

# Travel Insurance Policy

## 旅遊保險單

Please read this insurance policy carefully to ensure that you understand the terms and conditions and that this policy meets your requirements. If there are any changes that may affect the insurance cover provided, please notify us immediately.

# Contents

Travel Claim Guide	3
General Definitions	4
Scope of Cover:	7
Section 1: Personal Accident	7
Section 2: Medical Expenses	9
Section 3: Baggage and Personal Effects	9
Section 4: Personal Money and Travel Documents	9
Section 5: Baggage Delay	10
Section 6: Personal Liability	10
Section 7: Cancellation Expenses	10
Section 8: Curtailment Expenses	11
Section 9: Re-Routing Expenses	11
Section 10: Travel Delay	11
Section 11: Rental Vehicle Excess	12
General Exclusions	12
Specific Exclusions	13
General Conditions	15
Appendix: International Travel, Medical and Concierge Assistance	19



## Travel Claim Guide



### Lodge a Travel Claim

Claim Section Supporting documents for filing a travel claim	Baggage/ Baggage Delay/ Personal Money/ Loss of Travel Documents	Personal Accident/ Emergency Services/ Medical Expenses	Cancellation Charge/ Curtailment of trip/ Flight Delay	Emergency Purchases	Personal Liability	Rental Vehicle Excess Cover
1. Original claim form send to us by mail within 30 days			✓			
2. Boarding pass/e-ticket/itinerary/chop on a passport etc to show the journey started & ended in HK			✓			
3. Copy of the claimant's HKID/ birth certificate (applicable if insured is below age 18)			✓			
4. Local Police Report	✓		✓	✓	✓	✓
5. Original Purchase Receipt of Lost Item/Photos of Damaged Items/Original Receipt of Repair Quotation or Invoice	✓				✓	
6. Medical Report/Original Medical Receipts		✓	✓		✓	
7. Carrier Report			✓	✓		
8. Original Receipts of Travel Expenses and Air Ticket/ Tickets Receipt/Tickets Invoice			✓	✓	✓	
9. Original Receipt of Purchased Items				✓		
10. Photos to show the extent of damage						✓
11. Original rental vehicle receipt and rental agreement/contract						✓
12. Original excess payment receipt						✓
13. Original incident report of motor accident and local police report						✓
14. All correspondence directly relating to the third party claim					✓	✓

#### Important Notes:

1. Incomplete claim form cannot be accepted for processing of claim.
2. All medical reports, information and evidences as required by us shall be furnished at the Claimant's own expenses.
3. Further information may be needed.

### Claims Procedure

**Complete Claim form + Original all relevant documents\***



**By Mail:**  
Suites 2601-04 & 2613-16, 26/F  
1111 King's Road, Taikoo Shing  
Hong Kong

**By Fax:**  
2577 9578

**By Email:**  
claims@libertymutual.com.hk



\* within 30 days from the date of accident.



## Travel Insurance Policy

The Insured Person having applied for the Insurance expressed herein and made an Application and Declaration which shall be the basis of this contract and is deemed to be incorporated herein and having paid or agreed to pay the Premium as consideration for the Insurance. Liberty International Insurance Limited ("the Company") will subject to the terms

conditions and exceptions contained herein or endorsed hereon indemnify or pay the Benefits to the Insured Person in respect of any or all of the contingencies hereafter defined happening during the Period of Insurance provided that the due observance and fulfilment of all the terms conditions and exceptions contained herein or endorsed hereon shall be a condition precedent to any liability on the part of the Company under this Policy.

## Definitions

Term	Meaning
1. Accident/Accidental	Shall mean a sudden, unforeseen and unexpected event happening by chance.
2. Activities of Daily Life	Shall mean eating, dressing, bathing, using the lavatory and moving in/out of a bed in all cases without assistance.
3. Adult	Shall mean a person aged eighteen (18) to seventy-five (75) years inclusive.
4. Asia	Brunei, Cambodia, China, Guam, Indonesia, Laos, Macau, Malaysia, Myanmar, Philippines, Singapore, Taiwan, Korea, Japan, Thailand and Vietnam.
5. Bodily Injury	Shall mean injury which is sustained by the Insured Person on any part of his/her body during the Period of Insurance and is caused by an Accident.
6. Compulsory Quarantine	Shall mean the Insured Person are being confined in an isolated ward of a Hospital or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.
7. COVID-19 / Coronavirus disease	Shall mean an infectious disease caused by the SARS-CoV-2 virus as defined by World Health Organization.
8. Curtailment	Shall mean abandonment by return to place of residence in Hong Kong of the planned trip after arrival at the booked destination as shown on booking invoice.
9. Dependent Child(ren)	Shall mean a person aged seventeen (17) years or below who is not married.
10. Disability/Disabilities	Shall mean any of the Disabilities (including death) listed in the table entitled "Table of Benefits" under Accidental Death and Permanent Total Disability which must be resulted from a Bodily Injury of the Insured Person.
11. Disciplinary Force	Shall means The Hong Kong Police Force, Hong Kong Fire Services Department, Hong Kong Correctional Services, The Immigration Department, Hong Kong Customs and Excise Department and The Independent Commission Agent Corruption.
12. Family	Shall mean the Insured Person, the Insured Person's legally married spouse and legally Dependent Child(ren).



13. Hong Kong	Shall mean Hong Kong Special Administration Region, People's Republic of China.
14. Hospital	Shall mean a lawfully operating public or private Hospital.
15. Immediate Family Member	Shall mean the Insured Person's spouse, parent(s), parent(s)-in-law, grandparent(s), grandparent(s)-in-law, sibling(s) or child(ren).
16. Insured Person	Shall mean person to whom services shall be provided to under this insurance and named in the Schedule as Insured Person.
17. Loss	shall mean (shall be used solely for the purpose of interpreting Section1) a) complete physical separation from the body, or b) total and irrecoverable Loss of function, beyond remedy by surgical or other treatment, continuous for at least twelve (12) consecutive months and certified by a Physician to continue in that condition for the remainder of the Insured Person's life.
18. Medical Necessary Expenses	Shall mean all reasonable and customary costs necessarily incurred during the Period of Insurance, as a result of sustaining Bodily Injury or Sickness, paid by the Insured Person to a Physician, surgeon, nurse, Hospital, prescribed drugs and/or surface ambulance (excluding helicopter and any aircraft) hire.
19. Natural Catastrophe	Shall mean an unexpected event, caused by nature, such as flood, landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm.
20. Outbound Travel Alert	The alert first issued by the Government of Hong Kong under its Outbound Travel Alert (OTA) System in respect of a specific event or incident ever since the system existed. There are 3 levels of alerts: Amber Outbound Travel Alert, Red Outbound Travel Alert, and Black Outbound Travel Alert.
21. Pandemic/epidemic	Shall mean any kind of disease outbreak that is declared as a pandemic or epidemic, by the World Health Organization or any governmental authority, whether such declaration is global or for a specific country only.
22. Period of Insurance	<p><b>Under Section 2:</b> shall mean the time the Insured Person leaves the immigration counter / office in Hong Kong on the departure date and shall cease when the Insured Person arrives at the immigration counter / office in Hong Kong on the arrival date.</p> <p><b>Under Section 7:</b> shall mean the time the Certificate of Insurance is issued. For an annual travel policy shall mean the time the itinerary of the trip is confirmed provided that the trip commences before the policy expiry date.</p> <p><b>Under Sections other than Section 2 and 7:</b> shall mean the time the Insured Person leaves his/her place of residence in Hong Kong directly to the port of exit, four (4) hours before his/her scheduled departure time of the carrier in which the Insured Person has arranged to travel whichever comes last, and shall continue such time as he/she returns to his/her place of residence in Hong Kong, or within four (4) hours after his/her scheduled arrival time of the carrier in</p>



	which the Insured Person has arranged to travel, or at the expiration of the one hundred and eighty (180) days from the date the journey commenced, whichever comes first. For an annual travel policy, every single trip shall expire after the ninetieth (90th) day from the date each journey's commencement date.
<b>23. Permanent Total Disability</b>	Shall mean totally and Permanently unable to engage in any occupation or employment for which an Insured Person is reasonably qualified by education, training or experience. In the event that an Insured Person is unemployed at the time of Bodily Injury, it shall mean totally and Permanently unable to perform all of the Activities of Daily Life. In either case, such a Disability must have lasted for twelve (12) consecutive months without interruption and must be certified by a Physician to be total, continuous and Permanent for the remainder of the Insured Person's life.
<b>24. Physician</b>	Shall mean any person legally authorized in the geographical area of his practice to render medical and surgical services, but excluding any individual who is the Insured Person, or an Immediate Family Member of the Insured Person.
<b>25. Public Conveyance</b>	Shall mean any bus, coach, ferry, hovercraft, hydrofoil, ship, taxi, train, tram or underground train provided and operated by a carrier 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 operated only between established commercial airports or licensed commercial helicopters, and any fixed-wing aircraft provided and operated by an airline or air charter company which is duly licensed for the regular transportation of fare-paying passengers.
<b>26. Registered Chinese Medicine Practitioner</b>	Shall mean any person who is registered as registered Chinese medicine practitioners under section 69 of the Chinese Medicine Ordinance (Cap.549).
<b>27. Sickness</b>	Shall mean Sickness or disease contracted and commencing during the Period of Insurance.
<b>28. Strike / Riot / Civil Commotion</b>	Shall mean (i) the act of any person taking part together with others in any disturbance of the public peace (whether in connection with a strike or lock-out or not), or (ii) the action of any lawfully constituted authority in suppressing or attempting to suppress any such disturbance, or (iii) the wilful act of any striker or locked-out worker performed in furtherance of a strike or in resistance to a lock-out, or (iv) the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
<b>29. Terrorism</b>	Means an act, including but not limited to the use of force, or violence, or other means and/or the threat thereof, of any person, or group of persons, whether acting alone, or on behalf of, or in connection with any organisation or government, for political, religious, ideological, ethnic purposes, or other similar reasons, including the intention to influence any government, and/or to put the public, or any section of the public, in fear.



## Scope of Cover

### Section 1: Personal Accident

The Company will pay to the Insured Person or legal personal representative of the Insured Person the respective Percentage of sum insured as described below if the Insured shall suffer death or Permanent disability which is solely and directly caused by Accidental means during the Period of Insurance.

#### Table of Benefits

##### A. Accidental Death / Permanent Disability (Up to HK\$1,200,000)

Benefit Items	Percentage of Sum Insured
1. Accidental Death	100%
2. Permanent Total Disability	100%
3. Permanent total paralysis of all limbs	100%
4. Permanent and incurable insanity	100%
5. Loss of entire sight of one or both eyes	100%
6. Loss of one or more limbs	100%
7. Loss of speech and hearing	100%
8. Loss of hearing in both ears	75%
9. Loss of hearing in one ear	15%
10. Loss of speech	50%
11. Permanent total Loss of lens of each eye	50%
12. Loss of toes	
a) All	20%
b) Two joints of each big toe	7.5%
13. Loss of metacarpals	

a) First or second	3%
b) Third, fourth or fifth	2%

##### 14. Loss of one thumb

a) Both joints	30%
b) First joint	15%

##### 15. Fractured Leg or Patella with established non-union

16. Shortening of Leg by at least 5cm	10%
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	Right Hand	Left Hand
17. Loss of four fingers and thumb	70%	50%
18. Loss of four fingers	40%	30%
19. Loss of each of index, middle, ring or little finger		
a) Three joints	15%	10%
b) Two joints	10%	7.5%
c) One joint	7.5%	5%
20. Permanent Disability not provided for under Benefit Items 8-19 inclusive. Such percentage of the Sum Insured as the Company in its absolute discretion shall determine, being in its opinion not inconsistent with the Benefit Items 8-19.		



