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BRAVO TRAVEL PROTECTOR POLICY

Please read these insurance conditions carefully and do not hesitate to contact your insurance advisor or our company if you have any queries.

The Bravo Travel Protector Policy is an insurance contract between Assicurazioni Generali S.p.A. (hereinafter referred to as "the Company/We/Us") and the policyholder named in the insurance policy (hereinafter referred to as "the Insured/You"). The contract is evidenced by this document and is hereinafter referred to as "this Policy".

The insurance coverage is stated in the COVER and EXTENSIONS of this Policy and is further subject to the DEFINITIONS, the GENERAL EXCLUSIONS and the GENERAL CONDITIONS.

The Proposal, this Policy, the Schedule and any Endorsement or Memorandum will be considered as one document and any word or expression to which a specific meaning has been attached in any of them will bear such meaning throughout. In this Policy, unless the context requires otherwise, the singular includes the plural and vice versa, and a reference to one gender denotes the other genders where appropriate

COVERAGE

1. Emergency Medical
 - a) Medical Expenses
 - b) Overseas Hospital Cash
 - c) Medical Facility Extension
2. Personal Accident
 - a) Accident on Public Common Carrier or caused by armed Robber
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3. Worldwide Emergency Assistance Service
 - a) Emergency Medical Evacuation
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4. Travel Inconvenience
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ii) Trip Re-arrangement
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 - g) Special Occasion Interruption
5. Personal Belongings
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 - b) Personal Money
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 - d) Emergency Cash
6. Special Care
 - a) Compassionate Visit
 - b) Child Escort
 - c) Credit Card Protection
 - d) Consolation Benefit
 - e) Hospital Income Plus
 - f) Rental Vehicle Excess
 - g) Compulsory Quarantine Cash Allowance
 - h) Scarring of the Face
 - i) Kidnap Benefit
 - j) Loss of Home Content
7. Legal Liability
 - a) Personal Liability
8. Option Benefits
 - Additional Cruise Benefits (Only for Premier Plan of Single Trip Travel Plan)
 - a) Trip Cancellation
 - b) Trip Curtailment
 - c) Trip Re-arrangement

- d) Cancellation of Cruise Trip
- e) Shore Excursion Cancellation Allowance
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- g) Additional Benefit due to Involuntary Journey Extension
- h) Satellite Phone Calls Expenses
- i) Accidental Death on Voyage

DEFINITIONS

Certain words and expressions in this Policy have specific meanings. These words or expressions have the same meaning in this Policy, the Schedule or any Endorsement or Memorandum hereof. These are listed below or defined in the appropriate part of this Policy.

"Accident, Accidental" means a sudden and unforeseen event that happens unexpectedly and causes injury, damage or loss during a Covered Trip.

"Airport Closure" means airport shutdown and cancellation of all passenger flights by local authorities for more than 24 consecutive hours.

"Amount of Benefit" means the amount selected by the Insured Person in the proposal form and shown in the Schedule, and for which the premium has been paid.

"Black Alert" means the travel black alert issued by the Security Bureau of the Hong Kong Government under the Outbound Travel Alert (OTA) System.

"Burns" means tissue damage caused by the heat.

"Chinese Medicine Practitioner" means any Chinese bonesetter, acupuncturist or Chinese herbalist who is legally registered with The Chinese Medicine Council of Hong Kong SAR according to the Chinese Medicine Ordinance but excluding the Chinese Medicine Practitioner who is the Insured Person or an Immediately Family Member of the Insured Person.

"Close Business Partner" means a business companion whose presence is necessary for the Insured Person's business.

"Compulsory Quarantine" means the Insured Person is being confined in an isolated ward of a hospital or kept in an isolated site appointed by the government for at least one (1) full day and continuously stay there until discharged from the quarantine.

"Contents" means household furniture and furnishing, clothing and personal effects belonging to Insured Person or to Insured Person's Family members or domestic helpers permanently residing with Insured Person and fixtures and fittings Insured Person owns. Contents shall exclude deeds, bonds, bills of exchange, promissory notes, cheques, travelers cheques, securities for money, documents of any kind, cash, currency notes, articles of gold, silver or other precious metal, jewelry, furs, watches, and precious or semi-precious gems.

"Civil War" means a war carried on between or among opposing citizens of the same country or nation.

"Covered Trip" means the period of travel commencing from the Insured Person leaves the immigration counter of Hong Kong SAR on the scheduled departure date during the Period of Insurance for the purpose of commencement of his/her insured trip, and until the Insured Person's arrival at any immigration counter for returning to Hong Kong SAR after the insured trip during the Period of Insurance, or on the expiration of a one hundred and eighty two (182) days (For Single Trip Travel Plan), and one hundred and twenty (120) days (For Annual Travel Plan) period beginning from the date of such particular trip commences, or on expired date of this Policy, whichever first occurs.

"Company, We, Us, Our" means Assicurazioni Generali S.p.A.

"Degree" means the unit used in The Hong Kong Special Administrative Region to measure the degree of Burns in.

"Effective date" means:

- The date of Our acceptance of the enrollment for this policy; or



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- the date stated on the receipt issued by the travel agent or public common carrier as payment confirmation for a travel ticket or tour; whichever is the latest.

"Emergency Assistance Provider" means the service provider nominated by Us.

"Fractured Leg or Patella with established non-union" means leg breaking into two pieces; whereupon it does not mend properly and function normally for the remainder of the Insured Person's life.

"Hijack or Hijacking" means unlawful seizure or control of an aircraft or another means of transportation, in which the Insured Person is traveling.

"Hong Kong" means the Hong Kong Special Administrative Region

"Hospital" means an institution licensed to provide care and treatment of injured persons. For this purpose, a hospital provides facilities for diagnosis and surgery as well as 24-hour nursing service and medical supervision. These are provided by legally qualified registered nurses and Registered Medical Practitioners respectively.

The term hospital does not include any institution used primarily as a clinic, a nursing or convalescent home, a place of rest, a geriatric care facility, a mental institution, a rehabilitation or extended care facility, or a place for the care or treatment of alcoholics or drug addicts.

"Illness" means sickness or disease first contracted and experienced by the Insured Person during Covered Trip that requires treatment by a Registered Medical Practitioner.

"Immediate Family Member" means Your spouse, parents, parents-in-law, grandparents, grandchildren, sons, daughters, brothers or sisters, nieces or nephews.

"Indemnity" means compensation for actual losses or damages covered by this policy and sustained by Insured Person or compensation the Insured Person shall be legally obliged to pay to a third party for:

- loss or damage to their property; or
- expenses incurred for first aid or ambulance service; or
- expenses incurred in the conduct of suit, lawyer's fees for arbitration, compromise or conciliation.

"Infectious Disease" means any kind of infectious disease with a human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.

"Injury" means bodily injury sustained in an accident directly and independently of all other causes.

"Insured Person, You, Your" means the person or persons named in the Schedule.

"Itinerary" means the detailed plan for a Covered Trip issued and confirmed by Public Common Carrier, travel agency, tour operator or cruise company, together with the payment receipt or confirmation, prior to the commencement of the Covered Trip.

"Kidnapped" means the illegal abduction and holding hostage of one or more Insured Person for the purpose of demanding ransom.

"Loss of Fingers or Toes" means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

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

"Loss of Limb" means loss by physical severance of a hand at/above the wrist or of a foot at/above the ankle.

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

"Loss of Speech" means the inability to articulate any three of the four sounds which contribute to speech, as follows: the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds. Loss of

Speech also means total loss of use of vocal cords or damage to the speech center in the brain, resulting in Aphasia.

"Loss of Use" means total functional disability and is treated like the total loss of said limb or organ.

"Medically Necessary Expenses" means expenses incurred within 365 days of sustaining Injury or Illness. Expenses will be reimbursed under this Policy only if all treatment is prescribed by a Registered Medical Practitioner. The costs cover reasonable medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance. They exclude the cost of dental treatment unless such treatment is the first consultation during the Covered Trip resulting from an Injury to sound and natural teeth. In the absence of specific instructions from a Registered Medical Practitioner, the expenses will only cover accommodation in a public room and non-intensive care.

"Permanent" means lasting 12 consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement.

"Permanent Disability" means permanent disability of an Insured Person resulting from an Injury and commencing within 12 consecutive months of the date of the accident. Such disability hinders the Insured Person from engaging in any occupation or employment for which he/she is reasonably qualified by his/her education, training or experience. In case the Insured Person has no official occupation/qualification, the disablement is defined as stated in the "Compensation Table".

A Registered Medical Practitioner must certify that the disability is permanent at the end of the insurance period. Provided such disability has continued for a period of 12 consecutive months, the Company will pay the Principal Sum less any other amount paid or payable under this Policy as the result of the same accident.

"Period of Insurance" means the period specified in the Schedule agreed by the Company.

Free Insurance Extension: If the Covered Trip cannot be completed during the Period of Insurance for any reason outside an Insured Person's control, the Period of Insurance shall be automatically extended without charge by a maximum period of 10 calendar days, for a period that is reasonably necessary for completion of the insured Covered Trip.

"Policyholder" means the organization/people stated in the Schedule.

"Pre-existing Condition" means a condition that the Insured Person has been diagnosed with or treated for by a Registered Medical Practitioner or sign and symptoms of which the Insured Person was aware or should reasonably have been aware:

- For Trip Cancellation Section: prior to the application of the Policy or confirmation of travel itinerary whichever is the latest.
- For all Other Sections: prior to the first day of the Trip.

"Public Common Carrier" means any transportation operated by a company or an individual licensed to carry passengers for commercial purposes.

"Registered Medical Practitioner" means a professional qualified by Medicine degree and legally authorized by the local Government under the jurisdiction in the geographical area of his or her practice to render medical and surgical service. The Insured Person, or an Immediate Family Member of the Insured Person cannot carry out the duties of a Registered Medical Practitioner for these medical services to be covered by the present policy.

"Rental Vehicle" means a rented sedan, station wagon, hatchback, four-wheel-drive (4WD) or other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

"Replacement Cost" means the cost on the date of loss to repair or replace lost or damaged property with material of comparable kind and quality, including customs duties, but not more than the Insured Person actually spends to repair or replace the property for the same use in the same country. There is no deduction for depreciation.



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"Robbery" means loss of or damage to baggage or personal property caused by use of intimidation or force to deprive the Insured Person of such baggage or personal property.

"Schedule" means the Schedule attached to and/or incorporated in this Policy.

"Second Degree Burn" means both the epidermis and the underlying dermis are damaged.

"Serious Physical Injury or Serious Illness" means Injury or Illness which requires immediate treatment by a Registered Medical Practitioner. In case of such injury or illness the Registered Medical Practitioner classifies the Insured Person as unfit to travel/continue his/her Covered Trip due to danger to his/her life.

"Sudden Outbreak" means a sudden and unexpected event occurring after the Effective Date.

"Special Occasion" means visiting or attending as a spectator a theme park, museum, musical or sporting event or competition which is open to the general public, opera, theatre, musical performance or concert.

"Terrorism" means an act of terrorism including any act, preparation or threat of action including the intention to influence any government of any nation or any political division thereof and/or to intimidate the public, by any person, or group(s) of people, whether acting alone or on behalf of or in connection with any organization(s) or government(s) united for political, religious, ideological, or similar purposes, and which

- involves violence against one or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public

"Theft" means loss of or damage to baggage or personal property caused by expropriating of baggage or personal property without the Insured Person's consent.

"Third Degree Burn" means the damage to or destruction of the skin to its full depth and damage to the tissues beneath.

"Transfer" means the least expensive means of transportation by Public Common Carrier available and necessary for Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort, less any payment refundable for the original return fare.

"Transfer Expenses" means reasonable and necessary expenses to provide the Insured Person with Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort, less any payment refundable for the original return fare.

"Traveling Companion" means the person who is to accompany with the Insured Person for the whole insured the Covered Trip on share room basis, or he/she is the Insured Person's Immediate Family Members.

"Voyage" means the period of travel during which the Insured Person is onboard of the cruise ship as a passenger from the first port specified in the Itinerary supplied to the Insured Person until the Insured Person disembarks in the final port specified in the Itinerary.

"War" means any warlike activities implying use of military force by any sovereign nation.

WHAT IS COVERED

Section 1 - Emergency Medical Expenses

a) Medical Expenses

In the event You suffer Accidental Injury or sudden Illness on the Covered Trip, We will cover the Medically Necessary Expenses you paid for on the Covered Trip outside Hong Kong SAR during the Period of Insurance up to the Limit of Indemnity stated in the Schedule.

We will pay the reasonable costs incurred by the Insured Person in engaging the services of a local translator / interpreter in the Hospital

where the Insured Person is confined caused by Accidental Bodily Injury or sudden Sickness, which occurred or was contracted abroad during the Covered Trip, subject to the period of confinement exceeding 24 hours.

We will pay the reasonable additional accommodation and transportation expenses necessarily incurred by the Insured Person in reverting to his/her original travel schedule / Itinerary &/or rejoining his/her original Traveling Companion following an interruption or disruption of that schedule / Itinerary caused by Accidental Bodily Injury or sudden Sickness, which occurred or was contracted abroad during the Covered Trip.

We will reimburse transportation expenses to and from an overseas hospital for seeking medical treatment (subject to a proof of receipt) if the Insured Person suffers from Accidental Bodily Injury or sudden Sickness during the Covered Trip.

We will reimburse any incurred necessary medical expenses charged by Registered Medical Practitioner in Hong Kong within 90 consecutive days for the medical treatment even if the Insured Person has not incurred any medical expenses overseas, provided that the Insured Person contracted the Infectious Diseases during the Covered Trip and Registered Medical Practitioner's diagnosis proved that the contraction happened during the Covered Trip and the contraction is confirmed within 7 days after the Insured Person returns to Hong Kong.

Extensions under Section 1a)

Follow-up medical treatment

We will pay the reasonable and Medically Necessary Expenses incurred in Hong Kong SAR for a maximum period of 90 days upon Your return from the Covered Trip. The medical treatment must incur as a direct result of Accidental Injury or sudden Illness sustained on Covered Trip for which treatment has been initially sought overseas during the Period of Insurance. For medical treatment of a Bodily Injury suffered overseas, We will reimburse the reasonable costs for up to 100% of the unused portion of the Amount of Benefit stated in the Schedule. For treatment of a Sickness suffered overseas, We will reimburse the reasonable costs for up to 10% of the unused portion of the Amount of Benefit stated in the Schedule.

Follow-up medical treatment by Chinese bonesetter, acupuncturist and Registered or Listed Chinese Medicine Practitioner is also covered, up to HK\$200 per visit per day and not exceeding HK\$3,000 in aggregate.

In no circumstances shall the total amount payable under Coverage 1a Medical Expenses exceed 100% of the Amount of Benefit stated in the Schedule.

Exclusion under Section 1a)

This Section does not cover any

- 1) subsequent medical or surgical treatments received outside Hong Kong SAR after Your return to Hong Kong SAR;
- 2) medical or surgical treatments that can be reasonably delayed until the return to Hong Kong SAR, based on judgement by the Registered Medical Practitioner treating You;
- 3) dental treatment not resulting directly from Accidental Injury that occurred during the Covered Trip;
- 4) non-essential treatments as determined by the Registered Medical Practitioner;
- 5) wheelchair, crutch or any other similar equipment;
- 6) medicine delivery cost resulting from an online medical consultation.

b) Overseas Hospital Cash

In the event the Insured Person being confined to a Hospital as a registered in-patient for treatment of Accidental Injury or sudden Illness sustained during the Covered Trip, We will pay a daily hospitalization allowance of HK\$500 up to the Limit of Indemnity stated in the Schedule.

We will pay the allowance only if the period of hospitalization is longer than 24 hours and the Hospital charges for room & board for the treatment of Accidental Injury or sudden Illness of the Insured Person.

c) Medical Facility Extension

If during the Covered Trip the Insured Person sustains Accidental Injury which directly and independently of all other causes results in Permanent Total Disablement and such Insured Person needs to operate:

- 1) a self-powered, climbing wheelchair; and/or



- 2) his/her motor vehicle with suitably adjusted controls; and/or
- 3) a lift, necessary ramps and railings in the usual place of residence of the Insured Person,

We will pay the costs of such equipment and the installation thereof in the case of 1) and 3), and the costs of adjustment in the case of 2), up to the Limit of Indemnity stated in the Schedule.

Section 2 – Personal Accident

a) Accident on Public Common Carrier or caused by armed Robber

We will pay the percentage of Amount of Benefit according to the Compensation Table hereunder if within 12 consecutive months after the date of Accident the Insured Person experiences an Accidental Injury which was directly and independently caused by the Accident under the following conditions:

- while riding as a fare paying passenger, and
- not as a pilot, operator or crew member in or on, boarding or alighting from any Public Common Carrier, or the carrier as arranged by a travel agent, or
- while riding in an automobile, or
- caused by armed Robbery during the Covered Trip outside Hong Kong SAR.

b) Other Accident

We will pay the percentage of Amount of Benefit according to the Compensation Table in the event of Accidental Injury being sustained by an Insured Person during the Covered Trip which result in death or Permanent Disability shown in the Compensation Table below

Event	Percentage of Principal Sum
1. Loss of Life	100%
2. Permanent Total Disablement	100%
3. Permanent and Incurable Paralysis of all Limbs	100%
4. Permanent Total Loss of Sight of both Eyes	100%
5. Permanent Total Loss of Sight of one Eye	100%
6. Loss of or the Permanent Total Loss of use of two Limbs	100%
7. Loss of or the Permanent Total Loss of use of one Limb	
Right Hand	100%
Left Hand	100%
One Foot	100%
8. Loss of Speech and Hearing	100%
9. Permanent and Incurable Insanity	100%
10. Permanent Total Loss of Hearing in	
both Ears	75%
one Ear	15%
11. Loss of Speech	50%
12. Permanent Total Loss of the Lens of one Eye	50%
13. Loss of or the Permanent Total Loss of use of four Fingers and	
Thumb of	
Right Hand	70%
Left Hand	50%
14. Loss of or the Permanent Total Loss of use of four Fingers of	
Right Hand	40%
Left Hand	30%
15. Loss of or the Permanent Total Loss of use of one Thumb	
both Right Joints	30%
one Right Joint	15%
both Left Joints	20%
one Left Joint	10%
16. Loss of or the Permanent Total Loss of use of Fingers	
three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
17. Loss of or the Permanent Total Loss of use of Toes	
all – one Foot	20%
great – both Joints	7.5%
great - Joint	5%
18. Fractured Leg or Patella with established non-union	15%
19. Shortening of Leg by at least 5cm	10%
20. Permanent Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Amount of Benefit Insured as the Company shall in its absolute discretion determine and being	

in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.

Provisions under Section 2a) & b)

- 1) After the occurrence of any of the events 2 to 9, the total compensation payable for the events 10 to 20 equals to 100% of the Compensation Table. There shall be no further liability under this Policy in respect of the same Insured Person for Injury sustained thereafter.
- 2) In cases where the Insured Person is left-handed, the compensation percentage in events 13 to 16 shall be reversed whereby the greater compensation percentage shall apply to the left hand and parts thereof.
- 3) In respect of an Insured Person who is aged under 18 at the time of Accident which causes death or Injury, the amount of benefit for Section 2a) Accident on Public Common Carrier or caused by armed Robber is not applicable, and the amount of benefit for Section 2b) Other Accident will be limited to 50% of the Limit of Indemnity stated in the Schedule.

