

# JOURNEYGUARD

## TRAVEL INSURANCE POLICY

24-hour Assistance Hotline  
**+852 2765 6700**

### IMPORTANT NOTICE

Thank you for insuring with Allied World Assurance Company, Ltd ("Allied World"). We will provide the insurance cover described in this policy during the period of insurance upon receiving your premium payment.

This policy provides comprehensive protection for you with the following documents forming the basis of and part of your policy:

- the proposal, declaration and any other information you have given us,
- the policy schedule and any amended schedule,
- the most recent renewal confirmation, and
- any endorsement amending any of the above.

We highly recommend that you read this policy thoroughly which sets out the benefits and limitations of the insurance you have bought. We also suggest that you should make your family members aware of this insurance cover in case they need to make or assist with a claim.

Should you have any queries about this policy, please do not hesitate to contact us. You can assist us in improving our customer service by providing feedback to:

#### Marketing & Communications Team

Tel +852 2968 3000 Fax +852 2968 5111 E-mail [hkhotline@awac.com](mailto:hkhotline@awac.com)

In consideration of the premium payment and the due observance and fulfillment of the terms, conditions and exclusions contained herein or endorsed hereon of this Policy, we will pay the Benefits for the covered loss as described herein.



### ® Sun Flower Insurance Brokers Limited

Room 1105-08, Hing Yip Commercial Centre, 282 Des Voeux Road Central, Hong Kong

Tel: 2521 1881 Fax: 2521 1919 Email: [vip@sunflowergroup.com.hk](mailto:vip@sunflowergroup.com.hk) [www.sunflowerVIP.com](http://www.sunflowerVIP.com)

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

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

## PART I - DEFINITIONS

**Accident or Accidental** means a sudden unexpected unforeseen and identifiable incident

**Bodily Injury** means physical bodily injury occurring whilst this Policy is in force, resulting solely and independently from Accidental means and does not include sickness or disease or any naturally occurring condition or degenerative process. It also includes drowning, gassing, poisoning or exposure to the elements.

**Common Carrier** means any bus, coach, taxi, hotel car, 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 aircraft provided and operated by an airline or an air charter company which is duly licensed for regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.

**Emergency Service** means Our 24-hour Worldwide Assistance Service provided by Inter Partner Assistance Hong Kong Limited (IPA) with hotline number **+852 2765 6700**.

**Journey** means travel originated from Hong Kong for the direct purpose of commencing a Journey outside Hong Kong. A Journey shall commence from the time You leave Your place of residence or business in Hong Kong and cease by the time You return to Your place of residence or business in Hong Kong, or on expiry of the period specified in the Schedule, whichever is the earlier.

**Medical Practitioner** means a practitioner of occidental medicines duly qualified and legally registered as such under the laws of the country to render medical or surgical service but excluding a person who is the Insured Person himself/herself, his/her spouse or relative.

**Passive War** means war outside of Your country of residence whilst You are undertaking any external Journey.

**Pet** means a dog or cat that has a microchip identification and of which You are the owner registered with the Agriculture, Fisheries and Conservation Department of Hong Kong.

### **Period of Insurance**

**Section 7** - means the period commencing from the date this Policy is issued or 30 days prior to the scheduled departure date, whichever is the later; until commencement of the Journey.

**Other Sections** - means the time of Your Journey during the period as specified in the Schedule. This Policy shall only be operative up to 180 (for Single Trip Policy) and 90 (for Annual Policy) consecutive days in total in respect of each Journey.

**Extension Following Delay** means if due to delays beyond Your control and Your Journey is not completed during the Period of Insurance, then this insurance is automatically extended without additional premium by a period equivalent to the period of delay with a maximum of 10 days.

**Sickness** means sickness or disease contracted within the Period of Insurance which requires the services of a Medical Practitioner and which results in expenses being necessarily and customarily incurred.

**Serious Bodily Injury or Sickness** means Bodily Injury or Sickness certified by a Medical Practitioner as being dangerous to life or unfit to travel or continue the Journey. In respect of Your Pet, means Bodily Injury or Sickness that is certified by a registered veterinarian as being likely to cause imminent death.

**Travelling Companion** means an Insured Person who is insured by Us and is travelling with You for the entire Journey.

**We/Us/Our** means Allied World Assurance Company, Ltd

**Worldwide** means the following countries:

- Asia:  
Indonesia, Philippines, Vietnam, Thailand, Malaysia, Cambodia, Laos, China, Japan, South Korea, Sri Lanka, Macau, Taiwan, United Arab Emirates, Singapore, Qatar, Maldives, Brunei, Saudi Arabia, Bhutan, India, Bangladesh, Jordan, Azerbaijan, Bahrain
- Africa:  
South Africa, Kenya, Zambia, Botswana, Mauritius, Egypt

- North America:  
United States of America, Mexico, Canada
- South America:  
Brazil, Colombia, Argentina, Chile, Bolivia, Ecuador, Guyana
- Europe:  
Germany, France, United Kingdom of Great Britain and Northern Ireland, Italy, Spain, Poland, Romania, Netherlands, Belgium, Greece, Czechia, Sweden, Portugal, Hungary, Austria, Switzerland, Bulgaria, Denmark, Finland, Ireland, Lithuania, Slovenia, Slovakia, Latvia, Estonia, Cyprus, Luxembourg, Malta, Croatia, Vatican City, Monaco, Bosnia and Herzegovina, Iceland, Liechtenstein, Norway
- Australia and Oceanic Islands:  
Australia, New Zealand, Papua New Guinea, Fiji, Solomon Islands, Vanuatu, Samoa, Kiribati, Micronesia, Tonga, Marshall Islands, Palau, Nauru, Tuvalu

Any destination or countries not listed above will not be covered under this Policy.

**You/Your/Yours** means the Insured or any of the Insured Persons named in the Policy Schedule.

Unless specifically agreed by Us, the Insured Person must be:

1. at age 75 or below (for Annual Policy), and at age 85 or below (for Single Trip Policy)
2. accompanied by an adult during the Journey if aged below 16;
3. a resident of Hong Kong (applicable to Annual Policy)

For claims purposes, this shall mean the particular Insured Person(s) concerned, named in the Policy Schedule.

## PART II – COVERAGE

We will pay the Benefits for the covered loss to You. In the event of an Insured Person’s death, we will pay the Benefits to the estate of the Insured Person unless beneficiaries are designated. If more than one beneficiary is designated and the beneficiaries’ respective interests are not specified, the designated beneficiaries shall share equally. If the designated beneficiary’s death is before that of the Insured Person, the Benefits will be paid to the estate of the Insured Person.

### SECTION 1 PERSONAL ACCIDENT

If during any Period of Insurance You sustain Bodily Injury and within 12 calendar months from the date of such Bodily Injury result in the Death, Losses, Permanent Total Disablement and Major Burns as described under this Section below, We will pay the following Benefits:

BENEFITS		BENEFIT AMOUNT (HK\$)	
		PLAN I	PLAN II
1	Death	\$500,000	\$1,000,000
2	Loss of one or both hands or feet (by physical separation at or above the wrist or ankle); or total and permanent loss of use of an entire hand or arm or an entire leg; or complete and irrecoverable loss of sight in one or both eyes	\$500,000	\$1,000,000
3	Permanent Total Disablement (whilst not giving rise to Benefit under item 2 above, shall after one year’s continuous total disablement from the date of the Bodily Injury, be such as will in all probability continue for the remainder of Your life and prevent You from attending to business, occupation or duties of any and every kind)	\$500,000	\$1,000,000
4	Major burns in this Section shall mean a third degree burns with burn areas equal to or greater than (i) 2% of the total head surface area, or (ii) 10% of the total body surface area	\$250,000	\$500,000

#### Conditions

1. No payment shall be made under more than one of the Items 1, 2, 3 or 4 for You in respect of Bodily Injury arising out of the same occurrence.
2. Benefit payable to any of You aged below 16 shall not exceed 50% of the stated limit for Items 1, 2 or 3 and HK\$50,000 for Item 4.
3. The Benefit is limited to 50% of the stated limit if You are over 75 years of age. (Not applicable to Annual Policy)
4. Satisfactory proof of death or Bodily Injury sustained for which a claim is made must be provided upon Our demand at Your own expense or at the expense of Your legal representative. Death or Bodily Injury sustained shall not be presumed solely on account of Your disappearance.

#### Extension

The Benefit payable under this Section for each of You aged between 16 and 75 shall be doubled for accidents happened in a Common Carrier as a fare-paying passenger. It is agreed that, regardless of any contributory cause(s), this Extension does not apply to any claim(s) in any way caused or contributed to by an act of terrorism. An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

#### Disappearance

If the body of the Insured Person has not been found within one year of the disappearance sinking or wrecking of the conveyance in which the Insured Person was travelling as a fare-paying passenger at the time of the Accident it will be presumed that the Insured Person suffered Death resulting from Bodily Injury caused by an Accident at the time of such disappearance sinking or wrecking and We shall forthwith pay the Death benefit under this insurance provided that the

person or persons to whom such sum is paid shall sign an undertaking to refund such sum to Us if the Insured Person is subsequently found to be living.