## B. Major Burn (Up to HK\$200,000)

Benefit Items	Percentage of Sum Insured	
	Second Degree	Third Degree
1. On 50% or more of body surface	100%	
2. On 30% or more of body surface	50%	
3. On 20% or more of body surface	40%	100%
4. On 10% or more of body surface	20%	75%
5. On 5% or more of body surface	10%	50%

### Notes:

- Benefits payable in respect of "Right hand" and "Left hand" under items 17- 19 of the "Table of Benefits" shall be reversed if an Insured Person is left-handed.
- An Insured Person shall not be entitled to benefit payment under more than one of the benefit items in the "Table of Benefits" in respect of the same Accident. If an Insured Person suffers more than one Disability in the same Accident, the Company will only be liable to pay for the Disability which attracts the highest amount of benefits in accordance with the "Table of Benefits". For the remainder of the policy period, the Sum Insured will be reduced by the amount of benefit paid.
- If a payment has been made in respect of any Permanent Disability under benefit items 8-20 of the "Table of Benefits" and death occurs as a result of and within the twelve (12) consecutive months following Bodily Injury, then the Company will pay the difference (if any) between the benefit payable for the Disability and the benefit payable for Accidental Death.

### Exposure and Disappearance

It is noted that this Policy will cover an Insured Person(s), under the original policy, being exposed to the elements as resulting in an Accident,

provided such Accident falls within the terms and conditions of this Policy.

If the body of the Insured Person has not been found within one year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the Insured Person was travelling at the time of Bodily Injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the Insured Person suffered loss of life resulting from Bodily Injury caused by an Accident covered by this agreement at the time of such disappearance, sinking or wrecking.

### Burial or Cremation Expenses

The Company will pay the reasonable charges in the event of the Accidental death of the Insured Person for burial or cremation in the locality where death occurs up to a limit HK\$20,000.

### Double Indemnity for Public Conveyance for Adult Insured Person

If during the Period of Insurance, an Adult Insured Person sustains Bodily Injury while traveling as a fare-paying passenger on board a Public Conveyance which directly causes or results in his/her death or any of the Disabilities within twelve (12) months from the date on which the Bodily Injury was sustained, the Company will pay an additional hundred (100) percent of the Sum Insured for Accidental Death / Permanent Disability as listed in the Table of Benefits.

The maximum amount of all benefits payable under this Section (except Double Indemnity for Public Conveyance for Adult Insured Person) for one or more injuries sustained by the Adult Insured Person during the Period of Insurance shall not exceed HK\$1,200,000 per Adult Insured Person. The maximum amount of all benefits payable under this Section will be limited to HK\$600,000 per Dependent Child Insured Person.





## Section 2: Medical Expenses

The Company will reimburse the Insured Person against expenses necessarily incurred for medical treatment during the Period of Insurance with details as follows:

- a. The Company will reimburse the Insured Person the usual, customary and reasonable Medical Necessary Expenses, incurred outside Hong Kong for the treatment of an Accidental Bodily Injury or a Sickness within fifty two (52) weeks from the date of an Accident sustained or Sickness.
- b. The Company will also reimburse the Medical Necessary Expenses incurred by the Insured Person in Hong Kong within three (3) months after the Insured Person's return from abroad, such expenses having resulted from Accidental Bodily Injury or Sickness abroad up to a maximum of HK\$1,200,000 per Adult Insured Person and HK\$600,000 per Dependent Child Insured Person for such expenses having resulted from Accidental Bodily Injury which occurred during the Period of Insurance, and up to a maximum of HK\$120,000 per Adult Insured Person and HK\$60,000 per Dependent Child Insured Person for such expenses having resulted from Sickness which occurred during the Period of Insurance (including treatment by Registered Chinese Medicine Practitioner in Hong Kong of HK\$200 per day and HK\$2,000 in aggregate)
- c. The Company will pay the Insured Person a daily allowance HK\$500 per day up to the maximum HK\$5,000 per Insured Person if
  - I. the Insured Person is confined in an Hospital outside Hong Kong due to Accidental Bodily Injury or Sickness during the Period of Insurance or
  - II. the Insured Person is suspected or confirmed to have contracted COVID-19 or an infectious disease not considered a Pandemic or Epidemic

during the Period of Insurance and results in Compulsory Quarantine by the local government, or by the Hong Kong Government within three (3) days upon completion of the Period of Insurance and returning to Hong Kong. Such arrangement of Compulsory Quarantine must be unexpected and must not be imposed before the commencement date of the Period of Insurance.

The maximum amount of all benefits payable under this Section for an Adult Insured Person during the Period of Insurance shall not exceed HK\$1,200,000. The maximum amount of all benefits payable under this Section will be limited to HK\$600,000 per Dependent Child Insured Person.

## Section 3: Baggage and Personal Effects

The Company will reimburse the Insured Person the replacement value (after depreciating it for wear and tear) or cost of repair of Insured Person's baggage and personal effects lost or damaged which was taken or purchased during the Period of Insurance.

Provided that:

- I. The limit of the Company's liability for any one article or pair or set of article shall be HK\$3,000 per Adult Insured Person; HK\$1,500 per Dependent Child Insured Person
- II. The Company's maximum liability under this Section shall not exceed HK\$20,000 per Adult Insured Person; HK\$10,000 per Dependent Child Insured Person

## Section 4: Personal Money and Travel Documents

The Company will pay the Insured Person in respect of:

- a. loss of personal money (limited to cash, bank notes, travellers' cheques and money orders) taken during the Period of Insurance (No benefit for Dependent Child Insured Person)



- b. Cost of obtaining replacement of travel documents lost (limited to air-tickets, passports and home return permit) during the Period of Insurance.
- c. monetary loss due to unauthorized use of credit card provided that the credit card is lost when carried with the Insured Person during the - Period of Insurance. (No benefit to Dependent Child Insured Person)

The Company maximum liability under this Section shall not exceed:

- I. Personal Money – HK\$3,000 per Adult Insured Person
- II. Travel Documents HK\$10,000 per Insured Person
- III. Unauthorized Use of Credit Card – HK\$3,000 per Adult Insured Person

### Section 5: Baggage Delay

The Company will reimburse the Insured Person up to HK\$1,500 for emergency purchase of essential items or clothing or requisites if the checked-in baggage accompanying the Insured Person has been delayed, misdirected or temporarily misplaced in delivery for more than six (6) hours from the time of the aircraft's arrival at destination abroad. The Insured Person, however, cannot claim for both Section 3 and 5 for the same loss.

### Section 6: Personal Liability

The Company will indemnify the Adult Insured Person against legal liability to a third party arising during the Period of Insurance as a result of:

- a. Accidental Death or Bodily Injury; or
- b. Accidental loss or damage to property.

The Company maximum liability under this Section for all damages including legal costs and expenses recoverable from the Adult Insured Person by any claimant and the Adult Insured Person's costs and expenses incurred with the

written prior consent of the Company shall not exceed HK\$2,000,000 for each Adult Insured Person.

### Section 7: Cancellation Expenses

The Company will pay the Adult Insured Person for the loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person only in the event of necessary and unavoidable cancellation of trip by the Adult Insured Person arising from:

- a. death, Bodily Injury, Sickness certified by a Physician confirming that the nature of such Bodily Injury or Sickness would render the relevant person unfit for trip or that it is life threatening, or Compulsory Quarantine of the Insured Person, Immediate Family Member(s), fiancé or fiancée resident in Hong Kong; or
- b. serious damage to the Insured Person's principal residence by a Natural Catastrophe within one (1) week from the departure date.
- c. the first issuance of a Red or Black Outbound Travel Alert in respect of the place. Provided that no Outbound Travel Alert was in force before this insurance is effective and the Red or Black Outbound Travel Alert must be first issued within one (1) week before the commencement date of the Period of Insurance. The Company will reimburse the Insured Person up to 100% limit for Black Outbound Travel Alert and up to 50% limit for Red Outbound Travel Alert under this section.
- d. Witness summons, jury service of the Insured Person within ninety (90) days before the commencement date of the Period of Insurance.
- e. unexpected outbreak of Strike, Riot, Civil Commotion, Terrorism, adverse weather conditions or Natural Catastrophe at the place of destination under the scheduled itinerary arising within one (1) week before the commencement date of the Period of Insurance.



The Company maximum liability under this Section shall not exceed HK\$50,000 per Adult Insured Person.

### Section 8: Curtailment Expenses

The Company will pay the Adult Insured Person for proportional return of the irrecoverable prepaid cost of the planned trip as shown on booking invoice calculated in proportion to the number of unused days in case of necessary and unavoidable Curtailment of the planned trip by the Adult Insured Person and /or additional traveling and hotel accommodation expenses to Hong Kong necessarily and unavoidably incurred resulting from:

- I. death, Bodily Injury, Sickness certified by a Physician confirming that the nature of such Bodily Injury or Sickness would render the relevant person unfit for trip or that it is life threatening of the Insured Person, Immediate Family Member(s), fiancé or fiancée resident in Hong Kong; or
- II. serious damage to the Insured's Person's principal residence by a Natural Catastrophe during the Period of Insurance
- III. the first issuance of a Red or Black Outbound Travel Alert in respect of the place of destination under the scheduled itinerary. Provided that no Outbound Travel Alert was in force before the Insured Person commenced the trip. The Company will reimburse the Insured Person up to 100% limit for Black Outbound Travel Alert and up to 50% limit for Red Outbound Travel Alert under this section.
- IV. unexpected outbreak of Strike, Riot, Civil Commotion, Terrorism, adverse weather conditions or Natural Catastrophe at the place of destination under the scheduled itinerary after the Insured Person has commenced the trip

The Company maximum liability under this Section shall not exceed HK\$50,000 per Adult Insured Person.

### Section 9: Re-Routing Expenses

The Company will pay the Adult Insured Person up to HK\$15,000 in case of the scheduled departure or arrival of the aircraft or sea vessel in which the Adult Insured Person had arranged to travel is delayed as a result of Strike, hijack, adverse weather conditions, mechanical or structural defect for more than eight (8) hours from the time specified in the itinerary supplied to the Insured Person, in respect of:

- a. the irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person only in the event of cancellation or Curtailment of the trip by the Adult Insured Person as a result of travel delay, or
- b. any additional accommodation and transportation expenses necessarily incurred as a direct consequence of travel delay if the Adult Insured Person has to re-route trip to get to his / her original destination in the event of cancellation of the transportation arranged.

### Section 10: Travel Delay

In case of the scheduled departure or arrival of the aircraft or sea vessel in which the Adult Insured Person had arranged to travel is delayed as a result of Strike, hijack, adverse weather conditions, mechanical or structural defect specified in the itinerary supplied to the Adult Insured Person, the Company will pay the Adult Insured Person for:

- I. HK\$300 for each complete six (6) hours of the delay which being calculated from the scheduled departure or arrival time of the aircraft or sea vessel specified in the itinerary supplied to the Adult Insured Person.



- II. additional, reasonable and irrecoverable accommodation expenses incurred outside Hong Kong up to HK\$2,000

The Company maximum liability under this Section shall not exceed HK\$5,000 per Adult Insured Person.

### Section 11: Rental Vehicle Excess

The Company will indemnify for the motor insurance policy excess or deductibles incurred by the Adult Insured Person in the event that the Adult Insured Person is involved in a collision during the trip whilst the rental vehicle is under control of the Adult Insured Person or the rental vehicle is stolen or damaged during parking.

Provided that:

- I. such rental vehicle is rented from a licensed rental vehicle company; and
- II. a rental agreement between the Adult Insured Person and the licensed rental vehicle company is signed; and
- III. a valid motor insurance policy covering the loss of or damage to rental vehicle which is incurred during the rental period.

The Company maximum liability under this Section shall not exceed HK\$5,000 for each Adult Insured Person during the Period of Insurance.

### General Exclusions

The Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose The Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction applicable to The Company.

