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 Thank you for considering Sun Flower to be one of your selected intermediaries.  
 We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

Prudential General Insurance Hong Kong Limited  
 (A member of Prudential plc group)  
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 (英國保誠集團成員)  
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## PRUchoice GOLFERS INSURANCE PLAN POLICY 保誠精選「高球樂」高爾夫球保險計劃保單

The Insured having applied for the Insurance expressed herein and made an Application and Declaration which shall be the basis of this contract and is deemed to be incorporated herein and having paid or agreed to pay the Premium as consideration for the Insurance.

PRUDENTIAL GENERAL INSURANCE HONG KONG LIMITED ("the Company") will subject to the terms conditions and exceptions contained herein or endorsed hereon indemnify or pay the compensation to the Insured in respect of any or all of the contingencies hereinafter defined happening during the Period of Insurance provided always that the due observance and fulfillment by the Insured and the Insured Person of all the terms conditions and exceptions contained herein or endorsed hereon shall be a condition precedent to any liability on the part of the Company under this Policy.

### SECTION I - PUBLIC LIABILITY

The Company will indemnify the Insured against all sums which the Insured shall become legally liable to pay as Damages consequent upon

- (a) accidental bodily injury to any person or
- (b) accidental loss of or Damage to Property

occurred during the Period of Insurance and caused by the Insured Person whilst playing or practising golf in any recognized golf course or driving range. The liability of the Company under this Section for all Damages including legal costs and expenses recoverable by any claimant from the Insured Person and all costs and expenses incurred with the written consent of the Company shall not exceed HK\$5,000,000 in respect of any one occurrence or number of occurrences arising directly or indirectly from one source or original cause and in respect of any one Period of Insurance. For costs and expenses incurred arising out of use of golf carts and electrically driven buggies the maximum amount payable by the Company shall be limited to HK\$100,000 in respect of any one occurrence.

### SECTION II - PERSONAL ACCIDENT

The Company will pay the Insured Person or his/her legal personal representative if the Insured Person sustains bodily injury caused by accidental and violent means during the Period of Insurance whilst playing or practising golf in any recognized golf course or driving range as the case may require the following compensation:

- (a) in the case of such bodily injury solely and directly resulting within 12 (twelve) calendar months from the occurrence thereof in
 

- death	HK\$500,000
- Loss of one or both Limbs	HK\$500,000
- Loss of one or both Eyes	HK\$500,000

Provided that the Company's limit of liability shall not exceed HK\$500,000 in respect of any one Period of Insurance.

- (b) in the case of Temporary Total Disablement which is solely and directly occasioned by such bodily injury benefit of HK\$500 per week. Benefit is only payable where the disablement commences within 12 (twelve) calendar months from the occurrence and shall be payable for a period not exceeding together 104 (one hundred and four) weeks starting from the date on which the disablement commences. Benefit in respect of a period of less than 4 (four) weeks shall be paid in one sum on the termination of disablement. Benefit in respect of a period exceeding 4 (four) weeks shall be paid in arrears at intervals of 4 (four) weeks with a final proportionate payment on the termination of disablement or the expiration of Period of Insurance in respect of which the benefit is payable whichever is the earlier.

Where benefit under (a) becomes payable benefit under (b) shall cease to be paid for the same bodily injury.

### SECTION III - MEDICAL EXPENSES

The Company will indemnify the Insured Person for medical fees and expenses actually incurred if the Insured Person suffers accidental and violent bodily injury occurred during the Period of Insurance whilst playing or practising golf in any recognized golf course or driving range which necessitates medical or surgical treatment. Medical fees and expenses payable under this Section shall include only expenditure necessarily incurred within 104 (one hundred and four) weeks from the date of the accident in respect of medical or surgical treatment by a qualified and Registered Medical Practitioner or in connection with hospital confinement or the services of a qualified nurse or the application of dressings or for examination by X-Ray or the use of an operating room and/or an ambulance or for the administration of medicines or anesthetics prescribed by a qualified and Registered Medical Practitioner.

Provided that the Company's limit of liability under this Section shall not exceed HK\$10,000 in respect of any one Period of Insurance.

### SECTION IV - GOLFING EQUIPMENT

The Company will indemnify the Insured Person at its option by payment repair reinstatement or replacement against accidental physical loss of or Damage to Insured Person's golfing equipment including golf clubs golf bags golf balls trolley and umbrellas occurred during the Period of Insurance whilst the golfing equipment is in transit to or from or whilst in any recognized golf course or driving range.

Provided that the Company's limit of liability under this Section shall not exceed HK\$3,000 in respect of any one Item and in aggregate HK\$30,000 in respect of any one Period of Insurance.

### SECTION V - PERSONAL EFFECTS

The Company will indemnify the Insured Person at its option by payment repair reinstatement or replacement against accidental physical loss of or Damage to the Personal Effects belonging to the Insured Person occurred during the Period of Insurance while such Personal Effects is contained in any recognized golf course or driving range.

Provided that the Company's limit of liability under this Section shall not exceed HK\$3,000 in respect of any one Item and in aggregate HK\$20,000 in respect of any one Period of Insurance.

### SECTION VI - "A HOLE IN ONE"

The Company will pay the Insured Person as a result of the Insured Person achieving the feat popularly known as "a hole in one" provided that the feat is properly witnessed in accordance with the practice of the recognized golf course whereon the game was being played and a certificate for the game is provided by the recognized golf course.

Provided that the Company's limit of liability under this Section shall not exceed HK\$10,000 in respect of any one event.

### SECTION VII - 24 HOURS EMERGENCY ASSISTANCE SERVICES

Emergency Assistance Services are provided by the Inter Partner Assistance Hong Kong Limited ("I.P.A."). As a benefit to the Insured Person of this Insurance, the Company at its own costs arranges cover of the Emergency Assistance Services provided by I.P.A. to the Insured Person, if and when they are so provided. For the avoidance of doubt, the Company is not an agent of I.P.A. for the services and makes no representation, warranty or undertaking as to the availability of the I.P.A.'s services. Whether or not the I.P.A.'s services are offered or provided is a matter of absolute discretion of I.P.A. for which the Company shall accept no responsibility or liability. Nor shall the Company be responsible or liable for the acts or omission or services of I.P.A. The provision of services by I.P.A. and/or the acceptance thereof by the Insured Person shall constitute a contract between I.P.A. and the Insured Person separate and independent from this Insurance.

### DESCRIPTION OF SERVICES OF I.P.A.

If the Insured Person shall suffer serious Bodily Injury or shall suffer sudden illness; or is in need of medical legal administrative emergency assistance outside the Country of Residence (except for the coverage under point VIII which may be obtained locally) while arising out of and in the course of his/her trip provided that such trip is not undertaken:

- against the advice of the physician and/or
- for the purpose of obtaining or seeking any medical or surgical treatment abroad

the following Emergency Assistance Services and benefits are available directly from I.P.A. upon specific verbal notification by the Insured Person or his/her personal representative to I.P.A. Alarm Center. The Insured Person shall not be entitled to any reimbursement of any such expenses incurred or paid directly by him/her or his/her representative from I.P.A..

#### I. Medical Attention, Telephone Medical Advice Evaluation and Referral Appointment

When medical advice is needed the Insured Person may telephone I.P.A. Alarm Center for medical advice and evaluation from the attending physician. However it is stressed that telephone conversation shall not constitute a diagnosis and shall be considered as a recommendation only. If medically necessary the Insured Person shall be referred to another physician or to a medical specialist for personal assessment and I.P.A. will assist the Insured Person in making the medical appointment.

All physician's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from I.P.A..

## II. Essential Medication/Medical Equipment

Upon request from an attending physician located at the place where the injury or illness is suffered by the Insured Person, I.P.A. will, when possible and legally permissible dispatch any essential medicine and/or medical equipment required for the Insured Person which is not locally available.

The Insured Person will be responsible for the cost of the items dispatched and any shipping costs unless they are required for an emergency evaluated by the I.P.A. physician.

## III. Dispatch of Physician

In the event of an emergency where either the Insured Person cannot be adequately assessed by telephone for possible evacuation or the Insured Person cannot be moved and local treatment is unavailable I.P.A. will send an appropriate medical practitioner to the Insured Person.

## IV. Medical Monitoring

I.P.A. will monitor an Insured Person's condition if hospitalized abroad and will keep the Insured Person's employer/family informed.

