



ZURICH®

# TravelCare (China) Insurance Policy

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, we agree to insure the *insured* person(s) named in the schedule issued in relation to an *insured journey* and promise to pay indemnity for loss to the extent provided herein.

## Part 1 – Definition

Certain words in this policy have specific meanings. We have printed these words in italics throughout this policy and have given the meanings below:

- Accident** a sudden and unforeseen event that happens unexpectedly and causes *injury* during an *insured journey*.
- China** the territorial limit of the People's Republic of China, but excluding *Hong Kong* and *Macau*.
- Close Business Partner** a business associate who has a share in the *insured person's* business.
- Compulsory Quarantine** the *insured person* is being *confined* in an isolated ward of a hospital or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.
- Confined/Confinement** the *insured person* is registered as an in-patient in a *hospital* for medical treatment for an *injury* or *illness* upon the recommendation of a *medical practitioner* and continuously stays in the *hospital* prior to his/her discharge from the *hospital*. *Hospital* confinement will be evidenced by a daily room and board charge by the *hospital*.
- Effective Date** when applying to single trip travel plan, it means the application date of this policy; when applying to annual travel plan, it means either (1) the application date of this policy or (2) the date stated on the receipt issued by the travel agent or *public common carrier* for the confirmation of payment of *travel ticket* or tour, whichever is the later.
- Hong Kong Hospital** the Hong Kong Special Administrative Region of the People's Republic of China. an establishment which meets all the following requirements:
  - holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and
  - operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and
  - provides 24-hour a day nursing service by registered or graduated nurses; and
  - has a staff of one (1) or more licensed *medical practitioner* available at all times; and
  - provides organized facilities for diagnosis and major surgical facilities; and
  - is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.
- Illness** sickness or disease of the *insured person* contracted and commenced during the *insured journey* and which results in a loss covered by this policy.
- Immediate Family Member** the *insured person's* spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
- Infectious Disease** any kinds of infectious disease which are publicly announced and require quarantine by the relevant government.
- Injury** bodily injury sustained in an *accident* directly and independently of all other causes.
- Insured Journey** when applying to single trip travel plan for group tour travel, it means the period of travel commencing from the time when the *insured person* arrives at the venue designated by the tour agent as the meeting point for the purpose of commencing the group tour and until the time when the *insured person* arrives at the appointed dismissal place upon the completion of such group tour. For *insured person* who is not returning to *Hong Kong* on the same day after the completion of the group tour, the period of travel shall terminate when the *insured person* arrives at any Hong Kong Immigration Department office/counter for returning to *Hong Kong* on the return day as specified in the *schedule*. However, any period of insurance should not exceed one hundred and eighty (180) days for single trip travel plan. When applying to single trip travel plan for free itinerary travel, it means the period of travel commencing from the time when the *insured person* departs from Hong Kong Immigration Department office/counter and until the time when the *insured person* (1) returns to *Hong Kong* on the date specified in the *schedule* or (2) arrives at any immigration department office/counter for returning to *Hong Kong*, whichever first occurs. However, any period of insurance should not exceed one hundred and eighty (180) days for single trip travel plan. When applying to annual travel plan, it means the period of travel commencing from the time when the *insured person* departs from Hong Kong Immigration Department office/counter and until (1) the time when the *insured person* arrives at any immigration department office/counter for returning to *Hong Kong* or (2) the expiration of ninety (90) days period beginning from the commencement date of each journey, whichever first occurs.
- Insured Person** the person named in the *schedule* or subsequently endorsed hereon as insured person.
- Lap-top Computer** a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC) and tablet PC of any kinds are excluded from this category.
- Loss of Hearing** *permanent* irrevocable loss of hearing where:
  - If a dB = Hearing loss at 500 Hertz
  - If b dB = Hearing loss at 1,000 Hertz
  - If c dB = Hearing loss at 2,000 Hertz
  - If d dB = Hearing loss at 4,000 Hertz
  - 1/6 (a+2b+2c+d) is above 80dB.
- Loss of Limb** loss by physical separation at or above the wrist or ankle joint.
- Loss of Sight** the entire and *permanent* irrevocable loss of sight.
- Loss of Speech** the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

## Loss of Use

**Macau**

**Maximum Benefits**

**Medically Necessary Expenses**

**Medical Practitioner**

**Permanent**

**Permanent Total Disability**

**Pre-existing Condition**

**Principal Home**

**Public Common Carrier**

**Schedule Serious Physical Injury or Serious Illness**

**Terrorism**

**Third Degree Burns Travel Companion**

**Travel Ticket Voluntary Travel Insurance Policy**

**War**

**We, Us or Our**

*permanent* total functional disablement or complete and permanent physical separation at or above the wrists or ankle joints.

the Macao Special Administrative Region of the People's Republic of China.

