

Annual TravelCare Plus Insurance

This **Policy** is underwritten by Bolttech Insurance (Hong Kong) Company Limited.

Thank you for choosing boltech Annual TravelCare Plus Insurance.

Please read this **Policy** wording carefully to make sure that this **Policy** provides the coverage You require.

Subject to the payment of the premium stated in the **Certificate**, **We** will provide insurance as described in the terms and conditions of this **Policy** for the coverage You have chosen.

24-hour Worldwide Emergency Assistance Service
24 小時全球緊急支援服務

Worldwide Emergency Assistance service is rendered by a service provider nominated by us.

全球緊急支援服務由我們所委任的服務機構提供。

HOTLINE 香港熱線：(852) 2456 5400 (Hong Kong)



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

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

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Part I – General Definitions

For the purpose of this Policy:

Accident means an unforeseen and involuntary event which causes an **Injury** during the **Journey**.

Accidental Damage means physical breakage, destruction or failure of the **Mobile Device** due to sudden, unforeseeable, and unexpected event which causes physical damage to the **Baggage and Personal Effects** and that prevents it from operating correctly.

Accommodation means room charge only.

Acquired Immune Deficiency Syndrome or **AIDS** has the meanings assigned to it by the World Health Organization including **Opportunistic Infection**, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or **Sickness** in the presence of a seropositive test for HIV.

Assistance Hotline means the 24/7 call centre provided by **the Company** or its **Authorized Representative**.

Authorized Representative means a third-party service provider(s) as designated by **the Company** from time to time for the provision of claim and assistance services to **You**.

Baggage and Personal Effects means **Your** suitcases, trunks and similar containers including their contents and articles worn or carried by **You** including **Your** valuables and **Mobile Device**. It does not include any bicycle, business samples or items that **You** intend to trade, passport or travel documents, cash, bank notes, currency notes, check, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on **Your Certificate** and **Policy** wording.

Black Travel Alert means the **Black Travel Alert** issued by the **Hong Kong Security Bureau** under the Outbound Travel Alert (OTA) System. This definition may be changed by **the Company** from time to time based on changes to the OTA System communicated by the **Hong Kong Security Bureau**.

Burglary means the act of breaking into **Insured Person's** property with the intention of committing a crime, usually theft. This can include breaking a window, picking a lock, or using force to gain entry.

Certificate means a document issued to the **Insured Person** showing details of the covered plan of **Your Policy**.

Child(ren) means minors under the age of eighteen (18).

Chinese Medicine Practitioner means any registered or listed **Chinese Medicine Practitioner** including general practitioner, acupuncturist and bonesetter who has duly registered as a **Chinese Medicine Practitioner** according to the Chinese Medicine Ordinance (Cap. 549) but excluding a **Chinese Medicine Practitioner** who is **You** or **Your Immediate Family Member**.

Chronic Diseases means conditions that last one (1) year or more and require ongoing medical attention or limit activities of daily living or both, including but not limited to cardiovascular and cerebrovascular diseases, hypertension, diabetes.

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

Computer System means any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Confinement or **Confined** means the period the **Insured Person** is registered as an in-patient in a **Hospital** because of a medical necessity under the professional care of a **Qualified Medical Practitioner** and which the **Hospital** levies a charge for **Room and Board** for the treatment of an **Injury** or **Sickness** for such Confinement.

COVID-19 means severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).

Cyber Risk means any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:

1. any unauthorized, malicious, or *illegal act*, or the threat of such act(s), involving access to, or the processing, use, or operation of, any **Computer System**;
2. any error or omission involving access to, or the processing, use, or operation of any **Computer System**;
3. any partial or total unavailability or failure to access, process, use, or operate any **Computer System**; or

Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Departure Date means the departure date of the scheduled **Journey** where **Insured Person** departs from **Hong Kong** to their destination.

Effective Date means in respect of each **Journey**, either (i) the date of **Our** acceptance of the enrolment for this **Policy** or (ii) the date stated on the receipt issued by the travel agent or **Common Carrier** for the confirmation of payment of travel ticket or tour, whichever is the later.

Epidemics means a contagious disease that spreads rapidly and widely among the population in a geographic area or region.

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

Expiry Date means the date the **Period of Insurance** ends as stated in the **Certificate**.

Extreme Sports and Sporting Activities means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, or exceptional physical exertion, or use of highly specialized gear or equipment) including but not limited to big wave surfing; winter activities like luge, bobsledding, ski or snow board jumping or stunts; bicycle, motor, air or sea craft speed trials or stunts; diving to a depth greater than 30 meters below sea level; canoeing down rapids; cliff jumping; horse jumping; horse polo; and stunts. Unless such activities are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator/activity provider but always providing that **Insured Person** is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities which will be covered. An activity where (i) the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and (ii) the provider of such activity must be authorized by the relevant local authority will also be covered.

Hong Kong means the Hong Kong Special Administrative Region.

Hong Kong Security Bureau means The Security Bureau of the Government of the Hong Kong Special Administrative Region.

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

Immediate Family Member means **Insured Person's** spouse, parent, parent-in-law, grandparent, son or daughter (natural or adopted), brother or sister, grandchild or legal guardian, stepparents or stepchildren.

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

Insured Person means the Insured Person(s) named in this **Policy** or subsequently endorsed herein.

Journey means each period of travel commencing from the time when the **Insured Person** departs from an immigration counter of **Hong Kong**, until (i) the time when the **Insured Person** arrives at any immigration counter of **Hong Kong** or (ii) the expiration of 90 days beginning from the date of departure from **Hong Kong** for each **Journey**, whichever is the earlier during a policy year.

Loss of or Loss of Use means the **Permanent** total functional disablement or complete and **Permanent** physical severance through or above the wrists or ankle joints.

Loss of Hearing means **Permanent** total and irrecoverable **Loss of** complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment.

Loss of Sight means **Permanent** total and irrecoverable **Loss of** complete sight of an eye in that the eye is beyond remedy by surgical or other treatment.

Medically Necessary Expenses means expenses incurred and paid by the **Insured Person** to a legally **Qualified Medical Practitioner**, physician, surgeon, nurse, **Hospital** and/or ambulance service for medical, surgical, X-ray, **Hospital** or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by **Injury**, and excluding any expenses incurred under Part III – Benefits Section 2a (Emergency Medical Evacuation and Repatriation) and Section 2b (Transportation of Mortal Remains) of this **Policy**. All treatment must be prescribed by a **Qualified Medical Practitioner** in order for expenses to be reimbursed under this **Policy**. Provided that in the event an **Insured Person** becomes entitled to a refund of all or part of such expenses from any other source, **the Company** will only be liable for the excess of the amount recoverable from such other sources.

Mobile Device means a portable computing device such as mobile phone, laptop, smart watch or tablet computer.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead rope to top-rope anchoring equipment.

Natural Disaster means a large-scale extreme weather or environmental event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, wildfire, flood, hurricane, or volcanic eruption.

Opportunistic Infection includes but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/ or disseminated fungi infection.

Pandemics means a form of an epidemic that extends throughout an entire continent, even the entire human race.

Percentage of Sum Insured is the Percentage of Maximum Benefits as stated in the Compensation Table in Part III – Benefits Section 3 (Personal Accident and Major Burns) herein used to calculate the compensation payable.

Period of Insurance means as follows:

(a) For Part III – Benefits Section 4a – Trip Cancellation, the **Period of Insurance** starts from the **Policy** issue date shown on the **Certificate**, or thirty (30) days prior to the **Departure Date**, whichever is later; and the cover expires on the **Departure Date**, at the moment of the **Journey** commencement.

(b) For all other Benefits (unless otherwise specified), the **Period of Insurance** starts on the **Departure Date**, at the moment of the **Journey** commencement. The cover expires upon any of the following (whichever comes first):

- i. the end of the **Journey** eligible for annual cover under **Your Policy** or the **Expiry Date** stated on **Your Policy**;
- ii. **You** return back to **Hong Kong**;
- iii. When **We** determine that **You** should return to **Hong Kong** for treatment.

Permanent means lasting twelve (12) consecutive months from the date of an **Accident** and at the expiry of the twelve (12) months period being beyond any hope of improvement.

Permanent Total Disablement means disablement which commences ninety (90) days from the date of the **Accident** and which is **Permanent** and which entirely prevents an **Insured Person** from attending to any business or gainful occupation of any and every kind or if he/she has no business or occupation from attending to any duties, which would normally be carried out by him/her in his/ her daily life.

Pet means cat or dog registered with local authority which is above eight (8) weeks of age and below nine (9) years for a dog and twelve (12) years for a cat, and **Insured Person** is named as the **Pet** owner under the registration. **Pet** age limits stated in this definition do not apply to Part III – Benefits Sections 7e, paragraph 7.8 and 7.10.

Policy means and refers to the entire **Policy** contract among the **Policyholder**, the **Insured Person** and the Company, which includes this **Policy**, the **Certificate** and endorsements (if any).

Policyholder means the “certificate holder” stated in the **Certificate** and for which the required premium under this **Policy** has been paid.

Political Risk means any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- ! Nationalisation;
- ! Confiscation;
- ! Expropriation (including Selective Discrimination and Forced Abandonment);
- ! Deprivation;
- ! Requisition;
- ! Revolution;
- ! Rebellion;
- ! Insurrection;
- ! Civil commotion assuming to proportion of or amounting to an uprising;
- ! Military and usurped power.

Pre-Existing Condition means any condition for which the **Insured Person** or **Immediate Family Member** received from or were recommended by a **Qualified Medical Practitioner** prior to the **Effective Date** of this **Policy** for:

- (a) Any medical treatment; or
- (b) Any diagnosis; or
- (c) Any consultation; or
- (d) Any prescribed drugs leading to a claim under this **Policy**; or any **Symptom** which existed prior to the **Effective Date** leading to a claim under this **Policy**.
- (e) **Pre-Existing Condition** includes **Chronic Diseases**.

Principal Home means an **Insured Person’s** primary place of residence in **Hong Kong**.

Qualified Medical Practitioner means any person legally authorized by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a **Qualified Medical Practitioner** who is the **Insured Person** or an **Immediate Family Member** of the **Insured Person**.

Red Travel Alert means the **Red Travel Alert** issued by the **Hong Kong Security Bureau** under the Outbound Travel Alert (OTA) System. This definition may be changed by the **Company** from time to time based on changes to the OTA System communicated by the Security Bureau of the **Hong Kong** Government.

Rental Vehicle means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station wagon, SUV, four-wheel- drive or minibus/people mover rented from a licensed motor vehicle rental company.

Robbery means the act of taking **Insured Person’s** property by force or threat of force. This can include physical violence, the use of a weapon, or the threat of harm.

Room and Board means **Hospital** accommodation charges including meals and general nursing services reasonably incurred by the **Insured Person** who is **Confined** in a **Hospital**.

Serious Injury or Serious Sickness means an **Injury** or **Sickness** for which the **Insured Person** requires treatment, and which is certified by a **Qualified Medical Practitioner** as being dangerous to life and as rendering the **Insured Person** unfit to travel or continue with his/her original **Journey**. When “**Serious Injury or Serious Sickness**” is applied to the **Insured Person’s Immediate Family Member(s)**, it means **Injury** or **Sickness** for which the **Insured Person’s Immediate Family Member** requires treatment and certified by a **Qualified Medical Practitioner** as being dangerous to life and which results in the **Insured Person’s** discontinuation or cancellation of his/ her original **Journey**.

Severe Weather means hazardous weather conditions including but not limited to windstorms, typhoons, hurricanes, tornados, fog, hailstorms, rainstorms, snowstorms, or ice storms.

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

Sporting Equipment means equipment needed and used to participate in a particular sport and which can be carried about with the **Insured Person**, and in which is used exclusively in participation of such sporting activity.

Sum Insured means the maximum amount of each of the benefits covered under this **Policy** as stated in the **Table of Benefits**.

Symptom means a sign, or an indication of disorder or disease experienced by an individual.

Table of Benefits means a table of benefits presented in Part III – Benefits under this **Policy** that sets out the coverage that is provided under each plan type and the limits (maximum benefits) **We** will pay in total for all claims under each section.

Terrorist or member of a Terrorist organization means any person who commits, or attempts to commit, a **Terrorist Act** or who participates in or facilitates the commission of a **Terrorist Act** and/or is verified or recognized or designated by any government or authority or committee as a Terrorist.

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

Theft means the act of taking **Insured Person's** property without his/her permission, with the intention of permanently depriving them of it.

Traveling Companion means the person who is accompanying the **Insured Person** for the whole **Journey**.

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

Usual, Reasonable And Customary means an expense which:

- (a) Is charged for treatment, supplies or medical services medically necessary for caring of the **Insured Person(s)** under the care, supervision, or order of a **Qualified Medical Practitioner**;
- (b) Does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
- (c) Does not include charges that would not have been made if no insurance existed.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.

We or **Our** or **Us** or **The Company** means Bolttech Insurance (Hong Kong) Company Limited acting through the **Authorized Representative**.

You or **Your** means the **Insured Person(s)** named in the **Certificate** or subsequently endorsed herein.

Part II – Travel Insurance Terms And Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms of the **Policy** contained herein, endorsed hereon, or attached hereto, Bolttech Insurance (Hong Kong) Company Limited (hereinafter called "**the Company**") agrees to provide insurance to the **Insured Person(s)** named in the **Certificate** issued in relation to the **Journey** that commenced and occurred within the **Period of Insurance**.

The **Certificate**, this **Policy** wording, and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the “**Policy**”). Please be sure to read **Your Certificate** and this **Policy** wording and pay attention to the sections “Part V – General Provisions” and “Part VI – General Exclusions” herein which apply in all instances.

The **Certificate** indicates important information such as enrolled plan type, **Period of Insurance** and details for **Assistance Hotline** therein.

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

Please refer to the **Policy** for details of the cover and the applicable exclusions (if any).

These limits, exclusions and conditions are described in this **Policy** wording. However, **We** draw **Your** attention to some important points below:

(a) This **Policy** covers residents of **Hong Kong** travelling overseas who hold valid HKID and purchase the **Policy** in **Hong Kong**.

(b) This **Policy** does not cover any **Pre-Existing Condition**. This does not apply to Part III – Benefits Section 2b (Transportation of Mortal Remains).

(c) This **Policy** does not cover certain activities or travel, including but not limited to:

- i. **Extreme Sports and Sporting Activities** or competing in sporting competitions;
- ii. **Expeditions, Trekking** above 5,000 meters, **Mountaineering**;
- iii. Manual work; or
- iv. Missionary or humanitarian travel

(d) **We** will not accept liability for any losses incurred in the sanctioned countries. For details, please refer to paragraph 1.1 under Part VI – General Exclusions of this document.

(e) The Chinese version of the **Policy** wording is for **Your** reference only. Should there be any inconsistency between Chinese and English versions in **Policy** wording, the English version shall prevail.

Part III – Benefits (Section 1 – 8)

Table of Benefits

Unless otherwise stated and subject to any sub-limit as stated in any Section, the maximum liability in respect of each of the **Insured Person(s)** is shown under the **Table of Benefits** below:

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Journey Per Insured Person		
		LTE	ESS	LUX
1	Medical and Related Expenses (Room and Board HKD3,000 per day)			
	(a) Overseas Medical Expenses			
	i. Aged 70 or below	500,000	1,000,000	1,500,000
	ii. Aged 71 or above	250,000	500,000	750,000
	(b) Follow-up Medical Expenses in Hong Kong			
	i. For Injury	100%	100%	100%
	ii. For sickness	10%	10%	10%
	iii. Sub-limit for Chinese Medicine Practitioner (HKD200 per day)	2,000	3,000	5,000
	iv. Sub-limit for Physiotherapist or Chiropractor (HKD500 per day)	2,000	3,000	5,000
	(c) Overseas Hospital Daily Cash Benefit (HKD500 per day)	5,000	10,000	10,000
	(d) Compulsory Quarantine and COVID-19 extension (HKD500 per day)	5,000	10,000	10,000
2	Worldwide Emergency Assistance Services			

	(a) Emergency Medical Evacuation and Repatriation (b) Transportation of Mortal Remains (c) Hospital Admission and Guarantee of Hospital Admission Deposit (d) Unexpected Return to Usual Country of Residence (e) Compassionate Visit and Hotel Accommodation (f) Return of Minor Child(ren) (g) Convalescence Expenses (h) Delivery of Essential Medicine (i) 24-hour Assistance Hotline Services	Actual Cost 15,000 40,000 40,000 15,000 15,000 6,000 Included Included	Actual Cost 40,000 40,000 40,000 40,000 40,000 6,000 Included Included	Actual Cost 40,000 40,000 40,000 40,000 40,000 6,000 Included Included
3	Personal Accident and Major Burns (a) Personal Accident occurs whilst travelling on common carrier i. Aged 18-70 ii. Aged below 18 iii. Aged 71 or above (b) Personal Accident occurs on other causes i. Aged 18-70 ii. Aged below 18 iii. Aged 71 or above (c) Major Burns (d) Credit Card Protection Benefit	1,000,000 500,000 500,000 500,000 250,000 250,000 100,000 15,000	2,000,000 1,000,000 1,000,000 1,000,000 500,000 500,000 200,000 30,000	3,000,000 1,500,000 1,500,000 1,500,000 750,000 750,000 300,000 50,000
4	Trip Inconvenience or Delay (a) Trip Cancellation (b) Trip Curtailment (c) Travel Delay (select either i, ii or iii for compensation only) i. Cash Allowance (HKD300 for each and every full 5 hours delay); OR ii. Additional Travel Cost for re-routing; OR iii. Forfeited Travel Expenses Due to Delay after 24 consecutive hours (d) Baggage Delay (over 5 hours)	5,000 5,000 600 2,500 N/A 500	30,000 30,000 2,500 10,000 N/A 1,500	50,000 50,000 3,000 15,000 5,000 2,000
5	Personal Property (a) Baggage and Personal Effects i. Sub-limit per item, pair or set ii. Sub-limit for mobile phone ! Loss due to Theft, Robbery or Burglary; OR ! Cracked screen repair cost due to Accidental Damage (b) Loss of Personal Money (c) Loss of Travel Documents	5,000 3,000 2,000 600 2,000 5,000	30,000 3,000 2,500 750 3,000 20,000	50,000 3,000 3,000 900 3,000 20,000
6	Personal Liability	1,500,000	3,000,000	5,000,000
7	Other Protection (a) Loss of Home Content (b) Rental Vehicle Excess (c) Golfer "Hole-in-one" (d) Missed Event (e) Pet Care (Insured Person's Pet not travelling together) i. Emergency Pet Boarding due to Travel Delay (HK\$500 per day) ii. Emergency Pet Boarding due to Overseas Hospitalization (HKD500 per day) iii. Curtailment of Journey (Pet) (50% deductible)	10,000 3,000 1,000 N/A N/A N/A N/A N/A	30,000 5,000 3,000 N/A N/A N/A N/A	30,000 10,000 3,000 2,000 10,000 10,000 10,000
8	Add-on Cover (only applicable when it is printed on the Certificate)			

(a) Rental Vehicle – Personal Accident	N/A	N/A	100,000
(b) Pet Accident (travelling together with Insured Person)	N/A	N/A	10,000

1. Section 1 – Medical and Related Expenses

(a) Overseas Medical Expenses. Under this Section, if the **Insured Person** sustains an **Injury** or **Sickness** during the **Journey** and as a result the **Insured Person** incurs medical expenses for treatment of the said **Injury** or **Sickness** prior to his/her return to **Hong Kong**, the **Company** shall reimburse the **Insured Person** up to the **Sum Insured** stated in the **Table of Benefits** for that portion of the medical expenses which:

1.1 are incurred by the **Insured Person** within one-hundred and eighty (180) days from his/her first sustaining the said **Injury** or **Sickness**; and

1.2 constitute **Usual, Reasonable and Customary Medically Necessary Expenses** charged by a **Qualified Medical Practitioner** at the place of the treatment.