This Policy does not apply to any loss resulting from:

1. trip not originating from Hong Kong.
2. any pre-existing medical condition including congenital and hereditary condition.
3. any condition including issuance of Outbound Travel Alert which existed or known prior to this Insurance or the time of itinerary confirmation in case of annual travel, unless (applicable to Amber Outbound Travel Alert only) such loss is not arising from or in connection with any event which cause the issuance of such Outbound Travel Alert.
4. any illegal or unlawful act by the Insured Person or confiscation, detention, destruction, nationalization, requisition of or damage to property by or under the order of customs or any government or other authorities.
5. Accidents whilst riding or driving in any kind of motor racing or engaging any sports or games in a professional capacity or where the Insured Person would or could earn income or remuneration from engaging in such sport.
6. any aviation activities other than as a passenger, in a duly licensed aircraft operated in accordance with the regulations of the licensing authority.
7. suicide or intentional self-inflicted injury, insanity, mental or nervous disorders, any condition under the influence of alcohol (temporary or otherwise) or drugs (other than drugs taken in accordance with treatment prescribed and directed by a Physician but not for the treatment of drug addiction), alcoholism, drug addiction or solvent abuse, self-exposure to needless peril (except in an attempt to save human life).
8. any condition resulting pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complication arising therefrom.
9. venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS related complex) or any injury or Sickness commencing in the presence of seropositive test for HIV (Human Immunodeficiency Virus) or related diseases.



10. for any Accident whilst the Insured Person is engaging in a capacity of a professional athlete for sports or games, actor / actress, movie or T.V. shooting crew or technician, stuntman, politician, Disciplinary Force, military, naval, air force services, armed services, manual worker in connection with any business profession or employment, crew member or operator of any air carrier, tour guide or tour escort.
11. any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a. war invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war mutiny rebellion revolution insurrection, Strike, Riot, Civil Commotion assuming the proportions of or amounting to an uprising, military or usurped power (Strike, Riot, Civil Commotion shall not be applied to section 7 and 8)
12. any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
13. any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with nuclear energy or radioactivity of any kind including but not limited to any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - a. ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
  - b. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor, or other nuclear assembly or nuclear component thereof;
  - c. any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
14. Violation or attempted violation of the law or resistance to arrest.
15. any loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with Pandemic or Epidemic, except COVID-19.
16. the Insured Person's direct participation in any acts of Strike, Riot, Civil Commotion, Terrorism.
17. any act of Terrorism except for Section 1, Section 7, Section 8

## Specific Exclusions

### Exclusions applicable to Section 1

The Company will not be liable in respect of:

1. any Loss caused by an injury which is a consequence of any kind of Sickness.
2. Accidental death and Loss of one or more limbs or one or both eyes unless such death or Loss occurs within twelve (12) months of the date of Accident.

### Exclusions applicable to Section 2

The Company will not be liable in respect of:

1. treatment or aid obtained in Hong Kong except as specifically provided for in the Section.
2. surgery or medical treatment which in the opinion of the Physician treating the Insured Person can be reasonably delayed until the Insured Person's return to Hong Kong.
3. additional cost of single or private room accommodation at a Hospital, clinic or nursing home.
4. any medical treatment, diagnosis, consultation or prescribed drugs for which the Insured Person has received during the 12 months preceding the Period of Insurance.



5. any loss or expenses arising from Insured Person travelling against the medical advice of a Physician or for the purpose of seeking medical treatment.
6. dental care or treatment including surgery, cosmetic or plastic surgery except necessitated by Bodily Injury caused by an Accident.
7. any special braces, prosthetic limbs or devices, medical appliances or equipment except for the rental of such devices or equipment during the Hospital confinement period.

#### **Exclusions applicable to Section 3 and 4**

The Company will not be liable in respect of:

1. loss or damage arising from delay by Customs or other official.
2. loss of or damage to stamps, bonds, coupons, negotiable instruments, title deeds, manuscripts, securities of any kind or documents (other than those specifically mentioned in Section 4)
3. loss of or damage to mobile phones, tablet computers and electronic equipment with mobile phone function and their accessories.
4. loss of or damage to contact or corneal lenses or damage to fragile or brittle articles or perishable food.
5. normal wear and tear, gradual deterioration, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
6. loss of or damage to business goods or samples.
7. loss of or damage whilst in the custody of an airline or other carrier unless reported immediately on discovery and, in the case of an airline, a Property Irregularity Report is obtained.
8. loss of data recorded on tapes, discs, cards, Universal Serial Bus (USB) or any devices with data storage function.
9. replacement cost of driving licence and credit card.

10. any loss of property when it is left unattended in public place or in any vehicle unless the property is locked inside a trunk of the vehicle.
11. loss not reported to the police and for credit cards to the issuer of the card within 24 hours of discovery and such report is not obtained.
12. any item that will be or have been claimed under Section 5.

#### **Exclusion applicable to Section 4**

The Company will not be liable in respect of:

1. shortage due to error, omission, exchange or depreciation in value.
2. travellers' cheques not immediately reported to local branch or agent of issuing authority.
3. loss due to failure to observe the conditions of the issuer of the card or unauthorized use of the card by Family members of the Insured Person.

#### **Exclusions applicable to Section 6**

The Company is not be liable in respect of:

1. employers' liability, contractual liability or liability to a member of the Insured Person's Family.
2. liability to or arising from or in the connection with animals belonging to, or in the care or custody or control of the Insured Person.
3. any wilful, malicious or unlawful act
4. ownership, possession or use of any vehicle, motorcycle, aircraft, watercraft or firearms.
5. the undertaking of any trade, business or profession.
6. any criminal proceedings, fines, penalties or punitive damages.
7. the ownership or occupation of land or buildings (other than occupation of temporary residence).
8. loss of or damage to property owned by or held in trust or in the care or custody or control of the Insured Person.

#### **Exclusions applicable to Section 7 and 8**

The Company will not be liable in respect of:

1. government regulations or acts (except for the first issuance of a Red or Black Outbound





- Travel Alert after this insurance is effective), or any kind of delay or amendment of the booked itinerary, or failure in provision of any part of the booked trip (including financial collapse, error, omission or default) by the provider of any service forming part of the booked trip as well as of the agent or tour operator through whom the trip was booked.
2. the issuance of any Outbound Travel Alert(s) other than a Red or Black Outbound Travel Alert.
  3. disinclination to travel or financial circumstances by the Insured Person or the Insured Person's travelling companion.
  4. failure to immediately inform the travel agent or tour operator or provider of transport or accommodation if it is found necessary to cancel or curtail the travel arrangements.
  5. cancellation of the trip at the request of the Insured Person's employer or Immediate Family Member.
  6. any unlawful act or criminal proceedings of any person.
  7. delay by carrier.
  8. any circumstances which will be paid or refunded by travel agent, tour operator or other provider or any service forming part of the booked itinerary.
  9. cancellation of the trip due to pre-existing condition.

#### **Exclusions applicable to Section 9 and 10**

The Company will not be liable in respect of:

1. failure to check in according to the itinerary and obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
2. Strike or industrial action existing at the commencement of the trip or insurance application date.
3. late arrival of the Insured Person at the airport or port of exit after check-in or booking-in time.

#### **Exclusions applicable to Section 11**

The Company will not be liable in respect of:

1. any condition under the influence of alcohol or drugs of the Insured Person who is controlling of a rental vehicle during the rental period.
2. any violation of the terms of the rental agreement or applicable motor insurance.
3. any illegal or unlawful use of the rental vehicle.
4. Insured Person is not holding a valid driving license.
5. any liability other than loss of or damage to the rental vehicle.
6. failure to provide the rental agreement for which the Insured Person has entered and the receipt issued for excesses or deductibles incurred for which the Insured Person is liable and has paid at the time of claim.

### **General Conditions**

#### **1. Age Limit**

For single trip, the insurance shall apply to all ages up to seventy-five (75). For annual cover, the entry age must be seventy (70) or below and renewal is allowed up to seventy-five (75).

#### **2. Trip Extension**

The original Period of Insurance shall be automatically extended for a maximum period of ten (10) days in the event that the Insured Person shall unavoidably be delayed in the course of his/her scheduled trip prior to return to Hong Kong.

#### **3. Hijack**

This Policy is extended to cover the Insured Person against death or Bodily Injury as a result of being a victim of hijack. the Company shall not be liable for any claim arising out of connection with the Insured Person's own participation or provocation of any such act.

#### **4. Entire Contract**

This Policy shall include the proposal and schedule, as well as all endorsements, declarations and other attachments, and



together with these constitute the entire contract.

No agent has any authority to amend this Policy, or to waive any provision. No change in this Policy shall be valid unless approved by the Company through signed endorsement.

#### **5. Precaution**

The Insured Person shall act in a prudent manner and exercise reasonable care and precaution to prevent Accidents, injury, illness, loss or damage.

#### **6. Time of Notice of Claim**

Written notice of claim must be given to the Company as soon as reasonably possible, and in no event later than thirty (30) days after the occurrence of any loss, except in the case of Accidental death, immediate notice must be given.

#### **7. Sufficiency of Notice**

Written notice to the Company means that the Insured Person or the Beneficiary or someone acting on behalf of either, must tell the Company or tell any authorized representative of the Company of the claim with enough information to identify the Insured Person.

#### **8. Proof of Loss**

All certificates, information and evidence required by the Company shall be furnished at the expense of the claimant and shall be in such form as the Company may prescribe.

The Insured Person shall as often as required by the Company submit to medical examination at the Company's expense. In the event of the death of the Insured Person, the Company shall be entitled to have a post-mortem examination at its own expense.

#### **9. Time for Filing Proof of Loss**

Affirmative proof of loss must be furnished to the Company at its said office in case of a claim due to loss of time from Disability within ninety

(90) days after the termination of the period for which the Company is liable, and in case of a claim for any other loss, within one hundred eighty (180) days after the date of loss.

#### **10. To whom Indemnities are Payable**

Indemnity for loss of life of the Insured Person is payable to the named beneficiary, otherwise to the estate of the Insured Person. All other indemnities of this Policy are payable to the Insured Person. No notice of designation or change in beneficiary in relation to this Policy shall be effective unless and until received and acknowledged by the Company and the Company shall in any event have no responsibility to verify the validity of any such designation. Each beneficiary or legal personal representative shall undertake to indemnify the Company for any penalty charges or expenses arising from payment of any benefit to the beneficiary or legal personal representative before obtaining estate duty clearance.

#### **11. Rights of Beneficiary and Assignment**

Consent of the beneficiary shall not be requisite to surrender or assignment of this Policy, or to change of beneficiary, or to any other change in this Policy. No assignee of this Policy shall be entitled to any payment under this Policy except for the benefit payable in respect of death.

#### **12. Limitation of Time for Bringing Suit**

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after proof of loss has been filed in accordance with the requirements of this Policy, nor shall such action be brought at all unless brought within two (2) years from the expiration of the time within which proof of loss is required by this Policy.

#### **13. Change of Occupation**

The Insured Person shall give written notice as soon as practical to the Company at any of





its offices of any change in his occupation or habits or pursuits which may reasonably be viewed as increasing his / her exposure to Accidental injury (and shall pay any additional premium required by the Company) and of any other insurance effected against Accidents or the consequences thereof. Before each renewal of this insurance the Insured Person shall likewise give written notice of any illness, disease, physical defect or infirmity by which he has become affected or which has come to his knowledge. If the Insured Person fails to notify the Company of such changes for whatsoever reason within thirty (30) days of the occurrence of the same, the coverage provided by the Company under this Policy in respect of the Insured Person shall cease with effect from the date on which the change took place.

#### 14. Cancellation

The Company may cancel the annual travel Policy by giving seven (7) days notice to the Insured Person by registered letter sent to the last known address; and the Company making to the Insured Person a return of premium proportionate to the unexpired part of the Period of Insurance. The annual travel Policy may be cancelled at any time by the Insured Person on seven (7) days notice to the Company and in such event the Insured Person shall be entitled to a return premium less premium at the Company's Short Period Rates for the time the annual travel Policy has been in force during the Period of Insurance.