the benefit amount of each of the benefits covered under this policy as stated in the Table of Benefits.

expenses incurred from the first day of sustaining an *injury* or *illness* during the *insured journey* which are paid by the *insured person* to a legally qualified *medical practitioner*, physiotherapist, 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 any expenses incurred under Section 2(b) - Emergency Medical Evacuation or Section 2(c) - Repatriation of Mortal Remains of this policy. All treatments must be prescribed by a qualified *medical practitioner* in order for expenses to be reimbursed under this policy. In the event an *insured person* becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.

a person other than the *insured person* or *immediate family member*, qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.

the period of twelve (12) consecutive months from the date of an *accident* and at the expiry of that period being beyond hope of improvement.

when as the result of *injury* and commencing within twelve (12) consecutive months from the date of an *accident* in which the *insured person* is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the *insured person* is reasonably qualified by reason of the *insured person's* education, training or experience, or if the *insured person* has no business or occupation, it means the inability of the *insured person* to perform any activities which would normally be carried out by the *insured person* in his/her daily life.

the *insured person* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.

the house or building located in *Hong Kong* occupied as a private dwelling by the *insured person* as his/her only permanent residence.

any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire, including but not limited to bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train, 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 operating only between established commercial airports.

the schedule attached to and incorporated in this policy.

an injury or illness which requires treatment by a *medical practitioner* or serious illness results in the *insured person* or *travel companion* being certified by that *medical practitioner* as being unfit to travel or continue with the *insured person's* original travel arrangement and having to be *confined* in a *hospital*. Serious physical injury or serious illness shall also include such injury or illness due to which the *insured person* or *travel companion* is being denied to board the scheduled public common carrier or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)* or *close business partner*, it shall mean injury or illness for which the *immediate family member* or *close business partner* requires treatment, and which is certified by *medical practitioner* as being dangerous to life and having to be *confined* in a *hospital*, and which results in the *insured person's* discontinuation or cancellation of his/her original *insured journey*.

an act of terrorism includes any act, preparation or threat of action of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes, including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation and which

- involves violence against one or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic system.

full thickness skin destruction due to burns. the person who made the travel booking or reservation with the *insured person* and accompanied the *insured person* for the whole *insured journey* other than the tour guide or the tour member.

a travel ticket purchased for travelling on any *public common carrier*.

travel insurance policy actually paid by the *insured person* or the proposer as stated on the application form of such policy. Any group travel insurance policy which is actually paid by any company, group, or association to insure the *insured person* shall be excluded in this definition.

a contest by force between two or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (1) an interruption of peaceful relations and (2) a general contention by force, both authorized by the sovereign.

Zurich Insurance Company Limited.

## Part 2 – Benefits

Table of Benefits

Section	Coverage	Maximum Benefits Per Insured Person Per Insured Journey (HK\$)
1.	Medical Cover (a) Medical Expenses including: — Sub-limit for follow-up medical expense due to accidental <i>injury</i> - 100% of maximum benefits — Sub-limit for follow-up medical expenses due to <i>illness</i> - 5% of maximum benefits (b) Overseas Confinement or Quarantine Cash Allowance due to <i>Infectious Disease</i> (\$150 per day) (c) Hotel Room Accommodation for Convalescence and Return Ticket	\$250,000  \$1,500 \$10,000 (inclusive of hotel room rate up to \$1,000/day and one economy class one-way travel ticket)
2.	Global Emergency Assistance (a) Compassionate Visit (b) Emergency Medical Evacuation (c) Repatriation of Mortal Remains (d) Return of Unattended Children (e) Deposit Guarantee for <i>Hospital</i> Admission (f) Additional Accommodation Expenses (g) 24-hour Telephone Hotline and Referral Services	One economy class round-trip airfare Actual Cost Actual Cost One economy class one-way airfare and up to max. \$30,000 \$39,000 \$7,800 Included
3.	Personal <i>Accident</i> (a) <i>Accident</i> on <i>Public Common Carrier</i> or during robbery (b) Other <i>Accidents</i> (c) Burns Cover	\$600,000 \$300,000 \$150,000
4.	Compassionate Death Cash and Visit	\$10,000 One economy class round-trip travel ticket and actual hotel accommodation up to max. \$30,000
5.	Personal Baggage Cover — Sub-limits: \$3,000 per item, pair, set or collection — Laptop Sub-limits: \$ 3,000	\$3,000
6.	Loss of Personal Money	\$2,000
7.	Credit Card Protection	\$5,000
8.	Loss of Travel Document and/or Travel Ticket	\$2,000
9.	Loss of Home Contents due to Burglary	\$5,000
10.	Personal Liability	\$1,500,000
11.	Travel Delay (\$250 for each and every full 6 hours' delay)	\$250
12.	Baggage Delay / Emergency Purchases (for delay over 6 hours)	\$500
13.	Cancellation of Trip	\$3,000
14.	Curtailed of Trip	\$3,000
15.	Unauthorized Use of Lost Credit Card	\$3,000
16.	Rental Vehicle Excess	\$5,000

## Section 1 – Medical Cover

### (a) Medical Expenses

If the *insured person* suffers from *injury or illness* during the *insured journey* in *China or Macau* and incurs reasonable *medically necessary expenses*, we will reimburse the actual *medically necessary expenses* to the *insured person*.