1.3 If the **Insured Person** is unable to provide a detailed breakdown of charges issued by the **Hospital**, a daily reimbursement of all **Hospital** charges incurred, inclusive of **Room and Board** and medical fees reasonably incurred by the **Insured Person** as a registered in-patient in a **Hospital** for medical treatment covered under this Section, is limited to HKD10,000 per day.

(b) Follow-up Medical Expenses in Hong Kong. In the event that the **Insured Person**, following his/her return to **Hong Kong**, requires follow-up medical treatment for the **Injury** or **Sickness** referred to in this Section 1.1 (i.e. in addition to the treatment for the **Injury** or **Sickness** received prior to the **Insured Person's** return), then the **Company** shall also reimburse the **Insured Person** up to the limit stated in the **Table of Benefits** for that portion of the follow-up medical expenses which:

1.4 are incurred within 3 months of the **Insured Person's** return to **Hong Kong**;

1.5 constitute **Usual, Reasonable and Customary Medically Necessary Expenses** charged by a **Qualified Medical Practitioner**; and

1.6 If the **Insured Person** is unable to provide a detailed breakdown of charges issued by the **Hospital**, a daily reimbursement of all **Hospital** charges incurred, inclusive of **Room and Board** and medical fees reasonably incurred by the **Insured Person** as a registered in-patient in a **Hospital** for medical treatment covered under this Section, is limited to HKD10,000 per day.

1.7 are incurred in **Hong Kong**.

Where specified in the **Table of Benefits**, follow-up medical costs incurred through **Chinese Medicine Practitioner**, physiotherapist and chiropractor are also covered. Please refer to the **Table of Benefits** for the sub-limits applicable.

In no event, however, shall the total amount payable under this Section 1a (“Overseas Medical Expenses”) and 1b (“Follow-up Medical Expenses in Hong Kong”) exceed 100% of the **Sum Insured** as stated in the **Table of Benefits**.

1.8 Exclusions Applicable to Section 1a (“Overseas Medical Expenses”) and 1b (“Follow-up Medical Expenses in Hong Kong”)

No benefits will be paid:

1.8.1 For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.

1.8.2 If the purpose of the **Journey** is to obtain medical treatment or the **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.

1.8.3 For any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of the scheduled insured **Journey**.

1.8.4 For failure to obtain a written medical report from the **Qualified Medical Practitioner**.

1.8.5 Where Emergency Medical Evacuation and Repatriation (Section 2a) was provided by **Us**, in circumstance where the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** for surgery or medical treatment, or to continue the **Journey** whilst the **Insured Person's** physical

condition at the time of recommendation is fit for travel or the **Insured Person's** surgery or medical treatment could have been reasonably delayed until the **Insured Person** returns to **Hong Kong**.

1.8.6 For the follow up treatment expenses obtained outside **Hong Kong**.

1.8.7 For any additional cost of single or private room **Accommodation** at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces (unless the use of special braces is resulting from **Accident** only and it is recommended in writing by **Qualified Medical Practitioner**), appliances or equipment.

1.8.8 For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental **Injury** occurring during the **Journey**.

1.8.9 Any loss and expenses that can be reimbursed or recovered from any local health insurance.

1.8.10 For **COVID-19** testing expenses unless the **Insured Person** is diagnosed with **COVID-19** and is able to provide the written test report showing such **COVID-19** diagnosis.

(c) Overseas Hospital Daily Cash Benefit. The **Company** will pay the **Insured Person** the daily limit stated in the **Table of Benefits** for each complete and consecutive twenty-four (24) hours period of overseas **Hospital Confinement** up to the **Sum Insured** as stated in the **Table of Benefits** in the event that the **Insured Person** is **Confined** in an overseas **Hospital** due to an **Injury** or **Sickness** sustained during the **Journey**.

No benefits will be paid under exclusions specified in Section 1.8 above.

(d) Compulsory Quarantine and COVID-19 extension (supersede Part VI – General Exclusions paragraph 1.8). If the **Insured Person** is diagnosed with **COVID-19** at overseas **Hospital Confinement** or confinement of unexpected compulsory quarantine with such **COVID-19** diagnosis supported by a written test report, **the Company** will provide coverage up to the limit stated in the **Table of Benefits** for each complete and consecutive twenty-four (24) hours period. The **Insured Person** must not have travelled against the advice from the Government of the **Hong Kong** Special Administrative Region or any local authority at the **Journey** destination. All other terms and conditions of this **Policy** apply.

2. Section 2 – Worldwide Emergency Assistance Services

(a) Emergency Medical Evacuation and Repatriation. When as a result of an **Injury** sustained or **Sickness** commencing while the **Insured Person** is traveling overseas during the **Journey** and if in the opinion of **the Company** or its **Authorized Representative**, it is medically appropriate to move the **Insured Person** to another location for medical treatment, or to return the **Insured Person** to **Hong Kong** or his/her habitual residence, **the Company** or its **Authorized Representative** shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the **Insured Person's** physical condition. **The Company** shall pay directly to the medical service provider the covered expenses up to the **Sum Insured** stated in the **Table of Benefits** for such evacuation. Covered expenses are expenses for services provided and/or arranged by **the Company** or its **Authorized Representative** for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an **Insured Person**. The means of evacuation arranged by **the Company** or its **Authorized Representative** may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **the Company** or its **Authorized Representative** and will be based solely upon medical necessity. The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

(b) Transportation of Mortal Remains. When, as a result of an **Injury** sustained or **Sickness** commencing while the **Insured Person** is traveling during the **Journey**, the **Insured Person** dies during the course of the **Journey**, **the Company** or its **Authorized Representative** shall make the necessary arrangements for the return of the **Insured Person's** remains/ashes to **Hong Kong** or his/her habitual residence. **The Company** shall pay the actual cost incurred up to the **Sum Insured** stated in the **Table of Benefits** for such repatriation. In addition, **the Company** shall reimburse up to the **Sum Insured** stated in the **Table of Benefits** for expenses actually incurred at the place of death outside **Hong Kong** for the reasonable cost of a casket, the embalming and cremation process rendered by a mortician or undertaker. A person on behalf of the **Insured Person** must contact the **Assistance Hotline** for the arrangement.

(c) Hospital Admission and Guarantee of Hospital Admission Deposit. In the event that **Your Hospital Confinement** is required due to **Injury** or **Sickness** whilst travelling outside **Hong Kong**, and You are without means of payment of the required **hospital** admission deposit, **the Company** will guarantee or provide such payment up to the limit stated in the **Table of Benefits**. Any additional expenses over the limit stated in the **Table of Benefits** are to be borne by You unless the loss is covered under Section 1 of this **Policy**.

(d) Unexpected Return to Usual Country of Residence. In the event of the death of the **Insured Person's Immediate Family Member** in his/her Usual Country of Residence while the **Insured Person** is travelling overseas (save for in the case of migration) and necessitating an unexpected return to his/her Usual Country of Residence, **the Company** or its **Authorized Representative** will arrange for one economy class return airfare for the return of the **Insured Person** to his/her Usual Country of Residence.

(e) Compassionate Visit and Hotel Accommodation. Under this Section, if the **Insured Person** sustains an **Injury** or **Sickness** during the **Journey** and as a result the **Insured Person** incurs an in **Hospital** medical treatment which is expected to exceed three (3) days and the **Insured Person** is unable to take care of him/herself of the said **Injury** or **Sickness** prior to his/her return to **Hong Kong** as confirmed and recommended by a **Qualified Medical Practitioner**, **the Company** shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for two **Immediate Family Member** to travel from his/her regular residence to the place of the **Insured Person** to visit or if appropriate to stay behind and take care of the **Insured Person** (in this case only a one-way economy class ticket shall be provided). **The Company** shall also reimburse the **Insured Person's** visitor's associated hotel **Accommodation** expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of HK\$1,200 per night up to five (5) consecutive nights. The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

Maximum amount paid by **the Company** for this Section 2e is limited up to the **Sum Insured** as stated in the **Table of Benefits**.

(f) Return of Minor Child(ren). When, traveling overseas with effective documents and as a result of an **Injury** sustained or **Sickness** commencing while the **Insured Person** is traveling during the **Journey**, which leads to non-attendance of his/her accompanying **Child(ren)**, **the Company** or its **Authorized Representative** shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the **Insured Person's Immediate Family Member** or if appropriate to stay behind to repatriate his/her accompanying **Child(ren)** to the regular residence in **Hong Kong** (in this case only a one-way economy class ticket shall be provided). The accompanying **Child(ren)** of the **Insured Person** shall use the original return travel ticket or electronic return travel ticket bought for the **Journey**. If the original return travel ticket or electronic return travel ticket bought by the **Insured Person** is expired due to the rescue, the **Authorized Representative** shall cover the return travel ticket for the accompanying minor **Child(ren)**, provided that the **Insured Person** shall hand over the original return travel ticket or electronic return travel ticket to the assistance agency, or provide the evidence of his/ her purchase of such return travel ticket. If the **Insured Person** has no original return travel ticket or electronic return travel ticket, or cannot provide relevant evidence thereof, the return travel ticket of the accompanying **Child(ren)** to the original place shall be shouldered by the **Insured Person**. The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement. Reimbursement paid by **the Company** for this Section 2f is limited up to the **Sum Insured** as stated in the **Table of Benefits**.

(g) Convalescence Expenses. **The Company** or its **Authorized Representative** will arrange for the additional hotel accommodation expenses necessarily and unavoidably incurred by the **Insured Person** related to an incident requiring Emergency Medical Evacuation, Emergency Medical Repatriation or hospitalisation up to HK\$ 1,200 per day for a maximum of five (5) consecutive days.

(h) Delivery of Essential Medicine. **The Company** or its **Authorized Representative** will arrange to deliver to the **Insured Person** essential medicine, drugs and medical supplies that are necessary for an **Insured Person's** care and/or treatment but which are not available at the **Insured Person's** location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. **The Company** or its **Authorized Representative** will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof. Such costs shall solely be the **Insured Person's** responsibility.

(i) 24-hour Assistance Hotline Services – Please call Us at +852 2456 5400.

Travel enquiry services are available for:

- i. Pre-trip Information Assistance
- ii. Medical Monitoring
- iii. Dispatch of Physician
- iv. Embassy Referral
- v. Medical Service Provider Referral
- vi. Lost Passport Assistance
- vii. Lost Luggage Assistance
- viii. Interpreter Referral
- ix. Legal Referral

The above service scope is a summary only. All requests, services or arrangements shall be referred to **Authorized Representative** for approval. **The Company** shall not be liable for any services rendered by the **Authorized Representative**.

2.1 Exclusions Applicable to Section 2 – Worldwide Emergency Assistance Services

No benefits will be paid:

2.1.1 For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.

2.1.2 If the purpose of the insured **Journey** is to obtain medical treatment or the insured **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.

2.1.3 For any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of a scheduled insured **Journey**.

2.1.4 For failure to obtain a written medical report from the **Qualified Medical Practitioner**.

2.1.5 If the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the **Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel or can be reasonably delayed until the **Insured Person** returns to **Hong Kong** which the repatriation arrangement was made by **Us**.

2.1.6 For any additional cost of single or private room **Accommodation** at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces (unless the use of special braces is resulting from **Accident** only and it is recommended in writing by **Qualified Medical Practitioner**), appliances or equipment.

2.1.7 For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental **Injury** occurring during the **Journey**.

2.1.8 For any expenses for a service not approved and arranged by **the Company** or its **Authorized Representative** except that this exclusion shall be waived in the event the **Insured Person** cannot contact the **Assistance Hotline** during an emergency medical situation for reasons beyond their control. In any event, for Section 2a ("Emergency Medical Evacuation and Repatriation"), **the Company** reserves the right to reimburse the **Insured Person** only for those expenses incurred for service which **the Company** or its **Authorized Representative** would have provided under the same circumstances.

2.1.9 For any expenses incurred for the transportation of the **Insured Person's** remains not approved and arranged by **the Company** or its **Authorized Representative**.

3. Section 3 – Personal Accident and Major Burns

(a) Personal Accident occurs whilst travelling on Common Carrier. The benefit under this Section 3a is payable to the **Insured Person** up to the **Sum Insured** stated in the **Table of Benefits** who suffers an **Injury** during the **Journey**

which, directly and independently whilst the **Insured Person** is travelling as a fare-paying passenger on board of the **Common Carriers**, shall result in 3.1 Compensation Table (1) Death.

(b) Personal Accident occurs on other causes

The benefit under this Section 3b is payable to the **Insured Person** who suffers an **Injury** during the **Journey** which, directly and independently of all other causes, shall result in any event provided in 3.1 Compensation Table hereunder (hereinafter called an “Event”), but only to the extent and if such **Injury** results in the Event happening within ninety (90) days after the date of the **Accident**.

3.1 Compensation Table:

Compensation Table Insured Event		Percentage of Maximum Benefits*
1	Death	100%
2	Permanent Total Disablement	100%
3	Total and permanent loss of all sight in one or both eyes	100%
4	Loss of Limb(s) – Total loss by physical severance or total and permanent loss of use of (a) one or two limbs (b) one or both hands (c) arm above the elbow (d) arm at or below the elbow (e) leg above the knee (f) leg at or below the knee	100% 100% 100% 100% 100% 100%
5	Loss of Sight – Total and permanent loss of (a) sight in one eye except perception of light (b) lens of one eye	50% 50%
6	Total and permanent (a) Loss of Hearing in both ears (b) Loss of Hearing in one ear (c) Loss of Speech	75% 15% 50%

3.1.1 If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Maximum Benefits**) will be payable under this Section 3 and in any event shall not exceed the **Sum Insured** stated in the **Table of Benefits**.

3.1.2 The insurance for any **Insured Person** under this **Policy** shall be terminated upon a compensation is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the **Accident** causing such loss.

3.1.3 When a limb or organ which had been partially disabled prior to the **Accident** covered under this **Policy** and which becomes totally disabled as a result of such **Injury**, the **Percentage of Maximum Benefits** payable shall be determined by **the Company** having regard to the extent of disablement caused by the **Injury**. No payment however shall be made in respect of the **Loss of** a limb or organ which was permanently disabled prior to the **Accident**.

3.2 Exposure:

3.2.1 If by the reason of any covered **Accident** occurring during the **Journey**, the **Insured Person** is unavoidably exposed to the elements (including but not limited to prolonged **Natural Disaster** or **Severe Weather**) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of **Accident**, **the Company** will pay in accordance with the Events as stated in the Compensation Table under Section 3 hereinabove.

3.3 Disappearance:

3.3.1 If the **Insured Person** disappears as a result of the disappearance, sinking or wrecking of the **Common Carrier** caused by an **Accident** in which the **Insured Person** was traveling at the time of the **Accident** during the course of

the **Journey** and remains missing after twelve (12) months from the date of the **Accident**, and **the Company** has reason to believe that the **Insured Person** has died in the **Accident**, **the Company** will pay the Personal **Accident** benefit, subject to receipt of a signed undertaking by the personal representative of the **Insured Person's** estate that any such payment shall be refunded to **the Company** if it is later discovered that the **Insured Person** did not die as a result of the **Accident**.

(c) Major Burns. **The Company** will pay this benefit if the **Insured Person** suffers third-degree burn (i.e. the destruction of the skin to its full depth and damage to the tissues beneath with burnt areas equal to or greater than 5% of the **Insured Person's** head or 10% of the **Insured Person's** total body surface area) arising from an **Accident** during the **Journey**, provided that the assessment of the burns is certified by a **Qualified Medical Practitioner** with medical reports and full diagnosis. Such benefit can only be claimed once for each **Accident** during the **Journey**.

(d) Credit Card Protection Benefit. **The Company** shall reimburse the outstanding balance of the **Insured Person's** credit card(s) for purchases made during the **Journey** and services charges, in the event of the **Insured Person** suffers accidental death that benefit under Section 3 of this **Policy** is payable and the **Insured Person** is legally liable to the respective outstanding balance and services charges.

3.4 Exclusion Applicable to Section 3 - Personal Accident and Major Burns

No benefits will be paid :

3.4.1 For the purpose of Section 3a, 3b or 3c, in no event shall **the Company** be liable to pay for any loss caused by an **Injury** or otherwise which is a consequence of any kind of disease or **Sickness**.

3.4.2 For the purpose of Section 3d, losses relating to the personal **accident** of any **Insured Person** below eighteen (18) years of age.

4. Section 4 – Trip Inconvenience Or Delay

(a) Trip Cancellation

4.1 The Company shall reimburse the **Insured Person** for loss of travel fare on **Common Carrier** and/or **Accommodation** expenses paid in advance (less available refunds) by the **Insured Person** and for which the **Insured Person** is legally liable and which is not recoverable from any other source consequent upon the cancellation of the **Journey** necessitated by the occurrence of any of the following before the **Departure Date** of the **Journey**:

4.1.1 Death or **Serious Injury** or **Serious Sickness** of the **Insured Person**, **Traveling Companion** and/ or **Immediate Family Member** if it happens (i) at least 24 hours after the issue date of the **Certificate** and (ii) within thirty (30) days prior to the **Departure Date** of the **Journey**.

4.1.2 Unexpected outbreak of strike, riot, civil commotion, **Severe Weather**, or **Natural Disaster** at the scheduled travel destination arising within one (1) week of the **Departure Date** of the **Journey**.

4.1.3 Witness summons, jury service of the **Insured Person** if an order or notice of compliance is issued to the **Insured Person** (i) at least 24 hours after the issue date of the **Certificate** and (ii) within thirty (30) days prior to the **Departure Date** of the **Journey**.

