IMPORTANT - Please read this Policy carefully upon receipt and promptly request for any necessary amendments.

This Policy Terms and Conditions, the Schedule and any endorsement attached or to be attached thereon shall be read together as one contract (hereinafter called “the Policy”) and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear.

The proposal form and declaration made by the proposer / Insured Person(s) shall form the basis of this Policy and are deemed to be incorporated herein as part of this Policy. In consideration of the Insured Person(s) has/have applied to Dah Sing Insurance Company (1976) Limited (hereinafter called “the Company”) for the insurance hereinafter contained and on the condition that the Insured Person(s) has/have paid or agreed to pay the premium as specified for such insurance, and on condition that at the time of effecting this Policy the Insured Person(s) is/are fit to travel and on condition that the information provided in the proposal form and declaration is true and correct, the Company will pay the benefits subject to the definitions of words, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto.

Where the proposal form and declaration is in respect of more than one Insured Person, the Company further agrees to provide the insurance on the basis that this Policy, notwithstanding any other provisions, is deemed and accepted to constitute separate insurance in respect of each of such Insured Person covered.

### SUMMARY OF BENEFITS (subject to terms and conditions of this Policy)

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Maximum Benefit Per Insured Person (HK$)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gold</td>
</tr>
<tr>
<td>(1)</td>
<td>Personal Accident Cover</td>
</tr>
<tr>
<td></td>
<td>- Aged 16 up to and including 75</td>
</tr>
<tr>
<td></td>
<td>- Aged under 18 or over 75</td>
</tr>
<tr>
<td>1.1</td>
<td>Extra Personal Accident Cover</td>
</tr>
<tr>
<td>1.2</td>
<td>Third Degree Burns Cover</td>
</tr>
<tr>
<td>1.3</td>
<td>Loss of Income</td>
</tr>
<tr>
<td></td>
<td>- Weekly Limit</td>
</tr>
<tr>
<td>(2)</td>
<td>Medical Expenses Cover</td>
</tr>
<tr>
<td></td>
<td>- Aged up to and including 75</td>
</tr>
<tr>
<td></td>
<td>- Aged above 75</td>
</tr>
<tr>
<td>2.1</td>
<td>Overseas Transportation for Medical Treatment</td>
</tr>
<tr>
<td>2.2</td>
<td>Overseas Hospitalisation/Quarantine Cash Benefit</td>
</tr>
<tr>
<td></td>
<td>- Daily Limit</td>
</tr>
<tr>
<td></td>
<td>- Hospitalisation in Overseas</td>
</tr>
<tr>
<td></td>
<td>- Hospitalisation in Hong Kong</td>
</tr>
<tr>
<td>2.3</td>
<td>Medical Treatment in Hong Kong</td>
</tr>
<tr>
<td></td>
<td>- Due to Bodily Injury</td>
</tr>
<tr>
<td></td>
<td>- Due to Sickness</td>
</tr>
<tr>
<td></td>
<td>- Chinese Medicine Practitioner</td>
</tr>
<tr>
<td></td>
<td>- Daily Limit</td>
</tr>
<tr>
<td>2.4</td>
<td>Medical Equipment</td>
</tr>
<tr>
<td>2.5</td>
<td>Trauma Counselling</td>
</tr>
<tr>
<td></td>
<td>- Daily Limit</td>
</tr>
<tr>
<td>(3)</td>
<td>Compassionate Death Cash Benefit</td>
</tr>
<tr>
<td>(4)</td>
<td>Worldwide Emergency Assistance Services</td>
</tr>
<tr>
<td>4.1</td>
<td>Hospital Admission Guarantee</td>
</tr>
<tr>
<td>4.2</td>
<td>Emergency Medical Evacuation</td>
</tr>
<tr>
<td>4.3</td>
<td>Repatriation of Mortal Remains</td>
</tr>
<tr>
<td>4.4</td>
<td>Compassionate Visit</td>
</tr>
<tr>
<td>4.5</td>
<td>Accommodation for Convalescence</td>
</tr>
<tr>
<td>4.6</td>
<td>Return of Unattended Children</td>
</tr>
<tr>
<td>4.7</td>
<td>Travel Information Service</td>
</tr>
</tbody>
</table>
DEFINITIONS OF WORDS

Certain words in the Policy have special meanings. These meanings are given below or defined at the beginning of the appropriate section. Whenever these words are used this is what they mean.

1. “Accident” / “Accidental” means an unforeseen and involuntary event which causes a Bodily Injury or a loss during an Insured Journey.

2. “Accommodation” means room charge only.

3. “Bodily Injury” means bodily injured to the Insured Person caused solely by violent Accidental external means and which is independent of any other causes.

4. “Camera” means camera body, photographic lens, flash or tripod.

5. “Chinese Medicine Practitioner” means Chinese bonesetter, acupuncturist, or Chinese medicine practitioner who is legally registered as Chinese medicine practitioner under the Chinese Medicine Ordinance, but excluding a Chinese Medicine Practitioner who is the Insured Person or an Immediate Family Member of the Insured Person.

6. “Close Business Partner” means a business associate who has a share in the Insured Person's business and is proved by the Insured Person to the satisfaction of the Company on the basis of business registration or corporate registration documentation, which is acceptable to the Company.

7. “Compulsory Quarantine” / “Quarantine” means detention of the Insured Person in an isolated ward of a Hospital or an isolation site, other than the dwelling, appointed by the local government for at least one (1) full day (twenty-four (24) hours) and continuously stays in there until discharge from the quarantine.

8. “Confinement” / “Confined” means confinement in a Hospital as an inpatient for medical treatment upon the recommendation of a Medical Practitioner for stay in the Hospital. Hospital confinement must be supported by a daily room and board charge by a Hospital.

9. “Effective Date” means the date of this Policy for Single Trip Travel Plan is issued. For the Annual Travel Plan, it means either (i) the date of this Policy is issued or (ii) the date stated on the receipt regarding the planned journey, whichever is the later.

10. “Home Contents” means household goods, personal belongings, furniture, fixtures and fittings (excluding interior decorations) belonging to the Insured Person in the Principal Home.

11. “Hong Kong” means Hong Kong Special Administrative Region of the People’s Republic of China.

12. “Hospital” means an establishment that:
   ■ is licensed as a hospital; and
   ■ primarily provides services of admission, care and inpatient treatment; and
   ■ has twenty-four (24) hour nursing service by registered nurses; and
   ■ has licensed Medical Practitioners available at all times; and
   ■ provides organised facilities for diagnosis and major surgical facilities; and
   ■ is not a clinic, health hydro or nature cure clinic, a nursing, rest or convalescent home or similar facility; and
   ■ is not a place for the aged, alcoholics or drug addicts.

---

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Maximum Benefit Per Insured Person (HK$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(5) Personal Belongings Cover</td>
<td>Gold</td>
</tr>
<tr>
<td>- Sub-limit per item/set/pair (except Camera)</td>
<td>15,000</td>
</tr>
<tr>
<td>- Camera</td>
<td>2,000</td>
</tr>
<tr>
<td>5.1 Loss of Personal Money</td>
<td>5,000</td>
</tr>
<tr>
<td>5.2 Loss of Travel Document or Transport Ticket</td>
<td>2,000</td>
</tr>
<tr>
<td>- Accommodation Daily Limit</td>
<td>20,000</td>
</tr>
<tr>
<td>(6) Baggage Delay Cover</td>
<td>1,500</td>
</tr>
<tr>
<td>(7) Travel Delay Cover</td>
<td>10,000</td>
</tr>
<tr>
<td>7.1 Travel Delay Cash Benefit</td>
<td>1,500</td>
</tr>
<tr>
<td>- First 5 hours of delay</td>
<td>300</td>
</tr>
<tr>
<td>- Each subsequent 10 hours of delay</td>
<td>600</td>
</tr>
<tr>
<td>7.2 Additional Accommodation</td>
<td>1,500</td>
</tr>
<tr>
<td>7.3 Additional Transportation</td>
<td>5,000</td>
</tr>
<tr>
<td>7.4 Forfeited Travel Expenses</td>
<td>3,000</td>
</tr>
<tr>
<td>(8) Trip Cancellation Cover</td>
<td>20,000</td>
</tr>
<tr>
<td>- Amber Alert</td>
<td>500</td>
</tr>
<tr>
<td>- Red Alert</td>
<td>1,000</td>
</tr>
<tr>
<td>- Black Alert</td>
<td>20,000</td>
</tr>
<tr>
<td>(9) Trip Curtailment Cover</td>
<td>15,000</td>
</tr>
<tr>
<td>(10) Personal Liability Cover</td>
<td>1,000,000</td>
</tr>
<tr>
<td>(11) Loss of Home Contents Cover</td>
<td>5,000</td>
</tr>
<tr>
<td>- Sub-limit per item/set/pair (except Camera)</td>
<td>10,000</td>
</tr>
<tr>
<td>2,000</td>
<td></td>
</tr>
<tr>
<td>(12) Rental Vehicle Excess Cover</td>
<td>2,500</td>
</tr>
<tr>
<td>(13) Credit Card Protection</td>
<td>15,000</td>
</tr>
<tr>
<td>(14) Golfer “Hole-in-One”</td>
<td>1,000</td>
</tr>
<tr>
<td>(15) Cruise Interruption Cover</td>
<td>10,000</td>
</tr>
<tr>
<td>15.1 Additional Transport Ticket</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>15.2 Excursion Tour Cancellation</td>
<td>5,000</td>
</tr>
<tr>
<td>5,000</td>
<td></td>
</tr>
</tbody>
</table>
13. "Immediate Family Member" means the legal Spouse, parent(s), parent-in-law, child(ren), legally adopted child(ren), grandparent(s), grandchild(ren), sibling(s) or legal guardian(s).

14. "Infectious Disease" means any kind of infectious disease which is publicly announced and requires Quarantine by the government.

15. "Insured Family" means the Insured Person and/or Spouse and their legitimate child(ren) aged below eighteen (18) years old enrolled under family plan named in the Schedule for the same Insured Journey.

16. "Insured Journey" means for the Single Trip Travel Plan, it means the period of travel commences from the time when the Insured Person departs and passed through from Hong Kong Immigration control point and until the time when the Insured Person either
   (i) returns to Hong Kong on the date specified in the Schedule; or
   (ii) arrives and passed through at Hong Kong Immigration Department control point upon returning to Hong Kong, whichever first occurs.
   Any period of insurance should not exceed one hundred and eighty-two (182) days for Single Trip Travel Plan. In the case of one-way trip, it shall mean the time when the Insured Person departs and passed through from Hong Kong Immigration Department control point to seven (7) days after the day of arrival at the final destination or until the expiration of the Policy, whichever first occurs.
   For the Annual Travel Plan, it means the period of travel commences from the time when the Insured Person departs and passed through from Hong Kong Immigration Department control point and until the time when the Insured Person either
   (i) arrives and passed through at Hong Kong Immigration Department control point upon returning to Hong Kong or
   (ii) the expiration of ninety (90) days period from the commencement date of each Insured Journey, whichever first occurs.

17. "Insured Person" means the person(s) named in the Schedule as the Insured Person, for whom insurance has been arranged.

18. "Loss of Hearing" means permanent and irrecoverable loss of hearing where one sixth of (a + 2b + 3c + d) is above 80dB:
   if a dB = Hearing loss at 500 Hertz
   if b dB = Hearing loss at 1,000 Hertz
   if c dB = Hearing loss at 2,000 Hertz
   if d dB = Hearing loss at 4,000 Hertz

19. "Loss of Limb" means loss by physical severance, or total and Permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.

20. "Loss of Sight" means complete blindness which is Permanent and incurable.

21. "Loss of Speech" means the disability in articulating any three (3) of the four (4) 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 to speech centre in the brain resulting in Aphasia.

22. "Medical Equipment" means wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopaedic braces and supports, cervical collars and hearing aid.

23. "Medically Necessary Expenses" means medical expenses arising from a Bodily Injury or Sickness during the Insured Journey which are paid by the Insured Person to a Medical Practitioner, physiotherapist, nurse, Hospital and/or ambulance service for medical, surgical or nursing treatment including the cost of medical supplies and ambulance hire. All treatments must be prescribed by a Medical Practitioner in order for expenses to be reimbursed under this Policy. In the event an Insured Person becomes entitled to reimburse of all or part of such expenses from any other sources, the Company will only be liable for the excess of the amount irrecoverable from such other sources.

24. "Maximum Benefit" means the benefit amount of each benefits covered under this Policy stated in the Summary of Benefits.

25. "Medical Practitioner" means a person other than the Insured Person or Immediate Family Member, qualified and legally authorised in the geographical area of his/her practice to render medical and surgical services.

26. "Permanently" means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of further improvement.

27. "Permanent Total Disablement" means the state of the Insured Person is prevented from engaging in each and every occupation or employment for compensation or profit for which the Insured Person is reasonably qualified by the Insured Person’s education, training or experience, or if the Insured Person has no business or occupation, it means the disability of the Insured Person to perform any activities which would normally be carried out by the Insured Person in his/her daily life; and such disability has continued for twelve (12) consecutive months and must be certified by a Medical Practitioner to be total, continuous and Permanent for the remainder of the Insured Person’s life.

28. "Personal Belongings" means personal goods other than Camera which are normally worn or carried, and owned by the Insured Person during the Insured Journey or acquired by an Insured Person during the Insured Journey.

29. "Personal Money" means cash, banknote, personal cheque or traveller’s cheque.

30. "Pre-existing Medical Condition" means any Bodily Injury or Sickness sustained or suffered by either an Insured Person, Immediate Family Member, Travel Companion, or Close Business Partner which has been diagnosed or exhibited symptoms or which has occurred or required medical advice and/or treatment and/or the prescription of drugs prior to the Effective Date.

31. "Principal Home" means the house or building located in Hong Kong occupied as a private dwelling by the Insured Person as his/her only permanent / primary residence.

32. "Professional Golfer" means an Insured Person’s livelihood is substantially dependent on income received as a result of that Insured Person playing golf.

33. "Public Common Carrier" means any mechanically propelled conveyance which operated by a company or an individual duly licensed for the regular transportation of fare-paying passengers or for hired.

34. "Rental Vehicle" means all non-commercial on-land vehicle (except motorcycle) rented or hired from a licensed motor vehicle rental/ hire company for the sole purpose of carrying an Insured Person on public roadways.

35. "Riot" means the act of a group of people in any disturbance of the public peace (whether in connection with a strike or lock-out or not) and the action of any unlawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimising the consequences of such disturbance.

36. "Schedule" means the Schedule attached to and incorporated in the Policy of insurance.