The maximum limit per family plan will subject to three hundred percent (300%) of one single adult Insured (For Annual Travel Plan)

Memoranda under Section 2a) & b)

- 1) Exposure and Disappearance
If the Public Common Carrier that the Insured Person was traveling with as a fare-paying passenger on the Covered Trip has crashed, sunk or disappeared and the body of the Insured Person has not been found within 12 consecutive months, the Insured Person will be presumed deceased (upon receipt of evidence of the accident or disappearance). We will then pay the benefit under Section 2 provided that the Insured Person's legal personal representatives or the beneficiary will sign an undertaking to refund the benefit to the Company should the Insured Person be subsequently found to be living.
- 2) This section is extended to cover the Injury sustained by the Insured Person (a) while he/she is traveling directly from the place of residence in Hong Kong SAR to the immigration counter within four (4) hours before the scheduled departure time of the Public Common Carrier in which the Insured Person has arranged to travel for the purpose of commencement of the Covered Trip, and (b) while he/she is traveling directly from the immigration counter in Hong Kong SAR to his/her place of residence within four (4) hours after the actual arrival time of the Public Common Carrier in which the Insured Person has arranged to travel upon the completion of the Covered Trip.
- 3) Compensation shall not be payable for more than one of the above events 1 to 9 in respect of the same Accidental Injury. Should more than one of the events occur from the same Accidental Injury, We will only be liable for the greatest compensation.
- 4) Accidental death shall not in any way be presumed by reason of the disappearance of the Insured Person.
- 5) When a Limb or an organ which had been partially dysfunctional or disabled prior to an Injury covered under this Policy and which becomes totally dysfunctional or disabled as a result of such Injury, the percentage of Amount of Benefit insured payable shall be determined by Us in Our sole discretion having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of or the Permanent total Loss of Use of one Limb or an organ which was totally dysfunctional or disabled prior to the Injury.

Exclusions under Section 2a) & b)

- 1) No claims will be payable unless the death or Permanent Disability occurs within 12 consecutive months from the date of Accident;
- 2) This Section does not cover for illness, sickness, disease, any pre-existing physical or mental defect or infirmity, bacterial or viral infections even if contracted by Accident. This does not exclude bacterial infection that is the direct result of an Accidental cut or wound.

c) Burns Benefit

If during the Covered Trip, You sustain Accidental Injury and are diagnosed by a Registered Medical Practitioner to have suffered any of the Events listed hereunder, We will pay You in respect of the following events as specified below.



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Events

Percentage of Amount of Benefit

Burns, Second Degree or Third Degree

On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

Compensation shall not be payable for more than one of the above events in respect of the same Accidental Injury. Should more than one of the events occur from the same Accidental Injury, We will only be liable for the greatest Amount of Benefit. The compensation payable for loss of life under Coverage 2a) Accident on Public Common Carrier or caused by armed Robbery or 2b) Other Accident, if any, shall be reduced by any compensation payable under Coverage 2c) Burns Benefit in respect of the same Accidental Injury.

Section 3 - Worldwide Emergency Assistance Service

a) Emergency Medical Evacuation

In the event of an Insured Person sustaining Accidental Serious Physical Injury or sudden Serious Illness (insured by this Policy) outside Hong Kong during the Covered Trip and calling the Emergency Assistance Provider, the Emergency Assistance Provider will, subject to the Terms of this Policy and in accordance with the recommendation of its authorized medical representatives, arrange and pay for the Medically Necessary Expenses to

- Transfer the Insured Person to one of the nearest Hospitals; or
- Transfer the Insured Person under necessary medical supervision to a Hospital appropriately equipped for the particular Serious Physical Injury or Serious Illness; or
- Repatriate the Insured Person under necessary medical supervision to the Hospital close to Hong Kong SAR if the medical condition of the Insured Person has been stabilized and is certified by the Registered Medical Practitioner as being fit for the transportation.

All decisions as to the means of transfer, evacuation or repatriation and the final destination will be made by the Emergency Assistance Provider and will be based solely upon medical necessity. Any unused portion of the travel ticket will be surrendered to the Emergency Assistance Provider.

This Policy will not cover any transfer, evacuation or repatriation that is not arranged by the Emergency Assistance Provider.

b) Repatriation of Mortal Remains

In the event of an Insured Person sustaining death as a result of Accidental Injury or Illness (insured by this Policy) outside Hong Kong during the Covered Trip, the Emergency Assistance Provider will, subject to the Terms of this Policy, arrange and pay for the necessary repatriation expenses of the Insured Person's mortal remains or ashes to Hong Kong. Any unused portion of the travel ticket will be surrendered to the Emergency Assistance Provider.

All decisions as to the means of repatriation will be made by the Emergency Assistance Provider.

This Policy will not cover any repatriation that is not arranged by the Emergency Assistance Provider.

c) 24-hours Worldwide Emergency Assistance Services

For emergency assistance services, call our Hong Kong assistance number: (852) 3187 6888. Remember to state your name, policy number, location (name of hospital, if any), phone number and kinds of services when you seek for assistance.

Travel assistance includes:

- Passport and Visa requirements
- Embassy referral
- Legal referral
- Arrangement of interpreter services
- Lost luggage retrieval
- Lost passport assistance
- Weather information assistance
- Emergency rerouting arrangement

Medical assistance includes:

- Telephone medical advice

- Dispatch of physician / essential medication / medical equipment if necessary
- Monitoring of medical conditions when hospitalized
- Arrangement of appointments with doctors
- Arrangement of Hospital admission
- Authorise guarantee of payment to hospital
- Organise emergency medical evacuation if necessary
- Arrangement for the repatriation of Remains when required

The service provider is provided on a best-efforts basis, and may not be available due to problems of time, distance or location. We are not responsible for the availability, use, acts, omissions or results of any medical, legal or transportation service.

Section 4 - Travel Inconvenience

a) Trip Cancellation

We will pay for the non-refundable and unused transportation and/or accommodation expenses which have been paid in advance and for which the Insured Person is legally liable in the event of an Insured Person having to cancel Covered Trip prior to its commencement in consequence of:

- 1) Death, Serious Physical Injury or Serious Illness of the Insured Person, Immediate Family Member, Close Business Partner or Traveling Companion who will be traveling with the Insured Person occurring within 90 days prior to the commencement of the Covered Trip;
- 2) Witness summons, jury service or compulsory quarantine of the Insured Person occurring within 90 days prior to the commencement of the Covered Trip;
- 3) Sudden Outbreak of natural disaster, strike, riot or civil commotion, adverse weather condition or Terrorism at the planned destination occurring within 90 days prior to the commencement of the Covered Trip;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government within 7 days prior to the commencement of the Covered Trip;
- 5) Serious damage to the Insured Person's principal home in Hong Kong resulting from fire, flood or similar natural disaster, such as typhoon or earthquake that requires the Insured Person's continued presence happening within 7 days prior to the commencement of the Covered Trip.

Memoranda under Section 4a)

You must take all possible steps to recover the payments made for transportation, accommodation and package tour.

Exclusions under Section 4a)

This section does not cover any cancellation arising from or due to:

- 1) any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the public via media channels or by the governments of the departure or destination countries which began:
 - prior to the application for the policy or confirmation of travel itinerary, whichever is the latest (for new policies);
 - prior to the confirmation of travel itinerary (for renewed policies).
- 2) government's regulation, control or act.
- 3) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked itinerary.
- 4) Your disinclination to travel or financial circumstance;
- 5) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

b) (i) Trip Curtailment

We will cover the additional and unused transportation and/or accommodation expenses which have been paid in advance and for which You are legally liable if You must cancel the Covered Trip upon its commencement and to return to Hong Kong SAR due to the following:

- 1) Death, Serious Physical Injury/ Serious Illness or Hijack of
 - the Insured Person;
 - an Immediate Family Member or Close Business Partner who is a resident in Hong Kong SAR;
- 2) Sudden Outbreak of natural disaster, strike, riot, civil commotion, adverse weather condition, Terrorism or Airport Closure at the planned destination which prevent You from continuing with the scheduled Covered Trip;



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- 3) serious damage to the Insured Person's and/or the Traveling Companion's principal home Hong Kong;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government which prevents You from continuing with the scheduled Covered Trip.

Memoranda under Section 4b (i)

- 1) You must take all possible steps to recover the payments made for transportation, accommodation and package tour;
- 2) We will calculate the benefits to be paid in respect of curtailment claims for unused tour expenses, in proportion to the unused days.

Exclusions under Section 4b (i)

This Section does not cover any curtailment arising from or due to:

- 1) government's regulation, control or act.
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked Itinerary.
- 3) Your disinclination to travel or financial circumstance;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

b (ii) Trip Re-arrangement

In the event of an Insured Person having to re-route the Covered Trip after its commencement due to sudden occurrence of strike by the employees of a Public Common Carrier, mechanical &/or electrical breakdown of Public Common Carrier, Hijack, unanticipated outbreak of natural disasters, riot, civil commotion, adverse weather conditions, Terrorism, Airport Closure or unexpected issuance of a Black Alert at the planned destination, We will, subject to the Terms of this Policy and the Limit of Indemnity stated in the Schedule, pay for the reasonable additional travel fare and/or accommodation expenses for which by the Insured Person is legally liable.

Memoranda under Section 4b (ii)

- 1) The Insured Person will take all possible steps to recover the prepaid cost for transportation, accommodation and package tour.
- 2) In respect of curtailment claim for package tour expenses, the calculation of benefit payable by Us will be in proportion to the unused days.
- 3) No benefit will be payable for the claim in respect of same loss under both Coverage 4b(ii) Trip Re-arrangement and Coverage 4c Travel Delay.

Exclusions under Sections 4a, 4b(i) & 4b(ii)

This section does not cover any curtailment or re-arrangement arising from or due to

- 1) government's regulation, control or act;
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked Itinerary;
- 3) disinclination to travel or the financial circumstance of the Insured Person;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the Itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so;
- 5) any loss that is covered by any other existing scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

c) Travel Delay

In the event the departure time or the arrival time of the Public Common Carrier in which the Insured Person has arranged to travel is delayed during the Covered Trip for at least 6 hours from the time specified in the original travel itinerary directly due to the following reasons: Sudden Outbreak of strike or industrial action, adverse weather conditions, natural disasters, Hijack, Airport Closure or equipment failure of Your scheduled aircraft, sea vessel or other Common Carrier, We will pay

- i. cash allowance amount HK\$500 for each and every full 6 hours of delay; or
- ii. the irrecoverable loss of pre-paid transportation and accommodation expenses which are forfeited and irrecoverable from any other source up to the limit payable in the Schedule, in the event of a delay from Hong Kong for more than 6 consecutive hours directly resulting in the

Insured Person's failure to proceed with the Covered Trip or cancellation of the Covered Trip, provided that the Insured Person shall provide and surrender the original unused ticket to the Company.

Memoranda under Section 4c)

- 1) For any loss claimed arising from the same cause, we will Indemnify either Section 4b ii) Trip Re -arrangement or Section 4c) Travel Delay, whichever is greater;
- 2) Only applicable to Section 4c-i) Travel Delay:
2.1: The period of delay will be calculated from EITHER:
 - Departure delay: the difference between the original scheduled departure time specified in the itinerary provided by the Public Common Carrier and the actual departure time of the first available alternative transportation offered by the Public Common Carrier; or
 - Arrival delay: the difference between the original scheduled arrival time specified in the itinerary provided by the Public Common Carrier and the actual arrival time of the first available alternative transportation offered by the Public Common Carrier; whichever is longer

2.2: In case of consecutive connecting flights, the period of delay will be calculated as either b.2.1 or b.2.2:

- b.2.1 Departure delay: the difference between the original scheduled departure time of the first flight specified in the itinerary provided by the Public Common Carrier and the actual departure time of the first available alternative transportation offered by the Public Common Carrier; or
- b.2.2 Arrival delay: the difference between the original scheduled arrival time of the flight landing at the scheduled destination specified in the itinerary provided by the Public Common Carrier and the actual arrival time of the first available alternative transportation offered by the Public Common Carrier; whichever is longer.

d) Baggage Delay

We will pay cash allowance to each Insured Person due to delay or misdirection of Your baggage for at least 6 hours from the scheduled arrival time at destination abroad, up to the Limit of Indemnity stated in the Schedule

Memoranda under Section 4d)

- 1) The period of delay will be calculated as the difference between the scheduled arrival time specified in the itinerary provided by the Public Common Carrier and the actual delivery time to You.
- 2) All claims must be substantiated by written confirmation from the Public Common Carrier or in the case of an airline, a Property Irregularity Report obtained on the number of hours and the reason of such delay.

Exclusions under Section 4d)

This Section does not cover any

- 1) delay arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 2) baggage not being on the same Public Common Carrier of the Insured Person or souvenirs and articles mailed or shipped separately;
- 3) loss claimed under 5a) Personal Baggage arising from the same cause.

e) Missed Connection

In the event that the Insured Person fails to board the Public Common Carrier due to missed transportation connection on which the Insured Person had obtained a confirmed reservation, as a direct result of strike, industrial action, riot, civil commotion, Hijack, Terrorism, adverse weather, natural disaster, mechanical &/or electrical breakdown of public common carrier, or Airport Closure, We will, pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated by the Public Common Carrier or any third party.

The failure to board the Public Common Carrier due to the missed connection must be verified in writing by the Public Common Carrier.

f) Overbooking

In the event that the Insured Person fails to board the Public Common Carrier outside Hong Kong SAR due to overbooking on which the



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Insured Person had obtained a confirmed reservation, We will pay expenses reasonably incurred for the accommodation and meals, if it is not provided or compensated or subsidized by the Public Common Carrier or any third party in any kind of allowance including but not limited to cash. We will deduct the above amount from our reimbursement calculation.

The failure to board the Public Common Carrier due to overbooking must be verified in writing by the Public Common Carrier.

g) Special Occasion Interruption

In the event of

- 1) The sudden and unexpected death of an Insured Person, an Immediate Family Member or Traveling Companion or Business Partner;
- 2) The Injury or Illness of an Insured Person or Traveling Companion or Business Partner;
- 3) The Covered Trip being delayed due to adverse weather, natural disaster, strike involving the employees of the Public Common Carrier, mechanical fault of the Public Common Carrier, Hijack or Terrorism

which directly results in the Insured Person missing a Special Occasion or being unable to use the ticket for the Special Occasion, We will reimburse, up to the Limit of Indemnity stated in the Schedule, either the actual cost of the unused ticket for the Special Occasion forfeited by the Insured Person, or the stated face value of the ticket, whichever is lower.

Memoranda under Section 4g):

- 1) Any claim under this section must be accompanied by documents relating to the occurrence of the incident and the original unused ticket for the Special Occasion;
- 2) If the Special Occasion is missed as a result of strike, mechanical fault, Hijack or Terrorism, written confirmation from the carrier associated with the delay stating the actual local arrival time at the stated destination and the reason for the delay in reaching that destination is required.
- 3) Failure to provide the documents required by this Memoranda precedent will result in Us having no liability under this section for the Insured Person's actual cost of the unused ticket forfeited.

Exclusions under Section 4g)

This section does not cover:

- 1) Any amount/loss which is payable to, refundable to, or recoverable by, an Insured Person from any other source of indemnity, reimbursement or compensation;
- 2) Any amount which an Insured Person is not legally obliged to pay;
- 3) Claims arising from a condition which at the time of booking the Special Occasion existed or might reasonably have been anticipated as being likely to result in the Special Occasion being missed.

Section 5. Personal Belongings

a) Personal Baggage

We will pay for sudden Accidental physical loss of or damage to Your personal baggage or personal effects (other than money) carried during the Covered Trip up to the Limits of Indemnity stated in the Schedule.

We shall not be liable for more than the following sub-limits:

- 1) maximum of HK\$3,000 in respect of any one article, pair or set of articles;
- 2) maximum of HK\$5,000 in respect of any one pair or set of sport equipment;
- 3) maximum of HK\$2,500 in respect of loss of or damage to mobile phone for one item only of any one Insured Person;
- 4) HK\$3,000 (Standard Plan), HK\$5,000 (Classic Plan) and HK\$7,000 (Premier Plan) in respect of any cameras and camcorders and related accessories and equipment of any one Insured Person
- 5) HK\$10,000 in respect of any Lap-top Computer (including accessories) of any one Insured Person.

Memoranda under Section 5a)

- 1) Depreciation, wear and tear will be considered in our payment.
- 2) In case of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles will be the rateable proportion of the total value of the set, and in no event such loss or damage be construed to mean total loss of the set.

- 3) In the event respect of loss of or damage to property whilst in the custody of the hotel or Public Common Carrier, You must obtain a written confirmation from the hotel or Public Common Carrier stating the loss or damage.
- 4) If You are entitled to the indemnity by Section 4d) - Baggage Delay for the same cause, the benefit payable under this Section will be reduced by the amount paid under Section 4d).
- 5) We have the option to indemnify the Insured Person by cash payment for the loss or damage or by repair or replacement.

Exclusions under Section 5a)

This Section does not cover any

- 1) loss of or damage to
 - i) foodstuffs, pets or animals, business goods or samples, household effects, antiques, artificial teeth or limbs, money or other pecuniary means, securities, tickets or documents of any kind, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances;
 - ii) sport equipment whilst is in use;
 - iii) contact lenses, denture or prosthesis;
 - iv) data of any kind;
 - v) hired or leased equipment or property;
 - vi) baggage sent in advance, including souvenirs or other property;
- 2) loss of property after it has been left unattended or left outside the locked trunk of a vehicle;
- 3) loss or damage arising from or due to
 - i) wear and tear, depreciation, scratching, marring, denting, gradual deterioration, corrosion, oxidation, rust, atmospheric condition, action of light, process of heating, drying, cleaning or dyeing;
 - ii) insect, vermin, rot, mildew or fungus;
 - iii) alteration, repair or maintenance;
 - iv) breakdown or misuse;
 - v) faulty material, workmanship or design;
- 4) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 5) loss not reported to the local police, public authority, hotel or Public Common Carrier within 24 hours after the incident and certified with a police report or property irregularity report obtained from the airline or with a letter from the public authority, hotel or Public Common Carrier.
- 6) any unexplained loss or mysterious disappearance.

b) Personal Money

We will pay the incurred loss of money owned by You (including cash, bank or currency notes, cheques, travellers cheques, postal or money orders) during the Covered Trip up to the Limit of Indemnity stated in the Schedule.

Exclusions under Section 5b)

This Section does not cover any

- 1) shortage due to error, omission, exchange or depreciation in value;
- 2) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 3) loss not reported to the local police, public authority, hotel or Public Common Carrier within 24 hours after the incident and certified with a police report or property irregularity report obtained from the airline or with a letter from the public authority, hotel or Public Common Carrier;
- 4) loss of traveller's cheques not immediately reported to the local branch or agent of issuing authority;
- 5) any unexplained loss or mysterious disappearance.

c) Loss of Travel Document

We will pay the replacement cost of personal documents that are necessary for immigration clearance at the end of the Covered Trip (including Hong Kong Identity Card, passport, entry visas, travel ticket, driving license and other travel documents) belonging to You in the event of Accidental loss while outside Hong Kong SAR. In the event of the loss of travel ticket and/or other travel documents belonging to You during the Covered Trip, We will also reimburse the additional travelling expenses and/or accommodation expenses incurred by You, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for the accommodation in the Covered Trip.



