



**Travel Direct Global Insurance - Annual Plan (Group)  
Travel Insurance Terms and Conditions**

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, AIG Insurance Hong Kong Limited (hereinafter called "the Company") agrees to provide insurance to the Insured Person(s) named in the Policy Schedule issued in relation to an insured Journey that commenced and occurred during the Period of Insurance (hereinafter called "insured Journey") subject to the terms and conditions of this Policy and promises to pay indemnity for loss to the extent provided herein.  
The Policy Schedule, Travel Insurance Terms and Conditions and endorsements (of any), shall constitute the entire contract of insurance (hereinafter called "the Policy")  
This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and shall not apply to persons undertaking expeditions, treks or similar journeys. This insurance only covers Journeys which commence from Hong Kong.

**BENEFITS  
SECTION 1 - EMERGENCY MEDICAL EXPENSES AND ASSISTANCE  
1a. Medical Expenses**

Under this Section, if the Insured Person sustains an Injury or Sickness during the insured Journey and as a result the Insured Person incurs medical expenses for treatment of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the Insured Person up to the Maximum Benefit stated in the Schedule for that portion of the medical expenses which (i) are incurred by the Insured Person within one-hundred and eighty two (182) days from his/her first sustaining the said Injury or Sickness; and (ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses.

**- Follow-up Medical Expenses**

In the event that the Insured Person, following his/her return to Hong Kong, requires follow-up medical treatment for the Injury or Sickness referred to above (i.e. in addition to the treatment for the Injury or Sickness received prior to the Insured Person's return), then the Company shall also reimburse the Insured Person up to but not exceeding HK\$1,000,000 sought for the above Injury or up to HK\$100,000 sought for the above Sickness for that portion of the follow-up medical expenses which (i) are incurred within six (6) months of the Insured Person's return to Hong Kong and (ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner practising western medicine. This Follow-up Medical Expenses benefit shall also be extended to cover the Medically Necessary Expenses incurred for the same purpose paid to Chinese Medicine Practitioner subject to an aggregate limit of HK\$1,800 and a per visit and per day limit of HK\$150.

In no event, however, shall the total amount payable under this Section 1a. (Medical Expenses) exceed 100% of the Maximum Benefit as stated in the Schedule of Benefits.

**1b. Overseas Hospital Cash**

The Company will pay the Insured Person HK\$500 per one (1) day of overseas Hospital Confinement up to the Maximum Benefit as stated in the Schedule of Benefit in the event that the Insured Person is Confined in an overseas Hospital due to an Injury or Sickness sustained during the insured Journey.

In no event shall the total amount payable under this Section 1b. (Overseas Hospital Cash) exceed the Maximum Benefit as stated in the Schedule of Benefits.

**1c. Emergency Medical Evacuation**

When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey and if in the opinion of the Company or its authorized representative, it is judged medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Hong Kong, the Company or its authorized representative shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's condition. The Company shall pay directly to the medical provider the Covered Expenses for such evacuation.

Covered Expenses are expenses for services provided and/or arranged by the Company or its authorized representative for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person as described herein.

The means of evacuation arranged by the Company or its authorized representative 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 the Company or its authorized representative and will be based solely upon medical necessity.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

**1d. Repatriation of Remains**

When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey, the Insured Person dies during the course of the insured Journey, the Company or its authorized representative shall make the necessary arrangements for the return of the Insured Person's remains to Hong Kong. The Company shall pay directly the actual cost incurred for such repatriation.

In addition, the Company shall 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.

The Insured Person or a person on his/her behalf must contact Travel Guard Assistance Hotline at (852) 3516 8699 for the arrangement.