## **SECTION 2 MEDICAL EXPENSES**

Should You require immediate medical treatment by a Medical Practitioner as the result of Bodily Injury or Sickness You have sustained or contracted during Your Journey, We shall indemnify You in respect of expenses necessarily and reasonably incurred by You during Your Journey, for hospital/clinical charges, surgical/ medical treatment, examination, diagnostic test, land ambulance, emergency dental treatment; and up to HK\$2,000 for any additional travel and accommodation.

We shall further provide cover on the above-related medical (not including dental) expenses incurred in Hong Kong up to HK\$50,000 as follow-up treatment within 3 months upon returning to Hong Kong. This follow-up treatment shall include expenses payable for treatment by registered Chinese Medicine Practitioner incurred as a result of Bodily Injury up to a limit of HK\$1,500 and a sub-limit of HK\$150 per visit per day.

### **Conditions**

1. Our total liability under this Section shall not exceed in respect of each of You the sum of HK\$500,000 (Plan I) and HK\$1,000,000 (Plan II)
2. Benefit payable to any of You aged over 75 shall be limited to 50% of the stated limit. (Not applicable to Annual Policy)
3. Expenses for dental crown and bridges are excluded.

## **SECTION 3 HOSPITAL CASH**

If during Your Journey You suffer Bodily Injury or Sickness and it shall cause You hospital confinement outside Hong Kong, We shall pay You a daily cash Benefit of HK\$250 (Plan I) or HK\$500 (Plan II) for each day (24-hour period) of confinement up to a limit of HK\$2,500 (Plan I) or HK\$5,000 (Plan II). Such confinement shall be as an in-patient in hospital or a licensed clinic under treatment by any Medical Practitioner.

## **SECTION 4 TRAUMA COUNSELLING**

If as a result of an accident within the Period of Insurance, You suffer from an acute mental trauma after witnessing, or being subject to a sudden unexpected event as robbery or burglary, threat, personal assault, serious Bodily Injury, fire, explosion, traffic accident, natural disaster or hijacking or terror attack; and in the opinion of a Medical Practitioner You require trauma counselling, We shall pay for the cost of counselling up to HK\$1,500 per visit and HK\$15,000 in aggregate during the Period of Insurance.

## **SECTION 5 MUGGING**

We will pay HK\$500 for each full 24 hours up to HK\$5,000 if You suffer from Bodily Injury and hospitalised as an in-patient as the result of a mugging attack during Your Journey, provided that You report the incident to the police within 12 hours and provide us with a police report and evidence of Your hospital stay.

## **SECTION 6 WORLDWIDE EMERGENCY SERVICE**

We have arranged a 24-hour Emergency Service to assist You in case of emergency abroad following accident, illness or serious loss. You may simply make a call to the 24-hour Emergency Hotline +852 2765 6700 for assistance. Please quote Your Policy Number when You call.

The following services are also available before and during Your Journey:

### **A. Medical Advice, Evaluation and Referral Appointment**

Our Emergency Service can provide medical advice and evaluation from the attending physician over the phone, or if necessary will refer You to a physician or medical specialist for personal assessment and assist You in making the medical appointment. The medical advice received by You shall be regarded as a pure and general advice only and it shall not be construed as a medical diagnosis by Our Emergency Service doctor.

### **B. Medical Transfer**

If the medical team of Our Emergency Service and the attending physician recommend hospitalisation in a medical facility where You can be suitably treated, We will transfer You to the nearest medical facility more appropriately

equipped for the particular Bodily Injury or Sickness, with necessary medical supervision. The mode of transport decided will depend on medical necessity and solely on the discretion of Our Emergency Service.

**C. Repatriation After Treatment**

If according to the joint and exclusive decision of the attending physician and the appointed doctor of Our Emergency Service, Your medical condition will not prevent Your medically supervised repatriation as a regular passenger after local treatment, We will organise and pay for Your repatriation to the medical facility in Your home country by scheduled airline flight (on economy class) or any other appropriate means of transportation (on economy class), including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the purpose.

**D. Repatriation of Mortal Remains / Ashes or Local Burial**

We shall organise and pay for repatriating the Insured Person's body or ashes to the Insured Person's home country or pay for the local burial expenses incurred in the country where death took place, excluding the cost of coffin. Our financial liability for the local burial limits to the equivalent cost of repatriating the Insured Person's body to the Insured Person's home country.

**E. Return of Unattended Dependent Child(ren) to Home**

If Your travelling dependent child(ren) under 16 years of age is left unattended by reason of Your hospital confinement outside Your country of residence, We will organise and pay for the cost of a scheduled airline ticket (on economy class) and hotel accommodation for such child(ren) to return to Your country of residence, including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return. If necessary, We will also hire and pay for a qualified attendant to accompany any such dependent child(ren) for return journey.

**F. Deposit Guaranteeing of Hospital Admission**

If the condition of You are of such gravity that hospital confinement is required, and such confinement is subsequently confirmed as medically necessary, We will arrange and pay for, if necessary, the transport of You by road ambulance. In case of hospital admission for emergency treatment duly approved by both the attending physician and the doctor of Our Emergency Service and You are without means of payment of the required hospital admission deposit, We will guarantee or provide such payment up to HK\$40,000. All hospital, medical and treatment fees and related charges incurred shall be settled directly by You.

**G. Compassionate Visit**

In the event of You are travelling alone and have no Close Relative staying at the place where You have suffered from Bodily Injury or Sickness resulting in hospital confinement outside Your country of residence for more than 7 consecutive days, We will arrange and pay for the cost of a return scheduled airline ticket (on economy class) for Your designated person to travel from Your country of residence to Your bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,200 per day for a maximum period of 5 consecutive days, but excluding the cost of drinks, meals and other room services. Close Relative in respect to this Section, shall mean Your spouse, parents, children and siblings.

**H. Pre-trip Travel Information**

You may contact Our Emergency Service to obtain the following information and services before Your Journey:

- visa requirements
- weather information
- health advice for international travel
- airport taxes
- exchange rate
- customs requirements
- vaccination and immunization requirements
- language information
- consulate and embassy contacts
- banking days

### **I. Travel information During Your Journey**

You may contact Our Emergency Service to obtain the following information and services during Your Journey:

- monitor of medical condition and update the employer or family
- emergency re-routing arrangement
- arrangement of essential medication and medical equipment
- referral of lawyers and solicitors
- arrangement of interpreters and children escort
- advance of Bail Bond up to HK\$40,000
- transmission of urgent messages for medical reasons
- luggage retrieval

### **J. China Medical Pass – Advanced Admission Deposit Guarantee in China** (optional and applicable to Annual Policy only)

Network Hospitals - Shall mean the network of hospitals in the People's Republic of China (PRC), excluding Taiwan, Macau SAR and Hong Kong SAR, which joins Our Emergency Service's hospital network scheme and accepts the China Medical Pass and will allow the China Medical Pass Holder to be admitted into their hospitals without paying the deposit. Such hospitals locate in the major cities of major provinces in the PRC.

If during Your Journey You suffer from Bodily Injury or sudden Sickness first manifested after the commencement of Your Journey and need to be hospitalised in the PRC for emergency medical treatment, You may visit the nearest hospital under Network Hospitals and Our Emergency Service will arrange for and provide guarantee for any required hospital admission deposit. Although Our Emergency Service shall assist You with arrangements for admission to the hospital, it cannot guarantee nor shall it be responsible for the quality of such hospital and the services provided to You. The final selection of a hospital shall be Your decision.

### **Hospitalisation Procedures**

- a. Call our 24-hour Emergency Service +852 2765 6700 to check for the nearest Network Hospitals.
- b. Proceed to the nearest Network Hospital, and show Your China Medical Pass and travel document to the hospital staff in the Accident & Emergency Unit (e.g. Re-entry Permit / Passport and HKID Card).
- c. You shall fully and directly settle the medical expenses including the hospital admission deposit guarantee while discharged from hospital.

### **Conditions**

1. You shall give immediate notification and not later than 3 days of occurrence of an emergency to Our Emergency Service.
2. You shall surrender the unused portion of Your original ticket or the value thereof, to Us in the event of repatriation.
3. The Benefits under Items A to G of this Section shall be directly arranged and paid by the service provider appointed by Us. You will not be reimbursed by Us if the services or Benefits are not performed by Our Emergency Service.
4. All costs incurred in using the above services under Items H to I of this Section will be at Your own expenses. The use of the above services is at Your own accord. We are not liable for any act or loss arising from the use of such services.

### **SECTION 7 CANCELLATION**

We shall indemnify You the loss of travel fare and/or accommodation paid in advance, and for which You are legally liable, including expenses funded wholly or in part by air miles, and not recoverable from any other source, in respect of cancellation of Your Journey necessitated by:

- i You or Your Travelling Companion's compulsory quarantine;
- ii the death, Serious Bodily Injury or Sickness of You, Your spouse, fiancé, fiancée, parents (in-laws), legal guardian, siblings, children, grandparents, grandchildren, close business associate or Travelling Companion;
- iii You or Your Travelling Companion's jury or witness service;
- iv You or Your Travelling Companion's home being rendered uninhabitable by occurrence of fire, explosion or earthquake;
- v the public transport in which You have booked to travel is delayed due to strike, industrial action, adverse weather,

- natural disaster, mechanical breakdown of Your transporting carrier or airport closure;
- vi the issuance of Black Alert by the Government of Hong Kong SAR for the planned destination within 7 days before departure date of Your Journey;
  - vii insolvency of the travel agent who arranged Your Journey.