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Exclusions under Section 5c)

This Section does not cover any

- 1) fine or penalties incurred due to non-replacement or late replacement of the documents by the Insured Person;
- 2) loss or damage arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 3) loss not reported to the local police, public authority, hotel or Public Common Carrier within 24 hours after the incident and certified with a police report or property irregularity report obtained from the airline or with a letter from the public authority, hotel or Public Common Carrier;
- 4) loss more specifically insured by any other insurance policies;
- 5) any unexplained loss or mysterious disappearance.

d) Emergency Cash

In the event of the Insured Person having a loss of essential travel documents abroad that prevents the Insured Person from completing the commenced Covered Trip, We will pay HK\$500 for each calendar day, up to the maximum Limit of Indemnity stated in the Schedule until:

- 1) the document is replaced or recovered; or
- 2) the Insured Person can continue the Covered Trip; or
- 3) the Insured Person can leave the place where loss occurred, whichever is the earliest.

Memoranda under Section 5d)

Such loss must be reported to the police having jurisdiction over the place of loss within 24 hours of discovery and obtain a report.

Exclusions under Section 5d)

This section does not cover any

- 1) loss arising from or due to confiscation, detention or destruction by customs, other authorities or government officials;
- 2) unexplained loss or mysterious disappearance.

Section 6 - Special Care

a) Compassionate Visit

In the event of the Insured Person sustains Accidental Serious Physical Injury or sudden Serious Illness or Death (insured by this Policy) during the Covered Trip resulting in Hospital confinement outside Hong Kong SAR, We will arrange and pay for the reasonable hotel accommodation and Transfer Expenses necessarily incurred by one Immediate Family Member to visit the injured Insured Person.

All decisions concerning the transportation and hotel selection will be made by the Emergency Assistance Provider.

This Policy will not cover any cost that is not arranged by the Emergency Assistance Provider.

b) Child Escort

If an Insured Person is aged under 18, and is left unattended due to the hospitalization or death of the accompanying Insured Person (age 18 or above), We will reimburse Transfer Expenses to include a one-way economy class air ticket, plus escort services, for the unattended insured child to return to Hong Kong, provided the Transfer is considered necessary by the Emergency Assistance Provider. Our liability for all Transfers as described above shall not exceed the maximum Limit of Indemnity stated in the Schedule.

c) Credit Card Protection

We will pay up to the Limit of Indemnity stated in the Schedule for the outstanding balance of the deceased Insured Person for items and sundries charged to his/her credit cards as at the date of Accident if during the Covered Trip the Insured Person sustains Injury which directly causes or results in his/her death, provided the Accidental death benefit is paid or payable for the same Injury.

d) Consolation Benefit

In the event of the Insured Person deceases during the Covered Trip resulting from Accidental Injury or sudden Illness, We will pay the Amount of Benefit stated in the Schedule.

e) Hospital Income Plus

We will pay the Insured Person HK\$300 each calendar day up to the Limit of Indemnity stated in the Schedule for the Insured Person's confinement, within a 90 days period after returning to Hong Kong SAR, as a result of an covered Accidental Injury or sudden Illness abroad. Such confinement

shall be for in-hospitalization only in which a Hospital makes a charge for room and board. Payment shall be made after the period of confinement ends.

f) Rental Vehicle Excess

We will pay the motor insurance policy excess or deductibles incurred by the Insured Person up to the Limit of Indemnity stated in the Schedule in the event that the Insured Person is involved in a collision whilst the rental vehicle is driven by the Insured Person or the rental vehicle is stolen or damaged during the Covered Trip which makes the Insured Person liable for it.

This benefit can only be utilised once during Covered Trip.

As part of the arrangement for the rent or hire of the Rental Vehicle, the Insured Person must take all compulsory motor vehicle insurance provided by the rental organization, against loss or damage to the Rental Vehicle during the rental period.

Exclusions under Section 6f)

- 1) Loss or damage arising from operation of the rental vehicle which is in violation of the terms of the rental agreement or applicable comprehensive motor insurance;
- 2) Loss or damage under the influence of alcohol or drugs of the Insured Person who is controlling the rental vehicle during the rental period;
- 3) Any illegal or unlawful use of the rental vehicle by the Insured Person during the rental period.
- 4) The use of the Rental Vehicle on any roadway that is inaccessible to two-wheel-drive vehicles;
- 5) The Insured Person is not holding a valid driving license for the country where the loss or damage occurs;
- 6) Any Rental Vehicle that is not comprehensively insured.
- 7) Liability other than loss of or damage to the rental vehicle.

g) Compulsory Quarantine Cash Allowance

If the Insured Person is suspected or confirmed to have contracted an Infectious Disease during the Covered Trip and results in compulsory quarantine by the local government, or by the Hong Kong Government within 7 days upon completion of the Covered Trip and returning to Hong Kong SAR, We will pay a daily compulsory quarantine cash allowance of HK\$500 per day and up to the maximum benefits of HK\$5,000 (or as stated in the table of benefits).

In the event that more than 1 compulsory quarantine has been arising in the same Covered Trip, the maximum amount payable under this benefit shall not exceed the maximum benefits of HK\$5,000 (or as stated in the table of benefits).

No benefit shall be payable if the planned destination(s) has been declared as an infected area on or before the departure date of the Covered Trip.

h) Scarring of The Face

In the event of the Insured Person suffers Injury results in Permanent disfigurement or Permanent scarring of the face of at least one square centimeter or two centimeters in length during the Covered Trip and which has been certified by a Registered Medical Practitioner, We will pay the Amount of Benefit up to the Limit of Indemnity stated in the Schedule. The Limit of Indemnity payable will not take into account any psychological effects.

i) Kidnap Benefit

If during the Covered Trip an Insured Person is Kidnapped, We will pay a daily benefit of HK\$500 for each completion of 24 hours per any one Accident subject to a maximum of 30 days.

Police report for such Kidnapping must be obtained.

j) Loss of Home Content

In the event of any Accidental fire and/or burglary, We will provide Indemnity to the Insured Person by cash payment, repair or reinstatement, at Our option, against physical loss of or damage to the Contents within Insured Person principal residence in Hong Kong SAR which was left vacant while Insured Person is on the Covered Trip.

In the event of loss or damage to any property insured forming part of a pair or set, Our liability shall not exceed a proportionate part of the value on the pair or set. We shall not be liable for more than HK\$2,000 in



respect of any one article or pair or set of articles.

Exclusions under Section 6j)

We will not pay for claims arising directly or indirectly from, or due to:

- 1) Wear, tear, depreciation, the process of cleaning, dyeing repairing or restoring any article, the action of light or atmospheric conditions, moth, insects, vermin or any other gradually operating cause;
- 2) Any loss or damage occasioned through the willful act of the Insured Person or with the connivance of the Insured Person;
- 3) Any loss (whether temporary or permanent) of the Insured property or any part thereof through confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicles or other comparable objects by any government authorities;
- 4) Electrical or mechanical breakdown;
- 5) Business or professional use in respect of photographic, sporting equipment and accessories and musical instruments;
- 6) Motor vehicles, boats, bicycles and any equipment or accessories relating thereto.

Section 7 - Personal Liability

We will, subject to the Jurisdiction Clause and the Terms of this Policy, indemnify all sums for which You may be legally liable in personal capacity occurring during the Covered Trip up to the Limit of Indemnity stated in the Schedule in respect of:

- 1) Accidental death or Injury to any third party person; or
- 2) Accidental loss of or damage to property belonging to a third party.

Memoranda under Section 7

- 1) In respect of a claim to which the indemnity defined in this Section applies, We will pay:
 - i) all costs and expenses recovered by any claimant from the Insured Person;
 - ii) all costs and expenses incurred with the written consent of the Company.
- 2) In the event of death of the Insured Person, We will, in respect of the liability incurred by the Insured Person, indemnify the Insured Person's legal personal representatives.
- 3) The Insured Person must not make any offer of payment, admit his/her fault to any other party or become involved in any litigation without Our prior written approval. We have the right to take over the conduct of any proceeding, settle or defend the claim on behalf of the Insured Person.

Exclusions under Section 7

We will not cover liability claims arising directly or indirectly from, in respect of or due to:

- 1) death or Injury suffered by a family member or a temporary engaged workforce of a permanent employee of the Insured Person at the time of the event leading to the liability claim;
- 2) loss of or damage to property belonging to or held in trust or in the care, custody or control of the Insured Person, any family member or any employee of the Insured Person;
- 3) liability arising out of or incidental to
 - i) Insured Person's profession, business or trade;
 - ii) ownership, occupation or use of any land, building or premises;
 - iii) ownership, possession or use of drone, lift, elevator, motor vehicle, aircraft, watercraft or mechanically and/or electrically propelled vehicle, firearms, pet or animal;
 - iv) infringement of plan, copyright, patent, trademark or registered design;
 - v) libel or slander;
 - vi) agreement or contract;
 - vii) any willful, malicious or unlawful act on behalf of the Insured Person;
- 4) Legal costs, fines, penalties, punitive damages or the like resulting from any kind (including any criminal proceedings);
- 5) under the influence of drugs or intoxicating liquor;

Section 8 - Option Benefits

Additional Cruise Benefits (Only for Premier Plan of Single Trip Travel Plan)

a) Trip Cancellation

We will pay for the non-refundable and unused transportation and/or accommodation expenses which have been paid in advance and for which the Insured Person is legally liable in the event of an Insured Person having to cancel Covered Trip prior to its commencement in consequence

of:

- 1) Death, Serious Physical Injury or Serious Illness of the Insured Person, Immediate Family Member, Close Business Partner occurring within 90 days prior to the commencement of the Covered Trip;
- 2) Witness summons, jury service or compulsory quarantine of the Insured Person occurring within 90 days prior to the commencement of the Covered Trip;
- 3) Sudden Outbreak of natural disaster, strike, riot or civil commotion, adverse weather condition or Terrorism at the planned destination occurring within 90 days prior to the commencement of the Covered Trip;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government within 7 days prior to the commencement of the Covered Trip;
- 5) Serious damage to the Insured Person's principal home in Hong Kong SAR resulting from fire, flood or similar natural disaster, such as typhoon or earthquake that requires the Insured Person's continued presence happening within 7 days prior to the commencement of the Covered Trip.

Memoranda under Section 8a)

You must take all possible steps to recover the payments made for transportation, accommodation and package tour.

Exclusions under Section 8a)

- 1) any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the public via media channels or by the governments of the departure or destination countries which began:
 - prior to the application for the policy or confirmation of travel itinerary, whichever is the latest (for new policies);
 - prior to the confirmation of travel itinerary (for renewed policies).
- 2) Your disinclination to travel or financial circumstance;
- 3) Failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

b) Trip Curtailment

We will cover the additional and unused transportation and/or accommodation expenses which have been paid in advance and for which You are legally liable if You must cancel the Covered Trip upon its commencement and to return to Hong Kong SAR due to the following:

- 1) Death, Serious Physical Injury/ Serious Illness or Hijack of
 - the Insured Person;
 - an Immediate Family Member or Close Business Partner who is a resident in Hong Kong SAR;
- 2) Sudden Outbreak of natural disaster, strike, riot, civil commotion, adverse weather condition, Terrorism or Airport Closure at the planned destination which prevent You from continuing with the scheduled Covered Trip;
- 3) serious damage to the Insured Person's and/or the Traveling Companion's principal home Hong Kong;
- 4) Unexpected issuance of a Black Alert by the Hong Kong government which prevents You from continuing with the scheduled Covered Trip.

Memoranda under Section 8b)

- 1) You must take all possible steps to recover the payments made for transportation, accommodation and package tour;
- 2) We will calculate the benefits to be paid in respect of curtailment claims for unused tour expenses, in proportion to the unused days.

Exclusions under Section 8b)

This Section does not cover any curtailment arising from or due to:

- 1) government's regulation, control or act.
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked Itinerary.
- 3) Your disinclination to travel or financial circumstance;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so.

c) Trip Re-arrangement

In the event of an Insured Person having to re-route the Covered Trip



after its commencement due to sudden occurrence of strike by the employees of a Public Common Carrier, mechanical &/or electrical breakdown of Public Common Carrier, hijack, unanticipated outbreak of natural disasters, riot, civil commotion, adverse weather conditions, Terrorism, Airport Closure or unexpected issuance of a Black Alert at the planned destination, We will, subject to the Terms of this Policy and the Limit of Indemnity stated in the Schedule, pay for the reasonable additional travel fare and/or accommodation expenses for which by the Insured Person is legally liable.

Memoranda under Section 8c)

- 1) The Insured Person will take all possible steps to recover the outlay for transportation, accommodation and package tour;
- 2) In respect of curtailment claim for package tour expenses, the calculation of benefit payable by Us will be in proportion to the unused days;
- 3) No benefit will be payable for the claim in respect of same loss under both Coverage 4b(ii) & 8c Trip Re-arrangement and Coverage 4c Travel Delay.

Exclusions under Sections 8a, 8b & 8c)

This section does not cover any curtailment or re-arrangement arising from or due to

- 1) government's regulation, control or act;
- 2) bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked Itinerary;
- 3) disinclination to travel or the financial circumstance of the Insured Person;
- 4) failure to notify the Public Common Carrier, the travel agent or other provider of any service forming part of the Itinerary of the need to cancel or abandon the travel arrangement when it is found necessary to do so;
- 5) any loss that is covered by any other existing scheme, government program or which will be paid or refunded by a hotel, airline, travel agent or any other provider of travel and/or accommodation.

d) Cancellation of Cruise Trip

Reimburses the forfeited fees which are irrecoverable from any other sources if the Public Common Carrier which the Insured Person has arranged for traveling to the cruise ship is delayed for more than 12 hours from the scheduled arrival time specified in the Itinerary due to adverse weather conditions, natural disaster, terrorism or strike or other industrial action by the employees of the Public Common Carrier, as a direct result of which the Insured Person fails to board the scheduled cruise ship and cancel the cruise, provided that the cruise ship is located overseas at the relevant time.

e) Shore Excursion Cancellation Allowance

In the event that the shore excursion, which the Insured Person has booked and paid before the commencement date of the Voyage, is cancelled as a result of:

- 1) Death, Serious Physical Injury or Serious Illness of the Insured Person or Traveling Companion during the Voyage;
- 2) Unexpected outbreak of strike, riot, civil commotion, Terrorism, adverse weather conditions or natural disaster at the destinations of the excursion occur 1 day before the departure date of the shore excursion,

We will pay allowance HK\$1,500 for each cancelled excursion up to Limit of Indemnity stated in the Schedule.

f) Shore Excursion Curtailment Allowance

In the event that the Insured Person has to abandon the shore excursion and return to the Voyage after the excursion has begun due to unexpected adverse weather conditions or natural disaster at the place of the excursion which prevents the Insured Person from continuing with his/her shore excursion, We will pay a lump sum allowance HK\$500 for the curtailment.

g) Additional Benefit due to Involuntary Journey Extension

In the event the Insured Person needs to stay in the planned destination involuntarily due to unexpected outbreak of strike, riot, civil commotion, Terrorism, Compulsory Quarantine, adverse weather conditions or natural disaster at the planned destination which prevent the Insured Person to complete the Covered Trip within the period stated in the original official Itinerary, We will pay HK\$500 per day, up to 5 days.

Exclusions under Section 8g)

This section does not cover

- 1) any loss arising from any circumstances which are existing or announced before the effective date of the policy;
- 2) any loss arising from any circumstances if the Insured Person refuses to take the first available alternative transportation offered by the original Public Common Carrier;
- 3) Any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise company, public common carrier and/or other provider of any service forming part of the Covered Trip;
- 4) loss arising from any circumstances if the Insured Person fails to notify the travel agency, tour operator, cruise company, Public Common Carrier and/or other provider of any service forming part of the Itinerary of the Covered Trip of the cancellation of any travel arrangement or to notify these provider of the need to make any alternative arrangement immediately when it is found necessary to do so;
- 5) loss in relation to alterations to the original Itinerary that is not accepted by the airline, travel agency, cruise company, or other relevant organizations before commencement of the scheduled event;
- 6) expenses incurred for services provided by a third party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled Covered Trip.

h) Satellite Phone Calls Expenses

In the event that the Insured Person must return directly to Hong Kong SAR following Injury or Illness of the Insured Person or Traveling Companion which prevents the Insured Person from continuing the Covered Trip, We will pay up to the Limit of Indemnity stated in the Schedule for satellite phone call expenses incurred by the Insured Person whilst on board a cruise ship after the occurrence of following Injury or Illness during the Covered Trip.

Exclusions under Section 8h)

This section does not cover:

- 1) for failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by the Insured Person;
- 2) for failure to obtain and provide a written report from the Registered Medical Practitioner certifying the Physical Injury or Illness suffered by the Insured Person or Traveling Companion whilst on board the cruise;
- 3) expenses covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, Public Common Carrier, travel agency or any other provider of travel and/ or accommodation
- 4) any circumstances leading to the disruption of his/her Covered Trip known to have existed before the effective date

i) Accidental Death on Voyage

If as a result of an Accident occurred on Voyage during the Covered Trip, the Insured Person sustains an Injury which directly and independently of all other causes shall within one calendar month result in Death, We will pay to the Insured Person's estate or legal representative up to the Limit of Indemnity stated in the Schedule.

GENERAL EXCLUSIONS

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

Events out of Your influence:

- 1) Political unrest: war (civil or otherwise), invasion, act of foreign enemy, hostilities (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or direct participation in strike, riot or civil commotion;
- 2) Known events and conditions:

For Trip Cancellation Section only

The Policy will not cover any loss resulting from any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the Public via media channels or by the governments of the departure or destination countries (whichever is the earliest) prior to the application of the Policy or confirmation of travel itinerary (whichever is the latest).

For all Other Sections

The Policy will not cover any loss resulting from any natural catastrophe, political unrest, or any situation, event or circumstance widely communicated to the Public via media channels or by the governments of the departure or destination countries (whichever is the earliest) prior to the first day of the Trip.

- 3) Nuclear contamination: ionizing, radiation or contamination by radioactivity from any nuclear fuel or waste, its combustion or from any nuclear weapons material;
- 4) Actions imposed by authorities: regulations, controls or acts including quarantine and/or measures restricting freedom of movement imposed by a competent authority that could affect the Insured or a Traveling Companion before or during the Covered Trip;
- 5) Failure on the part of Public Common Carrier: bankruptcy, liquidation, error, omission or default of the Public Common Carrier, the travel agent or other provider of any service forming part of the booked itinerary;

Excluded activities:

- 1) flying or taking part in any other aerial activities except whilst traveling as a passenger in, boarding or alighting from a licensed aircraft and not as pilot or aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- 2) engaging in regular or temporary service or duty with any disciplinary forces, military, naval, air force or armed force services of any kind;
- 3) sports engagement in a professional capacity or involving any potential income or remuneration (including competitive racing (except on foot) or mountaineering);

Excluded medical risks for undertaking the Covered Trip

- 1) undertaking the Covered Trip despite being unfit to travel;
- 2) traveling abroad contrary to the advice of a Registered Medical Practitioner;
- 3) traveling abroad for the purpose of obtaining medical treatment or services;
- 4) planning in advance and receiving any medical treatment during Covered Trip.