**Exclusions Applicable to Section 1 - Emergency Medical Expenses & Assistance**

No benefits will be provided:

- For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
- If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- For failure to obtain a written medical report from the Qualified Medical Practitioner.
- If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong for continuation of medical attention or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- For any expenses for a service not approved and arranged by the Company or its authorized representative except that this exclusion shall be waived in the event the Insured Person or his/her Traveling Companion(s) cannot contact the Travel Guard Assistance Hotline during an emergency medical situation for reasons beyond their control. In any event, the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which the Company or its authorized representative would have provided under the same circumstances. (For Section 1c. Emergency Medical Evacuation only)
- For any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by the Company or its authorized representative. (For Section 1d. Repatriation of Remains only).
- For the follow up treatment expenses obtained outside Hong Kong.
- 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.
- For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

**SECTION 2 - PERSONAL ACCIDENT**

**2a. Accident while in a Common Carrier**

The benefit under this Section is payable to the Insured Person who suffers 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 insured Journey which, directly and independently of all other causes results in any Event provided in the Benefit Table hereunder, but only to the extent and if such Injury results in such Event happening to the Insured Person within ninety (90) days after the date of the Accident.

This Section is extended to cover an Injury sustained by the Insured Person while riding on, boarding or alighting from a carrier arranged by a travel agent or while the Insured Person is driving or riding in an automobile at the time of Injury during the insured Journey which, directly and independently of all other causes, results in any Event provided in the Benefit Table hereunder, but only to the extent and if such Injury results in such Event happening to the Insured Person 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 an Insured Person as a result of an Accident other than those Accidents referred to in Section 2a. (Accident while in a Common Carrier) during the insured Journey which, directly and independently of all other causes shall result in any Event as provided in the Benefit Table hereunder, 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**

Event	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 both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in (a) both Ears (b) one Ear	75% 15%
11. Loss of speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and Thumb of (a) Right Hand (b) Left Hand	70% 50%
14. Loss of or the Permanent Total Loss of use of four Fingers of (a) Right Hand (b) Left Hand	40% 30%
15. Loss of or the Permanent Total Loss of use of one Thumb (a) both Right Joints (b) one Right Joint (c) both Left Joints (d) one Left Joint	30% 15% 20% 10%
16. Loss of or the Permanent Total Loss of use of Fingers (a) three Right Joints (b) two Right Joints (c) one Right Joint (d) three Left Joints (e) two Left Joints (f) one Left Joint	10% 7.5% 5% 7.5% 5% 2%
17. Loss of or the Permanent Total Loss of use of Toes (a) all - one Foot (b) great - both Joints (c) great - Joint	15% 5% 3%
18. Fractured Leg or Patella with established non union	10%
19. Shortening of Leg by at least 5 cm	7.5%
20. Permanent Disability not otherwise provided for under Events 10 to 19 inclusive. Such Percentage of the Principal Sum Insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.	
<b>Third Degree Burns</b>	
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 (excluded head)	
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:**

- If more than one (1) of the above Events is applicable, only the Events with the higher compensation will be payable under this Section and in any event shall not exceed the limit stated in the Schedule of Benefits.
- The insurance for any Insured Person under this Policy shall terminate upon the occurrence of any loss for which indemnity is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.
- 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 shall be determined by the Company having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the Accident.
- If the Insured Person is under seventeen (17) years of age on the commencement date of this Policy, the Maximum Benefit payable will be HK\$300,000 subject to the Percentage of Principal Sum as stated in the above Benefit Table under Section 2 (Personal Accident).

This Section is extended to cover an Injury sustained by the Insured Person:

- While he/she is traveling directly from his/her 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 the Insured Person has arranged to travel for the purpose of commencement of his/her insured Journey.
- While he/she is traveling directly from the immigration counter in Hong Kong to his/her place of residence or place of regular employment within three (3) hours upon his/her arrival in Hong Kong after completion of his/her insured Journey.

**Exposure** - If by the reason of any covered Accident occurring during the insured Journey, the Insured Person is 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 sustains death, loss or disablement within twelve (12) months from the date of Accident, the Company will pay in accordance to the Events as stated in the Benefit Table.