#### **Conditions**

1. Our liability under this Section shall not exceed HK\$10,000 (Plan I) or HK\$20,000 (Plan II).
2. You shall take all reasonable steps to recover the outlay for travel and accommodation deposits and payments.
3. Cancellation of the trip has to be outside Your control and the incident that led to the cancellation of Your Journey must occur after the application of this Policy (applicable to Single Trip Policy) and the date of travel booking of Your Journey (applicable to Annual Policy).
4. Any loss will not be compensated under this Section once You have commenced Your Journey.

#### **SECTION 8 CURTAILMENT**

We shall indemnify You the loss of travel fare and/or accommodation forfeited and/or additional return transportation and/or accommodation expenses reasonably and necessarily incurred after the commencement of Your Journey for which You have to terminate and immediate return to Hong Kong necessitated by:

- i You or Your Travelling Companion's compulsory quarantine;
- ii the death, Serious Bodily Injury or Sickness of You, Your spouse, fiancé, fiancée, parents (in-laws), legal guardian, siblings, children, grandparents, grandchildren, close business associate, Travelling Companion or Pet;
- iii You or Your Travelling Companion's home being rendered uninhabitable by occurrence of fire, explosion or earthquake;
- iv hijack of the aircraft in which You are travelling as a fare-paying passenger;
- v the public transport in which You have booked to travel is delayed due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of Your transporting carrier;
- vi the issuance of Black Alert by the Government of Hong Kong SAR for the planned destination during Your Journey.

#### **Conditions**

1. Our liability under this Section shall not exceed HK\$10,000 (Plan I) or HK\$20,000 (Plan II).
2. You shall take all reasonable steps to recover the outlay for travel and accommodation deposits and payments.

#### **SECTION 9 TRAVEL DELAY OR RE-ROUTING BENEFIT**

If the departure or arrival of the Common Carrier in which You have booked to travel is delayed by at least 6 hours from the time specified by the carrier due to strike, industrial action, adverse weather, natural disaster or mechanical breakdown of such carrier, We shall pay either:

- a. a Benefit amount of HK\$250 for each full 6 hours delay up to a maximum sum of HK\$2,500 for each of You; or
- b. a reimbursement of up to HK\$5,000 (Plan I) or HK\$10,000 (Plan II) for each of You in respect of any additional travel costs including alternative public transportation costs and accommodation expenses necessarily incurred as a direct result of the delay if You have to re-route to get to Your original destination.

Either a. or b. will be compensated under any one claim made by You.

#### **Conditions**

In the event of a claim under this Section, You shall obtain written confirmation from the carrier or their agents stating the number of hours of delay and the reason for such delay.

#### **SECTION 10 EMERGENCY PURCHASE OF PHONE CHARGER**

If the departure of the Common Carrier in which You have booked to travel is delayed as specified in Section 9 above, We shall reimburse You the emergency purchase of phone charger in the airport, station or terminal overseas, up to a maximum of HK\$300 (Plan I) or HK\$500 (Plan II).

#### **SECTION 11 BAGGAGE, TRAVEL DOCUMENTS AND CASH**

We shall indemnify each of You up to HK\$15,000 (Plan I) or HK\$20,000 (Plan II) in respect of loss or destruction of or

damage to Your baggage. Our liability shall not exceed HK\$2,000 in respect of any one article/pair/set. We shall also indemnify each of You up to HK\$5,000 (Plan I) or HK\$10,000 (Plan II) in respect of costs for replacing the lost travel tickets and travel documents, identification and credit cards, including the additional accommodation and transportation expenses necessarily incurred in replacing the lost documents.

#### **Extension**

We shall indemnify You for the loss of cash, banknotes or travellers' cheques up to a maximum sum of HK\$2,000 as a result of theft and/or robbery during Your Journey.

#### **Exceptions**

We shall not be liable in respect of:

1. loss or destruction of or damage to contact corneal cap or micro lenses, stamps of any kind, manuscripts or documents of any description, medals, coins, bonds, securities, travellers' samples, vehicle accessories or camping equipment.
2. loss, destruction or damage due to wear and tear, depreciation, insects, vermin or other deterioration, mechanical or electrical breakdown or derangement or any process of cleaning, restoring or renovating.
3. the breaking of or damage to crockery, china, glass, sculpture, curios, pictures, musical instruments, skis or fragile articles of any kind unless caused by fire, theft or an accident to the vehicle, vessel or aircraft conveying the article.
4. loss, destruction or damage occasioned by or in consequence of confiscation, nationalisation, requisition or willful destruction by any government, public or municipal, local or customs authority.
5. property more specifically insured.
6. depreciation in value, loss or shortages due to error or omission.
7. computer software and accessories, data recorded on cards, diskettes, tapes or other equipment.

#### **Conditions**

1. You shall observe ordinary and proper care in the supervision of Your baggage. In the event of loss, destruction or damage, You shall immediately take steps to minimise the damage, recover any missing property and give notice to the carrier who had custody of the baggage and/or may be responsible for loss, destruction or damage.
2. You shall lodge Your claim against the carrier first if the loss or damage was occurred whilst in care and custody of the carrier. We shall reimburse the balance if You are not fully compensated by the carrier subject to the limit under this Section.
3. We may at Our option make good the loss, destruction or damage as an alternative to making the payments under this Section.

#### **SECTION 12 FRAUDULENT USE OF CREDIT CARD**

We shall indemnify each of You up to HK\$3,000 (Plan I) or HK\$5,000 (Plan II) in respect of monetary loss caused by fraudulent use of Your credit card, if Your credit card is lost overseas during Your Journey. Our liability shall not include loss in the way of cash withdrawal through automatic teller machine.

#### **SECTION 13 EMERGENCY PURCHASES**

In the event of Your checked-in baggage accompanying any of You has been delayed, misdirected or temporarily misplaced by the carrier for at least 6 hours after Your arrival at the airport of the scheduled destination abroad, We shall pay compensation for the emergency purchases of essential clothing, toilet necessities and the like, provided such compensation does not exceed the sum of HK\$1,000 (Plan I) or HK\$1,500 (Plan II). Any payment made under this Section shall be deducted from the amount payable under Section 11 should the baggage be proved to be permanently lost.

#### **Conditions**

1. This Benefit can only be applied once during the Period of Insurance.
2. If a claim arises in respect of the emergency purchases of essential clothing or toilet necessities, We shall be provided with such receipts or other evidence of purchases.

#### **SECTION 14 CREDIT CARD PROTECTION**

We shall reimburse the outstanding balance of the Insured Person's credit card(s) for purchases during the Period of Insurance and services charges, in the event of the Insured Person suffers accidental death that Item 1 under Section 1 of this Policy is payable and the Insured Person is legally liable to the respective outstanding balance and services charges. Our

liability under this Section shall not exceed HK\$15,000 (Plan I) or HK\$30,000 (Plan II).

#### **SECTION 15 COMPULSORY QUARANTINE CASH BENEFIT**

A daily cash benefit of HK\$500 for each day (24-hour period) up to a limit of HK\$10,000 is allowed in the event You being compulsory quarantine due to contraction of infectious disease or suspicion of being contracted of infectious disease outside Hong Kong during Your Journey or within 7 days upon completion of Your Journey and returning to Hong Kong. This benefit can only be utilized once during any one Journey.

##### **Provisions:**

- i The Compulsory Quarantine must be executed by local authorized health department or any regulatory authority, voluntary quarantine and/or home quarantine shall be excluded.
- ii We will pay the daily benefit only if the period of compulsory quarantine is longer than 24 hours
- iii This benefit is only payable when the infectious disease has been rated at phase 5 or above under the Epidemic and Pandemic Alert and Response by the World Health Organisation on or before the first day of Your compulsory quarantine during Your Journey, or the Hong Kong Government has activated the Government's Preparedness Plan for Influenza Pandemic to the highest level - Emergency Response Level on or before the first day of Your compulsory quarantine in Hong Kong
- iv No benefit shall be payable if the planned destination has been declared as an infected area on or before the departure date of Your Journey.

#### **SECTION 16 RENTAL VEHICLE EXCESS**

If during Your Journey, a loss or damage occurs to the rental vehicle which You hire, We will reimburse You for any excess up to HK\$5,000 which is made by the licensed vehicle rental company.

##### **Exceptions**

We shall not be liable in respect of:

1. Rental of trucks, campers, trailers, motorbikes, motorcycle, sports utility vehicles, recreational vehicles or any automobile while You use it off-road.
2. Use of the rental vehicle in violation of the car rental agreement.
3. Your breach of any local driving laws or rules.
4. Liability other than loss of or damage to the rental vehicle.
5. While the rental vehicle is carrying passenger for compensation or hire, while being used for commercial delivery or trade purposes.

