- 發生任何導致空域或多個機場關閉的事件；或
- 發生直接影響您的行程並妨礙您開始原定**旅程**的事件，而香港政府為此就擬定的旅遊目的地發出紅色或黑色**外遊警告**；

- 您及/或您的旅遊夥伴之香港主要住所於**旅程**出發前1星期內因火災或**天然災害**及**惡劣天氣**狀況，導致嚴重損毀，需要您及/或您的旅遊夥伴於出發當日留於該處。

若您已開始**旅程**，此第4a項「取消旅程」保障便不再生效。

倘您於發出紅色**外遊警告**但未發生第(a)至(g)項所列事件的情況下取消您的原定**旅程**，則有關第4a 4.(h)項的賠償以未享用費用的50%為限。

4b. 旅程中斷

4b (1) 提早結束旅程

若您在**旅程**期間，因下列其中一項原因必須結束及縮短**旅程**返回香港，我們將以不超過保障權益表的**最高賠償額**，賠償您基本團費及/或住宿費用、未享用的**旅遊票**及/或額外的**旅遊票**及/或住宿費用：

1. **天然災害**及**惡劣天氣**狀況；
2. 發生**恐怖行為**，而香港政府已發出正式通知，告知如非必要勿前往受事件影響的地區；
3. 爆發傳染病或流行病，而香港特區政府或世界衛生組織已發出重要聲明或其他類似的公佈，告知勿前往受感染的地區；
4. 您擬乘搭的公共交通工具發生大型工業或公共交通工具事件；
5. 爆發導致原定的公共交通工具服務取消的**內亂、暴動或騷亂**；
6. 發生導致原定的公共交通工具服務取消的罷工；
7. 發生任何導致空域或多個機場關閉的事件；
8. 您的直系親屬、密切商業夥伴、旅遊夥伴或您計劃在您的**旅程**中大部份時間與您同行的海外親屬或朋友意外死亡、遭受**嚴重損害**或患上**嚴重疾病**；
9. 您於香港的主要住所因火災或**天然災害**及**惡劣天氣**狀況而不能居住；

10. 您於香港的主要住所或營業地點遭爆竊或惡意破壞，而警方迫切要求您到現場或您於香港的主要住所因爆竊或惡意破壞而不能居住；
11. 您以付款乘客身份乘搭的飛機遭騎劫而您當時正在機上，且因騎劫直接導致您受創而無法繼續您的旅程；
12. 發生直接影響您的行程並妨礙您繼續原定旅程的事件，而香港政府為此就擬定的旅遊目的地發出紅色或黑色外遊警示。

倘您於發出紅色外遊警示但未發生上文第 1 至 11 項所列事件的情況下提早結束您的原定旅程，則有關第 4b (1)12 項的賠償將以未享用費用的 50%為限。

4b (2) 更改旅程

若您於開始旅程後目的地突然爆發以下其中一項事件，我們將以不超過保障權益表之最高賠償額賠償您因此而直接引致的額外合理及必要的：

- (i) 更改您的行程以抵達原定目的地而產生的公共交通工具費用；
- (ii) 因滯留國際接駁航班而產生的住宿費用；
- (iii) 於返回香港途中因滯留而產生的住宿費用；
- (iv) 因您延誤抵達香港而於香港產生的機場停車費；或
- (v) 因您延誤抵達香港而於香港產生的狗舍或貓舍費用；

有關賠償僅當因要繼續前往原本包括於旅程目的地而產生額外費用時方會支付。

1. 天然災害及惡劣天氣狀況；
2. 發生恐怖行為，而香港政府已發出正式通知，告知如非必要勿前往受事件影響的地區；
3. 爆發傳染病或流行病，而香港特區政府或世界衛生組織已發出重要聲明或其他類似的公佈，告知勿前往受感染的地區；
4. 您擬乘搭的公共交通工具發生大型工業或公共交通工具事件；
5. 爆發導致原定的公共交通工具服務取消的內亂、暴動或騷亂；
6. 發生導致原定的公共交通工具服務取消的罷工；
7. 發生任何導致空域或多個機場關閉的事件；
8. 您意外遭受嚴重損害或患上嚴重疾病且ATAP同意您應留在現時所處位置；
9. 您的旅遊夥伴意外遭受嚴重損害或患上嚴重疾病；
10. 發生直接影響您的行程並妨礙您繼續原定旅程的事件，而香港政府為此就擬定的旅遊目的地發出紅色或黑色外遊警示。

第 4b(1)項「提早結束旅程」的保障是根據旅程中斷後，按比例賠償剩餘旅程日數中未享用的基本團費及/或住宿費用。旅程中第 4b(1)項「提早結束旅程」及第 4b(2)項「更改旅程」的額外旅遊票及/或住宿實際費用的賠償不可超過保障權益表所載的最高賠償額。

倘您於發出紅色外遊警示但未發生上文第 1 至 9 項所列事件的情況下更改您的原定旅程，則有關第 4b (2)10 項的賠償將以已產生的額外費用的 50%為限。

4b (3) 延誤接駁航班

若您因第 4b(1)項「提早結束旅程」所列的其中一項或以上承保事項而導致前公共交通工具延誤到達中轉站而錯過乘搭原定的接駁的公共交通工具，及您因此無法於旅程中按原定時間到達您的目的地，我們將賠償您為按時到達您的目的地而使用代替公共交通工具所產生的必要及合理費用，但不能超過保障權益表所載最高賠償額。

4b (4) 安排親友探望

若您在旅程期間死亡、蒙受嚴重損害或患上嚴重疾病，需要 1 名成年的直系親屬前往或 1 名旅遊夥伴停留該地陪伴及/或照顧您，我們將根據保障權益表所載最高賠償額為限賠償合理的額外旅遊票及/或住宿費用。此保障只可在同一旅程中索償一次。

4b (5) 旅遊證件

若您在旅程期間直接因被搶劫、爆竊或偷竊而遺失之旅遊證件及/或旅遊票，我們將以保障權益表所載之最高賠償額為上限，賠償您

- (i) 旅遊證件及/或旅遊票所需補領的費用；及
- (ii) 因安排行程而必須衍生的額外合理的旅遊票及/或住宿費用，而該費用僅作證件補領及旅程安排之用。

4b (6) 強制隔離保障

在旅程期間，若您因被懷疑患上大流行病而被強制隔離，我們將以不超過保障權益表的最高賠償額，按比例賠償您未享用的基本團費及/或住宿費用。

第 4b(6)項「強制隔離保障」是以旅程期間您被隔離日數按比例賠償未享用的基本團費及/或住宿費用。

此外，第 4b(1)項「提早結束旅程」、第 4b(2)項「更改旅程」、第 4b(3)項「延誤接駁航班」、第 4b(4)項「緊急啟程」、第 4b(5)項「旅遊證件」及 4b (6)「強制隔離保障」的合共賠償額不可超過保障權益表第 4b 項「旅程中斷」所載的最高賠償額。第 4b 項「旅程中斷」的保障亦只有在您未知道任何將會引致旅程中斷的事件前購買才會有效。

適用於第 4 項 - 旅程阻礙保障的不保事項

以下情況不受保障：

1. 受保於其他保險、政府計劃。或將會獲得公共交通工具、旅行社、其他航運機構或酒店的賠償或退款。
2. 直接或間接因政府之規例或監管，旅行社、導遊公司或公共交通工具機構的破產、清盤或違約。
3. 在購買此保險前已意識到可能引致取消及/或中斷旅程的情況。

況。

4. 直接或間接因您未能盡早通知旅行社、導遊公司、航運機構或旅館因第 4a 項「取消旅程」其中 1 至 5 項的原因而要取消旅程，或因第 4b(1)項「提早結束旅程」中 1 至 12 項的原因而要中斷旅程。
5. 基於同一原因於第 7a 項「旅程延誤」、第 4b(1)項「提早結束旅程」、第 4b(2)項「更改旅程」及第 4b(3) 項「延誤接駁航班」同時提出的索償。
6. 根據合格醫生之意見，在合理的情況下該項手術或治療可延期至返回香港後進行。
7. 旅程之目的為醫治疾病或違反合格醫生之勸告進行旅程。
8. 一切毋須由您支付及/或已包括於旅程中的支出費用。
9. 未能提供合格醫生之醫療報告。
10. 您拒絕依循合格醫生之建議返回香港繼續治療，或在身體狀況許可下，拒絕繼續旅程。
11. 遺失後 24 小時內未有向當地警方報失及未能提交當地警方之遺失報告。
12. 與是次旅程無關之證件及/或簽證及/或旅遊票。
13. 任何神秘失蹤之損失。
14. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫該財物；或走私財物(或相關收益)或非法攜帶或交易的財物(或因此行動引致的相關收益)。
15. 同時索償臨時或永久但屬相同性質的旅遊證件，此情況下，您只能選擇索償其中一款。
16. 您未能提供由政府或其他授權機構所簽發的有關強制隔離書面確認信，內容包括但不限於有關隔離的時期及隔離的原因。