Medical-related conditions:

- 1) Pre-existing Conditions;
- 2) Human immunodeficiency Virus (HIV), HIV related illness including Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), any mutant derivatives or variations however caused.
- 3) mental defect or infirmity of any kind;
- 4) pregnancy, miscarriage, childbirth or complications arising from any of them (unless caused by Accident).

Other excluded events or conditions:

- 1) Your actions while under the influence of alcohol or drugs;
- 2) You not taking all reasonable efforts to safeguard your property or to avoid injury or minimize any claim under this Policy;
- 3) You committing crime, taking part in unlawful act or illegal activity, resistance to arrest or fighting of any kind (except in bona fide self-defense);
- 4) suicide, attempted suicide, wilfully self-inflicted injury;
- 5) self-exposure to needless perils (except in an attempt to save human life).

CONDITIONS FOR MAKING A CLAIM

Step 1 - Notify Us of any occurrence, incident or accident likely to give rise to a claim as soon as possible, but in any case, within 30 days after the event.

Step 2 - Fill in a Claim Form if required and supply the following documents as appropriate

Section 1 - Medical Expenses

- Documents stating the diagnosis and treatments, including the Insured Person's name and date of diagnosis, certified by the Registered Medical Practitioner;
- Copy of medical examination report such as X-ray, MRI scan and any other relevant reports if medical examination is received;
- Receipts with listed items issued by a clinic or a Hospital.

Section 2 - Personal Accident

- In case of accidental death:
 - Death certificate
 - Coroner's report

- In case of permanent disability:
 - Certificate issued by the Registered Medical Practitioner certifying the severity of disability
 - Copy of medical examination report such as X-ray, MRI scan and any other relevant reports if medical examination is received

Section 4a) Trip Cancellation, Section 4b (i) Trip Curtailment, Section 4b (ii) Trip Re-arrangement, Section 4c) Travel Delay and Section 4d) Baggage Delay

- Written confirmation from the Public Common Carrier stating the period and reason of delay
- All relevant bills, receipts, tickets and coupons

Section 5a) Personal Baggage, Section 5b) Personal Money and Section 5c) Loss of Travel Documents

- Copy of the statement to police or local authority
- Copy of notification to the public common carrier and its written official acknowledgment (and/or Property Irregularity Report/Form) stating the details of loss or damage occurring during transit
- Copy of notification to the issuing authority in case of loss of traveler's cheque
- Receipts including date of purchase, price, model and type of items lost or damaged

Section 7 - Personal Liability

- Statement of the nature and circumstances of the occurrence, incident or accident
- All correspondence summons or writ in connection with the occurrence, incident or accident.

No admission of liability, and no negotiation, payment, offer, promise, repudiation or settlement can be made or agreed to without Our written consent.

Other Conditions:

1) Notice of Claim in case of Injury

In case of an Injury which may give rise to a claim under this Policy, written notice must be given to the Company as soon as reasonably possible, and in any event within 30 days after the date of accident causing such Injury. The Insured must as early as possible place himself/herself under the care of a Registered Medical Practitioner.

2) Notice of Claim in case of Death due to an Injury

In the event of the death due to an Injury, immediate notice thereof must be given to the Company by the Beneficiary and reasonable notice must be given to the Company before interment or cremation. The results of any post-mortem examination or inquest should also be forwarded to the Company.

3) Sufficiency of Notice

Notice must be sent to the Hong Kong SAR address of the Company stated in this Policy or as otherwise notified by the Company. Notice providing sufficient identification of the Insured and given to the Company by or on behalf of the Insured or the Beneficiary will be deemed valid.

4) Claim Forms

We will have the right to request You to submit a claim form for the purposes of filing proof of loss upon receipt of a claim notice under this Policy. If We have not requested the submission of such claim form within 15 days of the receipt of the claim notice, You will be deemed to have complied with the time limit for claim notification. You are, however, still obliged to provide satisfactory evidence in support of Your claim as may be requested. Claims and Proof of Loss You will at Your own expense provide any certificate, information or evidence We may require in connection with any claim under this Policy and in the requested form.

Written proof of loss must be furnished as follows:

- a) In case of a claim for capacity loss through disability, within 90 days upon the termination of the insurance contract;
- b) In case of any other claims, within 180 days upon the date of the loss.

If it was not reasonably possible to provide proof within the timeframe indicated above, the claimant must provide such proof as soon as reasonably possible. In the case of legal capacity absence, the proof delivery deadline is 12 months upon the deadline indicated above. If



the proof is provided within these timeframes, the claim will remain valid.

The above is a general guideline on making a claim. Additional documents or information may be required depending on the nature of the claim – please refer to our website or call our hotline.

GENERAL CONDITIONS

- 1) Entire contract of insurance:** This Policy, the Schedule, the Proposal, the Endorsement and any other documents attached hereto, constitute the entire contract of insurance. No change in this Policy will be valid unless and until approved by Us in writing and unless such approval is endorsed hereon or attached hereto. No agent has authority to change this Policy or to waive any of its provisions.
- 2) Premium Payment and Period of Cover:** You are obliged to pay the Premium in due time and by the Effective Date. The coverage will be effective only after the premium is fully settled regardless the Effective Date stated on the Policy unless otherwise agreed in writing by the Company. This Policy will be valid for the Period of Insurance unless it is cancelled by either You or Us in accordance with Clauses [13] or [14] of **General Conditions**.
- 3) Notice in case of changed circumstances**
You must:
 - a) submit a written notification of any change in name, the City of Residence, or the Occupation stated in the Schedule immediately;
 - b) notify Us prior to renewal of this Policy of any Injury, Illness, disease, physical defect or infirmity, or health condition of which You became aware of during the Period of Insurance.In consideration of the above changes, We may require that you pay an additional Premium. If case of refusal to pay, all coverage provided by this Policy will cease immediately on the day of such change. If You do not inform Us of such changes, no benefit will be payable under this Policy in respect of any claim arising out of or in the course of such change.
- 4) Limit of Indemnity**
The maximum amount payable under any policy section per Insured Person, per Accident and per single item is limited to the Principal Sum stated in the Schedule. If We are liable to indemnify more than one party, the total amount of indemnity to all such parties will not exceed the same Limit of Indemnity.
- 5) Multiple coverage**
If the Insured Person has received compensation for a loss from any other source (such as a governmental program, hotel, airline, travel agency, another non-Company insurance policy, or other parties), and if our policy also cover for the same loss, our liability shall be limited to the balance of the loss amount subject to the maximum limit as stated in the Policy.
- 6) Duplicate Coverage**
If the Insured Person insured with Us by more than one travel insurance policies for the same Covered Trip (except all group travel insurance policies purchased by any corporation, group, or association for the same Insured Person), We will only pay up to the maximum limit of the Policy that provides the highest benefit limits.
- 7) Time of Payment of Claims**
Payments should be made within 30 days after the claim has been approved by Us, subsequent to the receipt of satisfactory proof of loss and results of any investigations or medical examinations in relation to the claim.
- 8) Payment of Claims**
In case of death of the Insured, the Principal Sum will be payable to the Beneficiary designated in the Proposal. If no such designation or provision is then effective, the Principal Sum will be payable to the estate of the Insured Person. Any other accrued benefits unpaid at the Insured's death may be paid either to the Beneficiary (if such designation remains valid and effective) or to the Insured's estate. All other benefits under this Policy will be payable to the Insured.

9) Medical Examinations and Autopsy

We shall have the right and opportunity at Our own expense to examine the Insured Person when and so often as it may be reasonably required pending the outcome of a claim under this Policy. In the event of an Insured Person's death, We shall be entitled to have a post-mortem examination carried out at Our own expense, except when such examination is prohibited by law.

10) Legal Actions

No action at law or in equity will be brought against Us to recover any benefit payable under this Policy prior to the expiration of 60 days upon written proof of loss has been furnished in accordance with the requirements of this Policy. No such action will be brought upon the expiration of 3 years after the time written proof of loss is required to be furnished.

11) Change of Beneficiary and Assignment

You may at any time replace the Beneficiary by any person or corporate body. To do so, You must submit a written notification. Such replacement will not take effect or be binding until We have received the written notice. We are not responsible for verifying the authenticity of such notice. Any payment We made under this Policy prior to the receipt of such notice will fully discharge Us to the extent of such payment.

12) Age Limit

For individual travel product

- 1) For Single Trip Travel Plan, age limit is 0-79;
- 2) For Annual Travel Plan, age limit is 0-72;
- 3) For cover of "Individual + Children" or "Family", the age limit for children is 0-17.

13) Misstatement or Non-disclosure or Fraud

If You or anyone acting on Your behalf make(s) a verbal or written statement during the application process or in connection with any claim knowing the statement to be false, fail to disclose pre-existing conditions or fail to act in utmost good faith, We will not be liable for the claim and all cover under this Policy shall cease immediately. Moreover, We will not be liable to refund any premium paid.

Any fraud, misstatement or concealment either in the Proposal and declaration, on which this insurance is based, or in relation to any other matter affecting this insurance or in connection to any claim under this Policy will render this Policy null and void. Any premium paid hereunder will be forfeited.

14) Cancellation by the Company

- 1) We may cancel this Policy at any time by giving You a 31 days prior notice in writing. Such notice will be sent to Your address last notified to Us.
- 2) We will be entitled to cancel this Policy at any time with immediate effect in the event of fraud, material misstatement, concealment or breach of utmost good faith on Your part of in connection with a claim submitted to Us or any other matters affecting the underwriting of this Policy or any other policy issued by Us to You.

15) Cancellation by the Insured

You may cancel this Policy at any time by submitting a written notice to Us. Such cancellation notice will be effective upon the date of written acknowledgement of its receipt by Us or on a later date if specified by You. In the event of such cancellation, You will be entitled to a refund of Premium for the unexpired Period of Insurance in accordance with Clause [15] of the General Conditions provided that no claims have been paid or **are due to be payable under this Policy upon the effective date of cancellation.**

16) Consequences of Cancellation

The effective time of cancellation of this Policy will be (12:01 a.m., Hong Kong time) on the effective day of cancellation as determined in accordance with Clauses [13] and [14] of the General Conditions.

For Single Trip Travel Plan, there will be no refund of premium to the Insured Person once coverage under any sections dedicated to the Covered Trip has become operative.



For Annual Travel Plan, You will be entitled to a refund of Premium if

- 1) the Premium has been fully settled at the commencement of this Policy; and
- 2) the cancellation of Policy is made pursuant to Clauses [13(a)] or [14] of the General Conditions; and
- 3) no claim has been paid or is due to be payable under this Policy upon the effective date of cancellation.

Subject to Clause [19(a)] of the General Conditions, the amount of the refund will be calculated in accordance with the following:

Period of Cover provided prior to termination	Percentage (%) of Premium refundable
2 months	60%
3 months	50%
4 months	40%
5 months	30%
6 months	25%
Over 6 months	NIL

You will not be entitled to any refund of Premium if We cancel this Policy on the basis of Clause [13(b)] of the **General Conditions**.

The Policy will be cancelled without assessing any claims made prior to the effective time of cancellation as determined in accordance with Clauses [13] and [14] of the **General Conditions**.

17) Renewal Conditions

We will have full discretion to decide whether to renew this Policy and to determine the terms and premium for such renewal. We will send You a renewal notice before the expiry of the Period of Insurance. In this case the cover remains sustained at the expiry of the Period of Insurance. However, if during the Period of Insurance You have attained the age of 72, this Policy will lapse upon the expiry of the Period of Insurance.

18) Governing Law

This Policy will be governed by and interpreted in accordance with the laws of Hong Kong SAR.

19) Arbitration

If any difference of opinion arises as to the amount to be paid under this Policy, such difference will be determined by Courts of Hong Kong SAR in accordance with the Arbitration Ordinance and subsequent amendments. If the parties fail to agree upon the choice of arbitrators or umpires, then the choice will be referred to the Chairman for the time being of the Hong Kong SAR Federation of Insurers. It is hereby expressly stipulated that it will be a condition precedent to any right of action or suit upon this Policy that Courts of Hong Kong SAR award will be first obtained. If reference to Courts of Hong Kong SAR have not been made within 12 months of the first notice of the difference, You will for all purposes be deemed to have waived all claims in connection with or arising out of the said difference.

20) Miscellaneous

- 1) All Premium payments and benefits payable under this Policy will be paid in Hong Kong dollars. The benefit payable under this Policy will not carry any interest. Clerical errors on Our part will not invalidate the insurance cover otherwise validly in force, or vice versa.
- 2) The headings in this Policy are for convenience only and will not affect the construction or meanings of the terms hereof.

Contracts (Rights of Third Parties) Ordinance

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong SAR) to enforce any terms of this Policy.

Personal Information Collection Statement

- a) From time to time, it is necessary for you to supply Generali Life (Hong Kong) Limited / Assicurazioni Generali S.p.A. Hong Kong Branch (where applicable) (the "**Company**") with data about yourself(ves), policyholder(s), life insured(s), beneficiary(ies), claimant(s), and / or other relevant individuals (the "**Personal Data**") in connection with the provision of insurance and / or related products and services to you, the processing of claims under insurance policies issued and / or arranged by the **Company**, and / or the processing of any or all other requests,

enquiries and complaints from you.

- b) Provision of the **Personal Data** to the **Company** by you is voluntary. However, failure to supply the **Personal Data** may result in the **Company** being unable to provide insurance and / or related products and services to you, process claims under insurance policies issued and / or arranged by the **Company**, and / or process any or all other requests, enquiries, or complaints from you.

- c) The purposes for which the **Personal Data** may be used are as follows:

- i) administering your insurance application, arranging and executing insurance contracts and / or related products and services, and managing your account with the **Company**;
- ii) processing (including, but not limited to, investigating, analyzing, assessing and adjudicating) and / or settlement of claims under insurance policies issued and / or arranged by the **Company**;
- iii) exercising rights of subrogation(if applicable);
- iv) collection of amounts outstanding (if any) from customers;
- v) arranging coinsurance and / or reinsurance in respect of the insurance policies issued and / or arranged by the **Company**;
- vi) communicating with customers via telephone, mail, e-mail, facsimile and other communication means;
- vii) providing customer services (including, but not limited to, processing enquiries and complaints) and other related activities;
- viii) conducting data matching procedures;
- ix) designing insurance and / or related products and services for customers' use;
- x) marketing insurance and / or other related products and services of the **Company** and / or its affiliated companies (which includes, but are not limited to, its group companies, parent **company**, trust companies of the **Company's** parent **company**) (hereinafter referred to as the **Group Entities**");
- xi) statistical or actuarial research of the **Company**, its **Group Entities**, insurance industry associations or federations, government departments, regulatory or other recognized bodies;
- xii) complying with the requirements under any laws, rules, regulations, codes, guidelines, court orders, compliance policies and procedures, and any other relevant requirements which the **Company** and / or its **Group Entities** are expected to comply with, including, without limitation, performing due diligence on customers and making disclosures of the relevant information; and
- xiii) fulfilling any other purposes directly relating to (i) to (xii) above.

- d) The **Personal Data** held by the **Company** shall be kept confidential, but the **Company** may provide the **Personal Data** to the following parties (whether within or outside the Hong Kong Special Administrative Region) for the purposes set out in paragraph (c) above, without prior notification to you and/or any other relevant individuals to whom the **Personal Data** is related:

- i) intermediaries, claims service provider, reinsurers, banks and credit-card companies, health and medical organizations, professional advisers, contractors, business partners, and / or any other relevant parties, as appropriate, who provide administrative, telecommunication, computer, payment, marketing, investigation, advisory and / or other services to the **Company** in connection with the operation of its business;
- ii) relevant insurance industry associations or federations, and / or members of such industry associations or federations;
- iii) overseas locations or branches, as appropriate, of the **Company** and / or its **Group Entities**;
- iv) persons to whom the **Company** and / or its **Group Entities**



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- are under an obligation to make disclosure under the requirements of as mentioned in (c) (xii);
- v) any court, government departments, regulatory or other recognized bodies (including, without limitation, tax authority, insurance authority, etc.) under any laws binding on the **Company** and / or its **Group Entities**;
 - vi) lawful successors or assigns of the **Company**; and
 - vii) persons who owe a duty of confidentiality to the **Company** and / or its **Group Entities**.
- e) The **Company** may verify any or all of the **Personal Data** by using information collected and released or transferred by relevant insurance industry associations or federations, and / or members of such industry associations or federations.
- f) In accordance with the *Personal Data (Privacy) Ordinance (Cap 486)*:
- i) any individual has the right to:
 - A) check whether the **Company** holds **Personal Data** about him / her and, if so, obtain a copy of such data;
 - B) require the **Company** to correct any **Personal Data** relating to him / her that is inaccurate; and
 - C) ascertain the **Company's** policies and practices in relation to **Personal Data** and to be informed of the kind of **Personal Data** held by the **Company**; and
 - ii) the **Company** has the right to charge a reasonable fee for the processing of any data access request.
- g) The person to whom requests for access to **Personal Data** and / or correction of **Personal Data** and / or for information regarding policies and practices and kinds of **Personal Data** held are to be addressed as follows:

Personal Data Protection Officer,
Generali Life (Hong Kong) Limited / Assicurazioni Generali
S.p.A. Hong Kong Branch (where applicable),
21/F, 1111 King's Road, Taikoo Shing, Hong Kong.

Note: In case of discrepancies between the English and Chinese versions of this Personal Information Collection Statement, the English version shall prevail.



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Attaching and forming part of the Policy:

It is hereby noted that the following term will be added in the Policy:

- 1) Sanction Clause :
 - The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition, or restriction, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United States of America or any other country, state or territory which has jurisdiction in the matter.
- 2) Territorial Exclusion Clause
 - The Company shall not indemnify the Insured/policyholder for any liability: (i) in respect of any judgment, award, payment, legal costs and expenses or settlement delivered, made or incurred where legal actions are brought in a court of law within countries which operate under the laws of <Excluded Countries/Territories>, or any order made anywhere in the world to enforce such judgment, award, payment, legal costs and expenses or settlement either in whole or in part; (ii) incurred by the government of <Excluded Countries/Territories> or resulting from activities that involve or benefit the government of <Excluded Countries/Territories> , or where the payment of such indemnity by the Insurer will benefit the government of <Excluded Countries/Territories>; (iii) in respect of any settlement agreed or incurred outside of a court of law, prior to any legal actions being brought, by, or to the benefit of, persons or entities resident in <Excluded Countries/Territories>, Entities shall include any parent company, direct or indirect holding company owned or controlled by the government of <Excluded Countries/Territories>, persons or entities resident in <Excluded Countries/Territories>.
 - For the purposes of this territorial exclusion clause, the Insured/policyholder hereby acknowledges and agrees that Excluded Countries/Territories shall be listed under Generali Corporate website at https://www.generali.com.hk/EN_US/sanctioned_countries , with such list to be updated from time to time, and incorporated into the policy.