4.1.4 Sudden occurrence of strike by the employees of the **Common Carrier** within the period of one (1) week before the **Departure Date** of the planned **Journey**.

4.1.5 Serious damage to the **Principal Home** of the **Insured Person** or **Traveling Companion** in **Hong Kong** from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the **Departure Date** of the planned **Journey** which requires the **Insured Person's** presence in the premises on the **Departure Date** of the **Journey**.

4.1.6 The unexpected issuance of a **Black Travel Alert** for a destination scheduled in the **Journey** at least one (1) day after this **Policy** becomes effective and which is in force at any time within one (1) week of the **Departure Date** of the planned **Journey**, resulting in cancellation of the **Journey**. **The company** will reimburse up to 100% of the **Sum Insured** as stated in the **Table of Benefits**.

4.1.7 The unexpected issuance of a **Red Travel Alert** for a destination scheduled in the **Journey** at least one (1) day after this **Policy** becomes effective and which is in force at any time within one (1) week of the **Departure Date** of the

planned **Journey**, resulting in cancellation of the **Journey**, the **Company** will reimburse up to 50% of the **Sum Insured** as stated in the **Table of Benefits**.

4.1.8 COVID-19 extension (supersede Part VI – General Exclusions 1.8). The **Insured Person, Traveling Companion** and/or **Immediate Family Member** is diagnosed with **COVID-19** within thirty (30) days prior to the **Departure Date** of the **Journey** with such **COVID-19** diagnosis supported by a written test report. The **Insured Person, Traveling Companion** and/or **Immediate Family Member** must not have travelled against the advice from the **Hong Kong** Special Administrative Region or any local authority at **Journey** destination. All other terms and conditions of this **Policy** apply.

Maximum amount made by the **Company** for this Section 4a is limited up to the **Sum Insured** as stated in the **Table of Benefits**.

4.2 Exclusions Applicable to Section 4a – Trip Cancellation

No benefits will be paid for any loss:

4.2.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.

4.2.2 That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.

4.2.3 That directly or indirectly arises from the **Insured Person's** failure to notify the travel agent/ tour operator or provider of transportation or **Accommodation** immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in this Section.

4.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

4.2.5 Any travel when **Black Travel Alert** or **Red Travel Alert** announcement were issued by **Hong Kong Security Bureau** prior to the **Effective Date**.

(b) Trip Curtailment

4.3 The Company shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** for the unused and forfeited travel costs (includes transport and/or **Accommodation** costs only, and excludes any pre-paid meals, tours, activities, services or event tickets), and/or reasonable additional travel expenses which are necessary for the **Insured Person** to return to **Hong Kong** by **Common Carrier** on economy class due to a necessary, unforeseen and unavoidable curtailment of the **Journey**, where the **Insured Person** has to terminate and cut short the **Journey** and return to **Hong Kong** as a result of any of the following reasons:

4.3.1 Death or **Serious Injury** or **Serious Sickness** of the **Insured Person, Traveling Companion** and/ or **Immediate Family Member**.

4.3.2 Sudden occurrence of strike by the employees of a **Common Carrier**, unanticipated outbreak of riot or civil commotion or **Natural Disasters** or which prevents the **Insured Person** from continuing with his/ her scheduled **Journey**.

4.3.3 The unexpected issuance of a **Black Travel Alert** for a destination scheduled in the **Journey** after this **Policy** becomes effective and which is in force at any time during the **Journey**, resulting in curtailment of the **Journey**. The **Company** will reimburse up to 100% of **Sum Insured** as stated in the **Table of Benefits**.

4.3.4 The unexpected issuance of a **Red Travel Alert** for a destination scheduled in the **Journey** during this **Policy** effective and which is in force at any time during the **Journey**, resulting in curtailment of the **Journey**, the **Company** will reimburse, up to 50% of the **Sum Insured** as stated in the **Table of Benefits**.

4.3.5 COVID-19 extension (supersede Part VI – General Exclusions 1.8). The **Insured Person, Traveling Companion** and/or **Immediate Family Member** is diagnosed with the **COVID-19** with such **COVID-19** diagnosis supported by a written test report. The **Insured Person, or Traveling Companion** and/or **Immediate Family Member** must not have

travelled against **Hong Kong**'s government the advice from the **Hong Kong** Special Administrative Region or against any local authority advice at **Journey** destination. All other terms and conditions of this **Policy** apply.

4.4 Exclusions Applicable to Section 4b – Trip Curtailment

No benefits will be paid for any loss:

4.4.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.

4.4.2 That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.

4.4.3 That directly or indirectly arises from the **Insured Person**'s failure to notify the travel agent/ tour operator or provider of transportation or **Accommodation** immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 4.3.1 to 4.3.2.

4.4.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

4.4.5 Any travel when **Black Travel Alert** or **Red Travel Alert** announcement was issued by **Hong Kong Security Bureau** prior to departure.

(c) Travel Delay

4.5 The Company shall pay up to the **Sum Insured** as stated in the **Table of Benefits** in the event that the **Common Carrier** for the **Insured Person** to travel is delayed from the departure or arrival time specified in the itinerary, where such delay is caused directly by either **Natural Disaster**, **Severe Weather**, equipment failure, hijack or strike by the employees of the **Common Carrier** during the **Journey**. Delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the **Common Carrier** to the **Insured Person** until the actual departure or arrival time.

4.5.1 Cash Allowance – The Company will pay up to HK\$300 for an initial delay in excess of 5 consecutive hours and HK\$300 for each subsequent 5 consecutive hours period up to the maximum limits stated in the **Table of Benefits**;

4.5.2 Additional Travel Cost for Re-routing – The Company will reimburse additional public transportation expenses up to the maximum limits stated in the **Table of Benefits** reasonably and inevitably incurred for alternative transport at the same fare class originally selected by the **Insured Person** to enable him or her to arrive at a destination scheduled in the **Journey**, as a direct consequence of travel delay by at least 5 consecutive hours from the scheduled time of departure.

4.5.3 Forfeited Travel Expenses Due to Delay after 24 consecutive hours (This benefit is applicable to "LUX" plan only) – The Company will reimburse the forfeited transport and **Accommodation** expenses up to the maximum limits stated in the **Table of Benefits** if the **Insured Person** eventually decides to cancel the **Journey** after a 24 consecutive hours' period of delay. Once a claim is made under this benefit, no other benefits will be payable and all coverages under this **Policy** will end.

4.5.4 A claim under this Section 4c can only be made under either one of the benefit items listed in Section 4.5.1, 4.5.2 or 4.5.3.

4.6 Exclusions Applicable to Section 4c - Travel Delay

No benefits will be paid for:

4.6.1 Failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.

4.6.2 Any loss arising from late arrival of **Insured Person** at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **Common Carrier**).

4.6.3 Any loss arising from failure of **Insured Person** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.

4.6.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

(d) Baggage Delay

4.7 The **Company** shall pay the **Sum Insured** as stated in the **Table of Benefits** for each **Insured Person** for the additional cost to get back the baggage or emergency purchase of essential items of toiletries or clothing consequent upon temporary deprivation of the **Insured Person's** checked-in baggage due to the delay, misdirection or temporary misplacement in delivery of the checked-in baggage at least 5 hours from the time of arrival at destination abroad by the **Common Carrier**.

4.8 Exclusions Applicable to Section 4d – Baggage Delay

No benefits will be paid for:

4.8.1 Failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** as to the number of hours and the reason for such delay.

4.8.2 With respect to any of the **Insured Person's** baggage which the **Insured Person** either intentionally sent by a different **Common Carrier** than the one in which the **Insured Person** was traveling, or with respect to any baggage, souvenir or other items which the **Insured Person** mailed or shipped separately.

4.8.3 For any loss claimed under Section 5 (“Personal Property”) arising from the same cause.

4.8.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

5. Section 5 – Personal Property

(a) Baggage and Personal Effects

5.1 The **Company** will pay the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** if **Your Baggage and Personal Effects** (excluding mobile phone which is stipulated separately hereunder) are stolen, **Accidental Damage**, or are permanently lost directly resulting from **Theft, Robbery, Burglary, Accident** or mishandling by carriers during the **Journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report issued by such local police.

This benefit also extends to cover the cost of replacing a mobile phone carried by the **Insured Person** during the **Journey** if lost is due to **Theft, Robbery** or **Burglary**; or repairing a cracked mobile phone screen (front screen only) as a result of **Accidental Damage**. Subject to the maximum benefit limit as stated in the **Table of Benefits**.

The **Company** will pay the lesser of:

5.1.1 The repair cost;

5.1.2 The replacement cost;

5.1.3 The amount it would cost **the Company** to repair or replace the item(s) allowing for any trade discounts **the Company** is entitled to;

5.1.4 The original purchase price; or

5.1.5 The depreciated value after allowing for age, wear, and tear as per table below.

Table of Calculation of Property Depreciation

Category	Percentage of deduction
Clothes	20% per year
Shoes	20% per year
Cosmetic	50% per year
Luggage, bags	10% per year
Electronic equipment and accessories	30% per year
Mobile Device	30% per year
Others	20% per year

Please refer to the **Table of Benefits** for detail on any sub-limit.

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

5.2 Exclusions Applicable to Section 5a – Baggage and Personal Effects.

No benefits will be paid for :

5.2.1 The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewellery or accessories, portable telecommunication equipment (except **Mobile Device**), money (including checks, traveler’s checks, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), securities, tickets or documents..

5.2.2 Accidental Loss of or damage to any pager, portable telecommunication equipment, computer equipment (except **Mobile Device**), software and peripheral.

5.2.3 Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the **Insured Person** to repair, clean or alter any property.

5.2.4 Any loss of or damage to hired or leased equipment.

5.2.5 Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.

5.2.6 Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.

5.2.7 Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.

5.2.8 With respect to any of the **Insured Person’s** baggage which the **Insured Person** either intentionally sent by a different **Common Carrier** than the one in which the **Insured Person** was traveling, or with respect to any baggage, souvenir, or other items which the **Insured Person** mailed or shipped separately.

5.2.9. Valuables and electronic equipment that are left unattended in a vehicle at any time or are checked in with the **Common Carrier**.

5.2.10. Any baggage or personal effects that are checked in with the **Common Carrier** contrary to the terms and conditions of **Common Carrier**.

5.2.11. Items left unattended in any unlocked paid **Accommodation** room or private dwelling.

5.2.12. Valuables and electronic equipment left unattended and not secured in a safe at the time of loss when such is provided at the paid **Accommodation** at which You are staying.

5.2.13. Any loss of the **Insured Person's** baggage or personal effects when it is left unattended in public place or as a result of the **Insured Person's** failure to take due care and precautions for the safeguard and security of such property.

5.2.14. Any loss of data recorded on tapes, cards, diskettes or otherwise.

5.2.15. Any loss or damage to headphones or earphones.

5.2.16. Breakage or damage to brittle or fragile articles like glass or crystal. Breakage or damage to glasses, sunglasses, camera or camera lens will be reimbursed only upon the successful submission of damaged item to the **Authorized Representative**. Once submitted, the damaged item will not be returned to the **Insured Person**. **The Company** reserves the right to decline any claim if the **Insured Person** fails to provide damaged item upon request.

5.2.17. Any loss or damage while in the custody of a hotel or **Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Common Carrier** within three (3) days and a property irregularity report is obtained in the case that the event occurred with an airline.

5.2.18. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.

5.2.19 Loss by any mysterious disappearance.

5.2.20 Shortage due to error, omission, exchange or depreciation in value.

5.2.21 Items received as gifts or for receipts of the claimed items submitted which are not in the **Insured Person's** name.

(b) Loss of Personal Money

5.3 **The Company** will reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** for the loss of cash, bank notes, traveller's check and money order as a direct result of **Robbery, Burglary** or **Theft** occurring during the **Journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty- four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report issued by such local police.

5.4 Exclusions Applicable to Section 5b - Loss of Personal Money

No benefits will be paid:

5.4.1 In respect of any form of the plastic money (including any credit card, Octopus cards, etc.) or securities.

5.4.2 If the loss is not reported to the local police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.

5.4.3 In respect of shortage due to error, omission, exchange, or depreciation in value.

5.4.4 In respect of loss of traveller's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.

5.4.5 For loss by any unknown or mysterious disappearance.

5.4.6 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

(c) Loss of Travel Documents

5.5 In the event that the **Insured Person** loses his/her travel documents during the **Journey** as a direct result of **Robbery, Burglary** or **Theft**, **the Company** will reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** for the replacement cost for travel documents, including necessary and reasonable travel and **Accommodation** costs, provided that the travelling class and/or room type for the **Accommodation** shall not be better than the **Accommodation** originally booked in the **Journey**. This reimbursement is subject to the condition that the

relevant loss must have been reported to the local police at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report issued by such local police.

5.6 Exclusions Applicable to Section 5c – Loss of Travel Documents

No benefits will be paid:

5.6.1 In respect of loss not reported to the local police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.

5.6.2 In respect of loss of any travel document and/or visa which is not needed to complete to the **Journey**.

5.6.3 For loss by any unknown or mysterious disappearance.

5.6.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

5.6.5 Both the temporary and permanent versions of the same travel document. In the event of such loss, an **Insured Person** may claim either one (1) version but not both.

6. Section 6 – Personal Liability

6.1 The Company shall pay the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** for legal liability to a third party arising during the **Journey** as a result of:

6.1.1 Death or accidental bodily **Injury** to a third party;

6.1.2 Accidental loss of or damage to property of a third party

However, the **Insured Person** must not make any offer or promise of payment or admit his/her fault to any other party or become involved in any litigation without the Company's prior written approval.

6.2 Exclusions Applicable to Section 6 – Personal Liability

No benefits will be paid for:

6.2.1 Property of any person who is the **Insured Person**, **Insured Person's Immediate Family Member** or employer or deemed by law to be his/her employee.

6.2.2 Liability to any person who is the **Insured Person's Immediate Family Member** or employer or deemed by law to be his/her employee.

6.2.3 Property which belongs to the **Insured Person** or is in his/her care of custody or control.

6.2.4 Any liability assumed under contract.

6.2.5 Liability relating to the willful, malicious, or unlawful act on the part of the **Insured Person**.

6.2.6 Liability arising from the ownership, possession or use of vehicles, aircraft, drone, watercraft, firearms, or animals.

6.2.7 Liability arising from the undertaking of any trade, business, or profession.

6.2.8 Liability arising from any criminal acts.

6.2.9 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

7. Section 7 – Other Protection

(a) Loss of Home Content

7.1 The Company will reimburse up to the **Sum Insured** stated in the **Table of Benefits** for the loss or damage to household contents owned, used or worn by You contained within **Your Principal Home** in **Hong Kong** as a direct result of **Burglary** or fire while You are travelling on the **Journey** and **Your Principal Home** is unoccupied during your **Journey**. Such loss must be reported to the **Hong Kong** police with twenty-four (24) hours of loss when You return back to **Hong Kong** after the **Journey** and supported by written documentation and report issued by the **Hong Kong** police. **The Company** may make payment or at **Our** opinion reinstate or repair subject to due allowance for wear and tear and depreciation.

7.2 Exclusions Applicable to Section 7a – Loss of Home Content

No benefits will be provided:

7.2.1 Arising out of **Burglary** while **Your Principal Home** in **Hong Kong** or any part thereof is unoccupied for more than thirty (30) days from or prior to the **Departure Date** of the **Journey**;

7.2.2 For any loss/ damage of bonds, bills of exchange, cash, coins, check, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephone, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, discs or otherwise;

7.2.3 For any loss not reported to the **Hong Kong** police within twenty-four (24) hours of loss when You return back to **Hong Kong** after the **Journey** and a police report for such loss not having been obtained;

7.2.4 For shortage due to error, omission, exchange or depreciation in value;

7.2.5 For special equipment or apparatus used in connection with any profession, business or employment;

7.2.6 For malicious damage or vandalism by any person lawfully in the **Principal Home** in **Hong Kong**;

7.2.7 For loss arising from You not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **Your** home contents within **Your Principal Home** in **Hong Kong** to avoid or to minimize any claim and loss under this **Policy**.

(b) Rental Vehicle Excess

7.3 The Company shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** for the **Insured Person** if the **Insured Person** rents or hires a **Rental Vehicle** in the course of the **Journey** which is involved in a collision whilst under the control of the **Insured Person** or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), **We** shall reimburse the **Insured Person** for the **Rental Vehicle** excess which is payable in respect of the loss of or damage to the **Rental Vehicle** for the liable loss or damage of the **Rental Vehicle**. In no event shall this benefit be paid more than once per **Journey**. The **Insured Person** must take relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the **Rental Vehicle** during the rental period. This reimbursement is subject to the condition that the relevant loss must have been reported to the local police at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report issued by such local police.

7.4 Exclusions Applicable to Section 7b - Rental Vehicle Excess

No benefits will be paid for:

7.4.1 Any use of the **Rental Vehicle** by the **Insured Person** that is in violation of the terms of the rental agreement or applicable comprehensive motor insurance policy.

7.4.2 Any condition under the influence of alcohol or drugs of the **Insured Person** who is in charge of a **Rental Vehicle**.

7.4.3 Any illegal or unlawful use of the **Rental Vehicle** by the **Insured Person** during the rental period.

7.4.4 The **Insured Person** not holding a valid driving license of the country or a valid international driving license.

7.4.5 Any **Rental Vehicle** that has not taken out a comprehensive motor vehicle insurance.

7.4.6 Any loss of items such as, but not limited to, tires and/ or windscreens if such items are not covered by the comprehensive motor vehicle insurance.

7.4.7 In respect of loss not reported to the local police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.

(c)! Golfer “Hole-in-one”

7.5 The **Company** will pay the one-off bar expenses incurred at the same golf course up to the maximum limit stated in the **Table of Benefits** if the **Insured Person** hits a ‘hole-in-one’ in a competition or friendly game at any recognised golf courses during the **Journey**. Recognised golf course means a golf course operated by a club or an organization which is registered at any local government as providing the golf or golf practicing.

The **Company** shall not be liable if the **Insured Person** is a professional golfer.