**Disappearance** - If the Insured Person disappears as a result of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of the insured Journey and remains missing after twelve (12) months from the date of the Accident, and the Company has reason to believe that the Insured Person has died in the Accident, the Company will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of the Insured Person's estate that any such payment shall be refunded to the Company if it is later discovered that the Insured Person did not die as a result of the Accident.

**Exclusion Applicable to Section 2 - Personal Accident**

- For the purpose of Section 2, in no event shall the Company be liable to pay for any loss caused by an Injury or otherwise which is a consequence of any kind of disease or sickness.

**SECTION 3 - COMPASSIONATE DEATH CASH**

The Company shall pay the Insured Person's estate a cash benefit up to the Maximum Benefits as stated in the Schedule of Benefits in case the Insured Person dies during the insured Journey as a result of Injury or Sickness.

**SECTION 4 - JOURNEY CANCELLATION AND INTERRUPTION**

**4a. Journey Cancellation**

The Company shall reimburse the Insured Person up to the Maximum Benefits as stated in the Schedule of Benefits for loss of basic tour fee and/or Accommodation paid in advance by the Insured Person and for which the Insured Person is legally liable and which are not recoverable from any other source consequent upon the cancellation of the insured Journey necessitated by the occurrence of any of the following within the period of ninety (90) days before the scheduled departure date of the insured Journey (except for sub-paragraphs (iii) and (iv) below):



- i. Death or Serious Injury Or Serious Sickness of the Insured Person, Insured Person's Immediate Family Member, Close Business Partner or Traveling Companion;
- ii. Witness summons, jury service or compulsory quarantine of the Insured Person;
- iii. Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion or epidemic within the period of one (1) week before the departure date of the planned insured Journey; Serious damage to the Insured Person's and/or Traveling Companion's Primary Residence in Hong Kong from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the departure date of the planned insured Journey which requires the Insured Person's and/or Traveling Companion's presence in the premises on the departure date of the insured Journey.

This coverage under Section 4a. (Journey Cancellation) cannot be utilized once the Insured Person has commenced the insured Journey.

**4b. Journey Interruption**

**4b(1) Curtailment Expenses**

The Company shall reimburse the Insured Person up to the Maximum Benefits as stated in the Schedule of Benefits for the amount of basic tour fee and/or Accommodation forfeited and/or additional Travel Ticket and/or Accommodation reasonably and necessarily incurred after the commencement of the insured Journey where the Insured Person has to terminate and cut short the insured Journey and return to Hong Kong as a result of the following reasons:

- i. Death, Serious Injury Or Serious Sickness or hijacking of the Insured Person or Close Business Partner;
- ii. Death, Serious Injury Or Serious Sickness of the Insured Person's Immediate Family Members or Traveling Companion;
- iii. Sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic which prevents the Insured Person from continuing with his/her scheduled insured Journey.

**4b(2) Journey Re-arrangement**

The Company shall reimburse the Insured Person up to the Maximum Benefits as stated in the Schedule of Benefits for additional and reasonable Travel Ticket and/or Accommodation incurred after the commencement of the insured Journey as a direct result of sudden occurrence of strike by the employees of a Common Carrier, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters, or epidemic at the planned destination. Such reimbursement is not payable if the aforesaid expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the insured 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 insured Journey. Actual expenses incurred in relation to the additional Travel Ticket and/or Accommodation for the insured Journey payable under both Section 4b(1) (Curtailment Expenses) and 4b(2) Journey Re-arrangement will be reimbursed up to the Maximum Benefits as stated in the Schedule of Benefits.

**4b(3) Compassionate Visit**

The Company will reimburse up to the Maximum Benefit as 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 the Insured Person to fly over or stay behind, to be with and/or take care of the Insured Person, following the death, Serious Injury Or Serious Sickness of the Insured Person during the insured Journey. This coverage can only be utilized once during the insured Journey.

