TravelSafe Protection Plan

Annual-Trip Plan

Travel Insurance Terms and Conditions

AIG Insurance Hong Kong Limited
7/F, One Island East, 18 Westlands Road, Island East, Hong Kong
T 852 3666 7022
24-Hour Emergency Assistance 852 3516 8699

Important Information

This document contains **your** travel insurance policy (the Policy) terms and conditions. It is important that **you** read and understand it and retain it in a safe place. This Policy is signed and issued in consideration of the acceptance and approval of the application by the Insurer and it will take effect at the Policy **effective date** as shown in the Policy Schedule subject to which also the first premium has been fully received by the Insurer. The Policy will end at the expiry of the **Period of Insurance** as shown in the Policy Schedule.

This is an overseas annual-trip insurance product that covers multiple **journeys** during the **Period of Insurance** up to the maximum duration as shown on **your** Policy Schedule.

The Insurer

This Policy is issued by:

AIG Insurance Hong Kong Limited
7/F, One Island East
18 Westlands Road, Island East
Hong Kong

Eligibility Criteria

To be eligible for cover under this Policy:

1. **You** must be either a **Hong Kong** citizen or **Hong Kong** permanent resident or a resident with full rights to enter in to and return to **Hong Kong** regardless of medical status; and
2. **You** must be intending to return to **Hong Kong** on completion of **your** travel; and
3. **Your** travel arrangements must be made and paid for in **Hong Kong** and **your journey** must commence in **Hong Kong**.

Important Contact Information

24 hour world-wide pre-trip and emergency assistance is provided by **AIG Travel Asia Pacific (ATAP)**.
If **you** require medical treatment that necessitates admittance to **hospital** as an in-patient, emergency transportation services or to return home for any reason covered by this Policy, **you** must contact **ATAP** and follow their advice or instruction. Failure to do so may prejudice **your** claim under this Policy.

AIG Travel Asia Pacific (ATAP): +852 3516 8699
Available 24 hours worldwide for emergency travel related calls.

AIG Claims: +852 3666 7090 or eclaims.hk@aig.com
Available 9:00am to 5:30pm weekdays, excluding public holidays.

Hong Kong Customer Service: +852 3666 7022 or travelguard.hk@aig.com
Available 9.00am to 5:30pm weekdays, excluding public holidays.

If **you** require assistance or need to call about a Policy that **we** have issued to **you** please quote the Policy Number as shown on **your** Policy Schedule. Please also have close to hand any information that will assist the call operator in answering **your** question or request for assistance. This includes **your** circumstances, current location and contact number.

AIG Travel Asia Pacific (ATAP) Emergency Assistance

ATAP operates a network of service centres that will provide **you** with 24 / 7 access to appropriate medical facilities and emergency transportation services. By choosing AIG, **you** have direct access to these vital services before and during **your journey**.

Depending on **your** specific needs, **we** can:

1. Provide pre-trip advice and the local medical conditions at **your** destination;
2. Help **you** in the event of lost baggage, travel documents or credit cards by putting **you** in touch with the nearest consulate, embassy or other authorities;
3. When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as well as keeping **your** family and friends at home informed;
4. Decide if and when evacuation or repatriation is necessary and coordinate all services; and
5. Provide help to re-schedule travel plans when **your journey** is interrupted by an emergency.

We will try to get **you** medical attention when **you** travel but **ATAP** cannot guarantee that appropriate medical facilities will always be available. **ATAP** is only provided to assess and monitor **your** condition and cannot take over the running of **your** medical treatment. Please note that where **your** claim is not covered under the Policy, the provision of emergency assistance will not in itself be an admission of liability of **your** claim.

To contact **our** assistance services, phone from anywhere in the world on **+852 3516 8699**.

AIG Travel Asia Pacific (ATAP) Hotline and Referral Service

We will provide **you** with access to the following assistance services under this Policy. Assistance services are provided by **ATAP**. Please note that assistance services are not insurance benefits, and all expenses incurred in the provision of such assistance services are to be borne by **you**. **You** can call **ATAP** on **+852 3516 8699** to utilise the following service:

1. Pre-trip visa information: **ATAP** can provide information such as passport/visa requirements and assist in expediting the procurement of these documents.
2. Pre-trip inoculation information services: **ATAP** will provide inoculation recommendations that may be needed prior to travelling to the insured destination.
3. Pre-trip weather forecast information services: **You** can contact **ATAP** at any time to receive worldwide weather forecasts and information which may affect **your** travel plans.
4. Embassy referral: Embassies and consulates are excellent sources of information and assistance to customers while travelling. **ATAP** will provide the address and phone number of the local embassy or consulate.
5. Legal firm referral: **ATAP** will provide convenient legal referrals in **your** general area.
6. Interpreter referral: **ATAP** provides emergency telephone translation services in all major languages and offers referrals to interpreter services.
7. Lost luggage assistance: **ATAP** can assist with the return of lost luggage by coordinating efforts with the commercial carrier. In the event that an item is lost while travelling, **ATAP** will assist **you** in the search for the lost item. **ATAP** will coordinate getting the luggage to **your** current destination or home.
8. Lost of passport assistance: **ATAP** will assist **you** in the replacement of lost or stolen travel documents, passports or visas.
9. Telephone medical advice: **You** can call **ATAP** during a **journey** and speak with a qualified medical person about general medical conditions and/or specific symptoms.
10. Medical services provider referral: **You** will be provided with a list of physicians, dentists and optometrists in the area in which **you** are travelling.

Note:

(a) **ATAP** undertakes to exercise due-care and diligence in the appointment and/or referral of any service provider to assist **you**.
(b) **ATAP** assumes no responsibility for any advice or service provided by any third party service provider.
(c) All third party costs associated with the services provided are **your** responsibility.

Schedule of Benefits

The **Schedule of Benefits** contains a brief summary of **your** Policy cover.

The Plan limits that apply are the applicable limits for the Plan **you** selected for the insurance and shown on the Policy Schedule.

The **Maximum Benefit** values shown are the maximum amounts in Hong Kong dollars (HKD) that **we** will pay during the **Period of Insurance**, including any agreed extension period. Policy terms, conditions and sub-limits may apply. Please refer to the relevant Policy Section in the Policy Wording for further details.

Maximum Limits for Insured Persons and Family

1. If **you** have purchased insurance to cover one person only, the maximum amount **we** will pay under the Policy is the **Maximum Benefit** stated in the **Schedule of Benefits** under the applicable Plan selected by **you** and shown on the Policy Schedule issued to **you**.
2. If **you** have purchased insurance to cover two people travelling together, the maximum amount **we** will pay under the Policy for each insured person is the **Maximum Benefit** stated in the **Schedule of Benefits** under the applicable Plan selected by **you** and shown on the Policy Schedule issued to **you**.
3. If **you** have purchased insurance to cover **you**, **your spouse** and **children** travelling together, then the maximum amount **we** will pay under the Policy is as follows:
   (a) For each insured person, the **Maximum Benefit** stated in **Schedule of Benefits** under the applicable Plan selected by **you** and shown on the Policy Schedule issued to **you**; and
   (b) In total for all insured persons, 300% of the **Maximum Benefit** stated in the **Schedule of Benefits** under the applicable Plan selected by **you** and shown on the Policy Schedule issued to **you**.

Please note:
If **you** are under 17 years of age or over 70 years of age, **your** benefits for Section 2 (Personal Accident) will be limited to 50% of the **Maximum Benefit** stated in the **Schedule of Benefits** for the Plan selected. The **Maximum Benefit** for all other benefits shall remain at 100%.

All ages are determined based on age when the **journey** commences. In this Policy, the **journey** commences when **you** leave an immigration counter of **Hong Kong** for the purpose of commencing of **your journey**.

The Policy

This Policy is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this Policy. However, there are some circumstances where cover cannot be provided.

These limits, exclusions and conditions are described in the applicable Policy Section. However, **we** draw **your** attention to some important points below:

1. This Policy does not cover any **pre-existing condition**. This does not apply to Section 1e. (Repatriation of Remains).
2. This Policy does not cover certain activities or travel, including but not limited to:
   (a) **Extreme sports or sport activities** or competing in sporting competitions;
   (b) **Expeditions**;
   (c) **Manual work**; or
   (d) Missionary or humanitarian travel.

Ongoing Duty of Disclosure

If **you** or a person to be covered under this Policy suffers a new medical or dental event or **your** general state of health deteriorates after **you** have purchased this Policy, but before **your** departure for **your journey**, **you** must contact **us**, otherwise the consequences of **your** change in health may not be covered under the Policy once **your journey** commences.

In this circumstance, **we** reserve the right to review the cover granted including withdrawing or amending cover previously approved for the **journey**. If **we** apply new cover restrictions and the new restrictions imposed by **us** prevent **you** from undertaking the planned **journey**, then **you** will have the right to lodge a claim under Section

4a. (Journey Cancellation).

Product and Plan Selections

On **your** Policy Schedule **you** will see **your** selected Product, Policy Type and Plan.

1. Product: This is an overseas annual-trip insurance product that covers multiple **journeys** during the **Period of Insurance** up to the maximum duration as shown on **your** Policy Schedule.
   This Product is also broken down further into Plans.
2. Plans: **You** can select from three types of Plans under each Product. Different Plans have different levels of benefits. These benefits are set out under the **Schedule of Benefits**.
   You can choose either Mainland China & Macau; Worldwide Gold or Worldwide Platinum Plan.
3. Policy Types: On **your** Policy Schedule, **you** will also be able to see **your** selected Policy Type. The Policy Type shows which people are insured. The possible Policy Types are Individual or Family cover.
   (a) Individual: If **you** selected Individual cover, the Policy covers **you** only.
   (b) Family: If **you** selected Family cover, the Policy covers **you** plus **your spouse** and **children** named in the Policy Schedule who travel with **you** for the entire **journey** on the same itinerary.

Benefits

Section 1 – Emergency Medical Expenses and Assistance

1a. Overseas Medical Expenses

If **you** sustain an **injury** or **sickness** during the **journey** and as a result **you** incur medical expenses for treatment of the **injury** or **sickness** prior **to your** return to **Hong Kong**, **we** will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for that portion of the medical expenses which:

1. For Mainland China & Macau and Worldwide Gold Plans, are incurred by **you** within 90 days from first sustaining the **injury** or **sickness**; or
2. For Worldwide Platinum Plan, are incurred by **you** within 180 days from first sustaining the **injury** or **sickness**; and
3. Constitute **usual, reasonable and customary medically necessary expenses**.

Important: If **you** are admitted to a **hospital** and **you** are likely to be kept as an inpatient for more than 24 hours, **you** or a person on **your** behalf must contact **ATAP** at **+852 3516 8699** immediately. If **you** or a person acting on **your** behalf does not notify **ATAP** prior to **your** stay exceeding 24 hours, **we** may provide no cover or may reduce the amount reimbursed to **you** for medical expenses.