(d)! Missed Event (This benefit is applicable to “LUX” plan only)

7.6 The **Company** will reimburse the actual cost of purchasing of the unused and non-refundable sports ticket or entry fees or **Sporting Equipment** rental cost which has been paid in advance and forfeited by the **Insured Person**, up to the **Sum Insured** stated in the **Table of Benefits**; if during the **Period of Insurance** the **Insured Person** is unable to participate in a planned visit of theme parks, concerts, artistic performance, sports event, overseas wedding or any additional activities (save and except any event arranged as part of the group tour’s original itinerary) due to sudden and unexpected death of an **Insured Person**, an **Immediate Family Member** or **Traveling Companion**, or suffers from the bodily **Injury** or **Sickness**, occurring after this **Policy** has been purchased and within thirty (30) days of the date of the **Journey** is scheduled to begin. That bodily **Injury** or **Sickness** must be certified by a **Qualified Medical Practitioner** as rendering that **Insured Person** or **Immediate Family Member** or **Traveling Companion** is unfit to participate in the covered event or as being a danger to their life or health.

7.7! Exclusions Applicable to Section 7d – Missed Event

This section does not cover any amount which:

7.7.1 An **Insured Person** is not legally obliged to pay;

7.7.2 Is refundable to, or recoverable by, an **Insured Person** from any other source of indemnity or reimbursement;

7.7.3 For any claim under this Section 7d which is not accompanied by the required documents.

(e) Pet Care (Insured Person’s Pet not travelling together) ((This benefit is applicable to “LUX” plan only)

7.8 **Emergency Pet Boarding due to Travel Delay** The **Company** shall pay up to the **Sum Insured** as stated in the **Table of Benefits** for unexpected boarding fee of the **Insured Person’s Pet** if the **Insured Person** cannot return to their **Principal Home** due to unexpected delay of the **Common Carrier** for more than 24 hours from the scheduled arrival time to **Hong Kong**.

7.9 Exclusions Applicable to Section 7e paragraph 7.8 – Emergency Pet Boarding due to Travel Delay

7.9.1 Any loss arising from failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.

7.9.2 Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.

7.9.3 Any loss arising from failure of **Insured Person** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.

7.10 **Emergency Pet Boarding due to Overseas Hospitalization** The **Company** shall pay up to the **Sum Insured** as stated in the **Table of Benefits** for unexpected boarding fee of the **Insured Person’s Pet** if the **Insured Person** cannot return to their **Principal Home** due to the **Insured Person** being **Confined** overseas due to **Injury** or **Sickness**. Please refer to the **Table of Benefits** for per day limit.

7.11 Exclusions Applicable to Section 7e paragraph 7.10 – Emergency Pet Boarding due to Overseas Hospitalization

7.11.1 For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.

7.11.2 For failure to obtain a written medical report from the **Qualified Medical Practitioner**.

7.11.3 If the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the **Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel.

7.11.4 For any cosmetic surgery, elective treatment during the **Journey**.

7.12 Curtailment of Journey (Pet) The **Company** shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** for the unused and forfeited travel cost where the **Insured Person** has to terminate and cut short the **Journey** and return to **Hong Kong** due to serious illness of **Your Pet** that requires emergency and life-saving treatment. Written medical report and treatment summary from a local veterinarian is required.

7.12.1 A 50% deductible applies to **Section 7e paragraph 7.12 – Curtailment of Journey (Pet)** for each and every loss.

7.13 Exclusions Applicable to Section 7e paragraph 7.12 Curtailment of Journey (Pet)

7.13.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.

7.13.2 That arises from any circumstances leading to the cancellation and/ or disruption of his/her **Journey** before the purchase of this travel insurance.

8. Section 8 – Add-On Benefits (Only Applicable When It Is Printed On The Certificate)

(a) Rental Vehicle – Personal Accident (available for “LUX” Plan only)

8.1 Subject to the terms and conditions of and applicable to Section 3b (“Personal Accident occurs on other causes”) and Section 7b (“Rental Vehicle Excess”), the maximum liability in respect of each of the **Insured Person** stated in Section 3b will be increased by the maximum limits as stated in the **Table of Benefits** stated under this Section 8a (“Rental Vehicle – Personal Accident”) if the **Insured Person** who suffers an **Injury** during the **Journey** while the **Insured Person** is driving the rental car or being as a passenger in the rental car.

(b) Pet Accident (travelling together with Insured Person) (available for “LUX” Plan only)

8.2 The **Company** shall pay for the cost of the cremation, funeral services and/or handling charges from the legally licensed veterinarian or funeral services providers in respect of the handling of the remains of the **Insured Person's Pet**, up to the **Sum Insured** specified in the **Table of Benefits**, in the event that the **Insured Person's Pet**, traveling with the **Insured Person**, sustains an **Injury** or experiences an **Accident** during the **Journey** that directly and independently leads to the death of the **Pet**.

8.2.1 You must be the sole owner of the **Insured Person's Pet**. In any circumstance, the **Company** will only treat the **Policyholder** named in the **Certificate** as the sole owner of the **Insured Person's Pet**, regardless of whether the **Insured Person's Pet** may be jointly owned by any other persons.

8.2.2 **Insured Person's Pet** must be micro-chipped and licensed according to the requirements of both **Hong Kong** and the **Journey** destination country for export and import, respectively.

8.2.3 The coverage of this benefit shall start when the **Insured Person's Pet** arrives at the destination abroad. The cover expires when the **Insured Person's Pet** completes the custom requirement at destination abroad for returning to **Hong Kong**.

8.3 Exclusions Applicable to Section 8b – Pet Accident

No benefits will be paid:

8.3.1 for any services or other expenses incurred for obtaining documents and/or permits before the **Journey**.

8.3.2 for failure to obtain a written medical report from the legally licensed veterinarian at the destination abroad to prove the cause of death was directly and independently due to the **Injury** or **Accident** during the **Journey**.

Part IV – General Conditions

1. At the time of applying this **Policy**, the **Insured Person** must be fit to travel, and this **Policy** does not cover any circumstances which already exists on the **Effective Date** or was announced before the **Effective Date**, or any **Pre-Existing Conditions**.
2. Upon issuance of the **Policy**, all the insurance details, including the **Insured Persons**, **Departure Date**, **Expiry Date** and destinations are confirmed and final and cannot be changed.
3. Eligibility of this **Policy** is restricted to residents of **Hong Kong** travelling overseas who hold valid HKID and purchase the **Policy** in **Hong Kong**. Financial compensation will be paid to **Hong Kong** bank account only. Claims reimbursements shall only be transacted in **Hong Kong** Dollars and be paid into an account of licensed banks in **Hong Kong**, as authorized by the **Hong Kong** Monetary Authority.
4. The Company will send the **Policyholder** a renewal notice with the renewal terms (the terms may be different from this **Policy**) if **the Company** desires to renew this **Policy**. This **Policy** will be renewed if the required premium and documents for renewal are received by **the Company** in accordance with the renewal terms. The renewal of this **Policy** shall not constitute any waiver of **the Company's** right under this clause and/or the renewed **Policy**.
5. If any circumstance exists during the **Journey** which is outside the **Insured Person's** control and the **Journey** is extended beyond the period stated in the **Certificate**, **the Company** will automatically extend this **Policy** for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the **Insured Person's Journey**.
6. If the **Insured Person** is covered under more than one (1) travel insurance policies underwritten by **the Company** for the same trip, only the travel insurance **Policy** with the greatest compensation will apply and benefits thereunder be payable.
7. Any **non-disclosure** or fraudulent **misrepresentation** in any material shall lead to the whole **Policy** being void from inception.

Part V – General Provisions

1 Entire contract. The **Certificate** of Insurance, **Policy** wording, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall void the **Policy** or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by and such approval is endorsed hereon.

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

3 Forms for proof of loss. The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this **Policy** as to proof of loss upon submitting within the time fixed in this **Policy** for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by **the Company** shall be furnished at the expense of the **Insured Person/** claimant or his legal personal representatives and shall be in such form and of such nature as **the Company** may prescribe.

4 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 for such loss within sixty (60) days after the termination of the period for which **the Company** is liable. If it shall be shown not to have been reasonably possible to give such notice within such time, such proof is furnished as soon as reasonably possible and must be within one (1) year after the date of such loss.

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

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

7 To whom indemnities are payable. Any indemnity paid for loss of life shall be payable to the **Insured Person's** estate. All other indemnities shall be payable to the **Insured Person** except for Emergency Medical Evacuation and Repatriation of Mortal Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this **Policy**.

8 Fraudulent claims. If the claim is in any respect fraudulent or if any fraudulent means or devices be used by the **Insured Person** or anyone acting on the **Insured Person's** behalf to obtain any benefit under this **Policy**, all benefit in respect of such claims shall be forfeited.

9 Right of recovery. In the event that authorization of payment and/or payment is made by **the Company** and/or its **Authorized Representative** for a claim which is not covered under this **Policy** or when the limit of liability of this insurance exceeds, **the Company** reserves the right to recover the said sum or excess from the **Insured Person**.

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

11 Medical examination and treatment. **The Company** at its own expense shall have the right and opportunity to conduct medical examination on the **Insured Person** when and as often as it may reasonably require during a pending claim under this **Policy** and to make an autopsy in the case of death where it is not forbidden by law. The **Insured Person** shall as soon as possible after the occurrence of any **Injury** or **Sickness** obtain and follow the advice of a duly **Qualified Medical Practitioner** and **the Company** shall not be liable for any consequences arising by reason of the **Insured Person's** failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

12 Subrogation. In the event of any payment under this **Policy**, **the Company** shall be subrogated to all the **Insured Person's** rights of recovery therefore against any person or organization and the **Insured Person** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Insured Person** shall take no action after the loss to prejudice such rights.

13 Legal actions. No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this **Policy**. In addition, no such action shall be brought after the expiration of one (1) year after the time written proof of loss is required to be furnished as stated in Part V Clause 4 above.

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

15 Compliance with policy provisions. Failure to comply with any of the provisions contained in this **Policy** shall invalidate all claims hereunder.

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

17 Assignment. No notice of assignment of interest under this **Policy** shall be binding upon **the Company** unless and until the original or a duplicate thereof is filed at the office of Bolttech Insurance (Hong Kong) Company Limited, 9/F, 308 Central Des Voeux, 308 Des Voeux Road Central, Hong Kong, and the Company's consent to such assignment is endorsed. **The Company** does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of **the Company** shall be used in defense of any claim arising.

18 Data privacy. The **Insured Person/Policyholder/Applicant** agrees that the personal data collected during the application process or administration of this **Policy** may be used by **Us** for the purposes stated in the Personal Information Collection Statement ("PICS").

19! Clerical error. Clerical errors by **the Company** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

20 Prevailing language. The terms and conditions in the Chinese **Policy** wording is translated from this English version for **Your** reference only. Should there be any inconsistency between the Chinese and English versions in **Policy** wording, the English version shall prevail.

21 Cancellation.

21.1 The **Policy** may be cancelled by giving **the Company** written notification, in which case the prorated portion of the premium paid shall be refunded as per the refund premium table below, only if no claim has occurred and been made in respect of the Annual Cover.

Covered Calendar Months	Refund Premiums
Up to one (1) month	60% of premium paid
Up to two (2) months	50% of premium paid
Up to three (3) months	30% of premium paid
Up to four (4) months	10% of premium paid
Over four (4) months	No refund

21.2 The **Company** may cancel the **Policy** for any reason by giving seven (7) days' notice by registered letter to the **Insured Person's** last known address. A proportionate part of the premium may be refunded.

22 Age restriction. The age of **Insured Person** should be between 6 weeks and 75 years old (both dates inclusive) on the commencement date of this **Policy**, unless otherwise stipulated in any specific sections under these terms and conditions. All children under the age of 18 years must be accompanied by an adult who is also insured under the same **Policy**. No benefit will be provided once the **Insured Person** reaches the age of 76, unless specially accepted by **the Company**.

23 Journey Duration. The maximum duration of each **Journey** is limited to a maximum of 90 days per trip while the number of **Journeys** per **Policy** is unlimited.

Part VI – General Exclusions

1 General Exclusions Applicable to The Policy. The **Company** will not pay under any section of this **Policy** for loss, **Injury**, damage or liability suffered and/ or sustained by or arising directly or indirectly as a result of or in connection with any of the following:

1.1 If, by virtue of any law or regulation which is applicable to the **Company** at the inception of this **Policy** or becomes applicable at any time thereafter, providing coverage to the **Insured Person** is or would be unlawful because it breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or The People's Republic of China/**Hong Kong**, that the **Company** shall provide no coverage or benefit or have no liability whatsoever to the **Insured Person**, to the extent that it would be in breach of such law or regulation;

1.2 Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destination from media outlets or governmental agencies being issued prior to the **Effective Date** of the **Policy**;

1.3 An **Insured Person** who is: a **Terrorist**; a member of a **Terrorist Organization**; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons;

1.4 Any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;

1.5 **Common Carrier's** or travel supplier's complete cessation of operations due to financial condition, with or without filing for bankruptcy;

1.6 Suicide or attempted suicide or intentional self-**Injury**, or self-exposure to needless peril;

1.7 **Pandemics** or **Epidemics**;

1.8 Any medical treatment received during **Journey** which was made for the purpose of receiving medical treatment or if the insured **Journey** was undertaken while the **Insured Person** was unfit to travel; or the Person is traveling against the advice of a **Qualified Medical Practitioner**;

1.9 Any loss or event that was known, foreseeable, intended, or expected when the **Policy** was purchased;

1.10 Acts committed with the intent to cause loss;

1.11 Arising from nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials;

1.12 Political Risk;

1.13 Cyber Risk;

1.14 An act of recklessness or gross negligence by the **Insured Person** or a **Traveling Companion**;

1.15 Fear of flying/traveling;

1.16 The travel carrier tickets not showing travel date(s);

1.17 Any loss and expenses that can be reimbursed or recovered from any other source;

1.18 War, civil **War**, invasion, insurrection, revolution, use of military power or usurpation of government or military power;

1.19 Any prohibition or regulations by any government;

1.20 Any breach of government regulation or any failure by the **Insured Person** to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a **Common Carrier**, riot or civil commotion, **Natural Disaster** or **Severe Weather**;

1.21 Any losses resulting from **Your** participation in **Mountaineering**, or undertaking **Expeditions** or similar activities;

1.22 Any losses resulting from **Your** participation in **Trekking** above 5,000 meters;

1.23 The **Insured Person** is not taking all reasonable efforts to safeguard his/her property/money, to avoid **Injury** or to minimize any claim under this insurance;

1.24 Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an **Insured Person** would or could earn income or remuneration from engaging in such sport as a source of income; or participation in any of **Extreme Sports and Sporting Activities**;

1.25 Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a **Qualified Medical Practitioner**;

1.26 Pregnancy or childbirth, and any **Injury** or **Sickness** associated with pregnancy or childbirth;

1.27 Any **Pre-Existing Condition**, congenital and heredity condition. This does not apply to Part III – Benefits Section 2b (Transportation of Mortal Remains);

1.28 AIDS or any **Injury** or **Sickness** commencing in the presence of a seropositive test for HIV and related disease, sexually transmitted disease;

1.29 Psychosis, sleep disturbance disorder, mental or nervous disorders;

1.30 The **Insured Person** engaging in the following during the **Period of Insurance**, including: naval, military or air force service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/ actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort.

Part VII – Ongoing Duty Of Disclosure

If You suffer a new medical or dental event or **Your** general state of health deteriorates after You have purchased this **Policy**, but before the **Departure Date**, **You** must contact **Us**, otherwise the consequences of the change in health may not be covered under the **Policy** once **Your Journey** commences.

In this circumstance, **We** reserve the right to review the cover granted including withdrawing or amending cover previously approved for the **Journey**. If **We** apply new cover restrictions and the new restrictions imposed by **Us** prevent You from undertaking the planned **Journey**, then You will have the right to lodge a claim under Part III – Benefits Section 4a – Trip Cancellation.

Part VIII – Personal Information Collection And Use Statement (“Pics”)

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. You can also request a copy of the PICS by calling the Company's Customer Service Hotline at 2603 9435.



English

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第一部份 一般定義

第二部份 旅遊保險條款及細則

第三部份 保障 (第1-8項)

1. 醫療及相關費用
 - a) 海外醫療費用
 - b) 回港後醫療覆診費用
 - c) 海外住院現金津貼
 - d) 強制隔離或2019冠狀病毒病
2. 全球緊急支援服務
3. 人身意外及嚴重燒傷
 - a) 於乘搭公共交通工具時遇到的人身意外
 - b) 其他原因導致的人身意外
 - c) 嚴重燒傷
 - d) 信用卡欠款結餘保障
4. 旅程受阻或延誤
 - a) 旅程取消
 - b) 縮短旅程
 - c) 旅程延誤
 - d) 行李延誤
5. 個人財物保障
 - a) 行李
 - b) 個人錢財損失
 - c) 旅遊證件遺失
6. 個人責任
7. 其他保障
 - a) 家居財物損失
 - b) 租車自負額
 - c) 高爾夫球「一桿入洞」
 - d) 缺席活動保障
 - e) 寵物保障(受保人的寵物非一同旅遊)
8. 附加保障(僅適用於列印在保險證明書上的情況)
 - a) 租車人身意外保障
 - b) 寵物意外保障 (與受保人一同旅遊)

第四部份 一般條件

第五部份 一般條文

第六部份 主要不保項目

第七部份 持續披露責任!