Period	Short Period Rates
2 months (Minimum)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%

Over 6 months

100%

#### 15. Fraudulent Claim

If the claim is fraudulent or if any fraudulent means or device is used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this policy all benefits in respect of such claims will be forfeited.

#### 16. Fitness to Travel

At the time of effecting this insurance the Insured Person must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim could be jeopardized.

#### 17. Subrogation

The Company shall be entitled to take over and conduct the defence or settlement of any third party claim at the Company's discretion. The Company will also be entitled to use the Insured Person's name to enforce recovery rights against any other person whether before or after indemnification is received under this Policy.

#### 18. Premium

For short term trip travel plan, no refund of premium is allowed once the policy has been issued. Upon the first issuance of an Outbound Travel Alert in respect of the place of destination of the scheduled itinerary after this insurance has taken effect but prior to the commencement of the itinerary, the Insured Person may at his / her own option to suspend the Policy and reserve the premium paid for his / her next trip within three (3) months from the policy commencement date by giving the Company notice in writing, provided always that no claim has been made and this Policy is not an Annual Travel Policy and no refund of premium is allowed for a replacement trip with shorten Period of Insurance and additional premium is required for a replacement trip with prolonged Period of Insurance.



### **19. Compliance with Policy Provisions**

This insurance shall be voidable if there has been any misrepresentation, misdescription, or non-disclosure of any material fact. Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

### **20. Arbitration**

Any difference arising between the Insured Person or any claimant and the Company shall be referred to an arbitrator to be appointed by the parties; or if they cannot agree upon a single arbitrator, to the decision of two arbitrators, one to be appointed by each of the parties, or in case of disagreement, of an umpire to be appointed by the arbitrators before entering on the reference. The making of an award shall be a condition precedent to any liability of or right of action against the Company in respect of such difference. If the Company shall disclaim liability for any claim and such claim shall not within twelve (12) months from the date of such disclaimer have been referred to arbitration under these provisions the claim shall then be deemed to have been abandoned and shall not thereafter be recoverable.

### **21. Governing Law and Jurisdiction**

This Policy shall be governed by and interpreted in accordance with the law of the Hong Kong and subject to the exclusive jurisdiction of the Hong Kong courts. The indemnity under this Policy shall not apply in respect of judgements which are not in the first instance delivered by or obtained from a court of competent jurisdiction in Hong Kong.

### **22. Other Insurance**

If at the time of any claim under this Policy there is any other insurance indemnifying any person or Insured Person(s) who are entitled to be indemnified under this Policy, this policy is not to be called upon in contribution and,

subject to the policy limit of indemnity, is only to pay any amount if and so far as not recoverable under such other insurance. (except for Section 1 – Personal Accident, and Section 10 – Travel Delay).

### **23. Rights of Third Parties**

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



## Appendix: International Travel, Medical and Concierge Assistance Services – Terms and Conditions

**24-hour Assistance Hotline Number: (852) 2164 9898**

This document does not form part of the Policy Contract.

International Travel, Medical and Concierge Assistance Services are arranged through the Service Provider appointed by Liberty International Insurance Ltd. to assist the Member in an emergency during his / her journey.

### **Definitions**

1. **“Country of Origin”** shall mean country where the Member was born in or the country where the Member obtained his nationality.
2. **“Dependent Child(ren)”** shall mean child(ren) of an adult Member who is below the age of 18 years.
3. **“Hospital”** shall mean only an establishment duly constituted and registered as a hospital for the care and treatment of the sick or injured persons paying as bed-patients, and which:
  - i. has facilities for diagnosis and major surgery;
  - ii. is under the supervision of a Physician;
  - iii. provides nursing services by registered and graduate nurses 24 hours a day;
  - iv. is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the aged.
4. **“Member”** shall mean any person duly covered by the Travel Policy of The Company.
5. **“Physician”** shall mean a registered medical practitioner who is qualified and licensed to practice western medicine and who, upon

rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice, but excluding a doctor, physician or surgeon who is the insured himself.

6. **“Place of Residence”** shall mean the dwelling in which the Member is usually living most of the time at the date of enrolment and/or the address as provided for in the latest travel policy.
7. **“The Company”** shall mean Liberty International Insurance Ltd.
8. **“The Service Provider”** shall mean the provider for emergency assistance services appointed by The Company.
9. **“The Service Provider’s Designated Doctor”** shall mean the panel of Physicians selected and designated by the Service Provider.

### **Assistance Services and Benefits**

#### **Section 1 - Emergency Medical Evacuation (Actual Cost)**

In the event the Member suffers from a serious medical condition while the Member is travelling outside Hong Kong and if The Service Provider’s Designated Doctor, in consultation with the local attending Physician of the Member, determines that adequate medical facilities are not available locally, The Service Provider shall on behalf of The Company to organize a medically supervised emergency evacuation for the Member to the nearest and available Hospital / medical institution that is well-equipped with adequate facilities and is capable of providing the required care or treatment needed by the Member.

The mode of transport decided will depend on the nature of the Member’s medical condition, the degree of urgency required on the treatment, the convenience of access to the nearest airport, weather conditions and distance of the next location of the Hospital / medical institution.



The decisions made by both The Service Provider's Designated Doctor and the local attending Physician shall be final and conclusive in determining the need for such services.

The 24-hour Assist Hotline should be contacted to obtain advance approval for any evacuation and to make the necessary transportation arrangements. Failure to do so invalidate a claim for such cost.

### **Section 2 - Medically Supervised Repatriation (Actual Cost)**

Following the Emergency Medical Evacuation in Section 1 above, in the event that the Member's condition has stabilized, The Service Provider shall on behalf of The Company to organize for the Member to be repatriated to the Hospital or medical institution nearest to the Member's Place of Residence to receive continued care and proper treatment after The Service Provider's Designated Doctor, in consultation with the local attending Physician determines that it is medically necessary for the Member to do so.

The decisions made by both The Service Provider's Designated Doctor and the local attending Physician shall be final and conclusive in determining the need for such services.

### **Section 3 - Repatriation of Mortal Remains (Actual Cost)**

In the event of a Member's death while travelling, The Service Provider will arrange for:

- a. the repatriation of the remains of the deceased Member to the airport of the Member's Place of Residence or Country of Origin; or
- b. assist Member's family members in local burial arrangement

### **Section 4 – Compassionate Visit**

If the Member is travelling alone and is hospitalized outside his Place of Residence for seven (7) consecutive days, and The Service Provider's Designated Doctor along with the local

attending Physician determines that it is medically necessary for the Member to be accompanied by a relative or a friend, The Service Provider will arrange for a round trip economy class air ticket and/or a reasonable transportation mean for the relative or friend designated by the Member who will be visiting the Member from his home to the place where the Member is being hospitalized.

### **Section 5 – Return of Dependent Child(ren)**

If the Member is hospitalized outside his Place of Residence while traveling with his/her Dependent Child(ren), whom is/are left unattended due to the Member's hospitalization, The Service Provider will arrange for a single trip economy class transportation and/or a reasonable transportation mean for the Dependent Child(ren) to be sent back to their Place of Residence with an appropriate escort, when necessary.

### **Section 6 – Hospital Admission Guarantee**

In the event the Member requires an emergency admission and the Member do not have available means to make payment on the hospital admission deposit required, The Service Provider shall arrange and provide for the issuance of a hospital letter of guarantee to pay on behalf of the Member.

The 24-hour Assist Hotline should be contacted to obtain advance approval for the service.

The service is not an admission of claims eligibility and the actual reimbursement entitlement is subject to the terms and conditions of the Travel Policy. The Company and The Service Provider reserve the right to recover any shortfall from the Member in the event when non-eligible medical and related expenses are not covered under the Travel Policy upon discharged. In the event when the Service cannot be placed, the Member need to follow the standard claim procedure for the reimbursement.

### **Section 7 – Dispatch of Essential Medication / Medical Equipment not Locally Available**



If The Service Provider's Designated Doctor in consultation with the local attending Physician, determines that the essential medication or medical equipment is not available locally, The Service Provider shall organize for the dispatch of such medication / medical equipment required, provided always that such dispatch is not prohibited by the local laws, rules and regulations where the Member is receiving his/her treatment.

The costs of medication / medical equipment and any delivery cost involved shall be borne by the Member.

### **Section 8 – Medical Referral Service**

The Member will be provided access to a global network of The Service Provider's Designated Doctors and the Hospitals or medical centers available. The Service Provider shall when requested, refer the Member to an English Speaking Physician or refer the Member to the nearest Hospital or medical institution to arrange for an appointment to receive the necessary treatment. The Insured Member shall be responsible for the payment of medical expenses incurred upon discharge from the Hospital or medical centers or medical institution.

### **Section 9 – Legal Referral Service**

The Service Provider will provide the Member with name, address, telephone numbers, and business hours, whenever appropriate and available, of lawyers and legal practitioners. The Service Provider will not provide legal advice to the Member.

Although The Service Provider makes such referrals, it cannot guarantee the quality of the service provider(s) and the final selection shall be at the decision of the Member. The Service Provider however shall exercise care and diligence in selecting the service provider(s).

### **Section 10 – Emergency Travel Service Assistance**

The Service Provider will assist the Member in making new arrangements and reservations for

air ticket, hotel accommodation and other travel related services in the event of an emergency or the sudden event for the Member to return to his/her Place of Residence or Country of Origin prior to his/her scheduled return date. The provision of financial guarantee by The Service Provider shall be subject to The Service Provider first securing a payment guarantee from the Member via his/her credit card or cash funds from his/her family members.

### **Section 11 – Travel Concierge Assistance**

Information provided is free of charge. All third parties charges such as, but not limited to items / service sourced and green fees are to be borne by the Member.

#### **1. Telephone Medical Advice**

A Member may contact The Service Provider's dedicated 24-hour hotline number to obtain immediate access to the available services and/or advice in relation to the Medical Advice Service. A Member shall be assisted by a team of trained multilingual personnel of The Service Provider including the panel of The Service Provider's Designated Doctors.

When any medical advice is requested, a medical consultation may be provided by The Service Provider's Designated Doctor on duty to the Member. The medical advices received by the Member shall be regarded as a pure and general advice only and it shall not be constructed as a medical diagnosis by The Service Provider's Designated Doctor.

#### **2. Inoculation Information**

The Service Provider will inform the Member that the information communicated is based upon the requirements set forth in the most current edition of the World Health Organization Publication "Vaccination Certificates Requirements and Health Advice for International Travel" as specified from time to time The Service Provider shall assume no responsibility on the inaccuracy or mistake on the information provided.



### **3. Consulate and Embassy Information**

The Service Provider provides the Member with information of the nearest consulate and/or embassy of Member's choice whilst traveling outside his/her Place of Residence including the address, telephone number and the opening hours of the consulates or embassies required.

### **4. Visa Information**

The Service Provider shall inform the Member that the information communicated is based upon the requirements set forth in the most current edition of the "ABC Guide to International Travel Information" as specified from time to time and The Service Provider shall assume no responsibility on the inaccuracy or mistake on the information provided.

### **5. Weather Information**

The Service Provider shall provide weather forecast and temperature information for foreign countries.

### **6. Loss of Passport Information**

The Service Provider shall assist the Member whom has lost his/her passport while traveling outside his/her Place of Residence.

### **7. Currency Exchange Information**

The Service Provider shall provide information concerning foreign exchange rates of major currencies. The rates provided by The Service Provider shall be considered as a general guideline only.

### **8. Flight Information**

The Service Provider shall provide flight information on the arrival and departure by destination, time and flight number upon request. The information will only be available for the present day, the day before and the day after the Member's enquiry.