1b. Follow-up Medical Expenses

If, following **your** return to **Hong Kong**, **you** require follow-up medical treatment for the **injury** or **sickness** covered under Section 1a. (Overseas Medical Expenses) above (i.e. in addition to the treatment for the **injury** or **sickness you** first received overseas), then **we** will also reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for **injury** or **sickness** respectively, for that portion of the follow-up medical expenses which:

1. For Mainland China & Macau and Worldwide Gold Plans, are incurred within 90 days of **your** return to **Hong Kong**; or
2. For Worldwide Platinum Plan, are incurred within 180 days of **your** return to **Hong Kong**; and
3. Constitute **usual, reasonable and customary medically necessary expenses** charged by a **qualified medical practitioner** practicing western medicine.

This Follow-up Medical Expenses benefit will also be extended to cover the **medically necessary expenses** incurred for a **Chinese medicine practitioner** up to the **Maximum Benefit** stated in the **Schedule of Benefits**, subject to a maximum of HK$200 per visit and/or per day.

In no event, however, will the total amount payable under Section 1a. (Overseas Medical Expenses) and Section 1b. (Follow-up Medical Expenses) exceed 100% of the **Maximum Benefit** stated in the **Schedule of Benefits** under Section 1a. (Overseas Medical Expenses).

1c. Overseas Hospital Cash

We will pay **you** HK$500 per one day of overseas **hospital confinement** up to the **Maximum Benefit** stated in the **Schedule of Benefits** if **you** are **confined** in an overseas **hospital** due to an **injury** or **sickness** sustained during the **journey**.

Payment will only be made after the period of **hospital confinement**, supported by written evidence of the **hospital confinement** reason and period. In no event will the total amount payable under this Section 1c. (Overseas Hospital Cash) exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.

1d. Emergency Medical Evacuation

When as a result of an **injury** sustained or **sickness** commencing while **you** are travelling during the **journey** and if in **our** or **ATAP's** opinion, it is judged medically appropriate to move **you** to another location for medical treatment, or to return **you** to **Hong Kong** or **your** habitual residence, **we** or **ATAP** will arrange for the evacuation utilising the means best suited to do so, based on the medical severity of **your** condition. **We** will pay directly to the medical provider the Covered Expenses for such evacuation.

Covered Expenses are expenses for services provided and/or arranged by **us** or **ATAP** for the transportation, medical services and medical supplies necessarily incurred as a result of **your** emergency medical evacuation.

The means of evacuation arranged by **us** or **ATAP** may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **us** or **ATAP** and will be based solely upon medical necessity.

You or a person on **your** behalf must contact **ATAP** at **+852 3516 8699** for the arrangement.

1e. Repatriation of Remains

When as a result of an **injury** sustained or **sickness** commencing while **you** are travelling during the **journey**, **you** die during the course of the **journey**, **we** or **ATAP** will make the necessary arrangements for the return of **your** remains to **Hong Kong**, or **your** habitual residence. **We** will pay the actual cost incurred for such repatriation.

In addition, **we** will reimburse **your** estate for expenses actually incurred at the place of death outside **Hong Kong** for the cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

A person on **your** behalf must contact **ATAP** at **+852 3516 8699** for the arrangement.

1f. Emergency Telephone Charges and Internet Use

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for telephone charges **you** incur for the use of **your** or a third party's personal mobile phone, any internet use or a phone using a standard LAN line connection, for the sole purpose of contacting **ATAP** during a medical or travel emergency. **We** will verify the call requirement and costs with **ATAP** before any payment is made.

If **you** were required to purchase a prepaid card for this purpose then **we** will reimburse **you** the cost of such card but only up to the amount which is reasonable, necessary and appropriate for the intended use. In no event will the total amount payable under this Section 1f. (Emergency Telephone Charges and Internet Use) exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.

Exclusions Applicable to Section 1 – Emergency Medical Expenses and Assistance

No benefits will be provided:

1. For surgery or medical treatment when in the opinion of the **qualified medical practitioner** treating **you**, the treatment can be reasonably delayed until **you** return to **Hong Kong**.
2. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which **you** are not liable to pay, or any

expenses already included in the cost of a scheduled **journey**.

4. For failure to obtain a written medical report from a **qualified medical practitioner**.
5. If **you** refuse to follow the recommendation of a **qualified medical practitioner** to return to **Hong Kong** or to continue the **journey** whilst **your** physical condition at the time of recommendation is fit for travel.
6. For any additional cost of single or private room accommodation at a **hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
7. For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefore except necessitated by accidental **injury** occurring during the **journey**.
8. For any follow-up treatment expenses obtained outside **Hong Kong**.
9. For any expenses incurred for emergency medical evacuation that are not approved and arranged by **us** or **ATAP** except that this exclusion will be waived in the event **you** or **your travelling companion(s)** cannot contact **ATAP** during an emergency medical situation for reasons beyond **your** control. In any event, **we** reserve the right to reimburse **you** only for those expenses incurred for service which **we** or **ATAP** would have provided under the same circumstances.
10. For any expenses incurred for the transportation of **your** remains not approved and arranged by **us** or **ATAP**.
11. For any expenses incurred and paid for religious rights or ceremonies.

Section 2 – Personal Accident

2a. Accident While in a Common Carrier

The benefit under this Section is payable to **you** if **you** suffer an **injury** while riding as a fare paying passenger (and not as pilot, operator or crew member) in or on, or while boarding or alighting from any **common carrier** at the time of **injury** during the **journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table below, but only to the extent and if such **injury** results in such Event happening to **you** within 90 days after the date of the **accident**.

This Section is extended to cover an **injury** sustained by **you** while riding on, boarding or alighting from a carrier arranged by a travel agent or while **you** are driving or riding in an automobile at the time of **injury** during the **journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table below, but only to the extent and if such **injury** results in such Event happening to **you** within 90 days after the date of the **accident**.

2b. Other Accidents

The benefit under this Section is payable only with respect to **injury** sustained by **you** as a result of an **accident** other than those **accidents** referred to in Section 2a. (Accident While in a Common Carrier) during the **journey** which, directly and independently of all other causes results in any Event as provided in the Benefit Table below, but only to the extent and if such **injury** results in the Event happening within 90 days after the date of the **accident**.

Benefit Table

Accidental Death and Disablement	
Events	**Percentage of Principal Sum**
1. Death	100%
2. **Permanent total disablement**	100%
3. **Permanent** and incurable paralysis of all limbs	100%
4. **Permanent** total **loss of sight** of:	
(a) Both eyes	100%
(b) One eye	50%
5. **Loss of** or the **permanent** total **loss of use** of one limb	100%

6. **Loss of** or the **permanent** total **loss of use** of two limbs	100%
7. **Loss of speech** and **loss of hearing**	100%
8. **Permanent** total **loss of hearing** in:	
(a) Both ears	75%
(b) One ear	15%

Third Degree Burns		
Area	Damage as a Percentage of Total Surface Area	**Percentage of Principal Sum**
1. Head	Equal to or greater than 8% damage of total head surface area	100%
	Equal to or greater than 5% but less than 8% damage of total head surface area	75%
	Equal to or greater than 2% but less than 5% damage of total head surface area	50%
2. Body (excluding the head surface area)	Equal to or greater than 20% damage of total body surface area	100%
	Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation

1. If more than one of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Principal Sum**) will be payable under this Section and in any event will not exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.
2. The insurance for **you** under this Policy will terminate upon the occurrence of any loss for which indemnity is payable under any one of the above Events, but such termination will be without prejudice to any claim originating out of the **accident** causing such loss.
3. When a limb or organ which had been partially disabled prior to the **accident** covered under this Policy becomes totally disabled as a result of such **injury**, the **Percentage of Principal Sum** payable will be determined by **us** having regard to the extent of disablement caused by the **injury**. No payment however will be made in respect of the **loss of** a limb or organ which was permanently disabled prior to the **accident**.
4. If **you** are under 17 years of age or over 70 years of age when **your journey** commences, the **Maximum Benefit** payable will be 50% of the amount stated in the **Schedule of Benefits** under Section 2 (Personal Accident) and subject to the **Percentage of Principal Sum** stated in the above Benefit Table.

This Section is extended to cover an **injury** sustained by **you**:

(a) While **you** are travelling directly from **your** place of residence or place of regular employment in **Hong Kong** to the immigration counter within three hours before the scheduled departure time of the **common carrier** in which **you** have arranged to travel for the purpose of commencement of **your journey**.

(b) While **you** are travelling directly from the immigration counter in **Hong Kong** to **your** place of residence or place of regular employment within three hours upon **your** arrival in **Hong Kong** after completion of **your journey**.

Exposure

If by the reason of any covered **accident** occurring during the **journey**, **you** are unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustain death, loss or disablement within 12 months from the date of **accident**, **we** will pay in accordance to the Events as stated in the Benefit Table.

Disappearance

If **you** disappear as a result of the disappearance, sinking or wrecking of the **common carrier** caused by an

accident in which **you** were travelling at the time of the **accident** during the course of the **journey** and remain missing after 12 months from the date of the **accident**, and **we** have reason to believe that **you** have died in the **accident**, **we** will pay the Death benefit (Event 1), subject to receipt of a signed undertaking by the personal representative of **your** estate that any such payment will be refunded to **us** if it is later discovered that **you** did not die as a result of the **accident**.

Exclusion Applicable to Section 2 – Personal Accident

1. In no event will **we** be liable to pay for any loss caused by an **injury** which is a consequence of any kind of disease or sickness.

Section 3 – Compassionate Death Cash

We will pay **your** estate a cash benefit up to the **Maximum Benefit** stated in the **Schedule of Benefits** in the event **you** die during the **journey** as a result of **injury** or **sickness**.

Section 4 – Journey Cancellation and Interruption

4a. Journey Cancellation

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the cost of **accommodation**, basic tour fees, and visas for the **journey** paid by **you** and for which **you** are legally liable and which are not recoverable from any other source consequent upon the cancellation of the **journey** necessitated by the occurrence of any of the following:

1. Death or **serious injury or serious sickness** within the period of 90 days before the scheduled departure date of the **journey** of **you**, **your immediate family member**, **close business partner**, **travelling companion** or a relative or friend living abroad who **you** had planned to stay with for the majority of **your journey**.
2. Witness summons or jury service of **you** within the period of 90 days before the scheduled departure date of the **journey**.
3. **Your** redundancy within the period of one week before the scheduled departure date of the **journey**, providing **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the date and time **you** purchased this insurance cover **you** had no reason to believe that **you** would be made redundant. This cover does not apply if **you** are self-employed or accept voluntary redundancy or to payments made after **you** were made aware of the redundancy.
4. Occurrence of any of the following within the period of one week before the departure date of the planned **journey**:
   (a) **Natural disaster and extreme weather conditions** at **your** main travel destination(s);
   (b) A **terrorist act** for which the government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event;
   (c) A major industrial or **common carrier** accident of **your** intended carrier;
   (d) **Civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier** services;
   (e) Strike resulting in cancellation of scheduled **common carrier** services;
   (f) Any event leading to airspace or multiple airport closures; or
   (g) The government of **Hong Kong** issuing a red or black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** commencing the planned **journey**.
5. Serious damage to **your** and/or **your travelling companion's primary residence** in **Hong Kong** from fire or **natural disasters and extreme weather conditions** within the period of one week before the departure date of the planned **journey** which requires **you** and/or **your travelling companion's** presence in the premises on the departure date of the **journey**.