第八部份 收集個人資料的聲明

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在本**保單**內，下列詞彙應具有以下涵義：

意外 是指在受保**旅程**期間因不可預見及非自願事件而造成損傷。

意外損毀 是指在與任何其他原因無關下，造成實質損失或損毀的不可預知及**意外**事件，是唯一和直接導致該損失或損毀的原因。故意損失或損毀除外。

住宿 是指房間收費。

後天免疫力缺乏症或愛滋病 是參照世界衛生組織之定義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現**機會感染**、惡性腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症候群或其他病症。

支援熱線 是指**本公司**或其**授權代表**提供的全日24小時客戶電話中心。

授權代表 是指**本公司**不定期指派的第三方服務提供者，為**您**提供理賠及支援服務。

行李及個人物品 是指**您的**行李箱及類似容器，包括其存放的物品或**您**穿戴或攜帶的物品，包括**您的**貴重物及**流動設備**，但不包括任何單車、商業樣本或**您**計劃交易的物品、護照或旅遊文件、現金、鈔票、紙幣、支票、可轉讓票據、任何類型的船隻（衝浪板除外）、傢具、家居陳設、家居電器、租用品或任何其他於**您的保險證明書**及條款或細則列為不包括的物品。

黑色外遊警示 是指由**香港保安局**於「外遊警示制度」下就旅遊目的地發出的**黑色外遊警示**。**本公司**會配合**香港政府**保安局就「外遊警示制度」的修訂不時就此定義作出修改。

入屋犯法罪 是指以犯罪（通常是竊盜）為目的闖入**受保人**財產的行為。這可能包括打破窗戶、撬鎖或使用武力進入。

保險證明書 是指闡發給**受保人**之文件，當中包括**保障表**。

子女 是指未滿18歲的未成年人。

中醫 是指根據中醫藥條例（**香港**法例第549章）合法註冊成為註冊或表列**中醫**，包括全科、針灸或跌打，但不包括本人為**中醫**的**受保人**或其直系家屬。

慢性病 是指持續1年或更長時間並且需要長期的醫療護理或限制日常生活或兩者兼而有之的**疾病**，包括但不限於心血管和腦血管**疾病**，高血壓，糖尿病。

公共運輸工具 是指由正式持牌定期運載購票乘客的運輸商所提供及經營的任何巴士、旅遊巴士、的士、渡輪、氣墊船、水翼船、輪船（郵輪只適用於豐裕計劃）、火車、電車或地下鐵路，以及正式持牌定期運載購票乘客的航空公司或包機公司所提供及經營的定翼飛機，以及由正式持牌定期運載購票乘客的航空公司提供及經營並僅來往既定商用機場或持牌商用直升機場的直升機，以及任何設有固定路線及時間表的機場客車。

電腦系統 是指任何電腦、硬體、軟體或通訊系統或電子設備（包括但不限於智慧型手機、筆記型電腦、平板電腦、穿戴式裝置）、伺服器、雲端、微控制器或類似系統，包括任何相關的輸入、輸出、資料儲存設備、網路設備或備份設施。

住院 是指**受保人**因醫療需要被**醫院**接收為**住院**病人以接受**執業醫生**專業護理的期間，並就相關**受傷**或**疾病**的治療向**醫院**支付**住院**的**病房及膳食**費用。

2019冠狀病毒 是指嚴重急性呼吸綜合徵2（SARS-CoV -2）。

網路風險 是指由下列任何一個或以上事故直接或間接造成、促成、引致或相關的損失、損毀、責任、索賠、代價或費用：

1. 涉及存取、處理、使用或操作任何**電腦系統**的任何未經授權、惡意或非法行為或此類行為的威脅；
2. 涉及存取、處理、使用或操作任何**電腦系統**的任何錯誤或遺漏；
3. 任何**電腦系統**部分或全部不可用或無法存取、處理、使用或操作；或者

任何資料的任何使用損失、功能減少、修復、替換、恢復或複製，包括與此類資料的價！有關的任何金額。

出發日期 是指**受保人**從**香港**出發前往目的地的預定**旅程出發日期**。

生效日期 是指於每次**旅程**中，為 (i) **我們**接受本**保單**的申請日期或 (ii) 由旅行社或**公共運輸工具**機構發出確認有關**旅程**或團費已繳付全費的收據，以較遲者為準。

大規模流行性疾病 是指在一個地理區域或地區的人群中迅速且廣泛傳播的傳染性疾病。

探險 是指任何**旅程**涉及前往高風險、交通不便及/或荒涼的地點，包括但不限於在一個國家的海岸附近的私人獨木舟旅行或前往一個未經探索或地圖未標明且一般交通不便的國家領土或地區的旅行，或為科學、研究或政治目的前往該等地點的旅行或前往南極洲或類似的偏遠荒涼的地點的旅行。**探險**並不是指在前面給出的例子以外，只要由獲認可的導遊公司提供、開放予公眾參與且不設限制（一般健康狀況或合適性警告除外）的**跋涉**及旅行，但前提始終是您在導遊公司的合資格導遊及/或指導員的指引及監督下行動。

屆滿日期 是指**保險證明書**上**保險期**完結之日。

極限運動及體育活動 是指其性質存有高度的危險性（即涉及高度專門技術、超乎正常的體力運用、使用專門工具或裝備等）的任何運動或體育活動，包括但不限於衝巨浪；冬季活動例如運動雪橇滑雪、有舵雪橇滑雪、雪橇或滑雪板跳躍或特技表演；單車、機動車、飛行器或船舶速度測試或特技表演；潛水至超過海平面以下30米的深度；獨木舟激流；跳懸崖；馬術障礙賽；馬球和特技表演。除非該運動是開放予公眾參與、不設限制（高度或一般健康狀況或合適性警告除外）並由獲認可的當地導遊公司/活動提供者提供的一般旅遊活動，但前提是您在開展該旅遊活動的導遊公司或活動提供者的合資格導遊及/或指導員的指引及監督下行動，方可獲保障。由另一位已持牌帶領有關活動的人士負責操縱或航行，及提供活動的舉辦者亦已獲當地有關當局授權的活動，亦可獲保障。

香港 是指香港特別行政區。

香港保安局 是指**香港**特別行政區政府的保安局。

醫院 是指依法運作的**醫院**（不包括用作照顧老人或長期病患者的機構或療養、休養或護理機構、或酗酒或吸毒者治療所，或類似目的機構），用以照顧及治療患病或**受傷**人士，設有診斷及施行手術的設施，並提供24小時護理服務及醫療監察。

直系家屬 是指**受保人**的配偶、父母、配偶之父母、（外）祖父母、**子女**（親生或收養的）、兄弟姐妹、（外）孫兒女或合法監護人、繼父母或**繼子女**。

受傷 是指直接在**意外**及別無其他原因下蒙受的身體損傷。

受保人 是指本**保單**指明或本**保單**隨後批註的**受保人**。

旅程 是指**受保人**於**保險期**內，由**受保人**離開**香港**入境事務處櫃檯時起，直至(i)**受保人**抵達**香港**任何入境櫃檯時或(ii)離開**香港**日期起計 90 天屆滿為止的每段**旅程**期間，以較早者為準。

喪失 或 **喪失功能** 是指手腕或足踝以上之部位**永久**完全失去功能或手腕或足踝以上之部位**永久**完全分離。

失聰 是指一隻耳朵的聽力**永久**完全**喪失**及該耳朵無法藉外科手術或其他治療來恢復此**喪失**聽力。

失明 是指一隻眼睛完全**喪失**視力及該眼睛無法藉外科手術或其他治療來恢復此**喪失**視力。

醫療必需費用 是指由**受保人**引出及所須支付予**執業醫生**、醫生、外科醫生、護士、**醫院**及/或救護車服務的費用，包括醫藥、手術、X光檢、**醫院**或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理（除非因**受傷**而損害健全及天然之牙齒所必須之診治費用），亦不包括本**保單**內第三部份第 2a 項（緊急醫療撤離及遣返）及第2b項（運送遺體/骨灰返港）所需的任何費用。本**保單**僅負責賠償經**執業醫生**所處方或治療的費用。倘**受保人**可從任何其他來源取回全部或部份費用，**本公司**則僅負責賠償剩餘未取回的費用。

流動設備 是指便攜式電腦設備，如手機，筆記本電腦，智能手錶或平板電腦。

登山 是指通常必需使用特定設備上山或下山的活動，該等設備包括但不限於冰爪、鎬、錨、螺釘、登山扣及登山繩或頂繩錨固設備。

自然災害 是指造成財產損毀，破壞交通或公用設備或危及人類的大規模極端天氣或環境事故，包括但不限於：地震，山火，洪水，颶風或火山爆發。

機會感染 包括但不限於卡氏肺囊蟲肺炎 (pneumocystis carinii pneumonia) 、慢性腸炎生物的生物體 (organism of chronic enteritis) 、病毒及/或擴散性真菌傳染。

廣泛性流行性疾病 是指散播至整個大洲甚至全人類的大規模流行性疾病。

保額百分比 是指本保單第三部份第3項 (人身意外及嚴重燒傷) 中之賠償表中的投保額百分比, 用以計算應付賠償額。

保險期 是指以下:

(a) 就第三部份第4a項 - 旅程取消而言, **保險期**由**保險證明書**所示的**保單**申請日期或**出發日期**前30日開始計算 (以較遲者為準) 及保障於**出發日期**旅程開始的時候屆滿。

(b) 就所有其他保障而言(除特別指明外), **保險期**由**出發日期**旅程開始的時候開始。保障於以下任何一項發生時屆滿 (以較早者為準) :

i) 在符合**您的**年度保障資格**保單**下的**旅程**完結之時或**保單**上所列明的**屆滿日期**;

ii) **您**返抵**香港**;

iii) 當**我們**認為**您**應返回**香港**接受治療。

永久 是指由**意外**發生之日起計損害情況持續至少十二 (12) 個月, 並於此段時間結束時沒有任何好轉跡象。

永久完全傷殘 是指由**意外**發生之日九十 (90) 天後變成的傷殘, 且屬**永久**及完全妨礙**受保人**從事任何類型的業務或有薪工作, 或倘**受保人**沒有從事任何業務或工作, 則是指完全不能進行其日常一般會進行的活動。

寵物 是指在本**地**登記的貓或狗, 年齡在8 週以上至狗的年齡在9 歲以下或貓的年齡在12 歲以下, 並且**受保人**為登記中的**寵物**主人。本定義中規定的**寵物**年齡限制不適用於第三部份第 7e)的7.8 項和第 7.10 項。

保單 是指**保單持有人**、**受保人**和**本公司**之間的完整**保單**合約。

保單持有人 是指**保險證明書**中所載明的、已繳交本**保單**保費的**保險證**持有人。

政治風險 是指意圖或暗示意圖推翻、取代或改變現有統治者或憲政政府的任何類型的事件、有組織的抵抗或行動, 包括但不限於:

- ! 國有化;
- ! 沒收;
- ! 徵用 (包括選擇性歧視和強迫放棄);
- ! 剝奪;
- ! 徵求;
- ! 革命;
- ! 叛亂;
- ! 起義;
- ! 構成起義的民事暴動;
- ! 軍事和" 奪權力。

已先存在狀況 是指**受保人**或**直系家屬**於本**保單**生效日期前接受**執業醫生**治療或建議並引致本**保單**項下索償的指定情況, 治療或建議是指

(a) 任何藥物治療; 或

(b) 任何確診; 或

(c) 任何醫療意見; 或

(d) 任何處方藥物; 或於**生效日期**前已存在並引致本**保單**項下索償的任何**病徵**

(e) 已存在**疾病**包括**慢性病**;

主要居所 是指**受保人**在**香港**的主要居所。

執業醫生 是指於其執業地區獲具司法管轄權的政府合法授權提供醫療或外科服務的任何人士，惟倘**執業醫生**為**受保人**或**受保人直系家屬**則不包括在內。

紅色外遊警示 是指由**香港保安局**於外遊警示制度下就旅遊目的地發出的**紅色外遊警示**。本公司會配合**香港保安局**就外遊警示制度的修訂就此定義不時作出修改。

租賃車輛 是指從授權汽車租賃公司或機構租用的不超過4.5噸的露營車/房車、轎車、轎跑車、兩廂車、旅行車、越野車、四輪驅動或小巴/捷運。

搶劫 是指以武力或武力威脅的方式奪取**受保人**財產的行為。這可能包括身體暴力、使用武器或傷害威脅。

病房及膳食 是指**受保人**在住院期間，**醫院**就其住宿(包括膳食及一般護理服務)所收取的合資格費用。

嚴重受傷或病重 是指**受保人**需接受治療、且被**執業醫生**診斷為有生命危險及令**受保人**不適宜旅遊或繼續其原定**旅程**的**受傷**或**疾病**。當「**嚴重受傷或病重**」引用在**受保人**的**直系家屬**時，其須是指**受保人直系家屬**需接受治療、且被**執業醫生**診斷為有生命危險及引致**受保人**不能再繼續或須取消其原定**旅程**的**受傷**或**疾病**。

惡劣天氣 是指危險的天氣狀況，包括但不限於暴風雨，颶風，龍捲風，大霧，冰雹，暴雨，暴風雪或冰暴。

疾病 是指在**旅程**期間直接及別無其他原因被感染且於**旅程**期間開始的**疾病**或病症。

運動用品 是指參與特定運動所需和使用的設備，可以由**受保人**隨身攜帶，並且只為用於參與此類體育活動。

保障額 是指**保障表**中列明本**保單**承保的各項保險賠償的最高金額。

病徵 是指一名人士出現失調或染病的跡象或症狀。

保障表 是指在本**保單**於第三部份向**受保人**提供的總賠償額及個別項目賠償額的詳細列表。本公司將按每部分支付所有索賠的總金額。

恐怖份子 或 **恐怖份子組織成員** 是指任何作出或企圖作出**恐怖活動**、或參與或促成**恐怖活動**、及/或被任何政府或機關或委員會核實或認定或是指稱為恐怖份子的任何人士。

恐怖活動 是指進行任何實際或恐嚇使用武力或暴力手段務求或造成損害、損傷、傷害或干擾的行為，或任何針對個人、財產或政府且對生命或財產構成威脅的行為，而表明或未有表明的目的為達至經濟、血統、民族、政治、種族或宗教利益，不論該等利益有否被宣告。主要為個人利益而作出的刑事行為及主要為因施虐者及受害人先前的個人關係導致的行為，不得被視為恐怖活動。恐怖活動亦包括經(相關)政府核實或認定為恐怖活動的任何行為。

盜竊 是指未經**受保人**許可而拿走其財產，並意圖永久剝奪其財產的行為。

旅伴 是指於整個**旅程**中陪同**受保人**的人士。

跋涉 是指通過山地、國家公園或保護區過夜的遠足、徒步、**跋涉**或類似活動，通常通過徒步進行，但可以通過其他方式，包括但不限於動物騎乘或越野車輛，其中涉及到在野外過夜，包括露營地、棚屋或小屋。為澄清起見，這並不是指**登山**。

正常、合理及慣性 是指以下的費用是：

- (a) 在**執業醫生**照料、監督或命令下為照料**受保人**和醫療所需而使用的治療、藥物或醫療服務；
- (b) 在局部地區引出的治療、藥物或醫療服務，其收費不超出類似項目的正常水平；及
- (c) 不包括當沒有保險時將不會收取的費用。

戰爭 是指戰爭(無論有否宣戰)或任何近似戰爭的活動，包括任何主權國動用軍事力量以達至經濟、地理、民族、政治、種族、宗教或其他目的。

我們 或 **我們的** 或 **本公司** 是指保特保險(香港)有限公司及**授權代表**。

您 或 **您的** 是指**保險證明書**上所列或隨後批註的**受保人**。

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當保特保險(香港)有限公司(以下稱為「本公司」)收妥保費後,即依據本**保單**或批註內的定義、不受保項目、限制、條款和細則,同意承保名字列於**保險證明書**內之**受保人**對在受保日期內出發和發生的**旅程**之損失作出賠償。

保險證明書、本保險條款及細則及隨後之**保單**批註共同構成保險合約(以下稱為「**保單**」)。請緊記細閱及列印**保險證明書**及本旅遊保險條款及條件,並留意「第五部份-一般條文」及「第六部份-主要不保項目」兩條規定。

保險證明書列示了重要的資訊,例如所投保之**計劃類型**、**保障期**和有關**支援熱線**的詳情。

本**保單**主要是為常規的假期旅遊及商務旅遊而設計及生效。本**保單**提供多種權益。然而,若干情況不受保障。

有關保障詳情及適用之不保事項(如有),請參閱**保單**。

該等限制、不保事項和條件載於本保險條款及細則。然而,本公司謹請您注意以下重要事項:

- (a) 本**保單**保障持有有效**香港**身份證並在**香港**購買**保單**的人士的**香港**居民之**海外旅程**。
- (b) 本**保單**不承保**已先存在狀況**。此項規定不適用於第三部份第2b項(運送遺體/骨灰返港)。
- (c) 本**保單**不承保若干活動或旅行,包括但不限於:
 - i. **極限運動及體育活動**或參加體育競賽;
 - ii. **探險**、5000公尺以上**跋涉**、**登山**;
 - iii. 體力勞動工作;或
 - iv. 宣道或人道主義旅行。
- (d) 我們不承擔於受制裁國家招致的任何損失。詳情請參閱本文件第六部份主要不保項目第1.1段。
- (e) 中文版本的**保單**僅供參考。若中文版本與英文版的條款和細則有任何歧異,則以英文版本為準。

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保障表

除另有說明及在任何部分所列任何分項賠償上限的規限下,就每名**受保人**作出的最高賠償額載列於下文的**保障表**內:

項	承保範圍概述及分項賠償上限	最高保障金額(港元)		
		每名受保人		
		輕便	基本	豐裕
1	醫療及相關費用(每日3,000港元的住院房間及膳食費用)			
	(a) 海外醫療費用			
	i. 70歲或以下	500,000	1,000,000	1,500,000
	ii. 71歲或以上	250,000	500,000	750,000
	(b) 回港後醫療覆診費用			
	i. 因身體傷害	100%	100%	100%
	ii. 因疾病	10%	10%	10%
	iii. 中醫師治療分項賠償(每日200港元)	2,000	3,000	5,000
	iv. 物理治療及脊醫分項賠償(每日500港元)	2,000	3,000	5,000
	(c) 海外住院現金津貼(每日500港元)	5,000	10,000	10,000
	(d) 強制隔離或2019冠狀病毒病之延伸保障(每日500港元)	5,000	10,000	10,000
2	全球緊急支援服務			
	(a) 緊急醫療撤離及遣返	全部開支	全部開支	全部開支
	(b) 運送遺體/骨灰返港	15,000	40,000	40,000
	(c) 入院按金保證	40,000	40,000	40,000
	(d) 安排返回香港以便辦理至親人的後事	40,000	40,000	40,000
	(e) 近親探望及酒店住宿	15,000	40,000	40,000