第5項 – 意外入息津貼

如您於旅程中蒙受損害及於合格醫生之建議下不能返回您於香港的慣常及可賺取收入的工作，自您擬重返工作之日起計最少7天，則我們將根據保障權益表所載最高賠償額為限向您賠償意外入息津貼。我們會按每滿 1 星期之病假賠償津貼港幣1,250元，最高賠償為 24 星期及以不超過保障權益表所列上限。

適用於第5項 – 意外入息津貼的不保事項

以下情況不受保障：

1. 您計劃重返慣常工作後的首 7 日。
2. 您未能出示由您的僱主發出證明您的受僱狀況的正式或合法證明文件。
3. 未能出示由合格醫生發出證明您不能返回您的可賺取收入

的工作之醫療報告。

4. 由任何工人補償計劃或法定保障承保的任何損害。
5. 因患上疾病而無法工作。

第6項 – 交通費津貼

我們將以不超過保障權益表之最高賠償額賠償您於以下情況所招致的任何額外合理及必要的交通費津貼費用：

1. 您於旅程中蒙受損害或患上疾病後於海外前往一間醫院以尋求治療；及
2. 於海外出院後結束旅程返抵香港將您送返您的住所。

此項賠償的條件是您蒙受的損害或患上的疾病及/或住院作為有效索償根據第 1 項「緊急醫療費用及援助」獲承保。

第 7 項 - 子女護送

若您於旅程期間身故、蒙受嚴重損害或患上嚴重疾病需入住醫院，而您同行之 15 歲以下之婚生子女沒有其他直系親屬或旅遊夥伴陪伴，我們將根據保障權益表所載最高賠償額為限賠償 1 名直系親屬或 1 名旅遊夥伴之合理額外的住宿及/或旅遊票，以便陪伴您的子女返回香港。

適用於第 7 項 - 子女護送的不保事項

1. 根據合格醫生之意見，在合理的情況下該項手術或治療可延期至返回香港後進行。
2. 旅程之目的為醫治疾病或違反合格醫生之勸告進行旅程。
3. 一切毋須由您支付及/或已包括於旅程中的支出費用。
4. 未能提供合格醫生之醫療報告。
5. 您拒絕依循合格醫生之建議返回香港繼續治療，或在身體狀況許可下，拒絕繼續旅程。

第 8 項 - 個人財物保障

8a. 行李及個人物品

若您於旅程期間，屬於您個人之行李、衣服及個人物品(不包括手提電話)有所遺失或損毀(包括穿戴或存放於行李箱內)，我們以不超過保障權益表所規定之最高賠償額賠償予您。若修理費用超越損毀物品之價值時，我們於處理該賠償申請時，會視該物品已遺失。我們概不負責超過保障權益表所規定之每件、每對或每套物品的分限額或手提電腦/所有攝影機、攝錄機及附件以及相關裝置(如適用)的分限額。我們有權根據損毀物品、手提電腦、攝影機、攝錄機、附件或相關裝置的損耗及折舊程度賠償其重估價值或進行維修。

8b. 手提電話（僅適用於全球鉑金計劃）

若您於旅程期間，您的手提電話有所遺失或損毀，我們以不超過保障權益表所規定之最高賠償額賠償予您。我們將按照手提電話遺失或損毀當時的價值賠償予您，惟於任何情況下，我們概不負責超過保障權益表所規定之手提電話的金額。我們有權根據手提電話的損耗及折舊程度（視物品的年期而定）賠償其重估價值或進行維修。

修。本保單項下承保的每名受保人只可在同一**旅程**中根據本項保障索償一次及一部手提電話。

適用於第8a項 - 行李及個人物品及第8b項 - 手提電話的不保事項

以下情況不受保障：

1. 貨物或貨辦、藥物、食物、動物、汽車(包括配件)、電單車、單車、船隻、發動機、其他交通工具、傢俱、古董、珠寶首飾或配件、手提電話(除上文第8b項所列者外)、現金(包括支票/旅遊支票等)、電子貨幣(包括信用卡或八達通等)、證券、票或文件。
2. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病、或因您自行維修、清潔、更改而導致的損失。
3. 租借物品之遺失或損毀。
4. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫該財物；或走私財物或非法攜帶或交易的財物。
5. 受保於其他保險，或將會獲得**公共交通工具機構**、酒店及其他服務供應商的退款。
6. 已獲第三者或機構提供維修服務，使操作回復正常的物品。
7. 任何您蓄意以不同**公共交通工具**寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
8. **手提電話**、貴重或高科技物品在無人看管的情況下於任何時候被置於汽車上或已辦理手續登上**公共交通工具**。
9. 任何已辦理手續登上**公共交通工具**的個人行李違反**公共交通工具**的條件及條款。
10. **手提電話**及個人行李物品在無人看管的情況下被置於任何未上鎖的已付費房間或私人寓所。
11. 若您所投宿的已付費住所提供保險櫃或保險庫，而**手提電話**、貴重或高科技物品於遺失時是在無人看管且未確保安全的情況下被置於該保險櫃或保險庫。
12. **手提電話**及個人行李物品遭任何海關或其他監管機構取走、銷毀、損毀、隔離或沒收，或任何屬違禁品或非法運輸或買賣的物品。
13. 在公眾場所沒有您的看管下，或因您疏忽保管您的財物而導致行李及個人物品的遺失。
14. 存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。
15. 易碎物品的破裂或損毀。
16. 在酒店或**公共交通工具機構**保管下的損失或損毀，除非於3日內以書面通知該酒店或公共交通工具機構，如該機構為航空公司，需獲得其財物紊亂報告。
17. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
18. 基於同一原因於第9b項「行李延誤」，第13a項「高爾夫球物品」及第16d項「滑雪工具」同時提出索償。
19. 任何神秘失蹤之損失。
20. 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
21. 遞交之索償物件收據上的名字並非您的名字。

8c. 個人金錢

若您**在旅程期間**直接因被搶劫、爆竊或偷竊遺失現金、銀行鈔票、旅行支票及匯票，我們將賠償您實際所遺失的金額，但不可超過**保障權益表**所規定**最高賠償額**；您必須於遺失事件發生後24小時內向當地警方報失，並於索償時提交書面文件及警方之正本報告。

適用於第8c項 - 個人金錢的不保事項

以下情況不受保障：

1. 電子貨幣(包括任何信用卡的信用額或八達通等)或證券。
2. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
3. 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
4. 沒有立即向旅行支票的簽發銀行當地的分行或代理人報告旅行支票損失事宜。
5. 若您所投宿的已付費住所提供保險櫃或保險庫，而個人金錢於遺失時是在無人看管且未確保安全的情況下被置於該保險櫃或保險庫。
6. 任何神秘失蹤之損失。
7. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫的現金、銀行鈔票、旅行支票或匯票；或走私現金、銀行鈔票、旅行支票或匯票(或相關收益)或非法攜帶或交易的現金、銀行鈔票、旅行支票或匯票(或因此行動引致的相關收益)。

8d. 信用卡被盜用

若您的信用卡在**旅程期間**被任何人士(除您的直系親屬、密切商業夥伴或旅遊夥伴外)盜取，我們將賠償您因您的信用卡被未授權使用而產生的不能退回且需負責支付的及/或補領信用卡的費用，但不可超過**保障權益表**所規定**最高賠償額**。此項賠償的條件是相關遺失須已於意外發生後24小時內在遺失地向警方報案及通知信用卡發卡行，索償時須同時提交警方及信用卡發卡行發出的書面文件及報告。

第 9 項 - 延誤保障

9a. 旅程延誤

- 若您於旅程中，直接因下列一項或多項事件（於您的旅程開始後首次發生）：
 - 發生天然災害及惡劣天氣狀況；
 - 發生上文(a)項未提及的嚴重程度稍低但對延誤有所影響的天氣狀況；
 - 發生恐怖行為；
 - 發生大型工業或公共交通工具事件；
 - 爆發導致原定的公共交通工具服務延誤的內亂、暴動或騷亂；
 - 發生導致原定的公共交通工具服務延誤的罷工；
 - 發生任何導致空域或多個機場關閉的事件；
 - 公共交通工具發生機械故障或存在結構性缺陷；
 引致您所乘搭的公共交通工具比顯示於由公共交通工具機構所提供行程表內的出發或到達時間延誤達5小時或以上，我們按如下標準向您賠償：
 - 就中國內地及澳門計劃，針對上述延誤的首個5小時，賠償HK\$300；或
 - 就全球黃金計劃及全球鉑金計劃，針對上述延誤的首個5小時，賠償HK\$300，其後每延誤10小時賠償HK\$500，累計最高賠償額以保障權益表所規定金額為上限；或
 - 就中國內地及澳門計劃的自選附加保障，本條(i)項中針對上述延誤的首個5小時，賠償金額上調為HK\$500。其後每延誤10小時賠償HK\$200，累計最高賠償額以保障權益表中自選附加保障所規定金額為上限。