**4b(4) Travel Documents**

In the event that the Insured Person loses his/ her travel documents and/or travel tickets during the insured Journey as a direct result of theft or damage or if the Common Carrier loses the documents and/or travel tickets and/or if the Maximum Benefit is exhausted, the Insured Person shall be responsible for the cost of replacement of the documents and/or travel tickets.

additional cost of travel fare and/or Accommodation necessarily incurred by an Insured Person for the sole purpose of making necessary travel arrangements for replacing the travel documents.

**4b(5) Compulsory Quarantine**

The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the amount of pro-rated basic tour fee and/or Accommodation forfeited after the commencement of the insured Journey where the Insured Person is Compulsorily Quarantined due to suspected exposure to Pandemic Influenza infection. Compulsory Quarantine payable under Section 4b(5) 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 insured Journey.

The maximum amount payable under Section 4b (1) (Curtailment Expenses), Section 4b (2) (Journey re-arrangement), Section 4b (3) Compassionate Visit, Section 4b (4) (Travel Documents) and Section 4b(5) (Compulsory Quarantine) shall not in aggregate exceed 100% of the Maximum Benefit for Section 4b. (Journey Interruption) as stated in the Schedule of Benefits. This coverage Section 4b. (Journey Interruption) is effective only if the insured Journey is arranged before the Insured Person becomes aware of any circumstances which can lead to the disruption or interruption of the insured 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 directly or indirectly arises from the Insured Person's 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 i. to iv. of Section 4a. (Journey Cancellation) or sub-paragraphs i. to iii. of Section 4b(1) (Curtailment Expenses).
4. That arises from any circumstances leading to the cancellation and/or disruption of his/her insured Journey before the purchase of this travel insurance.
5. In respect of losses claimed under Section 7a. (Travel Delay), Section 4b(1) (Curtailment Expenses) and Section 4b(2) (Journey re-arrangement) arising from the same cause.
6. For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
7. If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
8. For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
9. For failure to obtain a written medical report from the Qualified Medical Practitioner.
10. If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong for continuation of medical attention, or to continue the insured Journey whilst the Insured Person's 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 document and/or visa and/or travel tickets are not needed by the Insured Person to complete to the insured 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, Terrorist Act 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, an Insured Person may claim either one (1) version but not both.
16. If the Insured Person fails to produce to the Company 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 - CHILD GUARD**

The Company will reimburse up to the Maximum Benefit as 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 the Insured Person's child(ren) aged under fifteen (15) back to Hong Kong in the event of death or Confinement of the Insured Person 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 the Insured Person's child(ren).

**Exclusions Applicable to Section 5 - Child Guard**

No benefits will be provided:

1. For surgery or medical treatment when in the opinion of the Qualified Medical Practitioner treating the Insured Person, the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
2. If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
3. For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.

4. For failure to obtain a written medical report from the Qualified Medical Practitioner.
5. If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong for continuation of medical attention or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.

**SECTION 6 - PERSONAL EFFECTS**

**6a. Baggage and Personal Effects**

The Company will pay the Insured Person up to the Maximum Benefits as stated in the Schedule of Benefits for loss of or damage to baggage, clothing and personal effects, worn, carried by the Insured Person by hand, in trunks, suitcases and like receptacles owned by the Insured Person occurring during the insured Journey. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. The Company shall not be liable for more than HK\$2,000 in respect of any one (1) article, pair or set of articles except for Lap-top Computers where the maximum limit of HK\$10,000 shall be payable for one or more Lap-top Computers. The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

**Exclusions Applicable to Section 6a. - Baggage and Personal Effects**

No benefits will be provided for:

1. The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), 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 the Insured Person 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, Terrorist Act 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 the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.
8. Any loss of the Insured Person's baggage when it is left unattended in a public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
9. Any loss of data recorded on tapes, cards, diskettes or otherwise.
10. Breakage or damage to fragile articles.
11. 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.
12. 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.

(Baggage Delay) arising from the same cause.

14. Any loss claimed under Section 7b. or depreciation in value.
15. Loss by any mysterious disappearance.

16. Shor age due to error, omission, exchange are not in the Insured Person's name.

Receipts of the claimed items submitted which

**6b. Personal Money**

The Company will reimburse the Insured Person up to the Maximum Benefit as 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 insured 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 6b - 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. For loss by any mysterious disappearance.
6. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, Terrorist Act 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).