	(f) 安排未成年子女送返香港 (g) 復康住宿費用 (h) 運送所需藥物 (i) 24小時電話諮詢	15,000 6,000 已包括 已包括	40,000 6,000 已包括 已包括	40,000 6,000 已包括 已包括
3	人身意外及嚴重燒傷 (a) 於乘搭公共交通工具時遇到的人身意外 i. 18-70歲的受保人 ii. 18歲以下的受保人 iii. 71歲以上的受保人 (b) 其他原因導致的人身意外 i. 18-70歲的受保人 ii. 18歲以下的受保人 iii. 71歲以上的受保人 (c) 嚴重燒傷 (d) 信用卡欠款結餘保障	1,000,000 500,000 500,000 500,000 250,000 250,000 100,000 15,000	2,000,000 1,000,000 1,000,000 1,000,000 500,000 500,000 200,000 30,000	3,000,000 1,500,000 1,500,000 1,500,000 750,000 750,000 300,000 50,000
4	旅程受阻或延誤 (a) 旅程取消 (b) 縮短旅程 (c) 旅程延誤 (只可於下列i, ii或iii項作賠償) i. 現金津貼 (受保人可就每5個完整小時的延誤獲得 300 港元賠償) ; 或 ii. 改動行程引致的額外交通費用 ; 或 iii. 延誤超過連續24小時所產生之旅遊費用損失 (d) 行李延誤保障 (受保人可就每5個完整小時的延誤獲得 500 港元賠償)	5,000 5,000 600 2,500 不適用 500	30,000 30,000 2,500 10,000 不適用 1,500	50,000 50,000 3,000 15,000 5,000 2,000
5	個人財物保障 (a) 行李 i. 每件/每對/每套的分項賠償上限 ii. 手提電話的分項賠償上限 ! 因盜竊、搶劫或爆竊導致遺失 ; 或 ! 因意外損毀導致螢幕損壞維修費用 (b) 個人錢財損失 (c) 旅遊證件遺失	5,000 3,000 2,000 600 2,000 5,000	30,000 3,000 2,500 750 3,000 20,000	50,000 3,000 3,000 900 3,000 20,000
6	人身責任	1,500,000	3,000,000	5,000,000
7	其他保障 (a) 家居財物損失 (b) 租車自負額 (c) 高爾夫球「一桿入洞」 (d) 缺席活動保障 (e) 寵物保障 (受保人的寵物非一同旅遊) i. 因受保人旅程延誤需緊急寵物寄養 (每日 500 港元) ii. 因受保人海外住院需緊急寵物寄養 (每日 500 港元) iii. 因受保人的寵物病重需中斷旅程 (50% 自負額)	10,000 3,000 1,000 不適用 不適用 不適用 不適用	30,000 5,000 3,000 不適用 不適用 不適用 不適用	30,000 10,000 3,000 2,000 10,000 10,000 10,000
8	附加保障 (只適用於保險證明書上有列明該保障) (a) 租車人身意外保障 (b) 寵物意外保障 (與受保人一同旅遊)	不適用 不適用	不適用 不適用	100,000 10,000

1. 第1項- 醫療及相關費用

(a) **海外醫療費用:** 根據本項, 如受保人在旅程中受傷或生病, 並因此導致受保人在返回香港前因需在當地治療該傷病而須支付醫療費用, 本公司將根據保障表訂定的投保額賠償有關醫療費用, 該醫療費用須:

1.1 由受保人於首次受傷或感染疾病起計一百八十 (180) 日內導致的; 及

1.2 由當地執業醫生所收取的正常、合理及慣性醫療必需費用。

1.3 若受保人未能提供醫院開立的詳細收費明細，則每日賠償限額為10,000港元，包括住院費及受保人作為註冊住院病人在醫院接受本部分所涵蓋的醫療治療而合理產生的醫療費用。

(b) 覆診醫療費用：倘若受保人返回香港後須就有關第1.1條項下的損傷或疾病覆診（即除了受保人返回香港前有關傷或疾病接受的治療），本公司將根據保障表列明的相應賠償額向受保人賠償覆診醫療費用，惟覆診醫療費用：

1.4 須於受保人返回香港後三個月內產生；

1.5 為執業醫生收取的正常、合理及慣性醫療所需費用；

1.6 若受保人未能提供醫院開立的詳細收費明細，則每日賠償限額為10,000港元，包括住院費（及受保人作為註冊住院病人在醫院接受本部分所涵蓋的醫療治療而合理產生的醫療費用；及

1.7 在香港產生。

凡在保障表列明，此覆診醫療費用亦包括中醫、物理治療師及脊椎按摩師診治，請參閱保障表所列明最高賠償額。

惟在任何情況下，根據本第1項訂定（醫療及相關費用），賠償額不超過保障表所列明保障額的百分之一百。

1.8 適用於第1a項(海外醫療費用)及1b項(覆診醫療費用)的不受保項目

以下情況將不受保障：

1.8.1 根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。

1.8.2 倘受保旅程的目的是為進行醫療相關之治療；或受保旅程是在違反執業醫生的建議下進行。

1.8.3 任何由另一方提供但受保人無需支付的任何費用或服務，或已包括在受保旅程所支出的任何費用。

1.8.4 未能提供執業醫生之書面醫療報告。

1.8.5 若緊急醫療撤離及遣返(2a項)由我們提供，而受保人拒絕跟從執業醫生的建議返回香港接受手術或治療，或在受保人身體狀況許可下或治療本來可以合理推遲至回香港後進行下，拒絕繼續其受保旅程。

1.8.6 在香港以外產生的覆診醫療費用。

1.8.7 任何於醫院獨立或私家病房住院、或特別或私家看護費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架(除非因意外事故而使用特殊支架，並由執業醫生書面建議)、器具或儀器的額外費用。

1.8.8 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間因意外受傷所引致的除外。

1.8.9 任何本地醫療保險中可以報銷或獲得賠償的損失和費用。

1.8.10 測試2019冠狀病毒費用及能提供COVID-19診斷並附有書面測試報告，確診案例除外。

(c) 海外住院現金津貼：倘受保人於旅程期間因受傷或疾病而需海外住院及完整連續24小時或以上，本公司將向受保人支付，金額不超過保障表所列明的保障額。

本項將不保障第1.8項所列明之不受保項目。

(d) 強制隔離或2019冠狀病毒之延伸保障(第六部份主要不保項目中之第1.8項不適用於此項)。倘受保人於旅程期間在海外醫院住院或意外被強制隔離或檢疫確診2019冠狀病毒而需海外住院連續24小時或以上，本公司將就每完整及連續的24小時向受保人支付，金額不超過保障表所列明的保障額。受保人之旅遊必須符合香港政府或當地政府機關就旅遊目的地相關之旅遊建議。所有其他條款及細則將維持不變。

2. 第2項-全球緊急支援服務

(a) 緊急醫療撤離及遣返 當受保人於受保旅程期間於行程中受傷或疾病，並在本公司或其授權代表經評估後認為醫療上適宜將受保人移送至另一個地點接受治療，或將受保人送返香港或其慣常居住地，本公司或其授權代表會根據受保人身體狀況的醫療嚴重性，安排最合適的醫療運送方法。本公司將直接向醫療服務供應商支付保障費用，金額不超過保障表所載相關運送的保障額。保障費用是指由本公司或其授權代表因緊急運送受保人而提供及/或安排之

運送、醫療服務及醫療設備等產生的必需費用。本公司或其授權代表安排的運送方式可包括空中救護、地面救護、一般航空運輸、鐵路或任何其他合適方式。有關運輸方式及最終目的地的所有決定將由本公司或其授權代表作出，並只會基於醫療上的必要性作出決定。受保人或其代表必須致電支援熱線以獲得上述安排。

(b) 運送遺體/骨灰返港 當受保人於受保旅程期間於行程中因受傷或疾病而死亡，本公司或其授權代表將安排受保人的遺體或骨灰運返香港或其慣常居住地。本公司將支付金額不超過保障表所載相關運返的保障額的實際開支。此外，對於在香港以外的死亡地點產生的棺材、殯葬業者或殯儀員進行的屍體防腐處理及火葬程序產生的合理開支，本公司將賠償金額不超過保障表所載相關保障額的實際開支。受保人或其代表必須致電支援熱線以獲得上述安排。

(c) 入院按金保證 若您在香港以外地方旅行期間因受傷或疾病而需要入院住院，而您又無法支付所需的入院按金，本公司將保證或提供該等款項，最高限額為保障表內指定的保障額。除非索賠屬於本保單第 1 項的承保範圍，否則此類費用超出保障表內指定保障額的部分應由您承擔。

(d) 安排返回香港以便辦理至親人的後事 如居於受保人常住國的直系家屬在受保人於海外旅遊（移民除外）時身故，以致受保人須緊急返回其常住國，本公司或其授權代表將安排提供一張往返經濟客位機票，以便受保人返回常住國。

(e) 近親探望及酒店住宿 根據本項，倘受保人在受保旅程期間因行程中受傷或疾病，因而需於當地醫院治療而預計會住院超過三天，而受保人在返回香港前因受傷或疾病無法照料自己(由執業醫生確認和建議)，本公司將為一位直系家屬賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票），讓其從慣常居住地前往探望及照料受保人或如果隨行直系家屬適合留下來照料，則提供單程經濟艙客位旅遊票。本公司將賠償訪客每晚最高港幣1,200元及最多連續5晚之酒店住宿費用不包括飲料、膳食和其他酒店費用。受保人或其代表必須致電支援熱線以獲得上述安排。本公司針對第2e項的最高賠償額不得超過保障表內指定的保障額。

(f) 安排未成年子女送返香港 當受保人於旅程期間因於使用有效文件的海外行程中受傷或疾病，導致其隨行子女未獲照料，本公司或其授權代表將賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）或如果隨行直系家屬適合留下來照料，則提供單程經濟客位旅遊票，產生的合理及所需開支，以讓其直系家屬送返其隨行子女至其香港慣常居住地。受保人的隨行子女須使用該旅程的原回程旅遊票或電子回程旅遊票。若受保人購買的原回程旅遊票或電子回程旅遊票因拯救期間過期，授權代表須承擔隨行子女的回程旅遊票，惟受保人須向支援代理提交原回程旅遊票或電子回程旅遊票，或提供其購買該回程旅遊票的證明。若受保人並無原回程旅遊票或電子回程旅遊票，或無法就此提供相關證明，隨行子女返回原來地點的回程旅遊票須由受保人承擔。受保人或其代表必須致電支援熱線以獲得上述安排。本公司針對第2f項的最高賠償額不得超過保障表內指定的保障額。

(g) 復康住宿費用 本公司或其授權代表將為因發生事故而須緊急醫療撤離、緊急醫療遣返或住院的受保人安排必需及無法避免的額外酒店住宿及支付有關費用，每晚最高港幣1,200 港元及最多連續5晚之酒店住宿費用不包括飲料、膳食和其他酒店費用。

(h) 運送所需藥物 本公司或其授權代表將安排向受保人運送受保人護理及/或治療所需而在受保人所在地無法提供的必要藥物、藥品及醫療用品。運送該等藥物、藥品及醫療用品須遵守當地適用的法律及法規。本公司或其授權代表將不會支付該等藥物、藥品及醫療用品的費用及與此有關的任何運送費用，該部分費用須由受保人獨自承擔。

(i) 24小時電話諮詢 – 請致電 +852 2456 5400

旅遊諮詢服務適用於

- i. 出行前信息協助
- ii. 醫療監測
- iii. 派遣醫師
- iv. 使館推薦
- v. 醫療服務提供者轉介
- vi. 遺失護照援助
- vii. 行李丟失協助
- viii. 口譯員推薦
- ix. 法律轉介

以上服務範圍僅為概括。所有要求、服務或安排均應提交**授權代表**批准。本公司不對**授權代表**提供的任何服務承擔責任。

2.1 適用於第2項- 全球緊急支援服務的不受保項目：

以下情況將不受保障：

- 2.1.1 根據**執業醫生**的意見，**受保人**的手術或治療可以合理地延期至**受保人**返回**香港**後進行。
- 2.1.2 倘**受保旅程**的目的為進行醫療相關之治療或；**受保旅程**是在違反**執業醫生**的建議下進行。
- 2.1.3 由另一方提供的服務但其任何費用並非由**受保人**負責，或已包括在**受保旅程**費用的任何支出。
- 2.1.4 未能提供**執業醫生**的書面醫療報告。
- 2.1.5 **受保人**拒絕跟從**執業醫生**的建議返回**香港**，或在**受保人**的身體狀況許可或治療本來可以合理推遲至回**香港**後進行下，拒絕繼續其**受保旅程**。
- 2.1.6 任何於**醫院**的獨立或私人病房**住院**、或特別或私家看護的額外費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架(除非因**意外**事故而使用特殊支架，並由**執業醫生**書面建議)、器具或儀器的額外費用。
- 2.1.7 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於**受保旅程**期間的**意外受傷**所引致的除外。
- 2.1.8 任何未經本公司或其**授權代表**批准及安排的服務費用；**受保人**在緊急醫療情況期間，在其可控制範圍外無法聯絡**支援熱線**的職員除外。在任何情況下，於第2a項（「緊急醫療撤離及遣返」）下，本公司保留權利僅賠償**受保人**於有關服務引起的費用，惟該服務須為在同一情況下，本公司或其**授權代表**亦會同意提供。
- 2.1.9 任何未經本公司或其**授權代表**批准及安排的**受保人**遺體運返費用。

3. 第3項- 人身意外及嚴重燒傷

(a) 於乘搭公共交通工具時遇到的人身意外 如**受保人**在**受保旅程**中作為付費乘客乘坐公共運輸工具旅行時**受傷**，並直接且獨立地導致被**受保人**死亡，則根據本第3a項及3.1賠償表(1)死亡**受保**事故支付賠償，最高賠償額不得超過**保障表**內指定的**保障額**。

(b) 其他原因導致的人身意外 如**受保人**在**受保旅程**期間**受傷**，而該**受傷**直接及獨立於其他原因導致以下3.1賠償表所列出的事件的發生（以下稱為「**受保事故**」），**受保人**可獲得此保障，惟事件必須於**意外**發生當日起九十（90）天內發生。

3.1 賠償表

受保事故	保額百分比
1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 肢體殘缺 – 肢體完全從身體分離而完全喪失或完全及永久喪失以下身體部分的活動能力： (a) 單肢或雙肢 (b) 單手或雙手 (c) 手肘以上的手臂 (d) 手肘或手肘以下的手臂 (e) 膝蓋以上的腿部 (f) 膝蓋或以下腿部	100% 100% 100% 100% 100% 100%
5. 失明 – 完全及永久喪失： (a) 單目的視力（對光線感應除外） (b) 單目的晶狀體	50% 50%
6. 完全及永久喪失： (a) 雙耳聽覺 (b) 單耳聽覺 (c) 說話能力	75% 15% 50%

3.1.1 倘若多於一 (1) 項上述的受保事故合資格，則僅最高賠償額 (即**保額百分比**最高者) 的受保事故可根據第3項獲賠償，並且在任何情況下賠償不得超出**保障表**所載的相應**保障額**。

3.1.2 當**受保人**索取上述任何一 (1) 項受保事故的賠償時，本**保單**的保險便會終止；惟該終止不會影響因**意外**造成該損失的任何索償。

3.1.3 當**受保人**的手腳任何一肢或器官於本**保單**受保**意外**前已**喪失**部份功能，現因**受傷**變成完全傷殘時，**本公司**須以傷殘程度釐定應付的**保額百分比**；惟**意外**前手腳任何一肢或器官已**永久**傷殘，其損失則不會獲得任何賠償。

3.2 暴露

3.2.1 倘若在受保**旅程**期間發生任何受保**意外**，**受保人**因此無可避免地暴露於風險性元素 (包括但不限於持續**自然災害**或**惡劣天氣**)，由**意外**當日起計十二 (12) 個月內，相關風險性元素直接及無可避免地導致死亡、損失或傷殘，**本公司**將根據第3項的**保障表**所列的受保事故支付賠償。

3.3 失蹤

3.3.1 倘若**受保人**在受保**旅程**期間遇上**意外**，導致其乘坐的**公共運輸工具**失蹤、沉沒或失事及**受保人**失蹤，而在**意外**當日起計十二 (12) 個月後**受保人**仍然失蹤時，並**本公司**有理由相信**受保人**已在**意外**中死亡，**本公司**將支付**人身意外保障**，惟必須先收到由**受保人**的遺產代理人簽署的承諾書，承諾如果日後發現**受保人**沒有因該**意外**死亡，**本公司**將獲所支付金額的退還。

(c) **嚴重燒傷** 若**受保人**於**旅程**期間因**意外**蒙受三級程度燒傷 (即深入至皮下組織的損傷，且燒傷部分佔其頭部表面面積達 5% 或以上或其身體總表面面積達 10% 或以上)，**本公司**將就此保障作出賠償，惟燒傷的評估須由**執業醫生**所簽發並詳列診斷結果的醫療報告證明。有關保障只能就**旅程**期間中的每次**意外**事故索償一次。#

(d) **信用卡欠款結餘保障** 如**受保人**因**意外**身故而根據本**保單**可獲得第 3 項的賠償，**本公司**亦會賠償**受保人**於**意外**發生之日記入信用卡的未繳款項，最多為**保障表**所列的最高**保障額**。然而，**本公司**將不會賠償就未繳款項須支付的利息或財務費用。

3.4 適用於第3項 – 人身意外及嚴重燒傷的不受保項目：

3.4.1 就第 3a、3b 或 3c 條而言，於任何情況下，**本公司**均不承擔因任何**疾病**所造成的任何損失的賠償責任。

3.4.2 就第 3d條而言，與任何18歲以下**受保人**的人身**意外**有關的損失。

4. 第4項 – 旅程受阻或延誤

(a) 旅程取消

4.1 **本公司**將賠償**受保人**因在**旅程出發日期**前發生以下任何一項事件而必須取消**旅程**而造成的**公共運輸工具旅程**費用損失和/或**受保人**預先支付的**住宿**費用 (扣除可退款金額)，並且該損失是**受保人**依法應承擔的責任，並且無法從任何其他來源獲得補償：

4.1.1 **受保人**、**旅伴**及/或**直系家屬**在(i) **保險證明書**發出之日後至少 24 小時及 (ii) 受保**旅程出發日期**前三十(30)日內死亡或**嚴重受傷**或**病重**。

4.1.2 **出發日期**前一 (1) 星期內，預定行程目的地**意外**爆發罷工、騷亂、民亂、**惡劣天氣**或**自然災害**。

4.1.3 **受保人**被傳召擔任證人、出任陪審員，而有關的合規命令或通知須於 (i) **保險證明書**發出之日後至少 24 小時及 (ii) 受保**旅程出發日期**前 30 日內向**受保人**頒佈或發出。

4.1.4 在原定受保**旅程出發日期**前一 (1) 星期內，**公共運輸工具**的僱員突然罷工。

4.1.5 在原定受保**旅程出發日期**前一 (1) 星期內，**受保人**或**旅伴**在**香港**的**主要居所**因火災、水浸、地震或類似天災被嚴重損壞，因此需要**受保人**在**出發日期**出現在其住所。

4.1.6 於**保單**生效不少於一(1)天後，在未能預計的情況下**旅程**的計劃目的地被發出**黑色外遊警示**，而此**黑色外遊警示**在**旅程出發日期**前一 (1) 星期內任何時間內生效，導致**旅程**必須取消。**本公司**將賠償金額不超過**保障表**所載的相應**保障額**的百分之一百。

4.1.7 於保單生效不少於一(1)天後，在未能預計的情況下旅程的計劃目的地被發出**紅色外遊警示**，而此**紅色外遊警示**在**旅程出發日期前**一(1)星期內任何時間內生效，導致**旅程**必須取消，**本公司**將賠償金額不超過**保障表**所載的相應**保障額**的百分之五十。

4.1.8 本項為**2019冠狀病毒**之延伸保障(第六部份主要不保項目中之第1.8條 不適用於此)。受保人、旅伴及/或直系家屬在受保**旅程出發日期前**30日內確診**2019冠狀病毒**而該診斷並附有書面測試報告。受保人、旅伴及/或直系家屬之**旅程**必須符合**香港**政府或當地政府機關就旅遊目的地相關之旅遊建議。所有其他**保單**條款及細則將維持不變。