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忠意旅遊保單

請仔細閱讀該等保險條款，如有任何疑問，請隨時聯絡您的保險顧問或本公司。

本忠意旅遊保單是忠意保險有限公司（以下簡稱「本公司／我們」）與本保單中指名的保單持有人（以下簡稱「受保人／您」）之間的保險合約。合約以本文件為憑證，並以下簡稱為「本保單」。

保險範圍在本保單的「保障範圍」及「延伸保障」中列明，並受「釋義」、「一般不保事項」和「一般條款」約束。

投保單、本保單、附表或本保單的任何批註或備忘將被視為一份文件，其中任何附有特定涵義的任何字詞或表達將始終具有相關涵義。在本保單中，除非上下文另有所指，否則單數包括複數，反之亦然；提及一種性別則包括其他性別（如適用）。

承保範圍

1. 緊急醫療

- a) 醫療費用
- b) 海外住院現金
- c) 醫療設施津貼

2. 人身意外

- a) 乘坐公共交通工具或遭遇持械行劫之人身意外
- b) 其他意外
- c) 燒傷保障

3. 全球緊急支援服務

- a) 緊急醫療運送
- b) 遺體運返
- c) 24 小時全球緊急支援服務

4. 旅程受阻

- a) 取消旅程
- b) i) 縮短旅程；或
ii) 更改旅程
- c) 旅程延誤
- d) 行李延誤
- e) 錯過銜接交通工具
- f) 超額預訂
- g) 特別活動阻礙

5. 個人財物

- a) 個人行李
- b) 個人金錢
- c) 旅遊證件遺失
- d) 應急現金

6. 附加保障

- a) 親屬探望
- b) 子女護送
- c) 信用卡保障
- d) 恩恤保障
- e) 附加住院現金
- f) 租車自負額保障
- g) 強制隔離現金津貼
- h) 臉部疤痕保障
- i) 綁架保障
- j) 家居物品損失

7. 法律責任

- a) 個人責任

8. 自選保障

額外郵輪保障（僅適用於單次旅遊計劃中的尊貴計劃）

- a) 取消旅程
- b) 縮減旅程
- c) 更改旅程
- d) 取消郵輪旅程
- e) 取消岸上觀光津貼
- f) 縮短岸上觀光旅程津貼
- g) 非自願性滯留之額外保障
- h) 衛星電話費用
- i) 海上旅遊期間意外死亡

釋義

本保單中的某些字詞及表達具有特定涵義。該等字詞或表達在本保單、附表或本保單的任何批註或備忘中均具有相同涵義。該等字詞或表達的涵義將在下文說明，或在本保單的適當部分中有定義。

「意外、意外的」指因意料之外發生的突發及不可預見的事件，在受保旅程中造成身體損傷、損壞或損失。

「機場關閉」指機場關閉及地方當局取消所有客運航班連續 24 小時以上。

「保障金額」指受保人在投保單表格中選擇並在附中顯示的及已支付的保費的金額。

「黑色警示」指香港政府保安局根據外遊警示制度（OTA）系統發佈的黑色警示。

「燒傷」指僅因熱力而引起的組織損傷。

「中醫師」指根據《中醫藥條例》在香港特別行政區中醫藥管理委員會合法註冊的任何跌打醫師、針灸師或中醫師，但不包括為受保人或受保人直系親屬的中醫師。

「緊密商業夥伴」指受保人的業務所需的商業夥伴。

「強制隔離」指受保人被隔離在醫院的隔離病房或被隔離在政府指定的隔離場所最少一 (1) 整天，並持續在該設施停留，直至他／她獲解除隔離。

「物品」指屬受保人或與受保人長居一起的家庭成員或家傭的傢俱及室內陳設、衣物及個人物品，以及受保人擁有的固定裝置及配件。「物品」不包括契據、債券、匯票、本票、支票、旅行支票、貨幣證券、任何類型的文件、現金、紙幣、黃金、白銀或其他貴金屬製品、珠寶、毛皮、手錶及珍貴寶石或半寶石。

「內戰」指同一國家或民族的對立公民之間發生的戰爭。

「受保旅程」指自受保人在受保期內的預定出發日期離開香港出境櫃檯開始，直至受保人在受保期內受保旅程結束後返港並到達任何入境櫃檯為止的旅行期間，或自該特定受保旅程開始之日起計一百八十二 (182) 天到期為止（單程旅行計劃），或一百二十 (120) 天到期為止（適用於全年旅行計劃），或本保單的到期日為止（以最先者為準）。

「本公司、我們、我們的」指忠意保險有限公司。

「級」指香港特別行政區用於衡量燒傷程度的單位。

「生效日期」指：

- 本公司接受登記本保單的日期；或
 - 旅行社或公共承運商出具作為旅行機票／車票／船票或旅行團的付款確認的收據上註明的日期；
- 以最晚者為準。

「緊急支援供應商」指本公司指定的服務供應商。

「折斷腿部或膝蓋而無法聯合」指腿部骨折成兩段；並因此在受保人的餘生中都不能妥善修復及正常運作。

「劫持」指受保人乘坐的飛機或其他交通工具被非法扣押或控制。

「香港」指香港特別行政區。

「醫院」指持牌可為受傷人士提供護理及治療的機構。為此而言，醫院提供診斷及手術設施，以及二十四 (24) 小時護理服務及醫療監察。此等服務分別由具有合法資格的註冊護士及註冊醫生提供。「醫院」一詞不包括任何主要用作診所、護理院或療養院、休息場所、長者護理設施、精神病院、復康或長期護理設施，或酗酒或吸毒者護理或治療場所的機構。

「疾病」指受保人在受保旅程期間首次感染並經歷的，且需要註冊醫生治療的疾病或病症。

「直系親屬」指閣下的配偶、父母、岳父岳母、祖父母、孫子女、兒子、女兒、兄弟姐妹、姪女或姪子。

「賠償」指對本保單承保範圍內受保人遭受的實際損失或損害的賠償，或受保人依法有義務就以下情況向第三方支付賠償：

- 財產損失或損壞；或
- 急救或救護車服務費用；或
- 訴訟費用、仲裁、和解或調解的律師費。

「傳染病」指由世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的任何類型的傳染病。

「受傷」指在意外中直接地且獨立於任何其他原因而遭受的身體傷害。

「受保人、閣下、閣下的」指附中註明的人士。

「行程」指在受保旅程開始前已由公共承運商、旅行社、旅行團營運商或郵輪公司發佈並確認，並連同付款收據或確認文件一同簽發的受保旅程的詳細計劃。

「綁架」指為索要贖金而非法綁架及劫持一名或多名受保人作為人質。

「喪失手指或腳趾」指掌指關節或蹠趾關節之處或以上完全分離。

「失聰」指永久無法恢復的聽力損失，即 $a+2b+2c+d$ 的六分之一高於 80 分貝 (a 分貝 = 500 赫茲時的聽力損失， b 分貝 = 1000 赫茲時的聽力損失， c 分貝 = 2000 赫茲時的聽力損失， d 分貝 = 4000 赫茲時的聽力損失)。

「喪失肢體」指喪失手腕或以上部份的一隻手，或腳踝或以上部份的一隻腳。

「失明」指永久及無法治癒的完全失明。

「喪失言語能力」指言語中無法說出以下四種語音中的任何三種：唇音、牙槽唇音、齶音和軟齶音。喪失言語能力亦指聲帶功能完全喪失或因腦部言語中樞神經的損傷而導致失語症。

「失去功能」指完全功能性殘廢，視為完全喪失所述的肢體或器官。

「必要醫療費用」指在身體受傷或患病後三百六十五 (365) 天內招致的費用。僅在所有治療均由註冊醫生開具處方的情況下，方會根據本保單償付費用。費用包括合理的醫療、手術、X 光、住院或護理治療，包括醫療用品及救護車的費用。其不包括牙科治療的費用，除非有關治療是由於自然健康牙齒在受保旅程期間因身體損傷而首次接受診症。在無註冊醫生的具體指示的情況下，費用將僅包括入住非深切治療部的普通病房的費用。

「永久」指自意外發生之日起連續十二 (12) 個月，且在該期限屆滿時改善無望。

「永久殘廢」指受保人因身體受傷而在意外發生之日起連續十二 (12) 個月內變成永久殘廢。此類殘廢妨礙受保人從事其教育、培訓或經驗合理符合條件的任何職業或工作。倘若受保人並無正式職業／資格，殘廢的定義則如「賠償表」中所述。

註冊醫生須在受保期結束時證明該殘廢是永久的。倘若該殘廢維持連續十二 (12) 個月，本公司將支付本金減去因同一事故根據本保單已付或應付的任何其他金額後的金額。

「受保期」指本公司在附中同意的指明期限。

免費續保：倘若由於受保人無法控制的任何原因，無法在受保期內完成受保旅程，則受保期應免費自動延長，延長的期限為完成受保旅程所合理需要的期限，最長期限為十 (10) 個曆日。

「保單持有人」指附中所述的組織／人士。

「投保前已存在之狀況」指受保人已獲註冊醫生診斷或治療的情況，或受保人知道或理應知道的病徵及症狀：

- 就行程取消部分而言：在投保本保單或確認旅行行程之前，以最晚者為準。
- 就所有其他部分而言：在旅程的第一天之前。

「公共承運商／公共交通工具」指任何持有合法牌照以商業目的經營運輸工具載客的公司或個人。

「註冊醫生」指已獲取醫學學位，並獲得該司法管轄區之政府合法授權在其執業的地區提供醫療及外科服務的專業人士。受保人或受保人的直系親屬不得為本保單承保之醫療服務履行註冊醫生的職責。

「租賃車輛」指從持牌汽車租賃公司租賃或租用的僅用於在公共道路上運載受保人的出租轎車、旅行車、掀背車或四輪驅動(4WD)及其他非商業車輛，且不包括任何其他車輛或用途。

「重置成本」指在財產損失之日相似種類及品質的材料修理或更換損失或損壞的財產的費用，當中包括關稅，但不多於受保人在同一國家為相同用途修理或更換有關財產的實際支出，亦不扣除折舊差價。

「搶劫」指受保人因受恐嚇或被使用武力剝奪而令其行李或個人財物損失或損壞。

「附表」指本保單所附並納入本保單的附表。

「二級燒傷」指表皮及其下的真皮均受到破壞。

「身體嚴重受傷或嚴重疾病」指需要註冊醫生立即治療的傷害或疾病。倘若發生此類傷害或疾病，註冊醫生將受保人歸類為因生命危險而不適合旅行／繼續其受保旅程。

「突然爆發」指生效日期後意料之外突然發生的事件。

「特別活動」指作為觀眾參觀或參加向公眾開放的主題公園、博物館、音樂或體育賽事或競賽、歌劇、劇院、音樂表演或音樂會。

「恐怖襲擊」指恐怖主義行為，包括任何人士或團體的任何行為、準備或行動威脅，包括意圖影響任何國家的任何政府或其任何政治派別及／或恐嚇公眾，無論是單獨行動，或是代表出於政治、宗教、意識形態或類似目的而聯合的任何組織或政府，或與之相關，並且

- 涉及對一人或多人的暴力行為；或
- 涉及破壞財產；或
- 危及除行為者以外的生命；或
- 對公眾的健康或安全造成風險

「竊盜」指在沒有受保人同意下侵佔行李或個人財產所造成行李或個人財產的損失或損壞。

「三級燒傷」指全層皮膚受到損傷或破壞，以及皮膚下組織的損傷。

「轉送」指公共承運商可提供用於緊急醫療運送、遺體運返、親屬探望或子女護送的最便宜的交通運輸方式，減去原定回程票價可予退還的任何款項。

「轉送費用」指為受保人提供緊急醫療運送、遺體運返、親屬探望或子女護送的合理及必要的費用，減去原定回程票價可予退還的任何款項。

「旅遊夥伴」指在整個受保行程中與受保人共享房間的陪同人員，或他/她是受保人的直系親屬。

「航程」指受保人作為乘客在提供予受保人的行程中指定的首個港口登上遊輪，直至受保人從行程中指定的最後一個港口下船的旅行期間。

「戰爭」指任何主權國家使用軍事力量進行的任何類似戰爭的活動。

保障範圍說明

第 1 條 - 緊急醫療費用

a) 醫療費用

倘若閣下在受保旅程中意外受傷或突然患上疾病，本公司將賠償閣下在受保期內在受保行程中支付的必要醫療費用，以附表所述的賠償限額為限。

本公司將賠償受保人因於受保旅程中受到意外身體受傷或突然患上疾病而須在其住院的醫院內聘用當地翻譯員／傳譯員提供服務所引致的合理費用，惟住院時間必須超過二十四 (24) 小時。本公司將賠償受保人因於受保旅程中於海外受到意外身體受傷或突然患上疾病而導致其原定的旅遊日程／行程中斷或被打亂後，重新繼續該原來的旅遊日程／行程及／或與其原來的旅遊夥伴會合而招致的必須的合理額外住宿及交通費用。

如受保人於受保旅程中受到意外身體受傷或突然患上疾病，本公司將賠償受保人往海外醫院求診引起的來回交通費用（須提供收據作證明）。

即使受保人在海外並無招致任何治療費用，本公司也將賠償其在返港連續九十 (90) 天內接受香港註冊醫生治療期間所需支付的任何必要醫療費用，惟受保人須於受保旅程期間感染傳染病，而註冊醫生的診斷亦證明受保人於受保旅途中感染該傳染病，及受保人在回港七 (7) 天內被確診感染傳染病。

第 1a) 條項下的延伸保障

後續醫療

本公司將賠償閣下從受保旅程返港後最長達九十 (90) 天內在受保行程中受到意外身體受傷或突然患上疾病，而直接招致的醫療費用，且受保人最初是在海外求治療的。有關於海外遭受身體傷害的醫療費用，本公司將賠償最高可達按照附表所述之保障金額未用餘額之 100% 的合理費用。有關於海外感染疾病的醫療費用，本公司將賠償最高可達按照附表所述之保障金額未用餘額之 10% 的合理費用。

由跌打醫師、針灸師及註冊或表列中醫師進行的後續醫療亦包括在內，每日每次面診限額為港幣二百 (200) 元，而最高賠償總限額為港幣三千 (3,000) 元。

在任何情況下，承保範圍 1a) 醫療費用下的可賠償總額不會超過附表所述的保障金額的 100%。

第 1a) 條項下的不保事項

本條不適用於任何以下情況

- 閣下返回香港特別行政區後在香港境外接受的後續醫療或外科治療；
- 根據為閣下治療的註冊醫生的判斷，可合理延遲至返回香港特別行政區方才進行的醫療或外科治療；

- c) 非因受保旅程期間發生的意外受傷直接導致的牙科治療；
- d) 註冊醫生判斷的非必要治療；
- e) 輪椅、拐杖或任何其他類似設備；
- f) 網上醫療診症衍生的送藥費用。

b) 海外住院現金

倘若受保人因意外身體受傷或突然患上疾病而住院或作為登記住院病人留醫治療，本公司將賠償每日港幣五百 (500) 元的住院津貼，以附表所述的賠償限額為限。

受保人只有在住院超過二十四 (24) 小時，並且醫院為治療意外身體受傷或突然患上疾病的受保人徵收食宿費用的情況下，本公司才會支付津貼。

c) 醫療設施津貼

倘若受保人在受保旅程期間，受保人意外受傷，而該次受傷直接導致受保人永久性完全傷殘，且該受傷與所有其他原因無關，並且該受保人因此需要：

- 1) 使用自動上落電動輪椅；及／或
- 2) 僅能在適當調整控制裝置的情況下駕駛其汽車；及／或
- 3) 在受保人常住的居所內運用升降機、必要的坡道及欄杆，在 1) 及 3) 的情況下，本公司將支付此類設備及其安裝的費用；在 2) 的情況下，本公司將支付調整費用，以附表所述的賠償金額為限。

第 2 條 - 人身意外

a) 乘坐公共交通工具或遭遇持械搶劫之人身意外

倘若在意外發生之日起連續十二 (12) 個月內，受保人在以下情況下發生意外而直接及並無其他原因下遭受意外身體受傷，本公司將根據以下賠償表支付賠償金額該百分比的賠償金額：受保人

- 作為付費乘客乘車時；及
- 並非作為機師、操作人員或機組人員乘搭或在上落任何公共交通工具或旅行社安排的交通工具；或
- 乘坐汽車時；或
- 在受保旅程期間在香港特別行政區境外遭受持械搶劫。

b) 其他意外

倘若受保人在受保旅程期間意外受傷，導致其身故或以下賠償表中所示永久殘疾，本公司將根據賠償表支付該百分比的保障金額

事件	本金總額百分比
1. 死亡	100%
2. 永久完全殘廢	100%
3. 四肢永久癱瘓及無法痊癒	100%
4. 永久完全喪失雙眼視力	100%
5. 永久完全喪失單眼視力	100%
6. 喪失任何雙肢或任何雙肢完全失去功能	100%
7. 喪失任何一肢或任何一肢完全失去	100%

功能	
右手	100%
左手	100%
一足	100%
8. 完全喪失言語能力及聽力	100%
9. 永久及無法痊癒之精神錯亂	100%
10. 永久完全失聰	
雙耳	75%
單耳	15%
11. 完全喪失言語能力	50%
12. 永久完全喪失單眼晶狀體	50%
13. 喪失或永久完全喪失四隻手指及拇指功能	
右手	70%
左手	50%
14. 喪失或永久完全喪失四隻手指功能	
右手	40%
左手	30%
15. 喪失或永久完全喪失一隻拇指功能	
兩個右關節	30%
一個右關節	15%
兩個左關節	20%
一個左關節	10%
16. 喪失或永久完全喪失手指功能	
三個右關節	15%
兩個右關節	10%
一個右關節	7.5%
三個左關節	10%
兩個左關節	7.5%
一個左關節	5%
17. 喪失或永久完全喪失腳趾功能	
所有腳趾- 一隻腳	20%
腳拇趾- 兩個關節	7.5%

腳拇趾- 一個關節	5%
18. 折斷腿部或膝蓋骨而無法癒合	15%
19. 腿部縮短五 (5) 厘米或以上	10%
20. 一切在上述第 10 至 19 項損害事件以外的永久傷殘，本公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第 10 至 19 項之百分率不一致。	

第 2a) 及 b) 條項下的規定

- 1) 在第 2 至 9 項任何一件事件發生後，第 10 至 20 項事件的應付賠償總額等於賠償表的 100%。就同一受保人此後遭受的傷害，本保單概不承擔任何進一步責任。
- 2) 倘若受保人慣用左手，則第 13 至 16 項事件中的賠償百分比應相反，其中較高的賠償百分比應適用於左手及其部分。
- 3) 對於在導致死亡或受傷的意外發生時未滿 18 歲的受保人，保障範圍第 2a) 條乘坐公共交通工具或遭遇持械搶劫之人身意外不適用，而保障範圍第 2b) 條其他意外之賠償金額的百分比將限制在附表所述的賠償限額的 50%。