出發或到達延誤是根據公共交通工具機構提供給您的行程表上列明的原本航班出發或到達時間，直到 a)原本公共交通工具或 b)由公共交通工具機構安排的首班取替交通工具的實際出發或到達時間作出計算。

在同一班次的公共交通工具機構延誤下，您只可索償出發或到達其中一項的延誤；

或

- 您於辦理登機手續後，原定乘搭之公共交通工具直接因天然災害及惡劣天氣狀況、機械故障、騎劫或所乘之公共交通工具機構員工罷工引致出發延誤超過 10 小時，您如決定取消這次旅程，我們將賠償您不能退回之訂金及需負責支付的旅費，但以保障權益表上所載之最高賠償額為上限。

此項保障須在有關公共交通工具機構或其授權代表公佈有關事件可引致公共交通工具延誤前購買才會有效。您只可索償上述 1 或 2 其中一項。

適用於第 9a 項 - 旅程延誤的不保事項

以下情況不受保障：

- 您未能獲取公共交通工具機構書面證明延誤的時間及原因。
- 於購買此保險前已宣佈會引致延誤的事件。
- 您遲到機場或碼頭（即在最後登記時間結束後才到達，但因公共交通工具機構員工罷工引致的遲到則除外）。

- 您最終未有登上有關公共交通工具機構所安排之首班取替交通工具。
- 您於旅程中所乘搭之公共交通工具延遲到達而相繼引起各接駁公共交通工具之延誤或未能登上預定接駁公共交通工具而導致的損失。
- 基於同一原因於第 4b(1)項「提早結束旅程」、第 4b(2)項「更改旅程」或第 4b(3)項「延誤接駁航班」中同時提出的索償。
- 因的士或穿梭巴士服務或郵輪或旅遊巴士服務或任何用作旅遊用途的類似運輸工具延誤引致的任何損失，即使該等服務有固定班次。

9b. 行李延誤

若您於旅程中因所乘搭的公共交通工具機構誤送行李以致您於抵達目的地滿 6 小時後仍未取得您的行李，我們將以保障權益表上所載之最高賠償額賠償您，此保障只可於旅程中索償一次。

適用於第 9b 項 - 行李延誤的不保事項

以下情況不受保障：

- 未能獲取公共交通工具機構書面證明延誤時間及原因。
- 任何您蓄意以不同交通工具寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
- 基於同一原因於第 8a 項「行李及個人物品」，第13a項「高爾夫球物品」及第16d項「滑雪工具」同時提出索償。

第 10 項 - 個人責任

若您在旅程期間遇上下列情況而須負上法律責任賠償予第三者，我們會以不超過保障權益表所規定之最高賠償額作出賠償：

- 誤傷第三者身體或引致其死亡；
- 誤損或遺失第三者之財物。

在未得到我們的書面同意前，您不可向他人承認過失、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。

適用於第 10 項 - 個人責任的不保事項

以下情況不受保障：

- 所有屬於您、您的直系親屬、僱主或按法律被視作僱員的任何人士的財產損失。
- 您對您的直系親屬、僱主或僱員的責任。
- 屬於您或由您看管的財產。
- 在合約預期下應擔當的責任。
- 因您故意、蓄意或非法活動所引起的責任。

6. 由於擁有或使用車輛、飛機、輪船、槍械或動物所引起的責任。
7. 因貿易、商業或專業有關所引致的責任。
8. 任何因非法行為引致的責任。

第 11 項—家居物品保障

如您於旅程期間，您的香港主要住所遭爆竊，我們會以不超過保障權益表上所規定之最高賠償額，賠償您於該住所擁有、使用或穿戴但因此而遺失或損毀的家居用品。損失必需向警方報告及需持有由警方發出的書面文件或報告作證明。

我們有權根據其損耗及折舊程度賠償其重估價值或維修該物品之費用。

適用於第 11 項—家居物品保障的不保事項

以下情況不受保障：

1. 您的香港主要住所於旅程開始前 30 天或以上並未有任何人居住而引致的爆竊。
2. 以下物品的遺失或損毀不受保障：債券、匯票、現金、貨幣、支票、本票、郵政匯票、記錄或帳簿或類似的證明、餐券或任何贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、獎章、護照、郵票、股票、任何類型的隱形眼鏡、手提電話、旅遊票、食物、動物、汽車(包括配件)、電單車、船隻、發動機及其他交通工具、存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。
3. 您於旅程完結返回香港後 24 小時內未有向警方報案及未能提交警方之報告。
4. 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
5. 任何用於工作上、或具有專業或商業用途的儀器或設備，或已受其他保險的保障。
6. 由合法進入香港主要住所人士作出的惡意或蓄意破壞。
7. 您未有為您的香港主要住所作出合理的防衛及預防以減低對本保單的索償。

第 12 項—租車免賠額及退還汽車費用保障

我們將就以下事項向您賠償保障權益表所載的最高賠償額：

1. 租車免賠費用；及
2. 因您住院而招致的退還汽車費用。

此項賠償的條件是您向持牌汽車租賃機構租用租賃車輛，且您被指明為租賃車輛的駕駛者或聯名駕駛者，並已遵守汽車租賃協議內訂明的所有條款及條件。於汽車租賃期內，您須購買承保租賃車輛的損失或損害的綜合汽車保險，並遵守綜合汽車保險保單訂明的所有條款及條件。

第 12 項—租車免賠額及退還汽車費用保障的不保事項

以下情況不受保障：

1. 違反汽車租賃協議內訂明的條款及條件、違反道路交通規定或違反您所在國家的法例及規例。
2. 任何被分類為露營車、房車的車輛，或任何其他兼作住宿及運輸用途的車輛、摩托車、賽車、船舶及任何類型的飛機。
3. 將租賃車輛用於運載商業貨品或除運載非付費乘客以外的其他用途。
4. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病、潛在缺陷或損害導致的損害。
5. 在公共行車道的界限外或在兩輪驅動的汽車無法行駛的任何行車道上發生的損失或損害。

自選保障

第13項—高爾夫球保障

如您選擇全球黃金及全球鉑金計劃且保障列表特別包括及附加此自選保障，此自選保障才適用。

13a. 高爾夫球物品

若您在旅程期間攜帶的高爾夫球物品被偷竊或損毀，我們將以不超過保障權益表所規定之最高賠償額賠償予您。若任何受損高爾夫球物品的修理費用超過其價值時，我們於處理該賠償申請時，會視該物品已遺失。我們可根據損毀物品的損耗及折舊程度賠償其重估價值或按照我們的意見恢復或維修此物品。

13b. 租用高爾夫球工具

若您的高爾夫球工具在旅程期間有所遺失、被竊或損毀，我們將以不超過保障權益表所規定之最高賠償額賠償予您有關租用高爾夫球工具的費用。

13c. 草坪費用

若您在旅程期間因嚴重損害或嚴重疾病而不能使用已租的高爾夫球場或不能參加高爾夫球課程，我們將以不超過保障權益表規定之最高賠償額，賠償您有關此場地或課程的已預先支付而不能退回或未能享用或其後被沒收的草坪費用或高爾夫球課程費用或租用高爾夫球工具費用。

我們將以該高爾夫球場或課程日數按比例賠償您未能享用的費用。

第 13 項—高爾夫球保障的不保事項

以下情況不受保障：

1. 於高爾夫球物品或高爾夫球工具使用時而導致的意外破損或損毀。

2. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病導致的遺失或損毀，或因您自行維修、清潔、更改任何高爾夫球物品或高爾夫球工具而導致的損失。
3. 租借高爾夫球物品或高爾夫球工具之遺失或損毀；
4. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻止、打擊或防衛此等動亂所引起的財產損失或損毀；或直接或間接由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或沒收該財物所引起的財產損失或損毀；或走私財物或非法攜帶或交易的財物的損失或損毀。
5. 受保於其他保險，或將會獲得公共交通工具機構，酒店及其他服務供應商的退款。
6. 已獲第三者或機構提供維修服務，使操作回復正常的高爾夫球物品或高爾夫球工具。
7. 任何您蓄意以不同公共交通工具寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
8. 在公眾場所沒有您的看管下，或因您疏忽保管您的財物而導致高爾夫球物品或高爾夫球工具的遺失。
9. 在酒店或公共交通工具機構保管下的損失或損毀，除非於3日內以書面通知該酒店或公共交通工具機構，如該機構為航空公司，需獲得其財物紊亂報告。
10. 遺失後24小時內未有向當地警方報失及未能提交當地警方之遺失報告。
11. 基於同一原因於第5a項「個人行李及物品」或第9b項「行李延誤」索償。
12. 任何神秘失蹤之損失。
13. 遞交之收據上的名字並非您的名字。