37. "Serious Medical Condition" means a Bodily Injury or Sickness which requires treatment and certified by a Medical Practitioner and which results in the Insured Person or Travel Companion as being unfit to travel or continue with the Insured Person's original travel arrangement. Serious medical condition shall also include such Bodily Injury or Sickness due to which the Insured Person or Travel Companion is being denied to board the scheduled Public Common Carrier or is being denied to enter into the scheduled government or airport authorities. When serious medical condition is applied to the Immediate Family Member or Close Business Partner, it shall mean Bodily Injury or Sickness for which the Immediate Family Member or Close Business Partner requires treatment, certified by Medical
Practitioner as being dangerous to life and having to be Confined in a Hospital, and which results in the Insured Person’s discontinuation or cancellation of his/her original Insured Journey.

38. “Sickness” means sickness or disease commencing during the Insured Journey which is the direct and independent cause of loss.

39. “Spouse” means the husband or wife of the Insured Person by a valid and legal marriage.

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

41. “Third Degree Burns” means a condition diagnosed by a Medical Practitioner in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.

42. “Travel Companion” means the person who is accompanying the Insured Person, other than the tour guide or the tour staff member, during the whole Insured Journey and is also insured with the Company under the same Insured Journey.

43. “Travel Agent” means the travel agent who is legally licensed in the Registrar of Travel Agents under the Travel Agents Ordinance of Hong Kong, but excluding a travel agent who is the Insured Person or an Immediate Family Member of the Insured Person.

44. “Travel Document” means passport, Hong Kong Identity Card, travel visa, other documents or permit of the Insured Person which necessary for immigration clearance during the Insured Journey.


**DESCRIPTION OF COVER**

**SECTION (1): PERSONAL ACCIDENT COVER**

In the event that the Insured Person suffers from Bodily Injury resulting from an Accident during the Insured Journey, the Company will pay up to the Maximum Benefits as stated in the Summary of Benefits in accordance with the percentage stated in the Compensation Table hereunder, but only to the extent and if such Bodily Injury results in loss within twelve (12) consecutive months after the date of the Accident.

**Compensation Table**

<table>
<thead>
<tr>
<th>Event of Accidental Death and Disablement</th>
<th>Percentage of Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>1) Accidental Death</td>
<td>100%</td>
</tr>
<tr>
<td>2) Permanent Total Disablement</td>
<td>100%</td>
</tr>
<tr>
<td>3) Loss of two limbs or sight of both eyes</td>
<td>100%</td>
</tr>
<tr>
<td>4) Permanent total Loss of Speech and hearing</td>
<td>100%</td>
</tr>
<tr>
<td>5) Loss of one or sight of one eye</td>
<td>50%</td>
</tr>
<tr>
<td>6) Permanent total Loss of Speech</td>
<td>50%</td>
</tr>
<tr>
<td>7) Permanent total Loss of Hearing</td>
<td>50%</td>
</tr>
</tbody>
</table>

If more than one of the events listed above are applicable in respect of the same Accident, only the event with the highest compensation will be payable under Section (1) and in any event shall not exceed the Maximum Benefit stated in the Summary of Benefits.

When a limb or organ which has been partially disabled prior to the Accident covered under this Policy, and which become totally disabled as a result of such Bodily Injury, the Percentage of Maximum Benefit payable shall be determined by the Company having regard to the extent of disablement caused by the Bodily Injury. No compensation is payable in respect of loss of a limb or organ which is totally disabled prior to the Accident.

Under Section (1), the Company also covers any Bodily Injury sustained by the Insured Person while:

a) the Insured Person is traveling directly from the Principal Home or place of regular employment in Hong Kong to Hong Kong Immigration Department control point within three (3) hours before the Insured Person’s scheduled departure time of the Public Common Carrier in which the Insured Person has arranged to travel for the purpose of commencement of the Insured Journey.

b) the Insured Person is traveling directly from Hong Kong Immigration Department control point to the Principal Home or place of regular employment within three (3) hours after the Insured Person’s actual arrival time of the Public Common Carrier in which the Insured Person has arranged to travel for returning to Hong Kong from the Insured Journey.

In the case of disappearance of the Insured Person: if the Insured Person cannot be located within one (1) year after the date of disappearance due to sinking or wrecking of an aircraft or other Public Common Carrier either on land or at sea in which the Insured Person was traveling at the time of the Accident during the Insured Journey and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person has suffered an Accidental death covered by this Policy at the time of such disappearance, sinking or wrecking.

**Extensions applicable to Section (1):**

1.1 Extra Personal Accident Cover

The Maximum Benefit payable will increase by 50% of the Maximum Benefit of Section (1) as stated in the Summary of Benefit in the event of the Insured Person’s Accidental death or Permanent disablement within twelve (12) consecutive months after the date of Accident and subject to the Maximum Benefit of Section 1.1 stated in the Summary of Benefit whilst the Insured Person is:

1.1.1) riding solely as a fare-paying passenger (not as operator, pilot or crew member) in or on, boarding or alighting from a Public Common Carrier during the Insured Journey; or

1.1.2) being an innocent victim in a robbery or attempted robbery during the Insured Journey.

1.2 Third Degree Burns Cover

In the event of Accident occurred during the Insured Journey in which the Insured Person sustains Third Degree Burns, provided that assessment of such Third Degree Burns is certified by a Medical Practitioner with written medical reports and full diagnosis. The Company will pay the benefit as stated in the Compensation Table below and subject to the Maximum Benefit of Section 1.2 stated in the Summary of Benefit.
### Compensation Table

<table>
<thead>
<tr>
<th>Head</th>
<th>Percentage of Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) on 12% or more of total head surface area</td>
<td>100%</td>
</tr>
<tr>
<td>b) on 8% or more but less than 12% of total head surface area</td>
<td>75%</td>
</tr>
<tr>
<td>c) on 5% or more but less than 8% of total head surface area</td>
<td>50%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Body (Excluding Head)</th>
<th>Percentage of Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) on 20% or more of total body surface area</td>
<td>100%</td>
</tr>
<tr>
<td>b) on 15% or more but less than 20% of total body surface area</td>
<td>75%</td>
</tr>
<tr>
<td>c) on 10% or more but less than 15% of total body surface area</td>
<td>50%</td>
</tr>
</tbody>
</table>

### 1.3 Loss of Income

If the Insured Person sustain Bodily Injury during the Insured Journey and upon the Insured Person returning to Hong Kong, the Insured Person is incapacitated by such Bodily Injury from engaging in his/her usual gainful occupation as certified by a Medical Practitioner for seven (7) consecutive days, the Company will pay the weekly income benefit of HK$1,000 for each full consecutive seven (7) days’ period (one (1) week). The maximum compensation period is limited to twelve (12) weeks and up to the Maximum Benefit of Section 1.3. No indemnity payment shall be made for the first six (6) days of incapacity in performing the occupation after the Insured Person has returned to Hong Kong.

### Maximum Liability of Section (1):

If the Insured Person is under eighteen (18) or over seventy-five (75) years old upon the commencement of the Insured Journey, the maximum amount payable, subject to the Percentage of Maximum Benefit stated in the above Compensation Tables, shall be limited to 50% of the Benefits. This however does not apply to Section 1.1 for which the Insured Person is not entitled to any Benefit.

The maximum amount payable for all benefits including the extensions under this Section shall in aggregate not exceed 100% of the Maximum Benefit of Section (1) as stated in the Summary of Benefits.

If any individual is insured under multiple policies which contain Accidental death and Permanent disablement covers and are issued by the Company, the maximum liability of the Company in respect of any one individual life under all Accidental death and Permanent disablement covers shall not exceed HK$5,000,000 (or HK$2,500,000 for Insured Person aged under eighteen (18) or over seventy-five (75)) in aggregate and each relevant policy shall bear a proportionate share of the total loss.

### Exclusion to Section (1):

Section (1) under this Policy does not cover:

a) any loss caused by an Injury or otherwise which is a consequence of any kind of disease and/or Sickness.

b) Section 1.1 is not applicable to Insured Person aged under eighteen (18) or over seventy-five (75) years old upon the commencement of the Insured Journey.

c) Section 1.3 is not applicable to Insured Person who is unemployed, retired or self-employed.

d) Section 1.3 is not applicable to Insured Person who failed to submit an official or legal documentation issued by his/her employer to prove his/her employment status.

e) Section 1.3 is not applicable to Insured Person who failed to obtain a written medical report form the Medical Practitioner certifying that the Insured Person is unable to work in his/her gainful occupation.

### SECTION (2): MEDICAL EXPENSES COVER

The Company will reimburse the actual Medically Necessary Expenses reasonably incurred during the Insured Journey outside Hong Kong arising from Bodily Injury or Sickness up to the Maximum Benefit as stated in the Summary of Benefits.

### Extensions applicable to Section (2):

#### 2.1 Overseas Transportation for Medical Treatment

The Company extends to reimburse the transportation expenses outside Hong Kong incurred necessarily and unavoidably for medical treatment arising from Bodily Injury or Sickness during the Insured Journey up to the Maximum Benefit stated in the Summary of Benefit.

#### 2.2 Overseas Hospitalisation/Quarantine Cash Benefit

2.2.1 In the event that the Insured Person is Confined in a Hospital during the Insured Journey outside Hong Kong arising from Bodily Injury or Sickness; or/and

2.2.2 In the event that the Insured Person is Compulsorily Quarantined by national, regional or government or relevant authority at the scheduled destination or during the Insured Journey due to suspected or confirmed contraction of Infectious Disease;

2.2.3 If, upon the completion of the Hospital Confinement stated in Section 2.2.1, that Insured Person requires further Confinement for the same Bodily Injury or Sickness after the Insured Person return to Hong Kong.

The Company will pay the Insured Person a daily cash allowance of the limit stated in the Summary of Benefit of Section 2.2 up to the Maximum Benefit stated in the Summary of Benefit.

#### 2.3 Medical Treatment in Hong Kong

The Company extends to reimburse the actual Medically Necessary Expenses charged by Medical Practitioner in Hong Kong for the medical treatment sought by the Insured Person for such Bodily Injury or Sickness up to the Maximum Benefit of Section 2.3 either:

2.3.1 before the Insured Person’s arrival to the planned destination during the Insured Journey; and/or

2.3.2 within three (3) months after the Insured Person’s return to Hong Kong as the follow-up treatment by the western Medical Practitioner provided that the Medically Necessary Expenses have been incurred overseas for the same Bodily Injury or Sickness; and/or the Medically Necessary Expenses paid to Chinese Medicine Practitioner, subject to an aggregate limit as stated in the Summary of Benefit and daily limit per visit of HK$150.

#### 2.4 Medical Equipment

The Company extends to reimburse the actual purchasing cost of Medical Equipment which is certified by a Medical Practitioner as being medically necessary to improve an Insured Person’s condition resulting from a Bodily Injury or Sickness sustained during the Insured Journey, up to the Maximum Benefit of Section 2.4.

#### 2.5 Trauma Counselling

If during the Insured Journey, an Insured Person is the victim of a traumatic event and sustains Bodily Injury or is diagnosed as suffering from a post-traumatic stress disorder by a Medical Practitioner due to that traumatic event, the Company will reimburse the necessary expenses for counselling service incurred (i) during the Insured Journey; and/or (ii) within three (3) months after the Insured Person’s return to Hong Kong, subject to an aggregate limit as stated in the Summary of Benefit and a per visit and per daily limit of HK$2,000.
Maximum Liability of Section (2):
If the Insured Person aged over seventy-five (75) years old upon the commencement of the Insured Journey, the maximum amount the Company will pay is 50% of the Maximum Benefit as stated in the Summary of Benefits.

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the Maximum Benefit of Section (2) as stated in the Summary of Benefits.

Exclusion to Section (2):
Section (2) under this Policy does not cover:
a) any non-essential medical treatment;
b) any additional cost of single or private room at a Hospital;
c) any charges in respect of special or private nursing;
d) non-medical personal services such as radio, telephone and the like;
e) the cost of prostheses, contact lenses, spectacles, hearing aids, dentures and other medical equipment or optical treatment, unless it is claimable Medical Equipment under Section 2.4;
f) any claim if the Insured Person is traveling against the advice of a Medical Practitioner or for the purpose of obtaining surgical or medical treatment;
g) dental care and treatment unless such expense is necessarily incurred due to the necessary dental treatment of the sound and natural teeth of the Insured Person as a direct result of Bodily Injury occurred during the Insured Journey;
h) cosmetic surgery, refractive errors of eyes or hearing-aims, and any relevant prescriptions except necessitated by Bodily Injury occurred during the Insured Journey;
i) any surgery or medical treatment which is not evidenced by a written report from a Medical Practitioner;
j) any surgery or medical treatment which in the opinion of the Medical Practitioner treating the Insured Person and the Medical Practitioner appointed by the Company can be reasonably delayed until the Insured Person returns to Hong Kong;
k) any follow-up medical treatment paid to the Chinese Practitioner who is the Insured Person or Immediate Family Member;
l) any medical treatment provided by health spa, convalescent or nursing home or any rehabilitation centre;
m) the post-traumatic stress disorder is not as a direct result of the traumatic event.

SECTION (3): COMPASSIONATE DEATH CASH BENEFIT
If the Insured Person dies during the Insured Journey, the Company will pay the Insured Person’s estate an immediate cash benefit up to the Maximum Benefit as stated in the Summary of Benefits.

SECTION (4): WORLDWIDE EMERGENCY ASSISTANCE SERVICES
In the event that the Insured Person outside Hong Kong suffers Bodily Injury or Sickness during the Insured Journey, the Company will pay or provide the following benefits rendered by the service provider nominated by the Company:

4.1 Hospital Admission Guarantee
The guarantee of Hospital admission deposit up to a limit of HK$40,000, provided that the Confinement is duly approved by both the attending Medical Practitioner and the Company. Such deposit is to be borne by the Insured Person, unless otherwise covered under Section (2) – Medical Expenses Cover.

4.2 Emergency Medical Evacuation
The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation if the Insured Person’s condition must require medical treatment which is not available in the place of Accident or Sickness, emergency evacuation to the nearest appropriate medical facility will be arranged. The timing, means and final destination of evacuation will be decided by the Company and will be based entirely upon medical necessity.

4.3 Repatriation of Mortal Remains
The reasonable and unavoidable expenses for transporting the Insured Person’s mortal remains from the place of death back to Hong Kong, or the cost of local burial at the place of death as approved by the Company upon the death of the Insured Person caused by Bodily Injury or Sickness.

4.4 Compassionate Visit
If a Medical Practitioner certifies that Bodily Injury or Sickness renders an Insured Person unfit to travel or continue with the Insured Journey or is danger to their life or health, The Company will pay, (i) Cost (1) economy class round-trip airfare, and (ii) Accommodation reasonably incurred for one (1) designated person to visit the Insured Person provided that the Insured Person is Confined in a Hospital outside Hong Kong over three (3) consecutive days. This coverage can only be utilised once during any one Insured Journey.

4.5 Accommodation for Convalescence
The additional Accommodation expenses necessarily and unavoidable incurred by the Insured Person, for the sole purpose of convalescence immediately following his/her discharge from the Hospital, and if deemed medically necessary by both attending Medical Practitioner and the Company.