每個家庭計劃的最高限額將以一名成年受保人（全年旅遊計劃）的百分之三百（300%）為準。

第 2a) 及 b) 條項下的備忘

- 1) 出現及失蹤
倘若受保人作為付費乘客在受保旅程中乘搭的公共交通工具發生碰撞、沉沒或失蹤，並且在連續十二 (12) 個月內未有找到受保人的屍體，則受保人將被推定為已死亡（在接到意外或失蹤的證據後）。本公司隨後將根據第 2 條支付賠償，惟受保人的合法遺產代理人或受益人須簽署承諾書，承諾倘若受保人隨後被發現仍然活著，則將賠償退還予本公司。
- 2) 本條款延伸適用於受保人在以下期間所遭受的傷害：(a) 在受保人安排旅行的公共交通工具的預定出發時間之前四 (4) 小時內，為開始受保旅程而直接從香港居住地前往出境櫃檯期間，以及 (b) 在受保人結束受保旅程後安排旅行的公共交通工具實際到達時間後四 (4) 小時內，直接從香港特別行政區入境櫃檯返回其居住地的期間。
- 3) 就同一意外受傷而言，本公司將不予賠償上述第 1 至 9 項事件中多於一項的賠償金。如果因同一意外受傷而發生多於一項事件，本公司將只承擔最大的賠償責任。
- 4) 不得因受保人失蹤而以任何方式推定其意外死亡。
倘若在發生本保單受保的傷害之前某肢體或器官已喪失部分功能或部分殘廢，而該肢體或器官由於本保單受保的傷害而變成完全喪失功能或殘廢，應付賠償金額的百分比將由本公司根據傷害造成的殘疾程度自行決定。然而，就受傷之前已完全喪失功能或殘廢的一肢或器官的喪失或該一肢或器官完全失去喪失功能，本公司不會支付任何賠償。

第 2a) 及 b) 條項下的不保事項

- 1) 除非受保人自意外發生之日起連續十二 (12) 個月內死亡或永久殘疾，否則本公司無需支付任何索賠；
- 2) 本條款不承保疾病、病症、任何投保前已存在之身體或精神缺陷或虛弱、細菌或病毒感染（即使是意外感染）。此條款並不豁免意外割傷或創傷直接導致的細菌感染。

c) 燒傷保障

倘若閣下在受保旅程期間意外受傷，並被註冊醫生診斷為遭受下列任何事件，本公司將就下述事件按下列百分比向閣下支付賠償。

事件	賠償金額百分比
二級或三級燒傷	
身體表面 45%或以上	100%
身體表面 27%或以上	60%
身體表面 18%或以上	50%
身體表面 9%或以上	30%
身體表面 4.5%或以上	20%

對於同一次意外受傷，本公司不會就上述多於一項的事件的支付賠償。倘若同一意外受傷導致多項事件，本公司將僅負責支付最高的賠償金額。保障範圍第 2a) 條下乘坐公共交通工具或遭遇持械搶劫之人身意外或第 2b) 條其他意外（如有）導致的身故的應付賠償，應減去就同一意外受傷在保障範圍第 2c) 條燒傷保障項下應付的任何賠償。

第 3 條 - 全球緊急支援服務

a) 緊急醫療運送

倘若受保人在受保旅程期間在香港境外遭遇（受保於本保單的）意外身體嚴重受傷或突發嚴重疾病並致電緊急支援供應商，緊急支援供應商將在本保單的條款規限下，根據其授權醫療代表的建議，安排並支付必要的醫療費用以：

- 將受保人轉送到最就近的一家醫院；或
- 在必要的醫療監督下，將受保人轉送到為特定嚴重身體受傷或嚴重疾病配備適當設備的醫院；或
- 倘若受保人的健康狀況已經穩定，並且經註冊醫生證明適合進行運送，則在必要的醫療監督下將受保人運送返回香港特別行政區附近的醫院。

所有關於轉運、撤離或遣返方式以及最終目的地的決定均由緊急支援供應商作出，且僅以醫療必要性為依據。機票的任何未使用部分將退還給緊急支援供應商。

本保單不承保非由緊急支援供應商安排的任何轉送、撤離或遣返。

b) 遺體運返

倘若受保人在受保旅程期間在香港境外因遭遇（受保於本保單的）意外身體受傷或疾病而身故，緊急支援供應商將根據本保單的條款，安排並支付將受保人遺體或骨灰運返香港的必要費用。機票的任何未使用部分將退還給緊急支援供應商。

運返遺體的方式的所有決定將由緊急支援供應商作出。

本保單不承保非由緊急支援供應商安排的任何遺體運返。

c) 24 小時全球緊急支援服務

如需緊急支援服務，請致電本公司的香港求助熱線：(852) 3187 6888。求助時，請緊記說明閣下的姓名、保單號碼、位置（醫院名稱（如有））、電話號碼及所需服務種類。

旅遊支援包括：

- 護照及簽證要求
- 大使館轉介
- 法律轉介
- 安排口譯員服務
- 失物認領
- 護照遺失支援
- 天氣資訊支援
- 緊急改變路線安排

醫療支援包括：

- 電話醫療建議
- 必要時派遣醫生／基本藥物／醫療設備
- 住院時監察醫療狀況
- 安排與醫生的預約
- 住院安排
- 授權保證向醫院付款
- 必要時組織緊急醫療運送
- 必要時安排遺體運返

服務提供商將盡力提供服務，但由於時間、距離或位置等問題未必能夠提供服務。本公司對任何醫療、法律或運輸服務的可用性、使用、作為、不作為或結果概不負責。

第 4 條 - 旅行受阻

a) 取消行程

倘若受保人因以下原因而需要在受保旅程開始前取消受保旅程，本公司將賠償已預付的不可退還及未使用而受保人有法律責任須承擔的交通及／或住宿費用：

- 1) 受保人、將與受保人同行的直系親屬、緊密商業夥伴或旅遊夥伴在受保旅程開始前九十（90）天內身故、身體嚴重受傷或患上嚴重疾病；或
- 2) 受保人在受保旅程開始前九十（90）天內接到證人傳票、須參與陪審團服務或被強制隔離；或
- 3) 在受保旅程開始前九十（90）天內，計劃目的地突然爆發自然災害、罷工、暴亂或內亂、天氣條件惡劣或發生恐怖襲擊；
- 4) 香港政府在受保旅程開始前七（7）天內突然發出黑色警示；
- 5) 受保人在香港的主要居所因火災、洪水或類似自然災害（如颱風或地震）而遭受嚴重損壞，需要受保人在受保旅程開始前七（7）天內繼續留港。

第 4a) 條項下的備忘

閣下必須採取一切可能的措施收回交通費、住宿費及旅行團費用。

第 4a) 條下的不保事項

本條款不承保因以下原因導致或引起的任何行程取消：

- 1) 在以下事項開始前已通過傳媒或由出發地國或目的地國家政府廣泛向公眾傳播任何自然災害、政治動盪或任何情況、事件或狀況：

- 在申請保單或確認旅行行程之前，以最晚者為準（新保單適用）；
 - 在確認旅行行程之前（續保保單適用）。
- 2) 政府的監管、控制或行為。
 - 3) 構成預定行程一部分的公共承運商、旅行社或任何其他服務提供商的破產、清盤、出錯、遺漏或違約。
 - 4) 閣下不願意旅行或發生財務狀況；
 - 5) 在發現需要取消或放棄旅行安排時，未通知構成行程一部分的公共承運商、旅行社或其他服務提供商需要取消或放棄旅行安排。

b) (i) 縮短旅程

倘若閣下在受保行程開始後因以下原因必須取消行程並返回香港特別行政區，本公司將賠償閣下有法律責任承擔的額外及已預付但未使用的交通及／或住宿費用：

- 1) 以下人士身故、身體嚴重受傷或患上嚴重疾病或被劫持
 - 受保人；
 - 居於香港特別行政區的直系親屬或緊密商業夥伴；
- 2) 計劃目的地突然爆發自然災害、罷工、暴亂、內亂、天氣狀況惡劣、發生恐怖主義事件或機場關閉，使閣下無法繼續計劃的受保旅程；
- 3) 受保人及／或旅遊夥伴在香港的主要居所受到嚴重損害；
- 4) 香港政府突然向計劃目的地發出黑色警示，因此閣下不能繼續其計劃的受保旅程。

第 4b (i) 條項下的備忘

- 1) 閣下必須採取一切可能的措施收回交通費、住宿費及旅行團費用；
- 2) 就未使用旅行費用，本公司將根據未使用天數按比例計算的旅程縮短索賠所需支付的賠償。

第 4b (i) 條項下的不保事項

本條款不承保由以下原因引起的任何旅程縮短：

- 1) 政府的監管、控制或行為。
- 2) 構成預定行程一部分的公共承運商、旅行社或任何其他服務提供商的破產、清盤、出錯、遺漏或違約。
- 3) 閣下不願意旅行或發生財務狀況；
- 4) 在發現需要取消或放棄旅行安排時，未通知構成行程一部分的公共承運商、旅行社或其他服務提供商需要取消或放棄旅行安排。

b (ii) 更改旅程

倘若受保人因公共承運商員工突然罷工、公共交通工具機械及／或電氣故障、劫持、意外爆發自然災害、暴亂、內亂、惡劣天氣狀況、恐怖主義、機場關閉或計劃目的地意外發出黑色警示，而必須在受保旅程開始後更改旅程，本公司將根據本保單條款及附表所述的賠償限額，支付受保人須依法應承擔的合理額外旅費及／或住宿費用。

第 4b (ii) 條項下的備忘

- 1) 受保人將採取一切可能的措施收回預付的交通、住宿及旅行團費用。
- 2) 就旅程縮短對旅行團費用的索賠，本公司應付的賠償將按未使用天數按比例計算。
- 3) 就保障範圍第 4b(ii) 條更改旅程及保障範圍第 4c) 條旅程延誤下的相同損失的索賠，本公司不會支付任何賠償。

第 4a)、4b(i) 及 4b(ii) 條項下的不保事項

本條款不承保因以下原因引起或導致的任何旅程縮減或更改：

- 1) 政府的監管、控制或行為；
- 2) 構成預定行程一部分的公共承運商、旅行社或任何其他服務提供商破產、清盤、出錯、遺漏或違約；
- 3) 受保人不願意旅遊或發生財務狀況；
- 4) 未在發現需要取消或放棄旅遊安排時通知構成行程一部分的公共承運、旅行社或其他服務提供商；
- 5) 任何其他現有計劃或政府計劃保障的任何損失，或將由酒店、航空公司、旅行社或任何其他旅遊及／或住宿提供商支付或退款的任何損失。

c) 旅程延誤

倘若受保人安排乘坐的公共交通工具的出發時間或到達時間在受保旅程期間直接因以下原因從原來旅遊行程中的時間延誤至少六 (6) 小時：突然爆發罷工或工業行動、惡劣的天氣狀況、自然災害、劫持、機場關閉、閣下預訂的航機、海船或其他公共交通工具設備故障，本公司將支付

- i. 每整六 (6) 小時的延誤，現金津貼港幣五百 (500) 元；或
- ii. 倘若受保人因從香港出發起計連續延誤超過連續六(6) 小時，直接導致受保旅程無法進行或受保旅程取消，而受保人的預繳交通及住宿費用因而作廢及並不可從任何其他途徑追回，賠償金額將按照附表所列述的賠償限額為限，唯受保人必須提供並交回未使用的機票正本給本公司。

第 4c) 條項下的備忘

- 1) 就由相同原因引起的任何索賠損失，本公司將賠償第 4b (ii) 條更改旅程或第 4c) 條旅程延誤，以較高者為準；
 - 2) 僅適用於第 4c - i) 條旅程延誤：
- 2.1：延誤時間將根據以下情況之一計算：
- 出發延誤：公共承運商提供的行程中指定的原定出發時間與公共承運商提供的首班可用替代交通工具的實際出發時間之間相差的時間；或
 - 到達延誤：公共承運商提供的行程中指定的原定到達時間與公共承運商提供的首班可用替代交通工具的實際到達時間之間相差的時間；以較長者為準
- 2.2：倘若是連續銜接航班，延誤時間將按 b.2.1 或 b.2.2 計算：
- b.2.1 起飛延誤：公共承運商提供的行程中指定的首班航班原定起飛時間與公共承運商提供的首班可用替代交通工具的實際起飛時間之間相差的時間；或
 - b.2.2 到達延誤：航班降落在公共承運商提供的行程中指定的預定目的地的原定到達時間與公共承運商提供的首班可用替代交通工具的實際到達時間之間相差的時間；以較長者為準。

d) 行李延誤

本公司將向每名受保人因比從原定到達國外目的地的時間起計延誤至少六 (6) 個小時的行李延誤或誤送支付現金津貼，以附表所述賠償限額為限。

第 4d) 條項下的備忘

- 1) 延誤時間將根據公共承運商提供的行程中指定的預定到達時間與實際送交時間之間相差的時間計算。

- 2) 所有索賠都必須通過公共承運商書面確認證實，倘若是航空公司，則必須通過取得有關小時數及行李延誤原因的事故報告書以作證明。

第 4d) 條項下的不保事項

本條款不承保任何以下情況

- 1) 因海關、其他當局或政府官員沒收、扣押或銷毀而造成的延誤；
- 2) 行李不在受保人的同一公共交通工具上，或單獨郵寄或裝運的紀念品及物品；
- 3) 由同一原因引起根據第 5a) 條個人行李索賠的損失。

e) 錯過銜接交通工具

倘若受保人因罷工、工業行動、暴亂、內亂、劫持、恐怖襲擊、惡劣天氣、自然災害、公共交通工具的機械及／或電氣故障，或機場關閉等直接原因，而錯過受保人已確認預定的銜接交通工具，因而未能登上公共交通工具，倘若公共承運商或任何第三方未提供或賠償食宿費用，則本公司將支付合理招致的食宿費用。

由於錯過銜接交通工具而未能登上公共交通工具的情況必須由公共承運商書面核實。

f) 超額預訂

倘若受保人因超額預訂而未能在香港特別行政區境外登上受保人已獲確認預訂的公共交通工具，而公共承運商或任何第三方未提供或補償或補貼任何種類的津貼（包括但不限於現金），則本公司將支付合理招致的食宿費用。本公司將由計算償付金額中扣除上述金額。

由於超額預訂而未能登上公共交通工具的情況必須由公共承運商書面核實。

g) 特別活動阻礙

在以下情況下：

- 1) 受保人、直系親屬、旅遊夥伴或商業夥伴突然意外身故；
- 2) 受保人或旅遊夥伴或商業夥伴受傷或患病；
- 3) 由於惡劣天氣、自然災害、涉及公共承運商員工的罷工、公共交通工具的機械故障、劫持或恐怖襲擊導致受保旅程延誤；而直接導致受保人錯過特別活動或無法使用特別活動門票，本公司將賠償受保人作廢的未使用的特別活動門票的實際費用或門票票面價值，以較低者為準。

第 4g) 條項下的備忘

- 1) 根據本條款提出的任何索賠必須附有與事件發生有關的文件及特別活動未使用的門票正本；
- 2) 倘若由於罷工、機械故障、劫持或恐怖襲擊而錯過特別活動，則需要承運商提供與延誤相關的書面確認，說明到達指定目的地的實際本地時間以及延誤到達該目的地的原因；
- 3) 未能提供此項備忘先決要求的文件將導致本公司無須對受保人作廢的未使用門票的實際費用承擔本條款規定的責任。

第 4g) 條項下的不保事項

本條款不承保：

- 1) 從任何其他賠償、償付或補償來源支付予受保人、可退還予受保人或可由受保人收回的任何金額／損失；
- 2) 受保人在法律上並無義務支付的任何金額；

- 3) 由於在預訂特別活動時存在或可合理預期可能導致錯過特別活動的情況而產生的索賠。

第 5 條 - 個人財物

a) 個人行李

本公司將賠償閣下在受保旅程期間隨身攜帶的個人行李或個人財物（金錢除外）突然意外丟失或損壞，以按照附表所述的賠償限額為限。

本公司無需承擔超過下列限額的責任：

- 1) 任何一件、一對或一套物品的最高賠償額為港幣三千 (3,000) 元；
- 2) 任何一件、一對或一套運動裝備，最高賠償額為港幣五千 (5,000) 元；
- 3) 任何一名受保人手機的損失或損壞（僅限於一個部）的最高賠償額為港幣二千五百 (2,500) 元；
- 4) 任何一名受保人的任何相機及攝錄機及其輔助配件及器材的最高賠償額為港幣三千 (3,000) 元（標準計劃）、港幣五千 (5,000) 元（優越計劃）及港幣七千 (7,000) 元（尊貴計劃）；及
- 5) 任何一名受保人之手提電腦（包括配件）為港幣一萬 (10,000) 元。

第 5a) 條項下的備忘

- 1) 本公司支付的賠償將考慮折舊、損耗及磨損。
- 2) 倘若損失或損壞的任何一件或多件物品屬一套物品的一部分，則該等物品的損失或損壞將按該套物品的總價值按比例計算，在任何情況下，該等損失或損壞均不得解釋為該套物品的全部損失。
- 3) 倘若在酒店或公共承運商保管期間發生財物損失或損壞，閣下必須取得酒店或公共承運商的書面確認，說明損失或損壞的情況。
- 4) 倘若閣下有權因相同原因獲得第 4d) 條 - 行李延誤規定的賠償，則根據本條款規定應付的賠償將減去根據第 4d) 條規定支付的金額。
- 5) 本公司有權選擇以現金支付或維修或更換的方式賠償受保人的財物損失或損壞。

第 5a) 條項下的不保事項

本條款不承保以下任何情況

- 1) 以下物品的損失或損壞
 - i) 食品、寵物或動物、商業貨品或樣品、家具、古董、假牙或義肢、金錢或其他等同金錢的物品、證券、任何種類的票據或文件、汽車（包括配件）、電單車、船艇、電動機、任何其他交通工具；
 - ii) 使用中的運動設備；
 - iii) 隱形眼鏡、假牙或假體；
 - iv) 任何類型的數據；
 - v) 租用或租賃的設備或財物；
 - vi) 提前寄送的行李，包括紀念品或其他財物；
- 2) 財物無人看管或留在上鎖的車廂外面後導致的財物損失；
- 3) 由下列原因導致或引起的損失或損壞：
 - i) 損耗、折舊、劃痕、玷污、凹痕、逐漸變質、腐蝕、氧化、生鏽、大氣條件、光照、加熱、乾燥、清潔或染色過程；
 - ii) 昆蟲、害蟲、腐爛、發霉或真菌；

- iii) 變更、維修或維護；
- iv) 故障或誤用；
- v) 有缺陷的材料、工藝或設計。

- 4) 因海關、其他機構或政府官員的沒收、扣押或銷毀而造成的損失或損壞；
- 5) 事件發生後二十四 (24) 小時內未向當地警方、公共機關、酒店或公共承運商報告，亦無警方報告或航空公司的行李事故報告書認證，或無獲取公共機關、酒店或公共承運商的信函證明的損失；
- 6) 任何無法解釋的損失或未知原因的消失。

b) 個人金錢

本公司將支付閣下在受保旅程期間所招致的金錢損失（包括現金、銀行票據、支票、旅行支票、郵政匯票或匯票），以附表所述的賠償限額為限。

第 5b) 條項下的不保事項

本條款不承保以下任何情況

- 1) 由於錯誤、遺漏、匯率或價值貶值而導致的短缺；
- 2) 因海關、其他當局或政府官員沒收、扣押或銷毀而造成的損失或損壞；
- 3) 事件發生後二十四 (24) 小時內未向當地警方、公共機關、酒店或公共承運商報告，亦無警方報告或航空公司的行李事故報告書認證，或無獲取公共機關、酒店或公共承運商的信函證明的損失；
- 4) 未立即向當地分行或簽發機構的代理商報告的旅行支票的損失；
- 5) 任何無法解釋的損失或未知原因的消失。

c) 遺失旅遊證件

倘若閣下在香港特別行政區境外意外遺失屬於閣下的個人身份證件（包括香港身份證、護照、入境簽證、旅遊機票／車票／船票、駕駛執照或其他旅遊證件），本公司將賠償閣下在受保旅程結束時辦理入境手續所需的補領費用。倘若閣下在受保旅程期間遺失機票／車票／船票及／或其他旅遊證件，本公司亦將償付閣下所招致的額外旅費及／或住宿費，惟車／船／飛機的艙位及／或住宿的房間類型不得優於受保旅程中原來乘搭的艙位及／或住宿的房間類型。