### **Territorial Limits**

The benefits mentioned in the above "Assistance Services and Benefits" apply worldwide outside Hong Kong.

### **Jurisdiction**

The terms and conditions of the International Travel, Medical and Concierge Assistance Services are subject to the exclusive jurisdiction of the Hong Kong Special Administrative Region and are to be construed according to the laws of the Hong Kong Special Administrative Region.

### **Exclusions**

The provision of the benefits under Sections 1 – 6 is subject to General Exclusions and exclusions applicable to Sections 1, 2, 7, 8 of the Travel Policy. For details, please refer to the Policy itself

Please read this policy carefully and have it returned immediately, but no later than 14 days from its date of issue, for amendment of any error and/or mis-description: otherwise this policy will be treated as correct and intended. It is emphasized that any non-disclosure and/or mis-representation deliberate or negligent of a material fact to the proposal of this insurance and/or breach of any warranty(ies) or condition(s) of this policy will render this policy voidable.



## 目錄

旅遊保險索償程序	24
定義	25
保障範圍:	28
第一部份 – 個人意外	28
第二部份 – 醫療費用	29
第三部份 – 行李及個人財物	29
第四部份 – 個人錢財及旅遊證件	30
第五部份 – 行李延誤	30
第六部份 – 個人責任	30
第七部份 – 取消行程開支	30
第八部份 – 縮短旅程開支	30
第九部份 – 更改行程開支	31
第十部份 – 旅遊延誤	31
第十一部分 – 租用車輛自付額保障	31
一般不保項目	31
特定不保項目	32
一般條件	34
附 錄：國際旅遊、醫療及禮賓服務	36







## 旅遊保險索償程序

### 提交旅遊索償

提交旅遊索償所需的相關證明文件	索償類別	行李 / 行李延誤 / 個人錢財 / 旅遊證件遺失	人身意外 / 緊急支援服務 / 醫療費用	取消行程 / 縮短行程 / 航班延誤	應急購買	個人責任	租用車輛自付額保障
1. 於 30 天內將索償申請書正本以郵寄方式交回				✓			
2. 登機證 / 電子機票 / 行程 / 護照印章等以證明旅程始自香港並終於香港				✓			
3. 索償人香港身份證 / 出生證明 (適用於未滿 18 歲的受保人) 副本				✓			
4. 當地警方報告		✓		✓	✓	✓	✓
5. 該遺失物件的收據正本 / 損毀物件的相片 / 維修損毀物件報價單或發票正本		✓				✓	
6. 醫療報告 / 醫療單據正本			✓	✓		✓	
7. 航空公司報告				✓	✓		
8. 旅程開支及機票收據正本 / 機票收據 / 機票發票				✓	✓	✓	
9. 已購買物件的收據正本					✓		
10. 顯示損壞程度的相片							✓
11. 租車收據及租賃協議 / 合約正本							✓
12. 自付額付款收據正本							✓
13. 汽車事故報告正本及當地警方報告							✓
14. 所有與第三方索償直接有關的通訊						✓	✓

#### 重要注意事項：

1. 未填妥之索償申請書，將不獲接受辦理有關索償申請手續。
2. 我們索取的所有醫療報告、資料及證據，費用由索償人承擔。
3. 可能需要索取其他資料。

### 索償程序

填妥之索償申請書 +  
所有相關文件正本\*



寄回：  
香港太古城英皇道1111號26樓  
2601-04及13-16室

傳真：  
2577 9578

電郵：  
claims@libertymutual.com.hk



\* 意外發生當日起 30 天內交回





## 旅遊保險單

申請投保本保單之受保人謹此表明，並作出申請及聲明，該聲明為此合約之依據，並被視為納入本保單之內及已經支付或同意支付保費作為承保之代價。利寶國際保險有限公司（「本公司」）將遵守

本保單所載或認可之條款、條件及例外條款，並就於承保期內發生下文界定之任何或一切突發事件向受保人賠償或支付保障，惟本公司根據本保單承擔之任何責任視乎本保單所載或認可之條款、條件及例外條款是否已妥為遵守及履行而定。

## 定義

詞彙	定義
1. 意外	指偶然發生之突發、不可預見及不可預料之事件。
2. 日常生活活動	指在毋須協助之所有情況下進食、更衣、沐浴、使用盥洗室及上下床。
3. 成人	指年齡介乎於十八(18)歲至七十五(75)歲之人士。
4. 亞洲	汶萊、柬埔寨、中國、關島、印尼、老撾、澳門、馬來西亞、緬甸、菲律賓、新加坡、台灣、韓國、日本、泰國和越南。
5. 身體受傷	指承保期內，受保人身體任何部分承受及由意外所引致之受傷。
6. 強制檢疫	指受保人被限制在醫院的隔離病房或被關在政府指定的隔離地點至少一(1)整日並在該處持續逗留直至完成檢疫。
7. COVID-19 / 冠狀病毒病	指由嚴重急性呼吸道症候群冠狀病毒 2 型(SARS-Cov-2)引發的傳染病（定義見世界衛生組織）。
8. 縮短旅程	指抵達預訂發票所示預訂目的地後放棄所計劃行程，返回香港住所。
9. 受供養子女	指年齡介乎於十七(17)歲或以下之未婚人士。
10. 傷殘	指「保障表」中列為受保人因身體受傷導致之意外死亡及永久性傷損殘廢之任何傷殘（包括死亡）。
11. 紀律部隊	指香港警務處、香港消防處、香港懲教署、入境事務處、香港海關及廉政公署。
12. 家庭 / 家庭成員	指受保人、受保人之合法已婚配偶及合法受供養子女。
13. 香港	指中華人民共和國香港特別行政區。
14. 醫院	指合法經營之公立或私家醫院。
15. 直系家庭成員	指受保人之配偶、父母、配偶的父母、（外）祖父母、配偶的（外）祖父母、兄弟姊妹或子女。



<b>16. 受保人</b>	指根據是次承保獲提供服務及承保表中所列之受保人。
<b>17. 損傷</b>	指 (僅供用作詮釋第一部份) a) 生理上與身體完全分離，或 b) 機能完全喪失及無法復原，且不能透過手術或其他治療補救，並持續至少連續十二(12)個月，經醫生證明受保人於有生之年將繼續處於該情況下。
<b>18. 醫療所需費用</b>	指於承保期內因身體受傷或生病而必須產生之所有合理及一般費用，由受保人支付予醫生、外科醫生、護士、醫院、處方藥物及 / 或所僱之陸上救護車（直昇機及任何飛機除外）。
<b>19. 自然災害</b>	指由大自然導致的突發事件，例如水災、山泥傾瀉、閃電、颱風、地震、火山爆發、海嘯、颶風或沙暴。
<b>20. 外遊警示</b>	自外遊警示制度設立以來，香港政府根據該系統就某特定事件或事故首次發出之警示。警示分為三級：黃色外遊警示、紅色外遊警示及黑色外遊警示。
<b>21. 全球大流行病 / 流行病</b>	指由世界衛生組織或任何政府機關宣佈為全球大流行病或流行病的任何類型的疾病爆發，不論該項宣佈涵蓋全球範圍或只是某一特定國家。
<b>22. 承保期</b>	<b>第二部份：</b> 指受保人於離境當日離開香港出境檢查櫃檯 / 辦事處之時間，並於受保人在到境當日抵達香港入境檢查櫃檯 / 辦事處之時間終止。 <b>第七部份：</b> 指發出保險憑證之時間。就年度旅遊保單而言，指確認行程安排之時間，惟行程須於保單屆滿日期前開始。 <b>第二及第七部份以外部分：</b> 指受保人離開其香港住所直接前往出境口岸之時間，或距離受保人安排乘搭交通工具之預定離境時間四(4)個小時前（以時間較後者為準）起，直至其返回其香港住所之時間，或受保人安排乘搭交通工具之預定到境時間後四(4)個小時內，或自旅程開始日起計滿一百八十(180)天（以時間較早者為準）為止。就年度旅遊保單而言，各單一行程將於各旅程開始日起九十(90)天後屆滿。
<b>23. 永久性傷損殘廢</b>	指受保人完全及永久不能從事因教育、培訓或經驗而具備合理資格之任何職業或工作。如受保人於身體受傷期間失業，即其完全及永久不能進行所有日常生活活動。在以上任何一種情況下，有關殘疾須無間斷持續連續十二(12)個月，並須經醫生證明受保人於有生之年完全、持續及永久性傷殘。
<b>24. 醫生</b>	指於其執業地區獲合法授權提供醫療及手術服務之任何人士，惟身為受保人之任何個人或受保人之直系家庭成員除外。



25. 公共運輸工具	指由正式持牌作定期運載付費乘客之承運公司所提供及營運之任何巴士、公車、渡輪、氣墊船、水翼船、輪船、出租車、火車、電車或地鐵，及由正式持牌作定期運載付費乘客，並只在已建成之商務機場或持牌商務直昇機場間營運之航空公司所提供及營運之任何直昇機，及任何由正式持牌作定期運載付費乘客之航空公司或包機公司所提供及營運之任何定翼飛機。
26. 註冊中醫	指根據香港法例第 549 章《中醫藥條例》第 69 條註冊成為註冊中醫之任何人士。
27. 疾病	指於承保期內感染及開始患上之不適或疾病。
28. 罷工 / 暴亂 / 民間騷亂	指(i)任何人士連同他人參與任何擾亂治安的行為（不論是否與罷工或停工有關）；或(ii)任何合法組成機構鎮壓或試圖鎮壓任何有關騷亂的行動；或(iii)任何罷工者或停工工人作出令罷工升級或抵抗停工的惡意行為；或(iv)任何合法組成機構防止或試圖防止任何有關行為或盡量減輕任何有關行為後果的行動。
29. 恐怖主義	指任何人士或團體，不論是單獨行動，抑或代表任何組織或政府，或與任何組織或政府有關連，出於政治、宗教、意識形態、種族目的或其他類似原因，包括意圖影響任何政府及 / 或威嚇公眾人士或任何部分公眾人士的行為，包括但不限於使用武力、或暴力，或任何手段及 / 或威脅使用前述各項。



## 保障範圍

### 第一部份 – 個人意外

倘於承保期內，受保人完全因意外直接導致其死亡或永久性傷殘，則本公司將向受保人或受保人之合法遺產代表人支付下述各項保額之百分比。

#### 保障表

#### A. 意外死亡 / 永久性傷殘 (最高為 1,200,000 港元)

保障項目	保額賠償百分率
1. 意外死亡	100%
2. 永久性傷損殘廢	100%
3. 全身癱瘓	100%
4. 永久性精神失常	100%
5. 單目或雙目完全失明	100%
6. 損失一肢或以上	100%
7. 損失語言能力及失聰	100%
8. 雙耳失聰	75%
9. 單耳失聰	15%
10. 損失語言能力	50%
11. 一眼永久完全損失晶體	50%
12. 損失腳趾	
a) 全部	20%
b) 兩節大腳趾	7.5%
13. 損失掌骨	
a) 第一或第二節	3%
b) 第三、四或第五節	2%
14. 損失拇指	
a) 兩節	30%
b) 第一節	15%
15. 折斷腿部或膝蓋而永久無法駁回	15%

16. 腿部縮短最少五厘米	10%	
	右手	左手
17. 損失四指及拇指	70%	50%
18. 損失四指	40%	30%
19. 損失食指、中指、無名指或小指		
a) 三節	15%	10%
b) 兩節	10%	7.5%
c) 一節	7.5%	5%
20. 保障項目第 8 至 19 項並不包括之永久性傷殘，倘符合保障項目第 8 至 19 項，本公司可全權決定保額之百分率。		

#### B. 嚴重燒傷 (最高為 200,000 港元)

保障項目	保額賠償百分率	
	二級	三級
1. 身體表面 50%或以上	100%	
2. 身體表面 30%或以上	50%	
3. 身體表面 20%或以上	40%	100%
4. 身體表面 10%或以上	20%	75%
5. 身體表面 5%或以上	10%	50%