## V. Medical Evacuation (Unlimited Cover)

If the Insured Person suffer from Bodily Injury or sudden Illness such that I.P.A. medical team and the attending physician recommend hospitalization in a medical facility where the Insured Person can be suitably treated I.P.A. will arrange and pay for:

- the transfer of the Insured Person into one of the nearest hospital and
- if necessary on medical grounds:
  - (i) the transfer of the Insured Person with necessary medical supervision by any means (including but not limited to air ambulance scheduled commercial flight and road ambulance) to a hospital more appropriately equipped for the particular Bodily Injury or sudden Illness or
  - (ii) the direct repatriation including road ambulance transfers to and from the airports of the Insured Person with necessary medical supervision by scheduled airline to an appropriate hospital or other health care facility near his/her Country of Residence if his/her medical condition permits such repatriation. The medical team and attending physician will determine the necessary arrangements according to the circumstances.

## VI. Repatriation After Treatment (Unlimited Cover)

Following the Medical Evacuation set out in point V above and if continuation of the medical treatment in the other medical facility is necessary I.P.A. will arrange and pay for the repatriation of the Insured Person to appropriate medical institution in his/her Country of Residence by scheduled airline flight (on economy class) or any other appropriate means of transportation including any supplementary cost of transportation to and from the airport if his/her original ticket is not valid for the purpose provided that the Insured Person shall surrender any unused portion of his/her ticket to I.P.A.. Any decision on the repatriation of the Insured Person shall be made jointly and exclusively by both the attending physician and I.P.A. Alarm Center under constant medical supervision.

## VII. Repatriation of Mortal Remains/Ashes (Unlimited Cover)

Upon the death of an Insured Person I.P.A. will make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay for:

- (i) the repatriation of the Insured Person's body or ashes to the Insured Person's place of burial in the Insured Person's Country of Residence, or
- (ii) at the request of the Insured Person's heirs or representative the local burial of the Insured Person provided that I.P.A. financial responsibility for such local burial shall be limited to the equivalent of the cost of repatriation of mortal remains as provided in this benefit.

## VIII. Travel Information

The Insured Person may contact I.P.A. to obtain the following information and services before starting or during his/her trip:-

- Update immunizations and vaccinations requirement and needs
- Weather information worldwide
- Airport taxes
- Customs requirements
- Passport and Visa requirements
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Banking days
- Language Information
- Arrangement of interpreter services
- Arrangement of children escort
- Transmission of urgent messages for medical reasons

## IX. Luggage Retrieval

In the event of loss or misrouting of the Insured Person's luggage by a common carrier I.P.A. will liaise with the relevant entities such as but not limited to airline companies customs officials and will organise the dispatch of such luggage if recovered to such place as the Insured Person may direct provided that the Insured Person bears the costs if any.

## X. Emergency Rerouting Arrangements

I.P.A. will assist the Insured Person in reorganizing his/her flight schedule should an emergency oblige him/her to alter his/her original plan.

## XI. Administration Assistance

In case of loss or theft of essential documents or personal identification documents (e.g. passport entry visa etc.) I.P.A. will provide the Insured Person with the necessary information regarding the formalities to be fulfilled with the appropriate local authorities or entities in order to obtain the replacement of such lost or stolen documents.

## XII. Legal Referral

Upon the request of the Insured Person I.P.A. shall provide the telephone number and address of the lawyers and solicitors firms on worldwide basis.

## XIII. Compassionate Visit

In the event of the Insured Person suffering from serious Bodily Injury or sudden Illness resulting in hospital confinement outside his/her Country of Residence for more than 7 (seven) consecutive days I.P.A. will arrange and pay for the cost of a return scheduled airline ticket (on economy class) for a relative or designated person of the Insured Person to travel from the Insured Person's Country of Residence to the Insured Person's bedside including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,950 per day for a maximum period of 4 (four) consecutive days but excluding the cost of drinks meals and other room services.

## XIV. Return of Unattended Dependant Child(ren) to Country of Residence

If any of the Insured Person's travelling dependent child(ren) up to age 18 (eighteen) or travelling dependant child(ren) up to age 21 (twenty-one) if in full time education is left unattended by reason of the Insured Person's Serious Bodily Injury or sudden Illness resulting in hospital confinement outside his/her Country of Residence I.P.A. will organise and pay for the cost of a scheduled airline ticket (economy class) for such child(ren) to return to his/her home in the Insured Person's Country of Residence including any supplementary cost of transportation to and from the airport if the original ticket is not valid for the return provided that the Insured Person shall surrender any unused portion of the return ticket to I.P.A..

If necessary I.P.A. will also hire and pay for a qualified attendant to accompany any such dependant child(ren) in the return trip.

## XV. Unexpected Return to the Country of Residence

In the event of the death of the Insured Person's Close Relative in his/her Country of Residence while the Insured Person is travelling overseas (excluding the case of migration) necessitating an unexpected return to his/her Country of Residence I.P.A. will arrange and pay for the cost of a scheduled airline ticket (economy class) for the return of the Insured Person.

## XVI. Deposit Guaranteeing of Hospital Admission

I.P.A. will provide guarantee or advance for the deposit of hospital admission for the Insured Person up to HK\$39,000. The Insured Person will be required to repay such deposit guaranteed or advanced (as the case may be) within 45 (forty-five) days (without interest). I.P.A. will require valid credit authorization prior to advancement of funds for such admission as appropriate.

## XVII. Hotel Room Accommodation for Convalescence

I.P.A. will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,950 per day for a maximum of 4 (four) consecutive days incurred by the Insured Person for the sole purpose of convalescence in the country of hospitalization immediately following his/her discharge from the hospital and is deemed medically necessary by both attending physician and I.P.A. physician.

## LIMITATIONS AND LIABILITIES

### I. Territorial Limits

The benefits mentioned in the above "Description of Services" apply worldwide outside Country of Residence.

### II. Limitation Period

Every Assistance Event in respect of a covered event shall be absolutely barred unless commenced within two years from the date of occurrence of such event.

### III. Liability of I.P.A.

Physicians hospitals clinics any kind of professionals to whom the Insured Person referred by I.P.A. are independent contractors responsible for their own acts and are not employees agents or servants of I.P.A.. I.P.A. shall ascertain that those professionals have appropriate qualification and are certified by the local authority.

Furthermore I.P.A. shall not be responsible for any act or omission on the part of such professionals as including but not limited to physicians hospitals and clinics.

## GENERAL OBLIGATIONS / PROCEDURES

### I. Request for Assistance

In case of an Assistance Event and prior to taking personal action where reasonable the Insured Person or his/her representative shall call I.P.A. Alarm Center in Hong Kong whose contact number is listed here below:

**HONG KONG : 2862 0111**

and should state :

- the Insured Person's name and his/her I.D. card or passport number and
- the name of the place and the telephone number where I.P.A. can reach the Insured Person or his/her representative and
- a brief description of the accident and the nature of help required.

### II. Failure to Notify I.P.A.

In a life threatening situation the Insured Person or his/her representative should always try to arrange for emergency transfer to a hospital near the place of occurrence through the most appropriate and immediate means and then call appropriate I.P.A. Alarm Center to provide the appropriate information as soon as possible.

In the event of repatriation in order to facilitate prompt response the Insured Person or his/her representative shall as far as possible provide:

- (i) the name address and telephone number of the hospital or other medical facility where the Insured Person has been attended and
- (ii) the name address and telephone number of the attending physician and if necessary the family doctor of Insured Person.

I.P.A. medical team or other representatives shall have free access to the Insured Person in order to assess the Insured Person's condition. Without reasonable justification for denial of such an access the Insured Person will not be eligible for further medical assistance.

**IMPORTANT** - the Insured is requested to read this Policy. If any error or omission be found, the Policy should be returned to the issuing Office for correction.

I.P.A. medical team will decide on a case by case basis the date and means of such repatriation on the ground of medical necessity. In the event of repatriation of the Insured Person by I.P.A. the Insured Person shall surrender the unused portion of his/her ticket or the value thereof to I.P.A. to offset the cost of such repatriation.

## EXCEPTIONS TO SECTION IV AND V

### DEFINITIONS TO SECTION VII

#### "Assistance Event"

Shall mean any event or occurrence with respect to an Insured Person who may receive assistance from I.P.A. in accordance with this Insurance occurring within the territorial limits set forth in "Limitations and Liabilities".

#### "Bodily Injury"

Shall mean any unforeseen bodily injury caused solely and directly by violent accidental external and visible means occurring during the period covered by this Insurance.

#### "Country of Residence"

Shall mean that country in which the Insured Person has his/her permanent home and as shown on the Insured Person's passport. Immediate Family members assume the nationality of the Insured Person for the purposes of this Insurance. In the event of dual nationality the Insured Person must elect only one nationality for the purposes of this Insurance.