#### **SECTION 17 PERSONAL LIABILITY**

We shall indemnify You against legal liability to a third party up to a limit of HK\$1,000,000 (Plan I) or HK\$2,000,000 (Plan II) arising from an event occurring during the period of Your Journey as a result of:

- i accidental death or Bodily Injury of any person.
- ii accidental loss of or damage to property.

We shall also indemnify You against third party costs, expenses and damages provided You do not admit liability on or enter into any settlement agreement with a third party unless Our written consent is obtained.

##### **Exceptions**

We shall not be liable in respect of any liability directly or indirectly arising from:

1. death or Bodily Injury of any members of Your family or any employees of Yours.
2. loss of or damage to property belonging to or in the custody or control of You, any members of Your family or any employees of Yours.
3. any liabilities which attached by virtue of an agreement but which would not have attached in the absence of such agreement.
4. Your employment, business or profession.
5. Your ownership of land or building.
6. Your occupation of land or building other than temporary holiday accommodation.
7. the use of horses, vehicles, boats, lifts, aircraft model, aircraft or any kind of watercraft.

## Conditions

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

## PART III - EXCEPTIONS

### A. Applicable to all Sections

We shall not be liable:

1. for any losses in connection to any pre-existing or congenital medical conditions. A pre-existing condition, except under Section 7 –Cancellation, means prior sickness or disease contracted or injury sustained before the Journey.
2. for any consequence of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power (other than Passive War).
3. for any expenses incurred in connection with ionising radiation or contamination by radioactivity or any nuclear-related claims.
4. in respect of any claims arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or a mutant derivative or variations thereof however caused.
5. for any losses whilst You are under the influence of intoxicants or drugs or suffering from intentional self-inflicted injury, suicide, insanity or injury caused by venereal disease, child birth or pregnancy including complications which have been accelerated or induced by Bodily Injury.
6. for any persons engaging in flying or other aerial activities except whilst travelling on regular scheduled airline or licensed charter aircraft over an established route as a fare-paying passenger and not as a pilot or an aircrew.
7. for any persons engaging in professional sports, or where the person would or could earn income or remuneration from engaging in such sports, racing of any kind (other than on foot or swimming or in dinghies), or equipped mountaineering.
8. if You are travelling against the advice of a qualified Medical Practitioner or for any Journey undertaken for the purpose of obtaining medical treatment.
9. in respect of business travel involving any dangerous assignments, offshore activities, site working, stunt work and aerial work; projects or occupation of a manual nature, tour guide or escort, actor, actress or engaging in any entertainment business or ship crew services, unless specifically extended under the Policy.
10. for any claims resulting from willful, malicious, criminal or unlawful acts.
11. for any losses due to theft or robbery, or loss of baggage, personal effects, cash, credit card, travellers' cheques and travel documents which are not reported to the police within 24 hours of discovery of the loss.
12. for any PRC citizens within the territory of Mainland China.
13. for any losses related to, directly or indirectly, an Insured Person travelling to or through a place that is the subject of a prohibition or warning against travel, issued by any relevant intergovernmental agency, body or authority, any relevant agency, body or authority of the government of Hong Kong (including alerts given by the Outbound Travel System), on or before the date of either the Journey (for Annual policies) or purchasing this insurance (for Single Trip policies).
14. for any claims resulting from travel to countries not listed under definition of Worldwide.
15. for any losses related to, directly or indirectly, an Insured Person travelling to or through a place in which an event, incident or circumstance has occurred, or is occurring, which is known, or ought to be known, to that Insured Person, on or before the date of either the Journey (for Annual policies) or purchasing this insurance (for Single Trip policies), to increase the likelihood of a loss otherwise covered by this insurance. Such event, incident or circumstance might, but need not, be the subject of a declaration by any relevant agency, body or authority of the government of Hong Kong, or an announcement by an intergovernmental body (including any alert given by the World Health Organisation).
16. for any losses related to, directly or indirectly, severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or coronavirus disease (COVID-19), any mutation or variation of SARS-CoV-2, or any fear or threat of any of the aforementioned diseases and/or viruses.

### B. Applicable to Section 6

The following treatment, items, conditions, activities and their related or consequential expenses are excluded:

1. service rendered without the authorisation and/or intervention of Our Emergency Service.

2. costs which would have been payable if the event giving rise to the intervention of Our Emergency Service had not occurred.
3. any expenses more specifically covered under other insurance policy.
4. cases of minor Sickness or Bodily Injury which in the opinion of Our Emergency Service's doctor can be adequately treated locally and which do not prevent You from continuing Your travel or work.
5. expenses incurred where You in the opinion of Our Emergency Service's doctor is physically able to return to Your country of residence sitting as a normal passenger and without medical escort.

Our Emergency Service shall not be held responsible for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities (regardless of a formal declaration of war), civil war, rebellion, insurrection, terrorism, political coup, riot and civil commotion, administrative or political impediments or radioactivity or act of God or any other event of Force Majeure which prevents Our Emergency Service from providing such assistance services.

### **C. Applicable to Sections 7-9**

We shall not be liable for loss or claim due to or arising from:

1. Your failure to:
  - i check in for the departure by the time specified by the carrier.
  - ii act upon the express instructions of the carriers or their agents, the airport and the port authorities as appropriate.
2. strike or industrial action which has commenced or has been announced before the date of issue of this Policy.
3. Your disinclination to travel or Your financial circumstances.

## **PART IV - GENERAL CONDITIONS**

### **1. Conventional Travel**

This insurance is valid only for conventional leisure travel or business travel (limited to clerical or administrative work only). This insurance shall not apply to persons undertaking expeditions, risking one's life or similar journey. To avoid any doubt this insurance is valid for You participating in any amateur activities, including but not limited to:

- Scuba diving / skin diving
- Sky walking
- Rafting
- Flying as fare-paying passenger in helicopter or aircraft for sightseeing
- Water skiing and water sports
- Skiing and winter sports
- Gliding driven from water surface or land
- Horse riding
- Yachting
- Hiking
- Hot air ballooning
- Polar sightseeing
- Bungee jumping
- Pot holing

### **2. Compliance with Policy Provision**

Our liability shall be conditional on Your complying with the terms, exceptions and conditions of this Policy. At the time this Policy becomes effective, You must be fit to travel and not aware of any incident which may lead to cancellation or rescheduling of Your Journey. Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

### **3. Precautions**

All of You must take all reasonable steps to prevent loss, damage or accident and recover any missing property.

### **4. Termination of Insurance**

In the event that premium has been paid for any period beyond the date of termination, and upon Your request for termination of insurance, We shall only charge the premium in accordance with the table below and refund the balance (Applicable to Annual Policy only).

<b>Not exceeding</b>	<b>Charge</b>
1 month	30%
2 months	50%
3 months	60%
4 months	70%
Over 4 months	100%

No refund of premium will be made for termination of Single Trip Policy.

### **5. Other Insurance**

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance and/or other source, We shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance. If you are insured with Us with more than 1 travel insurance policies, We shall only pay under the policy with the largest compensation.

## 6. Notification of Claim

You or Your legal personal representative must give Us written notice of any event giving rise or likely to give rise to a claim under this Policy as soon as possible but in any case within 21 days (or 3 days in respect of Section 6) from the occurrence. Written proof of loss must be furnished to Us within 180 days from the date of issuance of Our receipt of the Notification of Claim or any written request from Us in requesting further information. Failure to furnish us written proof of loss within such time shall invalidate the claim.

You shall furnish to Us all such particulars and evidence, documentary or otherwise and shall do all such things as We may require at your own expense.

## 7. Conduct of Claim

You must give whatever information or assistance upon Our request and must not admit, deny or negotiate any claim without Our written consent. Any writ, summons or other legal document served on You in connection with a possible claim must be unacknowledged and sent to Us immediately.

## 8. Subrogation

We shall be entitled to take over and conduct the defence or settlement of any third party claim at Our discretion. We shall also be entitled to use Your name to enforce recovery rights against any other person whether before or after indemnification is received under this Policy.

## 9. Sanction Clause

We shall not be deemed to provide cover nor be liable to pay any claim or provide any benefit under this Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction in any applicable jurisdiction.