4.6 Return of Unattended Children
A one-way economy class airfare up to the Maximum Benefits as stated in the Summary of Benefits for returning the Insured Person’s dependent child(ren) aged under eighteen (18) years who is/are left unattended back to Hong Kong in the event of death or Confinement of the Insured Person in a Hospital outside Hong Kong due to Serious Medical Condition. If necessary, the Company will also arrange a qualified attendant to accompany the unattended child(ren) on the return journey.

4.7 Travel Information Service
(i) Update immunisation and inoculation requirement and needs
(ii) Passport and Visa requirements
(iii) Consulate and embassies’ addresses and contact numbers
(iv) Legal referral
(v) Arrangement of interpreter services
(vi) Worldwide Weather information
(vii) Lost luggage retrieval
(viii) Lost passport assistance
(ix) Emergency rerouting arrangements
(x) Transmission of urgent messages for medical reasons
(xi) Children escort assistance

Maximum Liability of Section (4):
The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the Maximum Benefit of Section (4) as stated in the Summary of Benefits.
Exclusion to Section (4):
Section (4) under this Policy does not cover:

a) 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 the planned journey.

b) any expenses for a service not approved and arranged by the service provider and the Company.

SECTION (5): PERSONAL BELONGINGS COVER

In the event of Accidental loss of or damage to the Insured Person’s Personal Belongings and/or Camera which are worn or carried, and owned by the Insured Person during the Insured Journey, the Company will pay up to the Maximum Benefits subject to the sub-limit per item/ set/ item as stated in the Summary of Benefit. The Company will pay at its absolute discretion reinstate, repair or replace the article, subject to due allowance for wear and tear, and depreciation. If any article is proven to be beyond economic repair, a claim will be dealt as the article had been lost.

Extensions applicable to Section (5):

5.1 Loss of Personal Money

In the event the Insured Person suffers from loss of Personal Money belonging to and being carried by the Insured Person or in a locked hotel room due to robbery, burglary or theft occurring during the Insured Journey, the Company will reimburse the Insured Person up to the Maximum Benefit as stated in the Summary of Benefit.

5.2 Loss of Travel Document or Transport Ticket

In the event the Insured Person suffers from Accidental loss of Travel Document or Transport Ticket during the Insured Journey, the Company will pay the relevant replacement cost up to the Maximum Benefit as stated in the Summary of Benefits.

Under Section 5.2, the Company extends to cover additional traveling expenses and/or Accommodation expenses incurred reasonably to the Insured Person for the sole purpose of continuation of the Insured Journey, subject to an aggregate as stated in the Summary of Benefits and daily limit of Accommodation, provided that the traveling class and/or the room type for the Accommodation shall not be better than the traveling class and/or the room type for the Accommodation originally arranged.

Exclusion to Section 5.2

Section 5.2 under this Policy does not cover:

a) any loss of any Travel Document and/or Transport Ticket which is not necessary to complete the Insured Journey;

b) any fine or penalties incurred due to non-replacement or late replacement of the Travel Documents by the Insured Person;

c) for the claim of both temporary and Permanent version of the same Travel Document. In the event of such loss, the Insured Person may claim only one version.

Maximum Liability of Section (5):

The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the Maximum Benefit of Section (5) as stated in the Summary of Benefits.

Exclusion to Section (5):

Section (5) under this Policy does not cover:

a) loss not reported to the local police, or hotel management, or the operator of the Public Common Carrier, or public authority within twenty-four (24) hours from the occurrence of the incident and for which a relevant written report is not obtained at the place of loss;

b) the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewellery or accessories (that is not being worn or carried by the Insured Person at the time of loss of damage), mobile phone and any device with telephoning function (including PDA phone and other accessories), plastic money (including the credit value of credit card, Octopus cards, etc.), coupons or securities, bonds, negotiable instruments, tickets or documents;

c) portable computer with any problems or defects triggered from software and malicious code(including but not limited to software downloading);

d) where receipts of the items being claimed are not under Insured Person’s name;

e) any loss or damage caused by wear, tear, gradual deterioration, mechanical or electrical failure, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or any of its resulting loss or damage;

f) any loss of property not being on the same Public Common Carrier of the Insured Person, or souvenirs and articles mailed or shipped separately;

g) any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party without additional costs incurred to the Insured Person;

h) any loss of data recorded on tapes, cards, diskettes;

i) damage to any brittle or fragile items like glass or crystal;

j) any loss of or damage to property while in the custody of a hotel or Public Common Carrier, unless reported immediately on discovery in writing to such hotel or Public Common Carrier within three (3) days and a property irregularity report is obtained in the case of the event occurred in a hotel or Public Common Carrier;

k) any loss claimed under Section (6) - Baggage Delay Cover arising from the same cause;

l) any loss of or damage to property insured under any other insurance, or otherwise reimbursed by Public Common Carrier or a hotel;

m) loss of golf balls unless contained in the golf bag which is lost at the same time;

n) any unexplained loss or mysterious disappearance, or shortage due to error, omission, exchange or depreciation in value;

o) damage to any sports equipment while in use;

p) any loss of property left unattended in a vehicle (except locked in the trunk) or Public Common Carrier, in transit or in public place;

q) as a result of the Insured Person’s failure to take due care and precautions for the safeguard and security of such property;

r) any hired or leased equipment;

s) any loss or damage due to confiscation or detention or destruction by customs or any other authority.

SECTION (6): BAGGAGE DELAY COVER

In the event the Insured Person’s checked-in baggage being delayed by a Public Common Carrier for over six (6) hours after the Insured Person arrives at the planned destination outside Hong Kong, the Company will pay the actual cost of emergency purchase of essential clothing or toiletries by the Insured Person up to the Maximum Benefit as stated in the Summary of Benefits, provided that a written confirmation from the Public Common Carrier on the number of hours and the reason of such delay must be obtained.

Maximum Liability of Section (6):

The maximum amount payable under Section (6) shall not exceed the Maximum Benefit as stated in the Summary of Benefits. The Company will pay under Section (6) once only for the Insured Journey.
Exclusion to Section (6):
Section (6) under this Policy does not cover:

a) any baggage of the Insured Person not being on the same Public Common Carrier of the Insured Person, or souvenirs and articles mailed or shipped separately;

b) any claim(s) under Section (5) - Baggage and Personal Belongings Cover arising from the same cause;

c) any loss for which the Insured Person fails to submit the receipt(s) for the relevant purchase.

SECTION (7): TRAVEL DELAY COVER

In the event that the scheduled Public Common Carrier in which the Insured Person has arranged to travel is delayed as a result of unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the Public Common Carrier, airline winding up or closure of airport, the Company will pay up to the Maximum Benefit as stated in the Summary of Benefits Section (7):-

7.1 Travel Delay Cash Benefit

In the event that the scheduled Public Common Carrier is delayed for at least five (5) consecutive hours from the departure or arrival time specified in the Insured Person’s original itinerary, the Company will pay HK$300 for first five (5) consecutive hours of delay, then HK$600 for each of the following full ten (10) consecutive hours of delay, up to Maximum Benefit as stated in the Summary of Benefits Section 7.1.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the scheduled Public Common Carrier to the Insured Person until the actual departure or arrival time of either a) the original transportation of that schedule Public Common Carrier or b) the first available alternative transportation offered by that scheduled Public Common Carrier.

7.2 Additional Accommodation

In the event that the outward or transit journey of the scheduled Public Common Carrier in which the Insured Person has arranged to travel outside Hong Kong is delayed for at least six (6) consecutive hours from the time specified in the Insured Person’s original itinerary, the Company will pay the additional, reasonable and irrecoverable Accommodation expenses incurred outside Hong Kong, up to the Maximum Benefit as stated in the Summary of Benefits Section 7.2.

7.3 Additional Transportation

In the event that the scheduled Public Common Carrier in which the Insured Person has scheduled to travel is cancelled as a consequence of the scheduled Public Common Carrier being delayed for at least six (6) consecutive hours after the Insured Person’s check-in, and that the operator of scheduled Public Common Carrier fails to arrange an alternative transportation, the Company will pay up to the Maximum Benefits as stated in Summary of Benefits Section 7.3 for the additional costs of Transport Ticket (economy class only) incurred by the Insured Person to reach the planned destination as specified in his/her original itinerary by an alternative means of Public Common Carrier. This benefit can only be utilised once during the Insured Journey.

7.4 Forfeited Travel Expenses

The Company will reimburse the paid and forfeited cost of Transport Ticket, Accommodation, group tour fees, admission fees of overseas sports, musical or other performance events due to the Insured Person’s delay and the delay of the Insured Person’s travel itinerary, up to the Maximum Benefit as stated in the Summary of Benefits Section 7.4, if the scheduled Public Common Carrier depart from Hong Kong was delayed for at least twenty-four (24) consecutive hours, resulting that the Insured Person decides to cancel the Insured Journey.

Maximum Liability of Section (7):
The maximum amount payable for all benefits including the extensions under this Section shall not in aggregate exceed 100% of the Maximum Benefit of Section (7) as stated in the Summary of Benefits.

Exclusion to Section (7):
Section (7) under this Policy does not cover:

a) any loss arising from the late arrival of an Insured Person at any point of departure stated in the Insured Person’s original itinerary for the Insured Journey, other than late arrival due to unexpected outbreak of industrial action during the Insured Journey;

b) any consequential loss or consecutive flights following, each period of delayed hours are accumulated and/or the proximate cause of the delay not directly due to the same delay reason;

c) any consequential loss as result of the preceding Public Common Carrier arrival delayed that causes delays/misconnections of subsequent Public Common Carrier in which the Insured Person has arranged to travel;

d) any expense which an Insured Person is not legally obliged to pay;

e) any circumstances leading to the relevant delay of the Insured Journey which is existing or announced before the Effective Date;

f) any loss in relation to alterations to schedules that is not verified by the operator of the Public Common Carrier, Travel Agent or other relevant parties;

g) any loss covered by any other insurance scheme, government programme or which has been/will be paid or refunded by Travel Agent, tour operator, the operator of the Public Common Carrier or other services providers forming part of the scheduled and booked itinerary except Section 7.1 – Travel Delay Cash Benefit;

h) in respect of any loss claimed under Section (8) - Trip Cancellation Cover and/or Section (9) - Trip Curtailment Cover arising from the same cause;

i) if Insured Person who failed to obtain an official document(s) of the Public Common Carrier which stated the time duration and reason of delay.

SECTION (8): TRIP CANCELLATION COVER

The Company will pay up to the Maximum Benefits as stated in the Summary of Benefits for the loss of unused Transport Ticket, Accommodation, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance or forfeited and for which the Insured Person is legally liable and not otherwise covered from any other sources, in the event that the Insured Person has to cancel the Insured Journey necessitated by the occurrence of any of the following:-

After the Effective Date:
• Travel Agent or the operator of the Public Common Carrier, in which the Insured Person has arranged to travel between Hong Kong and the planned destination, is publicly announced bankrupt or winding up.

After the Effective Date and within sixty (60) days before the scheduled departure date of Insured Journey:
• Death or Serious Medical Condition of the Insured Person, his/her Immediate Family Members or Close Business Partner;
• Death or Serious Medical Condition which does lead to Confinement of Travel Companion;
• Jury service or witness summons of the Insured Person.

After the Effective Date and within seven (7) days before the scheduled departure date of the Insured Journey:
• Compulsory Quarantine of the Insured Person;
● Serious damage to the Insured Person’s Principal Home in Hong Kong arising from fire, flood or burglary which requires the Insured Person’s continued presence in Hong Kong;

● Unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, natural disasters, or closure of airport at the planned designated cities of the Insured Journey;

● Issuance of the Black Outbound Travel Alert towards the planned destination of the Insured Journey by the Hong Kong Government, with at least one (1) day after the Effective Date (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force (notwithstanding item 12 of General Exclusions).

After the Effective Date and within twenty-four (24) hours before the scheduled departure date of the Insured Journey:

● Issuance of the Red or Amber Outbound Travel Alert towards the planned designated cities of the Insured Journey by the Hong Kong Government, with at least one (1) day after the Effective Date (for Single Trip Travel Plan) or the date stated on the receipt regarding the planned journey (for Annual Travel Plan) and the Outbound Travel Alert is still in force (notwithstanding item 12 of General Exclusions).

Section (8) extends to cover the irrecoverable admission fees of overseas sport, musical or other art performance paid by the Insured Person’s or Travel Companion’s credit card prior to the commencement of the Insured Journey or the occurrence of any of the conditions mentioned above, whichever is the earliest.

**Maximum Liability of Section (8):**

The maximum amount payable under Section (8) shall not exceed the Maximum Benefits as stated in the Summary of Benefits.

**SECTION (9): TRIP CURTAILMENT COVER**

The Company will pay up to the Maximum Benefits as stated in the Summary of Benefits for the loss of unused Transport Ticket, Accommodation expenses, group tour fees, admission fees of overseas sports, musical or other performance events which have been paid in advance and for which the Insured Person is legally liable and not otherwise covered from any other sources, in the event that the Insured Person has to abandon the Insured Journey and directly return to Hong Kong, or any additional actual cost of Transport Ticket and Accommodation reasonably and necessarily incurred consequent upon the curtailment of the Insured Journey, due to the occurrence of any of the following:

a) Travel Agent or the operator of the Public Common Carrier, in which the Insured Person has arranged to travel between Hong Kong and the planned destination, is publicly announced bankrupt or winding up;

b) death, Serious Medical Condition of the Insured Person, his/her immediate Family Members or Close Business Partner or Travel Companion;

c) serious damage to the Insured Person’s Principal Home in Hong Kong arising from fire, flood or burglary;

d) curtailment due to unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disasters, or closure of airport at the planned designated cities which prohibits the Insured Person from continuing with his/her scheduled Insured Journey;

e) issuance of the Black Outbound Travel Alert towards the planned designated cities by the Hong Kong Government (notwithstanding item 12 of General Exclusions).

Curtailment expenses payable in relation to the amount of Transport Ticket, Accommodation, group tour fees forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the Insured Journey. The Insured Person can only claim for either the forfeited expenses for the Insured Journey or additional Transport Ticket and Accommodation expenses incurred for the curtailment.

**Maximum Liability of Section (9):**

The maximum amount payable under Section (9) shall not exceed the Maximum Benefits as stated in the Summary of Benefits.