#### "Close Relative"

Shall mean the spouse the child(ren) up to age 18 (eighteen) or child(ren) up to age 21 (twenty-one) if in full time education the brother the sister the father the mother of the Insured Person.

#### "Dollar"

Shall mean the lawful currency of Hong Kong.

#### "Illness"

Shall mean any unforeseen illness or disease first manifested after the effective date of this Insurance.

#### "Insured Person"

Shall mean person to whom services shall be provided to under this Insurance and named in the Schedule as Insured Person.

### EXCEPTIONS TO SECTION I

The Company will not pay for liability

- in respect of bodily injury and disease to the Insured Person and any person being a member of the Insured Person's family and any person under a contract of service with the Insured or Insured Person's family and arising out of and in the course of such person's employment by the Insured Person and the Insured Person's family other than caddies.
- in respect of loss of or Damage to Property belonging to or in the custody or under the control of the Insured Person or any person being a member of the Insured Person's family or under a contract of service with the Insured Person.
- arising directly or indirectly from
  - any wilful or malicious act or criminal activity.
  - the pursuit by the Insured Person of any trade business profession or employment.
  - the ownership or occupation of any land or building other than occupation only of temporary nature whilst playing or practising golf.
  - the ownership possession or use of aircraft watercraft mechanically propelled vehicles (which includes motor cycles but except golf carts and electrically driven buggies) elevators or lifts (except passenger lifts).
  - any agreement and such liability would not have attached to the Insured in the absence of such agreement.
  - the transmission of any communicable disease or virus by the Insured Person.
  - pollution or contamination.
    - the emission discharge dispersal disposal seepage release or escape of any liquid solid or gas unless such occurrence is sudden unexpected and unintended.
    - the generation of any odor noise vibration light electricity radiation change in temperature or any other sensory phenomenon.
- in respect of loss or losses directly or indirectly arising out of resulting from or in consequence of asbestos in whatever form or quantity.
- The Company shall not be liable in respect of the first HK\$500 in respect of each and every loss of or Damage to Property caused by golf carts and electrically driven buggies under Section I.

### EXCEPTIONS TO SECTION II AND III

- The Company will not pay for bodily injury consequent upon
  - any unlawful act of the Insured Person or his wilful exposure to danger (other than in an attempt to save human life) suicide or attempted suicide or intentional self injury.
  - the effect or influence (temporary or otherwise) of alcohol or drugs not prescribed by a Registered Medical Practitioner venereal disease - including A.I.D.S. (Acquired Immune Deficiency Syndrome) and A.R.C. (A.I.D.S. Related Complex) or insanity.
  - pregnancy or childbirth.
  - pre-existing physical or mental defect or infirmity.
  - sickness or disease (not resulting from accidental and violent bodily injury) or bodily injury due to a gradually operating cause.
- Under Section III, the Company will not pay any claims without original medical receipt.

- The Company will not pay for loss or Damage caused by or contributed to
  - wear and tear moths vermin insects damp rust rot corrosion mould moisture the action of light or atmosphere and gradually operating causes
  - electrical or mechanical breakdown derangement overloading or failure
  - any process of cleaning altering repair renovation maintenance or dyeing
  - misuse or use contrary to manufacturer's instruction inherent defect or faulty design in materials plan or specification or gradual deterioration and deformation
  - any deliberate act or neglect of the Insured Person or any person being a member of the Insured Person's family
  - any loss or Damage caused by or resulting from unexplained or mysterious disappearance
- The Company will not pay for loss of or Damage of the following items: - Golf Balls (other than by fire) unless contained in the bags at the time of loss contact lenses spectacles documents of any kind (including Hong Kong Identity Card Passport driving license credit card and the like) money mechanically propelled vehicles (including motor cycles) watercraft (including sailboards and windsurfers) aircraft and parts accessories equipments fitted therein pedal cycles pager mobile phone and the like property used or held for business or more specially insured under another policy and loss of data or information in any document, device, equipment, software, hardware and the like.
- The Company will not pay for loss or Damage which is not reported to the golf course or driving range nor police authority within 24 (twenty-four) hours of discovery.

### EXCEPTIONS TO SECTION VII

#### I. Excluded Cases

I.P.A.'s services are not available in any form or manner to the Insured Person or his/her representative with respect to Bodily Injury or sudden Illness of the Insured Person arising from:

- Pre-existing Illnesses or disabilities for which treatment are received prior to effective date of this Insurance except:
  - if the Insured Person has not received medical consultation advice or treatment on account of such disability within three months prior to becoming an Insured Person hereunder; or
  - having received such medical consultation advice or treatment upon completion of a period of 3 (three months) or more during which the Insured Person is not under the care of treatment of a legally qualified physician;
- Injuries due to insanity or self-infliction or conditions related to functional disorders of the mind rest cure or sanatorium care drug addiction or alcoholism communicable diseases requiring by law isolation or quarantine;
- Injuries arising directly or indirectly from war declared or undeclared strike riot revolution or any warlike operation;
- Congenital Abnormalities;
- Cases of pregnancy unless unexpected complications arise and in no circumstances where the pregnancy has entered the 7th month at the commencement of this Insurance or at the start of any subsequent trip;
- Injuries arising directly or indirectly as a result of participation in any professional sports racing (other than running) mountaineering normally involving the use of ropes or guides aviation (other than as a fare-paying passenger in a duly certified multi-engined passenger-carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew);
- Injuries contracted as a result of participation in illegal acts;
- Services rendered without the authorisation and/or intervention of I.P.A.;
- Costs which would have been payable if the event giving rise to the intervention of I.P.A. had not occurred;
- Cases of minor Illness or injury which in the opinion of the I.P.A. physician can be adequately treated locally and which do not prevent the Insured Person from continuing their travels or work;
- Expenses incurred where the Insured Person in the opinion of the I.P.A. physician is physically able to return to his/her Country of Residence sitting as a normal passenger and without medical escort unless deemed necessary by the I.P.A. physician;
- Cases related to psychiatric disorders;
- The Insured Person exercising any form of hazardous work in connection with any business trade or profession;
- Any consequence or loss which is a direct result of nuclear reaction or radiation.

#### II. Force Majeure

I.P.A. shall not accept responsibility for delays or failures in providing assistance caused by any strike war invasion act of foreign enemies armed hostilities (regardless of a formal declaration of war) civil war rebellion insurrection terrorism political coup riot and civil commotion administrative or political impediments or radioactivity or any other event of Force Majeure which prevents I.P.A. from providing such assistance services.

### GENERAL EXCEPTIONS

The Company shall not be liable under this Policy in respect of

- any accident loss Damage expense liability or bodily injury of whatsoever nature directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power; or riot or martial law or state of siege or any of the events or causes which determines the proclamation or maintenance of martial law or state of siege; or
  - any act of any person or persons acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of any de jure or de facto Government or to the influencing of it by terrorism or violence; or
  - any act of terrorism.

For the purpose of this Exception an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear.

This Exception also excludes accident loss Damage expense liability or bodily injury of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to (a) and/ or (b) and/or (c) and/or (d) above.

If the Company alleges that by reason of this Exception any accident loss Damage expense liability or bodily injury is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

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

2. in respect of any accident loss Damage expense liability or bodily injury directly or indirectly arising out of
- (a) biological or chemical contamination
  - (b) missiles bombs grenades explosives due to any act of terrorism.

For the purpose of this Exception an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

For the purpose of (a) "contamination" means the contamination poisoning or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Company alleges that by reason of this Exception any accident loss Damage expense liability or bodily injury is not covered by this Policy the burden of proving the contrary shall be upon the Insured.

3. any accident loss Damage expenses liability or bodily injury occasioned by or through or in consequence directly or indirectly of confiscation commandeering requisition or destruction of or Damage to the property by order of the Government de jure or de facto or any public municipal or local authority of the country or area in which the Insured Person is practicing or playing golf.
4. any accident loss Damage expense liability or bodily injury directly or indirectly caused by or arising from or in consequence or contributed to
  - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel solely for the purpose of this Exception combustion shall include any self-sustaining process of nuclear fission.
  - (b) nuclear weapons material.
5. loss or Damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speed.
6. Notwithstanding any provision to the contrary within this Insurance or any endorsement thereto it is agreed that the Company shall not be deemed to provide cover and the Company 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 United Kingdom or United States of America.

## DEFINITIONS

### "Insured"

The person named as the Applicant on the application for this Policy.

### "Insured Person"

The person named as the Insured Person in the Schedule.

### "Insured's Family"

The Insured's spouse and unmarried child(ren) aged 17 (seventeen) or below who are specified to be insured under Family Cover in the Schedule.