## 10. Rights of Third Parties Clause

Save for any person or entity expressly conferred a benefit under this policy, no person or entity who is not a party to this policy has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any obligation or to receive any benefit or remedy under this policy. The consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

## MAKING A CLAIM

1. Please obtain a claim form from our website at [www.awac.com/asiapacretail](http://www.awac.com/asiapacretail) without delay for completion and return it together with Your travel booking invoices/ receipts within 21 days (3 days in respect of Section 6) of such occurrence.
2. Should You come across the situations below, please take the following actions and provide the relevant supporting documents, at Your own expense, with Your completed claim form.
  - a) If medical attention is received for Bodily Injury or Sickness, You should obtain receipts for all payments made plus a medical certificate showing the nature of the Bodily Injury or Sickness.
  - b) For theft, robbery or loss of baggage/property, money, credit card, You must report to the police within 24 hours of discovery and obtain a written report.
  - c) For any loss, damage or delay to checked-in baggage, You should report to the carrier immediately, and obtain a written report.
3. For enquiries, please contact Our **Claims Hotline at +852 2968 3221** during Our office hours or send email to [hk\\_claims@awac.com](mailto:hk_claims@awac.com)

Underwritten by: Allied World Assurance Company, Ltd (incorporated in Bermuda with limited liability)

SP-TS0624PJ

# JOURNEYGUARD 優悠樂

## 旅遊保險

24 小時協助熱線  
**+852 2765 6700**

多謝選用 Allied World Assurance Company, Ltd 世聯保險有限公司。當我們收受您的保費後，便會在承保期內為您提供本保單內所述的保障。

此保單為您提供全面的保障，並將會與下述文件一併成為本保險合約的組成部份：

- 投保書、聲明及由您向我們提供的任何其它資料，
- 承保表或任何曾經更改的承保表，
- 最近期的續保確認文件，及
- 任何修正以上文件的批單。

請詳細閱讀本保單，內裡清楚列明了您所購保險的承保範圍及不保項目。我們亦提議您讓您的家人了解這保單的保障範圍，以便您的家人便捷及有效地提出或協助索償。

如對本保單有任何查詢，請與我們聯絡。我們樂意聽取您的寶貴意見或建議，以協助我們改善對客戶提供的服務。  
聯絡方法：

### 市務及傳訊部

電話 +852 2968 3000 傳真 +852 2968 5111 電郵 [hkhotline@awac.com](mailto:hkhotline@awac.com)

在已支付保費及遵守並履行本保單內包含或批註的條款、條件及不保範圍的情況下，我們將按保單內的描述為受保損失提供保障。

## 第一部份 - 定義

「意外」指突發、無法預見及可識別的事件。

「身體損傷」、「受傷」指在本保單生效期間純粹並單獨因意外而導致的實際身體傷害，但不包括病症、疾病或任何因生理逐步退化引起的病狀。其定義亦包括淹溺、受到毒氣攻擊、中毒或暴露於惡劣天氣而導致的實際身體傷害。

「公共交通工具」指由正式持牌作定期運輸及運載購票乘客的運輸公司所提供及經營的任何巴士、旅遊巴士、的士、酒店專車、渡輪、氣墊船、水翼船、輪船、火車、電車或地下鐵路；亦指由正式持牌作定期運輸及運載購票乘客的航空公司或包機公司所提供和經營的任何飛機；以及任何設有固定路線和時間表的機場客車。

「緊急服務」指我們的 24 小時全球協助服務。此服務由 Inter Partner Assistance Hong Kong Limited (IPA) 提供，熱線號碼為 +852 2765 6700。

「行程」指由香港出發並直接前往香港境外旅遊的行程。行程從您離開您的香港居所或辦公地址時開始，並在您返回您的香港居所或辦公地址時或承保表中指明的時段屆滿時（以較早者為準）終止。

「醫生」指依據當地政府司法下合法註冊並符合資格可提供醫療或外科手術服務的西醫，但不包括受保人本人、受保人的配偶或其親屬。

「外遊戰爭」指您在外遊期間在您居住國家以外所發生的戰爭。

「寵物」指由您個人擁有、具有微晶片識別且已向香港漁農自然護理署登記的犬隻或貓隻。

### 「保險期」

**第七項** - 指由本保單簽發日期或預定出發日期前起計算的 30 天的時段內，但以日期較後者開始計算，直至行程正式出發日終止。

**其它項目** - 指承保表上所列的受保日期起至終止日的行程。本保單就每次行程的最長有效期為連續 180 天（單次行程保單）或 90 天（全年保單）。

「因延誤後延長」指您的行程因超出您控制範圍內的事故導致延誤而未能於保險期內完成，本保險將自動予以延長而不額外收取保費，最長為 10 天。

「病症」、「疾病」指在保險期內感染須由醫生治療及因此而必須及慣常要支付費用的病症或疾病。

「嚴重身體損傷或病症」指經醫生診斷及證明為危害生命或導致不適宜旅行或繼續行程的身體損傷或病症。對於您的寵物，則指由註冊獸醫證明相當可能在短期內導致死亡的身體損傷或病症。

「旅伴」指由我們承保並在整個行程期間與您共同旅遊的受保人。

「我們」指 Allied World Assurance Company, Ltd 世聯保險有限公司 c

「全球」指下列國家：

- 亞洲  
印尼、菲律賓、越南、泰國、馬來西亞、柬埔寨、老撾、中國、日本、南韓、斯里蘭卡、澳門、台灣、阿拉伯聯合酋長國、新加坡、卡塔爾、馬爾代夫、汶萊、沙地阿拉伯、不丹、印度、孟加拉、約旦、阿塞拜疆、巴林
- 非洲：  
南非、肯亞、尚比亞、波札那、毛里求斯、埃及
- 北美洲：  
美國、墨西哥、加拿大
- 南美洲：  
巴西、哥倫比亞、阿根廷、智利、玻利維亞、厄瓜多爾、圭亞那
- 歐洲：  
德國、法國、大不列顛及北愛爾蘭聯合王國、意大利、西班牙、波蘭、羅馬尼亞、荷蘭、比利時、希臘、捷克、瑞典、葡萄牙、匈牙利、奧地利、瑞士、保加利亞、丹麥、芬蘭、愛爾蘭、立陶宛、斯洛文尼亞、斯洛伐克、拉脫維亞、愛沙尼亞、塞浦路斯、盧森堡、馬爾他、克羅地亞、梵蒂岡城、摩納哥、波斯尼亞和黑塞哥維那、冰島、列支敦士登、挪威
- 澳洲及大洋洲：  
澳洲、新西蘭、巴布亞新畿內亞、斐濟、所羅門群島、瓦努阿圖、薩摩亞、基里巴斯、密克羅尼西亞、湯加、馬紹爾群島、帛琉、瑙魯、吐瓦魯

本保單保障範圍不包括任何上述表列以外的目的地或國家。

「您」、「閣下」指投保人或在承保表上列明的任何受保人。

除非我們已特別明確許可，受保人須：

1. 為 75 歲或以下（全年保單）或 85 歲或以下（單次行程保單）
2. 在年齡未達 16 歲的情況下在行程期間須由成年人陪同；
3. 為香港居民（適用於全年保單）

在索償情況下指該受保人為承保表列明的受保人。

## 第二部份 - 保障範圍

我們會向您支付受保損失的賠償。如受保人身故，除非有指定受益人，我們會把賠償撥作為受保人的遺產。如指定超過一名受益人而並未指定各受益人的權益，賠償將由所有指定受益人平分。如指定受益人先於受保人身故，賠償將撥作受保人的遺產。

### 第一項 人身意外

如在保險期間您遭遇身體損傷而在該身體損傷發生的 12 個月內因該身體損傷而引致下列所載的事項，我們將跟據相應賠償額作出賠償：

賠償事項		賠償額 (港幣)	
		計劃 I	計劃 II
1	身故	\$500,000	\$1,000,000
2	喪失單手、雙手、單足或雙足 (自手腕或腳踝或以上之處從身體分離)；或永久完全喪失一隻手或手臂或腿部的功能；或永久完全喪失單目或雙目視力	\$500,000	\$1,000,000
3	永久完全傷殘 (不屬於第 2 項目的賠償，但在身體損傷發生日期後持續一年以上並於您的餘生一直維持同一狀態而讓您無法從事任何類型的商業活動、職業或職責)	\$500,000	\$1,000,000
4	「嚴重燒傷」在本項中是指燒傷面積佔 (i) 頭部總面積 2% 或以上；或 (ii) 身體總面積 10% 或以上的三級燒傷	\$250,000	\$500,000

### 條款

1. 同一次事件導致的身體損傷僅就項目 1、2、3、4 其中一項支付賠償。
2. 對於 16 歲以下人士的應付賠償，就項目 1、2 或 3 而言不得超過所列賠償額的 50%，就項目 4 而言不得超過港幣 50,000 元。
3. 對於 75 歲以上人士的賠償為所列賠償額的 50%。(不適用於全年保單)
4. 如我們提出要求，閣下須就索償提出令人信納的身故或身體損傷證明，費用由閣下或閣下的法律代表自負。您的失蹤不構成推斷身故或身體損傷的唯一理由。

### 額外保障

如受保人以購票乘客身份乘搭公共交通工具期間遭遇意外，本項對於 16 歲至 75 歲人士所列出的應付賠償額作雙倍計算。不論分擔因由如何，本額外保障不適用於任何因恐怖襲擊引致或促成的索償事項。恐怖襲擊之定義為任何人士或任何一群人士為自己或代表有關任何組織或政府作出的行為，該行為包括但不限於使用暴力或武力或/及威脅使用暴力或武力的行為。而該行為是出於政治、宗教、思想主義或其它相似的本意或背景，包括任何意圖影響政府或令公眾或部分公眾恐慌的行為。

### 失蹤

如受保人在意外發生時以購票乘客身份乘搭的運輸工具於失蹤、沉沒或遇難後一年內不能尋獲受保人，受保人將推定為在該運輸工具失蹤、沉沒或遇難發生時因意外受到身體損傷而身故，我們將支付本保單內列明的身故賠償，唯所有支付對象人士皆須簽署承諾書，如其後發現受保人仍然在世時退還該款項給我們。