**Exclusions to Section (8) and Section (9):**

Section (8) and Section (9) under this Policy do not cover:

a) any Pre-existing Medical Condition;

b) any loss directly or indirectly arising from any government’s regulations control or act, error, omission or default of any Travel Agent, tour operator, Public Common Carrier and/or other provider of any service forming part of the booked itinerary;

c) any loss directly or indirectly arising from failure to notify the Travel Agent, tour operator, Public Common Carrier and/or other provider of any service forming part of the booked itinerary of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;

d) any loss in relation to cancellations or curtailments to schedules that is not verified by the operator of the Public Common Carrier, Travel Agent or other relevant organisations;

e) any loss which will be paid or refunded by any existing insurance scheme, government programme, Public Common Carrier, Travel Agent or any other provider of transportation and/or Accommodation;

f) where there is failure to obtain a written medical report from the Medical Practitioner;

g) any expenses incurred for services provided by another party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled Insured Journey;

h) any loss if the Insured Person refuses to follow the recommendation of a Medical Practitioner to return to Hong Kong, or refuses to continue the Insured Journey whilst the Insured Person’s physical condition at the time of recommendation is fit for travel (applicable to Section (9) - Trip Curtailment Cover only);

i) any loss directly or indirectly arising from disinclination to travel or financial circumstances of the Insured Person or Travel Companion;

j) any training or studying courses fee and/or deposits paid;

k) where Travel Agent, or tour operator, or Public Common Carrier is owned or jointly owned by the Insured Person, his/her immediate Family Member or Travel Companion;

l) any loss claimed under Section (7) – Travel Delay Cover arising from the same cause.

**SECTION (10): PERSONAL LIABILITY COVER**

The Company will indemnify the amount which the Insured Person becomes legally liable to pay as compensation for an Accident occurring during the Insured Journey which causes death, injury to a third party or damage to property of a third party. However, the Insured Person must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without the Company’s prior written approval.

**Maximum Liability of Section (10):**

The maximum amount payable under Section (10) in respect of any one occurrence or series of occurrences consequent upon one source or an original cause and in aggregate during the Insured Journey shall not exceed the Maximum Benefit as stated in the Summary of Benefits inclusive of any legal costs and expenses awarded against or incurred by the Insured Person with the Company’s written approval.
Exclusion to Section (10):
Section (10) under this Policy does not cover:

a) any liability incurred if the Insured Person make any offer or promise of payment or admit his/her fault to any other party or become involved in any litigation without the Company's written approval;
b) liability related to any business, profession or trade;
c) any willful, malicious or unlawful act of the Insured Person or any criminal acts;
d) liability to any person who is the Immediate Family Member, relatives, Travel Companion, employer or employee of the Insured Person;
e) contractual liability;
f) damage to property owned by or held in trust or in the custody of the Insured Person or his/her Immediate Family Member, Travel Companion, relatives, employee or employer of the Insured Person;
h) any cumulative, punitive or vigilant payment sentenced by the court.

SECTION (11): LOSS OF HOME CONTENTS COVER
In the event the Insured Person suffers from loss of or damage to the Home Contents within the Insured Person's Principal Home which is uninhabited during the Insured Journey as a direct result of burglary involving the use of forcible and violent entry to or exit from the premises, the Company will reimburse such loss or damage up to the Maximum Benefit as stated in the Summary of Benefits provided that such loss must be reported to the police and the relevant written documentation and report from the police must be obtained. The Company may make payment or at its options to reinstate or repair the article, pair or set of articles subject to due allowance for wear and tear, and depreciation.

Maximum Liability of Section (11):
The maximum amount payable under Section (11) shall not exceed the Maximum Benefits and subject to the sub-limit stated in the Summary of Benefits.

Exclusion to Section (11):
Section (11) under this Policy does not cover:

a) the Insured Person’s Principal Home in Hong Kong which is unoccupied for more than thirty (30) days from or prior to commencement of the Insured Journey;
b) any loss of or damage to bonds, bills of exchange, cash, coins, cheques, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile telephones, Transport Tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise;
c) any loss not reported to the police within twenty-four (24) hours after the Insured Person returns to Hong Kong from the Insured Journey and a police report for such loss not having been obtained;
d) shortage due to error, omission, exchange or depreciation in value;
e) any equipment or apparatus used in connection with any profession, business or employment.

SECTION (12): RENTAL VEHICLE EXCESS COVER
Provided that the Insured Person rent or hire a Rental Vehicle outside Hong Kong during the Insured Journey from a licensed vehicle rental company in which the Insured Person is legally liable to a motor insurance excess or deductible for the loss of or damage to the Rental Vehicle imposed under the motor insurance as attached to the rental agreement involved, the Company will pay the such excess or deductible up to the Maximum Benefit as stated in the Summary of Benefits. As part of the hiring arrangement the Insured Person must take up a comprehensive motor insurance against loss of or damage to Rental Vehicle during the rental period. The Insured Person must also comply with all requirements of the rental organisation's hiring agreement and their insurance terms, as well as the laws, rules and regulations of the country.

Maximum Liability of Section (12):
The maximum amount payable under Section (12) shall not exceed the Maximum Benefits as stated in the Summary of Benefits. The Company will pay under Section (12) once only for the Insured Journey.

Exclusion to Section (12):
Section (12) under this Policy does not cover:

a) cycle and motor cycle;
b) any loss if the Insured Person do not comply with all requirements of the rental agreement;
c) any loss if the Insured Person is not the named driver on the rental agreement or the motor insurance;
d) any loss if the loss is the direct result of the Insured Person’s act which against any of the traffic regulations in the local area;
e) any loss if there is no motor insurance attached to the rental agreement or the Insured Person elects not to be covered under the motor insurance.
f) any loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
g) any Non Operation Charge (NOC), loss of use charge.
h) Rental Vehicle is not controlled by Insured Person while loss occurs.

SECTION (13): CREDIT CARD PROTECTION
If an Insured Person sustains Bodily Injury during the Insured Journey and directly results in Accidental death within twelve (12) consecutive months, the Company will pay up to the Sum Insured stated in Section (13) of the Schedule of Benefits for any outstanding balance on the deceased Insured Person’s credit card(s) for goods purchased by the deceased Insured Person during the Insured Journey.

Maximum Liability of Section (13):
The maximum amount payable under Section (13) shall not exceed the Maximum Benefits as stated in the Summary of Benefits. The Company will pay under Section (13) once only for the Insured Journey.

Exclusion to Section (13):
Section (13) under this Policy does not cover:

a) interest accrued or financial charges on the outstanding expenses of the deceased Insured Person’s credit card.
b) any outstanding balance on the deceased Insured Person’s credit card which is covered for the same risk by any other insurance.
c) Sickness, disease or bacterial infection.
SECTION (14): GOLFER “HOLE-IN-ONE”
The Company will pay the Insured Person up to the Maximum Benefits as stated in the Summary of Benefits Section (14) for the cost of hospitalization in any recognised golf course in the world if Insured Person had achieved a “Hole-in-One” subject to the evidence in the form of your signed/countersigned score card recording the event.

Maximum Liability of Section (14):
The maximum amount payable under Section (14) shall not exceed the Maximum Benefits as stated in the Summary of Benefits. The Company will pay under Section (14) once only for the Insured Journey.

Exclusion to Section (14):
Section (14) under this Policy does not cover:

a) Insured Person under eighteen (18) years of age on the first day of the Insured Journey,
b) Insured Person who is a Professional Golfer.

SECTION (15): CRUISE INTERRUPTION COVER

15.1 Additional Transport Ticket
The Company will reimburse the reasonable additional Transport Ticket required for the Insured Person to catch-up the cruise which has already departed if the Insured Person missed a pre-planned cruise as a direct result of the scheduled Public Common Carrier depart from Hong Kong was delayed due to unexpected outbreak of industrial action, Riot, civil commotion, Terrorist Act, hijack, adverse weather conditions, natural disaster, mechanical or electrical breakdown of the Public Common Carrier, airline winding up or closure of airport, up to the Maximum Benefits as stated in the Summary of Benefits Section 15.1.

15.2 Excursion Tour Cancellation
The Company will pay the Insured Person up to the Maximum Benefits as stated in the Summary of Benefits Section 15.2 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:

i) Bodily Injury or Sickness of the Insured Person or Travel Companion; or
ii) adverse weather at the planned destination during the Insured Journey; or
iii) the cruise was unable to berth at the planned destination port.

Maximum Liability of Section (15):
The maximum amount payable under Section (15) shall not exceed the Maximum Benefits as stated in the Summary of Benefits. The Company will pay under Section (15) once only for the Insured Journey.

Exclusion to Section (15):
Section (15) under this Policy does not cover:

a) any loss that is covered by any other existing insurance scheme, government programme, or which will be paid or refunded by a cruise, hotel, airline, Travel Agent or any other provider of travel and/or Accommodation.

b) if Insured Person who failed to obtain an official document(s) of the Public Common Carrier which stated the Insured Person’s name, date, time duration and reason of delay (applicable to Section 15.1 - Additional Transport Ticket only);

c) if Insured Person who failed to obtain an official document(s) from cruise company which stated the failure of berthing (applicable to Section 15.2 - Excursion Tour Cancellation only).

GENERAL EXCLUSIONS (APPLICABLE TO ALL SECTIONS)

This Policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any Pre-existing Medical Condition, pre-existing condition, congenital and hereditary condition;
2. any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
3. failure of the Insured Person to take all reasonable efforts to safeguard his/her property/money, or to avoid Injury to minimise any claim under this insurance;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sport;
5. rock climbing or mountaineering normally involving the use of ropes or guides at altitude limit greater than five thousand (5,000) meters, or scuba diving to a depth greater than thirty (30) metres below sea level;
6. suicide or intentional self-inflicted Injury;
7. insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a Medical Practitioner), alcoholism, drug addiction or solvent abuse;
8. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom;
9. any home leave while the Insured Person is Confined to a Hospital as an in-patient;
10. any air activity or involvement of the Insured Person other than (i) travelling as a passenger on a regular scheduled aircraft or licensed aircraft; (ii) participating in such activity where the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority;
11. engagement in any kind of labour work; engagement in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services;
12. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup;
13. any medical treatment received during an Insured Journey which was made for the purpose of receiving medical treatment or if the Insured Journey was undertaken was unfit to travel; or the Insured Person is travelling against the advice of a Medical Practitioner;
14. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
   - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
   - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
   - chemical or biological substances which are not used for peaceful means.
15. any act of nuclear, chemical, biological terrorism (“NCB terrorism”) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this clause:
An act of “NCB terrorism” shall mean an act, including but not limited to the use or the threat thereof, of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or
government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Chemical” agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.

“Biological” agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

This clause also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of NCB terrorism.

If the Company alleges that by reason of this clause, any loss, damage, cost or expense is not covered by this Policy, the burden of proving the contrary shall be upon the Insured Person.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

16. any expenses that can be compensated from any other sources;
17. any consequential loss not specified in the Policy;
18. any payment the Insured Person would normally have made during the Insured Person’s travel, if nothing had gone wrong;
19. any loss in connection with asbestos;
20. any Insured Person who is the People’s Republic of China passport holder whose travel destination is within the territory of the People’s Republic of China, except Hong Kong, Macau and Taiwan;
21. Sanction Exclusion Clause

The Company shall not provide cover nor shall the Company 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 to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of any jurisdiction applicable to the Company.

GENERAL PROVISIONS (FOR BOTH SINGLE TRIP TRAVEL PLAN AND ANNUAL TRAVEL PLAN)

1. Contracts (Rights of Third Parties) Ordinance Exclusion
Any person or entity who is not a party to this Policy shall have no right or rights under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong) and any subsequent amendment or revision or replacement thereof to enforce any of its terms under any circumstances whatsoever.

2. Entire Contract
The proposal form and declaration, Policy Schedule, the Policy Term and conditions, exclusions, riders, endorsements, attachments and amendments, if any, will constitute the entire contract of insurance (this Policy) between the parties. No agent or other person has the authority to change or waive any provision of this Policy. No changes in this Policy shall be valid unless approved by the Company and evidenced by endorsement of amendment.

3. Single Trip Travel Plan
An Insured Journey for one round-trip between Hong Kong and planned destinations, and the maximum period of the Insured Journey is one hundred and eighty-two (182) days.

4. Annual Travel Plan
No limit on the frequency of travel during any one Policy year of annual travel plan, subject to the maximum period of each Insured Journey shall not exceed ninety (90) days.

5. Age Limit
For Single Trip Travel Plan, the insurance shall apply to any Insured Person who aged from six (6) weeks to eighty-five (85) years old on the commencement of the Insured Journey.
For Annual Travel Plan, the insurance shall apply to any Insured Person aged from six (6) weeks to sixty-five (65) years old on the Effective Date. Annual Travel Plan is not applicable to any person aged below eighteen (18) years old who enrolls individually.

6. Family Plan
Family plan is only applicable to the Insured Person and/or Spouse, and/or their legitimate child(ren) aged below eighteen (18) years old on the commencement of the Insured Journey for Single Trip Travel Plan, or aged below eighteen (18) years old on the Effective Date for Annual Travel Plan, for the same Insured Journey.

The number of child(ren) under family plan is not limited provided that all insured child(ren) are declared in the application. Under family plan, the Company’s maximum liability to any one Accident for an insured family shall not exceed 300% of the Maximum Benefits as stated in the Summary of Benefits under this Policy. If an insured family is covered under more than one travel insurance policy written by the Company, the benefits payable to an insured family under the section(s) to claim shall be subject to 300% of the section limit(s) highest amongst all policies.

7. Place of Departure
All Insured Journeys must commence in Hong Kong.

8. Nature of Travel
The Policy is only valid for conventional leisure travel or business travel (limited to administrative work only).

9. Misstatement of Age
In the event that the Insured Person’s age has been misstated and if, according to the correct age, the coverage provided by this Policy would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then the Company’s liability during the period that the Insured Person is not eligible for coverage shall be limited to the refund of all premiums paid for the period covered by this Policy. No refund shall be provided for any child(ren) cover under Family Plan.

10. Notification of Claim
Written notice of claim must be given to the Company within thirty (30) days of the date of the incident causing such loss. In the event of Accidental death, immediate notice thereof must be given to the Company by the Insured Person’s legal personal representative.

11. Proof of Loss
Within thirty (30) days upon receipt of claim form provided by the Company, written proof of loss must be furnished to the Company. Failure to furnish such proof within the time required shall not invalidated any claims if it was not reasonably practicable to give proof within such time limit, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time which such proof is otherwise required. All certificates, information, evidence required by the Company shall be furnished at the expense of the Insured Person, or claimant, or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.

12. Medical Examination
The Company shall be entitled in the case of non-fatal Injury to call for examination by a medical referee appointed by the Company whenever required and in the event of death to have a post-mortem examination at the Company’s own expense.

13. Payment of Claims
Indemnity for death of the Insured Person is payable to the estate of the Insured Person. All other indemnities are payable to the Insured Person.
14. 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 behalf of the Insured Person to obtain any benefit under this Policy, all benefits in respect of such claims shall be forfeited.

15. Liability Claim
The Insured Person, or any person acting on his/her behalf, must not negotiate, admit, deny or settle a claim without the Company’s written approval.

16. Right of Recovery
In the event that authorisation of payment and/or payment is made by the Company or the service provider of the Worldwide Emergency Assistance Services for a claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, the Company reserves the right to recover the said amount or excess from the Insured Person.