### "Temporary Total Disablement"

Disablement temporarily and totally disables the Insured Person from attending to or following his/her occupation business and pursuits.

### "Personal Effects"

Property of personal use normally worn or used and in either case carried about the person in everyday life.

### "Item"

An article or a pair or set of articles.

### "Loss of Limb"

Loss by physical severance or total and permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.

### "Loss of Eye"

The complete and irrecoverable and irremediable loss of the sight of an eye.

### "Registered Medical Practitioner"

A medical practitioner (other than the Insured or the Insured Person himself/herself immediate family member business partner employer or employee and insurance intermediaries of the Insured or the Insured Person unless prior approval from the Company has been obtained in writing) registered or otherwise licensed as such under the laws of the territory in which Treatment is received to render medical and surgical services who has qualifications at least equivalent to those of a medical practitioner registered pursuant to the Medical Registration Ordinance of Hong Kong.

### "Damage / Damage to Property / Golf Balls"

Damage/Damage to Property/Golf Balls covered under this Policy shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- (a) loss of or damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or damage. Notwithstanding this Definition loss of or damage to data or software which is the direct consequence of insured physical damage to the substance of property shall be covered.
- (b) loss or damage resulting from an impairment in the function availability range of use or accessibility of data software or computer programs and any business interruption losses resulting from such loss or damage.

## CONDITIONS

### 1. Interpretation

This Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.

### 2. Age Limit

This Policy shall not be renewable in respect of any Insured Person after the end of Period of Insurance during which the Insured Person has attained the age of 76 (seventy-six).

### 3. Alterations

The Insured shall give immediate written notice to the Company of any alteration or for any fact which materially affects the risks covered by this Policy.

### 4. Pair and Set Clause

Where any insured Item consists of articles in a pair or set this Policy is not to pay more than the value of any particular part or parts which may be lost without reference to any special value which such article or articles may have as part of such pair or set not more than a proportionate part of the insured value of the pair or set.

### 5. Precautions

The Insured shall take all ordinary reasonable precautions to prevent accidents and losses and to comply with all statutory obligations and regulations imposed by any authority.

### 6. Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then this Policy shall be void and no claim be payable.

### 7. Claims

In the event of any happening which may give rise to a claim under this Policy the Insured Person or the Insured Person's representatives

- a) shall give immediate notice thereof in writing to the Company and shall at his/her own expense furnish to the Company all such certificates reports information and evidence in such form and of such nature as the Company may reasonably require for the purpose of ascertaining its liability as soon as possible.
- b) the Company shall not be liable if discovery of loss and notification of claim is not made within 31 (thirty-one) days of the occurrence. All practicable steps shall be taken by the Insured Person to discover and punish the guilty person or persons and to trace and recover the property lost. The Insured Person shall notify the golf course or the driving range or the police authority immediately upon discovery of any loss the result of burglary or theft.
- c) if a claim may arise under Section I the Insured Person shall notify or forward to the Company every letter claim writ summons or process immediately on receipt and not make any admission of liability offer promise payment or indemnity without the written consent of the Company.
- d) in the case of a claim under Section II or III shall from time to time when required by the Company submit himself/herself to be examined by a Registered Medical Practitioner appointed by the Company. In the case of death where any reasonable doubt exists as to the cause thereof a Registered Medical Practitioner appointed by the Company shall be allowed to make a post-mortem examination of the body of the Insured Person at the Company's expenses.

### 8. Subrogation/Discharge of Liability

The Company shall be entitled

- a) to take over and conduct in the name of the Insured the defence or settlement of any claim against the Insured Person or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and the Insured shall give all such information and assistance as the Company may require.
- b) to pay at any time to the Insured in respect of any one claim or number of claims against the Insured arising out of any one occurrence or of a number of occurrence arising directly or indirectly from one source or original cause the sum stated in the limits of liability applicable to Section I (after deduction of any sum or sums already paid as compensation) or any lesser amount for which such claim or claims can be settled and upon such payment the Company shall relinquish conduct and control of and be under no further liability under Section I in connection with such claim or claims.

9. Non-transfer of Insured's Rights

Unless otherwise expressly stated nothing contained herein shall give any rights against the Company to any person other than the Insured. Further the Company shall not be bound by any passing of the interest of the Insured otherwise than by death or operation of law unless and until the Company shall by endorsement declare the Policy to be continued. The extension of the Company's liability in respect of the property or liability of any person other than Insured shall give no right of claim under this Policy to such person the intention being that the Insured shall in all cases claim for and on behalf of such person and the receipt of the Insured shall in any case absolutely discharge the Company's liability under this Policy in respect of such loss.

In the event of death of the Insured the Company will in respect of any liability incurred by the Insured under Section I indemnify the Insured's legal personal representatives in the terms of and subject to the limitations of the Section concerned provided that such legal personal representatives shall as though they were the Insured observe, fulfill and be subject to the terms, conditions and exceptions of the Policy so far as they can apply.

10. Premium

- a) If the Payment Method selected is by credit card premium of this Policy shall be paid from the Insured's nominated account in accordance with the Collection Date as stated in the Schedule. The Company reserves the right to change the Collection Date without prior notice.
- b) If the Payment Method is by credit card the Insured may request to change the nominated account from which premium has been collected by completing and returning a new Payment Details Amendment Form to the Company before the Policy expiry date. Provided that the setup of the new nominated account is confirmed the Company will start the premium collection from the account on the Collection Date of the upcoming year.
- c) For any termination of or adjustment in this Policy the Company will retain the minimum premium which is HK\$300 for each Policy and return the balance if any to the Insured.

11. Renewal

- a) If the Payment Method selected is by credit card the Policy will be renewed automatically on a yearly basis upon the successful premium collection for its renewal and subject to the normal underwriting requirements of the Company unless written notice of cancellation has been received by the Company before the corresponding Collection Date.
- b) If the Payment Method is by credit card premium for the upcoming year will be collected on the Collection Date of renewal from the Insured's nominated account automatically.
- c) If the marital status of any Insured Person has changed which invalidates the eligibility of the Insured Person concerned for being insured under Family Cover the Insured is required to submit a written declaration of such change upon renewal and premium for the renewal shall be adjusted accordingly.
- d) If the child(ren) who is/are insured under Family Cover reach(es) the age of 18 (eighteen) upon renewal the Company shall no longer invite the renewal to the child(ren) concerned under the Family Cover. The Insured is requested to separately insure the child(ren) individually and the child(ren) shall be deemed as the policyholder of his/her own Policy.

12. Jurisdiction

The indemnity under this Policy shall not apply in respect of judgments which are not in the first instance delivered by or obtained from a court of competent jurisdiction in Hong Kong.

13. Cancellation

The Company may cancel this Policy by sending 7 (seven) days' notice by registered letter to the Insured at his/her last known address and in such event the Insured shall be entitled to the return of a proportionate part of the Premium corresponding to the unexpired portion of the Period of Insurance.

The Insured may cancel this Policy by giving the Company 7 (seven) days' notice in writing. In such case the Company will retain the customary short period rate for the time the Policy has been in force and refund the balance to the Insured provided that no claim has been made during the current Period of Insurance.

14. Arbitration

All differences arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed by each of the parties in writing or in case the Arbitrators do not agree of an Umpire appointed by the Arbitrators in writing before entering upon the reference and the making of the award shall be a condition precedent to any liability of the Company or any right of action against the Company in respect of any claim.

15. Other Insurances

If at the time of the happening of any occurrence covered by this Policy (except for the benefit of Section II and VI) there is any other existing insurance covering the same liability or part thereof the Company shall not be liable to pay or contribute more than its ratable proportion of any sum payable in respect of such occurrence.

16. Prevailing Provisions

The terms and conditions of this Policy are set out in both English and Chinese. In the event that conflicts or inconsistencies arise between the English and Chinese version, the English version shall prevail.



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Thank you for considering Sun Flower to be one of your selected intermediaries.