### 第二項 醫療及其它費用

如您在行程期間受到身體損傷或患上疾病而須醫生即時治療，我們將向您賠償在行程期間必要及合理的住院/門診、手術/藥物治療、檢查、診斷測試、救護車、緊急牙科治療及最多港幣 2,000 元的額外交通及住宿費用。

另外，我們在受保人返回香港的 3 個月內提供最高港幣 50,000 元在港跟進上述相關身體損傷或患上疾病的跟進治療（不包括牙科）費用保障。跟進治療包括因身體損傷所接受註冊中醫師治療的費用，上限為港幣 1,500 元及每日每次診症港幣 150 元。

### 條款

1. 我們在本項對每名受保人的最高總保障額為港幣 500,000 元（計劃 I）或港幣 1,000,000 元（計劃 II）
2. 對於 75 歲以上受保人的應付賠償上限為條款所列最高總保障額的 50%。（不適用於全年保單）
3. 牙冠及牙橋的費用不在承保範圍內。

### 第三項 住院現金

如您在行程期間遭受身體損傷或疾病導致您須在香港以外地區住院，我們將按您住院日數每天（以每連續 24 小時作一天計）支付港幣 250 元（計劃 I）或港幣 500 元（計劃 II）的現金津貼，總限額為港幣 2,500 元（計劃 I）或港幣 5,000 元（計劃 II）。住院指受保人作為住院病人入住醫院或註冊診所並接受任何醫生治療。

### 第四項 創傷輔導保障

如您在保險期間遭遇搶劫、入室盜竊、恐嚇、身體受襲、嚴重身體受傷、火災、爆炸、交通意外、天災或騎劫或恐怖襲擊或目擊該突發事件後出現嚴重心理創傷，而醫生認為您須要接受創傷心理輔導，我們將賠償該心理輔導服務的費用，每次輔導費用上限為港幣 1,500 元，保險期間總上限為港幣 15,000 元。

### 第五項 街頭行劫保障

如您在行程中遭遇街頭行劫而受傷並須住院，我們將按您住院日數每天（以每連續 24 小時作一天計）支付港幣 500 元，總上限為港幣 5,000 元，唯您須於 12 小時內報警並向我們提供警方報告及住院證明。

### 第六項 全球支援服務

我們設立了 24 小時緊急服務，倘若您在行程期間發生意外、生病或嚴重受傷等緊急狀況時需要協助，您可致電 24 小時緊急熱線 +852 2765 6700 求助。致電時請提供您的保單號碼。

在行程開始前及期間，您亦可使用以下服務：

#### A. 醫療諮詢、評估及轉介預約

我們的緊急服務備有當值醫師，醫師能通過電話向您提供醫療意見及評估。如有必要可轉介您至醫師或專科醫生，以獲取其個人診斷並助您進行預約。惟當值醫師的意見及評估僅應視為一般建議性質，並不能解讀為緊急服務醫生的診斷。

#### B. 醫療轉移

如我們的緊急服務醫療團隊及負責醫師建議您轉移至醫療機構留院以接受適切的治療，我們會在適當的醫療監管下轉移閣下到更適合治療該身體損傷或病症的最就近醫療機構。運輸方式視乎醫療必需性，並由我們的緊急服務作最終決定。

### C. 治療後送返回國

如負責醫師及我們的緊急服務委派的醫生共同決定您的醫療狀況容許您在當地接受治療後在醫療監管下作為一般乘客回國接受治療，而原票不適用於此用途，我們將會支付以定期航班（經濟客艙）或任何其它合適的交通方式（經濟座位）及任何來回機場的費用以安排您返回本國的醫療設施。

### D. 遺體/骨灰運返原地或當地下葬

我們將安排已身故受保人的遺體或骨灰運返本國並支付相關費用，或支付在身故國家當地下葬的費用（棺材費除外）。我們對當地下葬的保障額上限設為將受保人遺體送回受保人本國所需的相等費用。

### E. 送返無人照顧的子女回國

如與您同行的 16 歲以下受供養子女因您在居住國以外地區住院而無人照顧，而原票不適用於回程，我們將為該子女支付所需的定期航班（經濟客艙），酒店住宿及任何來回機場的費用以安排返回您的居住國。如有必要，我們亦會聘請合資格人員陪同該受供養子女回程並支付其費用。

### F. 入院按金保證

如您因病情嚴重須要住院，而事後確認該住院情況為醫療上所必需，我們將為您安排陸上救護車運送，並支付必要費用。如負責醫師及我們的緊急服務醫生皆認為可入院接受緊急治療而您無力支付必需的入院按金，我們將保證或支付最高港幣 40,000 元款項。所有醫院、醫療及治療費用以及相關收費將由閣下直接結清。

### G. 恩恤探訪

如您獨自旅遊而因身體損傷或患上疾病導致在居住國以外連續住院超過 7 日，而當地並無近親居住，我們將為您指定的人士安排從您的居住國到您的病房探訪，並負責其定期來回航班機票（經濟客艙）費用，此項目亦包括任何合理酒店的一般客房最多連續 5 天（每天最多港幣 1,200 元）的住宿費用，但不包括飲食及其它客房服務費用。本項中所述的近親指您的配偶、父母、子女或兄弟姊妹。

### H. 旅行前的旅遊資訊

在行程開始前，您可聯絡我們的緊急服務取得以下的資訊及服務：

- 簽證要求
- 天氣資訊
- 國際旅遊健康建議
- 機場稅
- 匯率
- 海關要求
- 疫苗要求
- 語言資訊
- 領事館及大使館聯絡資料
- 銀行營業日

### I. 行程期間的旅遊資訊

在行程期間，您可聯絡我們的緊急服務取得以下的資訊及服務：

- 監察醫療狀況並通知僱主或家人

- 緊急改道安排
- 安排必要的藥物及醫療設備
- 轉介律師及事務律師
- 安排傳譯及子女護送
- 預支最多港幣 40,000 元保釋金
- 傳輸出於醫療理由的緊急訊息
- 領取行李

**J. 中國醫療通行證 - 中國大陸預支入院按金保證 (自選項目, 僅適用於全年保單)**

「網絡醫院」指中華人民共和國 (「中國」或「中國大陸」, 不包括台灣、澳門特別行政區及香港特別行政區) 境內已加入我們的緊急服務醫院網絡, 並接受中國醫療卡 (China Medical Pass), 讓中國醫療卡持有人毋須繳付按金即可入院的網絡醫院。該類醫院位於中國大陸主要省分的主要城市。

如您在行程中遭遇到行程開始後首次出現的身體損傷或突發病症而須在中國大陸住院接受緊急醫療服務, 您可前往最接近的網絡醫院, 我們的緊急服務會安排並保證任何必須的入院按金。我們的緊急服務會協助您安排入院, 但無法對該醫院及提供給您的服務作出保證或負責。醫院的選擇最終須由閣下自行決定。

**住院程序**

- a. 請致電我們的 24 小時緊急服務熱線 +852 2765 6700 查知距離最近的網絡醫院成員。
- b. 前往距離最近的網絡醫院並向意外及急症部門的醫院職員出示您的中國醫療卡及旅遊證件 (如港澳居民來往內地通行證/護照及香港身份證)。
- c. 閣下出院時須直接全額結清醫療費用, 包括入院按金。

**條款**

1. 閣下須在緊急事故發生後即時且在發生後 3 天內通知我們的緊急服務。
2. 如須安排送返程序, 閣下須將未使用的票券或其全值交給我們。
3. 本項 A 至 G 項目的賠償將由我們委派的服務供應商直接安排及支付。如服務或索償項目並非由我們的緊急服務安排, 閣下將不獲賠償。
4. 所有使用本項 H 至 I 服務以致的費用由閣下自負。以上服務的使用亦完全是閣下自願的。我們不為使用這些服務所造成的任何行為或損失負責。

**第七項 取消行程**

當行程因下列原因必須取消時, 我們會賠償您已預付以及您在法律上有責任支付但無法從任何其它途徑退回的旅費及/或住宿費用, 包括全額或部份以飛行里數支付的費用:

- i. 您或您的旅伴遭強制性隔離檢疫;
- ii. 您、您的配偶、未婚夫、未婚妻、父母 (姻親父母)、法定監護人、兄弟姊妹、子女、(外) 祖父母、(外) 孫兒女、密切業務夥伴或旅伴因死亡身故、嚴重身體受傷或疾病;
- iii. 您或您的旅伴被傳召出任陪審員或作證人;

- iv. 您或您的旅伴的居所因火災、爆炸或地震而無法居住；
- v. 已預約乘搭的公共交通因為罷工、工業行動、惡劣天氣、天災、運輸工具機械故障或機場關閉而延誤；
- vi. 香港特區政府在您的行程出發日期前 7 天內向原定目的地發出黑色外遊警示；
- vii. 安排行程的旅遊代理破產。

#### 條款

1. 本項的保障限額為港幣 10,000 元 ( 計劃 I ) 或港幣 20,000 元 ( 計劃 II ) 。
2. 閣下須採取一切合理行動追討已付旅遊及住宿按金及費用。
3. 行程的取消須在你能控制範圍之外，而引致您行程取消的事件須在申請本保單後發生 ( 適用於單次行程保單 ) 及行程的預訂日期後發生 ( 適用於全年保單 ) 。
4. 本項將不會就行程開始後的任何損失賠償。