This coverage under Section 4a. (Journey Cancellation) cannot be utilised once **you** have commenced the **journey**.

Payment in respect of Section 4a. (Journey Cancellation), sub-section 4.(g) in the event **you** cancel **your** planned **journey** on the issuance of a Red **OTA Alert** in the absence of an event listed in 4.(a) to 4.(f) will be limited to 50%

of the forfeited costs.

4b. Journey Interruption

1. Curtailment Expenses

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the amount of **accommodation**, basic tour fee and forfeited travel tickets and/or additional **accommodation** and **travel tickets** reasonably and necessarily incurred after the commencement of the **journey** where **you** have to terminate and cut short **your journey** and return to **Hong Kong** as a result of one of the following reasons:

(a) **Natural disaster and extreme weather conditions**.
(b) **Terrorist act** for which the government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event.
(c) Major industrial or **common carrier** accident of **your** intended carrier.
(d) **Civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier** services.
(e) Strike resulting in cancellation of scheduled **common carrier** services.
(f) Any event leading to airspace or multiple airport closures.
(g) Unexpected death or **serious injury or serious sickness** of **your immediate family member**, **close business partner**, **travelling companion** or a relative or friend living abroad who **you** had planned to stay with for the majority of **your journey**.
(h) **Your primary residence** in **Hong Kong** is rendered uninhabitable following a fire or **natural disaster and extreme weather conditions**.
(i) **Your primary residence** or place of business in **Hong Kong** is the subject of burglary or vandalism and the police require **your** urgent attendance, or the burglary or vandalism renders **your primary residence** in **Hong Kong** uninhabitable.
(j) The aircraft in which **you** are travelling as a fare paying passenger is hijacked while **you** are on board and as a direct consequence of the trauma **you** suffer from the hijack **you** are unable to continue **your journey**.
(k) The government of **Hong Kong** issuing a Red or Black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** continuing the planned **journey**.

Payment in respect of Section 4b.1 (Curtailment Expenses), sub-section (k) in the event **you** curtail **your** planned **journey** on the issuance of a Red **OTA Alert** in the absence of an event listed in 1.(a) – 1.(j) above will be limited to 50% of the forfeited costs.

2. Journey Re-arrangement

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for additional, reasonable and necessary:

(a) **Common carrier** costs to re-arrange **your** travel to reach **your** intended destination;
(b) **Accommodation** costs because **you** were stranded on an international connection;
(c) **Accommodation** costs because **you** were stranded on **your** return journey **Hong Kong**;
(d) Airport car parking costs in **Hong Kong** because of **your** late arrival to **Hong Kong**; or
(e) Kennel or cattery fees in **Hong Kong** because of **your** late arrival to **Hong Kong**;

Incurred after the commencement of the **journey** as a direct result of sudden occurrence of one of the following reasons at the planned destination. Such reimbursement is only payable if the additional expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the **journey**:

(i) **Natural disaster and extreme weather conditions**.
(ii) **Terrorist act** for which the government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event.
(iii) Major industrial or **common carrier** accident of **your** intended carrier.
(iv) **Civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier** services.
(v) Strike resulting in cancellation of scheduled **common carrier** services.
(vi) Any event leading to airspace or multiple airport closures.
(vii) **Your** unexpected **serious injury or serious sickness** and **ATAP** agrees that **you** should stay where **you** are.

(viii) Unexpected **serious injury or serious sickness** of **your travelling companion**.
(ix) The government of **Hong Kong** issuing a Red or Black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** continuing the planned **journey**.

Expenses payable under Section 4b.1 (Curtailment Expenses) in relation to the amount of **accommodation** and/or basic tour fee forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the **journey**. Actual expenses incurred in relation to the additional **accommodation** and/or **travel tickets** for the **journey** payable under both Section 4b.1 (Curtailment Expenses) and 4b.2 (Journey Re-arrangement) will be reimbursed up to the **Maximum Benefit** stated in the **Schedule of Benefits**.

Payment in respect of Section 4b.2 (Journey Re-arrangement), sub-section 2.(ix) in the event **you** rearrange **your** planned **journey** on the issuance of a Red **OTA Alert** in the absence of an event listed in 2.(i) – 2.(viii) above will be limited to 50% of the additional expenses incurred.

3. Missed Connection

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the necessary and reasonable expenses incurred to enable **you** to use an alternative **common carrier** to arrive at **your** destination on time, in the event **you** miss **your** scheduled **common carrier** connection at the transfer point due to the late arrival of the preceding **common carrier** which was due to one or more of the covered events listed under Section 4b.1 (Curtailment Expenses) and as a result **you** are unable to arrive at **your** destination by the time originally intended during the **journey**.

4. Compassionate Visit

We will reimburse up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the reasonable additional **accommodation** and/or **travel tickets** necessarily incurred by one adult **immediate family member** or one **travelling companion** of **you** to fly over or stay behind, to be with and/or take care of **you**, following the death, **serious injury or serious sickness** of **you** during the **journey**. This coverage can only be utilised once during the **journey**.

5. Travel Documents

In the event that **you** lose **your** travel documents and/or travel tickets during the **journey** as a direct result of robbery, burglary or theft, **we** will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for:
(a) The replacement cost of the travel documents and/or travel tickets; and/or
(b) Reasonable additional cost of **accommodation** and/or **travel tickets** necessarily incurred by **you** whilst overseas for the sole purpose of making necessary travel arrangements for replacing **your** travel documents.

The maximum amount payable under Section 4b.1 (Curtailment Expenses), Section 4b.2 (Journey Re-arrangement), Section 4b.3 (Missed Connection), Section 4b.4 (Compassionate Visit) and Section 4b.5 (Travel Documents) will not in aggregate exceed 100% of the **Maximum Benefit** for Section 4b. (Journey Interruption) stated in the **Schedule of Benefits**. This Section 4b. (Journey Interruption) is effective only if this insurance is purchased before **you** become aware of any circumstances which can lead to the disruption or interruption of the **journey**.

Exclusions Applicable to Section 4 – Journey Cancellation and Interruption

No benefits will be provided for any loss:
1. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by **common carrier**, travel agent or any other provider of transportation and/or accommodation.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **common carrier**.
3. That arises from any circumstances leading to the cancellation and/or disruption of **your journey** before the purchase of this travel insurance.
4. That arises from quarantine or travel restrictions due to government orders, warnings, advisories,

regulations, directives, prohibitions, or border closures, relating to any current or previous epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organisation or by any official governmental body or health authority, and also includes any preventive or preemptive action taken to prevent spread of a potential epidemic or pandemic.

5. That directly or indirectly arises from **your** failure to notify the travel agent, tour operator or provider of transportation or accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 4a. (Journey Cancellation), sub-sections 1 to 5 of or Section 4b.1 (Curtailment Expenses), sub-section 1.(a) – 1.(k).
6. In respect of any loss claimed under Section 4b.1 (Curtailment Expenses), Section 4b.2 (Journey Re-arrangement), 4b.3 (Missed Connection) and Section 9a. (Travel Delay) arising from the same cause.
7. For surgery or medical treatment when in the opinion of the **qualified medical practitioner** treating **you**, the treatment can be reasonably delayed until **you** return to **Hong Kong**.
8. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical practitioner's** recommendation.
9. For any expenses incurred for services provided by another party for which **you** are not liable to pay, or any expenses already included in the cost of a scheduled **journey**.
10. For failure to obtain a written medical report from a **qualified medical practitioner**.
11. If **you** refuse to follow the recommendation of a **qualified medical practitioner** to return to **Hong Kong** for continuation of medical attention, or to continue the **journey** whilst **your** physical condition at the time of recommendation is fit for travel.
12. If the loss is not reported to the police within 24 hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
13. If the lost travel documents and/or visas and/or travel tickets are not needed by **you** to complete **your journey**.
14. For loss by any mysterious disappearance.
15. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
16. For both the temporary and permanent versions of the same travel document. In the event of such loss, **you** may claim either one version but not both.

Section 5 – Loss of Income

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss of **your income** if **you** sustain an **injury** during the **journey** and are unable to return to work in **your** usual gainful occupation in **Hong Kong**, as recommended by a **qualified medical practitioner**, for at least seven days from the date **you** intended to resume **your** work. **We** will pay a weekly income benefit of up to HK$1,250 less any amount **you** can recover from any other source for each full week that **you** are unable to return to work, not exceeding a maximum period of 24 weeks and up to the limit stated in the **Schedule of Benefits**.

Exclusions Applicable to Section 5 – Loss of Income

No Benefits will be provided:

1. For the first seven days after **you** planned to resume **your** usual occupation.
2. When **you** fail to submit official or legal documentation issued by **your** current employer to prove **your** employment status.
3. For failure to obtain a written medical report from a **qualified medical practitioner** certifying that **you** are unable to work in **your** gainful occupation.
4. For any **injury** which is covered by any workers compensation scheme or statutory benefits.
5. For any inability to work as a result of sickness or disease.

Section 6 – Land Travel Arrangement

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for any additional, reasonable and necessary land transportation expenses incurred by **you**:

1. While overseas for travel to a **hospital** to seek medical treatment following **your injury** or **sickness** sustained during the **journey**; and
2. Upon arrival in **Hong Kong** after completion of the **journey** to return **you** to **your** place of residence following **your hospital confinement** overseas.

This reimbursement is subject to the condition that **your injury**, **sickness** and/or **hospital confinement** is covered as a valid claim under Section 1 (Emergency Medical Expenses and Assistance).

Section 7 – Child Guard

We will reimburse up to the **Maximum Benefit** stated in the **Schedule of Benefits**, the reasonable additional **accommodation** and/or **travel tickets** for one **immediate family member** or one **travelling companion** to accompany **your** legitimate child(ren) aged under 15 back to **Hong Kong** in the event of death or **confinement** of **you** in an overseas **hospital** due to **serious injury or serious sickness**, and where no other **immediate family member** or **travelling companion** is available to accompany **your** child(ren).

Exclusions Applicable to Section 7 – Child Guard

No benefits will be provided:

1. For surgery or medical treatment when in the opinion of the **qualified medical practitioner** treating **you**, the treatment can be reasonably delayed until **you** return to **Hong Kong**.
2. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which **you** are not liable to pay, or any expenses already included in the cost of a scheduled **journey**.
4. For failure to obtain a written medical report from the **qualified medical practitioner**.
5. If **you** refuse to follow the recommendation of a **qualified medical practitioner** to return to **Hong Kong** for continuation of medical attention, or to continue the **journey** whilst **your** physical condition at the time of recommendation is fit for travel.