We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

## 項目六 — 一棒入洞

投保人已就申請本文所述的保險，填報申請書及作出聲明，此等會構成本合約基礎及被視為本合約的一部份，投保人亦已支付或同意支付保費，作為受保的代價。

在這前提下，保誠財險有限公司（以下簡稱「本公司」）將依據本文所載或本文所附加的條款、條件及不保事項的限制，就保險期內發生下文所述的任何或所有緊急情況，向投保人賠償或支付賠償金額，惟投保人及受保人須要遵守及履行本文所載或所附加的所有條款、條件及不保事項，將成為本公司承擔本保單任何責任的先決條件。

倘若受保人在認可高爾夫球場取得一般名為「一棒入洞」的佳績，而該佳績亦在該認可高爾夫球場內按慣例妥善地見證並獲發出相關證明書，則本公司將支付獎賞予受保人。

本公司在本項目下就每次事件的支付限額將不超過港幣10,000元。

## 項目七 — 二十四小時緊急支援服務

緊急支援服務乃由國際救援（亞洲）公司（以下簡稱I.P.A.）提供。本公司為本保險受保人提供保障，安排I.P.A.向受保人提供緊急支援服務（若或當已提供），本公司負責有關安排的所需費用。為免混淆，本公司並非I.P.A.的服務的代理人，並就I.P.A.服務之可獲性，沒作任何陳述、保證或承諾。I.P.A.提出或提供該等服務與否，I.P.A.有絕對決定權力，本公司就此將不承擔任何責任。同時，本公司亦將無須就I.P.A.的行為或失當或服務負上任何責任。I.P.A.服務的提供及/或受保人對服務之接受將構成I.P.A.與受保人所訂立的合約，與此保險乃互相獨立及分開的。

### I.P.A. 支援服務介紹

受保人如在原居地以外地方開展旅程，遇上嚴重的身體損傷或患上急性疾病；或期間需要醫療、法律、行程安排的緊急服務（受保人可於原居地，獲得VIII所述的保障則除外），而該旅程

- 並非在違反醫生的勸告下進行及/或
- 並非為接受或尋求醫療或手術治療而開展

則受保人或其個人代表可致電I.P.A. 救援中心，要求提供下述緊急支援服務及權益。由於所有有關費用需由I.P.A.直接支付，故任何由受保人或其個人代表自行支付的費用，將不獲發還。

### I. 醫療護理、電話醫療建議、評估、轉介及約見

當需要醫療建議時，受保人可致電I.P.A. 救援中心，向中心內的當值醫生索取醫療建議及評估；惟必須強調，該電話對話只屬建議性，並不能視作對受保人的診斷。受保人亦可就醫療需要，經由I.P.A. 轉介及協助，約見其他醫生或專科醫生，以獲取其個人的醫療評估。但所有醫生費用及有關費用，I.P.A. 一概不負責，一切費用需由受保人自行直接支付。

### II. 所需藥物/醫療設備

在可行及符合法律的情況下，I.P.A. 應受保人受身體損傷或患病之當地駐診醫生的要求，可提供必需而當地缺乏的藥物及/或醫療設備予受保人。惟受保人須負責該藥物及/或醫療設備的費用及其運費，I.P.A. 醫生在評估緊急情況下所需的藥物及/或醫療設備則除外。

### III. 派遣醫生

在發生緊急情況時，受保人身處的地方，並無足夠的通訊設備，以致I.P.A. 未能透過電話聯絡受保人，及向受保人作出醫療救援的評估，或受保人的情況並不適宜運送，或當地無所需的治療時，I.P.A. 將派遣適合的醫療人員到達受保人身處的地方。

### IV. 醫療監察

如受保人在外地入院留醫時，I.P.A. 將監察受保人的病況及向其僱主/家人匯報。

### V. 醫療救援（無保障額限制）

若受保人身體損傷或患有急性疾病，在I.P.A. 醫療隊伍及當地駐診醫生的共同建議下，需入住醫療設施以接受適當的治療時，I.P.A. 將安排及支付：

- 運送受保人到最近醫院，及
- 在醫學角度認為有需要時：

- 利用一切方法（包括但不限於利用救護飛機、固定班次的商務客機及救傷車），就受保人的個別身體損傷或急性疾病情況，在所需醫護人員的陪同下，運送受保人前往備有更合適設備的醫院就醫；或
- 若受保人醫療狀況許可下，由所需醫護人員陪同，利用固定航班及救援中心及當地駐診醫生將共同決定及安排受保人，在持續醫療監控下，乘坐固定航班的客機（經濟客位）或其他合適的交通工具，返回原居地的合適的醫療機構，一切運送回原居地的費用，包括往返機場的附加費用，均由I.P.A. 支付，惟受保人須將原有而未被使用的機票，退回I.P.A. 處理。

### VI. 治療後的護送服務（無保障額限制）

根據上文V所述之醫療救援後，倘若受保人仍需前往其原居地的醫療機構繼續接受治療，當原先所持有的機票並未能用於護送受保人回原居地時，I.P.A. 救援中心及當地駐診醫生將共同決定及安排受保人，在持續醫療監控下，乘坐固定航班的客機（經濟客位）或其他合適的交通工具，返回原居地的合適的醫療機構，一切護送回原居地的費用，包括往返機場的附加費用，均由I.P.A. 支付，惟受保人須將原有而未被使用的機票，退回I.P.A. 處理。

## 項目一 — 公眾責任

本公司因以下事項，對受保人於保險期內在任何認可高爾夫球場或訓練場練習或打高爾夫球時而引起的第三者的法律責任作出賠償：

- 意外導致他人身體損傷；或
- 意外損失或損壞財物。

本公司在本項目下，在任何一個保險期內由一個根源或最初的原因直接或間接引起的一宗或多宗事故而出現的所有賠償，當中包括本公司以書面形式同意的開支及費用，及任何申索人可向受保人討回的法律開支及費用，賠償總金額不超過港幣5,000,000元。本公司就使用高爾夫球車及電動高爾夫球車而引致之賠償，當中包括法律開支及費用的索償，最高賠償金額為每次事故港幣100,000元。

## 項目二 — 人身意外

倘若於保險期內，受保人在任何認可高爾夫球場或訓練場練習或打高爾夫球時，因意外及暴力原因導致身體損傷，本公司將會視情況需要支付受保人或其合法個人代表下述的賠償：

- 倘有關身體損傷於意外發生後十二月內直接而單獨導致

- 死亡	港幣500,000元
- 喪失一肢或兩肢	港幣500,000元
- 喪失一眼或一雙眼睛	港幣500,000元

惟本公司於任何一個保險期內的賠償限額不超過港幣500,000元

- 倘若於保險期內，受保人因有關身體損傷唯一而直接導致暫時喪失全部工作能力，本公司將會每週支付港幣500元。該項賠償只適用於意外發生後起十二個月內出現喪失工作能力的情況，且每宗意外的支付期，由出現喪失工作能力的情況的當日起計，最長不超過104週。為期不超過四週的賠償，將於喪失工作能力結束後，以一筆過形式支付。為期超過四週的賠償則會每隔四週到期支付一次，最後一期金額於喪失工作能力結束或本項目賠償的保險期屆滿後，以較早者準按比例計算支付。

倘若本公司須根據項目(a)的保障支付賠償，本公司將停止根據項目(b)就同一身體損傷作出賠償

## 項目三 — 醫療費用

倘若於保險期內，受保人在任何認可高爾夫球場或訓練場練習或打高爾夫球時，因意外及暴力原因導致身體損傷而必須接受醫療或手術治療，本公司將會就實際涉及的醫療費用及支出向受保人作出賠償。本項目應支付的醫療費用及支出只包括自意外發生日起計104週內由合資格註冊醫生提供醫療或手術治療、或有關住院費用、或由合資格護士所提供的服務、或傷口護理、或X光檢驗、或使用手術室及/或救護車、或由合資格註冊醫生處方藥物或麻醉藥所引起的必須開支。

於單一保險期內，本公司在本項目下之賠償限額不超過港幣10,000元。

## 項目四 — 高爾夫球裝備

倘若於保險期內，受保人的高爾夫球裝備，包括高爾夫球桿、高爾夫球袋、高爾夫球、手推車及雨傘，在任何認可高爾夫球場或訓練場練習內，或在運送至任何認可高爾夫球場或訓練場的往返途中，因意外而引致實質損失或損毀，本公司將選擇以支付、維修、復原或更換方式，賠償予受保人。

惟本公司在本項目下每件物品的賠償限額不超過港幣3,000元，及於單一保險期間內賠償總額不超過港幣30,000元。

## 項目五 — 個人財物

倘若於保險期內，受保人的個人財物在任何認可的高爾夫球場或訓練場內，因意外而引致實質損失或損毀，本公司將選擇以支付、維修、復原或更換方式，賠償予受保人。

惟本公司在本項目下每件物品的賠償限額不超過港幣3,000元，及於單一保險期間內賠償總額不超過港幣20,000元。



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Thank you for considering Sun Flower to be one of your selected intermediaries.  
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

**重要事項 - 投保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。**

## VII. 運送遺體 / 骨灰回原居地 (無保障額限制)

如受保人死亡，I.P.A.將作一切必須的安排(包括任何為符合當地手續的必須步驟及安排)：

- (i) 及支付運送受保人的遺體或骨灰返回受保人的原居地下葬的費用，或
- (ii) 應受保人的繼承人或其代表要求，支付受保人於身處地方下葬的費用，惟該費用不得超過相等於運送受保人遺體返回原居地的費用。