#### 附註：

- 倘受保人為左撇子，則「保障表」第 17 至 19 項就「右手」及「左手」應付之賠償將對調。
- 受保人無權就同一意外索取「保障表」中超過一項保障項目之賠款。倘受保人於同一意外中蒙受超過一項傷殘，本公司僅須根據「保障表」中能獲得最高賠償額之傷殘賠款。於保單餘下年期，已付賠款將自保額中扣除。
- 倘已就「保障表」中保障項目第 8 至 20 項之任何永久性傷殘賠償，但因身體受傷而於其後連續十二(12)個月內死亡，則本公司將支付就傷殘應付賠償與就意外死亡應付賠償兩者之差額 (如有)。



## 意外及失蹤

請注意，倘投保人蒙受符合本保單之條款及條件之意外，則本保單將按原有保單為受保人提供保障。

如受保人於身體受傷時及本保單保障之有關情況下於旅遊時因乘搭之飛機或陸上或海上之其他運輸工具失蹤、沉沒或遇難，而受保人之遺體於當日起計一年內仍未尋獲，則會假設受保人於該次失蹤、沉沒或遇難時因本協議所保障之意外導致之身體受傷而喪生。

## 土葬或火葬費用

倘受保人因意外死亡在罹難當地進行土葬或火葬，本公司將就此支付合理費用，最高為 20,000 港元。

## 成人受保人就公共運輸工具之雙倍賠款

倘於承保期內，成人受保人因於旅遊時作為付費乘客乘搭公共交通工具而令身體受傷，直接促使或導致其死亡或由身體受傷當日起計十二(12)個月內之任何傷殘，則本公司將支付保障表中所列之意外死亡 / 永久性傷殘額外 100% 保額。

於承保期內，每名成人受保人因蒙受一項或多項損傷而根據本部份應獲支付之一切賠償金額（成人受保人就公共運輸工具之雙倍賠款除外）最高為 1,200,000 港元。每名受供養子女受保人根據本部份應獲支付之一切賠償金額最高為 600,000 港元。

## 第二部份 – 醫療費用

本公司將賠償受保人就於承保期內接受治療而產生之所需費用，詳情如下：

- a. 本公司將賠償受保人於遇到意外或疾病當日起計五十二(52)週內，於香港以外地區治療意外身體受傷或疾病而產生之日常、一般及合理的醫療所需費用。
- b. 本公司亦將賠償於受保人從外地返港後三(3)個月內於香港產生之醫療所需費用，有關費用乃因於承保期內外遊發生意外身體受傷或疾病而產生，的；就於承保期內因發生意外身體受傷而產生的有關費用，每名成人受保人及每名受供養子女受保人應獲支付之最高賠償額分別為

1,200,000 港元及 600,000 港元；就於承保期內因發生疾病而產生的有關費用，每名成人受保人及每名受供養子女受保人應獲支付之最高賠償額分別為 120,000 港元及 60,000 港元（包括接受香港註冊中醫治療費用每日為 200 港元及合共為 2,000 港元）。

- c. 如出現以下情況，本公司將向受保人支付每日 500 港元的津貼，每名受保人可獲支付的津貼最高為 5,000 港元：
  - I. 受保人因於承保期內發生意外身體受傷或疾病而在香港境外的醫院留醫或
  - II. 受保人因於承保期內懷疑或證實感染 COVID-19 或未被視為全球大流行病或流行病的傳染性疾病，而因此被當地政府要求接受強制檢疫，或因於承保期完結及返港後三（3）日內懷疑或證實感染 COVID-19 或未被視為全球大流行病或流行病的傳染性疾病，而因此被香港政府要求接受強制檢疫。有關強制檢疫安排必須為意料之外及不得在承保期生效日期前實施。

於承保期內，每名成人受保人根據本部份應獲支付之一切賠償金額最高為 1,200,000 港元。每名受供養子女受保人根據本部份應獲支付之一切賠償金額最高為 600,000 港元。

## 第三部份 – 行李及個人財物

本公司將就受保人於承保期內攜帶或購買之行李及個人財物之遺失或損壞，按重置價值（扣除財物損耗之價值）或維修費用向受保人賠償。

惟：

- I. 本公司就任何一件財物或一對或一組財物承擔之賠償責任限額為每名成人受保人 3,000 港元；每名受供養子女受保人 1,500 港元
- II. 本公司根據本部份承擔之最高賠償責任為每名成人受保人 20,000 港元；每名受供養子女受保人 10,000 港元

## 第四部份 – 個人錢財及旅遊證件

本公司將就以下各項賠償受保人：



- a. 於承保期內遺失所攜帶的個人錢財（只限現金、鈔票、旅行支票及匯票）（受供養子女受保人不受保障）
- b. 於承保期內重領遺失之旅遊證件之費用（只限機票、護照及回鄉證）。
- c. 因未經授權使用信用卡導致之金錢損失，前提是受保人於承保期內遺失隨身攜帶之信用卡。（受供養子女受保人不受保障）

本公司根據本部份承擔之最高賠償責任不應超過：

- i. 個人錢財 – 每名成人受保人 3,000 港元
- ii. 旅遊證件 – 每名受保人 10,000 港元
- iii. 未經授權使用信用卡 – 每名成人受保人 3,000 港元

## 第五部份 – 行李延誤

倘受保人攜帶之托運行李自飛機抵達目的地後延誤、誤送或短暫誤置超過六(6)小時，則本公司將賠償受保人最多 1,500 港元作應急購買所需物品或衣物或必需品。然而，受保人不可就相同損失同時索償第三及五部份。

## 第六部份 – 個人責任

倘受保人於承保期內須就以下事項向第三方承擔法律責任，則本公司將向受保人作出賠償：

- a) 意外死亡或身體受傷；或
- b) 意外遺失或損壞財物。

本公司根據本部份就所有損害賠償（包括任何索償人向成人受保人追討之法律費用及開支及成人受保人在本公司書面同意之情況下產生之費用及開支）向每名成人受保人承擔之最高賠償責任不應超過 2,000,000 港元。

## 第七部份 – 取消行程開支

倘成人受保人因以下事項而需要且不能避免地取消行程，則本公司將僅為受保人預付或訂約支付之訂金或費用所不能退回之損失賠償受保人：

- a. 死亡、身體受傷、疾病，並經醫生證明有關人士因該身體受傷或疾病不宜進行有關行程或進行有關行程會造成生命威脅，或受保人、直系家庭成員、未婚夫或未婚妻須於香港之住所接受強制隔離；或
- b. 於離境當日前一(1)週內受保人之主要住所因自然災害而嚴重損毀。
- c. 預定行程目的地首次發出紅色或黑色外遊警示，但前提是於保單生效前並無發出任何外遊警示，及紅色或黑色外遊警示首次發出的時間必須為承保期生效日期前一(1)週內。在黑色外遊警示及紅色外遊警示發出下，本公司於本部份將向受保人賠償的最高限額分別為 100%及 50%。
- d. 受保人於承保期生效日期前九十(90)日內接獲證人傳票、出任陪審團。
- e. 於承保期生效日期前一(1)週內，預定行程目的地突然爆發罷工、暴亂、民間騷亂、恐怖主義、惡劣天氣狀況或自然災害。

本公司於本部份之最高責任為每名成人受保人 50,000 港元。

## 第八部份 – 縮短旅程開支

倘成人受保人因以下情況而要縮短計劃行程，本公司將向受保人支付預訂發票所示計劃行程之不可退回預繳款項（按比例根據未使用日數計算）及 / 或因此返港而必然及不能避免地產生之額外旅遊及酒店住宿開支：

- I. 死亡、身體受傷、疾病，並經醫生證明有關人士因該身體受傷或疾病致不宜進行有關行程或進行有關行程會造成生命威脅，或受保人、直系家庭成員、未婚夫或未婚妻須於香港之住所接受強制隔離；或
- II. 於承保期內受保人之主要住所因自然災害而嚴重損毀。
- III. 預定行程目的地首次發出紅色或黑色外遊警示，但前提是於受保人開始行程前並無





任何外遊警示生效。在黑色外遊警示及紅色外遊警示發出下，本公司於本部份將向受保人賠償的最高限額分別為 100%及 50%。

- IV. 受保人於開始行程後，預定行程目的地突然爆發罷工、暴亂、民間騷亂、恐怖主義、惡劣天氣狀況或自然災害。

本公司於本部份之最高責任為每名成人受保人 50,000 港元。

### 第九部份 – 更改行程開支

倘由於罷工、騎劫、惡劣天氣情況、機件或結構性缺陷導致成人受保人乘搭已安排之飛機或船舶較受保人獲提供之行程預定離開或抵達時間延誤超過八(8)小時，則本公司將支付成人受保人最高 15,000 港元，惟以下列者為限：

- a. 倘成人受保人因旅遊延誤而取消或縮短行程，本公司僅向受保人賠償預付或訂約支付之不可退回訂金或費用，或
- b. 倘成人受保人因已安排之交通被取消而須更改行程以抵達原來目的地，本公司將賠償旅遊延誤所直接產生之任何額外住宿及交通開支。

### 第十部份 – 旅遊延誤

倘成人受保人已安排搭乘之飛機或船舶由於罷工、騎劫、惡劣天氣情況、機件或結構性缺陷而較成人受保人獲提供之行程預定離開或抵達時間有所延誤，則本公司將按下列情況支付予成人受保人：

- I. 按受保人獲提供行程之預定飛機或船舶之離開或抵達時間計算，每延誤六(6)個完整小時賠償 300 港元。
- II. 香港境外產生之額外、合理及不可退回住宿開支最高 2,000 港元。

本公司於此部份之最高責任為每名成人受保人 5,000 港元。

### 第十一部份 – 租用車輛自付額保障

倘成人受保人在旅程中，因成人受保人駕駛租用車輛而發生碰撞或該租用車輛在停泊時被盜或損毀，本公司將向成人受保人賠償汽車保單的自付額及免賠額。惟以下列為限：

- I. 該租用車輛為向持牌租車公司租用；及
- II. 成人受保人與持牌租車公司已簽訂租用協議；及
- III. 有有效汽車保單為租用期內出租車輛之損失或損壞提供保障。

於承保期內，本公司於本部份之最高責任為每名成人受保人 5,000 港元。

### 一般不保項目

倘提供保險、支付賠款或提供保障會導致本公司面臨聯合國決議案或任何適用於本公司之司法權區貿易或經濟制裁、法律或法規下之任何制裁、禁制或限制，則本公司不應被視為提供保險，而本公司概不就支付任何賠款或提供任何保障負有任何責任。

本保單並不適用於以下事項導致之任何損失：

1. 並非自香港出發之行程。
2. 任何已存在的身體病況（包括先天及遺傳病症）。
3. 任何在本保險生效前（或如為年度旅遊保單，則為確認行程時）已存在或已知之情況（包括發出外遊警示），除非（僅適用於黃色外遊警示）該損失並非因導致發出外遊警示的任何事件而產生或與該事件有關。
4. 受保人作出之任何非法或不合法行為或根據海關或任何政府或其他機關命令將財物充公、扣留、破壞、收歸國有、徵用或損毀。
5. 以專業身份於任何類型賽車比賽中乘搭或駕駛賽車或參與任何運動或遊戲或受保人可能或可以藉參與賺取收入或酬金之運動或遊戲而發生意外。
6. 除作為乘客搭乘根據發牌機構條例獲正式發牌而營運之飛機外之任何飛行活動。
7. 自殺或意圖自我傷害、精神失常、精神或神經紊亂、任何酒精或藥物（除根據處方療程及按醫生指示但並非屬治療吸毒人士所服用之藥物外）影響下之情況（不