Section 8 – Personal Effects

8a. Baggage and Personal Effects

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for loss of or damage to baggage, clothing and personal effects, excluding **mobile phones**, worn, carried by **you** by hand, in trunks, suitcases and like receptacles owned by **you** occurring during the **journey**. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. **We** will not be liable for more than the Sub-limit per Article, Pair or Set of Articles or the Sub-limit for Laptop Computers/all Cameras, Camcorders and Accessories and Related Equipment, as applicable, stated in the **Schedule of Benefits**. **We** may make payment or at **our** opinion reinstate or repair the article, pair, or set of articles, **laptop computer**, camera, camcorder, accessory or related equipment subject to due allowance for wear and tear.

8b. Mobile Phone (only applicable to Worldwide Platinum Plan)

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for loss of or damage to a **mobile phone** owned by **you** occurring during the **journey**. **We** will pay **you** based on the value of the **mobile phone** at the time it was lost or damaged however in no case will be liable for more than the amount stated in the **Schedule of Benefits** for one **mobile phone** in respect of one insured person. **We** may make payment or at **our** opinion reinstate or repair the **mobile phone** subject to due allowance for wear and tear and depreciation depending on the age of the item. Each insured person covered under this Policy may only claim once and one **mobile phone** under this benefit for any one **journey**. All claims for **mobile phones** must be supported by the original purchase receipt and where applicable, the evidence for a replacement phone purchased by the insured person or the repair receipt.

Exclusions Applicable to Section 8a. Baggage and Personal Effects and Section 8b. Mobile Phone

No benefits will be provided for:

1. The following classes of property: business goods or samples, medicines, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewellery or accessories, **mobile phones** (other than as provide under Section 8b. (Mobile Phone) above), money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), securities, tickets or documents.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **you** to repair, clean or alter any property.
3. Any loss of or damage to hired or leased equipment.
4. Any loss or damage to **your golf baggage** or **snow sports equipment**.
5. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
6. Any loss or damage to property insured under any other insurance, or which could be reimbursed by a **common carrier**, a hotel, and a service provider or otherwise.
7. Any loss of or damage to property which functions normally after it has been fixed or repaired by a third party.
8. With respect to any of **your** baggage which **you** either intentionally send by a different **common carrier** than the one in which **you** are travelling, or with respect to any baggage, souvenir or other items which **you** mailed or shipped separately.
9. **Mobile phones**, valuables and technology items that are left unattended in a vehicle at any time or are checked in with the **common carrier**.
10. Any personal baggage items that are checked in with the **common carrier** contrary to the terms and conditions of the **common carrier**.
11. **Mobile phones** and personal baggage items left unattended in any unlocked paid accommodation room or private dwelling.
12. **Mobile phones**, valuables and technology items left unattended and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which **you** are staying.
13. **Mobile phones** and personal baggage items that are secured, destroyed, damaged, quarantined or confiscated by any customs or other regulations or any property which is contraband or which is or has been illegal transported or traded.
14. Any loss of **your** baggage when it is left unattended in public place or as a result of **your** failure to take due care and precautions for the safeguarding and security of such property.
15. Any loss of data recorded on tapes, cards, diskettes or otherwise.
16. Breakage or damage to fragile articles.
17. Any loss or damage while in the custody of a hotel or **common carrier**, unless reported immediately on discovery in writing to such hotel or **common carrier** within three days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
18. Any loss not reported to the police within 24 hours from occurrence of the incident and such police report is not obtained at the place of loss.
19. Any loss claimed under Section 9c. (Baggage Delay), Section 13a. (Golf Baggage) and 16d. (Ski Equipment) arising from the same cause.
20. Loss by any mysterious disappearance.
21. Shortage due to error, omission, exchange or depreciation in value.
22. **Mobile phones** where **you** are unable to provide:
    (a) The original purchase receipt for the lost or damaged **mobile phone**; and
    (b) A purchase receipt or other evidence to **our** satisfaction for a replacement **mobile phone**; or
    (c) A repair receipt for the damaged **mobile phone** if it is repaired.
23. Receipts of the claimed items submitted which are not in **your** name.

8c. Personal Money

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss of cash, bank notes, traveller's cheques and money orders as a direct result of robbery, burglary or theft occurring during the **journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within 24 hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from police pertaining to the circumstances of the loss.

Exclusions Applicable to Section 8c. Personal Money

No benefits will be provided:

1. In respect of any form of plastic money (including any credit card, Octopus cards, etc) or securities.
2. In respect of loss not reported to the police within 24 hours from the occurrence of the incident and such police report is not obtained at the place of loss.
3. In respect of shortage due to error, omission, exchange or depreciation in value.
4. In respect of loss of traveller's cheques where such loss is not immediately reported to the local branch or agent of the issuing authority.
5. Personal money left unattended and not secured in a safe or strongroom at the time of loss when such is provided at the paid accommodation at which **you** are staying.
6. For loss by any mysterious disappearance.
7. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, traveller's cheques or money orders; or in respect of any cash, bank notes, traveller's cheques or money orders which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

8d. Fraudulent Credit Card Use

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for **your** non-recoverable legal liability for payment arising out of the unauthorised use of **your** credit cards and/or the cost of replacing credit cards if **your** credit cards are stolen by any person other than **your immediate family member**, **close business partner** or **travelling companion** during the **journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police and credit card provider at the place of the loss within 24 hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from police and the credit card provider.

Section 9 – Delay Coverage

9a. Travel Delay

We will pay **you**:

1. For Mainland China & Macau Plan, HK$300 for the first full five hours of delay; or
2. For Worldwide Gold and Worldwide Platinum Plan, HK$300 for the first full five hours of delay, then HK$500 for each of the following full 10 hours of delay up to the **Maximum Benefit** stated in the **Schedule of Benefits**; or
3. For Mainland China & Macau Plan (Optional Coverage), the limit of this Section 9a. (Travel Delay), sub-section 1 stated above will be increased to HK$500 for the first full five hours of delay, then HK$200 for each of the following full 10 hours of delay up to the **Maximum Benefit** stated in the **Schedule of Benefits** (Optional Coverage);

In the event that the **common carrier** in which **you** have arranged to travel is delayed for at least five hours from the departure or arrival time specified in the itinerary provided to **you** by the **common carrier**, where such delay is caused directly by one or more of the listed events below that first occurs after **your** journey has commenced:

(a) **Natural disaster and extreme weather conditions**.
(b) Less severe but delay impacting weather conditions not included in (a) above.
(c) **Terrorist act**.
(d) Major industrial or **common carrier** accident.

(e) **Civil unrest, riot or commotion** resulting in the delay of scheduled **common carrier** services.
(f) Strike resulting in delay of scheduled **common carrier** services.
(g) Any event leading to airspace or multiple airport closures.
(h) Mechanical breakdown, equipment failure or structural defect of the **common carrier**.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the **common carrier** to **you** until the actual departure or arrival time of the original **common carrier** or the first available alternative transportation offered by that **common carrier** management.

You can only claim for either departure delay or arrival delay of the same delayed **common carrier**.

9b. Travel Abandonment

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the expenses paid in advance and any amounts for which **you** are legally liable and are not recoverable from any other source if **you** decide to cancel **your journey** due to **natural disasters and extreme weather conditions**, equipment failure, hijack or strike by the employees of the **common carrier** which causes delay of departure for at least 10 hours after the time of departure.

This coverage is effective only if this insurance is purchased before the announcement of any event or occurrence leading up to the relevant delay of the **common carrier** by the authorised representative/management of the **common carrier**. **You** can only claim for either Section 9a. (Travel Delay) or Section 9b. (Travel Abandonment) above but not both.

Exclusions Applicable to Section 9a. Travel Delay and Section 9b. Travel Abandonment

No benefits will be provided for:

1. **Your** failure to obtain written confirmation from the **common carrier** on the number of hours of and the reason for such delay.
2. Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
3. Any loss arising from **your** late arrival at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **common carrier**).
4. Any loss arising from **your** failure to get on-board the first available alternative transportation offered by the administration of the relevant **common carrier**.
5. Any consequential loss arising from the late arrival of a preceding **common carrier** that causes subsequent delays/misconnections of each **common carrier** in which **you** have arranged to travel during the course of the **journey**.
6. Any loss claimed under Section 4b.1 (Curtailment Expenses), Section 4b.2 (Journey Re-arrangement) or Section 4b.3 (Missed Connection) arising from the same cause.
7. Any loss arising from delay of a taxi or shuttle service or a cruise or tour bus service, or any like conveyance used for touring purposes, even if such services are regularly scheduled.
8. Any loss arising from quarantine or travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures, relating to any current or previous epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organisation or by any official governmental body or health authority, and also includes any preventive or preemptive action taken to prevent spread of a potential epidemic or pandemic.

9c. Baggage Delay

We will pay the **Maximum Benefit** stated in the **Schedule of Benefits** in consequence of temporary deprivation of **your** baggage for full six hours from the time of arrival at the destination due to the misdirection in delivery of the baggage by a **common carrier** on or in which **you** are travelling during the **journey**. This benefit can only be utilised once during the **journey**.

Exclusions Applicable to 9c. Baggage Delay

No benefits will be provided:

1. For **your** failure to obtain written confirmation from the **common carrier** as to the number of hours and the reason for such delay.
2. With respect to any of **your** baggage which **you** either intentionally send by a different **common carrier** than the one in which **you** are travelling, or with respect to any baggage, souvenir or other items which **you** mailed or shipped separately.
3. For any loss claimed under Section 8a. (Baggage and Personal Effects), Section 13a. (Golf Baggage) and Section 16d. (Ski Equipment) arising from the same cause.

Section 10 – Personal Liability

We will indemnify **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for legal liability to a third party arising during the **journey** as a result of:

1. Death or accidental bodily injury to a third party; or
2. Accidental loss of or damage to property of a third party;

However, **you** must not make any offer or promise of payment or admit **your** fault to any other party, or become involved in any litigation without **our** written approval.

Exclusions Applicable to Section 10 – Personal Liability

No benefits will be provided for:

1. Property of **yours** or **your immediate family member**, employer or any person deemed by law to be **your** employee.
2. Liability to any person who is **your immediate family member**, employer or deemed by law to be **your** employee.
3. Property which belongs to **you** or is in **your** care of custody or control.
4. Any liability assumed under contract.
5. Liability relating to the willful, malicious, or unlawful act on the part of **you**.
6. Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.
7. Liability arising from the undertaking of any trade, business or profession.
8. Liability arising from any criminal acts.

Section 11 – Loss of Home Contents

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss or damage to household contents owned, used or worn by **you** contained within **your primary residence** in **Hong Kong** as a direct result of burglary while **you** are travelling on the **journey**. Such loss must be reported to the police within 24 hours of **you** becoming aware of such incidence of loss or **your** return back to **your primary residence** in **Hong Kong** whichever occurs first and supported by written documentation and a report from the police pertaining to the incidence of loss.

We may make payment or at **our** opinion reinstate or repair subject to due allowance for wear and tear and depreciation.