17. Misrepresentation
If the Insured Person or anyone acting for the Insured Person makes a statement in the application form or in connection with any claim under this Policy knowing the statement is false, the Company will not be liable for any claim and this Policy shall cease.

18. Subrogation
The Company has the right to proceed at the Company’s own expense in the name of the Insured Person against third parties who may be responsible for an occurrence giving rise to a claim under this Policy.

19. Alternative Dispute Resolution
In the event of a dispute arising out of this Policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the Arbitration Ordinance (Chapter 609 of the Laws of Hong Kong) as amended from time to time. The arbitration shall be conducted in Hong Kong by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this Policy. In the event of the status or outcome of any form of alternative dispute resolution, if the Company decline liability for any claim under this Policy and the Insured does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of our disclaimer, the Insured’s claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this Policy.

20. Compliance with General Provisions
Failure to comply with any of the provisions stated in this Policy shall invalidate all claims hereunder.

21. Other Insurance
If there is any other policy insured by other insurance company which also covers the same benefits as this Policy at the time of a claim, the Company will only be liable for the Company’s proportionate share except for Section (1) – Personal Accident Cover, Section 2.2 – Overseas Hospitalisation/Quarantine Cash Benefit, Section (3) Compassionate Death Cash Benefit and Section 7.1 – Travel Delay Cash Benefit.

22. Duplicate Insurance
If the Insured Person is covered under more than one travel insurance policy underwritten by the Company, any compensation should limited to the travel insurance policy with the greatest compensation of the section(s) to claim and only the benefits under that travel insurance be payable. The other policy/policies is/are deemed to be void from inception and the premium will be refunded accordingly.

23. Governing Law and Jurisdiction
This Policy shall be governed and interpreted in accordance with the laws of Hong Kong and subject to the exclusive jurisdiction of the courts of Hong Kong.

24. Automatic Extension of the Policy
This Policy can be automatically extended only in the circumstances which are outside the Insured Person’s control. In such event, the Insured Journey is extended beyond the period stated in the original official itinerary issued by the Travel Agent or Public Common Carrier, the Company will automatically extend the period of insurance up to a maximum of fourteen (14) calendar days without charge for such a period as is reasonably necessary for completion of the Insured Person’s Insured Journey.

25. Cancellation of Policy
For Single Trip Travel Plan, no refund of premium is allowed once the Policy has been issued.
For Annual Travel Plan, the Policy can be cancelled.
   a) by the Insured Person on notice to that effect being given in writing to the Company, in which case the Company will retain the customary short period rate as specified below for the time the Policy has been in force and subject to a minimum and non-refundable premium of HK$500.00 plus other Levy (if any) after client discount, whichever is higher.
   b) by the Company on seven (7) days’ advance notice to that effect being given in writing to the Insured Person’s last known address, in which case the Company shall be liable to repay on a ratable proportion of the premium for the unexpired term from the date of the cancellation.

<table>
<thead>
<tr>
<th>Period Covered (Number of Months)</th>
<th>Charge of Premium Paid (%)</th>
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<tbody>
<tr>
<td>1 (customary minimum premium)</td>
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<td>2</td>
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<td>100</td>
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26. Termination of Policy
For Annual Travel Plan, Policy shall automatically terminate at the earliest date specified below:
 (i) the premium due date when any or any part of the premium pertaining to this Policy is not paid;
 (ii) the date when the Insured Person attains the age of sixty-six (66) years upon policy anniversary; or when the Insured Child in the Family Plan attains the age of eighteen (18) years upon policy anniversary;
 (iii) upon the Insured Person’s request, termination of Policy will be effective on the date specified in the written notice received by the Company, provided that thirty (30) days’ notice of cancellation before premium due date is given;
 (iv) subject to General Provision 17 – Misrepresentation.

27. Reinstatement of Policy
If this Policy lapses within thirty-one (31) days due to non-payment of premiums, it may be reinstated with the Company’s approval. Benefits will not, however, be payable for any event likely to give rise to a claim under this Policy which occurs while this Policy has lapsed and Pre-existing Condition should re-apply as if this Policy commenced on such reinstatement date.

28. Renewal of Policy
The Company reserves the right to amend any terms and conditions, including but not limited to the premium rates, or benefits or exclusions of this Policy at the time of renewal of any policy year of this Policy, either before or after the Insured Person’s acceptance of such renewal.
HOW TO MAKE A CLAIM

Written notice of claim must be given to the Company within thirty (30) days of the date of the incident causing such loss. Please submit the claim form to the Company together with relevant travel documents and the following supporting documents, including but not limited to the following:

1. **Personal Accident Cover/Credit Card Protection**
   - Medical report or certificate issued by a Medical Practitioner certifying the degree or severity of disability;
   - Police report, where relevant.

2. **Accidental Death/Compassionate Death Cash Benefit**
   - Death certificate;
   - Coroner’s report;
   - Police report, where relevant;
   - In the event of a disappearance, presumption of death as proclaimed by court.

3. **Medical Expenses Cover**
   - Diagnosis and treatment, including patient name and date of diagnosis, certified by a Medical Practitioner;
   - Original Hospital bill/receipt with itemised list issued by a Hospital;
   - Original documents to certify that the Compulsory Quarantine is forced by national, regional or government or relevant authority;
   - Original receipt for purchase of Medical Equipment;
   - Original receipt for purchase of transportation.

4. **Personal Belongings Cover**
   - Original receipts, including date of purchase, price, model and type of items lost or damaged;
   - Copy of notification to airline/Public Common Carrier and their official acknowledgement in writing when loss of damage has occurred in transit;
   - Police report (which must be made within twenty-four (24) hours of the occurrence);
   - Copy of notification to the issuing authority in respect of loss of traveller’s cheques (which must be made within twenty-four (24) hours of the occurrence);
   - Repair quotation stated the cause of damage or confirmation of irreparable damage.
   - Original receipts of Transport Ticket/Accommodation.

5. **Trip Cancellation Cover/Trip Curtailment Cover**
   - Official documentation from Public Common Carrier including Insured Person’s name, date, time, duration and reason for delay;
   - Original documents from Travel Agent, operator, hotel, airline, Public Common Carrier or relevant organisations proving the refund or non-refundable amount.

6. **Travel Delay Cover/Baggage Delay Cover/Cruise Interruption**
   - Official documents of the Public Common Carrier including Insured Person’s name, date, time, duration and reason of delay;
   - Original receipt for the group tour fees, Transport Ticket, Accommodation and/or admission fees of overseas sport, musical or other performance events of the forfeited itinerary;
   - Diagnosis and treatment, including patient name and date of diagnosis, certified by a Medical Practitioner;
   - Official documentation from Public Common Carrier including Insured Person’s name, date, time, duration and reason for delay;
   - Official documents from travel agent, operator, hotel, airline, Public Common Carrier or relevant organisations proving the refund or non-refundable amount.

7. **Loss of Home Contents Cover**
   - Receipts, including date of purchase, price, model and type of items lost or damaged;
   - Police report (which must be made within twenty-four (24) hours upon return from the Insured Journey).

8. **Personal Liability**
   - Statement on the nature and circumstances of the incident or event (No admission of liability or settlement can be made or agreed upon without our written consent);
   - All associated documentation received in connection with the incident or event (including copies of summons, all court documents, solicitors' and other legal correspondence).

9. **Rental Vehicle Excess Cover**
   - Original receipt from the licensed rental agency;
   - Rental agreement which shows the excess or deductible and terms and conditions of the comprehensive motor insurance;
   - Police report.

10. **Golfer “Hole-in-One”**
    - Signed/countersigned score card or signed certificate which recording the event issued by the recognised golf course on which the “Hole-in-One” occurred.

These are some of the required documents for claims. The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.

In the event of any discrepancy between the Chinese and English versions, the English version shall prevail.
「智優遊」旅遊保障計劃

24 小時緊急支援熱線 852 8206 2229

重要事項—當收到本保單時，請仔細閱讀本保單內容，並且立即提出任何必需的修訂。

本保單條款及細則、承保表及任何附加批註須一併閱讀並應視為一份完整合約（以下稱本保單），載於本保單內之任何部分而附特定涵義的任何詞彙或字句，於整份文件中均具有相同之特定涵義。

投保人/受保人的申請/登記與其聲明須一併收納於本保單內，並作為本保單之依據。由於受保人已向大新保險（1976）有限公司（以下稱本公司）申請及已繳付或同意繳付本保單之應付保費，於保單生效期間受保人是適宜出行，以及在申請本保單時在申請/登記與其聲明的資料為真實及正確，本公司將按照本保單內詞彙內詞彙解釋、不保事項、限制、條款及條件，或附加之批註向受保人作出理賠根據。

如申請/登記與其聲明屬多於一名受保人，僅按本保單所載之條款及條件，本公司同意並接受為各受保人提供保障。

<table>
<thead>
<tr>
<th>保障</th>
<th>每受保人最高賠償額（港幣）</th>
<th>金計劃</th>
<th>鑽石計劃</th>
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<td>(1) 個人意外保障</td>
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<td>1.1</td>
<td>年齡為18歲至75歲</td>
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<td>行李延誤保障</td>
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大新保險（1976）有限公司
香港北角英皇道510 號
港運大廈20 樓
電話號碼：852 2808 5000
傳真號碼：852 2598 8008
電郵：dsi@dahsing.com
網址：www.dahsinginsurance.com
<table>
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<th>金計劃</th>
<th>鑽石計劃</th>
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<td>(11) 家居物品保障</td>
<td></td>
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<tr>
<td>11.1 家居物品保障</td>
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<tr>
<td>11.2 家居物品保障</td>
<td></td>
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<td>3,000</td>
</tr>
<tr>
<td>(12) 租車服務保障</td>
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<td></td>
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<tr>
<td>12.1 租車服務保障</td>
<td></td>
<td>2,500</td>
<td>5,000</td>
</tr>
<tr>
<td>(13) 信用卡保障</td>
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<td></td>
<td></td>
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<tr>
<td>13.1 信用卡保障</td>
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<tr>
<td>(14) 高貴人球保障</td>
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<td></td>
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<td>14.1 高貴人球保障</td>
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<tr>
<td>(15) 比賽保障</td>
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<td>15.1 比賽保障</td>
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<tr>
<td>15.2 比賽保障</td>
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<td></td>
<td>5,000</td>
</tr>
<tr>
<td>15.3 比賽保障</td>
<td></td>
<td></td>
<td>5,000</td>
</tr>
</tbody>
</table>

### 詞彙解釋

本保單內之任何部分而附特定涵義的任何詞彙或字句，其意指於下列或每項目之首列明，並於整份文件中均具有相同之特定涵義。

1. **意外**、「意外的」指於受保旅程遇上不能預料及不可避免的事故而引致身體受損或損失。
2. **住院**指接受治療。
3. **居所**指由於受保人在受保家庭計劃的[保障計劃][89]內的居所。
4. **相繼**指相繼發生。
5. **指名**指指名。受保人指受保人於本保單內所指名的包括在受保旅程計劃內的受保人。
6. **受保旅程計劃**指受保人於本保單內所指名的受保旅程計劃。
7. **受保旅程計劃的開始及結束**指於受保旅程計劃內所訂定的開始及結束日期。
8. **受保旅程計劃的開始**指在受保旅程計劃內所訂定的開始日期，而於任何受保人之受保旅程計劃開始日期前往香港或中國大陸及中國大陸及香港以外之國家或地區。
9. **受保旅程計劃的結束**指在受保旅程計劃內所訂定的結束日期，而於任何受保人之受保旅程計劃結束日期前往香港或中國大陸及中國大陸及香港以外之國家或地區。
10. **受保旅程計劃的開始及結束**指於受保旅程計劃內所訂定的開始及結束日期，而於任何受保人之受保旅程計劃開始日期前往香港或中國大陸及中國大陸及香港以外之國家或地區。
11. **受保旅程計劃的開始及結束**指於受保旅程計劃內所訂定的開始及結束日期，而於任何受保人之受保旅程計劃開始日期前往香港或中國大陸及中國大陸及香港以外之國家或地區。
12. **受保旅程計劃的開始及結束**指於受保旅程計劃內所訂定的開始及結束日期，而於任何受保人之受保旅程計劃開始日期前往香港或中國大陸及中國大陸及香港以外之國家或地區。
20. **失明**：指完全喪失視力及永久無法復原。
21. **服藥或精神失常**：指無法發作出所要求的四（4）項語音中的一（3）項，例如聲音、咀嚼音、顫音及軟顫音，或聲帶完全喪失功能，或大腦語言中樞受損，導致語言失能。
22. **醫療用品**：指指翳（如、義肢、眼鏡、拐杖、助行架、頭托、骨折保護器）、護具及助聽器。
23. **必要醫療費用**：於受保人住處日經治療十二（12）個月，自於該期間結束時情況仍沒有好轉之時段。
24. **最高賠償額**：指於本保單保障範圍內的所有項目的最高賠償額。
25. **醫療**：指現有職業資格及已獲達其執業地區合法提供醫療及外科服務的人士，惟受保人或其直系親屬除外。
26. **永久**：指由意外發生之日起持續十二（12）個月，自於該期間結束時情況仍沒有好轉之時段。
27. **完全喪失**：指受保人不能從事任何形式的工作而致傷殘金，或於在受保人並無從事任何職業或工作，則指其喪失就業日常生活生活的能。且此等傷殘必須已維持連續十二（12）個月，並需經醫生證明受保人的餘生屬於完全性、持續性及永久性的傷殘。
28. **個人財物**：指於受保旅程中因受保人所佩帶或攜帶，擁有的或取得之個人物品，惟不包括相機。
29. **個人金錢**：指現金、銀行本票、個人支票或旅行支票。
30. **已存在的病症**：指受保人，其直系親屬，同行夥伴或公司合夥人於生效日前已確診，出現相關症狀，已存在，需要醫療建議，及／或接受治療，及／或處置藥物的任何身體損傷或疾病。
31. **主要住所以及住所**：指於受保人於香港的私人住宅，屋頂或樓宇，而該私人住宅，屋頂或樓宇須為受保人唯一永久的主要住所。
32. **職業高爾夫球手**：指受保人需倚賴及主要透過，參與高爾夫球活動以賺取生活費用。
33. **公共交通工具**：指持有效牌證可以出租或銷售運載乘客的公司或個人的運載，並可藉任何機械推動的運載工具。
34. **租賃車輛**：指承辦租賃的租車公司，租用之車用於其經營上道路運載受保人的非商用用途之車輛（不包括摩托車）。
35. **暴亂**：指人群參與播遷公共治安的作為（不論是否與警察或政府發生任何衝突），及任何依法成立的政府機構為鎮壓或試圖鎮壓任何上述暴亂之作為或將上述暴亂行為的影響降至最低而採取的行動。
36. **「承保書」／「保險證書」：指附於保單中的承保書。
37. **嚴重醫療狀況**：指受保人或其同行夥伴的身體損傷或疾病需接受醫生治療並確診不應當视察或繼續其原訂的旅遊行程，嚴重醫療狀況亦包括受保人或同行夥伴因身體損傷或疾病而被任何政府、政府或政府機構拒絕登記入境的公共工具或入境，若適用於直系親屬或公司合夥人是指其直系親屬或公司合夥人，是指其直系親屬或公司合夥人的身體損傷或疾病。
38. **疾病**：指受保人於受保旅程中其身體不適或受疫情症，而該疾病必須直接及獨立於任何其他因素導致損失。
39. **配劑**：指受保人的丈夫或妻子的死亡，而該配偶關係必須為有效及合法的。
40. **恐怖襲擊**：指所有違反人道或違反使用或暴力手法造成傷亡、傷害或破壞等行為。於該等行為對個人、財物或政府造成命喪亡或財物損失，涉及謀財害命、洗黑錢、家族、國家利益或政府利益。
41. **三級程度燒傷**：指經醫生診斷為皮膚層因燃燒而完全受損或破壞，並傷及皮下組織。
42. **四級燒傷**：指於某個燒傷部位決定。
43. **同行夥伴**：指於受保旅程中與受保人同行及同時投保本公司，而非其當團或組團。
44. **旅行代理商**：指於香港旅遊業議會及合理註冊及登記為旅行代理商，惟受保人或其直系親屬為旅行代理商則例外。
45. **旅遊證件**：指香港身份證、旅遊簽證及其它證件，必須為受保旅程中出入境時所需的任何證件或證明文件。
46. **「本公司」指新界保險（1976）有限公司。