**SECTION 7 - DELAY COVERAGE**

**7a. Travel Delay**

- i. The Company shall pay HK\$250 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 as stated in the Schedule of Benefits in the event that the Common Carrier in which the Insured Person has arranged to travel is delayed for at least five (5) hours from the departure or arrival time specified in the itinerary provided to the Insured Person by the Common Carrier where such delay is caused directly by inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier during the insured Journey. The Insured Person can only claim for either departure delay or arrival delay of the same delayed Common Carrier.

OR

- ii. The Company shall reimburse the Insured Person up to the Maximum Benefit as stated in the Schedule of Benefits for the expenses paid in advance and any amounts for which he/she is legally liable and are not recoverable from any other source if he/she decides to cancel the insured Journey due to inclement weather, natural disasters, 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 the insured Journey is arranged before the announcement of any event or occurrence leading up to the relevant delay of the Common Carrier by the authorized representative/management of the Common Carrier. The Insured Person can only claim for either i or ii above but not both.

**Exclusions Applicable to Section 7a - Travel Delay**

No benefits will be provided for:

1. Failure of the Insured Person 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 the insured Journey is arranged.
3. Any loss arising from late arrival of Insured Person 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 failure of Insured Person 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 the Insured Person has arranged to travel during the course of the insured Journey.
6. Any losses claimed under Section 4b(2) (Journey Re-arrangement) arising from the same cause.

**7b. Baggage Delay**

The Company shall pay the Maximum Benefit as stated in the Schedule of Benefits in consequence of temporary deprivation of the Insured Person's baggage for full ten (10) 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 the Insured Person is traveling during the insured Journey. This benefit can only be utilized once during the insured Journey.





#### GENERAL CONDITIONS

1. All Insured Persons covered under this Policy shall be legal Hong Kong residents.
2. At the time this insurance becomes effective, the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured Journey, otherwise any claim could be forfeited.
3. The insured Journey must be commenced from Hong Kong.
4. If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
5. This Policy is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and shall not apply to persons undertaking expeditions, treks or similar journeys.
6. The maximum period of an insured Journey cannot exceed ninety (90) days per Journey.
7. Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.

#### GENERAL PROVISIONS

##### 1. ENTIRE CONTRACT

This Policy includes application, Policy Schedule, Schedule of Benefits, Travel Insurance Terms and Conditions, riders, endorsements and attachments (if any) constitutes the entire contract of insurance. No statement made by the applicant for insurance not included herein shall 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 shall be valid unless approved by the General Agent of the Company and such approval is endorsed hereon.

##### 2. ELIGIBILITY

For Individual Plan: age limit is from 17 to 70 years old (both years inclusive).  
For Family Plan: any legally married couple aged 17 to 70 with their legitimate child(ren) who are under the age of seventeen (17) on the commencement date of this Policy.

##### 3. RENEWAL CONDITIONS

This Policy may be renewed for further consecutive periods by the payment of premium on the commencement date of the renewal at the Company's premium rate in force at the time of renewal, subject to the Company's right to decline renewal of this Policy on any anniversary date of the Policy upon giving thirty (30) days prior written notice mailed or delivered to the Insured Person's last known address of the Company's intention not to renew the Policy, or to condition its renewal upon reduction of limits, increase in premium, elimination of coverage, or any combination thereof. The Company's acceptance of premium coupled with its renewal confirmation shall constitute its consent to renewal. Unless renewed as herein provided, this Policy shall terminate, at the expiration of the period for which premium has been paid. The Company reserves its right to change, from time to time, the table of rates applicable to premiums thereafter becoming due under this form of Policy.