Exclusions Applicable to Section 11 – Loss of Home Contents

No benefits will be provided:

1. Arising out of burglary while **your primary residence** in **Hong Kong** or any part thereof is unoccupied for more than 30 days from or prior to the departure date of the **journey**.
2. For any loss/damage of bonds, bills of exchange, cash, coins, cheques, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile / portable telephone, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise.
3. For any loss not reported to the police within 24 hours of **you** becoming aware of the loss or **your** return

back to **Hong Kong** after the **journey**, whichever occurs first, and a police report for such loss not having been obtained.
4. For shortage due to error, omission, exchange or depreciation in value.
5. For special equipment or apparatus used in connection with any profession, business or employment.
6. For malicious damage or vandalism by any person lawfully in the **primary residence** in **Hong Kong**.
7. For loss arising from **you** not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **your** home contents within **your primary residence** in **Hong Kong** to avoid or to minimise any claim and loss under this insurance.

Section 12 – Car Rental Excess Charges

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for:
1. **Car rental excess charges**; and
2. **Car rental vehicle return costs** incurred due to **your hospital confinement**.

This reimbursement is subject to the condition that **you** have rented the **rental vehicle** from a licensed car rental agency and **you** are a named driver or co-driver of the **rental vehicle** and have adhered to all terms and conditions stipulated in the car rental agreement. **You** must purchase comprehensive motor insurance against loss or damage to the **rental vehicle** during the car rental period and must adhere to all terms and conditions stipulated in the comprehensive motor insurance policy.

Exclusions applicable to Section 12 – Car Rental Excess Charges

No Benefits will be provided for:
1. Contravention of the terms and conditions stipulated in the car rental agreement, road or traffic violations or violations of any laws and regulations of the country **you** are in.
2. Any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes, motorcycles, racing cars, watercraft and aircraft of any kind.
3. Use of the **rental vehicle** for the carriage of commercial goods or use other than solely for the carriage of non-fare paying passengers.
4. Wear and tear and gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
5. Loss or damage which occurs beyond the limits of any public roadway or on any roadway inaccessible to two-wheel-drive cars.

Optional Benefits

Section 13 – Golf Protection

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

13a. Golf Baggage

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for theft of or damage to any **golf baggage** carried by **you** during a **journey**. If any damaged article of **golf baggage** is proven to be beyond economical repair, a claim will be dealt with as if such article was lost. **We** may make payment or at **our** opinion reinstate or repair such article subject to due allowance for wear and tear.

13b. Hire Golf Equipment

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the cost of hiring **golf equipment** if **your golf equipment** is lost, stolen or damaged during the **journey**.

13c. Loss of Green Fees

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the amount of any green fees or golf tuition fees or any fees for hiring any **golf equipment** in connection with such golf course or tuition, which are paid in advance by **you** but are not refundable or are subsequently forfeited in the event **you** are

not able to take part in or use such golf course or tuition during the **journey** due to **your serious injury or serious sickness**.

The amount of reimbursement payable by **us** will be calculated in proportion to the number of days of such golf course or tuition not taken part or unused by **you**.

Exclusions Applicable to Section 13 – Golf Protection

No benefits will be provided for:

1. Accidental breakage or damage of the **golf baggage** or **golf equipment** while in use.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **you** to repair, clean or alter any **golf baggage** or **golf equipment**.
3. Any loss of or damage to hired or leased **golf baggage** or **golf equipment**.
4. Any loss of or damage to **golf baggage** or **golf equipment** resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
5. Any loss or damage to **golf baggage** or **golf equipment** insured under any other insurance, or which could be reimbursed for by a **common carrier**, a hotel, and any service providers or otherwise.
6. Any loss of or damage to **golf baggage** or **golf equipment** which functions normally after it has been fixed or repaired by a third party.
7. With respect to any of **your golf baggage** or **golf equipment** which **you** either intentionally send by a different **common carrier** than the one in which **you** are travelling, or with respect to any **golf baggage** or **golf equipment** which **you** mailed or shipped separately.
8. Any loss of **your golf baggage** or **golf equipment** when it is left unattended in a public place or as a result of **your** failure to take due care and precautions for the safeguarding and security of such property.
9. Any loss or damage while in the custody of a hotel or **common carrier**, unless reported immediately on discovery in writing to such hotel or **common carrier** within three days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
10. Any loss not reported to the police within 24 hours from occurrence of the incident and such police report is not obtained at the place of loss.
11. Any loss for which **you** have also claimed under Section 8a. (Baggage and Personal Effects) or Section 9c. (Baggage Delay) for the same cause.
12. Loss by any mysterious disappearance.
13. Receipts submitted which are not in **your** name.

Section 14 – Cruise Vacation

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

14a. Additional Journey Cancellation and Interruption

The **Maximum Benefit** of Section 4 (Journey Cancellation and Journey Interruption) will be increased by the **Maximum Benefit** stated under in the **Schedule of Benefits** for this Section 14a. (Additional Journey Cancellation and Interruption). All claims under this Section will be governed in accordance with the terms, conditions and exclusions as set out in Section 4 (Journey Cancellation and Interruption).

14b. Cruise Cancellation and Interruption

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for forfeiture of payments made in relation to the cruise tour and/or additional and reasonable **travel tickets** incurred by **you** to go to the next scheduled destination of the cruise tour, if any, for the purpose of re-joining the cruise tour in the event that the **common carrier** in which **you** have arranged to travel to board the cruise is delayed for at least eight hours from the scheduled arrival time specified in the itinerary due to **natural disaster and extreme weather conditions**,

equipment failure, hijack or strike by the employees of the **common carrier** during the **journey** which solely and directly caused **you** to be unable to board the cruise at the designated boarding port in consequence.

The forfeiture of payments payable under Section 14b. (Cruise Cancellation and Interruption) will be calculated in proportion to the number of days of absence on the cruise.

Exclusions Applicable to Section 14b. Cruise Cancellation and Interruption

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.
2. If **you** fail to obtain written confirmation from the **common carrier** on the number of hours of and the reason for such delay.
3. In respect of any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
4. In respect of any loss arising from **your** late arrival at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **common carrier**).
5. Arising from **your** failure to get on-board the first available alternative transportation offered by the administration of the relevant **common carrier**.
6. In respect of any loss for which **you** have also claimed under Section 4 (Journey Cancellation and Interruption) for the same cause.

14c. Excursion Tour Cancellation

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the forfeiture of payments made in relation to the excursion tour organised by the cruise management if the excursion tour is cancelled due to **your injury** or **sickness** or inclement weather at the planned destination.

Exclusions Applicable to Section 14c. Excursion Tour Cancellation

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.

14d. Satellite Phone Fee

We will reimburse **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for satellite phone call expenses incurred by **you** whilst on board a cruise during the **journey**, in the event that **you** must return directly to **Hong Kong** following **injury** or **sickness** of **you** or **your travelling companion** which prevents **you** from continuing **your journey**.

Exclusions applicable to Section 14d. Satellite Phone Fee

No benefits will be provided for:

1. Failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by **you**.
2. Failure to obtain and provide a written report from the **qualified medical practitioner** certifying the **injury** or **sickness** suffered by **you** or **your travelling companion** whilst on board the cruise.
3. Claims that are covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, **common carrier**, travel agent or any other provider of travel and/or accommodation.
4. Claims that arise from any circumstances leading to the cancellation and/or disruption of **your journey** before the purchase of this travel insurance.

Section 15 – Scuba Diving

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

15a. Dive Tour

We will pay up to the **Maximum Benefit** stated in the **Schedule of Benefits** in respect of the proportionate loss of **your** irrecoverable dive tour costs paid or contracted to be paid prior to the commencement of **your journey** if **you** are certified by a **qualified medical practitioner** as being unfit to dive due to **injury** or **sickness** occurring during **your journey**.

Exclusions Applicable to 15a. Dive Tour

No benefits will be provided for any loss:

1. Where a medical certificate has not been obtained from a **qualified medical practitioner** confirming that cancellation or interruption of the dive tour is medically necessary.

15b. Dive Equipment Hire

We will pay up to the **Maximum Benefit** stated in the **Schedule of Benefits** in respect of the costs of hiring **diving equipment** as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of **your diving equipment** during **your journey**.

Exclusions Applicable to 15b. Dive Equipment Hire

No benefits will be provided:

1. If **you** do not exercise reasonable care and safety and supervision of **your diving equipment**.
2. For loss, destruction, damage or theft of **your diving equipment** left unattended in a public place, or place where members of the general public have access.
3. If **you** do not obtain a written police report within 24 hours of the discovery in the event of loss or theft of **your diving equipment**.
4. If **your diving equipment** is lost, damaged or delayed in transit and **you** do not:
   (a) Notify the carrier (airline, shipping company etc) immediately and obtain a written carriers report (or Property Irregularity Report in case of an airline); or
   (b) Follow up in writing within seven days to obtain a written carriers report (or Property Irregularity Report in case of an airline), if **you** are unable to obtain one immediately after the loss occurs.

SECTION 16 – SNOW SPORTS

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

16a. Missed Booking

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** in respect of the proportionate loss of **your** non-refundable pre-paid ski lift passes, tuition fees or **snow sport equipment** hire costs paid or contracted to be paid prior to the commencement of **your journey** if **you** are certified by a **qualified medical practitioner** as being unfit to ski due to **injury** or **sickness** occurring during **your journey**.

The amount of reimbursement payable by **us** will be calculated in proportion to the number of days of such lift pass or tuition not taken part or unused by **you**.

16b. Piste Closure

We will pay **you** HK$500 for each completed 24 hour period up to the **Maximum Benefit** stated in the **Schedule of Benefits** if **you** are prevented from skiing at a pre-booked ski resort for more than 24 consecutive hours during the **journey** because of insufficient snow or too much snow causing a total closure of the lift system and there is no other ski resort available.

Benefits under Section 16b. (Piste Closure) only apply:

1. Between 1 December and 15 April for travel to the Northern Hemisphere; or
2. Between 1 July and 30 September for travel to the Southern Hemisphere.

16c. Snow Sport Equipment Hire

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** the necessary cost of hiring replacement **snow sport equipment** if **your snow sports equipment** is lost, delayed or damaged during the **journey**.

You must keep all receipts for the **snow sports equipment** that **you** hire.

16d. Ski Equipment

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for loss of or damage to **snow sports equipment** owned by **you** occurring during the **journey**. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. **We** will not be liable for more than the Sub-limit per Article stated in the **Schedule of Benefits**. **We** may make payment subject to due allowance for wear and tear as follows:

Age of Equipment	Applicable Benefit
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months	0%

Exclusions Applicable to Section 16 – Snow Sports

No benefits will be provided:

1. Where a medical certificate has not been obtained from a **qualified medical practitioner** confirming that cancellation or interruption of the ski booking is medically necessary.
2. For accidental breakage or damage of the **snow sports equipment** while in use.
3. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **you** to repair, clean or alter any **snow sports equipment**.
4. Any loss of or damage to hired or leased **snow sports equipment**.
5. Any loss of or damage to **snow sports equipment** resulting directly or indirectly from insurrection, rebellion, revolution, civil war usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
6. Any loss or damage to **snow sports equipment** insured under any other insurance, or which could be reimbursed for by a **common carrier**, a hotel, and any service providers or otherwise.
7. Any loss of or damage to **snow sports equipment** which functions normally after it has been fixed or repaired by a third party.
8. With respect to any of **your snow sports equipment** which **you** either intentionally send by a different **common carrier** than the one in which **you** are travelling, or with respect to any **snow sports equipment** which **you** mailed or shipped separately.
9. Any loss of **your snow sports equipment** when it is left unattended in a public place or as a result of **your**

failure to take due care and precautions for the safeguarding and security of such property unless the claim relates to skies, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between the hours of 8am and 6pm.