#### Follow-up Medical Expenses

This section also insures the *insured person* up to the sub-limit as stated in the Table of Benefits against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the continuation of medical treatment sought by the *insured person* for the above *injury or illness* within three (3) months after the *insured person's* return to *Hong Kong*. The Follow-up Medical Expenses shall also be extended to cover the medical expenses incurred for the same purpose paid to the Chinese medicine bone-setting, acupuncture or chiropractic treatment subject to an aggregate limit of HK\$3,000 and a per visit and per day limit of HK\$150.

No Follow-up Medical Expenses shall be provided if the *insured person* returns to *Hong Kong* after twelve (12) consecutive months from the first day of the above *injury or illness* was sustained.

In no event shall the total amount payable under this Section 1(a) - Medical Expenses exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

For *insured person* aged over seventy-five (75) years upon the commencement of the *insured journey*, the maximum indemnity payable in regard to medical expenses as defined will be 50% of the *maximum benefits* as stated in the Table of Benefits.

#### Extension to Section 1(a)

Under this section, we extend to reimburse any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the medical treatment sought by the *insured person* for infectious disease that is contracted during the *insured journey* and corresponding follow-up diagnosis within ten (10) days after the *insured person's* return to *Hong Kong*. The total amount payable under this extension shall not exceed the Sub-limit for follow-up medical expenses due to illness as stated in the Table of Benefits.

### (b) Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease

If the *insured person* is confined in an overseas hospital due to *infectious disease* during the *insured journey* in *China or Macau*, we will pay a daily hospital confinement allowance of HK\$150 up to a maximum of ten (10) days at a maximum amount of HK\$1,500.

In the event that the *insured person* is suspected or confirmed to have contracted *infectious disease* during the *insured journey* and results in *compulsory quarantine* by the local government, or by the *Hong Kong* Government within three (3) days upon completion of the *insured journey* and returning to *Hong Kong*, we will pay the *insured person* a daily quarantine allowance of HK\$150 for each and every day of such *compulsory quarantine* and up to a maximum of ten (10) days at a maximum amount of HK\$1,500.

In the event that more than one (1) *compulsory quarantine* has been arisen in the same *insured journey*, the maximum amount payable under this benefit shall not exceed HK\$1,500 in aggregate.

The *insured person* can only claim for either *hospital confinement* allowance or quarantine allowance. In no event shall the total amount payable under this extension exceeds the *maximum benefits* as stated in the Table of Benefits.

#### Special Condition applicable to Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease

1. This benefit is only payable when the relevant *infectious disease* has been rated at phase 5 or above under the Epidemic and Pandemic Alert and Response by the World Health Organization on or before the first day of *compulsory quarantine* of the *insured person* during the *insured journey*, or the *Hong Kong* Government has activated the Government's Preparedness Plan for Influenza Pandemic to the highest level – Emergency Response Level on or before the first day of *compulsory quarantine* of the *insured person* in *Hong Kong*.

2. Any dwelling quarantine is excluded from this benefit.

3. No benefit shall be payable if the planned destination(s) has been declared as an infected area on or before the departure date of the *insured journey*.

### (c) Hotel Room Accommodation for Convalescence and Return Ticket

Where the *insured person* has suffered from *serious physical injury or serious illness* which necessitates *hospital confinement* in the *insured journey* in *China or Macau*, and upon his/her discharge from the *hospital* and as recommended by the attending medical practitioner to convalesce before continuing with the traveling, we will pay for the actual cost of hotel accommodation incurred for the sole purpose of convalescence and subject to HK\$1,000 per day. We will also pay for the additional one-way travel ticket (economy class only) incurred for the *insured person* to return to *Hong Kong*.