第 5c) 條項下的不保事項

本節不承保以下任何情況

- 1) 因受保人未補領或延遲補領證件而招致的罰款或罰金；
- 2) 因海關、其他機構或政府官員沒收、扣押或銷毀而造成的損失或損壞；
- 3) 事件發生後二十四 (24) 小時內未向當地警方、公共機關、酒店或公共承運商報告，亦無經警方報告或航空公司的行李事故報告書認證，或無獲取公共機關、酒店或公共承運商的信函證明的損失；
- 4) 由任何其他保單更具體地承保的損失；
- 5) 任何無法解釋的損失或未知原因的消失。

d) 應急現金

倘若受保人在國外丟失重要旅遊證件，而導致受保人無法完成已開始的受保旅程，本公司將每個曆日支付港幣五百 (500) 元，以附表所述的最高賠償限額為限，直至：

- 1) 補領或尋回證件；或
- 2) 受保人可繼續受保旅程；或

3) 受保人可離開損失發生地，以最早者為準。

第 5d) 條項下的備忘

此類損失必須在發現後二十四 (24) 小時內向對損失地點具有管轄權的警方報警並取得報告。

第 5d) 條項下的不保事項

本條款不承保任何以下情況

- 1) 因海關、其他當局或政府官員沒收、扣留或銷毀而導致或引起的損失；
- 2) 無法解釋的損失或未知原因的消失。

第 6 條 - 附加保障

a) 親屬探望

倘若受保人在受保旅程期間遭遇意外身體嚴重受傷或突然患上嚴重疾病或身故 (由本保單承保)，以致在香港特別行政區以外的醫院住院，本公司將安排並支付一名直系親屬探望受傷受保人所需的合理酒店住宿及接送費用。

有關交通及酒店選擇的所有決定將由緊急支援供應商作出。

本保單不承保非由緊急支援供應商安排服務的任何費用。

b) 子女護送

倘若受保人未滿十八 (18) 歲，並且由於陪同受保人 (十八 (18) 歲或以上) 住院或受保人身故而無人看管，本公司將償付將無人看管的受保子女送返香港的轉送費用 (包括單程經濟艙機票以及護送服務)，惟緊急支援供應商須認為有必要進行轉送。本公司對上述所有轉送的責任不得超過附表所述的最高賠償限額。

c) 信用卡保障

倘若受保人在受保旅程期間受傷而直接造成或導致其身故，本公司將支付已故受保人截至意外發生之日以其信用卡收費的物品及雜項的未償餘額，以附表所述的最高賠償限額為限，惟同一次受傷須獲付或應付意外身故賠償。

d) 恩恤保障

倘若受保人在受保旅程中因意外受傷或突然患上疾病而身故，本公司將支付附表所述的保障金額。

e) 附加住院現金

倘若受保人在返回香港特別行政區後九十 (90) 天內因在外地發生的受保意外受傷或突然患上疾病住院，本公司將向受保人支付每曆日港幣三百 (300) 元，以附表所述的賠償限額為限。此類住院僅適用於醫院收取食宿費用的住院。款項將在住院期間結束後支付。

f) 租車自負額保障

倘若受保人在受保旅程中駕駛租賃車輛時發生碰撞，或租賃車輛在受保旅程中被盜或損壞，而導致受保人須承擔責任，本公司將支付受保人招致的汽車保單的自負額或免賠額，以附表所述的貼賠償限額為限。

在受保旅程期間，此項保障只能使用一次。

作為租賃車輛租賃安排的一部分，受保人必須投購租賃機構提供的所有強制汽車保險，以防租賃期間租賃車輛損失或損壞。

第 6f) 條項下的不保事項

- 1) 違反租賃協議或適用的綜合汽車保險條款的租賃車輛操作所引起的損失或損害；
- 2) 在租賃期內操控租賃車輛的受保人因酒精或藥物影響而造成的損失或損壞；
- 3) 受保人在租賃期內非法或違法使用租賃車輛；
- 4) 在兩輪驅動車輛無法進入的任何道路上使用租賃車輛；
- 5) 受保人未持有損失或損壞發生所在國家的有效駕駛執照；
- 6) 未全面投保的任何租賃車輛；
- 7) 除租賃車輛損失或損壞以外的責任。

g) 強制隔離現金津貼

倘若受保人懷疑或確認在受保旅程期間感染了傳染病，並導致當地政府或香港政府在受保旅程結束返港後七 (7) 天內將其強制隔離，本公司將支付每日港幣五百 (500) 元的強制隔離現金津貼，以最高賠償限額港幣五千 (5,000) 元 (或賠償表中所述金額) 為限。

倘若在同一受保旅程中發生一 (1) 次以上的強制隔離，在此項現金津貼項下應付的最高金額不得超過港幣五千 (5,000) 元 (或賠償表中所述金額)。

倘若計劃目的地在受保旅程的出發日期當天或之前被宣佈為受感染地區，則本公司不會支付任何賠償。

b) 臉部疤痕保障

倘若受保人在受保旅程期間受傷，導致臉部永久毀容或至少一 (1) 平方厘米或二 (2) 厘米長的永久疤痕，並且經註冊醫生核證，本公司將支付以附表所述賠償限額為限的賠償。應付賠償限額不將任何心理影響納入考慮。

i) 綁架保障

倘若受保人在受保旅行期間被綁架，就每宗意外本公司將就每滿二十四 (24) 小時的時段支付每日港幣五百 (500) 元的賠償，最多三十 (30) 天。必須就此類綁架事件獲取警方報告。

j) 家居物品損失

倘若發生任何意外火災及／或爆竊，本公司將自行選擇以現金付款、維修或恢復方式向受保人提供賠償，以賠償受保人在受保旅程期間在香港特別行政區空置的主要居所內的事物的實際損失或損壞。

倘若損失或損壞之受保財產為任何一對或一套物品的一部分，本公司的責任不得超過損失或損壞部分在該對或該套物品中按比例計算的價值。就任何一件或一對或一套物品，本公司的責任不得超過港幣二千 (2,000) 元。

第 6j) 條項下的不保事項

本公司不會支付直接或間接由以下原因引起的索賠：

- 1) 損耗、磨損、折舊、清潔、染色、修理或修復任何物品的過程、光照或大氣條件的作用、飛蛾、昆蟲、害蟲或任何其他逐漸發生的原因；
- 2) 由於受保人的故意行為或在受保人的縱容下造成的任何損失或損壞；

- 3) 受保財產或其任何部分因任何政府當局沒收、徵用、扣押或合法或非法佔用該財產或任何內有該財產的房產、車輛或物品而遭受的任何損失（不論臨時或永久）；
- 4) 電氣或機械故障；
- 5) 攝影、運動設備及配件及樂器的商業或專業使用；
- 6) 汽車、船艇、單車以及與之相關的任何設備或配件。

第 7 條 - 個人責任

在司法管轄權條款及本保單條款的規限下，本公司將賠償閣下在受保旅程期間可能以個人身分承擔的所有法律責任，惟賠償金額不得超過附表所述的賠償限額：

- 1) 任何第三方人士意外身故或受傷；或
- 2) 屬第三方的財產意外損失或損壞。

第 7 條項下的備忘

- 1) 對於本條款所定義的賠償適用的索賠，本公司將支付：
 - i) 任何索償人從受保人處追討所得的所有成本及費用；
 - ii) 經本公司書面同意招致的所有成本及費用
- 2) 倘若受保人身故，本公司將就受保人招致的責任賠償予受保人的遺產代理人。
- 3) 未經本公司事先書面批准，受保人不得提出任何付款要約、向任何其他方承認其過失或被牽涉進任何訴訟。本公司有權代表受保人接管任何訴訟，就索賠代表受保人協議和解或進行辯護。

第 7 條項下的不保事項

本公司概不承擔直接或間接由以下原因導致或引起的責任索賠：

- 1) 在導致責任索賠的事件發生時，受保人的家庭成員或永久僱員臨時僱用的人員身故或受傷；
- 2) 屬於受保人、受保人的任何家庭成員或任何僱員的，或由上述人士以信託形式持有的，或由其照顧、保管或控制的財產的損失或損壞；
- 3) 由以下事項引起或附帶的責任：
 - i) 受保人的職業、業務或行業；
 - ii) 任何土地、建築物或場所的擁有權、佔用權或使用權；
 - iii) 無人機、電梯、升降機、汽車、飛機、船艇或機械及／或電動車輛、槍械、寵物或動物的擁有權、管有權或使用權；
 - iv) 計劃、版權、專利、商標或註冊外觀設計侵權
 - v) 誹謗或中傷；
 - vi) 協議或合約；
 - vii) 代表受保人作出的任何故意、惡意或非法行為；
- 4) 任何類型（包括任何刑事訴訟）產生的法律費用、罰款、罰金、懲罰性賠償或類似費用；
- 5) 在藥物或醉酒的影響下產生的責任。

第 8 節 - 自選保障

額外郵輪保障（僅適用於單次旅遊計畫中的尊貴計劃）

a) 取消行程

倘若受保人在受保旅行開始前，由於以下原因不得不取消受保旅行，本公司將賠付被保險人已預付且在法律上應承擔的不可退還且未使用的交通及／或住宿費用：

- 1) 受保人、受保人同行的直系親屬或緊密商業夥伴在受保旅程開始前九十 (90) 天內身故、身體嚴重受傷或患上嚴重疾病；或

- 2) 受保人在受保旅程開始前九十 (90) 天內接到證人傳票、須參與陪審團服務或被強制隔離；或
- 3) 在受保旅程開始前九十 (90) 天內，計劃目的地突然爆發自然災害、罷工、暴亂或內亂、天氣條件惡劣或發生恐怖主義事件；
- 4) 香港政府在受保旅程開始前七 (7) 天內不可預測地發出黑色警示；
- 5) 於受保旅程開始前七 (7) 天內，受保人在香港的主要居所因火災、洪水或類似自然災害（如颱風或地震）而遭受嚴重損壞，需要受保人繼續留港。

第 8a) 條項下的備忘

閣下必須採取一切可能的措施收回交通費、住宿費及旅行團費用。

第 8a) 條項下的豁除情況

- 1) 在以下事項開始前已通過傳媒或由出發地國或目的地國政府廣泛向公眾傳播任何自然災害、政治動盪或任何情況、事件或狀況：
 - 在申請保單或確認旅行行程之前，以最晚者為準（新保單適用）；
 - 在確認旅行行程之前（續保保單適用）。
- 2) 閣下不願意旅行或發生財務狀況；
- 3) 在發現需要取消或放棄旅行安排時，未通知構成行程一部分的公共承運商、旅行社或其他服務提供商需要取消或放棄旅行安排。

b) 縮減旅程

倘若閣下在受保旅程開始後因以下原因必須取消行程並返回香港特別行政區，本公司將賠償額外及已預付而閣下須承擔法律責任的未使用的交通及／或住宿費用：

- 1) 以下人士發生身故、身體嚴重受傷或患上嚴重疾病或被劫持：
 - 受保人；
 - 居於香港特別行政區的直系親屬或緊密商業夥伴；
- 2) 因計劃目的地突然爆發自然災害、罷工、暴亂、內亂、天氣狀況惡劣、發生恐怖主義事件或機場關閉，使閣下無法繼續計劃的受保旅程；
- 3) 受保人及／或旅行夥伴在香港的主要居所受到嚴重損害；或
- 4) 香港政府對計劃目的地不可預測地發出黑色警示，閣下因而不能繼續其計劃的受保旅程。

第 8b) 條項下的備忘

- 1) 閣下必須採取一切可能的措施收回交通費、住宿費及旅行團費用；
- 2) 本公司將根據未使用天數的比例，計算因未使用的旅遊費用而應付的縮減賠償。

第 8b) 條項下的不保事項

本條款不承保因以下原因導致或引起的縮減索賠：

- 1) 政府的監管、控制或行為。
- 2) 構成預定行程一部分的公共承運商、旅行社或任何其他服務提供商的破產、清盤、出錯、遺漏或違約。
- 3) 閣下不願意旅行或發生財務狀況；

- 4) 在發現需要取消或放棄旅行安排時，未通知構成行程一部分的公共承運商、旅行社或其他服務提供商需要取消或放棄旅行安排。

c) 更改行程

倘若受保人因公共承運商員工突然罷工、公共承運商機械及／或電氣故障、劫持、意外爆發自然災害、暴亂、內亂、惡劣天氣狀況、恐怖襲擊、機場關閉或計劃目的地意外發出黑色警報，而必須在受保旅程開始後更改行程，本公司將根據本保單條款及附表所述的賠償限額，支付受保人依法應承擔的合理額外旅費及／或住宿費用。

第 8c) 條項下的備忘

- 1) 受保人需採取一切可能的措施來收回交通、住宿和旅行團的費用；
- 2) 就旅程縮減對旅行團費用的索賠，本公司應付的賠償將按未使用天數按比例計算；
- 3) 就保障範圍第 4b (ii) 條、保障範圍第 8c) 條更改行程、及保障範圍第 4c) 條旅程延誤的相同損失的索賠，本公司將不會支付任何賠償。

第 8a), 8b), 及 8c) 條項下的不保事項

本條不承保任何因以下情況導致或引起的旅程縮減或行程更改：

- 1) 政府規例、管制或行為；
- 2) 構成預定行程一部分的公共承運商、旅行社或任何其他服務提供者的破產、清盤、出錯、遺漏或違約。
- 3) 受保人不願意旅行或發生財務狀況；
- 4) 在發現需要取消或放棄旅行安排時，未通知構成行程一部分的公共承運商、旅行社或其他服務提供商需要取消或放棄旅行安排。
- 5) 受保於任何其他現有計劃、政府計劃或由酒店、航空公司、旅行社或任何其他旅行和／或住宿提供者支付或退款的任何損失。

d) 取消郵輪旅程

若受保人安排前往郵輪的公共承運商因惡劣天氣、自然災害、恐怖主義活動或罷工或公共承運商僱員的工業行動延遲多於十二 (12) 小時，而導致受保人未能登上預定的郵輪及取消郵輪旅程，只要郵輪在相關時間位於海外，受保人便可獲賠償被沒收而無法從任何其他途徑追討的費用。

e) 取消岸上觀光津貼

如果受保人在航程開始日之前預訂並支付的岸上觀光遊因以下原因被取消：

- 1) 受保人或旅遊夥伴出航期間身故、身體嚴重受傷或患上嚴重疾病；
- 2) 岸上觀光出發的前一 (1) 天，於岸上觀光目的地發生不可預測的罷工、暴亂、內亂、發生恐怖主義事件、天氣狀況惡劣或自然災害，

本公司將根據附表內的最高賠償限額為每次取消的岸上觀光行程支付港幣一千五百 (1,500) 元的津貼。

f) 縮短岸上觀光旅程津貼

倘若受保人在岸上觀光開始後，因觀光地點發生不和預測的惡劣天氣狀況或自然災害，導致受保人無法繼續岸上觀光，而須放棄岸上觀光並返回航程，本公司會支付一筆過的縮短行程津貼港幣五百 (500) 元。

g) 非自願性滯留之額外保障

若受保人因計劃目的地突發的罷工、暴亂、內亂、恐怖襲擊、強制檢疫、天氣狀況惡劣或自然災害而需非自願地逗留於原定目的地，並令受保人未能於原定行程內完成受保旅程，本公司將就每延長之日賠償港幣五百 (500) 港元，最多賠償五 (5) 日。

第 8g) 條項下的不保事項

本條不承保以下情況：

- 1) 在保單生效日期之前已經存在或宣佈的任何情況所造成的任何損失；
- 2) 受保人因拒絕搭乘原公共承運商提供的首班可用替代交通工具而產生的任何損失；
- 3) 任何直接或間接因任何政府管制或行為、任何旅行社、旅遊業者、郵輪公司、公共承運商及／或構成受保行程一部分的任何服務的其他提供者的破產、清盤、錯誤、遺漏或違約而導致的損失；
- 4) 倘若受保人未能通知旅行社、旅遊業者、郵輪公司、公共承運商及／或構成受保行程一部分的任何服務的其他提供者取消任何旅行安排，或在發現有必要時未能立即通知該等提供者需要作出任何變更安排，而導致的任何情況下的損失；
- 5) 因航空公司、旅行社、郵輪公司或其他相關組織在預定活動開始前不接受原行程的變更而造成的損失；
- 6) 由第三方提供的、受保人無責任支付的服務所產生的費用及／或已包含在預定受保旅程費用中的任何費用。

h) 衛星電話費用

若受保人或旅遊夥伴受傷或患上疾病，受保人因此無法繼續受保旅程，而必須直接返回香港特別行政區，本公司將根據附表內的最高賠償限額賠償受保人在受保旅程中受傷或患上疾病後在郵輪上所產生的衛星電話費用。

第 8h) 條項下的不保事項

本條款並不包括以下情況：

- 1) 未能提供由衛星電話服務供應商所簽發的正式收據作為受保人衛星電話通話費用的證明；
- 2) 因未能取得並提供註冊醫生所發出的書面報告，證明受保人或旅遊夥伴在郵輪上遭受的身體傷害或患上疾病；
- 3) 由任何其他現有保險計劃、政府計劃受保的費用，或由郵輪、酒店、公共承運商、旅行社或任何其他旅行和／或住宿提供者支付或退還的費用
- 4) 生效日期之前已知的任何導致他/她的受保旅程中斷的情況。

i) 海上旅遊期間意外死亡

倘若受保人在受保旅行期間的航程中遭遇意外事故，並在一 (1) 個日曆月內直接且獨立於所有其他原因導致死亡，本公司將根據附表內的最高賠償限額向受保人的遺產或法定代表人支付賠償金。

一般不保事項

本保單不承保因以下原因或與以下原因相關的任何損失或責任：

不受閣下影響的事情：

- 1) 政治動亂：戰爭（無論內戰與否）、入侵、外敵行為、敵對行動（無論宣戰與否）、叛亂、革命、暴動、軍事或篡奪權力，或直接參與罷工、暴亂或內亂。

- 2) 已知活動及條件：

僅適用於取消旅程的條文

在投保或確認旅行行程（以最晚者為準）之前，任何自然災害、政治動亂或任何透過媒體管道或出發國或目的地國政府（以較早者為準）向公眾廣泛通報的情況、事件或情形所造成的損失均不在保單受保範圍之內。

適用於所有其他條文保單將不承保因任何自然災害、政治動亂或在旅行首日之前透過媒體管道或出發國或目的地國政府（以較早發生者為準）向公眾廣泛通報的任何情況、事件或情形而造成的任何損失。

- 3) 核污染：來自任何核燃料、核廢物、核燃料燃燒或任何核武器材料的電離、輻射或放射性污染；
- 4) 當局實施的行動：主管機關在受保旅程之前或期間實施可能影響受保人或旅遊夥伴的法規、控制或行為，包括檢疫和／或限制行動自由的措施；
- 5) 公共承運商的未履行：構成預定行程一部分的公共承運商、旅行社或任何其他服務供應商的破產、清盤、出錯、遺漏或違約；