10. Any loss or damage while in the custody of a hotel or **common carrier**, unless reported immediately on discovery in writing to such hotel or **common carrier** within three days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
11. Any loss not reported to the police within 24 hours from occurrence of the incident and such police report is not obtained at the place of loss.
12. Any claim where **you** are unable to provide receipts or other reasonable proof of ownership and age for the items being claimed.
13. Any loss for which **you** are also claiming under Section 8a. (Baggage and Personal Effects) or Section 9c. (Baggage Delay) for the same cause.
14. Loss by any mysterious disappearance.
15. Receipts submitted which are not in **your** name.

Section 17 – Missed Event

This Optional Benefit is only applicable under Worldwide Gold Plan and Worldwide Platinum Plan providing it is selected by **you** and specifically included and endorsed in the Policy Schedule.

We will pay **you** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the non-refundable ticket cost for an overseas music or performance event, sports event or theme park admission paid in advance by **you** if **you** are unable to utilise such ticket(s) as a result of one or more of the following reasons:

1. Death or **serious injury or serious sickness** within the period of 90 days before the scheduled departure date of the **journey** of **you**, **your immediate family member**, **close business partner**, **travelling companion** or a relative or friend living abroad who **you** had planned to stay with for the majority of **your journey**.
2. Witness summons or jury service of **you** within the period of 90 days before the scheduled departure date of the **journey**.
3. **Your** redundancy within the period of one week before the scheduled departure date of the **journey**, providing **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the date and time **you** purchased this insurance cover **you** had no reason to believe that **you** would be made redundant. This cover does not apply if **you** are self-employed or accept voluntary redundancy or to payments made after **you** are made aware of the redundancy.
4. Occurrence of any of the following within the period of one week before the departure date of the planned **journey**:
   (a) **Natural disaster and extreme weather conditions** at **your** main travel destination(s);
   (b) A **terrorist act** for which the government of **Hong Kong** has issued a notice formally advising against non-essential travel to the area impacted by the event;
   (c) A major industrial or **common carrier** accident of **your** intended carrier;
   (d) **Civil unrest, riot or commotion** resulting in cancellation of scheduled **common carrier** services;
   (e) Strike resulting in cancellation of scheduled **common carrier** services;
   (f) Any event leading to airspace or multiple airport closures; or
   (g) The government of **Hong Kong** issues a Red or Black **OTA Alert** for the intended travel destination(s) for an event which directly impacts **your** itinerary and prevents **you** commencing the planned **journey**.
5. Serious damage to **your** and/or **your travelling companion's primary residence** in **Hong Kong** from fire or **natural disasters and extreme weather conditions** within the period of one week before the departure date of the planned **journey** which requires **you** and/or **your travelling companion's** presence in the premises on the departure date of the **journey**.

This coverage under Section 17 (Missed Event) cannot be utilised once **you** have commenced the **journey**.

Exclusions Applicable to Section 17 – Missed Event

No benefits will be provided for any loss:

1. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by **common carrier**, travel agent or any other provider of transportation and/or accommodation.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **common carrier**.
3. That arises from quarantine or travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures, relating to any current or previous epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organisation or by any official governmental body or health authority, and also includes any preventive or preemptive action taken to prevent spread of a potential epidemic or pandemic.
4. That arises from any circumstances leading to the cancellation and/or disruption of **your journey** before the purchase of this travel insurance.
5. For which **you** have also claimed under Section 4b.1 (Curtailment Expenses), Section 4b.2 (Journey Re-arrangement) or Section 9a. (Travel Delay) for the same cause.
6. If the purpose of the **journey** is to obtain medical treatment or the **journey** is undertaken against a **qualified medical practitioner's** recommendation.
7. For failure to obtain a written medical report from a **qualified medical practitioner**.
8. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

General Exclusions Applicable to All Sections

We will not pay under any Section of this Policy for any loss, **injury**, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with any of the following:

1. **War**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
2. Any illegal or unlawful act by **you** or confiscation, detention, destruction by customs or other authorities.
3. Any prohibition or regulations by any government; any breach of government regulation or any failure by **you** to take reasonable precautions to avoid a claim under this Policy following the warning of any intended strike by the employees of a **common carrier**; **civil unrest, riot or commotion** or **natural disaster and extreme weather conditions**.
4. Any epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organisation or by any official governmental body or health authority; any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organisation as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); the threat or fear of any such epidemic, pandemic, disease or event; or any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
5. **You** not taking all reasonable efforts to safeguard **your** property/money, to avoid **injury** or to minimise any claim under this Policy.
6. **You** participating in **extreme sports and sporting activities**; **competition sports**; any professional sports or any sport in which **you** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind; racing other than on foot (i.e. human); **expeditions**; hunting trips and safaris that are not provided by a licensed commercial operator; off-piste skiing/snowboarding; white water rafting grade four or above; or sailing outside of territorial waters.
7. Scuba diving unless **you** hold a PADI certification (or similar recognised qualification) or are diving with a qualified instructor. In these situations the maximum depth that **we** will cover is as specified under **your** PADI certification (or similar recognised qualification) or such depth certified by the qualified instructor, but no deeper than 18 metres (except this restriction will not apply providing **you** have selected the Optional

Scuba Diving Extension and such Extension is specifically included and endorsed in the Policy Schedule). In no circumstances will **we** cover scuba diving where **you** are driving alone.

8. Motorcycling as a rider or passenger unless:
   (a) The motorcycle is 125cc or less and **you** or the person in control of the motorcycle holds a current and valid motorcycle license for the country the motorcycle is being operated in; or
   (b) The motorcycle is 126cc or greater and **you** or the person in control of the motorcycle holds a current and valid license for the motorcycle in **your** home country and the country the motorcycle is being operated in; and
   (c) At all times local road rules are being adhered to and a motorcycle helmet and appropriate safety gear is being worn.
9. **You** participating in **mountaineering**, outdoor rock climbing or abseiling, **trekking** above 3,000 metres or any activity above 5,500 metres however this exclusion will not apply to organised harnessed outdoor rock climbing, harnessed abseiling and **trekking** that is available to the general public without restriction (other than general health and fitness warnings); provided by a recognised commercial local tour operator or activity provider; provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and always subject to **you** following their advice and/or instruction; and undertaken below 5,500 metres.
10. Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a **qualified medical practitioner**.
11. Pregnancy or childbirth, or any **injury** or **sickness** associated with pregnancy or childbirth.
12. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril.
13. Any **pre-existing condition**, congenital and heredity condition, except that this exclusion will not apply to Section 1e. (Repatriation of Remains).
14. Sexually transmitted diseases or infections of any sort including **AIDS** or any **injury** or **sickness** commencing in the presence of a sero-positive test for HIV.
15. Psychosis, sleep disturbance disorder, mental or nervous disorders.
16. **You** engaging in naval, military or airforce service or operations; armed forces service; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort.
17. Piloting or crewing of any aircraft, skydiving or parachuting (except tandem skydiving or parachuting when undertaken with a commercial company), gliding, hang-gliding, para-gliding and any other like airborne activities.
18. Any medical treatment received during a **journey** which was made for the purpose of receiving medical treatment or if the **journey** was undertaken while **you** were unfit to travel; or **you** are travelling against the advice of a **qualified medical practitioner**.
19. Any loss and expenses that can be reimbursed or recovered from any other source except for Section 1c. (Overseas Hospital Cash), Section 2 (Personal Accident), Section 3 (Compassionate Death Cash) and Section 9 (Delay Coverage).
20. Any insured person who is a People's Republic of China passport holder and travels to/within People's Republic of China (except **Hong Kong**, Taiwan and **Macau**). However, this exclusion will be waived if **you** have an official document issued by the overseas government other than People's Republic of China (except **Hong Kong**, Taiwan and **Macau**) as proof that **you** are a legal resident of the respective country but travelling with a People's Republic of China passport.

In addition to the above:

21. This Policy will not cover any loss, **injury**, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region
22. This Policy will not cover any claim, loss, **injury**, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region.
23. **We** will not be deemed to provide cover and **we** will 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 **us**, **our** parent company or **our** ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

Definitions

Wherever the following words or phrases appear in **bold** in this Policy they will always have the meanings shown under them below:

"Accident" means an unforeseen and involuntary event which causes an **injury** during a **journey**.

"Accommodation" means room charge only.

"Acquired Immune Deficiency Syndrome" or **"AIDS"** has the meanings assigned to it by the World Health Organisation including **opportunistic infection**, **malignant neoplasm**, Human Immune Deficiency Virus (HIV), Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or sickness in the presence of a sero-positive test for HIV.

"Car rental excess charges" means any excess or deductible under **your rental vehicle** motor insurance policy which **you** become legally liable to pay in respect of loss or damage caused by an accident to the **rental vehicle** during the **journey**.

"Car rental vehicle return costs" means any charges incurred and paid for returning **your rental vehicle** to the nearest rental car depot in the event that **you** are not able to return the **rental vehicle** during the **journey** due to **your hospital confinement**.

"Child" of **"children"** means a legitimate dependent of an insured person who is under the age of 17 years on the scheduled departure date.

"Chinese medicine practitioner" means any Chinese bonesetter, acupuncturist or Chinese medicine practitioner who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549, Laws of Hong Kong), but excluding a Chinese medicine practitioner who is **you** or **your immediate family member**.

"Civil unrest, riot or commotion" means a gathering of persons (organised or unorganised) in disturbance of the public peace with the presence of violence, threats of violence, or the action of any lawfully constituted authority to suppress or attempt to suppress any such gathering.

"Close business partner" means a close business partner of **yours** proved as such to the satisfaction of **us** on the basis of business registration or corporate registration documentation acceptable to **us**.

"Common carrier" means any bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

"Competition sports" means any involvement, including training, in an organised sport event or contest of a physically demanding, acrobatic and/or combative nature. These include but are not limited to cycling, triathlons, biathlons, ultra marathons, equestrian, sailing and other water sports, football, rugby, hockey, gymnastics, pole jumping, fencing, weight lifting, archery, shooting, martial arts, boxing and all winter sports. It does not mean sports, including those that are referenced above, which are organised sanctioned competitions for primary or secondary school age students.

"Confinement" or **"confined"** means the period **you** are registered as an in-patient in a **hospital** because of a medical necessity under the professional care of a **qualified medical practitioner** and which the **hospital** levies a charge for room and board for the treatment of an **injury** or **sickness** for such confinement.

"Diving equipment" means self-contained underwater breathing apparatus, buoyancy compensators, weight belt and weights, fins, masks, snorkels, knives, torches, and flares, surface markers, buoys and reels, wet and dry suits, pressure and depth gauges, compasses, and dive computers.

