

**Endorsement No.:** 05/0511 **placed on** *AIG Insurance Hong Kong Limited (Macau Branch) Personal Accident*

**Policy No.:** 01G-PA64-353381-K **in the name of** *Employees & Their Dependents of Wynn Palace*

---

It is hereby declared and agreed that this policy is extended to cover and amend the followings:

**AMENDMENT OF PART I: DEFINITIONS**

1. The definition of “Pre-existing Condition” as stated in the Policy is deleted and replaced with the following:  
**“Pre-existing Condition”** means condition for which an Insured Person received or was recommended by a Registered Medical Practitioner for any medical treatment, diagnosis, consultation or prescribed drugs, or the existence of any symptoms (known or unknown to the Insured Person) leading to a claim under this Policy, within three (3) years preceding the coverage effective date or last reinstatement date of this Policy whichever is later. Such condition shall be covered provided the Insured Person has been insured under this Policy for three (3) consecutive years from the coverage effective date or last reinstatement date of this Policy whichever is later.
2. The following definition is added to the Policy:  
**“Chinese Bonesetter or Acupuncturist”** means any Chinese bonesetter or acupuncturist who is legally registered in the government of Macau SAR Department of Health, but excluding a Chinese bonesetter or acupuncturist who is the Insured Person or an Immediate Family Member of the Insured Person.

**ADDITION TO PART II: BENEFITS**

***Accidental Medical Expenses***

The Company shall reimburse the Insured Person up to the limit stated in this Schedule of Benefits for the actual medical expenses incurred as a result of an Injury paid by an Insured Person or on behalf of an Insured Person to a duly qualified Registered Medical Practitioner, 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 the Injury. Provided that in the event of an Insured Person becoming entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other source.

It is further declared and agreed that the Company will indemnify the Insured Person for the medical expenses incurred as a result of an Injury paid to a Chinese Bonesetter or Acupuncturist not exceeding the sum insured of Accidental Medical Expenses subject to MOP1,500 per accident and MOP3,000 per policy year.

**AMENDMENT OF GENERAL PROVISIONS**

Paragraph 19 under “Part V – General Provisions” is deleted and replaced with the following:

***Renewal Clause***

This Policy will be renewed with the consent of the Company by payment of premium in advance. The Company reserves its right to make adjustment on benefits, terms and conditions of this Policy upon the premium due date, or not to invite renewal at the Company’s discretion.

Subject otherwise to the terms, conditions and exclusions of this Policy.

AIG Insurance Hong Kong Limited (Macau Branch)



---

Authorized Signatory

於此聲明及同意，本保單已附加及修正以下的保障及條款：

### 修正於第一部份 - 定義

1. 保單內的「受保前已存在之狀況」的定義會被以下所取替：  
「受保前已存在之狀況」是指受保人於此保障生效日或最後復效日(以較遲者為準)前三年內曾接受或經註冊醫生推薦之醫藥治療、確診、醫療意見、處方服藥或已患有任何病徵(不論受保人知道與否)而導致向本公司索償的情況。倘受保人於保障生效日或最後復效日(以較遲者為準)後受本保單連續承保三年，則上述狀況將列入本保單之承保範圍內。
2. 以下的定義將附加於保單內：  
「跌打或針灸師」是指於澳門特別行政區政府衛生局合法註冊成為跌打或針灸師的人士，但若果此人為受保人本人或其直系親屬則除外。

### 附加於第二部份 - 保障利益

#### **意外醫療費用**

本公司根據保障權益表所載之最高賠償額為上限，賠償受保人因蒙受損害而需支付予合格註冊醫生、護士、醫院及/或救傷車服務之實際醫療費用，包括醫藥、手術、X光檢查、醫院或護理治療括包醫療用品及租用救傷車，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)。倘受保人可從其他來源取回全部或部份之費用，則本公司僅負責賠償剩餘部份。

本公司亦會賠償受保人因損害而要支付跌打或針灸師的費用，以不超過「意外醫療費用」之保額為限，最高為每宗意外港澳門幣1,500元及每保單年度澳門幣3,000元。

#### **修正於基本條款**

保單內「第五部份 - 基本條款」的第十九項會被以下所取替：

#### **續保**

保單於續保保費繳交後得以續保。本公司有權於保費到期日更改保障、條款及條件，或拒絕續保。

其他條款、條件及不保事項則以基本保單為準。

美亞保險香港有限公司（澳門分行）



授權簽署

(此中文譯本乃供參考之用，如有異議，均以英文為準)