第14項－郵輪假期

如您選擇全球黃金及全球鉑金計劃且保障列表特別包括及附加此自選保障，此自選保障才適用。

14a. 額外旅程阻礙保障

第4項「旅程阻礙保障」之最高賠償額會根據此第14a項「額外旅程阻礙保障」的保障權益表規定的最高賠償額遞加。

根據本項提出的所有索償將根據第4項「旅程阻礙保障」的條款、條件及不保事項規限。

14b. 郵輪阻礙保障

若您於旅程中，直接因天然災害及惡劣天氣狀況、機械故障、騎劫或公共交通工具機構員工罷工，引致您所安排用以接駁其郵輪旅程之公共交通工具比顯示於行程表內的到達時間延誤至少8小時，以致您未能於指定之碼頭登上該郵輪，我們將以不超過列於保障權益表所規定之最高賠償額賠償您不能退回之郵輪旅程費用及/或因要

前往下一個原定安排之目的地以繼續郵輪行程(如有者)而引致額外合理的旅費。

第14b項「郵輪阻礙保障」是以您沒有在郵輪上之日數按比例賠償未享用的郵輪旅程費用。

適用於第14b項－郵輪阻礙保障的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、航空公司、旅行社、其他航運機構或旅館的退款。
2. 您未能獲取公共交通工具機構書面證明延誤的時間及原因。
3. 於申請投保前已宣佈會引致延誤的事件導致的任何損失。
4. 您遲到機場或碼頭(即在最後登記時間才到達，但因公共交通工具機構員工罷工引致的遲到則除外)導致的損失。
5. 您最終未有登上有關公共交通工具機構所安排之首班取替航班。
6. 基於同一原因為同一損失在第4項「旅程阻礙保障」中同時進行的索償。

14c. 取消岸上觀光旅程

若您因蒙受損害或感染疾病或在原定目的地遇上惡劣天氣而需取消由郵輪公司安排之岸上觀光行程，我們將以不超過列於保障權益表所規定之最高賠償額賠償您不能退回之有關費用。

適用於第14c項－取消岸上觀光旅程的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、航空公司、旅行社、其他航運機構或旅館的賠償或退款的任何損失。

14d. 衛星電話費用

於您的郵輪旅程期間，如您或您的旅遊夥伴因損害或疾病而導致您不能繼續您的旅程及必須返回香港，我們會以不超過列於保障權益表所規定之最高賠償額賠償您因此原因而需於郵輪上使用衛星電話的費用。

適用於第14d項－衛星電話費用的不保事項

以下情況不受保障：

1. 未能提供證明由衛星電話服務供應商發出證明您使用衛星電話費用的正式收據。
2. 未能提供由郵輪上的合資格醫生發出的書面報告證明您或您的旅遊夥伴的損害或疾病是於郵輪上發生及發生日期。
3. 索償受保於其他保險或政府計劃，或將會獲得郵輪、酒店、公共交通工具機構、旅行社、其他航運機構或住宿供應商的賠償或退款。

4. 因在購買此保險前已意識到可能引致取消及/或中斷您的旅程的情況而產生的索償。

第15項—水肺潛水保障

如您選擇全球黃金及全球鉑金計劃且保障列表特別包括及附加此自選保障，此自選保障才適用。

15a. 潛水旅程

若您於您的旅程期間蒙受損害或感染疾病，經合格醫生診斷後認為您的身體情況不適合潛水，我們將按比例賠償您不能退回已於您的旅程前已支付或訂約於旅程前支付之潛水旅程費用，但以不超過保障權益表所規定之最高賠償額為上限。

適用於第15a項—潛水旅程的不保事項

以下情況不受保障：

1. 未能提供由合格醫生所簽發的醫療報告確定在醫療上必須取消/中斷潛水旅程。

15b. 租用潛水設施費用

若您的潛水器材於旅程期間有所遺失、被竊、損毀或於運送期間暫時遺失超過12小時，我們以不超過保障權益表所規定之最高賠償額賠償予您有關租用潛水器材之費用。

適用於第15b項—租用潛水設施費用的不保事項

以下情況不受保障：

1. 如您沒有合理地看管個人財物；
2. 在公眾場所沒有您的看管下導致潛水器材遺失、破壞、損毀或被竊；
3. 潛水器材遺失或被竊後24小時內未有獲得警方之書面遺失報告；
4. 如您的潛水器材有所遺失、損毀或運送途中延誤，而您：
 - (a) 沒有立刻通知交通工具機構(航空公司、船公司等)及取得交通工具機構之書面報告(如該機構為航空公司，需獲得財物紊亂報告)；或
 - (b) 未能立刻取得有關之報告並沒有於7日內以書面形式跟進索取交通工具機構書面報告或財物紊亂報告(適用於航空公司)。

第16項—滑雪運動

如您選擇全球黃金及全球鉑金計劃且保障列表特別包括及附加此自選保障，此自選保障才適用。

16a. 缺席預訂

若您於您的旅程期間蒙受損害或感染疾病，經合格醫生診斷後認為您的身體情況不適合滑雪，我們將按比例賠償您已於您的旅程前已支付或訂約於旅程前支付之不能退回滑雪纜車票、學費或租用滑雪運動設備費用，但以不超過保障權益表所規定之最高賠償額為上

限。

我們應償付的金額將按您並無參與或使用的滑雪纜車票或學費未使用日數的比例計算。

16b. 滑雪道關閉

若您於旅程期間，因降雪量不足或過多，導致纜車系統完全關閉，且無其他滑雪場替代，以致您連續超過 24 小時無法於事先預訂的滑雪場滑雪，我們將就每個完整的 24 小時期間向您賠償 HK\$500，但以不超過保障權益表所規定之最高賠償額為上限。

第16b項「滑雪道關閉」下的權益僅適用於：

1. 於12月1日至4月15日期間於北半球的旅行；或
2. 於7月1日至9月30日期間於南半球的旅行。

16c. 租用滑雪運動工具費用

若您的滑雪運動工具在旅程期間有所遺失、延誤或損毀，我們將以不超過保障權益表所規定之最高賠償額向您賠償租用替代滑雪運動工具的必要費用。

您須保留您租用滑雪運動工具的所有收據。

16d. 滑雪工具

若您擁有的滑雪運動工具在旅程期間遺失或損毀，我們將以不超過保障權益表所規定之最高賠償額賠償予您。若任何受損滑雪運動工具的修理費用超過其價值時，我們於處理該賠償申請時，會視該物品已遺失。我們的賠償責任限於保障權益表所規定的每件工具的分額。我們可根據損毀物品的損耗及折舊程度按下表賠償其重估價值：

工具的新舊程度	適用權益
不超過12個月	購買價格的90%
不超過24個月	購買價格的70%
不超過36個月	購買價格的50%
不超過48個月	購買價格的30%
不超過60個月	購買價格的20%
超過60個月	0%

適用於第16項—滑雪運動的不保事項

以下情況不受保障：

1. 未能提供由合格醫生所簽發的醫療報告確定在醫療上必須取消/中斷滑雪預訂。
2. 於滑雪運動工具使用時而導致的意外破損或損毀。

3. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病導致的損失或損毀、或因您自行維修、清潔、更改任何滑雪運動工具而導致的損毀。
4. 租借**滑雪運動工具**之遺失或損毀。
5. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻止、打擊或防衛此等動亂所引起的財產損失或損毀；或直接或間接由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或沒收該財物；或走私財物或非法攜帶或交易的財物。
6. 受保於其他保險，或將會獲得**公共交通工具機構**，酒店及其他服務供應商的退款。
7. 已獲第三者提供維修服務，使操作回復正常的**滑雪運動工具**。
8. 任何您蓄意以不同**公共交通工具**寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
9. 在公眾場所無人看管下，或因您疏忽保管您的財物而導致您的**滑雪運動工具**的遺失，除非索償與雪橇、滑雪桿或滑雪板有關，且您已透過於上午8時至下午6時將其放置於雪橇架上，盡一切合理的審慎保管。
10. 在酒店或**公共交通工具機構**保管下的損失或損毀，除非於3日內以書面通知該酒店或**公共交通工具機構**尋回，如該機構為航空公司，需獲得其財物紊亂報告。
11. 遺失後24小時內未有向當地警方報失及未能遞交當地警方之遺失報告。
12. 您未能提供收據或其他合理的證據以證明索償物件的擁有權及新舊程度。
13. 基於同一原因為同一損失於第5a項「個人行李及物品」或第6b項「行李延誤」索償。
14. 任何神秘失蹤之損失。
15. 遞交之收據上的名字並非您的名字。

第 17 項—缺席海外節目門票保障

如您選擇全球黃金及全球鉑金計劃且保障列表特別包括及附加此自選保障，此自選保障才適用。

若您於原定**旅程**出發前 90 日內因下列一個或多個原因（以下 3、4 及 5 除外）而無法享用您預先付款的海外音樂或表演活動、體育比賽及主題公園不能退款的門票，我們將以不超過**保障權益表**所規定之**最高賠償額**賠償予您有關門票的費用。