## VIII. 旅遊資料

受保人可在旅程前或旅程期間聯絡I.P.A.以便獲得以下資料：

- 最新的免疫及防疫規定需要
- 世界各地天氣
- 機場稅
- 海關條例
- 護照 / 簽證要求
- 領事館 / 大使館的地址及聯絡電話
- 貨幣對換率
- 銀行工作日
- 當地語言資料
- 安排翻譯員服務
- 安排護送小童回國
- 因醫療原故轉遞緊急訊息

## IX. 代尋行李服務

如航空公司遺失或誤送受保人的行李，I.P.A.可代為向有關機構，包括但不限於航空公司、海關及政府機構查詢代尋，若尋回行李，I.P.A.可將行李轉送到受保人指定的地方，惟轉送費用需由受保人自行負責。

## X. 更改行程的緊急安排

若受保人遇緊急事故，需更改原行程，I.P.A.將協助受保人重新安排所乘坐的飛機班次。

## XI. 行政協助

當受保人所需的文件或個人證件(如護照、簽證等)遺失或遭盜竊，I.P.A.將向受保人提供有關向當地合適部門或公司補辦手續，以便受保人補辦所遺失或遭盜竊的證件的必需資料。

## XII. 法律轉介

應受保人要求，I.P.A.可提供全球律師及律師行的地址及電話。

## XIII. 親友探病費用

若受保人在原居地以外地方，因嚴重的身體損傷或患上急性疾病，而因此需住院連續七天以上，I.P.A.將安排受保人一名家屬或由受保人指定的人士，由受保人的原居地乘坐固定航班的客機(經濟客位)前往探望受保人，並代其支付來回機票及合理酒店普通房間的住宿費。惟I.P.A.只支付最長連續四天，每天不超過港幣1,950元的酒店住宿費，其間親友的膳食費及額外房間服務費，I.P.A.一概不負責。

## XIV. 護送隨行受供養而未能照護的子女返回原居地

若受保人在原居地以外地方，因嚴重的身體損傷或患上急性疾病而住院，遺下同行十八歲或以下受供養的子女，或遺下同行而就讀全日制學校二十一歲或以下受供養的子女，未能照護，而當其子女的回程機票失效時，I.P.A.將安排該名(或多名)子女乘坐固定航班的客機(經濟客位)返回受保人的原居地，及支付有關機票費用，包括往返機場的附加交通費。惟受保人須將其子女所持有而未被使用的機票，退回I.P.A.處理。如有需要，I.P.A.亦會聘請合資格人士，陪同受保人的子女，返回原居地。

## XV. 安排緊急返回原居地

當受保人(移民者除外)外遊，獲悉在其原居地的親人身故，須立即折返其原居地時，I.P.A.將安排受保人乘坐固定航班的客機(經濟客位)，返回原居地，並支付有關的機票費用。

## XVI. 住院按金保證

當受保人入住醫院時，I.P.A.可提供保證或預支以港幣39,000元為上限的住院按金。惟受保人須在四十五天內，償還該保證或所預支的款項(但無須繳付利息)。I.P.A.有權在替受保人預支保證金以便入住合適醫院前，要求索取有效的信用保證。

## XVII. 出院後療養住宿

如I.P.A.醫生及當地駐診醫生的意見，均認為受保人在出院後，需要時間於住院當地康復，I.P.A.可安排及支付最長連續四天，每天不超過港幣1,950元合理酒店普通房間的住宿費，以便受保人入住該國的酒店療養。

## 限制及責任

### I. 地區限制

受保人在原居住地以外地方，均可獲得上述「支援服務介紹」所提及的支援服務。

### II. 有效期

當受保事故發生逾兩年時，I.P.A.將終止就該受保事故所需的緊急情況支援服務。

### III. I.P.A.的責任

獲I.P.A.轉介的醫生、醫院及診所、及任何專業人士，均非I.P.A.的職員、代理或僱員；這些醫生、醫院及診所、及任何專業人士乃獨立承辦人而需對自己所作的行為負責。在轉介前，I.P.A.將查核這些醫生、醫院及診所、及任何專業人士是否具備合適資格，並確實其獲當地政府認可。這些專業人士、醫生、診所及醫院的行為或失當，I.P.A.一概不負責(並無限制)。

## 一般責任 / 程序

### I. 提出協助需要

遇緊急情況，受保人或其代表，在作出任何合理的個人行動前，應先致電回香港予I.P.A.救援中心，

電話28620111

並向中心說出

- 受保人的姓名、身份證或護照號碼，及
- 受保人 / 或其個人代表所處地方及I.P.A.可聯絡受保人或其代表的電話號碼，及
- 簡述意外經過及所需的援助。

### II. 若未能聯絡I.P.A.

在生命受威脅時，受保人或其代表須用妥當而快捷方法，將受保人緊急送往就近醫院，及之後設法聯絡I.P.A.救援中心儘快提供適當的資料。

為了儘快提供護送服務，受保人或其代表應告知I.P.A.：

- (i) 受保人所入住醫院或醫療機構設施的名稱、地址及電話號碼，及
- (ii) 當地駐診醫生及受保人的家庭醫生(如有必要)的姓名、地址及電話號碼。

I.P.A.醫療隊伍或其代表有權前往接觸受保人，以便評估受保人的狀況。若在未有合理原因的情況下，拒絕I.P.A.醫療隊伍或其代表接觸受保人，受保人將失去享有進一步的醫療支援服務的資格。

I.P.A.醫療隊伍將基於醫療需要，就個別受保人的身體醫療狀況，決定何時及用何種方法護送受保人。

當I.P.A.決定護送受保人後，受保人須將未使用的機票及其票值，退回I.P.A.，用以抵銷護送受保人所支出的費用。

## 項目七的定義

### 「緊急情況」

意指在「限制與責任」一項中的地區限制下，受保人根據本保險而獲得I.P.A.支援服務的事件。

### 「身體損傷」

意指受保人因暴力、意外、外來因素及可見的原因所直接而單獨引致不能預見的身體傷害。

### 「原居地」

意指受保人永久住宅所處的國家，此須與受保人護照內所示的相同。就本保險而言，受保人直系家屬的國籍，將被視作與受保人相同。若出現雙重國籍時，受保人須就本保險選擇以其中一個國籍作其原居地。

### 「親人」

意指受保人的配偶、十八歲或以下的子女，或就讀全日制學校二十一歲或以下的子女，父母及兄弟姊妹。

### 「元」

意指香港合法通用的貨幣。

### 「疾病」

意指本保險生效後，患有不可預見而首度出現的疾病。



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## 「受保人」

意指本保險中支援服務的對象，該人的姓名須與承保表上所列受保人的姓名相同。

### 項目一的不保事項

本公司不會負責賠償：

- 受保人、受保人的任何家庭成員、及與受保人或受保人家屬訂立僱傭合約之人士因受僱於受保人或受保人家屬及於受僱期間所引致的身體損傷及疾病，惟球僱除外。
- 屬於受保人、受保人的任何家庭成員或與受保人訂立僱傭合約之人士保管或控制的財物損失或損毀。
- 直接或間接由下列各項所引致：
  - 任何故意或惡意行為或犯罪活動。
  - 受保人從事任何與交易、業務、專業或受僱有關的工作。
  - 土地或樓宇的擁有權或佔用權，惟在打高爾夫或練習高爾夫時而產生的臨時性佔有權除外。
  - 擁有、管有或使用飛機、船隻、機械推動車輛（包括摩托車，惟高爾夫球車及電動高爾夫球車除外）及自動扶手電梯或升降機（載客升降機除外）。
  - 任何協議及因其訂立而附加的責任；若沒有該項協議，該等責任便不存在。
  - 受保人傳播可傳染的疾病或病毒。
    - 污染或玷污。
    - 任何液體、固體或氣體的散發、排放、擴散、處置、滲漏、釋放或溢出，除非該情況為突如其來、不能預計及並非故意。
    - 任何氣味、噪音、震動、光線、電流、輻射、溫度變化或任何其他感官現象的產生。
- 無論石棉的形態或數量多少，任何直接或間接因石棉或由石棉所引起或導致的損失。
- 本公司將不會在項目一就高爾夫球車及電動高爾夫球車所造成每項財產損失或損毀之索償，負責首港幣500元。