"Effective date" means either:

1. The issue date of the Policy; or

2. The date Section 4a. (Journey Cancellation) becomes effective, whichever is later.

"Expedition" means any travel to high risk, inaccessible and/or inhospitable locations including but not limited to privately organised kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean **trekking** and travel, outside of these previously given examples, provided by a recognised tour operator that are accessible to the general public without restrictions (other than general health or fitness warnings), but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

"Extreme sports and sporting activities" means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialised gear or stunts) including but not limited to big wave surfing; winter activities like luging, bobsleighing, ski or snow board jumping or stunts; bicycle, motor, air or sea craft speed trials or stunts; canoeing down rapids; cliff jumping; horse jumping; horse polo; and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator/activity provider but always providing that **you** are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

"Golf baggage" means golf clubs and golf bags.

"Golf equipment" means any golf club, golf bag or golf trolley (other than self-propelled caddie car).

"Hong Kong" means the Hong Kong Special Administrative Region.

"Hospital" means a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or a place for alcoholics or drug addicts, or for any similar purpose) operated pursuant to law for the care and treatment of sick or injured persons with organised facilities for diagnosis and surgery and having 24 hours nursing service and medical supervision.

"Immediate family member" means **your spouse**, parent, parent-in-law, grandparent, son or daughter, step-son or step-daughter, legal wards, brother or sister, grandchild, legal guardian.

"Income" means:

1. If **you** are salaried, the average gross weekly income earned from personal exertion before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances;
2. If **you** are on a T.E.C. (i.e. Total Employee Cost) or salary package, the average gross weekly value of the income package earned from personal exertion (including but not limited to, wages, and/or salary, motor vehicle and/or travelling allowances, club subscriptions and fees, housing loan or rental subsidy, clothing or meal allowances), before personal deductions and income tax, but excluding bonuses, commissions, overtime payments and other allowances; or
3. If **you** are self-employed, the average gross weekly income earned from personal exertion after the deduction of all business expenses necessarily incurred in earning that income.

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

"Journey" wherever used in this Policy means the period of travel commencing from when **you** leave an immigration counter of **Hong Kong** for the purpose of commencing **your** journey until **you** arrive at any immigration counter of **Hong Kong** after the said journey or the expiry date of the **Period of Insurance**, whichever first occurs.

"Laptop computer" means a laptop computer, notebook or sub-notebook. However Personal Digital Assistant (PDA) or Hand Held Computers (HHC) are excluded from this category.

"Loss of" or **"loss of use"** used with reference to a limb, means the **permanent** total functional disablement or complete and **permanent** physical severance through or above the wrists or ankle joints.

"Loss of hearing" means **permanent** irrecoverable loss of hearing where:

1. If *a* db = Hearing loss at 500 Hertz;
2. If *b* db = Hearing loss at 1,000 Hertz;
3. If *c* db = Hearing loss at 2,000 Hertz;
4. If *d* db = Hearing loss at 4,000 Hertz; and
5. 1/6 of (a+2b+2c+d) is above 80dB.

"Loss of sight" means the entire and irrecoverable loss of sight.

"Loss of speech" means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal

cord or damage of speech center in the brain resulting in Aphasia.
"Macau" means the Macao Special Administrative Region.
"Malignant neoplasm" includes but is not limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of **Acquired Immune Deficiency Syndrome**.
"Maximum Benefit" means the Sum Insured amount of each of the benefits covered under this Policy stated in the **Schedule of Benefits**.
"Medically necessary expenses" means expenses incurred and paid by **you** to a **qualified medical practitioner**, physician, surgeon, nurse, **hospital** and/or ambulance service for medical, surgical, X-ray, **hospital** or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by **injury**, and excluding any expenses incurred under Section 1d. (Emergency Medical Evacuation) and Section 1e. (Repatriation of Remains) of this Policy. All treatment must be prescribed by a **qualified medical practitioner** in order for expenses to be reimbursed under this Policy. Provided that in the event **you** become entitled to a refund of all or part of such expenses from any other source, **we** will only be liable for the excess of the amount recoverable from such other sources.
"Mobile phone" means a smartphone, smartwatch or tablet computer.
"Mountaineering" means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment.
"Natural disaster and extreme weather conditions" means a typhoon, hurricane, cyclone or tornado, wild-fire, flood (a general and temporary covering of water of two or more acres of normally dry land), tsunami, volcanic eruption, volcanic ash, earthquake, landslide, mudslide, avalanche, fire, or blizzard, that is due to natural causes.
"Opportunistic infection" includes but is not limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.
"OTA Alert" means a Red or Black travel alert issued by the Security Bureau of the HKSAR government under the Outbound Travel Alert (OTA) System advising **Hong Kong** travellers to avoid non-essential travel or all travel to a city, location or country that is included in **your** original **journey** itinerary and for which the event giving rise to the Alert prevents **you** from commencing or continuing the **journey**.
"Percentage of Principal Sum" is the Percentage of Principal Sum as stated in the Benefit Table in Section 2 (Personal Accident) herein used to calculate the compensation payable.
"Period of Insurance" means the Period of Insurance in the Policy Schedule attached to the Policy.
"Permanent" means lasting 12 consecutive months from the date of an **accident** and at the expiry of the 12 months period being beyond any hope of improvement.
"Permanent total disablement" means total disablement which continues for 12 consecutive months and at that time is certified by a **qualified medical practitioner** as being beyond hope of improvement and **you** are entirely prevented forever from attending to duties which would normally be carried out by **you** in **your** daily life. This means **your** inability without the assistance of another person or mechanical device from being able to undertake three or more of the following activities:

1. Dressing and undressing;
2. Washing, bathing and toileting;
3. Eating and drinking;
4. General household duties; or
5. Shopping.

"Pre-existing condition" means:

1. Any illness, disease, or other conditions, including symptoms, suffered by **you**, **your immediate family member**, **close business partner** or **travelling companion**, which in the one year period prior to the **effective date** of this Policy:
   (a) First manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment;
   (b) Required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a **qualified medical practitioner**; or

(c) Was treated by a **qualified medical practitioner** or treatment had been recommended by a **qualified medical practitioner**.

2. Any congenital, hereditary, chronic or ongoing condition of **yours**, **your immediate family member**, **close business partner** or **travelling companion** which **you** or they are aware of, or could reasonably be expected to be aware of, before the **effective date** of this Policy.

"Primary residence" means the primary house or building permanently occupied by **you** for the sole purpose of private dwelling.

"Principal Sum" means the **Maximum Benefit**.

"Qualified medical practitioner" means any person legally authorised by the government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a qualified medical practitioner who is **you** or **your immediate family member**.

"Rental vehicle" means a motor vehicle rented or hired by **you** from a licensed car rental agency for the carriage of non-fare paying passengers and does not include any vehicle designed to be used for the carriage of commercial goods; any vehicle which is classed as a campervan, motor home or any other vehicle that is used for both accommodation and transportation purposes; or any vehicle that is categorised as a non-passenger carrying motorcar including but not limited to motorcycles, racing cars, watercraft and aircraft of any type.

"Schedule of Benefits" means the Schedule of Benefits in the Policy Schedule attached to the Policy and may be amended by **us** from time to time.

"Serious injury or serious sickness" means an injury or sickness for which **you** or **your travelling companion** requires treatment and which is certified by a **qualified medical practitioner** as being dangerous to life and as rendering **you** or **your travelling companion** unfit to travel or continue with **your** original **journey**. When **"serious injury or serious sickness"** is applied to **your immediate family member(s)** or **close business partner**, it means injury or sickness for which **your immediate family member** or **close business partner** requires treatment and is certified by a **qualified medical practitioner** as being dangerous to life and which results in **your** discontinuation or cancellation of **your** original **journey**.

"Sickness" means a sickness or disease which is contracted during the **journey** directly and independently of any other cause and which commences during the **journey**.

"Spouse" means the person married to or in a civil partnership with the insured person. For these purposes, a marriage or civil partnership is a formal and legally binding union entered into between two people which is recognised as a marriage or civil partnership under the laws of the jurisdiction in which the union takes place.

"Snow sports equipment" means skis, poles, ski boots and bindings, snowboards, snowboard boots and bindings, helmets and wrist guards.

"Terrorist act" means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial, or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered terrorist acts. **"Terrorist act"** also includes any act, which is verified or recognised by the (relevant) government as an act of terrorism.

"Third degree burns" means full thickness skin destruction due to burns.

"Travelling companion" means the person who is accompanying **you** for the whole **journey**.

"Travel ticket" means an economy class travel ticket purchased for travelling on any **common carrier**.

"Trekking" means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means including but not limited to on animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For the purpose of clarity it does not mean **mountaineering**.

"Usual, reasonable and customary" means an expense which:

1. Is charged for treatment, supplies or medical services medically necessary for caring of **you** under the care, supervision, or order of a **qualified medical practitioner**;
2. Does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
3. Does not include charges that would not have been made if no insurance existed.

"War" means war, whether declared or not, or any warlike activities, including use of military force by any sovereign

nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.
"We" or **"our"** or **"us"** means AIG Insurance Hong Kong Limited.
"You" or **"your"** means the Insured Person(s) named in the Policy Schedule or subsequently endorsed herein.

General Conditions

1. At the time this insurance becomes effective, **you** must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the **journey**, otherwise any claim could be forfeited.
2. No refund of premium is allowed once the Policy has been issued.
3. This Policy may not be renewed or extended. However, if any circumstance exists during the **journey** which is outside **your** control and the **journey** is extended beyond the period stated in the Policy Schedule, **we** will automatically extend the **Period of Insurance** for a maximum of 10 consecutive days without charge for such an extended period as is reasonably necessary for completion of **your journey**.
4. If **you** are covered under more than one comprehensive voluntary travel insurance policy underwritten by **us** for the same **journey**, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
5. The insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purpose only and will not apply to persons undertaking **expeditions**, **trekking** above 3,000 metres, **extreme sports or sporting activities** or similar **journeys**.
6. The maximum period of a **journey** cannot exceed 90 days per **journey**.
7. Any non-disclosure or fraudulent misrepresentation in any particular material will lead to the whole Policy being void from inception.

General Provisions

Entire Contract

The Policy Schedule, Policy Wording, and Endorsements (if any) will constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein will avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance will be valid unless approved by **us** and such approval is endorsed hereon.

Eligibility

To be eligible for cover under this Policy:

1. **You** must be either a **Hong Kong** citizen or **Hong Kong** permanent resident or a resident with full rights to enter in to and return to **Hong Kong** regardless of medical status; and
2. **You** must be intending to return to **Hong Kong** on completion of **your** travel; and
3. **Your** travel arrangements must be made and paid for in **Hong Kong** and **your journey** must commence in **Hong Kong**.

Time of Notice of Claim

Written notice of loss on which a claim may be based must be given to **us** within 30 days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to **us**.

Forms For Proof of Loss

Upon receipt of such notice, **we** will furnish **you** such forms as are usually furnished for filing proofs of loss. If such forms are not so furnished within 15 days after the receipt of such notice, **you** will be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by **us** will be furnished at the expense of **you** or **your** legal personal representatives and will be in such form and of such nature as **we** may prescribe.