論是否暫時性)、酗酒、吸毒或濫用溶劑、置身於不必要之危險中(不包括試圖拯救他人生命)。

8. 任何因懷孕、分娩或流產、墮胎、產前及產後護理以及其他因此而引起其他併發症所導致之情況。
9. 性病或經性行為傳染之疾病,包括愛滋病(後天免疫力缺乏性)及愛滋病相關綜合症或任何於人類免疫力缺乏病毒血清測試呈陽性反應下出現之任何受傷或疾病以及相關疾病。
10. 受保人以專業運動員身份參與運動或遊戲、作為演員、拍攝電影或電視節目工作人員或技術人員、特技人、政客、紀律部隊、軍人、海軍、空軍、武裝部隊、有關任何商業專業或受聘之勞工、任何空中交通工具之工作人員或操作員、導遊或旅行團領隊時所發生之任何意外。
11. 由以下情況直接或間接導致、引致或與之相關之任何損失、損壞、費用或開支(不論由於任何其他同時或按任何其他次序發生造成損失之原因或事件):
  - a. 外敵入侵或戰事等戰爭侵略行為(不論是否已宣戰)、內戰、叛變、起義、革命、叛亂、罷工、暴亂、構成或導致起義、軍事行動或奪權之民間騷亂(罷工、暴亂、民間騷亂不適用於第七及第八部份)。
12. 就因任何形態或數量的石棉而直接或間接引致、導致或加重的任何一項或多項損失申索而負上的任何實際或據稱的法律責任。
13. 由核能或任何類型放射性物質(包括但不限於任何下列一項)直接或間接導致、引致或與之相關之任何性質之損失、損壞、費用或開支(不論由於任何其他同時發生或按任何其他次序發生造成損失之原因或事件):
  - a. 任何核子燃料或由核子燃料燃燒後所產生之核子廢料所引致之電離子輻射或放射性污染;

- b. 任何核設施、反應堆或其他核子機組或核子元件產生之放射性、毒性、爆炸性或其他危險或污染物質;
- c. 任何採用原子或核裂變及/或聚變或其他類似反應或放射性力量或物質之戰爭武器。

14. 違反或意圖違反法律或拒捕。
15. 除 COVID-19 外,由全球大流行病或流行病直接或間接導致、引致或與之相關的任何性質的損失、損害、費用或開支。
16. 受保人直接參與罷工、暴亂、民間騷亂、恐怖主義的任何行為。
17. 除第一部份、第七部份、第八部份外的任何恐怖主義行為。

## 特定不保項目

### 適用於第一部份之不保項目

本公司並不對以下情況負責:

1. 由於任何類型疾病引致損傷造成之任何損失
2. 意外死亡及損失一肢或多肢或單目或雙目(除非上述死亡或損失乃於意外日期起計十二(12)個月內發生)。

### 適用於第二部份之不保項目

本公司並不對以下情況負責:

1. 於香港接受之治療或援助(不包該部份特定提供的保障)。
2. 醫生認為可合理地延至受保人返港後才進行之手術或診治。
3. 於醫院、診所或療養院之單人或私人病房額外費用。
4. 受保人於承保期前 12 個月內已接受之任何診治、診斷、諮詢或處方藥物。
5. 受保人不理會醫生之醫療意見而旅遊或為求醫而旅遊所產生之任何損失或開支。
6. 牙齒護理或治療(包括手術、美容或整形手術)之費用,因意外引致身體受傷而須進行者除外。
7. 任何特別牙套、義肢或器材、醫療儀器或設備,住院期間租用之有關器材或設備除外。

### 適用於第三及第四部份之不保項目

本公司並不對以下情況負責:

1. 因海關或其他官方延誤而引致之損失或損害;





2. 印花、債券、票息、流通票據、業權契據、手稿、任何類別之證券及文件（不包括第四部份特別提及之文件）之損失或損害。
3. 手提電話、平板電腦及具有手提電話功能之電子設備及其配件之損失或損害。
4. 隱形眼鏡之損失或損害或脆弱或易碎物件或會腐壞食物之損毀。
5. 正常損耗、逐漸磨損、蟲蛀、寄生蟲或其他磨損、機械或電力故障或干擾或任何清潔、修復或翻新過程。
6. 商品或樣品損失或損毀。
7. 於由航空公司或其他交通工具保管期間產生之損失或損毀，除非於事發後即時向航空公司報告並取得行李事故報告書。
8. 遺失儲存於磁帶、光碟、燒錄卡、通用串行總線(USB)或其他具有數據儲存功能的任何裝置之資料。
9. 駕駛執照及信用卡的補領費用。
10. 受保人之財物於無人看管之情況下留在任何車輛或公眾地方，除非財物鎖於車輛車尾箱內。
11. 於發現後 24 小時內並無向警方或信用卡發卡機構報案及未能提供報告的損失。
12. 根據第五部分將會或已經申請賠償的任何項目。

#### 適用於第四部份的不保項目

本公司並不就任何以下事項負責：

1. 錯誤、遺漏、兌換或貶值而出現的缺額。
2. 無即時向當地分行或旅行支票發行機構的代理報失。
3. 因並無遵守發卡機構的條件或受保人家庭成員在無授權情況下使用該卡而導致的損失。

#### 適用於第六部份的不保項目

本公司並不就任何以下事項負責：

1. 僱主責任、合約責任或對受保人家庭成員之責任。
2. 由屬於受保人、由受保人看管或保管或控制之動物負有、產生或與之相關之責任。
3. 任何蓄意、惡意或非法行為
4. 擁有、管有或使用任何車輛、摩托車、飛機、船隻或槍械。
5. 從事任何貿易、商業或專業。
6. 任何刑事法律程序、罰金、罰款或懲罰性損害賠償。
7. 擁有或佔用土地或樓宇（佔用臨時住所除外）。

8. 受保人擁有或受託持有或看管或保管或控制的財物損失或損毀。

#### 適用於第七部份及第八部份的不保項目

本公司並不就任何以下事項負責：

1. 政府法規或法令（除本保險生效後首次發出紅色或黑色旅遊警示外）或延誤或更改已訂行程、或為已訂旅程提供任何服務之供應商，以及經手辦理旅程之旅行社或旅行團營辦商未能提供已訂旅程之任何部份（包括因財困、失誤、遺漏或違約）。
2. 發出除紅色或黑色旅遊警示外的任何旅遊警示。
3. 受保人或受保人之同行夥伴不願成行或彼等經濟出現問題。
4. 於發現需要取消或提早結束旅遊安排時未能即時知會旅行社、旅行團營辦商或交通或住宿供應商。
5. 應受保人之僱主或直系家庭成員之要求取消行程。
6. 任何人士進行任何非法行為或刑事法律程序。
7. 交通工具延誤。
8. 旅行社、旅行團營辦商或為已訂旅程提供任何服務之其他供應商作出付款或退款之任何情況。
9. 由於承保前已存在的情況而取消行程。

#### 適用於第九部份及第十部份的不保項目

本公司並不就任何以下事項負責：

1. 未能查核行程，且未能獲得運輸機構（或其代理）書面確認有關延誤之時數及原因。
2. 於行程展開時或投保日期已存在之罷工或工業行動。
3. 受保人於辦理登記時間過後仍未到達機場或出境口岸。

#### 適用於第十一部分的不保項目

本公司並不就任何以下事項負責：

1. 在交通工具租用期間，受保人在酒精或藥物影響下駕駛租用的交通工具而發生的任何狀況。
2. 違反任何租用協議或適用汽車保險的條款。
3. 任何非法或不法使用租用交通工具。
4. 受保人並無持有有效駕駛執照。
5. 除租用交通工具損失或損毀外的任何責任。
6. 未能提供受保人已訂立的租用協議以及就受保人有責任承擔並在申請賠償時已經支付的自付額或免賠額所發出的收據。



## 一般條件

### 1. 年齡限制

就投保單次旅遊保障人士而言，本保單之有效年齡適用於七十五(75)歲或以下的所有歲數。就投保全年保障人士而言，申請人士年齡必需為七十(70)歲或以下，而續保人士最高可為七十五(75)歲。

### 2. 延長行程

倘受保人於返港前其預定行程不能避免地有所延誤，原有承保期將自動延長最多十(10)天。

### 3. 騎劫

本保單的承保範圍包括受保人因成為騎劫事件之受害人而死亡或身體受傷。本公司概不就與受保人本身參與或挑起任何有關行為而導致之任何申索負責。

### 4. 完整合約

本保單包括投保書、承保表、所有背書、聲明及其他附件，所有文件構成完整合約。概無代理有權修訂本保單或豁免任何條款。本保單如有更改，須獲得本公司簽署背書批准，方始生效。

### 5. 預防措施

受保人須採取審慎的態度，並須合理謹慎及預防措施防止意外、受傷、疾病、損失或損毀。

### 6. 申請賠償通知之期限

倘受保人蒙受任何損失，須在合理可行的情況下盡快且在任何情況下不得遲於三十(30)天內以書面通知利寶有關索償，倘為意外死亡，則須立即知會利寶。

### 7. 充足通知期

以書面通知本公司，即受保人或受益人或代表任何一方行動之人士須將申索告知本公司或本公司之任何法定代表，並提供足夠資料以證明受保人之身份。

### 8. 損傷證明

本公司所需之所有證明文件、資料及證據須按本公司指定之形式遞交，費用由申索人承擔。受保人須按本公司隨時作出之要求進行身體檢

驗，費用由本公司承擔。倘受保人死亡，本公司有權進行驗屍，費用由本公司承擔。

### 9. 損傷證明之報告期

倘受保人就傷殘導致之時間損失作出申索，須於本公司承保期終止後九十(90)天內將損失證明文件遞交本公司之辦事處，倘就任何其他損失作出申索，則須於損失日期後一百八十(180)天內遞交。

### 10. 賠款受益人

受保人喪生之賠款應付予保單上所列之受益人，否則應付予受保人之遺產受益人。本保單所有其他賠款應支付予受保人。除非及直至本公司得到通知及作出確認，否則就本保單指定受益人或更改受益人之通知一概無效，且本公司於任何情況下並無責任核證任何有關指定代表之法律效力。於遺產稅結清前，各受益人或合法遺產代表人須承諾向本公司賠償自向受益人或合法遺產代表人支付任何賠償而產生之任何罰款費用或開支。

### 11. 受益人權利及轉讓

退保、轉讓本保單或更改本保單之受益人或任何其他更改均毋須獲得受益人同意。本保單之承讓人無權獲得本保單之任何款項，惟就死亡應付之賠償除外。

### 12. 訴訟時限

根據本保單之規定遞交損傷證明後滿六十(60)天前不得就本保單進行法律訴訟追討賠償，而除非訴訟於本保單遞交損失證明期滿兩(2)年內進行，否則不得進行有關訴訟。

### 13. 更改職業

如受保人之職業、習慣或喜好改變而可能被合理認為會增加其意外受傷之風險（並須繳付本公司規定之任何額外保費）及因有關意外或其後果而生效之任何其他保險，受保人須盡快以書面通知本公司之任何辦事處。每次保險續期前，受保人均須就其所受或已知之任何不適、疾病、身體缺陷或病症作書面通知。倘受保人於該等變動後三十(30)天內，不論甚麼原因而未能通知本公司有關事宜，則本公司根據受保人保單提供之保障將於改變當日起終止生效。



#### 14. 撤銷

本公司可向受保人之最後通訊地址郵寄掛號信，藉給予受保人七(7)天通知而撤銷年度旅遊保單；本公司將向受保人就承保期尚未屆滿之部份按比例退回保費。受保人可藉給予本公司七(7)天通知而隨時撤銷年度旅遊保單，在此情況下，受保人有權取回扣除按本公司年度旅遊保單於承保期內生效時之短期費率計算之保費後之保費。