本公司針對第4a項的最高賠償額不得超過**保障表**內指定的**保障額**。

4.2 適用於第4a項 – 旅程取消的不受保項目

以下情況將不受保障：

4.2.1 有任何現有保險計劃或政府計劃保障的損失，或有任何**公共運輸工具**、旅遊代理或任何其他運輸及/或**住宿**供應方支付或退回付款的損失。

4.2.2 直接或間接因政府的規例或控制、旅行社、旅行團營運商及/或**公共運輸工具**破產、清盤或違責引致。

4.2.3 受保人基於此4a項所列明的原因必須取消或中斷旅遊時，因未有即時知會旅行社/旅行團營運商或運輸或**住宿**供應方而導致直接或間接引致的損失。

4.2.4 直接或間接損失基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。

4.2.5 **香港**保安局在受保人旅遊保險生效日期之前就針對旅行目的地發出**黑色外遊警示**或**紅色外遊警示**的任何旅遊。

(b) 縮短旅程

4.3 若受保人因下列任何原因而終止或縮短**旅程**並返回**香港**，**本公司**將向受保人賠償因必要、無法預見及不可避免的**旅程**縮短而導致受保人乘坐**公共運輸工具**經濟艙返回**香港**所需而未使用及被沒收的旅行費用（僅包括交通及/或**住宿**費用，不包括任何預付的膳食、旅遊活動、服務或活動門票費用）及被支付的費用費用：

4.3.1 受保人、直系家屬及/或旅伴死亡、嚴重受傷或病重。

4.3.2 **公共運輸工具**的僱員突然罷工、爆發不能預料的暴亂或內亂、天災，使受保人無法繼續原定受保**旅程**。

4.3.3 於保單生效之後，在未能預計的情況下**旅程**的計劃目的地被發出**黑色外遊警示**，而此**黑色外遊警示**在**旅程**計劃開始日期後及**旅程**計劃結束日期前的任何時間內生效，使受保人**旅程**中斷。而**本公司**將賠償金額不超過**保障表**所載的相應**保障額**的百分之一百。

4.3.4 於保單生效之後，在未能預計的情況下**旅程**的計劃目的地被發出**紅色外遊警示**，而此**紅色外遊警示**在**旅程**計劃開始日期後及**旅程**計劃結束日期前的任何時間內生效，使受保人**旅程**中斷。**本公司**將賠償金額不超過**保障表**所載的相應**保障額**的百分之五十。

4.3.5 本項為**2019冠狀病毒**之延伸保障(第六部份主要不保項目中之第1.8項 不適用於此項)。受保人、旅伴及/或直系家屬確診**2019冠狀病毒**及能提供其診斷並附有書面測試報告。受保人、旅伴及/或直系家屬之旅遊必須符合**香港**政府或當地政府機關就旅遊目的地相關之旅遊建議。所有其他**保單**條款及細則將維持不變。

4.4 適用於第4b項– 縮短旅程的不受保項目

以下情況將不受保障：

4.4.1 有任何現有保險計劃或政府計劃的損失，或有任何**公共運輸工具**、旅遊代理或任何其他運輸及/或**住宿**供應方支付或退回付款的損失。

4.4.2 直接或間接因政府的規例或控制、旅行社、旅行團營運商及/或**公共運輸工具**破產、清盤或違責引致。

4.4.3 受保人基於此4b項所列明的原因必須取消或中斷旅遊時，因未有即時知會旅行社/旅行團營運商或運輸或**住宿**供應方而導致直接或間接引致的損失。

4.4.4 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。

4.4.5 香港保安局在受保人出發之前就針對旅行目的地發出**黑色外遊警示**或**紅色外遊警示**的任何旅遊。

(c) 旅程延誤

4.5 若受保人在受保**旅程**期間擬乘坐的**公共運輸工具**較其行程表所列的出發時間延誤，而該延誤是直接由於**自然災害、惡劣天氣、儀器故障、騎劫或公共運輸工具的僱員罷工**，本公司將支付金額不超過**保障表**所載的相應投保額。計算延誤離開的時間，是由**公共運輸工具**提供的行程表上原本所列的出發或到達時間起計，直至實際出發或到達時間為止。

4.5.1 現金津貼 - 本公司將就首段超過連續 5 個小時的延誤賠償最多 300 港元及就後續每連續 5 小時的期間賠償最多 300 港元，金額以**保障表**所列的最高賠償額為上限。

4.5.2 改動行程導致的額外交通費用 - 本公司將賠償受保人因**旅程**比預定出發時間至少連續延誤5小時，為使受保人能\$ 到達**旅程**預定目的地而必須以原選定的同一票價等級的替代交通工具，合理且不可避免地產生的額外公共交通費用，最高限額為**保障表**所列的最高賠償額為上限。

4.5.3 延誤超過連續24小時所產生之旅遊費用損失 - (此保障僅適用於「豐裕」計劃) - 若受保人在**旅程**延誤超過連續24小時後最終決定取消行程，本公司將賠償已損失的交通及**住宿**費用，最高賠償額以**保障表**所列明的最高賠償額為上限。一旦根據此保障提出索償，本公司將不再支付任何其他保障，且本**保單**下的所有保障將終止。

4.5.4 此第4c項的索償僅可根據4.5.1、4.5.2或4.5.3條所列出的其中一條作出申請。

4.6 適用於第4c項- 旅程延誤的不受保項目

以下情況將不受保障：

4.6.1 受保人未能提供**公共運輸工具**列明延誤的小時數目及延誤原因的書面證明。

4.6.2 受保人沒有準時到達機場或港口（即其到達時間遲於辦理登記或預訂手續所規定的時間，因**公共運輸工具**僱員罷工除外）。

4.6.3 受保人沒有登上由相關**公共運輸工具**的行政部門提供的最早替代交通工具。

4.6.4 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。

(d) 行李延誤津貼

4.7 在受保**旅程**期間，倘若因受保人乘坐的**公共運輸工具**把受保人的已登記寄艙的托運行李延誤、送運到錯誤地方或錯誤轉寄或暫時誤放，導致受保人在抵達目的地超過連續 5 個小時仍暫時無法獲得該已登記寄艙的托運行李，本公司將支付此**保障表**所列明的最高賠償額為上限。

4.8 適用於第4d項 - 行李延誤津貼的不受保項目

以下情況將不受保障：

4.8.1 受保人未能提供**公共運輸工具**列明延誤的小時數目及延誤原因的書面證明。

4.8.2 受保人故意以另一**公共運輸工具**（而非受保人乘坐者）運送任何受保人行李，或受保人另行郵寄或寄送任何行李、紀念品或其他物品。

4.8.3 基於相同原因，根據第5項（「個人財物保障」）索償。

4.8.4 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。

5. 第5項- 個人財物保障

(a) 行李及個人物品

5.1 若您的行李及個人物品(不包括下文所示的手機)在**旅程**中因**盜竊、搶劫、爆竊、意外**或運送者運送時不小心處理而直接導致被竊、**意外損毀**或永久遺失, **本公司**將賠償**受保人**, 賠償金額以**保障表**所列明的最高賠償額為上限。此賠償的前提是, **受保人**必須在事件發生後二十四 (24) 小時內向損失發生地警方報案, 且任何此類索賠必須附有當地警方出具的書面文件及報告。

此保障亦涵蓋**受保人**在**旅程**中攜帶的手機因**盜竊、搶劫**或**入屋犯法罪**而遺失而需要更換的費用; 或因**意外損壞**導致手機螢幕(僅正面螢幕)破裂的維修費用。最高賠償限額以**保障表**中所列明的最高賠償額為上限。

本公司祇支付下列費用的最低者:

5.1.1 維修開支;

5.1.2 更換開支;

5.1.3 倘若由**本公司**去維修或更換物品的金額, 扣除**本公司**可享有的任何商業折扣;

5.1.4 原本零售價; 或

5.1.5 物品因使用年期及損耗所餘下的折舊!, 按如下列表扣減。

財物折舊計算表

類別	扣減百分比
服裝	每年20%
鞋履	每年20%
化妝品	每年50%
行李, 提包	每年10%
電子設備及附件	每年30%
流動設備	每年30%
其他	每年20%

有關每宗損失的分項賠償上限, 請參閱**保障表**。

對於任何物品, 或屬於一對或一套的物品, **本公司**考慮其損耗情況後, 將按**本公司**決定支付賠償, 或對於物品作出更換或維修。

5.2 適用於第5a項- 行李及個人物品的不受保項目

以下情況將不受保障:

5.2.1 屬於以下類別的財產: 商業貨品或樣本、食品、動物、機動車輛(包括配件)、電單車、單車、船隻、摩托、任何其他運輸工具、傢俱、古董、珠寶首飾或飾物、**流動設備**(手提電話除外)、金錢(包括支票、旅行支票等)、電子貨幣(包括具信貸! 的信用卡、八達通卡等)、證券、門票或文件。

5.2.2 任何傳呼機、可攜式電信設備、電腦設備(**流動設備**除外)、軟體和周邊設備的**意外**遺失或損壞。

5.2.3 因正常損耗及消耗、逐漸惡化、蟲蛀、害蟲、固有缺陷而導致的損失或損毀, 或由**受保人**為物品發起的任何維修、清潔或改動處理而導致的損毀。

5.2.4 屬於租用或借用的儀器的損失或損毀。

5.2.5 財產的任何損失或損毀是直接或間接基於: 騷亂、叛亂、革命、內戰、奪權、或政府機關為制止、打擊或防範上述各項所採取的行動; 或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關財產; 或有關財產屬違禁品或正被或曾被非法運送或買賣。

5.2.6 財產的損失或損毀有任何其他保險的保障, 或可以獲得有關**公共運輸工具**、酒店、任何服務供應方或其他方式的賠償。

5.2.7 任何財產的損失或損毀經第三方修理或維修後可正常運作。

5.2.8 受保人故意不使用其乘坐的**公共運輸工具**運送受保人的任何行李，或受保人另行郵寄或寄送的任何行李、紀念品或其他物品。

5.2.9 貴重或電子設備在無人看管的情況下於任何時候被置於汽車上或已辦理手續登上**公共運輸工具**。

5.2.10 任何已辦理手續登上**公共運輸工具**的個人行李違反**公共運輸工具**的條件及條款。

5.2.11 物品在無人看管的情況下被置於任何未上鎖的已付費房間或私人寓所。

5.2.12 若您所投宿的已付費住所提供保險櫃，而貴重或電子設備是在無人看管且未確保安全的情況下被置於該保險櫃以外。

5.2.13 在公眾地方無人看管下**受保人**個人行李或因**受保人**沒有小心謹慎和作出預防措施去確保該財產的保護和保安而導致的損失。

5.2.14 存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。

5.2.15 任何聽筒或耳機的損失或損毀。

5.2.16 屬於易碎物品（例如玻璃或水晶）的破損或損毀。僅在將損毀的眼鏡，太陽鏡，照相機或照相機鏡頭成功提交給**授權代表**後，才能獲得賠償。提交後，損毀的物品將不會退還給**受保人**。如果**受保人**未按要求提供損毀的物品，**本公司**保留拒絕任何索償的權利。

5.2.17 於酒店或**公共運輸工具**看管期間發生的損失或損毀，除非在發現後三（3）天內立即向相關酒店或**公共運輸工具**作書面報告，及如果事件發生於航空公司，獲取財物事故報告。

5.2.18 沒有於事故發生後二十四（24）小時內向警方報案的損失，和沒有獲取損失發生當地的警方報告的損失。

5.2.19 因神秘失蹤而導致的損失。

5.2.20 因失誤、遺漏、兌換率的浮動或貶！而出現的缺額。

5.2.21 禮物或提交之索償物品單據並非**受保人**名下的物品。

(b) 個人錢財損失

5.3 在受保**旅程**期間，倘若因**搶劫、入屋犯法罪、或盜竊**直接導致**受保人**的現金、鈔票、旅行支票及匯票的損失，**本公司**將作出賠償，賠償金額以**保障表**所列明的最高賠償額為上限。**受保人**必須於事故發生後二十四（24）小時內在損失當地向警方報失，並於索償時附上當地警方出具的書面文件及報告。

5.4 適用於第5b項- 個人金錢損失保障的不受保項目

以下情況將不受保障：

5.4.1 屬於任何形式的塑料貨幣（包括任何信用卡、八達通卡等）或證券。

5.4.2 未有於事故發生後二十四（24）小時內向警方報失，且未能提交當地警方的報告的損失。

5.4.3 因失誤、遺漏、兌換率的浮動或貶！而出現的缺額。

5.4.4 沒有即時向發行旅行支票機構的當地分行或代理報告損失旅行支票的損失。

5.4.5 因神秘失蹤而導致的損失。

5.4.6 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關現金、鈔票、支票或金錢；或任何現金、鈔票、支票或金錢屬違禁品（或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。

(c) 旅遊證件遺失

5.5 在受保**旅程**期間，倘若因**搶劫、入屋犯法罪、或盜竊**直接導致**受保人**損失其旅遊證件，**本公司**將賠償**受保人**有關旅遊證件換領的費用，以及必需及合理的交通及**住宿**的開支，但交通的等級及/或房型不得優於**旅程**中原本預訂的等級，並以不超過**保障表**所載**保障額**為限。相關損失必須在事件發生後二十四（24）小時內向損失發生地的當地警方報告，並且任何此類索賠必須附有當地警方發出的書面報告。

5.6 適用於第5c項– 遺失旅遊證件保障的不受保項目

以下情況將不受保障：

5.6.1 未有於事故發生後二十四（24）小時內向當地警方報失，且未能提交當地警方的報告。

5.6.2 受保**旅程**不需要所遺失的旅遊證件及/或簽證去完成。

5.6.3 因神秘失蹤而導致的損失。

5.6.4 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或任何現金、鈔票、支票或金錢屬違禁品或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。

5.6.5 倘若同一份旅遊證件有臨時及永久版本**受保人**僅可索償其中一（1）個版本，而不可索償兩個。

6. 第6項– 人身責任

6.1 對於在受保**旅程**期間因下列原因要對第三方負起的法律責任，**本公司**將賠償**受保人**，賠償金額以**保障表**所列明的最高賠償額為上限：

6.1.1 使第三方死亡或**意外**身體**受傷**；

6.1.2 使第三方財產**意外**損失或損毀。

然而，在未有**本公司**的書面批准下，**受保人**不得向任何其他方作出任何付款建議或承諾或承認過失，或牽涉任何訴訟。

6.2 適用於第6項– 人身責任的不受保項目

以下情況將不受保障：

6.2.1 涉及的財產屬於**受保人**或**受保人**的**直系親屬**、僱主或法律上被視為**受保人**的僱員。

6.2.2 責任的對象是**受保人**的**直系親屬**、僱主或法律上被視為**受保人**的僱員。

6.2.3 財產屬於**受保人**或由其照顧或看管或控制。

6.2.4 任何根據合約承擔的責任。

6.2.5 因**受保人**蓄意、惡意或進行不法活動產生的責任。

6.2.6 因擁有、持有或使用車輛、飛機、航拍機、船隻、槍械或動物產生的責任。

6.2.7 因任何貿易、商業或專業產生的責任。

6.2.8 因任何刑事行為產生的責任。

6.2.9 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或曾被非法運送或交易（或其活動帶來的財物收益）。

7. 第7項 – 其他保障

(a) 家居財物損失

7.1 若您在**旅程**中，您的**香港主要居所**內所擁有、使用或佩戴的家居物品因**盜竊**或火災而直接損失或損壞，且您的**主要居所**於**旅程**期間無人居住，**本公司**將賠償最高金額，最高金額為**保障表**所列明的**保障額**。您必須在**旅程**結束後返回**香港**時，於二十四（24）小時內向**香港**警方報案，並提供**香港**警方簽發的書面文件及報告。**本公司**可支付賠償金，或根據**我們**的意見，在適當考慮磨損和折舊的情況下，修復或維修。

7.2 適用於第7a項– 家居財物損失的不受保項目

以下情況將不受保障：

7.2.1 您的香港主要居所於旅程出發日期起計超過三十 (30) 天無人居住因爆竊而引致。

7.2.2 以下物品的遺失或損毀不受保障：債券、匯票、現金、貨幣、支票、本票、郵政匯票、記錄或帳簿或類似的證明、餐券或任何贈券、儲! 卡、信用卡、契約、擁有權證明文件、原稿、獎章、護照、郵票、股票、隱形眼鏡或角膜鏡片、手提電話、旅遊票、食物、動物、汽車(包括配件)、電單車、船隻、發動機及其他交通工具、存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。

7.2.3 您於旅程完結返回香港後24小時內未有向警方報案及未能提交警方之報告。

7.2.4 因錯誤、遺漏、兌換率的浮動或貶! 而出現的缺額。

7.2.5 任何用於工作上、或具有專業或商業用途的儀器或設備。

7.2.6 由合法進入香港主要居所人士作出的惡意或蓄意破壞。

7.2.7 您未有為您的香港主要居所出合理的防衛及預防以減低對本保單的索償及損失。

(b) 租車自負額

7.3 受保旅程中受保人租用的租賃車輛，在受保人控制車輛過程中發生碰撞或被盜取或受損，而租賃協議包含自負額 (或自負金額或類似條款)，我們將賠償受保人對租賃車輛自負額部分應付的損失或損毀，賠償金額不超過保障表所載的相應保障額。於任何情況下，此保障於每次受保旅程只可獲一次賠償。受保人須為該租賃車輛持有有效之綜合汽車保險。此賠償的條件是，必須在事件發生後二十四 (24) 小時內向損失地的當地警方報告相關損失，並且任何此類索賠必須附有當地警方出具的書面文件和報告。

7.4 適用於第7b項- 租賃車輛自負額的不受保項目

以下情況將不受保障：

7.4.1 受保人對租賃車輛的使用，違反租賃協議條款或者適用的綜合汽車保險。

7.4.2 負責租賃車輛的受保人在酒精或藥物的影響下引致的任何狀況。

7.4.3 受保人在租賃期間任何非法或不法使用租賃車輛。

7.4.4 受保人沒有持有當地有效駕駛執照或有效的國際駕駛執照。

7.4.5 租賃車輛未有購買綜合汽車保險。

7.4.6 綜合汽車保險內的任何不受保障物品的損失，例如但不限於輪胎和/或擋風玻璃。

7.4.7 在事件發生後二十四 (24) 小時內未向當地警方報告的損失，且在損失發生地未獲得警方報告。

(c) 高爾夫球「一桿入洞」

7.5 如受保人於旅程期間在任何認可的高爾夫球場內進行比賽或友誼賽時成功創下「一桿入洞」的佳績，本公司將支付受保人在該高爾夫球場內一次酒吧消費的費用，金額以保障表所列的最高賠償額為上限。認可的高爾夫球場指在任何當地政府登記以提供高爾夫球運動或高爾夫球練習的俱樂部或機構所經營的高爾夫球場。