1. 您、您的直系親屬、密切商業夥伴、旅遊夥伴或您計劃在您的**旅程**中大部份時間與您同行的海外親屬或朋友死亡、遭受嚴重損害或患上嚴重疾病；
2. 您收到傳票需出庭作證、當陪審員或需被強制隔離；

3. 您於**旅程**原定出發日期前 1 星期內被裁退，前提是您已於當前工作地點連續受僱不少於 2 年，且當您購買本保險保障之時您無理由認為您將會被裁退。倘您為自僱人士或接受自願裁退或您於知悉被裁退後付款，則本保障範圍不適用。
4. 您於原定**旅程**出發日期前 1 星期內，發生以下任何情況：
 - (a) 您的主要旅遊目的地出現**天然災害及惡劣天氣狀況**；
 - (b) 發生**恐怖行為**，而香港政府已發出正式通知，告知如非必要勿前往受事件影響的地區；
 - (c) 爆發傳染病或流行病，而香港特區政府或世界衛生組織已發出重要聲明或其他類似的公佈，告知勿前往香港境外受感染的地區；
 - (d) 您擬乘搭的公共交通工具發生大型工業或公共交通工具事件；
 - (e) 爆發導致原定的公共交通工具服務取消的**內亂、暴動或騷亂**；
 - (f) 發生導致原定的公共交通工具服務取消的罷工；
 - (g) 發生任何導致空域或多個機場關閉的事件；或
 - (h) 發生直接影響您的行程並妨礙您開始原定**旅程**的事件，而香港政府為此就擬定的旅遊目的地發出紅色或黑色外遊警示；
5. 您及/或您的旅遊夥伴之香港主要住所於**旅程**出發日期前 1 星期內因火災或天然災害及惡劣天氣狀況，導致嚴重損毀，需要您及/或您的旅遊夥伴於**旅程**的出發當日留於該處。

若您已開始**旅程**，第 4a 項「取消**旅程**」保障便不再生效。

適用於第 17 項—缺席海外節目門票保障的不保事項

以下情況的任何損失不受保障：

1. 受保於其他保險、政府計劃，或將會獲得**公共交通工具機構**、旅行社、其他航運機構或酒店的賠償或退款。
2. 直接或間接因政府之規例或監管，旅行社、導遊公司或**公共交通工具機構**的破產、清盤或違約。
3. 在購買此保險前已意識到可能引致取消及/或中斷您的**旅程**的情況。
4. 基於同一原因於第7a項「**旅程延誤**」、第4b(1)項「提早結束**旅程**」及第4b(2)項「更改**旅程**」同時提出的索償。
5. **旅程**之目的為醫治疾病或違反合格醫生之勸告進行**旅程**。
6. 未能提供合格醫生之書面醫療報告。
7. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻止、打擊或防衛此等動亂所引起的財產損失或損毀；或直接或間接由任何政府或公共機構基於任何海關或其他條例

採取的行動而扣留、破壞、隔離或沒收該財物所引起的損失；或走私財物(或相關收益)或非法攜帶或交易的財物的損失或損毀(或因此行動引致的相關收益)。

主要不保項目

我們不會賠償任何保單內直接或間接因以下事項而引致的索償：

1. **戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；**
2. **您的不合法或違法行為，或遭海關或有關當局充公、扣留或破壞；**
3. 任何政府的法案或禁令(除非政府基於在4a及4b (6)項對您所保障的**強制隔離**)；**您違反政府法案；或在預先警告會爆發公共交通工具機構員工罷工、內亂、暴動或騷亂、天然災害及惡劣天氣狀況、或傳染病或流行病的情況下，您沒有作出合理的預防以防止索償的出現；**
4. **您沒有合理地看管個人財物、避免損害或減低索償；**
5. 您參加**極限運動及體育活動；競技運動；**任何職業體育運動或任何您將獲得或可以獲得任何形式的報酬、捐贈、贊助或經濟報酬的體育運動；除徒步（即人）之外的競賽；探險；並非由許可商業營運商提供的狩獵旅行和狩獵活動；偏離滑雪道之滑雪活動/單板滑雪板滑雪；4級或以上的水域橡皮艇漂流；或在領海以外區域航行；
6. 潛水活動，除非您持有PADI證書（或類似的認可資格）或在合資格的指導員陪同下進行潛水。在該等情況下，我們保障的最大深度是您的PADI證書訂明（或類似的認可資格）或經合資格指導員認可的深度，但不得超過18米，前提是**您選擇了自選潛水延展保障**，保障列表特別包括及附加該延展保障方適用。在任何情況下，**我們都不會對您單獨潛水的情況提供保障；**
7. 以司機或乘客身份駕駛摩托車，除非：
 - (i) 摩托車排量為125cc或以下，**您**或控制摩托車的人員目前持有摩托車行駛所在國家的有效摩托車駕駛執照；或
 - (ii) 摩托車排量為126cc或以上，**您**或控制摩托車的人員目前持有您的原居國及摩托車行駛所在國家的有效摩托車駕駛執照；或
 - (iii) 始終遵守當地交通規則並佩戴摩托車頭盔及合適的安全護具。
8. **您參加登山、戶外攀岩或繩降，於海拔3,000米以上進行徒步旅行，或任何超過海拔5,500米的活動，但就有組織的受控戶外攀岩、受控繩降及徒步旅行，而一般公眾可不受限制地參與該活動（除一般健康狀況警告外）；由獲認可的商業當地旅遊經營者或活動提供者提供；在旅遊經營者或活動提供者的合資格導遊及/或導師的指引和監督下提供，並且您始終遵循他們的建議及/或指示；並於海拔5,500米以下進行，則此不保項目不適用；**
9. 與服用酒精或藥物有關的損失，但由**合格醫生**所處方之酒精或藥物除外；
10. 妊娠、分娩或與之有關的**損傷或疾病**；
11. 自殺、企圖自殺或故意自我傷害；或自我暴露於不必要的危險中；
12. 任何**受保前已存在之狀況**；先天性或遺傳病，但本不保項目不適用於第1d項「運返費用」；
13. **愛滋病**或於人體免疫不全病毒血清測試呈陽性反應下出現之**損害或疾病**；性病；
14. 精神病、睡眠、精神或神經失調；
15. **您從事或參與海陸空服務或行動；持械工作；測試交通工具；參與體力勞動性工作；參與離岸活動，如商業潛水；油田鑽探、採礦、空中攝影；爆炸品處理；演員；地盤工人、漁夫、廚師或廚房工人；導遊或領隊；**
16. 駕駛或作為工作人員乘搭任何飛機、花式跳傘或跳傘（商業公司開展的雙人花式跳傘或跳傘除外）、滑翔、懸掛式滑翔、滑翔傘飛行及任何其他類似高空運動；
17. 旅遊之目的為醫治**疾病**，或您在身體不適合旅遊的情況下旅遊或您違反**合格醫生**勸告出外旅遊；
18. 已從其他方面獲得的賠償，但第1b項「海外住院現金津貼」、第2項「人身意外保障」、第3項「**恩恤金**」及第9項「延誤保障」則除外；
19. 任何持有中華人民共和國護照及以此護照往返中華人民共和國(香港、台灣及澳門除外)之**受保人**，但若**您**同時擁有由其他國家政府(不包括中華人民共和國，但**香港、台灣及澳門**則除外)所簽發的法定文件證明**您**為該地合法居民，此不保事項則會被撤消。

除上文所述者外：

20. 本保單不會負責已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、蘇丹、北韓、或克里米亞地區的旅程直接或間接地所引致的任何損失、損害、受損或法律責任。
21. 本保單不會負責古巴、伊朗、敘利亞、蘇丹、北韓、或克里米亞地區居民所蒙受或遭受的任何索償、損失、損害或法律責任。
22. 凡我們提供之受保條款、索償賠償或我們提供之保障會導致我們、我們的其母公司或其最終控制實體受到任何聯合國決議的制裁、禁止或限制，歐盟或美國的貿易或經濟制裁、法律或規例，**我們不會被當作提供該些保障及我們不會負責任何該些索償或提供任何有關之保障。**

定義

「意外」是指於旅程期間遇上不能預料及非自願的事件而引致損害。

「住宿」是指房租費用。

「後天免疫力缺乏綜合症」或「愛滋病」是參照世界衛生組織之定

義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現機會性感染、惡性腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症候群或其他病症。