### 項目二及三的不保事項

- 本公司不會支付下列原因導致的身體損傷：
  - 受保人參與任何非法行為，或故意暴露於危險（意圖拯救人命除外）、自殺、意圖自殺、或蓄意自殘。
  - 由於酒精或因使用非由合資格註冊醫生處方藥物影響（無論是否屬暫時性）、性病，包括愛滋病（後天免疫力缺乏症）及愛滋病有關連的病症、或精神錯亂。
  - 懷孕或生育。
  - 已存在的身體或心智缺陷或虛弱。
  - 由於漸進原因而引致的疾病（非因意外及暴力導致的的身體損傷）或身體損傷。
- 在項目三下，本公司不會支付未能提供醫療收據正本之索償。

### 項目四及五的不保事項

- 本公司不會保障以下原因所導致或引起的損失及損毀：
  - 自然損耗、蛀蟲、害蟲、昆蟲、潮濕、生鏽、腐爛、腐蝕、發霉、濕氣、光線或大氣作用、及漸進原因所引致。
  - 電力或機械損壞、錯亂、負荷過多或不足。
  - 任何清潔、修改、維修、翻新、保養或漂染過程。
  - 任何錯誤使用、或違反製造商指引下使用、內在缺陷、物料、圖樣或規格上的設計錯誤、或逐漸變壞及變型。
  - 受保人或其他人的任何蓄意行為或疏忽。
  - 任何原因不詳及不明失蹤所造成或引致的損失或損毀。
- 本公司不會支付以下各項的損失或損毀賠償：在損失時並非在高爾夫球袋內的高爾夫球（惟火災引致情況則除外）、隱形眼鏡、眼鏡、任何種類的文件（包括香港身份證、護照、駕駛執照、信用卡及類似物品）、金錢、機械推動車輛（包括摩托車）、船隻（包括滑水板和風浪板）、飛機、及其中安裝的零件、配件及設備、腳踏車、傳呼機、手提電話及類似物品為業務而使用或持有的財產、或並於其他保單特別受保及資料的價值。
- 在發現後24小時內沒有向高爾夫球場或練習場、或向警方報告的損失或損毀。

## 項目七的不保事項

### I. 不受保障的情況

受保人若因下列情況，導致身體損傷或患上急性疾病，I.P.A.將不提供緊急支援服務。

- 在本保險生效前，已存在並正接受治療的疾病或殘疾，但以下情況則除外：
  - 在緊接成為受保人前的三個月內，已存在但並無接受醫生診治、建議或治療的疾病或殘疾；或
  - 受保人就已存在的疾病或殘疾已曾接受醫療診斷、建議或治療，但在緊接成為受保人前的三個月內，並無接受合法資格醫生的治療。
- 因神智混亂、蓄意自傷、意志機能失控、長期休養或療養、濫用酒精或藥物、及患有可傳染而根據法例需隔離的疾病所引致的損傷。
- 直接或間接由戰爭活動（無論是否已提出宣戰），參與罷工、暴亂、革命或任何戰爭類型活動而引致的損傷。
- 先天性的不正常。
- 與懷孕有關的個案，除非由此而引發不能預期的併發症。惟本保險生效日起或及後旅程的首天，受保人已懷孕七個月或以上，I.P.A.概不負責任何費用。
- 損傷是由於直接或間接參與任何職業比賽的活動，或由競步以外的競賽、輔以繩索或由嚮導帶領的登山活動、飛行活動（以持票乘客身份，乘坐為運送乘客而已領牌的飛行並由獲註冊及由合資格領牌人員操控的多引擎客機則除外）而引起。
- 由於參與非法活動所引致的損傷。
- I.P.A.並未授權及/或介入的服務。
- 即使引致I.P.A.介入的事件並沒有發生，受保人仍需支付的費用。
- 根據I.P.A.醫生的意見，該疾病或損傷只屬輕微，及能在當地獲適當的治療後，受保人可繼續上路或返回工作崗位。
- 如I.P.A.醫生認為受保人在無醫護人員陪同下，仍能乘坐普通航班返回原居地，I.P.A.將不負責其所支出的費用，惟I.P.A.醫生如視該費用為必要支出時則除外。
- 一切與精神錯亂有關的個案。
- 受保人在從事任何與商業、貿易或職業活動有關的危險工作。
- 因核子反應或輻射禍害所直接引致的損失或其他後果。

### II. 難以預測的情況

由於罷工、戰爭、入侵、外敵活動、武裝敵對活動（無論是否已正式提出宣戰）、內戰、暴動、起義、恐怖主義、政變、騷亂及內亂、行政或政治干預、輻射禍害或其他任何難以預測的情況，導致I.P.A.未能提供或延遲提供支援服務，I.P.A.將不會因此負上責任。

### 一般不保事項

在本保單下本公司不負責：

- 因下列任何情況直接或間接引致、產生或與其有關的任何意外、損失、損害開支、法律責任或身體損傷，即使當時有其他原因或事件，同時促使或先後發生而引致損失：
  - 戰爭、入侵、外敵行動、敵對或類似戰爭的行動（無論是否已宣戰）、內戰、暴動、革命、起義、民間叛亂、嚴重程度類似或構成叛亂的民亂、軍事或篡權行動；或
  - 叛亂、騷亂、戒嚴令、緊急狀態、或促成宣告或維持戒嚴令或緊急狀態的情況及原因；或
  - 任何人或任何人的代表或與任何組織有關聯的人，以暴力推翻具法律地位的政府或現有政府，或參與以暴力或恐怖行動形式的行為，意圖影響該政府；或
  - 任何恐怖主義活動

「恐怖主義活動」在本不保事項的定義為：任何人士或人士們，無論單獨、代表或連繫於任何機構組織或政府，以政治、宗教、意識型態或其他類似原因，包括以意圖影響政府及/或令公眾及/或部份公眾恐慌為目的之行為，有關行為包括但不限於使用武力或暴力及/或帶有威脅成份的活動。

此不保事項對直接或間接由用於控制、防止、鎮壓或以任何方式而與上述(a)及/或(b)及/或(c)及/或(d)有關的行動引致、產生或與其有關的意外、損失、損毀、費用或開支，均不賠償。

若本公司宣稱因本不保事項而對任何意外、損失、損毀、開支、責任或身體損傷不予賠償，提出相反證明之責任將需由投保人負責。

若此不保事項的任何部份被發現無效或不可實施時，其餘部份仍將全面實行及有效。

- 根據下列各項，直接或間接產生的任何意外、損失、損毀、開支、責任或身體損傷：

由於任何恐怖主義活動造成的

  - 化學或生物污染；
  - 導彈、炸彈、手榴彈、爆炸物。





## 條件

- 「恐怖主義活動」在本不保事項的定義為：任何人士或人士們，無論單獨、代表或連繫於任何機構組織或政府，以政治、宗教、意識型態、種族為意圖或原因，包括以意圖影響政府及/或令公眾及/或部份公眾恐慌為目的之行事，有關行為包括但不限於使用武力或暴力及/或帶有威脅成份的活動。
- 就上述 (a) 目的而言，「污染」指物體的污染或施毒、妨礙及/或限制物體的用途，而原因是由於化學及/或生物物質影響。
- 若本公司宣稱因本不保事項而對任何意外、損失、損毀、開支、責任或身體損傷不予賠償，提出相反證明之責任將需由投保人負責。
- 由於因受保人練習或打高爾夫球所在之國家或地區的具法律地位或現存政府或市政廳或當地機構下令沒收、霸佔徵用、毀壞或損毀財產，而直接或間接引致的任何意外、損失、損毀、開支、責任、或身體損傷。
  - 因下列任何情況直接或間接引致、產生、導致或造成的任何意外、損失、損害、開支、法律責任或身體損傷：
    - 來自核燃料或燃燒核燃料所產生核廢堆放射出來的電離、輻射或污染，在本不保事項下，燃燒一詞涵義包括核子自行分裂過程；
    - 核子武器材料。
  - 以音波或超音波速度航行的飛機或其他航空物體引起的壓力振動而直接導致的損失或損毀。
  - 儘管在保單或批單對任何所述的條款構成相反之部份，藉此同意倘若承保、支付任何賠償或提供任何保障將使本公司面臨任何聯合國決議下的制裁、禁止或限制，或使本公司面臨歐洲聯盟、英國或美國法律、法規、貿易或經濟制裁，本公司則不得被視作提供保障，且本公司亦無需就該項承擔及支付任何賠償或提供任何保障的責任。