如受保人為職業高爾夫球手，本公司不負責支付該費用。

(d) 缺席活動保障 (此保障僅適用於「豐裕」計劃)

7.6 在購買本保單後及在旅程計劃開始日期前三十 (30)天內受保人、旅伴或直系家屬突然及未能預期地因身故或遭受身體受傷或患病而需接受治療且被執業醫生診斷為有生命危險及不適合已計劃遊覽的主題公園、音樂會或藝術表演、體育活動、海外婚禮或其他額外活動 (團體原有行程的部份除外)，本公司將補償受保人所預付、未使用且不可退還的門票、入場費、不可退還按金、運動用品租賃等實際費用，以保障表所列的最高賠償額為上限。

7.7 適用於第7d項 - 缺席活動保障的不受保項目

以下情況將不受保障：

7.7.1 受保人並無法律責任需支付的任何款項;

7.7.2 受保人可從任何其他途徑獲得彌償或賠償退款或收回款項;

7.7.3 任何未能提供所需文件的索償。

(e) 寵物保障(受保人的寵物非一同旅遊) (此保障僅適用於「豐裕」計劃)

7.8 因旅程延誤需緊急寵物寄養。 如於**旅程**期間, 您所乘坐的**公共運輸工具**因**意外**比原定抵達**香港**時間延誤至少24小時而未能返回**主要居所**, 我們會以**保障表**所列的最高賠償額為上限, 賠償您預料之外的**寵物**寄養費用。

7.9 適用於第7e項7.8條 - 因旅程延誤需緊急寵物寄養的不受保項目

以下情況將不受保障:

7.9.1 受保人沒有提供**公共運輸工具**出具列明延誤的小時數目及延誤原因的書面證明。

7.9.2 購買本保險前已公佈之事件或有事故將會導致相關的延誤。

7.9.3 受保人沒有登上由相關**公共運輸工具**的行政部門提供的最早替代交通工具。

7.10 因海外住院需緊急寵物寄養。 如於**旅程**期間, 您因**受傷**或**疾病**住院而未能返回**主要居所**, 我們會以**保障表**所列的最高賠償額為上限, 賠償您預料之外的**寵物**寄養費用。有關每日限額, 請參閱**保障表**。

7.11 適用於第7e項7.10條 - 因海外住院需緊急寵物寄養的不受保項目

以下情況將不受保障:

7.11.1 根據**執業醫生**的意見, **受保人**的手術或治療可以合理地延期至**受保人**返回**香港**後進行。

7.11.2 未能提供**執業醫生**之書面醫療報告。

7.11.3 受保人拒絕跟從**執業醫生**的建議返回**香港**, 或在**受保人**身體狀況許可下拒絕繼續其**受保旅程**。

7.11.4 任何整容手術、選擇性治療。

7.12 旅程中斷(寵物)。 因**受保人**的**寵物**病重而需要進行緊急和挽救生命的治療, 使**受保人**必須終止及縮短**受保旅程**並返回**香港**時, 對於未被使用及不獲發還的旅遊支出, **本公司**將賠償予**受保人**, 賠償金額不超過**保障表**所列明的**保障額**。

7.12.1 此第7e項第7.12條 – 旅程中斷(寵物) 每宗賠償的自負金額為50%。

7.13 適用於第7e項7.12條 - 旅程中斷(寵物)的不受保項目

以下情況將不受保障:

7.13.1 有任何現有保險計劃、政府計劃的保障, 或有任何**公共運輸工具**、旅遊代理或任何其他運輸及/或**住宿**供應方支付或退回損失。

7.13.2 在購買本旅遊保險前已出現導致**受保旅程**取消及/或中斷的任何情況。

8. 第8項 – 附加保障 (只適用於保險證明書上有列明該保障)

(a) 租車人身意外保障 (此保障僅適用於「豐裕」計劃)

8.1 根據第 3b項 (「其他原因導致的人身意外」) 和第 7b 項 (「租車自負額」) 的條款和條件, 若**受保人**在駕駛**租賃車輛**或作為**租賃車輛**乘客的**旅程**中**受傷**, 每名**受保人**除在第 3b 項中獲得保障外, 亦會於此第 8a 項 (「租車人身意外保障」) 取得額外保障, 賠償金額不超過**保障表**所列明的**保障額**。

(b) 寵物意外保障 (與受保人一同旅遊) (此保障僅適用於「豐裕」計劃)

8.2 若**受保人**的**寵物**在隨同**受保人**在**旅程**中**受傷**或**遭遇意外**, 並直接且獨立地導致其死亡, **本公司**將支付火化、殯葬服務費用及/或由合法執業獸醫或殯葬服務供應商處理**受保人****寵物**遺體的費用, 賠償金額不超過**保障表**所列明的**保障額**。

8.2.1 您必須是**受保寵物**的唯一主人。在任何情況下, **本公司**僅將**保險證明書**中的**保單持有人**視為**受保寵物**的唯一主人, 無論**受保人**的**寵物**是否由其他人共同擁有。

8.2.2 受保人的寵物必須依照**香港**及**旅程**目的地國家出口及進口的要求植入微型晶片及取得許可證。

8.2.3 此項保障自**受保人的寵物**抵達海外目的地時開始，並於**受保人的寵物**完成海外目的地的報關手續返回**香港**時失效。

8.3 適用於第8b項 - 寵物意外的不受保項目

以下情況將不受保障：

8.3.1 旅程前取得文件和/或許可證所產生的任何服務或其他費用。

8.3.2 未能從國外目的地獲得合法執業獸醫的書面醫療報告，證明死亡原因是由於**旅程**中的**受傷**或**意外**直接和獨立造成的。

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- 在投保本保險時，**受保人**必須適宜旅遊。本**保單**不承保於**生效日期**之前已存在或已宣布的任何情況，**或任何已先存在狀況**。
- 本**保單**一經發出，所有保險資料，包括**受保人**、**出發日期**、**屆滿日期**及目的地，均屬已確定的最終確定，不會接受任何變更。
- 本**保單**僅供前往海外的**香港**居民申請及持有有效**香港**身份證並在**香港**購買**保單**的人士。有關之賠償僅支付至並存入**香港**金融管理局授權的**香港**持牌銀行戶口，並僅以港元結算。
- 倘**本公司**擬對本**保單**續期%&'(**保單持有人**)*+,-./0 #2/034,567 **保單**#99 -.:<=
本公司>?-./0@ABC.DEFG%7 **保單**&@-H<7 **保單**9-HIJK **本公司**LMN67/FE #9P
Q-H **保單**R9STUV<
- 如果在**受保****旅程**期間出現任何超出**受保人**控制範圍的情況，使**受保****旅程**超過其**保險證明書**上所定的日期時，**本公司**將自動免費最多延長連續十（10）天，讓**受保人**享有合理需要的時間去完成**受保****旅程**。
- 倘若**受保人**就同一**旅程**擁有多於一（1）份由**本公司**承保的旅遊保險**保單**時，**本公司**將按最大賠償額的旅遊保險**保單**支付賠償。
- 任何個別資料如**未有披露**或出現欺詐性失實陳述，將令本**保單**自初始起失效。

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1 完整合約。完整的保險合約須由**保險證明書**、旅遊保險條款及條件和批註如有）組成。除非申請人所作的陳述含有欺詐成分，否則任何申請人所作而本保險不包括的陳述，並不得被引用用作廢除本**保單**，或被用於任何訴訟程序中。任何代理均無權更改本保險或豁免其任何條文。除非經**本公司**批准，並註有簽署同意該批准，否則本保險任何變更均屬無效。

2 索償通知的期限。損失索償的書面通知，必須於造成相關損失事故發生之日起計三十（30）天內送交**本公司**。如果**意外**涉及死亡，則必須立刻通知**本公司**。

3 損失證明的形式。**本公司**接獲索償通知後，將申請賠償表格給予索償人，提交損失證明。假如索償人於通知發出後十五（15）天仍未收到該申請賠償表格，**本公司**會視作索償人已符合本**保單**條款對索償人將事故的發生、性質與損害程度向**本公司**通知之時限要求。**本公司**所需之任何證明、資料及證據，須依據**本公司**所定之形式及性質提交，而所需費用概由**受保人**/索償人或其法定遺產代理人承擔。

4 提交損失證明的期限。**受保人**如要申索損失賠償時，則必須於**本公司**負責的投保期完結後六十（60）天內把損失證明提交**本公司**前文所述辦事處。倘若**受保人**在合理情況下未能於該限期內提交相關通知，則須於合理可行的情況下儘快在相關損失發生之日一（1）年內提交。

5 充份通知。由**受保人**或其代表發予**本公司**、且當中所載資料足以識別**受保人**身份的通知，將視為是為發送**本公司**的通知。假如通知未能於本**保單**訂明時間內發出，惟可證明在合理情況下於訂明時間發出通知並不可行，並且有關通知已於合理可行的情況下已儘快提供，則任何索償均不會無效。

6 即時支付賠償金。除有關殘疾的損失索償外，當本公司接獲所需的證明文件後，將根據本保單立即作出合理賠償。

7 賠償金之支付。倘若受保人死亡，賠償金將賠償予受保人的遺產，任何其他賠償則支付給受保人本人，惟緊急醫療運送及遺體運返除外；根據本保單相關條款，這兩項的有關金額將直接支付給服務供應方。

8 欺詐性索償。倘若索償存有任何欺詐成份，或受保人或其代表以任何欺詐手段或方法獲取本保單任何索償，則相關索償的所有賠償均會作廢。

9 追討權利。倘若本公司及/或其授權代表授權支付及/或已支付不包括在本保單保障範圍內的索償，或超出本保險的責任上限，本公司保留向受保人追討上述款項或超額部份的權利。

10 第三方權利。除受保人及本公司以外，本保單未有賦予其他人士享有按《合約（第三者權利）條例》或其他等直接強制執行本保單條款的權益。惟特此說明及同意，只有本公司及於保險證明書列明的受保人，有權在無需給予任何其他人士通知或無需獲任何其他人士同意的情况下，藉協議修改本保單或取消/終止本保單（如本保單載有任何相關權利）。

11 身體檢查及治療。於處理本保單的賠償申請時，在合理需要時本公司有權及機會檢閱受保人身體及如果受保人死亡，在法律許可下進行驗屍。受保人在出現任何受傷或疾病後須儘快獲取及跟從執業醫生的建議。對於因受保人未有獲取及跟從相關建議及未有使用獲處方的相關用具或補救方法引致的任何後果，本公司無需負責。

12 取代權。根據本保單支付任何款項後，本公司將取得受保人向任何人士或機構追討賠償的一切權利。受保人須為使本公司取得相關權利簽立及交付文據及文件，並進行其他所需的行動。受保人在損失該權利後不得採取任何對相關權利造成損害的行動。

13 法律行動。在根據本保單規定提交書面損失證明後的六十（60）天屆滿前，不得採取法律上或衡平法上的行動以要求賠償。另外，如上文第五部分第4條所述，任何訴訟不得於損失證明提交時限後的一（1）年屆滿後提出。

14 法規限制。倘若本保險任何時間限制（就為索償發出通知或提供損失證明而言）較香港法律容許者短，相關限制謹此延長至法律容許的最短期限。

15 遵從保單條文。受保人如未有遵從本保單所載任何條文，本保單條文下所有索償將屬無效。

16 保單詮釋。本保單受香港法律規限，訂約各方謹此同意接受香港法院的專屬司法管轄。

17 轉讓。所有本保單項下的權益轉讓通知對本公司未能有無約束力，直至其正本或複印本獲提交至保特保險(香港)有限公司的辦事處（地址為香港上環德輔道中308號9樓），並且獲得本公司同意相關轉讓約束力才有效。本公司不會對轉讓的有效性承擔任何責任。本公司任何憲章、章程或規定不得用以妨礙本保單的任何索賠索償。

18 資料私隱。受保人/保單持有人/申請人同意：

18.1 在本保單申請程序或管理期間收集的個人資料可被保特保險(香港)有限公司用於其個人資料收集聲明訂明的目的。

19 書寫錯誤。本公司的文書錯誤不會使有效的保險無效，亦不會使無效的保險有效。

20 語言。本中文版的保單條款和條件乃根據英文版翻譯而成，以供參考，如發現與英文版本的條款有差別，條款將以英文版本作準。

21 取消保單。

21.1 您可給與本公司書面通知以取消保單，在此情況下，您將有權獲退還按照以下保費退款表計算的按比例退還保費，惟此舉僅限於本保單未有就全年保障作出任何索償。

由保單生效日期起計已過日期	退還保費
直至一（1）個月	您已支付保費的 60%
直至兩（2）個月	您已支付保費的 50%
直至三（3）個月	您已支付保費的 30%
直至四（4）個月	您已支付保費的 10%
超過四（4）個月	沒有退款

21.2 本公司可因任何原因寄掛號信到**受保人**的最後已知地址，以給予七（7）天通知期取消本**保單**。**本公司**可能會退還保費的按比例計算部分。

22 年齡限制。在本**保單**開始日期當日，**受保人**的年齡必須在出生6周和85歲（首尾兩日亦包括在內）之間，除非在保障的任何特定部分另有規定。所有未滿 18 歲的兒童須由一名受同一**保單**保障的成年人陪同。除非獲**本公司**特別接受，否則**受保人**一旦年滿 76 歲，**本公司**將不會提供任何保障。

23 旅程為期。每段旅程的最長時間限制為90天，而每份**保單**的**旅程**次數則不受限制。

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1 適用於所有條目的一般不受保項目。因為或有關以下任何一項項目直接或間接引致、蒙受及或承擔的遺失、**受傷**、損毀或責任，**本公司**不會支付本**保單**任何以下的保障：

1.1 倘根據於本**保單**開始生效時適用於**本公司**或於其後任何時間適用於**本公司**的任何法律或法規，向**受保人**提供保障會或將會因違反聯合國決議下的任何制裁、禁令或限制，或歐盟、英國、美國或中華人民共和國／**香港**的貿易或經濟制裁、法律或法規而屬違法，則**本公司**無論如何將不會向**受保人**提供會導致其違反上述法律或法規的保障或利益或承擔任何責任；

1.2 前往任何已知悉屬較高風險的國家，而在保障**生效日期**前，傳媒或政府機關已充份發佈反對前往此目的地旅遊的警告；

1.3 受保人是：恐怖份子；恐怖份子組織成員；毒販、或核子、化學或物武器供應商；

1.4 受保人任何違法或不法行為或海關或其他機關的任何充公、拘押、銷毀；

1.5 因財務狀況出現問題、不論有或沒有申請破產，而導致公共運輸工具**完全停止營運；**

1.6 自殺或企圖自殺或蓄意自殘，或自行暴露於非必要危害中；

1.7 廣泛性流行性疾病或大規模流行性疾病；

1.8 於以下情況下在受保旅程**期間接受的任何治療：受保**旅程**目的為接受治療，或**受保人**在不適宜旅遊的情況下進行受保**旅程**，或**受保人**不理會**執業醫生**的反對進行旅遊；**

1.9 購買保單**時已知、可預見、蓄意或預期的任何損失或事件；**

1.10 意圖造成損失的行為；

1.11 由於核爆炸包括其所引致的後果或因游離輻射引致的放射性X 染或由任何核廢料或由核燃料燃燒及/或持續燃燒所引致的放射性X 染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質；或散播或運用致病或有毒生物或化學材料；或釋放致病或有毒生物或化學材料；

1.12 政治風險；

1.13 網路風險；

1.14 因您**或**旅伴**的魯莽或重大過失行為；**

1.15 害怕飛行/旅行；

1.16 旅行營運商旅遊票未有顯示旅行日期；

1.17 可經任何其他來源獲賠償或追討的任何損失及開支；

1.18 戰爭、內戰、侵略、騷亂、革命、使用軍事力量、或政府或軍事奪權；

1.19 任何政府的任何禁制或規例；

1.20 對政府規例的任何違反或有關公共運輸工具**僱員任何計劃罷工、暴亂或內亂、**自然災害**、**惡劣天氣**發出警告後，**受保人**未有採取合理防範措施避免本保險項下索償；**

- 1.21 任何因您參與**登山**或**探險**或類似活動引致的損失；
- 1.22 任何因您參與**跋涉**高於海拔5,000公尺以上地方所引致的損失；
- 1.23 **受保人**未有盡所有合理努力保護其財產/金錢、避免損傷或減低本保險項下的索償；
- 1.24 **受保人**乘坐或駕車輛用作賽車、比賽或任何專業運動，當中**受保人**會或可以賺取收入或酬金作為收入來源；或**受保人**參與任何**極限運動及體育活動**；
- 1.25 與酒精或非**執業醫生**處方藥物影響有關而引致的任何損失；
- 1.26 懷孕或分娩，及與懷孕或分娩有關的任何**受傷或疾病**；
- 1.27 任何**已存在狀況**、先天及遺傳狀況；此項不適用於第三部份第2b項（運送遺體/骨灰返港）；
- 1.28 愛滋病或人體免疫力缺乏病毒血清測試呈陽性反應的任何**受傷或疾病**及相關**疾病**、經由性接觸傳染的**疾病**；
- 1.29 精神病、睡眠障礙症、精神或神經錯亂；
- 1.30 **受保人**在**保險期**內從事以下活動，包括：海軍、陸軍、空軍服務或行動；武裝部隊服務；作為任何航空運輸工具的成員或操作員；測試任何類型的運輸工具；參與任何類型的體力工作；參與離岸活動，例如商業潛水、鑽油、採礦或航拍；處理爆炸品；以演員身份演出；擔任地盤工人、漁民、廚師或於廚房工作；導遊或領隊。

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若您或將受本**保單**保障的人士於您購買本**保單**後，但在開始您的**旅程**前出現新的醫療或牙科事件，或您的整體健康狀況惡化，您須聯絡我們，否則一旦您的**旅程**開始後，您的健康狀況變化造成的後果可能不受本**保單**保障。

在此情況下，我們保留權利以審核已批出的保障，包括撤銷或修訂先前就**旅程**批出的保障。若我們採用新的保障限制，而我們施加的新限制阻止您展開原定**旅程**，則您有權根據第4a項-「**旅程取消**」提出索償。

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請掃描以下二維碼查看保特保險(香港)有限公司（「**本公司**」）的個人資料收集聲明。您也可以撥打**本公司**客戶服務專線 2603 9435 索取個人資料收集聲明副本。



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