**保障說明**

章節（1）：個人意外保障

若受保人於受保旅程中因意外遭受身體損傷，而該身體損傷於意外發生日起計連續十二（12）個月內導致下列傷損於表上所載的賠償項目中任何一項，本公司將會根據下列賠償於表上所載最高賠償額百分比作出賠償，惟以保障表-章節（1）所載之最高賠償額之上限。

<table>
<thead>
<tr>
<th>賠償項目</th>
<th>最高賠償額百分比</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 償償死亡及喪失聲話能及聽力</td>
<td>重大死亡 100%</td>
</tr>
<tr>
<td>2. 永久喪失聲話能及聽力</td>
<td>重大喪失 100%</td>
</tr>
<tr>
<td>3. 失去肢或手臂</td>
<td>重大喪失 100%</td>
</tr>
<tr>
<td>4. 永久喪失聲話能及聽力</td>
<td>100%</td>
</tr>
<tr>
<td>5. 失去一肢或手臂</td>
<td>50%</td>
</tr>
<tr>
<td>6. 永久喪失聲話能及聽力</td>
<td>50%</td>
</tr>
<tr>
<td>7. 永久喪失肢或手臂</td>
<td>50%</td>
</tr>
</tbody>
</table>

於同一次意外事件中遭受多於一個賠償項目，章節（1）將只會賠償金額較高的項目，且任何情况下賠償將以保障表-章節（1）所載之最高賠償額之上限。

於意外發生前，受保人或其同行夥伴已部分喪失功能，而受保人身體損傷後造成完全喪失功能，本司會就該身體損傷所引致的受損部位決定最高賠償額百分比作出賠償。在任何情況下，本司不會因意外發生前已喪失功能的肢體或器官作出賠償。

於章節（1）中，本公司所保較於受保人於於下列情況遭受身體損傷：

a) 若受保人於受保旅程中遭受公共交通工具之損失港港前（3）小時內，直接由香港主要住所或日常工作地點前往香港入境處出入境管理局以開始其受保旅程之時段；

b) 若受保人於受保旅程結束時，所搭乘之公共交通工具之實際抵港時間後三（3）小時內，由香港入境處出入境管理局以直接返回主要住所或常住日工作地點之時段。

若受保人失蹤：若受保人在受保旅程中搭乘飛機或其他公共交通工具遭遇意外而導致失蹤，證實或尋回，且在意外發後一（1）年內仍無法尋回，則會假定受保人已意外死亡。

章節（1）的延伸保障

1. 額外個人意外保障

受保人因意外受傷而死亡或於意外發生後連接連續十二（12）個月永久喪失，保障表-章節（1）所列之最高賠償額將增加百分之五十（50%），惟以保障表-章節（1）所載之最高賠償額為限，如受保人：
1.1.1 在受保旅程期間僅以付費乘客身份（並非操作員、機長或機組人員）乘搭公共交通工具；或
1.1.2 在受保旅程期間遇劫或被企圖行劫事，成為無事受害者。

1.2 三級程度燒傷保障

若受保人在受保旅程中遭受意外下，導致三級程度燒傷，並能提出醫生的醫療報告及全面診斷，本公司將按照下列賠償表支付賠償，惟以保障表 - 章節 1.2 所載之最高賠償額為限。

### 賠償表

<table>
<thead>
<tr>
<th>三級程度燒傷</th>
<th>最高賠償額百分比</th>
</tr>
</thead>
<tbody>
<tr>
<td>頭部</td>
<td></td>
</tr>
<tr>
<td>a) 12%或以上</td>
<td>100%</td>
</tr>
<tr>
<td>b) 8%或以上但少於12%</td>
<td>75%</td>
</tr>
<tr>
<td>c) 5%或以上但少於8%</td>
<td>50%</td>
</tr>
<tr>
<td>身體（頭部以外）</td>
<td></td>
</tr>
<tr>
<td>a) 20%或以上</td>
<td>100%</td>
</tr>
<tr>
<td>b) 15%或以上但少於20%</td>
<td>75%</td>
</tr>
<tr>
<td>c) 10%或以上但少於15%</td>
<td>50%</td>
</tr>
</tbody>
</table>

1.3 入院保障

如受保人於受保旅程期間遭受身體損傷並於返回香港後，由醫生診斷其身體損傷導致其於連續七（7）日不能返回其常時賺取收入的工作崗位，每滿連續七（7）日（不包括週末及公眾假期）本公司將支付每位受保人在保障表中所載之最高賠償額為限。

受保人返回後不能返回其常時賺取收入的工作崗位的首六（6）日將不獲任何賠償。

### 章節 (1) 的最高責任

若受保人在受保旅程開始時為十八（18）歲或少於十八（18）歲而於受保旅程開始時為十八（18）歲或大於七十五（75）歲，最高賠償額將調整為賠償表中最高賠償額百分比的50%，而受保人於保障表 - 章節 1.1 中，將不獲任何保障。

若受保人於本公司所保保單中同時投保多份包括意外死亡及永久傷殘保障的保單，本公司就每位人士提供的意外死亡及永久傷殘保障之最高總責任額不可超過港幣一百五十萬（500,000）元，或港幣二百五十萬（2,500,000）元，若受保人年齡為十八（18）歲或少於十八（18）歲或大於七十五（75）歲，且所有相關保單將根據總賠償額按比例分擔。

### 章節 (1) 的不可保事項

### 章節 (2) 的延長保障

2.1 海外求診治療費用

本公司將延伸保障受保人於受保旅程及返回香港以外地方因身體損傷或疾病，治療相關費用最高賠償額為限。

2.2 海外住院/隔離現金津贴

2.2.1 若受保人於受保旅程及返回香港以外地方因身體損傷或疾病住院，及/或

2.2.2 若受保人於受保旅程或計劃期間因身體損傷或疾病住院，及/或

2.2.3 若受保人因受保旅程或計劃期間內因身體損傷或疾病住院，及/或

本公司將按照保障表 - 章節 2.2 所列之每日現金津貼金額支付受保人，惟以保障表所載之最高賠償額為限。

2.3 回港覆診費用

本公司將延伸保障受保人住宿、治療及交通費用最高賠償額為限。

2.4 醫療用品

於受保旅程中，受保人因身體損傷或疾病，於醫生證明任何在治療上有必要及可改善受保人病症的醫療用品，本公司將延伸保障至購買醫療用品之實際費用，惟以保障表 - 章節 2.4 所載之最高賠償額為限。

2.5 創傷治療

若受保人在受保旅程中因目擊創傷事故並使身體損傷或經醫生診斷罹患創傷後遺症，本公司將支付有關輔助費用，包括：(i) 於受保旅程之住院、醫療、和/或(ii) 在受保人返回港後三個月內，須根據保障表所載之最高賠償額及每日規定額港幣二百五十元（500）元為限。

### 章節 (2) 最高責任

若受保人在受保旅程開始時為七十五（75）歲以上，最高賠償額將調整為賠償表中最高賠償額百分之五十（50%）。

所有保障的最高總賠償額包括此章節的延長保障，不可超過保障表 - 章節 2 所載之最高賠償額。

### 章節 (2) 不保事項

### 章節 (3) 不保事項

### 章節 (4) 不保事項
d) 與治療無關的個人服務，如收音機、電話等；
e) 隱形眼鏡、眼鏡、助聽器、假牙及其他醫療用品或光學治療，惟於章節 2.4 中所列的醫療用品除外；
f) 任何由理療醫生建議的外出旅遊，或旅遊目的為接受治療或手術而衍生之損失；
g) 牙科護理及治療，除非此等費用是於受保旅程中因身體損傷而直接導致受保人原本健全及天然之牙齒必須接受治療；
h) 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於受保旅程中因損傷導致必須治療；
i) 任何未经授权的醫生的醫療報告以作證明的手術或治療；
j) 任何由健康水療、康復中心、或療養院提供的治療；
k) 創傷後遺症並不是由旅程中的創傷事故直接導致。

章節 (3)：身故補償
若受保人於受保旅程中身故，本公司將支付一筆現金予受保人之遺產繼承人。以保障表所載之最高賠償額為限。

章節 (4)：全球緊急支援服務
若受保人於受保旅程及身處香港以外地方蒙遭受身體損傷或疾病，本公司將經由指定服務供應商提供以下保障：

4.1 住院保證金
若受保人的住院已經獲得主治醫生和本公司同意，本公司可代為支付最高港幣四萬(40,000)元的住院保證金，該保證金須由受保人償還，或於章節 (2) 醫療費用保障中扣除。

4.2 緊急醫療運送
如受保人的狀況必須得到即時治療，而發生意外或疾病的地方未提供該治療，本公司將安排緊急醫療運送至最近能提供合適醫療設備之地點。本公司將支付有關受保人因緊急醫療運送所引致的必要及無可避免的交通、醫療服務及醫療用品費用。離境的時間、交通工具及離境最後目的地均由本公司根據醫療需要作出決定。

4.3 遺體運返
若受保人在受保旅程中死亡，其遺體由身故地點運送回香港所引致合理及無可避免的開支，或獲本公司同意於身故地殮葬之有關費用。

4.4 orted探望
若醫生證實受保人的身體損傷或疾病令其不適宜旅行或繼續其受保旅程、或對其生命或健康構成危險，本公司將支付(i) 一張來回經濟客位機票，及(ii) 予一(1)位指定人士前往探望的合理住宿費用，惟受保人須於香港以外地方住院連續三 (3)日以上。此項保障於受保旅程中只賠償一次。

4.5 额外住宿費用
受保人出院後，經主治醫生與本公司同意，受保人必需須立即休養，而衍生之必要及不可避免的額外住宿費用。

4.6 子女護送
若受保人在受保旅程中死亡，或因嚴重醫療狀況而需於香港以外之地方住院，其同行之十八 (18) 歲以下之子女因此而失去照顧，本公司將支付一張單程的經濟客位機票予該名子女返回香港，惟以保障表所載之最高賠償額為限。如有需要，本公司亦可安排一 (1) 名合資格的服務員陪同該名子女返回香港。

4.7 其他旅遊諮詢服務
i) 最新疫苗接種要求
ii) 護照與簽證要求
iii) 領事館與大使館的地址與電話
iv) 法律轉介
v) 翻譯服務安排
vi) 國際天氣資訊
vii) 遺失行李援助
viii) 遺失護照援助
ix) 緊急更改路綫安排
x) 緊急傳遞醫療信息
xi) 子女護送服務

章節 (4) 的最高責任：
所有保障的最高總賠償額包括此章節的伸延保障，不可超逾保障表 - 章節 (4) 所載之最高賠償額。

章節 (4) 的不保事項：
章節 (4) 於本保單內的不保事項：
a) 任何須由第三者提供而不應由受保人付費的服務，或任何計劃旅程已包含的費用。
b) 任何未經服務供應商及本公司認可安排的服務費用。

章節 (5)：個人財物保障
若受保人於受保旅程中佩帶或攜帶的個人財物及/或相機，因意外損失或損毀，而該個人財物或相機屬於受保人所有，本公司將根據保障表中的最高賠償額及根據每件/對/套的限額，作出賠償。根據該物品的損耗及折舊程度，本公司可酌情決定對該物品進行修復、修理或更換。若修理費用超越損毀物品之價值時，本公司於處理該賠償時，會視該物品已遺失。

章節 (5) 的延伸保障：
5.1 個人金錢
若受保人於受保旅程中隨身攜帶或鎖在酒店房間內之個人金錢因失竊、偷竊或搶劫造成損失，本公司將賠償有關損失，惟以保障表所載之最高賠償額為限。

5.2 遺失旅遊證件或交通票
若受保人於受保旅程中遺失旅遊證件或交通票，本公司賠償有關補領費用，惟以保障表所載之最高賠償額為限。

在章節 5.2 中，本公司延伸保障至受保人因為違反該受保旅程而衍生的合理額外交通及/或住宿費用，惟交通及住宿的等級不可高於原定計劃的等級。賠償總額額須根據保障表所列及每日住宿限額。
章節 5.2的不保事項：
章節 5.2 於本保單內的不保事項：
a) 遺失的旅遊證件及/或交通票並非承保於受保旅程所必需；
b) 任何人因受保人未有遵循及及延遲補領旅遊證件引致之罰款；
c) 同時就同一旅遊證件之臨時及永久版本作出索償。此情況下受保人只可索償一種版本。