## 定義

- 「投保人」  
本保單申請表以申請人所示的人。
- 「受保人」  
承保表上以「受保人」名稱所示的人。
- 「受保人的家庭」  
承保表上家庭保障所列明為受保的受保人配偶及其年齡為十七歲或以下的未婚子女。
- 「暫時完全喪失工作能力」  
引致受保人暫時喪失全部參與或執行其職業、業務及事務能力的傷殘。
- 「個人財物」  
在日常生活中 隨身攜帶的通常用作私人穿帶或使用的財物。
- 「物品」  
一件、一對或一套物品。
- 「失去肢體」  
於手腕或足踝或以上的肢體分離，或有關肢體完全及永久地失去功用。
- 「失去眼睛」  
眼睛所有視力出現完全、不可回復及不可補救的損失。
- 「註冊醫生」  
指依照接受治療區域之法律註冊，或領有執業證明提供醫療及手術服務之醫生（除非已獲得本公司之書面批准，否則不包括投保人或受保人本人、投保人或受保人的家人、合伙人、僱主或僱員及保險代理人），其最低資歷限度相當於香港醫生註冊條例的註冊醫生。
- 「損毀/財產損毀/高爾夫球損毀」  
本保單所保障的損毀/財產損毀/高爾夫球損毀，是指有關財產實質的有形損毀。財產實質的有形損毀並不包括數據、軟件或電腦程式的損毀，特別是由於原先結構的刪除、損壞或結構變形而使數據、軟件或電腦程式有任何破壞性改變。因此本保單並不保障下列各項：
  - 數據或軟件的損失或損毀，特別是由於原先結構刪除、損壞或變形而使數據、軟件或電腦程式有任何破壞性改變，及因此引致的任何業務中斷的損失。儘管本文定義另有所指，由於受保有形財物損毀直接引致數據或軟件損失或損毀則會受到保障。
  - 由於數據、軟件或電腦程式的功能、備用性、使用幅度或存取能力受損而導致的損失或損毀，及因此引致的任何業務中斷損失。

1. 詮釋  
本保單及承保表須作為一份合約一併閱讀，在本保單或承保表的任何部份所附加特別意義的字眼或詞句，在每次出現時應附帶該意義。
2. 年齡限制  
在保險期屆滿時若任何受保人已年屆七十六歲，該人士將不可續保。
3. 修改  
投保人應就對本條所保障的風險有重大影響的情況或任何變動，即時向本公司發出書面通知。
4. 成對或成套條款  
倘若任何受保項目包含一對或一套時，則本保單不會賠償多於任何損失部份的價值，亦不考慮該部份在作為一對或一套時的特別價值，更不會賠償超過其在該一對或一套中按比例計算出來的受保價值。
5. 預防損失  
投保人必須採取所有尋常合理的預防措施，以避免意外和損失及遵守所有法定責任與任何主管當局訂明的條例。
6. 欺騙  
如任何索償是以欺騙或蓄意誇大方式提出，或有任何虛假宣言或聲明，本保單將會作廢及不會給付賠償。
7. 索償  
倘任何可引致本保單下索償責任的事件發生，受保人或受保人的代表
  - (a) 須在事件發生後立即以書面形式通知本公司，並且以自費形式向本公司提交指定格式及性質的證明、資料及證據，以便本公司用作早日確定其責任。
  - (b) 如未能在事件發生後一個月內發現損失並作出索償通知，則本公司將不負責賠償。受保人應採取一切切實可行的措施搜尋及處罰犯罪者並追回損失的財產。受保人在發現因爆竊或盜竊導致任何損失後，須立即通知高爾夫球場或練習場或警方。
  - (c) 若就本保單項目一所出現的索償，受保人在收到與本保單索償有關的任何信件、申索狀、傳票或法律程序文件後，應立即將該文件告知或送交本公司，在未獲得本公司的書面同意下，不可承認任何責任、提出答應付款或賠償。
  - (d) 若按項目二或三提出索償，須按本公司不時提出的要求，出席由本公司委派的合資格註冊醫生所進行的檢查。如本公司對死亡索償案中的死因存有合理的懷疑，本公司有權委派一名合資格註冊醫生對受保人遺體進行驗屍，費用由本公司支付。
8. 代位權/免除責任  
本公司有權：
  - (a) 以投保人的名義，接手處理就針對受保人所提出的任何索償並進行抗辯、和解，或在任何索償、賠償、損毀或其他方面，以投保人的名義因應本公司的利益進行起訴，而投保人應按本公司提出的要求，提供一切有關資料和協助。
  - (b) 就因同一原因或起因而直接或間接產生的任何一件或多件事項而引致針對投保人的多項索償，於任何時間向投保人支付項目一所適用之責任限額中載列的金額（扣除用作賠償已經支付的任何款項）或任何可解決有關索償的較少金額；而在賠付後，本公司將放棄有關賠償的行為及對有關賠償的控制，且無須根據項目一就有關索償承擔任何進一步責任。
9. 不能轉移的投保人利益  
除非有明確陳述，於此保單並不賦予投保人以外人士，向本公司作出索償的權利。再者，除了因為死亡或因法律原因而將利益轉移，否則本公司在轉移投保人的利益的情況下不須受到束縛，除非及直至本公司以背書形式宣佈本保單會被延續。本公司就除投保人以外任何人士之利益所延伸的責任，將不會給與此類人士根據本保單進行索償的權利，而投保人應於任何情況下代表該人士進行索償，投保人從本公司收訖賠款，將成為本公司就有關索償完成責任的證明。  
若投保人身故，本公司亦會根據項目一的條款以及限制，就投保人根據項目一所引致的責任向投保人的合法遺產代理人作出賠償，但該遺產代理人須猶如投保人般遵守和履行本保單的條款、條件以及不保事項，並受該等適用條款所規限。
10. 保費
  - (a) 如選擇以信用卡作為付款方式，本保單的保費將根據承保表所示的收款日期從投保人的指定戶口中扣取。本公司保留更改收款日期之權利而毋須事先給予通知。
  - (b) 如付款形式為按年以信用卡支付，投保人可要求更改其繳付保費的指定賬戶，方法為填妥更改付款資料申請表，並於保單屆滿日期前交回本公司。在確認已設立新的指定戶口後，本公司將於下一年度的收款日期從該戶口中收取保費。
  - (c) 就任何終止或更改本保單，本公司將按每保單收取港幣300元的最低保費，然後在有多餘保費的情況下將所餘下部分退回予投保人。
11. 續保
  - (a) 如選擇以信用卡作為付款方式，在本公司標準核保檢驗下，保單將於成功收取續保保費後每年自動續保，除非本公司於有關收款日期前收到終止保單的書面通知。



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Thank you for considering Sun Flower to be one of your selected intermediaries.  
We are pleased to get in touch should you have any enquiry regarding the captioned insurance.

**重要事項** - 投保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

- (b) 如付款方式為按年以信用卡支付，來年的續保保費將按續保文件上所列明的收款日期由投保人定的賬戶中自動扣取。
- (c) 如任何受保人的婚姻狀況發生變更，從而令有關受保人喪失根據家庭保障享有保障的資格，則投保人須在續保時就有關變更提交書面聲明，而續保保費將作出調整。
- (d) 如續保時，根據家庭保障享有保障的子女已年滿十八歲，本公司將不再邀請有關子女在家庭保障下進行續保。投保人須單獨地投保有關子女，且有關於子女將視作其保單的保單持有人。

#### 12. 司法權

本保單的賠償不適用於最初並非由具香港司法管轄權的法院傳遞或所作出的裁決。

#### 13. 取消條件

本公司可取消本保單，並將會以掛號信形式，向投保人最後登記的地址發出七天通知以取消本保單。投保人亦將按比例獲退回保險期未屆滿部份的已付保費。投保人亦可發給本公司七天書面通知以取消本保單。本公司將按慣常採用的短期保費率計算保單至有效期結束前的應收保費，然後把餘下保費退回投保人，惟投保人須在該保險期內沒有作出索償為準。

#### 14. 仲裁

所有本保單產生的一切分歧或爭議，將轉交一名由爭議雙方以書面委任的仲裁員裁決，如未能就委任一名仲裁員達成協議，則由雙方各以書面委任一名仲裁員進行裁決。如雙方仲裁員未能達成一致意見，則交由仲裁員以書面所委任的一名公斷人作出裁決。由仲裁而作出的裁決，將成為本公司須負上任何責任及就索償對本公司行使權利採取行動前的先決條件。

#### 15. 其他保險

倘若受本保單所保障的事件發生時（項目二及項目六提供的保障則除外），在其他保單保障相同或部份相同責任時，本公司將不會就該事件支付多於按比例計算而應付之金額。

#### 16. 佔優

本保單條款內容以中文及英文載錄。倘若中文內容及英文內容互有衝突或不一致之處，均以英文內容為準。

SPECIMEN



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