不保事項：

- 1) 飛行或參與任何其他空中活動，但作為乘客乘坐、登上或離開持證飛機時除外，且不得作為飛行員或機組人員，也不得在飛機內或飛機上進行任何貿易或技術操作；
- 2) 在任何紀律部隊、軍隊、海軍、空軍或任何種類的武裝部隊中從事正規或臨時服役或執勤；
- 3) 以專業身分從事運動，或涉及任何潛在收入或報酬的運動（包括競技比賽（徒步除外）或攀山運動）；

受保旅行除外的醫療風險

- 1) 在不適合旅行的情況下進行受保旅行；
- 2) 違背註冊醫生的建議出國旅行；
- 3) 為獲得醫學治療或服務而出國旅行；
- 4) 提前規劃並在受保旅行期間接受任何醫學治療。

醫療相關之狀況：

- 1) 投保前已存在病症；
- 2) 人體免疫缺乏病毒（HIV）、與 HIV 相關的疾病，包括後天免疫缺乏症候群（AIDS）、愛滋病相關症候群（ARC）、任何變異衍生物或變種，不論其起因為何。
- 3) 任何形式的精神缺陷或虛弱；
- 4) 懷孕、流產、分娩或由其引起的併發症（除非由意外事故引起）。

其他不保事件或條件：

- 1) 閣下在酒精或藥物影響下的行為；
- 2) 閣下未盡一切合理努力保護閣下的財產或避免傷害或盡量減少本保單項下的任何索賠；

- 3) 閣下犯罪、參與不法行為或非法活動、拒捕或任何形式的打架鬥毆（自衛除外）；
- 4) 自殺、自殺未遂、故意自殘；
- 5) 自我暴露於不必要的危險之中（試圖挽救人的生命除外）。

提出索賠的條件

步驟 1 - 將可能引起索賠的任何已發生事件、事故或意外盡快通知本公司，但無論如何應在其事件發生後三十 (30) 天內通知本公司。

步驟 2 - 填寫索償表格(如需用)，並提供以下文件(如適用)

第 1 條 - 醫療費用

- 列有由註冊醫生證明的診斷和治療的文件，包括受保人姓名和診斷日期；
- 醫療檢查報告副本，如 X 光、核磁共振掃描和任何其他相關報告（若收到醫療檢查報告）；
- 由診所或醫院所簽發的列明項目的收據。

第 2 條 - 個人意外

- 若是意外死亡：
 - 死亡證明
 - 法醫報告
- 若是永久殘疾：
 - 註冊醫生所發出的證明，證明其殘疾的嚴重程度
 - 醫療檢查報告副本，如 X 光片、核磁共振掃描，以及若收到醫療檢查報告的任何其他相關報告

第 4a) 條取消旅程、第 4b(i) 條縮短旅程、第 4b(ii) 條更改旅程、第 4c) 條旅程延誤及第 4d) 條行李延誤：

- 公共承運商發出的書面確認，列明延誤的時間及原因
- 所有相關帳單、收據、機票和聯票

第 5a) 條個人行李、第 5b) 條個人金錢以及第 5c) 條遺失旅遊證件

- 給警方或地方當局的聲明副本
- 向公共承運商發出的通知副本，及其書面正式受理通知（及／或財產異常報告／表格），說明運送過程中發生的遺失或損壞的詳細情況
- 旅行支票遺失時向簽發機構提交的通知副本
- 收據，包括遺失或損壞物品的購買日期、價格、型號及類型

第 7 節 - 個人責任

- 關於已發生事件、事故或意外的性質和情節的聲明
 - 與已發生事件、事故或意外有關的所有通訊傳票或令狀。
- 未經本公司書面同意，不得承認責任，也不得進行談判、付款、要約、承諾、悔約或和解。

其他條件：

1) 受傷索賠通知

如果發生可能導致根據本保單提出索賠的受傷事故，必須在合理的情況下盡快向本公司發出書面通知，且無論如何必須在導致該受傷事故發生之日起三十 (30) 天內發出通知。受保人必須儘早接受註冊醫生的治療。

2) 因傷死亡時的索賠通知

若因受傷而死亡，受益人必須立即通知本公司，並在安葬或火化前合理通知本公司。任何驗屍或審訊結果也應提交給本公司。

3) 通知的充分性

通知必須寄往本保單中所載明的本公司於香港特別行政區的地址或本公司另行通知的地址。由受保人或受益人或其代表向本公司發出的通知，如能充分說明受保人的身份，將被視為有效。

4) 索償表格

在收到本保單項下的索償通知後，本公司有權要求閣下提交索賠表格，以便提交損失證明。如果本公司在收到索償通知後十五 (15) 天內未要求閣下提交索賠表格，閣下將被視為已遵守索賠通知時限，但閣下仍有義務按照要求提供令人滿意的證據以支持閣下的索償。

閣下將自費提供本公司可能要求的與本保單下的任何索償有關的任何證明、資訊或證據，並按要求的格式提供。

損失的書面證明書必須如下述要求提交：

- 若因殘疾造成的能力損失而提出索償，須於保險合約終止後九十 (90) 天內提交；
- 若是任何其他索償，應在損失發生之日起一百八十 (180) 天內提交。

若無法在上述期限內合理提供證據，申請人必須在合理的情況下盡快提供此類證據。在無法律行為能力的情况下，提供其證明的期限為上述期限後的十二 (12) 個月。如果在上述期限內提供了證據，索償則仍然有效。

以上是提出索償的一般指引。根據索償的性質，可能需要額外的文件或資訊—請參閱本公司的網站或致電本公司的熱線。

一般條款

1) 完整保險合約： 本保單、附表、建議書、任何批註及其所附的任何其他文件構成完整的保險合約。本保單的任何變更均無效，除非並直至得到本公司的書面批准，及該批准已在本保單上批註或附於本保單。任何代理人均無權更改本保單或放棄其任何條款。

2) 保費支付和受保期： 閣下有義務在生效日期或之前按時支付保費。除非本公司另有書面同意，無論保單上載明的生效日期為何，保障僅在保費全額結清後方始生效。除非閣下或本公司依據「一般條款」第[13]或[14]條取消保單，否則本保單在保險期間內有效。

3) 情況改變時的通知

閣下必須：

- 若閣下於附表中註明的姓名、居住城市或職業發生變化，請立即提交書面通知書；
- 在本保單續保之前，將閣下在保險期間內發現的任何傷害、疾病、身體缺陷或病弱或健康狀況通知本公司。

考慮到上述變更，本公司可能會要求閣下支付額外保費。若閣下拒絕支付，本保單提供的所有保障將在上述變更發生當日立即終止。若閣下未將上述變更通知本公司，對於因上述變更引起的或在上述變更過程中發生的任何索償，本保單將不予索償。

4) 賠償限額

在任何保單條款下，每位受保人、每次意外和每個單項的最高賠償金額僅限於附表中列明的金額。若本公司對多於一方負有賠償責任，對所有各方的賠償總額不得超過一樣的賠償限額。

5) 多重保險

若受保人已從任何其他現有計劃、政府計劃承保，或由酒店、航空公司、旅行社或其他非公司保險單或其他方獲得賠償，並且本保單也承保同一損失，則由本公司支付的賠付將僅限於該等來源的賠償或退款的餘額，並且須遵守保單中規定的最高限額。

6) 重複保險

若受保人就同一次受保行程向本公司投保多份旅遊保險（任何公司、團體或協會為同一受保人購買的所有團體旅遊保險除外），本公司將只支付最高賠償限額的保單。

7) 付予索賠的時間

在收到令人滿意的損失證明和與索償有關的任何調查或體檢結果後，本公司將會在批准索賠後三十 (30) 天內支付賠款。

8) 索償付款

若受保人身故，本金將支付給建議書中指明的受益人。若當時沒有此類指定或規定，本金將付予受保人的遺產。受保人身故時未支付的任何其他累積保險金可支付給受益人（若該指定仍然生效及有效）或受保人的遺產。本保單項下的所有其他保障將支付給受保人。

9) 醫學檢查和屍體解剖

在根據本保單進行索償的結果出來之前，本公司有權並有機會在合理需要時自費對受保人進行檢查。在受保人死亡的情況下，本公司有權自費進行屍檢，法律禁止的屍檢除外。

10) 法律訴訟

在依本保單要求提供書面損失證明後六十 (60) 天內，不得對本公司提起法律或衡平法的訴訟，以追討本保單下的任何索償。在要求提供書面損失證明後三 (3) 年期滿後，不得提起此類訴訟。

11) 變更受益人和轉讓

閣下可隨時將受益人更換為任何個人或法人團體。為此，閣下必須提交書面通知。在本公司收到書面通知之前，該更換不會生效或具有約束力。本公司不負責核實該通知的真實性。在收到該通知之前，本公司完全免除根據本保單所支付的任何款項的責任。

12) 年齡限制

個人旅遊產品

- 就單程旅遊計劃而言，年齡限制為零至七十九 (0-79) 歲；
- 就全年旅遊計劃而言，年齡限制為零至七十二 (0-72) 歲；
- 就「個人及子女」或「家庭」保障而言，兒童的年齡限制為零至十七 (0-17) 歲。

13) 誤報、不揭露或欺詐

若閣下或任何代表閣下行事的人在申請過程中或與任何索償有關的過程中作出明知是虛假的口頭或書面聲明，沒有披露已存在的情況或沒有以最大的誠信行事，本公司將不承擔索償責任，及本保單下的所有保障將立即終止。此外，本公司沒有責任退還任何已付保費。

在作為本保險基礎的建議書和聲明書中，或在影響本保險的任何其他事項上，或在與本保單下的任何索賠有關的任何欺詐、誤述或隱瞞將導致本保單無效。任何已付保費將被沒收。

14) 由本公司取消保單

- 1) 本公司可隨時取消本保單，但需提前三十一 (31) 天以書面通知閣下。該通知將發送至閣下最後通知本公司的地址。
- 2) 如果閣下向本公司提出索償時存在欺詐、關鍵誤報、隱瞞或違反最大誠信，或存在影響本保單或本公司向閣下簽發的任何其他保單承保的任何其他事項，本公司有權隨時取消本保單，並立即生效。

15) 由受保人取消保單

閣下可以隨時向本公司提交書面通知取消本保單。該取消通知將在本公司書面確認收到通知之日起生效，或在閣下指定的較後日期生效。若取消保單，閣下將有權根據一般條款第[15]條獲得未到期的保險期的保費退款，惟取消保單生效之日，本保單項下沒有任何已支付或應支付的索賠。

16) 取消的後果

根據一般條款第 [13] 和 [14] 條的規定，取消本保單的生效時間為取消生效之日（香港時間上午十二時零一分 (12:01)）。

就「單次旅遊計劃」而言，專用於受保旅程的任何部分的保障一經生效，即不會向受保人退還保費。

就全年旅遊計劃而言，閣下將有權獲得保費退款，若：

- 1) 保費在本保單生效時已全部結清；及
- 2) 保單的取消是根據一般條件第[13(a)]或[14]條作出；及
- 3) 在本保單取消生效之日，本保單未支付或未到期支付任何索償。

根據一般條款第 [19(a)]條，退款金額將以以下方式計算：

終止前的保險週期	可退還保費的百分比 (%)
兩 (2) 個月	60%
三 (3) 個月	50%
四 (4) 個月	40%
五 (5) 個月	30%
六 (6) 個月	25%
超過六 (6) 個月	不會退還保費

若本公司依據一般條款第[13(b)]條取消本保單，閣下將無權獲得任何保費退款。

根據一般條款第[13] 和 [14] 條，本保單將被取消，且不對取消生效時間前提出的任何索賠作出評估。

17) 續保條件

本公司將全權決定是否續保本保單，並決定續保的條款和保費。本公司將在受保期屆滿前向閣下發送續保通知。在這種情況下，受保期屆滿時，保障仍然有效。但是倘若閣下在保險期間內年滿七十二 (72) 歲，本保單則在保險期間屆滿時失效。

18) 管轄法律

本保單受香港特別行政區法律管轄，並按香港特別行政區法律詮釋。

19) 仲裁

如果對本保單下的索償金額有任何分歧，該分歧將由香港特別行政區法院根據《仲裁條例》及其後的修訂進行裁決。若雙方未能就仲裁人或公斷人的決定達成一致，則將交由香港特別行政區保險業聯會當時的主席決定。特此明確規定，就本保單提起任何訴訟或起訴的先決條件是首先獲得香港特別行政區法院的裁決。如果在首次通知差額後的十二 (12) 個月內未向香港特別行政區法院提起訴訟，則就所有目的而言，閣下將被視為已放棄與上述的分歧或由其引起的所有索償。

20) 雜項

- 1) 本保單項下的所有保費和均以港幣支付。本保單項下的利益不附帶任何利息。本公司的文書錯誤不會使原本有效的保險失效，反之亦然。
- 2) 本保單的標題僅為方便閱讀而設，並不影響保單條款的解釋或涵義。

契約（第三者權利）條例

根據《合約（第三方權利）條例》（香港特別行政區法例第 623 章），任何非本保單締約方的個人或實體均無權強制執行本保單的任何條款。

收集個人資料聲明

- a) 閣下須要不時向忠意人壽（香港）有限公司/忠意保險有限公司香港分行（「如適用」）（「本公司」）提供關於閣下自己、保單持有人、受保人、受益人、索償人及/或其他有關人士的資料（「個人資料」），以讓本公司為閣下提供保險及/或相關產品與服務，處理經由本公司發出及/或安排的保單之下的索償事宜，及/或處理閣下提出的任何或所有其他要求、查詢和投訴。
- b) 閣下向本公司提供的個人資料全屬自願。然而，若閣下未能提供個人資料，可能導致本公司不能夠為閣下提供保險及/或相關產品與服務，處理經由本公司發出及/或安排的保單之下的索償事宜，及/或處理閣下提出的任何或所有其他要求、查詢和投訴。
- c) 個人資料可被用於以下用途：
 - i) 處理閣下的保險申請，安排並執行保險合約或相關產品與服務，並管理閣下在本公司的賬戶；
 - ii) 處理（包括但不限於調查、分析、評估和裁定）及/或理賠經由本公司發出及/或安排的保單之下的索償事宜；
 - iii) 行使代位權（如適用）；
 - iv) 向客戶追收尚欠金額（如有）；
 - v) 經由本公司發出及/或安排的保單之下籌劃共同保險及/或再保險；

- vi) 透過電話、郵件、電郵、傳真及其他通訊方式與客戶聯絡；
- vii) 提供客戶服務（包括但不限於處理查詢和投訴）及其他相關活動；
- viii) 進行資料核對程序；
- ix) 設計保險及/或相關產品與服務供客戶使用；
- x) 推銷**本公司**及/或**本公司**的關聯公司（包括但不限於本集團的公司、母公司、本母公司的信託公司）（下文合稱為「**集團實體**」）的保險及/或其他相關產品與服務；
- xi) **本公司**、**集團實體**、保險業協會或聯會、政府部門、監管或其他認可機構的統計或精算研究；
- xii) 為遵從任何法律、規則、規例、守則、指引、法院命令、合規政策和程序的規定，或**本公司**及/或**集團實體**應要遵守的任何其他有關規定，包括但不限於對客戶進行盡職審查及披露有關資料；及
- xiii) 實現與上述(i)至(xii)直接有關的任何其他用途。

香港英皇道 1111 號 21 樓

附註：本收集個人資料聲明的英文及中文版本之間如有任何歧義，概以英文版本為準。

- d) 由**本公司**持有的**個人資料**將受到保密，但**本公司**可依據以上（c）段所列的用途向以下各方（不論在香港特別行政區境內還是境外）提供**個人資料**，事前無須知會閣下及/或該等**個人資料**所涉及的任何其他有關人士：
 - i) 中介人、索償服務提供商、共同保險公司、再保險公司、銀行及信用卡公司、健康及醫療機構、專業顧問、承包商、業務夥伴及/或任何以適用於向**本公司**提供行政、電訊、電腦、付款、推銷、調查、諮詢及/或其他與業務營運相關服務的有關各方；
 - ii) 相關的保險業協會或聯會，及/或該等協會或聯會的成員；
 - iii) **本公司**及/或以適用的**集團實體**海外辦事處或分行；
 - iv) 根據上述(c) (xii)的規定，**本公司**及/或**集團實體**負有義務須向其作出披露的人士；
 - v) 任何根據法律約束之下，**本公司**及/或**集團實體**須向其提供資料的任何法院、政府部門、監管或其他認可機構（包括但不限於稅務局、保險業監管局等）；
 - vi) **本公司**的合法繼承人或受讓人；及
 - vii) 對**本公司**及/或**集團實體**負有保密責任的人士。
- e) **本公司**可使用由相關的保險業協會或聯會及/或該等協會或聯會的成員所收集及發放或轉移的資料，來核實任何或所有**個人資料**。
- f) 根據第 486 章《個人資料（私隱）條例》：
 - i) 任何人士均有權：
 - A) 查詢**本公司**有沒有持有其**個人資料**，如有的話，可取得一份該等資料；
 - B) 要求**本公司**改正其任何不正確的**個人資料**；及
 - C) 查明關於**本公司**的**個人資料**政策和處事常規，並可獲通知有關**本公司**所持**個人資料**的種類；及
 - ii) **本公司**有權就處理任何查閱**個人資料**的要求之下收取合理的費用。
- g) 如欲查閱及/或改正**個人資料**及/或查詢關於**本公司**的政策和處事常規及所持**個人資料**的種類，請向以下人員提出要求：

個人資料保護主任
忠意人壽（香港）有限公司 或 忠意保險有限公司香港分行〔如適用〕



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附於保單並構成保單的一部分：

特此說明，保單中將會加入以下字詞：

1) 制裁條款：

- 若提供本保單項下任何保障、支付有關索償或提供有關利益會令本公司抵觸聯合國決議案的任何制裁、禁制或限制，或歐盟、美國或任何其他就此問題有司法管轄權的國家、州或地區之貿易或經濟制裁、法律或規例，則本公司不得被視為承保本保單，且亦無須就有關索償作出任何賠償或提供任何利益保障。

2) 排除地區適用條款

本公司不會就以下所述任何責任對受保人或保單持有人作出賠償：

- (i) 有關任何於<不受保國家/地區>法律下運作的國家內法庭展開的訴訟而所作出或產生的任何判決、裁決、付款、法律費用和支出或和解的責任，或有關於世界上任何地方為執行全部或部分該等判決、裁決、付款、法律費用和支出或和解而作出的命令的責任；(ii) <不受保國家/地區>之政府招致的責任，或因應涉及<不受保國家/地區>之政府或對其有利的行動所造成的責任，或若本公司支付任何賠償會對<不受保國家/地區>之政府有利時產生的責任；(iii) 或在任何法律訴訟展開前，<不受保國家/地區>之人士或實體所同意或有利於該等人士或實體而同意或產生的法庭外和解的責任；實體包括任何母公司、<不受保國家/地區>之政府直接或間接擁有或控制的控股公司及於<不受保國家/地區>內居住或常駐的人士或實體。
- 就此排除地區適用條款而言，受保人／保單持有人謹此確認並同意，<不受保國家/地區>之清單列載於忠意保險之公司網站 (https://www.generali.com.hk/ZH_HK/sanctioned_countries) 上，而該清單會不時更新，且會被納入本保單內。