「**租車免賠額**」是指根據您的**租賃車輛**的保單，您須就**旅途中租賃車輛**發生的意外造成的損失或損害依法支付的超額或免賠額。

「**租車還車費用**」是指您在**旅途中**因**住院**而無法歸還**租賃車輛**的情況下，將您的**租賃車輛**歸還至最近的出租車站招致及支付的任何費用。

「**子女**」是指於原定出發日期受保人未滿 **17 歲** 的合法受養人。

「**中醫**」是指任何跌打、針灸或中醫師根據中醫藥條例（**香港法例第 549 章**）合法註冊成為中醫，但是若果中醫為您本人或您的**直系親屬**則除外。

「**內亂、暴動或騷亂**」是指擾亂公眾秩序的人員聚集（有組織或無組織）並伴有暴力、暴力威脅或任何合法組成當局鎮壓或試圖鎮壓任何此類聚集。

「**密切商業夥伴**」是指您的密切商業夥伴，可提供商業登記或公司的註冊文件予**我們**作為佐證。

「**公共交通工具**」是指由註冊的航運公司經營以接載付款乘客的巴士、旅遊巴士、渡輪、氣墊船、水翼船、船、火車、電車或地下火車；及由註冊的航空公司或包機公司營運以接載付款乘客的飛機及直升機，來往於商業機場或直升機場之間；及有固定路線及班次的機場巴士。

「**競技體育運動**」是指參與有組織的體育賽事（包括訓練）或者體能要求苛刻、雜技及/或對抗性質的比賽。該等項目包括但不限於單車、鐵人三項、冬季兩項、超級馬拉松、馬術、帆船及其他水上運動、足球、橄欖球、曲棍球、體操、桿跳、擊劍、舉重、射箭、射擊、武術、拳擊及所有冬季運動。這並不指針對小學或中學學生生組織獲認可的競技體育運動（包括上述體育運動）。

「**強制隔離**」是指您被政府或有關授權機構指令隔離。

「**留院**」是指您因醫療上的需要而在**合格醫生**的建議下入住**醫院**，被接納為留院病人接受治療。**醫院**因提供治療損傷或疾病而需要向您收取住房及膳食費用的期間。

「**潛水器材**」是指攜式水下呼吸系統、浮力控制器、鉛帶、鉛、蛙鞋、面鏡、呼吸管、刀、手電筒、照明彈、潛水旗、浮標及捲軸、濕衣及乾衣、壓力及深度計、指南針及潛水電腦。

「**生效日期**」是指：

1. 本保單的簽發日期；或
2. 取消旅程保障開始生效之日期，以較遲者為準。

「**探險**」是指前往高風險、交通不便及/或荒涼的地點的任何旅程，包括但不限於在一個國家的海岸附近的私人組織皮划艇旅行或前往一個未經探索或地圖未標明且一般交通不便的國家領土或地區的旅行，或為科學、研究或政治目的前往該等地點的旅行或前往南極洲或類似的偏遠荒涼的地點的旅行。探險並不指在所述例子以外，由獲認可的導遊公司提供、開放予公眾參與且不設限制（一般健康狀況或合適性警告除外）的跋涉及旅行，但前提始終是您在導遊公司的合資格導遊及/或指導員指引及監督下行動。

「**極限運動及體育活動**」是指其性質存有高度的危險性（即涉及高度專門技術、超乎正常的體力運用、使用專門工具或特技等）的任何運動或體育活動，包括但不限於衝巨浪；冬季活動例如運動雪橇、滑雪、有舵雪橇、雪橇或滑雪板跳躍或特技表演；單車、機動車、飛行器或船舶速度測試或特技表演；獨木舟激流；跳懸崖；馬術障礙賽；馬球和特技表演。這不指開放予公眾參與、不設限制（高度或一般健康狀況或合適性警告除外）並由獲認可的當地導遊公司/活動提供者提供的一般旅遊活動，但前提始終是您在開展該旅遊活動的導遊公司/活動提供者的合資格導遊及/或指導員的指引及監督下行動。

「**高爾夫球物品**」是指高爾夫球杆和高爾夫球袋。

「**高爾夫球工具**」是指高爾夫球杆、高爾夫球袋或高爾夫球車（機動式的高爾夫球車除外）。

「**香港**」是指香港特別行政區。

「**醫院**」是指合法經營並為受傷及患病病人提供治療和照顧之醫院（不包括老人院、長期病患中心、靜養、護理、戒酒或戒毒等類似服務之醫療機構），此外，須設有完善的診斷及外科手術設備和 **24 小時** 專業護理及醫療服務。

「**直系親屬**」是指您的配偶、父母、配偶之父母、祖父母、子女、繼子女、合法的被監護人、兄弟姊妹、孫、合法監護人。

「**收入**」是指：

- (a) 若您受薪，則為個人勞動賺取未扣除個人扣除項目和所得稅的平均每週總收入，但不包括獎金、佣金、加班費及其他津貼；
- (b) 若您享有總僱員成本或薪金福利，則為個人勞動賺取未扣除個人扣除項目和所得稅的收入福利的平均每週總價值（包括但不限於工資及/或薪水、車輛及/或旅行津貼、俱樂部入會和費用、房屋貸款或租賃補貼、服裝或膳食津貼）中獲得的收入套餐的平均每週總值，房屋貸款或租賃補貼），但不包括獎金、佣金、加班費及其他津貼；或
- (c) 若您為自僱人士，則為個人勞動賺取已扣除賺取收入招致的所有必需業務開支的平均每週總收入。

「**損害**」是指遭遇意外事故，在直接及別無其他原因之下引致之身體損害。

「**旅程**」是指該段旅遊期間由您離開**香港**入境事務處櫃檯開始，直至您於此段旅遊完結後到達**香港**入境事務處櫃檯為止，或受保日期的到期日，以較早者為準。

「**手提電腦**」是指手提電腦、筆記型電腦或小型筆記電腦，但不包括電子手帳(PDA)或掌上電腦(HHC)。

「**喪失**」或「**喪失功能**」是指永久完全失去功能或手腕或足踝以上之部位完全分離；若套用於眼睛，是指完全及無法恢復的視力。

「**失聰**」是指永久及無法恢復之聽力：

1. 如果 a 分貝 — 損失聽力至 500 赫；
2. 如果 b 分貝 — 損失聽力至 1,000 赫；

3. 如果 c 分貝 — 損失聽力至 2,000 赫；

4. 如果 d 分貝 — 損失聽力至 4,000 赫

(a+2b+2c+d) 之 1/6 高於 80 分貝。

「失明」是指完全且無法復原之視力喪失。

「喪失語言能力」是指構成語言之口唇音、齒舌音、口蓋音、喉頭音等之四種語言機能中，有三種以上不能發出者，聲帶全部剔除或因腦部言語中樞神經的損傷而患失語症。

「澳門」是指澳門特別行政區。

「惡性腫瘤」是指在後天免疫力缺乏症存在下出現包括但不限於卡波西氏腫瘤、中樞神經系統淋巴瘤或其他已知或未知之惡性病變，直接導致死亡、疾病或殘廢。

「最高賠償額」是指列於本保單的保障權益表內每項受保保障的最高賠償額。

「醫療必需費用」是指您所須支付予合格醫生、內或外科醫生、護士、醫院及/或救傷車服務的費用，包括醫藥、手術、X光檢查、醫院或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理（除非因意外而損害健全及天然之牙齒所必須之診治費用）。亦不包括本保單內第 1c 項「緊急醫療運送」及第 1d 項「運返費用」兩項保障利益所需的任何費用。本保單僅負責賠償經由合格醫生所處方或治療的費用。倘您可從其他來源取回全部或部份費用，我們則根據保單條款負責賠償剩餘的費用。

「手提電話」是指智能手機，包括平板電腦。

「登山」是指通常必需使用特定設備上山或下山的活動，該等設備包括但不限於冰爪、鎬、錨、螺釘、登山扣及登山繩或頂繩錨固設備。

「天然災害及惡劣天氣狀況」是指由於自然原因造成的颱風、颱風、氣旋或龍捲風、山火、洪災（一般暫時淹沒 2 英畝或以上面積的陸地）、海嘯、火山爆發、火山灰、地震、山泥傾瀉、淤泥傾瀉、雪崩、火災或暴風雪。

「機會性感染」包括但不限於肺囊原蟲肺炎、慢性腸炎之生物體、過濾性病毒或散佈性的真菌感染。

「外遊警示」是指由香港特別行政區政府保安局根據外遊警示制度發出的紅色或黑色旅行警示，通知香港旅客避免到包含在您的原定旅程路線中的某個城市、地點或國家的非必要旅行或所有旅行，而引發警示的事件妨礙您開始或繼續旅程。

「大流行病」指有關流感流行病毒擴散規模遍及世界各地，並導致大部份人類感染，有關程度被世界衛生組織宣佈為大流行警戒級別 5 級或以上。

「保額百分率」是指保單第 2 項「人身意外保障」中之損害事項表中的保額百分率，用以計算保障之最高賠償。

「受保日期」是指附於此保單的保障列表上所列明之受保日期。

「永久」是指由意外事故發生之日起計損害情況持續至少 12 個月，並於此段時間終結時沒有好轉之跡象。

「永久完全殘廢」是指由意外事故發生之日起計至少 90 日，您因蒙受損害而永久及完全不能從事任何業務或有薪酬的工作；若您沒有從事任何工作，則指完全不能進行一般日常生活活動。