Time For Filing Proof of Loss

Affirmative proof of loss must be furnished to **us** at **our** office in case of a claim for such loss within 60 days after

the termination of the period for which **we** are liable. If it will be shown not to have been reasonably possible to give such notice within such time, such proof is furnished as soon as reasonable possible and within one year after the date of such loss.

Sufficiency of Notice

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

Immediate Payment of Indemnities

All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

To Whom Indemnities are Payable

Any indemnity paid for loss of life will be payable to **your** estate. All other indemnities will be payable to **you** except for Section 1d. (Emergency Medical Evacuation) and Section 1e. (Repatriation of Remains), where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.

Fraudulent Claims

If the claim in any respect is fraudulent or if any fraudulent means or devices are used by **you** or anyone acting on **your** behalf to obtain any benefit under this Policy, all benefit in respect of such claims will be forfeited.

Right of Recovery

In the event that authorisation of payment and/or payment is made by **us** and/or **our** authorised representative for a claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, **we** reserve the right to recover the said sum or excess from **you**.

Rights of Third Parties

Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than **you** and **us**, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that **we** and **you** alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.

Medical Examination and Treatment

We at **our** own expense will have the right and opportunity to conduct medical examination on **you** when and as often as it may reasonably required during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. **You** will as soon as possible after the occurrence of any **injury** or **sickness** obtain and follow the advice of a duly **qualified medical practitioner** and **we** will not be liable for any consequences arising by reason of **your** failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

Subrogation

In the event of any payment under this Policy, **we** will be subrogated to all **your** rights of recovery therefore against any person or organisation and **you** will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. **You** will take no action after the loss to prejudice such rights.

Legal Actions

No action at law or in equity will be brought to recover on this Policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action will be brought after the expiration of three years after the time written proof of loss is required to be furnished.

Limitations Controlled by Statute

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of **Hong Kong**, such limitation is hereby extended to agree with the minimum period permitted by such law.

Compliance With Policy Provisions

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

Policy Interpretation

This Policy is subject to the laws of the **Hong Kong** and the parties hereto agree to submit to the jurisdiction of the courts of the **Hong Kong**.

Assignment

No notice of assignment of interest under this Policy will be binding upon **us** unless and until the original or a duplicate thereof is filed at the Home Office of AIG Insurance Hong Kong Limited, 7/F, One Island East, 18 Westlands Road, Island East, Hong Kong and **our** consent to such assignment is endorsed. **We** do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of **us** will be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

Data Privacy

You / the Policyholder / the Applicant agree(s) that:

1. The personal data collected during the application process or administration of this Policy may be used by AIG Insurance Hong Kong for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance Policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
2. AIG Insurance Hong Kong may use **your** / the Policyholder's / the Applicant's contact details (name, address, phone number and e-mail address) to contact such person about other insurance products provided by the AIG Group (assuming AIG Insurance Hong Kong has obtained the agreement of **you** / the Policyholder / the Applicant to use such contact details for this purpose).
3. AIG Insurance Hong Kong may transfer the personal data to the following classes of persons (whether based in **Hong Kong** or overseas) for the purpose identified:
   (a) Third parties providing services related to the administration of this Policy, including reinsurers (per 1. above);
   (b) Financial institutions for the purpose of processing this Policy and obtaining Policy payments (per 1. above);
   (c) In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per 1. above);
   (d) For the purpose of conducting direct marketing activities (per 2. above), marketing companies authorised by the AIG Group;
   (e) Another member of the AIG Group (for all of the purposes stated in 1. and 2.) in any country; or
   (f) Other parties referred to in AIG Insurance Hong Kong's Data Privacy Policy for the purposes stated therein.
4. **You** / the Policyholder / the Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG Insurance Hong Kong with any comments in relation to the services it provides. The full version of AIG Insurance Hong Kong's Data Privacy Policy can be found at www.aig.com.hk.

Clerical Error

Clerical errors by **us** will not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

AIG Insurance Hong Kong Limited
7/F, One Island East, 18 Westlands Road, Island East, Hong Kong
T 852 3666 7022
24-Hour Emergency Assistance 852 3516 8699

Endorsement Forming and Attaching to TravelSafe Protection Plan

COVID-19 Cover

This AIG Insurance Hong Kong travel insurance Policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the General Exclusions Applicable to All Sections of **your** Policy). This Endorsement addresses what **you** are and what **you** are not covered for as it pertains to COVID-19.

Please note:
1. This Endorsement will attach to and form part of **your** Policy.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the Policy except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the Policy is inconsistent with this Endorsement, the terms of this Endorsement shall prevail. Please note in particular the General Conditions and General Exclusions Applicable to All Sections of the Policy.
3. All terms defined and references construed in the Policy shall have the same meaning and construction in this Endorsement. Terms shown in bold in this Endorsement have defined meanings given to them in the Definitions of the Policy or the General Definitions of this Endorsement.

General Defintions

"Quarantine" means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

COVID-19 Cover

The Policy will cover and **we** will pay up to the amount shown in the table below (or where applicable, up to the **Maximum Benefit** stated in the **Schedule of Benefits** in **your** Policy) for claims relating directly to COVID-19, subject to the exclusions listed below and the terms and exclusions of **your** Policy.

<table>
<tr><th>BENEFIT</th><th>COVERED CONDITIONS AND EXCLUSIONS</th></tr>
<tr><td>Medical Expenses, Emergency Medical Evacuation and Repatriation of Remains</td><td>If you are diagnosed with COVID-19 whilst outside Hong Kong during your journey, we will pay up to the Maximum Amount Payable stated in the table below for the Plan selected by you and shown in the Policy Schedule for the necessary and reasonable medical costs incurred as a result of you contracting COVID-19 during your journey.
<table>
<tr><th rowspan="2">Plan</th><th colspan="3">Maximum Amount Payable</th></tr>
<tr><th>Mainland China & Macau</th><th>Worldwide Gold</th><th>Worldwide Platinum</th></tr>
<tr><td>Medical Expenses</td><td>HK$500,000</td><td>HK$1,500,000</td><td>HK$1,800,000</td></tr>
</table>
Included within the Medical Expenses benefit limit in the table above for the Plan selected by you and shown in the Policy Schedule, if you contract COVID-19 during your journey, we will cover the cost of emergency evacuation if deemed medically necessary.

This benefit includes the cost of returning your body or your ashes to Hong Kong up to the Maximum Benefit stated in the Schedule of Benefits.</td></tr>
</table>

	We will not cover any loss if **you** are travelling against a **qualified medical practitioner's** or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a **qualified medical practitioner** or doctor (including, but not limited to, travelling with COVID-19 symptoms). In all cases, **you** or someone on **your** behalf must contact **our** assistance department immediately.
Overseas Hospital Cash	The Overseas Hospital Cash benefit stated in the Policy is not payable for any hospitalisation during **your journey** which results from COVID-19. For details of Medical Expenses for COVID-19, please see above.
Journey Cancellation	**We** will pay up to the **Maximum Benefit** stated in the **Schedule of Benefits** in **your** Policy if the cancellation of **your journey**, for which **you** have paid under a contract and which is not refundable, is necessary and unavoidable as a result of **you** or **your immediate family member** being diagnosed with COVID-19 prior to the departure date of the planned **journey**. **We** will not cover any **journey** cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organisation, by or for destination country or origin country. **We** will not cover any **journey** cancellation resulting solely from border closures, **quarantine** or other government orders, advisories, regulations or directives. **We** will not cover **journey** cancellations if **you** cancel **your journey** because of disinclination to travel, change of mind or fear of travelling. **We** will not cover **journey** cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the **journey** for cancellation refund or compensation. **We** will not cover any loss if **you** are travelling against a **qualified medical practitioner's** or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a **qualified medical practitioner** or doctor (including, but not limited to, travelling with COVID-19 symptoms).
Curtailment Expenses	**We** will pay up to the **Maximum Benefit** stated in the **Schedule of Benefits** in **your** Policy if the disruption of **your journey** is necessary and unavoidable because **you** or **your immediate family member** are diagnosed with COVID-19 while travelling and need to return to **Hong Kong** earlier than planned. In that event, **we** will cover: 1. Reasonable and necessary travel and **accommodation** expenses for which **you** have paid, and which are not refundable. 2. Reasonable and necessary additional travel costs to return back to **Hong Kong**. **We** will not cover Curtailment Expenses resulting solely from border closures, **quarantine** or other government orders, advisories, regulations or directives. **We** will not cover any loss if **you** are travelling against a **qualified medical practitioner's** or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a **qualified medical practitioner** or doctor (including, but not limited to, travelling with COVID-19 symptoms).
Travel Delay	**We** will not pay for any travel delay if **you** fail a COVID-19 related test or a medical screening at the airport.

<table>
<tr><td>Out-of-country COVID-19 Diagnosis Quarantine Allowance (New Benefit)</td><td>

We will pay **you** up to Maximum Amount Payable stated in the table below for the Plan selected by **you** and shown in the Policy Schedule for up to 14 consecutive days if while on a **journey**, **you** test positive for COVID-19, and as a result are unexpectedly placed into mandatory **quarantine** outside **Hong Kong**.

Plan	Maximum Amount Payable		
	Mainland China & Macau	Worldwide Gold	Worldwide Platinum
Quarantine Allowance per Day	N/A	HK$200	HK$400

We will pay up to the amount specified above to cover actual reasonable and necessary **accommodation** costs, meals or other expenses directly related to **quarantine**.

This benefit will not apply where **quarantine** measures are mandatory for all arriving passengers or **quarantine** mandates exist for all passengers from a particular country or region of origin.

We will not cover any loss if **you** are travelling against a **qualified medical practitioner's** or doctor's advice, or any claim arising from **you** acting in a way that goes against the advice of a **qualified medical practitioner** or doctor (including, but not limited to, travelling with COVID-19 symptoms).

Any claim for the Out-of-Country COVID-19 Diagnosis Quarantine Allowance benefit shall be offset against any amount **we** have paid or are liable to pay under Journey Cancellation, Curtailment Expenses and/or Journey Interruption in respect of the same event.

</td></tr>
</table>

ASSISTANCE SERVICES	**Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered as part of this insurance plan are the responsibility of the Policyholder (see Policy fulfillment for assistance contact details).**
Denied boarding due to fever or other medical concern	An AIG staff member will be available to discuss next steps and options. If necessary, **we** will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to **Hong Kong** when **you** are medically cleared to fly. For contact details, please refer to **your** Policy.
Denied entry to country due to fever or other medical concern	**We** will provide assistance with making a medical appointment, booking hotel accommodation and/or a return flight to **Hong Kong** when **you** are medically cleared to fly. For contact details, please refer to **your** Policy.
Feel ill while travelling internationally (to access benefits, **you** must contact **our** assistance department immediately)	An AIG staff member will be available to discuss **your** options. **We** will provide assistance with making a medical appointment, booking hotel accommodation and/or return flight to **Hong Kong** when **you** are medically cleared to fly. For contact details, please refer to **your** Policy.