#### 第八項 縮短行程

在行程開始後當您因下列原因必須中止行程並即時回港，我們將賠償您的旅費損失及/或被沒收的住宿費及/或合理且必要的額外回港交通費及/或住宿費：

- i. 您或您的旅伴遭強制性隔離檢疫；
- ii. 您、您的配偶、未婚夫、未婚妻、父母 ( 姻親父母 )、法定監護人、兄弟姊妹、子女、( 外 ) 祖父母、( 外 ) 孫兒女、密切業務夥伴、旅伴或寵物因死亡身故、嚴重身體受傷或疾病；
- iii. 您或您的旅伴的居所因火災、爆炸或地震而無法居住；
- iv. 您購票乘搭的飛機遭劫；
- v. 已預約乘搭的公共交通因為罷工、工業行動、惡劣天氣、天災或運輸工具機械故障而延誤；
- vi. 香港特區政府在您行程期間向原定目的地發出黑色外遊警示。

#### 條款

1. 本項的保障限額為港幣 10,000 元 ( 計劃 I ) 或港幣 20,000 元 ( 計劃 II ) 。
2. 閣下須採取一切合理行動追討已付旅遊及住宿按金及費用。

#### 第九項 行程延誤或更改行程費用

如您已預約乘搭的公共交通的出發或抵達時間因為罷工、工業行動、惡劣天氣、天災或運輸工具機械故障而相較該公共交通所列明的時間延誤最少 6 小時，我們將支付以下其中之一：

- a. 每整 6 小時的延誤，向每位受保人賠償港幣 250 元，上限為港幣 2,500 元；或
- b. 因延誤而須改道前赴原定目的地而直接招致的額外交通費用，包括替代公共交通費及住宿費，向每位受保人賠償最高港幣 5,000 元 ( 計劃 I ) 或港幣 10,000 元 ( 計劃 II ) 。

對閣下作出的任何單次索償，將只按 a. 或 b. 其中一項作出賠償。

#### 條款

倘若就本項作出索償，閣下須向運輸機構或其代理人取得書面確認，列明延誤時數及延誤理由。

#### **第十項 緊急購買手機充電器**

如您預訂乘搭的公共交通工具的出發時間因上文第九項所述延誤，我們將賠償您於海外機場、車站或客運站緊急購買充電器的費用，上限為港幣 300 元（計劃 I）或港幣 500 元（計劃 II）。

#### **第十一項 行李、旅遊證件及現金**

倘若您的行李遺失、受破壞或受損，我們將向每位受保人賠償最多港幣 15,000 元（計劃 I）或港幣 20,000 元（計劃 II）。每項/每對/每套物件的最高保障額為港幣 2,000 元。我們亦會賠償補領遺失旅遊票券及旅遊證件、身份證明文件及信用卡的費用，包括補領該遺失文件的必需住宿及交通費，每位受保人的最高賠償金額為港幣 5,000 元（計劃 I）或港幣 10,000 元（計劃 II）。

#### **額外保障**

我們將向您賠償因旅遊期間遭遇盜竊和/或搶劫造成的現金、鈔票或旅行支票損失，最高港幣 2,000 元。

#### **不保範圍**

我們不保障以下情況：

1. 隱形眼鏡或微透鏡；任何類型的郵票；任何類型的手抄本或文件、獎牌、硬幣、債券、證券、商業樣本、車輛配件或露營設備的損失、破壞或損壞。
2. 因損耗、折舊、昆蟲、害蟲獸鳥等引致或其它損耗、機械或電力故障或失靈或任何因清潔、復原或翻新程序所造成的損失、破壞或損壞。
3. 任何陶器、瓷器、玻璃製品、雕塑、古玩、圖像、樂器、滑雪用具或任何易碎物件的打破或損毀，除非該破損是因火災、盜竊或運送車輛、船隻或飛機發生意外而造成。
4. 因任何政府、公共或市政、當地或海關部門沒收、收歸國有、徵用或故意破壞所造成的損失、破壞或損毀。
5. 屬於其它特定保險承保的財產。
6. 貶值、因錯誤或遺漏引致的損失或缺少。
7. 電腦軟件與配件，紀錄於記憶卡、磁片、磁帶或其它設備上的資料。

#### **條款**

1. 您須以妥善及合理的方式看管自己的行李。倘若發生損失、破壞或損壞，閣下須立刻採取行動盡量減少損失、追討任何遺失的財產，並通知保管該行李和/或可能須對其損失、破壞或損壞負責的運輸機構。
2. 如該損失或損壞是在運輸機構看管和保管下發生，閣下須先向該運輸機構索償。如閣下未獲運輸機構全額賠償，則我們會賠償其差額，惟受本項所述限制規管。
3. 我們可選擇維修該損失、破壞或損壞，取代以款項作出本項所述的賠償。

#### **第十二項 信用卡被盜用**

如您的信用卡於行程期間在海外遺失，我們將賠償最多港幣 3,000 元（計劃 I）或港幣 5,000 元（計劃 II）以作為因該信用卡遭到欺詐性使用造成的金錢損失。惟透過自動櫃員機提款所造成的損失除外。

#### **第十三項 緊急購物**

倘若您的隨行寄艙行李因承運機構延誤、錯誤遞送或暫時誤置，而延誤時間為在您抵達原定海外目的地後最少 6 小時，我們會賠償緊急購買必需衣物及梳洗用品所需的費用，賠償上限為港幣 1,000 元（計劃 I）或港幣 1,500 元（計

劃 II ) 。如行李最終永久遺失，就本項作出的賠償將從第十一項的應付金額中扣除。

#### 條款

1. 本項保障在保險期內僅適用一次。
2. 如就緊急購買必需衣物或梳洗用品索償，須提供收據或其它購買證明。

#### 第十四項 信用卡簽賬保障

倘若您符合本保單第一項的意外身故保障，我們將代您付清因在保險期間簽賬而在法律上有責任支付而未清償的信用卡結餘及服務費。本項的保障限額上限港幣 15,000 元 ( 計劃 I ) 或港幣 30,000 元 ( 計劃 II ) 。

#### 第十五項 強制隔離現金津貼

倘若您在行程期間在香港以外或在完成行程回港後 7 天內因感染傳染性疾病或懷疑患上傳染性疾病而必須接受強制隔離檢疫，我們將每天 ( 以每連續 24 小時作一天計 ) 支付港幣 500 元現金，總限額為港幣 10,000 元。本津貼於每次行程僅適用一次。

#### 規定

- i. 強制隔離檢疫須由當地認可的健康部門或任何監管機構執行，並不包括自願隔離檢疫和/或家居隔離檢疫。
- ii. 我們只會在隔離檢疫期多於 24 小時下支付每日津貼。
- iii. 本項保障僅適用於在您行程期間的強制隔離檢疫第一天或之前被世界衛生組織根據流行和大流行性疾病預警和應對列為第 5 級或以上的傳染性疾病，或香港政府在您於香港的強制隔離檢疫第一天或之前已啟動「流感大流行應變計劃」下的最高戒備應變級別。
- iv. 如原定目的地在行程開始前已被宣布為感染區，則此項津貼不適用。

#### 第十六項 租車自負額保障

如您租用的車輛在您的行程期間損失或受損，我們會向您賠償 ( 最高港幣 5,000 元 ) 當持牌租車公司向您徵收自負額。

#### 不保範圍

我們不保障以下情況：

1. 租用貨車、露營車、拖車、電動單車、電單車/摩托車、運動型多用途車或旅宿汽車，您在道路以外使用的車輛。
2. 違反租車協議的方式使用租用車輛。
3. 違反任何當地駕駛法例或規例。
4. 租車的損失或損壞以外的責任。
5. 租車以用作接載乘客賺取報酬或受僱載客，或用於商用送貨或營業用途。

#### 第十七項 個人責任

我們將對您在行程期間因以下成因須對第三者負上法律責任提供最高港幣 1,000,000 元 ( 計劃 I ) 或港幣 2,000,000 元 ( 計劃 II ) 的保障：

- i. 任何人士意外身故或身體受傷。
- ii. 財產意外地損失或損毀。

我們亦會為您支付第三者的法律費用、開支及賠償。除非已獲我們書面同意，否則您不得承認責任或達成任何和解協議。

### 不保範圍

我們不保障任何直接或間接因以下成因造成的法律責任：

1. 您的任何家庭成員或任何僱員意外身故或身體受傷。
2. 由您、您的任何家庭成員或任何僱員擁有、或保管或控制的情況下損失或損毀的財產。
3. 任何若非協議規定而原本無需負擔的責任。
4. 您的受僱工作、業務或職業。
5. 您的土地或建築物擁有權。
6. 您對臨時渡假住宿以外的土地或建築物的佔用。
7. 使用馬匹、車輛、船隻、升降機、飛機模型、飛機或任何類型的船隻。