「受保前已存在之狀況」是指您、您的直系親屬、密切商業夥伴或旅遊夥伴於保單上生效日期前因任何狀況，獲合格醫生提供或建議：

1. 藥物治療；
2. 確診；
3. 醫療意見；
4. 處方服藥，導致可根據本保單提出索償；或於保單生效日期前已患有任何病徵而導致向我們索償的情況。

「主要住所」是指您永久居住及只用作為私人寓所的主要房子或樓宇。

「保額」是指最高賠償額。

「合格醫生」是指得到當地政府承認並准許在其管轄範圍內提供醫療服務之人士，但不包括您本人或您的直系親屬。

「租車」指您從持牌汽車租賃機構租借或租用以運送非付費乘客的機動車輛，不包括用於運送商業貨品的任何車輛；任何被分為露營車、房車的車輛，或任何其他兼作住宿及運輸用途的車輛；或任何被分類為非運載乘客機動車輛的車輛，包括但不限於摩托車、賽車、船舶及任何類型的飛機。

「保障權益表」是指在保障列表中所名為的「保障權益表」，我們有權隨時對其作出更改。

「嚴重損害或嚴重疾病」若套用於您或您的旅遊夥伴是指需要合格醫生診治，及證明會有生命危險及不適合旅行或繼續原定旅程；若套用於您的直系親屬或密切商業夥伴是指他們需要治療及經合格醫生證明他們會有生命危險，以致您需要停止或取消原定旅程。

「疾病」是指於旅程期間在直接及別無其他原因之下所開始罹患或感染之病症。

「配偶」是指與受保人結婚或與其保持民事伴侶關係的人。就伴侶關係是指兩人之間作出的正式而有法律約束力的結合之地區的法律承認為婚姻或民事伴侶關係。

「滑雪運動工具」是指雪橇、滑雪桿、滑雪靴及靴扣、滑雪頭盔、滑雪板、滑雪板靴及靴扣，以及護腕。

「病徵」是指個別人士於失調或疾病前經歷的症候及跡象。

「恐怖行為」是指所有確實發生或恐嚇使用武力或暴力手段造成損毀、傷害或混亂的行為，或此等行為對個人、財物或政府造成人命傷亡或財物損失，以達至經濟、部落、民族、種族或宗教上的利益，無論有否陳述其追求之目的。若盜竊或其他罪行主要是基於犯案者的個人利益出發，純粹只是犯罪者及犧牲者的關係，則不被視為恐怖行為。恐怖行為是必定要得到（有關）政府証實及承認才算是恐怖主義的行為。

「三級程度燒傷」是指全部皮膚層因燃燒而完全遭到破壞。

「旅遊夥伴」是指在整個旅程中與您同行的人士。

「旅遊票」是指用以乘坐任何公共交通工具的經濟客位票。

「跋涉」是指通過山地、國家公園或保護區過夜的遠足、徒步、跋涉或類似活動，通常通過徒步進行，但可以通過其他方式，包括但不限於動物或越野車輛，其中涉及到在野外過夜，包括露營地、棚屋或小屋。為澄清起見，這並不指登山。

「實際、合理及慣常」是指：

1. 在合格醫生之照顧、監管或指示下為您提供必須的治療、醫療設施及服務的收費；
2. 不超過同一地區內接受類似治療、醫療設施及服務費用之正常水平的收費；及
3. 不包括在沒有保險的情況下便不會收取之費用。

「戰爭」是指戰爭（不論有否宣戰），或任何類似戰爭的行為，包括任何國家利用軍事力量達到經濟、地理、民族、政治、種族、宗教或其他目的。

「我們」或「我們的」是指美亞保險香港有限公司。

「您」或「您的」是指保障列表所列或隨後於本文件附加的受保人。

一般條件

1. 在此保險生效時，您的身體狀況必須適合旅遊及未意識到任何可引致取消或擾亂旅程的狀況，否則會喪失索償的權利。
2. 若此保單已經簽發，所有保費均不能退還。
3. 此保險不能續保或延長，若您於旅程期間在不能控制的情況下，原列在保障列表內的受保日期需要延長，在合理及必需的情況下，我們會免費延長保單的受保日期至最高 10 日，以便您可以完成旅程。
4. 如超過一個旅程在受保日期內開始，則僅指最早開始的旅程。
5. 若您為同一旅程購買多於一份由我們承保的自購綜合旅遊保險，我們只會根據可獲較高賠償額的一份保單作出賠償。
6. 此保單只適用於常規的假期旅遊及文職商務旅遊，而不適用於探險、海拔3,000米以上的跋涉、極限運動或體育活動或類似旅程。
7. 此旅遊保險計劃每次旅程的保障期最長為 182 日。
8. 如您蓄意隱瞞或提供錯誤的重要資料，此保單將在生效日期起便失效。

基本條款

1. 完整的保險契約

保障列表、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約。受保人未有在投保書上作出的任何陳述，除欺詐外，均不得作為廢除本契約或利用於合法的訴訟程序。任何營業員均無權更改

或刪除本保險的任何條款，任何保險的更改需由我們簽署同意並簽發批註後，方為有效。

2. 資格

為合資格受本保單保障：

- 您須是香港公民或香港永久居民或無論醫療狀況如何均有全面權利進入及返回香港的居民；及
- 您的旅程須包括香港及旅程須於香港作出安排及付款；及
- 您的旅程須自香港開始

3. 申請賠償通知的期限

任何賠償申請需於事故發生後 30 日內以書面通知我們，倘若受保人因意外引致死亡，應立即以書面通知我們。

4. 損害證明文件

於接獲該書面通知後，我們會將申請賠償表格送交您，以作填寫損害證明之用。倘您於書面通知書發出後 15 日內仍未收到該申請賠償表格，您可將事故的發生、性質與損害程度於本保單內損害證明文件遞交之期限前提交我們，我們會將此書面證明視作已符合本保單條款之要求。我們所需之任何證明文件，須依據我們所定之形式及性質提交，而所需費用概由您或您的合法代理人負責。

5. 證明文件遞送之期限

倘您要申請賠償，您需於我們承保的期限結束後 60 日內將損害證明文件送達我們的辦事處；若您合理情況下未能於此限內遞交證明文件，則須於合理時間內及事發日後 1 年內呈交。

6. 充足的通知期

申請賠償通知書可由您或您的代表人送交我們，並提供足夠資料以證明您的身份。倘有合理之緣由不能於本保單之限內將通知書送交我們，而已盡可能將通知書於限期後即送出，則不會被認為放棄申請賠償權利。

7. 賠償金支付時間

當本公司接獲所需的證明文件後，將根據本保單立即作出合理賠償。

8. 賠償金之支付

倘您死亡，賠償金將賠償予您的遺產承繼人，其他賠償則賠償予您本人，而緊急醫療運送及運返費用之賠償則根據本保單的條款直接支付有關之服務提供機構。

9. 欺騙索償

倘若您或您的代表人在本保單的索償中存有任何欺詐成份，所有賠償均會作廢。

10. 追討權利

若我們及/或我們的授權代表支付了不包括在此保單保障範圍內的索償，或超過此保險的賠償限額時，我們會保留追討您的權利。

11. 第三者權利

除**您**及**我們**以外，此保單未有賦予其他人士享有按《合約（第三者權利）條例》或以其他方式直接強制執行此保單條款的權益。惟特此說明及同意只有**我們**及**您**方可享有在無須給予其他人士通知或無須獲其他人士同意的情況下，可藉協議修改本保單或取消/終止此保單（如此保單載有此權利）的權利。

12. 身體檢查

於處理本保單的賠償申請時，**我們**有權隨時要求**您**作身體檢查。倘**您**死亡，除法律不允許外，**我們**有權要求解剖驗屍，而費用則由**我們**負擔。**您**於遭遇**損害**發生或感染**疾病**後需聽從**合格醫生**的醫療建議，若**您**沒有依從正確的療法，**我們**不會負上任何賠償責任。

13. 債權人之取代

若**我們**已向**您**作出本保單的賠償，便可取代其爭取賠償的權利，向有關人士或機構追討，而**您**必須簽署及遞交法律文件和身份證件，或利用任何方法去保證此項的權利，對於損失此權利後，**您**不可採取任何行動。

14. 法律訴訟

依據本保單所規定之條款及期限內，將損害證明文件送交本公司後，60 日內不得進行法律訴訟以求賠償。倘須訴訟應於本保單規定之損害證明文件送交本公司限期後 3 年內進行，否則不得再進行訴訟。