章節 (5) 的最高責任：
所有保障的最高總賠償額包括此章節的伸延保障，不可超過保單表 - 章節 (5) 所載之最高賠償額。

章節 (5) 的不保事項：
章節 (5) 於本保單內的不保事項：
a) 任何在發現遺失後廿四 (24) 小時內到達香港辦事處，由辦事處管理人員或公共交通工具控制員或公共機構報告，及未能提供有關報告的任何損失；
b) 以下之物品：商業貨品或樣本、食品或飲料及/或其所有物、隱形眼鏡、假牙及/或其配件、動物、汽車（包括配件）、電單車、單車、船、飛動機、機器或任何交通工具、家用設備、古董、珠寶或配件、遺失或損毀時受保人在未佩帶或攜帶；
手提電話及任何擁有對話功能之類似儀器（包括電子手冊電話及其他配件）；電子機器（包括信用卡或八達通的信用額等）；票券或證券、債券、流通票據、票或文件；
c) 手提電話因軟或病毒問題故障或操作不良（包括但不限於下載軟件）；
d) 索償物品之收據上之名字並非受保人的名字；
任何物品之損壞，於運送途中或於公共場所造成的損失；
f) 與受保人於公共或私人交通工具上遭損失之物品。因高爾夫球未獲第三者或機構提供保管的物品，因損壞而不可退回之旅行費用；
g) 已獲第三者或機構提供保管的物品，使操作回復正常的物品，而受保人並不需要支付任何額外費用；
h) 任何損失或損壞，記憶儲存卡、磁碟的資料遺失；
i) 任何易碎或易損物品的損壞，如玻璃或水晶；
j) 在任何酒店或公共交通工具機構保管下的財物損失或損壞，除非發現損失後三 (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，亦需獲該航空公司發出之財物索賠報告；
k) 任何基於同一原因於章節 (6)「行李延誤保障」提出索償的損失；
l) 受任何損失或損壞之物品已受其他保險承保，或已獲公共交通工具機構或酒店賠償的損失；
m) 損失該高爾夫球，但高爾夫球並非高於高爾夫球袋內並同時損失則除外；
n) 任何無法解釋的損失或神經失調，或因錯誤或疏忽，及或成因造成之差額；
o) 因使用車或車場工具造成之損壞；
p) 任何因將財物放置於無人看管之車輛（除非該物品被存放於已上鎖的行李箱中）或公共交通工具，於運送途中或於公共場所造成的損失；
q) 因受保人疏忽或錯誤而造成的財物損失或損壞；
r) 稅租或租賃物品之遺失或損壞；
s) 任何被海盜或其他機構沒收、扣留或毀損之財物。

章節 (6)：行李延誤保障
若受保人乘搭的公共交通工具的寄託行李於受保人抵達香港以外的目的地後延誤六 (6) 小時以上，本公司將賠償受保人購買必要的衣物及盥洗用品的實際費用，以保障表所載之最高賠償額為限，惟需提供公共交通工具機構的書面證明其延誤時間及原因。

章節 (6) 的最高責任：
所有保障的最高總賠償額不可超過保單表 - 章節 (6) 所載之最高賠償額。
本公司於受保旅程中只賠償章節 (6) 賠償開始一次。

章節 (6) 的不保事項：
章節 (6) 於本保單內的不保事項：
a) 不是與受保人所乘搭的公共交通工具一同寄託之物品；或獨立寄託或付運紀念品與物件；
b) 任何基於同一原因於章節 (5)「個人財物保障」已提出索償；
c) 任何受保人無法提供收據之購買的物品。

章節 (7)：延誤保障
如受保人安排乘坐及及時於原定旅程表上之公共交通工具因罷工或其他工業衝突，暴亂、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、公共交通工具的機械故障、航空公司固有問題或機場關閉而延誤，本公司會賠償以下保障予受保人，惟以保單表 - 章節 (7) 所載之最高賠償額為限：

7.1 行程延誤保障
若原定公共交通工具實際出發或到達時間比原定出發或到達時間延誤超過連續五 (5) 小時，首五 (5) 小時延誤本公司將賠償港幣 300，其後每十 (10) 小時延誤賠償港幣 500，惟以保障表 - 章節 7.1 所載之最高賠償額為限。
出發 / 到達時間之延誤將根據原定公共交通工具提供予受保人的原定旅程表上列明之出發 / 到達時間計算，直到 a) 原定公共交通工具實際出發 / 到達時間，或 b) 由原定公共交通工具經批准之首個取替交通工具。

7.2 額外住宿費用
若於延誤或誤誤的旅程中，根據原定安排之公共交通工具的原定時間延誤超過連續六 (6) 小時以上，本公司將賠償受保人因延誤而於香港以外的地方產生的額外、合理及不獲賠償的住宿費用，以保障表 - 章節 7.2 所載之最高賠償額為限。

7.3 額外交通費用
若原定公共交通工具於受保人辦理登記手續後延誤超過連續六 (6) 小時後該公共交通工具被取消，且該公共交通工具機構無法安排取替交通工具，本公司將賠償受保人為抵達原定目的地而衍生之額外公共交通工具交通費（只限經濟級別）費用，惟以保障表 - 章節 7.3 所載之最高賠償額為限，此項保障於受保旅程中只賠償一次。

7.4 不能退回之旅遊費用
若原定由香港出發之公共交通工具繼續延誤廿四 (24) 小時，導致受保人決定取消其受保旅程，本公司將賠償已支付，而並不可退回之交通票費用、住宿費、團費、於海外之膳、音樂會或其他表演活動入場費，惟以保障表 - 章節 7.4 所載之最高賠償額為限。

章節 (7) 的最高責任：
所有保障的最高總賠償額包括此章節的延誤保障，不可超過保單表 - 章節 (7) 所載之最高賠償額。

章節（7）的不保事項：
章節（7）於本保單內的不保事項：
a) 受保人因延誤抵達其旅程原定旅程表所列任何出發地點所引致的損失，但由於在受保期間公共交通工具的僱員罷工造成延誤抵達所引致的損失除外；
b) 行程延誤是直接或間接由接駁航班之延誤對時間所引致，及/或其延誤並非由同一原因直接導致；
c) 因上一公共交通工具的延誤或脫班，導致受保人隨後安排的公共交通工具延誤；
d) 任何受保人不應負責支付的費用；
e) 任何受保旅程的延誤情況於生效日前已存在或公佈；
f) 任何未經公共運輸工具機構、旅行代理商或其他相關組織證實而更改行程導致的損失；
g) 任何已延誤於其他保險計劃的事項，政府計劃所承保的項目或已由旅行代理商、旅遊承辦商或行程表內提供服務的機構/人士承認賠償或退款，惟於章節7.1「行程延誤現金津貼」除外；
h) 任何基於同一原因於章節（8）「取消行程保障」及/或章節（9）「縮短行程保障」提出索償的損失；
i) 受保人未能提供由公開運輸工具機構的文件說明有關延誤的時間及原因。

章節（8）：取消行程保障
若受保人因下列原因必須取消其受保旅程，本公司將賠償受保人無法由其他途徑取回及已支付，並法律上有責任支付的未使用之交通票、住宿、團體費，於海外的體育、音樂會或其他表演活動入場費，惟以保障表所載之保障為限；
於生效日及於原定受保旅程發出前六十（60）日內：
- 受保人、其直系親屬、公司合夥人或計劃的嚴重醫療狀況；
- 受保人的同行夥伴死亡或處於嚴重醫療狀況住院；
- 受保人需出席陪審團或收到傳票。
於生效日及於原定受保旅程發出前七（7）日內：
- 受保人被強制隔離；
- 受保人於香港的主要住所火災、洪水或爆竊導致嚴重損壞，因此需要受保人繼續留在香港；
- 災難活動或暴亂、騷亂、恐怖襲擊、自然災害或其他原因所導致的受保旅程取消。{為限}
於生效日起最少一（1）日後之「單次旅遊」保障或有關計劃旅程的收費日期之「全年旅遊」保障，香港政府對受保旅程指定城市發出黑色外遊警示而該警示須仍然生效（僅當受「一般不保事項」第12項之限制）。
於生效日起及於原定受保旅程發出前廿四（24）小時內：
- 於生效日起最少一（1）日後之「單次旅遊」保障或有關計劃旅程的收費日期之「全年旅遊」保障，香港政府對受保旅程指定城市發出紅色或黃色外遊警示而該警示須仍然生效（僅當受「一般不保事項」第12項之限制）。
章節（8）將延伸保障至受保旅程開始或上任任何情況發生（以較早者為準）。
- 受保人或其同行夥伴以其信用卡支付並不可退回之交通票、住宿、團費，於海外的體育、音樂會或其他表演活動入場費。

章節（9）：縮短行程保障
若受保人因下列原因必須中斷其受保旅程並直接返回香港，本公司將賠償受保人無法由其他途徑取回及已支付，並法律上有責任支付的未使用之交通票、住宿、團費，於海外的體育、音樂會或其他表演活動入場費，惟以保障表所載之最高賠償額為限：
a) 受保人已安排之往返香港與計劃目的地的旅行代理商或公共交通工具機構安排之續航客票；
b) 受保人或其直系親屬、公司合夥人或計劃的嚴重醫療狀況；
c) 受保人受保旅程因火災、洪水或爆竊導致嚴重損壞，因此需要繼續留在香港；
d) 災難活動或暴亂、騷亂、恐怖襲擊、自然災害或其他原因所導致的受保旅程取消；
e) 香港政府對計劃的受保旅程城市發出黑色外遊警示（僅當受「一般不保事項」第12項之限制）。

章節（8）的最高賠償：
所有保障的最高賠償額，不可超過保障表-章節（8）所載之最高賠償額。

章節（9）的最高賠償：
所有保障的最高賠償額，不可超過保障表-章節（9）所載之最高賠償額。

章節（8）與章節（9）於本保單內的不保事項：
a) 任何已存在的病症；
b) 任何直接或間接因任何政府法例及規條限制，旅行代理商、旅遊承辦商、公共交通工具機構及/或於行程表內提供服務的機構/人士錯誤，疏忽或對某行為所引致的損失；
c) 任何直接或間接因受保人已知必須取消或縮短行程但未有即時通知旅行代理商、旅遊承辦商、公共交通工具機構及/或於行程表內提供服務的機構/人士；
d) 任何未經航空公司、旅行代理商或其他有關機構證實的取消或縮短行程的損失；
e) 任何受保於其他保險計劃的事項，政府計劃所承保的項目或已由公共交通工具機構、旅行代理商、旅遊承辦商或任何其他交通票/及/或住宿服務機構/人士承認賠償或退款；
f) 未能提供醫生發出的醫療報告；
g) 一切由第三者提供的服務所招致而毋須由受保人支付及/或已包括於受保旅程中的費用；
h) 任何受保人拒絕依循醫生之建議返回香港接受治療，或在身體狀況許可下，拒絕繼續其受保旅程（只適用於章節（9）「縮短行程保障」）；
i) 任何直接或間接因受保人或其同行夥伴不願旅行或因財務狀況造成的損失；
j) 任何培訓或學習課程費用及/或其訂金；
k) 旅行代理商、旅遊承辦商、公共交通工具機構是由受保人，其直系親屬或同行夥伴持有或共同持有；
l) 任何基於同一原因於章節（7）行程延誤保障提出索償的損失。
章節 (10)：個人責任保障
本公司將賠償若受保人於受保旅程中發生意外令第三者意外死亡或受身體損傷或財物損失，以致必須承擔法律賠償責任及/或任何法律費用。惟在未有本公司書面同意前，受保人不可向第三者承認責任、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。

章節 (10) 的最高責任
本章節於受保旅程期間同一原因導致的一個/一系列後果，包括受保人獲得本公司書面同意後承擔的法律成本和費用，所有保障的最高總賠償額，不可超過保單表 - 章節 (10) 所載之最高賠償額。

章節 (10) 的不保事項:
本章節 (10) 於本保單內的不保事項:
a) 受保人未獲得本公司書面同意時向第三者提出或承諾任何賠償，或承認責任，或牽涉入任何訴訟；
b) 任何商業、專業或貿易活動的責任；
c) 任何受保人故意、蓄意及不合法行為或刑事行為；
d) 任何受保人對直系親屬、同行夥伴、僱主或僱員的責任；
e) 合約責任；
f) 擁有、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物的責任；
g) 受保人、直系親屬、同行夥伴、僱主或僱員持有、待租或保管的財物損毀；
h) 任何因法院判決的累積性、懲罰性或警惕的刑罰。

章節 (11)：家居物品保障
若於受保旅程期間，受保人的主要住所無人居住，遭使用暴力強行入屋破壞，直接造成其中的家居物品損壞或損失，本公司將賠償有關損失，以保障表所載之最高賠償額為限。惟此損失必需向警方報案及須提供警方的相關書面文件和報告。

章節 (11) 的最高責任:
所有保障的最高總賠償額，不可超逾保單表 - 章節 (11) 所載之最高賠償額。

章節 (11) 的不保事項:
本章節 (11) 於本保單內的不保事項:
a) 受保人位於香港的主要住所由受保旅程開始/開始前三十(30)日以上已無人居住；
b) 債券、匯票、現金、支票、珠寶手飾或配件、本票、郵政匯票、記錄或帳簿或類似的證明、票據或銀行的證明、贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、護照、鈔票、股票、任何類型的隱形眼鏡、手提電話、旅行票、食物、動物、汽車（包括配件）、電單車、船隻等；
f) 損失發生時，租賃車輛不是由受保人操控。

章節 (12)：租車自負額保障
若受保人在香港以外的受保旅程中，於持牌汽車租用公司，而根據租賃合約表明受保人法律責任承擔租賃車輛的保險自負額，如租賃車輛遭損壞或損失，而本公司將賠償此項自負額，以保障表所載之最高賠償額為限。

章節 (12) 的最高責任:
所有保障的最高總賠償額，不可超逾保單表 - 章節 (12) 所載之最高賠償額。

章節 (12) 的不保事項:
本章節 (12) 於本保單內的不保事項:
a) 單車與電單車；
b) 因受保人違反租賃合約造成的損失；
c) 租賃合約上或汽車保險單上的司機姓名不是受保人；
d) 因租賃合約未附帶汽車保險，或受保人選擇不購買汽車保險保障；
e) 若租賃合約未附帶汽車保險，或受保人選擇不購買汽車保險保障；
f) 任何非操作補償費用 (NOC)，因不能出租損毀汽車的營業損失；
g) 損失發生時，租賃車輛不是由受保人操控。

章節 (13)：信用卡保障
若受保人在受保旅程中遭受身體損傷並於其後連續十二(12)個月內直接導致意外死亡，本公司將替已故受保人償還於受保旅程期間消費的未償還信用卡結餘，以保障表所載之最高賠償額為限。

章節 (13) 的最高責任:
所有保障的最高總賠償額，不可超逾保單表 - 章節 (13) 所載之最高賠償額。

章節 (13) 的不保事項:
本章節 (13) 於本保單內的不保事項:
a) 已故受保人之信用卡的未繳費用、累計利息或財務費用；
b) 已故受保人之信用卡的未償還結餘已由其他保險就同一風險提供保障；
c) 疾病、惡病及癌症。

章節 (14)：高爾夫球「一桿入洞」保障
若受保人在受保期間在任何認可的高爾夫球場進行高爾夫球活動取得「一桿入洞」成績，並可提供由該認可高爾夫球場簽署或加簽的成績記錄卡，本公司將支付受保人於認可的高爾夫球場內的餐飲花費費用，惟以保障表所載之最高賠償額為限。
章節 (14) 的最高責任:
所有保障的最高總賠償額,不可超過保障表 - 章節 (14) 所載之最高賠償額。
本公司將於受保旅程中就章節 (14) 僅賠償一次。