### 條款

本賠償不適用於並非在香港具有司法管轄權的法院以原訟庭身份頒發或並非從該法庭取得的判決。

## 第三部份 - 不保範圍

### A. 適用於所有保障範圍

我們對以下情況概不負責：

1. 與已存在或先天性醫療狀況相關的損失，除第七項 - 取消行程所列明以外，「已存在醫療狀況」代表在行程前患上的病症或疾病或遭遇的損傷。
2. 戰爭、侵略、外敵行為、敵對或類似戰爭的行動（正式宣戰與否）、內戰、叛變、革命、起義、達到起義規模或相當於起義的內亂、軍事政變或奪權（外遊戰爭除外）。
3. 任何與電離輻射或輻射污染相關的費用或任何核子相關的索償。
4. 任何可歸因於 HIV（人類免疫缺乏病毒）及/或任何 HIV 相關疾病，包括愛滋病（後天免疫缺乏症候群）及/或變種衍生物或其變體（不論成因）的受傷、生病、身故、損失、費用或其它責任產生的索償。
5. 任何於您處於致醉品或藥物影響下所造成的損失；蓄意自我傷害、自殺或精神錯亂或性病；分娩或懷孕時遭遇的損失，包括由身體損傷引致或因其惡化的併發症。
6. 進行任何航空或其它空中活動，以購票乘客身份而非機師或機組人員乘搭確立航線上的定期航班或持牌包機除外。
7. 從事任何職業運動，或將會或能夠透過從事該運動賺取收益或報酬，任何競速賽事（雙足、游泳或划艇除外）或需裝備的登山活動。
8. 倘若您違反合資格醫生的建議，或任何以取得醫療服務為目的的行程。
9. 涉及任何危險任務、離岸活動、工地工作、特技工作及空中工作；體力性質的項目或行業、導遊或護送、演員或從事任何娛樂業務或船務員，除非保單已特定額外承保。
10. 任何基於蓄意、惡意、刑事或違法行為導致的索償。

11. 任何因盜竊或搶劫或遺失行李、個人財物、現金、信用卡、旅行支票及旅遊證件的損失，但於發現損失後 24 小時內並未報警。
12. 任何身處於中國大陸領土內的中華人民共和國公民。
13. 任何在行程出發日或之前(適用於全年保單) 或購買本保險當日或之前(適用於單次行程保單)，受保人前往或途經某地區，而該地區被有關政府間組織、當局或機構、或香港政府當局、部門或機構發出禁止出發或旅遊警示(包括外遊警示制度下的警示)，而直接或間接引致的損失。
14. 前往任何不在「全球」定義下所列國家旅遊所引致的索償。
15. 任何在行程出發日或之前(適用於全年保單) 或購買本保險當日或之前(適用於單次行程保單)，受保人前往或途經某地區，而受保人已知悉或應當知悉該地區有事件或情況經已發生或正在發生，並因此將會增加本保險需要賠償的機會，而直接或間接引致的損失。該事件或情況包括但不限於被有關香港政府當局、部門或機構發出之聲明或政府間組織發出之警示(包括世界衛生組織發出的警示)。
16. 任何直接或間接與嚴重急性呼吸系統綜合症冠狀病毒 2 (SARS-CoV-2)、2019 冠狀病毒病 (COVID-19)、SARS-CoV-2 之任何突變或變異、或因上述病症及/或病毒所引起之恐懼或威脅相關的損失。

#### **B. 適用於第六項**

以下的治療、事項、條款、活動及其相關或相應開支均不受保障：

1. 未經我們的緊急服務許可和/或介入的服務。
2. 如引致我們的緊急服務介入的事件並未發生而將要繳付的費用。
3. 任何屬於其它特定保險保障的開支。
4. 我們的緊急服務醫生認為可在當地獲得妥當治療，且不會妨礙您繼續行程或工作的輕微病症或身體損傷。
5. 我們的緊急服務醫生認為您能以一般乘客身份返回您的居住國而無需醫療護送情況下招致的開支。

因任何罷工、戰爭、侵略、外敵行動、武裝敵對行動(不論正式宣戰與否)、內戰、叛亂、起義、恐怖襲擊、政變、暴動及內亂、行政或政治阻礙事由或輻射或天災或任何其它不可抗力事件妨礙我們的緊急服務提供協助服務而導致延誤或未能提供協助時，我們的緊急服務概不負責。

#### **C. 適用於第七至九項**

我們不保障因下列事項造成的損失或索償：

1. 您未能：
  - i. 在運輸機構的指定時間內辦妥登記出發手續。
  - ii. 遵循有關運輸機構或其代理、機場或港口當局的明確指示。
2. 在本保單發出前已開始或公布的罷工或工業行動。
3. 您不願成行或您的財政狀況。

### **第四部份 - 一般條款**

#### **1. 普通旅遊**

本保險僅適用於普通休閒旅遊或商務旅遊(僅限於文書或行政工作)。本保險不適用於從事探險活動、冒上生命危險或類似行程的人士。為避免任何疑問，本保險適用於您參與任何業餘活動，包括但不限於：

- 水肺潛水 / 徒手潛水
- 空中漫步
- 激流 / 急流漂筏
- 以付費乘客身份乘坐觀光直昇機或小型飛機
- 滑水及水上活動
- 滑雪及冬季活動
- 由水面或陸上驅動的滑翔活動
- 騎馬
- 帆船航行
- 高山遠足
- 熱氣球
- 極地觀光
- 笨豬跳
- 岩洞探險

## 2. 遵從保單條文

您的完全遵守及履行本保單所載條款，乃我們承擔在本保單內的責任的先決條件。在本保單開始生效時，您必須適宜旅行並且未知悉任何可能引致取消行程或重新安排行程的情況。如您未能遵守本保單的任何條文，一切在本保單所作出的索償均無效。

## 3. 預防措施

所有受保人皆須採取一切合理預防措施防範損失、損害或意外，並追討任何遺失的財產。

## 4. 終止保險

若您要求終止本保單，並在完全繳付全年保費的情況下，我們將會收取以下表列的保費，並退回差額（僅適用全年保單）。

受保期不超過	保費 (根據每年保費乘以相關之百份比計算)
1 個月	30%
2 個月	50%
3 個月	60%
4 個月	70%
超過 4 個月	100%

若終止單次行程保單，將不予退還保費。

## 5. 其它保險

如本保單所保障的任何損失、損毀或法律責任，同時受保於其它保險公司所承保的保單保障，我們將不作賠償。倘若索償額超過其它保單保障應付的上限，我們將賠償餘額。

如您於我們投保了多於 1 份旅遊保險單，我們將從其中最高保障額的保單支付賠償。

## 6. 索償通知

您或您的法律代表須在任何可能引致索償的事件發生後的 21 天內 ( 除了第二部分保障範圍「第六項全球支援服務」，則以事件發生後 3 天內 ) 以書面通知我們。您須要在我們發出索償通知文件後的 180 天內，呈交損失證明文件。如未能在該時段內提出損失證明文件，該索償將作無效。

您亦須向我們提交所有相關詳情及證據的文件，並支付有關費用。

## 7. 索償須知

您必須向我們提供我們要求的任何資料或協助。您在未得到我們書面同意之前，切勿承認、拒絕或商議任何索償。倘若您收到申索相關的令狀、傳票或其它法律文件，切勿承認責任並立刻送交給我們處理。

## 8. 代位權

我們有權就任何第三方的申索進行抗辯或和解。不論是在收到本保單的賠償之前或之後，我們有權以您的名義向其他人士進行強制追討行動。

## 9. 制裁條款

倘我們提供保障、支付索償或提供利益會令我們受到任何相關司法管轄地區的任何制裁、禁止或限制，則我們不得被視作或當作提供有關保障，並且我們無責任支付任何本保單下的索償或提供任何利益。

## 10. 第三方權利

除獲本保單明確賦予權益的人士或機構外，任何非合同一方的個人或機構在香港法例第 623 章《合約(第三者權利)條例》下對本保單均沒有任何權利可以執行任何義務或接受任何利益或賠償。本保單的任何變更或終止 ( 包括任何法律責任的解除或妥協 ) 不需要任何第三方的同意。

## 索償須知

1. 請盡快從我們的網站 [www.awac.com/asiapacretail](http://www.awac.com/asiapacretail) 取得索償表格填妥，連同旅遊訂購發票/單據，並在事件發生後 21 天內 ( 第二部分保障範圍「第六項全球支援服務」則以 3 天內 ) 遞交。
2. 當以下情況發生，請採取以下行動。填妥索償表格並自費提供相關文件。
  - a) 如因受傷或病症接受治療，您應取得所有支付款項的收據以及列明該身體損傷或病症性質的醫學證明書。
  - b) 如遭遇盜竊、搶劫或損失行李/財產、金錢或信用卡，您須於發現後 24 小時內報警並取得書面報告。
  - c) 如寄艙行李遺失、受損或延誤，您應立刻通知運輸機構，並取得書面報告。
3. 如有其它查詢，請在辦公時間內致電索償熱線 +852 2968 3221 或電郵至 [hk\\_claims@awac.com](mailto:hk_claims@awac.com)。

Underwritten by 承保公司：

Allied World Assurance Company, Ltd 世聯保險有限公司 (incorporated in Bermuda with limited liability)

本保單中文譯本只供參考之用，如與英文原文有異，概以英文本為準。

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