15. 國家之法律限制

倘本保險有關呈交**損害**通知書或證明文件之期限少於**香港**法例所允許之期限，則將依法例延長至所容許之最低限度的期限。

16. 保單條款之遵從

倘受保人有違反本保單內所載的任何條文，所有賠償申請均不會被接納。

17. 保單詮釋

本保單受**香港**法例之約束。本保單所涉及之人仕均同意服從**香港**法庭之裁決。

18. 轉讓

本保單的轉讓權益不會對**我們**構成法律的約束力，除非此轉讓權益的正本或副本已保存於美亞保險香港有限公司位於香港港島東華蘭路 18 號港島東中心 7 樓的辦事處，及獲得**我們**的確認。此外**我們**不會對轉讓的有效性承擔責任。任何的憲章、條款或法規均不可以阻礙本保單的索償，除非有關條款已詳細列於本保單內。

19. 私隱條例

您 / 保單持有人 / 申請人謹此同意及確認：

- (a) 美亞保險可按列於其私隱政策的用途使用於處理此保單申請或管理此保單所收集之個人資料，其用途包括核保及管理已申請的保單(包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權)；
- (b) 美亞保險可使用**您** / 保單持有人 / 申請人的聯絡資料（姓名、地址、電話號碼及電郵地址）聯絡**您** / 保單持有人 / 申請人有關其他由 AIG 集團提供之保險產品(如美亞保險已獲**您** / 保單持有人 / 申請人同意可如此使用其聯絡資料)；
- (c) 美亞保險亦可向以下類別的人士（不論在**香港**或**海外**）轉交該些個人資料，作上述列明之用途：
 - (i) 提供有關本人/吾等保單管理服務的第三者（包括再保險公司）(如上(a)項所述)；
 - (ii) 財務機構，作處理此申請及收取保費(如上(a)項所述)；
 - (iii) 公證人、調查員、第三者管理人、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構，以處理索償事宜(如上(a)項所述)；
 - (iv) AIG 集團授權的市場推廣公司，以作直銷之用(如上(b)項所述)；
 - (v) 其他在任何國家之 AIG 集團之成員公司，作上述(a)及(b)項所有列明之用途；或
 - (vi) 其他於美亞保險私隱政策所列明的人士，作於私隱政策列明之用途。
- (d) **您** / 保單持有人 / 申請人可隨時致函到美亞保險香港有限公司之私隱事務主任(地址：香港郵政總局信箱 456 號或電郵:cs.hk@aig.com) 查閱、或要求修改其個人資料（美亞保險可就查閱及修改要求收取合理費用），或更改有關其個人資料被使用作直銷用途的選擇。如對美亞保險提供的服務有任何意見，可按上述地址聯絡美亞保險。美亞保險私隱政策的全文載於 www.aig.com.hk。

20. 筆誤

我們的筆誤不會令生效的保單因而失效，或令失效的保單因而生效。

此旅遊保險條文及條款的版權為美亞保險香港有限公司所有。未經美亞保險香港有限公司同意不得複製全部或部分旅遊保險條文及條款之內容。

（此中文譯本乃供參考之用，如中文譯本與英文有異，一概以英文為準）



The following "Important Matters" is for reference only and does not form a part of the Policy.

以下之“重要事項”只供參考及不會構成保單之一部份。

IMPORTANT MATTERS

I. Medical Security Service

In the event of a serious injury or sickness which requires hospital confinement in overseas, the Company or its authorized representative will arrange payment to the hospital. You just contact the AIG Travel Assistance Hotline which helps those in need of medical care to get to the most appropriate medical facilities available.

II. Emergency Medical Evacuation & Repatriation

Please contact AIG Travel Assistance Hotline for arrangements.

III. Travel Insurance Claims Procedures

Most people find it more convenient to lodge their claim on returning home. To report your claim, please obtain the claim form through the Company.

To ensure prompt processing of your claim, it is important that you submit a completed claim form with (1) the original or copy of your Policy, (2) proof of departure and arrival dates e.g. travel document, air ticket or train ticket copy, (3) together with all supporting documentation (please refer the following items). You should always retain copies for your records.

Medical Expenses / Overseas Hospital Cash

A full physician's report stipulating the diagnosis of the condition treated and the date the disability commenced in the physician's opinion and the physician's summary of the course of treatment including medicines prescribed and services rendered together with all original bills, receipts and tickets.

Child Guard

All related documents such as medical reports, proof of the relationship between parent(s) and child(ren), receipts of all accommodation and tickets should be submitted with your claim.

Personal Accident / Compassionate Death Cash

Hospital and Physicians Reports giving details of the nature of the loss, police report where relevant and if death shall have resulted, a copy of the death certificate and the relevant coroner's report.

Journey Cancellation And Interruption

All related documents such as medical reports and receipts of all forfeited and additional accommodation and tickets should be submitted with your claim.

Personal Effects

(1) while the baggage or personal effects is/are in the hotel or a common carrier and proof of such loss must be obtained in writing from the hotel management or the common carrier management and such proof must be provided to the Company;

(2) as the result of loss of the baggage or personal effects, personal money, travel document, such loss must be reported to the police having jurisdiction at the place of the loss within twenty-four (24) hours from the incident. Any claim must be accompanied by written documentation from such police.

Delay Coverage

A proof of such loss must be obtained in writing from the common carrier management.

Personal Liability

Please immediately contact AIG Travel Assistance Hotline for legal advice. Please note: any offer or promise of payment or admit of fault to any other party, or any involvement in any litigation must not be undertaken without the Company's written approval.

The Company has the right to commence or take-over any legal proceedings to defend the insured person provided the Company choose to do so and to take any action to recover any payment made under this Policy. The insured person must co-operate with the Company to this end and do nothing to prejudice their rights.

Loss of Home Content

As the result of loss of or damage to household content must be reported to the police in Hong Kong within twenty-four (24) hours when the insured person returns back to Hong Kong. Any claim must be accompanied by written documentation from such police.

Address地址:

7/F, One Island East, 18 Westlands Road, Island East, Hong Kong

香港華蘭路18號港島東中心46樓

Enquiry Hotline

查詢電話：(852) 3666 7022



Fax 傳真：(852) 2838 4180

Claims Hotline 索償熱線：(852) 3666 7090

重要事項

I. 一般住院保證服務

如投保人在旅遊期間需要入住醫院，本公司或其授權代表可提供協助受保人支付醫療費用予有關醫院。受保人只須在入院前致電 **AIG Travel** 國際支援熱線安排此項服務。

II. 緊急醫療運送及運返費用

受保人須致電 **AIG Travel** 國際支援熱線，以安排一切交通及醫療所需。

旅遊保障計劃申請賠償手續

如需要申請賠償，可聯絡本公司。

請填妥賠償表格連同(1)保單正本或副本，(2)出入境證明如旅遊證件副本，飛機票，車票等及(3)有關所需文件(請參考下列所需文件)送交本公司，請自留影印本備查。

醫療費用 / 海外住院現金津貼

如申請醫療費用賠償，受保人須附上醫生填寫之報告列明病名 / 受傷情況，病發原因 / 受原因 及日期，處方藥物詳情及其他有關證明文件正本。

子女護送

如申請子女護送，受保人需附上一切有關文件如醫生證明，父母子女關係證明，交通或住宿費收據等。

人身意外保障 / 恩恤金

一切醫院收據和醫生報告並需列明受傷之性質及傷殘程度等。如遭遇死亡，必須附上死亡證之副本及驗屍官之報告。

旅程阻礙保障

受保人需附上一切有關文件如醫生證明及向旅行社索取文件證明已退回之定金，額外住宿費收據等。

個人財物保障

(1) 如在酒店或運載公司內，引致行李損毀及遺失，受保人應向酒店或運載公司管理人員報告行李損毀及遺失，並取得管理人員填寫之報告包括事發日期及經過。受保人應連同損失物品的付款收據，有關證明一併送回本公司。

(2) 如行李/金錢/旅遊證件遺失或被盜竊，受保人須於二十四小時內向當地警局報告，並取有關報告。

延誤保障

如申請此項賠償，受保人須向有關運載公司取得報告，其報告需列明事發日期，原因及阻延的時間。

個人責任

請立即致電 **AIG Travel** 國際支援熱線查詢有關法律責任問題。請注意：如未經本公司的同意，受保人不可向第三者作出任何法律責任的承諾，或同意賠償。在法律上本公司擁有為受保人辯護的權利，而受保人必須與本公司合作，不可作任何行動以阻止本公司在這方面的權益。

家居物品保障

如家居用品遺失或損毀，受保人須於回港後二十四小時內向香港警方報告，並取得有關報告。

AIG Travel Services
AIG Travel 國際支援服務

For Emergency assistance during your insured journey, please call our AIG Travel Assistance Hotline.

在旅程中，如有任何緊急事故，請致電AIG Travel 24小時國際支援熱線。

(852) 3516 8699

1. Pre-Trip Assistance Service	出發前所需的諮詢
2. Medical Assistance Service	醫療服務諮詢
3. Evacuation and Repatriation Service	醫療運送及運返
4. Lost of Baggage Service	遺失行李服務
5. Referral of Legal Service	法律轉介服務
6. Emergency Ticket Service	緊急訂票服務
7. General Assistance Services	一般支援服務