##### 4. GRACE PERIOD

A grace period of thirty-one (31) days will be granted for the payment of each premium falling due after the first premium, and unless outstanding premium is paid within the grace period and unless the Policy has not otherwise been cancelled earlier in accordance with the provisions of this Policy, the Policy shall be deemed cancelled as from the due date for the payment of the outstanding premium. No grace period shall be granted for the payment of the first premium and failure to effect payment thereof as required by the Company shall render this Policy void from inception.

##### 5. CANCELLATION

The Company may cancel this Policy at any time by written notice delivered to the Policyholder or mailed to his/her last address as shown by the records of the Company stating when thereafter such cancellation shall be effective. In the event of such cancellation, the Company will return promptly the unearned portion of any premium actually paid by the Policyholder on pro-rata day basis subject to the minimum premium of either HK\$1,800 or HK\$3,500 depending on the selected plan. Such cancellation shall be without prejudice to any claim originating prior thereto.

No premium refund will be allowed if the Policyholder cancels the Policy.

##### 6. POLICY TERMINATION

This Policy shall terminate:

- (a) When premium is outstanding and remains unpaid after the time for payment prescribed in clause 4 "Grace Period" of this Section; or
- (b) In the circumstances mentioned under "Compensation - clause 2" of Personal Accident under Section 2 of this Policy; or
- (c) Upon expiry of this Policy; or
- (d) on the next anniversary date when the Insured Person no longer fulfills the eligibility as stated under Clause 2 of this Section.

##### 7. MISSTATEMENT OF AGE

In the event the age of the Insured Person has been misstated, and if according to the correct age of the Insured Person, the coverage provided by the Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then the liability of the Company during the period the Insured Person is not eligible for coverage shall be limited to the refund, upon written request, of all premiums paid for the period not covered by the Policy.

##### 8. STATUS CHANGE

The Insured Person must take full responsibility to inform the Company forthwith of any change in respect of the information provided in the application for this Policy, otherwise the Company reserves the right to refuse or invalidate all claims under this Policy.

##### 9. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to the Company 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 the Company.

##### 10. FORMS FOR PROOF OF LOSS

The Company, upon receipt of such notice, 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, the claimant shall 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 the Company shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.

##### 11. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to the Company at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the Company is liable. If it shall 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.

##### 12. SUFFICIENCY OF NOTICE

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

##### 13. 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.

##### 14. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person except for Emergency Medical Evacuation and Repatriation of Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.

##### 15. FRAUDULENT CLAIMS

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

##### 16. RIGHT OF RECOVERY

In the event that authorization of payment and/or payment is made by the Company and/or its authorized representative for a claim which is not covered under this Policy or when the limit of liability of this insurance exceeds, the Company reserves the right to recover the said sum or excess from the Insured Person.

##### 17. RIGHTS OF THIRD PARTIES

Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than the Insured Person(s) and the Company, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that the Company and the Policyholder named in the Schedule 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.

##### 18. MEDICAL EXAMINATION AND TREATMENT

The Company at its own expense shall have the right and opportunity to conduct medical examination on the Insured Person 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. The Insured Person shall as soon as possible after the occurrence of any Injury or Sickness obtain and follow the advice of a duly Qualified Medical Practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

##### 19. SUBROGATION

In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

##### 20. LEGAL ACTIONS

No action at law or in equity shall 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 shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

##### 21. 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.

##### 22. COMPLIANCE WITH POLICY PROVISIONS

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

##### 23. 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.

##### 24. ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon the Company 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 the Company's consent to such assignment is endorsed. The Company does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

##### 25. DATA PRIVACY

The Insured Person / 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 the Insured Person's / Policyholder's / Applicant's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the AIG group (assuming AIG HK has obtained the agreement of the Insured Person / 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 adjusters, assessors, third party administrators, emergency providers, legal services providers, ~~(a) all other financial institutions and credit providers (per (b) above),~~ marketing companies authorized by the AIG group; iv) another member of the AIG group for all of the purposes stated in (a) and (b) in any country; or v) other parties referred to in AIG HK's Data Privacy Policy for the purposes stated therein; (d) The Insured Person / 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](http://www.aig.com.hk).