章節 (14) 的不保事項:
章節 (14) 於本保單內的不保事項:
a) 受保人在受保旅程首日未滿十八 (18) 歲;
b) 受保人為職業高爾夫球手。

章節 (15): 中斷郵輪旅程保障

15.1 額外交通費
若因發動工業行動、暴動、騷亂、恐怖襲擊、劫機、惡劣天氣、自然災害、公共交通工具的機械故障、航空公司倒閉或機場關閉,導致受保人之公共交通工具延誤未能按計劃行程從香港出發,受保人無法於指定時間登上原定郵輪,本公司將賠償受保人為趕上該已出航之郵輪以繼續其計劃行程的合理額外交通費,惟以保障表 - 章節 15.1 所載之最高賠償額為限。

15.2 取消岸上觀光
若郵輪公司安排之外國觀光行程因下列原因取消,本公司將賠償受保人無法取回之相關費用,惟以保障表 - 章節 15.2 所載之最高賠償額為限:

i) 受保人或其同行夥伴蒙受身體損害或疾病;或
ii) 受保旅程的計劃目的地出現惡劣天氣;或
iii) 郵輪無法停泊於計劃目的地的港口。

章節 (15) 的最高責任:
所有保障的最高總賠償額,不可超過保障表 - 章節 (15) 所載之最高賠償額。
本公司將於受保旅程中就章節 (15) 僅賠償一次。

章節 (15) 的不保事項:
章節 (15) 於本保單內的不保事項:
a) 受保人可於其他保險、政府計劃,或由郵輪、酒店、航空公司、旅行代理商或其他旅行及/或住宿提供者賠償或退回的損失;
b) 受保人不能提供公共交通工具機構的正式文件,説明受保人的姓名、日期、延誤時間及延誤原因(僅適用於章節 15.1 須交通費)
iii) 受保人不能提供郵輪公司的正式文件,説明不能停泊港口的原因(僅適用於章節 15.2 取消岸上觀光)。

一般不保事項(適用於所有章節)
本保單不承保由下列原因直接或間接、引致或導致的任何損失或責任:

1. 任何已存在的病症、已存在之狀況、先天及遺傳性狀況;
2. 受保人任何違法或非法行為,或海關或其他機關充公、扣留、毀滅的財物;
3. 受保人並未採取所有合理行動保障個人物品/金錢,或盡量避免蒙受損傷,以減低對本保險提出索償機會;
4. 以乘客或司機身份參加任何形式的賽車,又或參加職業體育活動或受保人可能或可以賺取收入或報酬的體育活動;
5. 一般需利用繩索或嚮導裝備的攀石或攀山活動,在海拔五千 (5,000) 米以上進行高山遠足,或在三十 (30) 米水深以下潛水;
6. 自殺或蓄意自我傷害;
7. 神經錯亂、心智或精神不正常、受到酒精或藥物影響(除非由醫生處方)
8. 任何因妊娠、分娩或流產的狀況、墮胎,以及產前產後護理及其他有關的併發症;
9. 受保人以住院病人身份於住院期間離院返家;
10. 受保人進行或涉及任何空中活動,除非當時受保人(i) 是以付費乘客身份在持牌航空公司的航機或包機上;或(ii) 所參與之活動是由另一位持牌帶領有關活動的人士負責駕駛或航行,而提供活動的舉辦者亦已獲當地有關當局授權;
11. 任何核子、化學及生物恐怖主義(「核生化恐懼主義」)活動,不論有關損失是否由其他因由或事件同時或以任何時序所引致,本公司均毋須作出賠償。就本條款而言:
「核生化恐懼主義」活動指包括但不限於在本保單的受保期內,任何一名或多名人士單獨、代表或聯同任何組織或政府使用任何核子武器或裝置,或發射、釋放、散播、發出或漏出任何固體、液體或氣體化學製劑及/或生物製劑以達致政治、宗教、意識形態或類似目的(包括企圖影響任何政府及/或引致公眾或部分公眾產生恐慌)。
「化學」製劑指任何一種經適當撒播,將對人類、動物、植物或實質財產造成傷害、損壞或致命影響的化合物。
「生物」製劑指任何可令人類、動物或植物致病及/或死亡的病原(可引致疾病)微生物及/或生物製毒素(包括經基因改造的生物及化學合成毒素)。
本條款亦毋須就因採取任何行動,以控制、預防或遏止核生化恐懼主義活動,或與任何核生化恐懼主義活動有關的任何方式而直接或間接導致或造成的任何損失、損壞、費用或開支出作賠償。
若本公司因本條款而宣稱任何損失、損壞、費用或開支均不在本保單的保障範圍之內,提出相反舉證的責任須由受保人承擔。倘若本條款的任何部分被視為無效或無法執行,其餘部分將仍具十足效力及作用。
16. 任何因其他途徑獲得賠償的費用;
17. 任何沒有於本保單內列明的間接損失;
18. 在正常情況下,任何受保人在旅行中應繳付的費用;
19. 任何與石棉有關的損失;
20. 任何持有人被香港特別行政區護照的受保人而其旅遊目的地為中華人民共和國境內之任何地方，不包括香港、澳門及台灣；

21. 制裁除保條款

　　本公司於對任何承保、支付索償或提供利益會致使本公司面臨由聯合國的決議、貿易或經濟制裁或適用於本公司的任何司法管轄範圍內的法律法規下的任何制裁，禁止或限制，則不會在此提供承保或有責任支付任何索償或提供任何利益。

一般條款（適用於「單次旅遊」保障及「全年旅遊」保障）

1. 《合約（第三者權利）條例》除外條款
　　任何不在本保單某某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第623章）及其後生效的修訂或更改或取代，在任何情況下強制執行本保單的任何條款。

2. 完整保單
　　申請及申明及承保書、保單條款及其他、不保事項、附加條款、批單、附件及更改事項（如有），將構成各自的完整保單（本保單）；任何代理及其他人士無權更改或取締本保單任何條款。除非得到本公司同意及以批單證明，所有本保單的更改才有效。

3.「單次旅遊」保障
　　保單一次往返於香港及計劃目的地的受保旅程，最長不得超過一百八十二（182）日。

4.「全年旅遊」保障
　　於「全年旅遊」保障的保單年度內不限旅遊次數，惟每一次受保旅程不能超過九十（90）日。

5. 年齡限制
　　「單次旅遊」保障：受保人於受保旅程開始時年齡為六（6）星期至八十（80）歲，「全年旅遊」保障：受保人於保障生效日年齡為六（6）星期至六十（60）歲。「全年旅遊」保障不適用於十八（18）歲以下人士單獨受保。

6. 家庭計劃
　　家庭計劃適用於同一受保旅程中的受保人及/或其配偶及/或其「單次旅遊」保障中於受保旅程開始時年滿十八（18）歲；或「全年旅遊」保障中於保單生效日年滿十八（18）歲的合法子女。
　　家庭計劃中受保子女數目不限，惟需於申請時列明每位子女。
　　在家庭計劃中，本公司對一個受保家庭在本保單內的最高責任不得超過本保單保障列明之最高賠償額的百分之三百（300%）。若受保家庭承保多於一份旅遊保障於本保單，則受保家庭索償將以該項目於所有保單之中為最高賠償金額的百分之三百（300%）。

7. 出發地點
　　所有受保旅程必須於香港出發。

8. 旅行目的
　　本保障只適用於休閒旅遊或商務旅遊（僅限行政工作）。

9. 誤報年齡
　　如受保人年齡被錯誤陳述，本公司會按正確年齡應付之保費而退回或收取保費的差額。倘受保人投保時的年齡未符合本保單的要求或已超出限制，本公司只會退回保費而不負責任何承保責任。本公司亦有權完全取消此保單，所有於家庭保單中受保的兒童均不會獲退回任何保費。

10. 索償通知
　　受保人必須於引致損失的事件發生後三十（30）日內向本公司遞交索償通知書，如受保人意外死亡，其合約代理人必須立即通知本公司。

11. 損失證明
　　所有證明文件需於本公司收到索償申報後三十（30）日內交給本公司。倘有合理的理由由不於限於申請時將有關證明文件送交本公司，已盡可能於期限內立即送出，且不超過一百八十（180）日之限，則不會被視為延遲申請賠償的權利。本公司所需之證書、資料及證明，須依本公司所定之形式及性質提交。所有費用需由索償者負責。本公司概不會負責有關費用。

12. 身體檢查
　　如受保人或其代表於投保書或申請書時故意作出錯誤陳述，本公司有權按其需要要求由本公司指定的醫療機構為受保人進行身體檢查。如受保人身故，本公司有權自費進行驗屍。

13. 支付索償
　　若受保人身故，本公司將支付賠償予受保人的遺產，所有其他賠償一律付予受保人。

14. 欺詐性索償
　　任何有欺詐成份的索償，或受保人或其代表在本保單的索償中用任何欺詐方法或設備獲取本保單任何賠償，所有賠償均會作廢。

15. 責任索償
　　受保人或其任何代理人未經本公司同意，不可談判、承認、否認或解決任何索償。

16. 拖延賠償
　　若本公司及/或其授權全球緊急支援服務代表支付了不包括在此保單保障範圍內的索償，或超過此保單的賠償時間額時，本公司會保留追討受保人該款項額外超過賠償之權利。

17. 訴訟
　　若受保人或其代表於投書或申請書時故意作出錯誤陳述，本公司將不會作出賠償及本保單亦自動失效。

18. 代位權
　　本公司有權自費以受保人名義對任何導致索償的承保事件的第三者進行追討。

19. 替代性解決爭議方案
　　若有任何涉及本保單的爭議，爭議各方可以作出善意的調解去解決。調解是根據當時適用並由香港司法機構發出民事調解相關的實務指示進行。所有未解決之爭議，一律按照〔仲裁條例〕（香港法例第609章）及不時生效的修訂本規定進行仲裁。仲裁須在香港進行並由爭議各方同意的單一仲裁審理。現時現規定，爭議各方必須於仲裁裁決前，方可就本保單展開其他法律行動。關於根據現代性解決方式得出的任何情況或結果，如本公司不承認本保單的賠償責任，而受保人並未於十二（12）個月內按上述規定將事件交由仲裁裁決，就其視作已撤銷或放棄索償權利。此後不得再就本保單進行追討。

20. 適用一般條款
　　受保人違反本保單任何條款，所有就本保單提出的索償均告無效。

21. 其他保障
　　如受保人於索償時同時受保於其他保險公司保單內的相關保障，本公司僅按比例作出賠償（惟單章節（1）「個人意外保障」、單章節（2）「海外住院保障」、單章節（3）「身故整筆給付」、單章節（4）「旅行延誤及報酬」除外。
24. 保單自動延期
在受保人不能控制的情況下，受保旅程被逼延長至超過原定旅行代理商或公共交通工具時間表上的日期。在此情況下，本保單於自動免費延長保障期至最多不超過十四（14）日，使受保人可合理及必需地完成其受保旅程。

25. 取消保單
「單次旅遊」保障於保單簽發後，保費將不獲退還。「全年旅遊」保障可以取消保單:
a) 在受保人書面通知本公司取消生效後，本公司將按照以下短期保費表扣除有效期間之保費，惟本公司設有最低及不獲退還的保費額港幣五百（500）元，並且需要加上其他徵費（如有者）；
b) 在本公司提出七（7）日之取消通知書寄至保受人之最後已知的地址後，本公司將按比例退還自取消日起計之未到期之保費。

短期保費表（僅適用於「全年旅遊」保障）

<table>
<thead>
<tr>
<th>保障期間（月）</th>
<th>收取全年保費比例（%）</th>
</tr>
</thead>
<tbody>
<tr>
<td>1（最少保障期）</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>3</td>
<td>40</td>
</tr>
<tr>
<td>4</td>
<td>50</td>
</tr>
<tr>
<td>5</td>
<td>60</td>
</tr>
<tr>
<td>6</td>
<td>70</td>
</tr>
<tr>
<td>&gt; 6</td>
<td>100</td>
</tr>
</tbody>
</table>

26. 終止保障
「全年旅遊」保障，保單將於以下情況自動終止，以較早者為準：
i) 於保費到期日，未繳付本保單任何或任何部分之應繳保費；
ii) 受保人書面通知本公司取消生效後，本公司將按比例退還自取消日起計之未到期之保費；
iii) 由受保人於終止保障，需在保費到期日三十一（31）日內書面通知本公司；
iv) 根據「一般條款」第17項「誤報」。

27. 恢復保單
倘若本公司因未繳保費而失效的三十（30）日內，可於本公司同意下恢復保單。然而在本公司失效期間的任何索償將不會得到保障，及有關已存在之狀況則以保單恢復日重新計算。

28. 如何索償
必須於導致損失的時間發生三十（30）日内，以書面形式遞交索償申請至本公司。請將索償申請表與相關申請書及包括但不限於以下相關文件一同遞交至本公司：

1. 個人意外保障 / 信用卡保障
   a) 醫生簽發的醫療報告或證明，說明受傷的嚴重性及嚴重性；
   b) 機房報告（相關）。

2. 意外死亡 / 身故恩恤金
   a) 死亡證；
   b) 醫院報告；
   c) 警方報告（相關）。

3. 醫療費用保障
   a) 由醫生證明的診斷及治療，包括病人姓名及診斷日期；
   b) 由醫院簽發的帳單 / 收據正本；
   c) 警方報告（相關）。

4. 個人財物保障
   a) 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別；
   b) 若物品在運送中遺失或損毀，需提供由航空公司 / 公共交通工具發出的遺失通知書副本及其正式確認書；
   c) 若屬遺失旅行支票，由簽發機構發出的遺失通知書副本。

5. 行程延誤保障 / 信箱延誤保障 / 延誤旅程保障
   a) 公共交通工具機構簽發的正式文件，列明受保人姓名及延誤日期；
   b) 公共交通服務商、酒店、航空公司、公共交通工具機構或相關機構簽發的正式文件證明可退回或不可退回之金額。

6. 家庭物品保障
   a) 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別；
   b) 警方報告（必須於受保人自受保旅程返回後廿四（24）小時內發出）。
8. 個人責任保障
- 事故或事件經過及聲明（未經本公司書面同意，不得承認責任或作出解決或協議）；
- 就事故或事件收到的所有相關文件（包括任何法院傳票副本、所有法院文件、律師函及其他法律往來文件）。

9. 租車自負額保障
- 持牌汽車租賃公司發出的收據正本；
- 租賃合約，內含租車自負額之金額及汽車綜合保險的條款及其保障範圍；
- 警方報告。

10. 高爾夫球「一桿入洞」保障
- 由認可高爾夫球場簽發的成績記錄卡或證書，且上面記載了該次「一桿入洞」的成績。

以上是部分索償需提供的文件，本公司在需要時有權要求受保人提供上述文件以外的相關資料。

如中文及英文版之間有任何差異，一概以英文版為準。