期間	短期費率
2 個月 ( 下限 )	40%
3 個月	50%
4 個月	60%
5 個月	70%
6 個月	75%
6 個月以上	100%

#### 15. 欺詐性索償

倘索償具欺詐成份或受保人或代表其行動之任何人士使用任何欺詐方式或手段以獲取本保單之任何賠償，則有關索償之所有賠償將會被沒收。

#### 16. 身體狀況適合旅遊

在本保險生效時，受保人身體狀況必須適合旅遊及並不知悉任何可能引致取消或擾亂行程之情況，否則可能會影響任何索償。

#### 17. 代位

本公司有權酌情接管任何第三者索償及對第三者索償作出辯護或進行和解。收到本保單賠償之前或之後，本公司亦有權以受保人名義向任何其他人士作出追討。

#### 18. 保費

就短程旅行計劃而言，一旦保單已經發出，即不會再退回保費。倘計劃行程的目的地於本保險生效後但在出發旅程前首次發出外遊警示，受保人可自行選擇向本公司發出書面通知暫停保單，並將已付保費保留作保單日期起計三(3)個月內的下次旅行，前提是受保人未曾就該保單作出索償且該保單並非屬於全年旅遊保單，

而本公司概不就下次旅程縮短的承保期而退回任何保費，而倘下次旅程需要更長的承保期，則需要支付額外補費。

#### 19. 遵守保單條款

倘出現任何失實陳述、失實說明或隱瞞任何重大事實，本保險將告無效。

倘受保人未能遵守本保單所載之任何條文，則其所有索償將告失效。

#### 20. 仲裁

受保人或任何申索人與本公司之間產生之任何歧異須轉介予由有關方委任之仲裁人處理；或倘彼等未能就單一仲裁人達成協議，可委任兩名仲裁人，每方各委任一名仲裁人，或如有異議，則在轉介前由仲裁人委任一名仲裁長。作出之裁決將為本公司採取任何行動之責任或權利之先決條件。倘本公司否認任何索償的責任，且有關索償並無於作出該免責聲明日期後十二(12)個月內根據該等條文轉介仲裁處理，則該索償將被視為放棄論，其後不得再追討。

#### 21. 監管法例及司法權區

本保單受香港法例監管及據此詮釋，並須受香港法院專屬司法權區規限。本保單的賠款並不適用於並非由香港具司法裁判權法院作出的初審判決。

#### 22. 其他保險

倘根據本保單申請任何賠償時有任何其他保險賠償享有權根據本保單獲得賠償的任何人士或受保人士，本保單不會用作分擔損失，並視乎保單的賠償限額僅於未能根據該等保險獲得賠償時獲得付款。（除第一部份 - 個人意外及第十部份 - 旅遊延誤外）。

#### 23. 第三者的權利

根據香港法例第 623 章《合約（第三者權利）條例》，任何並非投保本保單的人士或實體概無權利行使本保單的任何條款。



## 附錄：國際旅遊、醫療及禮賓服務 - 條款及條件

24 小時援助熱線：(852) 2164 9898

本文件並不構成保單合約之一部分。

利寶國際保險有限公司所委任之服務供應商會安排國際旅遊、醫療及禮賓服務，協助受保成員於旅程中處理緊急情況。

### 定義

1. 「原居國家」指受保成員出生所在國家或受保成員取得國籍之國家。
2. 「受供養子女」指成年受保成員在 18 歲以下之子女。
3. 「醫院」僅指正式成立並註冊為醫院之組織，為生病或受傷之付費住院病人提供護理及治療，並須設有下列各項：
  - i. 診症及進行大型手術之設備；
  - ii. 由醫生監管；
  - iii. 由註冊畢業護士提供 24 小時護理服務；
  - iv. 並非主要屬於一般診所、酗酒或吸毒人士治療所、護理、療養護理院或安老院。
4. 「受保成員」指本公司旅遊保單正式承保之任何人士。
5. 「醫生」指在其執業地區已取得資格及牌照提供西醫治療，而其所進行治療時須符合其牌照及培訓範圍之註冊醫療從業員，惟本身為受保人之醫生、內科醫生或外科醫生則不在此列。
6. 「居住地」指受保成員於投保日期時其大部分時間居住之居住地及 / 或已於最新之旅遊保單中提供的地址。
7. 「本公司」指利寶國際保險有限公司。
8. 「服務供應商」指由本公司委任提供緊急支援服務之供應商。

9. 「服務供應商之指定醫生」指服務供應商所挑選及指定之醫生團隊。

### 支援服務及保障

#### 第一部份 - 緊急醫療撤離 ( 實際費用 )

倘受保成員於香港境外地區旅遊時出現嚴重的身體病況，而服務供應商指定之醫生經諮詢受保成員當地之主治醫生後判斷當地醫療設施不足，服務供應商須代本公司安排緊急醫療撤離，在醫療人員監護下將受保成員運送至醫療設備齊全並能為受保成員提供所需護理或治療之最就近之合適醫院 / 醫療機構進行治療。

決定運送之方式將視乎受保成員身體病況之性質、需要治療之緊急程度、是否方便到達最就近之機場、天氣情況及另一間醫院 / 醫療機構所在地點之距離。

服務供應商指定之醫生及當地主治醫生作出之決定即為決定是否需要該等服務之最終決定。

受保成員應就任何撤離致電 24 小時支援熱線，以便取得事先批准及作出所需的運輸安排。如未能取得批准，費用索賠即屬無效。

#### 第二部份 - 醫療監護送返 ( 實際費用 )

在進行上文第一部份之緊急醫療撤離後，倘受保成員情況已穩定，經服務供應商指定之醫生經諮詢當地參主治醫生後，認為在醫療上有需要將受保成員運返，服務供應商須代本公司安排將受保成員送返最就近其居住地之醫院或醫療機構繼續接受護理及合適治療。

服務供應商之指定醫生及當地主治醫生作出之決定即為決定是否需要該等服務之最終決定。

#### 第三部份 - 遺體運返 ( 實際費用 )

倘受保成員於行程中身故，服務供應商會作出以下安排：

- a. 將身故受保成員之遺體送返該受保成員居住地或原居國家之機場；或
- b. 協助受保成員之家庭成員在當地進行殮葬





#### 第四部份 – 親友慰問探望

倘受保成員獨自旅遊，在其居住地境外住院連續七(7)天，而服務供應商之指定醫生與當地主治醫生決定受保成員有需要在一親友陪同下進行治療，服務供應商會為該受保成員指定親友安排一張來回經濟客位機票及 / 或合理之交通方式，讓其可自其居住地出發探望住院受保成員。

#### 第五部份 – 送返受供養子女

倘受保成員在與其受供養子女旅行期間在其居住地境外住院，且其受供養子女因該受保成員住院而無人看管，服務供應商會為受供養子女安排一次單程經濟客位交通及 / 或合理交通方式，在適當陪同下 ( 如需要 ) 將其送返居住地。

#### 第六部份 – 入院付款保證

倘受保成員需要緊急入院，而其並無可行方法支付所需之入院費用，服務供應商會安排並發出入院付款保證代受保成員付款。

受保成員須預先致電 24 小時援助熱線取得服務批准。

本服務並不代表該費用已合資格並獲接納，而實際開支將會根據旅遊保單之條款及條件進行審視。倘本公司及服務供應商在受保成員出院後發現不合資格之醫療及有關開支不屬於旅遊保單的保障範圍，則有權向受保成員收回差額。倘服務未能審批，受保成員須根據一般之索賠程序申請賠償。

#### 第七部份 – 發送基本醫藥 / 醫療設備

倘服務供應商之指定醫生在諮詢當地主治醫生後，認為當地缺乏基本藥物 / 醫療設備，服務供應商應安排發送該醫藥 / 醫療設備，但前提是醫藥 / 醫療設備並非受受保成員接受治療當地之法律、規則或法規所禁止。

藥物 / 醫療器材之成本及任何有關之運送費用須由受保成員承擔。

#### 第八部份 – 醫療轉介服務

受保成員將獲准使用服務供應商全球網路指定之醫生、醫院或醫療中心。如有要求，服務供應商會將受保成員轉介予會說英語的醫生，或將受保成員轉介至最就近之醫院或醫療機構，以便安排預約接受必要診治。受保成員須承擔離院、離開醫療中心或醫療機構時之醫療費用。

#### 第九部份 – 法律轉介服務

服務供應商會在適當或可行情況下為受保成員提供律師及法律執業人員之名稱、地址、電話號碼及營業時間。服務供應商不會向受保成員提供法律意見。

儘管服務供應商作出轉介，但概不保證該服務提供者之質素，最終是否使用其服務的決定由受保成員自行作出。然而，服務供應商會謹慎盡力挑選該等服務提供者。

#### 第十部份 – 緊急旅遊援助服務

倘發生緊急事故或突發事件，受保成員須在預定回程日期前返回其居住地或原居國家，服務供應商將協助受保成員作出新安排及預約機票、酒店住宿及其他有關旅遊服務。服務供應商需要受保成員透過其信用卡事先取得付款保函或向其家庭成員取得現金款額，方可提供財務保證。

#### 第十一部分 – 旅遊禮賓服務

提供資訊並不收取費用。所有第三者費用，包括但不限於採購用品 / 服務及果嶺費均由受保成員承擔。

##### 1. 電話應診

受保成員可致電服務供應商之 24 小時專線，以即時獲得有關應診服務之服務及 / 或建議。服務供應商將設有一支訓練有素之多國語言團隊協助受保成員，包括服務供應商指定之醫生團隊。

當接獲任何醫療諮詢之請求時，服務供應商指定之值班醫生將向受保成員提供醫療諮詢服務。受保成員接受之醫療諮詢僅應被視作純粹的一般建議，而不應詮釋為服務供應商指定之醫生作出的醫療診斷。

##### 2. 接種疫苗資料

服務供應商應通知受保成員，所傳遞之資料是以世界衛生組織刊物「接種疫苗證書需求與國際旅遊健康建議」(Vaccination Certificates Requirements and Health Advice for International Travel)之最新版本內不時列明之規定為依據。服務供應商不會就所提供資料不準確或錯誤而承擔任何責任。



### 3. 領使館及大使館資料

服務供應商會提供受保成員離開居住地外遊時就近領使館及 / 或大使館之資料，包括所需領使館或大使館之地址、電話及開放時間。

### 4. 簽證資料

服務供應商應通知受保成員，所傳遞之資料是以「ABC 國際旅遊資料指南」(ABC Guide to International Travel Information)之最新版本內不時列明之規定為依據。服務供應商不會就所提供資料不準確或錯誤而承擔任何責任。

### 5. 天氣資料

服務供應商應提供國外之天氣預報及氣溫等資料。

### 6. 遺失證件資料

服務供應商應協助離開居住地外遊時遺失證件之受保成員。

### 7. 貨幣兌換資料

服務供應商應提供有關主要貨幣匯率之資料。  
服務供應商所提供匯率僅應被視作一般指引。

### 8. 航班資料

服務供應商須應要求提供有關不同目的地之入境及離境、時間及航班編號之航班資料。有關資料只會在受保成員查詢當日及前後一天提供。

### 地域限制

上文「支援服務及保障」所述之保障於香港以外全球各地適用。

### 司法管轄權

國際旅遊、醫療及禮賓服務之條款及條件須受香港特別行政區之專屬管轄權所約束，並應依照香港特別行政區法例詮釋。

### 不保項目

第一至第六部份之保障條文受旅遊保單「一般不保項目」及第一、第二、第七及第八部份適用之不保項目所約束。詳情請查閱本保單內文。

請小心查閱此保單，如有任何錯漏，請即於出保單日後十四天內擲回更正為荷，否則此保單被視為正確無誤。在此鄭重聲明，對此保單所提之一切資料，如有任何隱瞞或錯失之錯誤表達者或違反此保單之規條或章則者，會導致此保單無效。

中文版本只供參考，如有差異，一切以英文版本為準。