##### 26. CLERICAL ERROR

Clerical errors by the Company shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

##### 27. ADDITIONS OR DELETIONS

Additions: All premium adjustment(s) shall be made upon instruction received and will be adjusted on pro-rata day basis.

Replacements: The Policyholder must return the CHINA Assist Card to the Company in case of the replacement of the Insured Person otherwise the Policyholder has to pay the administration fee of HK\$100 for issuing new CHINA Assist Card to the new member.

Deletions: The Policyholder must return the CHINA Assist Card to the Company for Deletions otherwise the premium will not be adjusted.

The premium adjustment(s) shall be made upon instruction received and will be adjusted on daily pro-rata basis according to the instruction date only on condition that the CHINA Assist Card be returned to the Company within 30 days as from the instruction date. Otherwise, the premium adjustment(s) shall be made according to the post mark date.

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4b (4) 旅遊證件 若受保人在受保旅程期間直接因被搶劫、擄奪或偷竊而遺失之旅遊證件及/或旅遊...

此外，「4b(1) 提早結束旅程」、「4b(2) 更改旅程」、「4b(3) 緊急啟程」、「4b(4) 旅遊證件及...

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. 受保於其他保險或政府計劃，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...

第5項 - 子女護送 若受保人在受保旅程期間身故、蒙受嚴重損害或患上嚴重疾病需入醫院，而其同...

適用於第5項 - 子女護送的不保事項

- 1. 根據合格醫生的意見，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。

第6項 - 個人財物保障

6a. 行李及個人物品

若受保人在受保旅程期間，屬於其個人之行李、衣服及個人物品有所遺失或損毀(包括穿戴或存放於行李...

適用於6a - 行李及個人物品的不保事項

- 1. 藥物或醫藥、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、...

6b. 個人金錢 若受保人在受保旅程期間直接因被搶劫、擄奪或偷竊遺失現金、銀行鈔票、旅行支票...

適用於6b - 個人金錢的不保事項

- 1. 電子貨幣(包括任何信用卡或八達通等)或證券。

第7項 - 延誤保障

7a. 旅程延誤

若受保人在受保旅程中，直接因天氣惡劣、天然災害、機械故障、騷動或所乘之公共交通工具...

或
ii. 受保人於辦理登機手續後，原定乘搭之公共交通工具直接因天氣惡劣、天然災害、機械故障...

此項保障須在有關於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安排受保...

適用於7a - 旅程延誤的不保事項

- 以下情況不受保障：
1. 未能獲取公共交通工具機構書面證明延誤的時間及原因。

第8項 - 個人責任 若受保人在受保旅程期間過上列情況而須負上法律責任賠償予第三者，本公司會以不...

1. 謊稱第三者身體或引致其死亡；
2. 謊稱或遺失第三者之財物。

適用於第8項 - 個人責任的不保事項 以下情況不受保障

- 1. 所有屬於受保人、其直系親屬、僱主或僱員的財產損失。

第9項 - 家居物品保障 若受保人在受保旅程期間，其香港主要住所遭擄奪，本公司會以不超過保障權益...

適用於第9項 - 家居物品保障的不保事項 以下情況不受保障

- 1. 受保人的香港主要住所於受保旅程開始前30天或以上並未有任何人居住而引致的擄奪。

主要不保項目 本公司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；

定義

「意外」是指於受保旅程期間過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...





**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 Travel Guard 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 Travel Guard 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 effect 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 Travel Guard 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.

**重要事項**

I. 一般住院保證服務 如受保人在旅遊期間需要入住院院，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Travel Guard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Travel Guard國際支援熱線，以安排一切交通及醫療所需。

III. 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。**旅程阻礙保險**

**險**

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。 **個人財物保險**

**險**

(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，原因及延誤的時間。

**個人責任**

請立即致電Travel Guard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。

**Travel Guard Services**  
**Travel Guard 國際支援服務**

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

在旅程中，如有任何緊急事故，請致電Travel Guard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   |