In no event shall the total amount payable under this Section 1(c) - Hotel Room Accommodation for Convalescence and Return Ticket exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

#### Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment;
- any loss or medical expenses arising from any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment;
- dental care and treatment unless such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the *insured person* and is caused by *injury* during the *insured journey*;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
- surgery or medical treatment which is not substantiated by a written report from a qualified *medical practitioner*;
- surgery or medical treatment when in the opinion of the qualified *medical practitioner* treating the *insured person*, the treatment can be reasonably delayed until the *insured person* returns to *Hong Kong*;
- any follow-up medical expenses paid to the Chinese medicine bone-setter, acupuncturist or chiropractor who is the *insured person* or *immediate family member*, or
- any additional cost of single or private room accommodation at a hospital or charges in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation under Section 2(b) - Emergency Medical Evacuation; non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

## Section 2 – Global Emergency Assistance

We will pay the following benefits in the event that the *insured person* has suffered from *injury or illness* during the *insured journey* in *China or Macau*:

### (a) Compassionate Visit

In the event that the *insured person* suffered from *serious physical injury or serious illness* and being confined in a *hospital* outside *Hong Kong* for over three (3) consecutive days, we will pay for one (1) economy class round-trip airfare for one (1) *immediate family member* to travel over to be with and/or take care of the *insured person*. This coverage can only be utilized once during any one (1) *insured journey*.

### (b) Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of the *insured person*. The timing, means and final destination of evacuation will be decided by Zurich Emergency Assistance and will be based entirely upon medical necessity.

### (c) Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the *insured person's* mortal remains from the place of death back to either *Hong Kong*, or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.

### (d) Return of Unattended Children

We will pay for a one-way economy class airfare up to the *maximum benefits* as stated in the Table of Benefits for returning the *insured person's* unattended child(ren) aged below seventeen (17) years back to *Hong Kong* in the event of death or confinement of the *insured person* in a *hospital* outside *Hong Kong* for over three (3) consecutive days due to *serious physical injury or serious illness*. If necessary, we will also arrange a qualified attendant to accompany the unattended child(ren) on the return journey.

### (e) Deposit Guarantee for Hospital Admission

Upon admission to a *hospital*, we guarantee the medical expenses incurred by the *insured person* in the *hospital* up to a limit of HK\$39,000 in respect of any one (1) *insured person*. Such expenses are to be borne by the *insured person* unless otherwise covered under Section 1 - Medical Cover of this policy.

### (f) Additional Accommodation Expenses

We shall pay for the additional hotel accommodation expenses necessarily and unavoidably incurred by the *insured person* related to an incident requiring emergency evacuation to resume the course of the *insured person's* *insured journey* or to return him/her to *Hong Kong* subject to HK\$1,950 per day and up to a limit of HK\$7,800. Our prior approval and our determination on the payment of the expenses incurred by the *insured person* shall be based on medical grounds.

### (g) 24-hour Telephone Hotline and Referral Services

- Pre-trip Information Assistance
- Embassy Referral
- Medical Service Provider Referral
- Lost Passport Assistance
- Lost Luggage Assistance
- Interpreter Referral
- Legal Referral
- Telephone Medical Advice
- Monitoring of Medical Condition When Hospitalized
- Arrangement for Medical Expenses Guarantee

In respect of services (ix) and (x) above, hospitalization expenses or medical expenses charged to the *insured person* by a *hospital*, physicians other than our approved doctors, or any other medical professions are to be borne by the *insured person* unless otherwise covered under this policy.

ZURICH EMERGENCY ASSISTANCE is rendered by the service provider which is nominated by Zurich Insurance Company Limited.

#### Exclusions applicable to Section 2

No service will be provided or paid under this section:

- when the *insured person* is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;

- for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the *insured person's* prospect;
- when the *insured person* is residing or travelling outside *Hong Kong* contrary to the advice of a *medical practitioner*, or
- when the *insured person* is residing or travelling outside *Hong Kong* for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or *illness*.

## Section 3 – Personal Accident

### (a) Accident on Public Common Carrier or during Robbery

In the event that during the *insured journey* in *China and Macau* the *insured person* suffers from *injury* while:

- riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier*; or
- being an innocent victim in a robbery or attempted robbery including escape of the perpetrators therefrom;

we will pay up to the *maximum benefits* as stated in the Table of Benefits in accordance with the percentage stated in the Compensation Table hereunder, but only to the extent and if such *injury* results in any Event listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.

This cover shall not apply to any *insured person* aged at or below seventeen (17) years or at or over sixty-six (66) years upon the commencement of the *insured journey*.

### (b) Other Accidents & (c) Burns Cover

In the event that the *insured person* suffers from *injury* or *third degree burns* resulting from *accident* other than the *accident* referred to "Accident on Public Common Carrier or during Robbery" during the *insured journey* in *China and Macau*, we will pay up to the *maximum benefits* as stated in the Table of Benefits in accordance with the percentage stated in the Compensation Table hereunder, but only to the extent and if such *injury* or *third degree burns* results in any one of the following Events within twelve (12) consecutive months after the date of the *accident*.

Compensation Table		Percentage of Maximum Benefits
Events		
Accidental Death and Disablement		
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis of all Limbs	100%
4.	Permanent Total Loss of Sight of both Eyes	100%
5.	Permanent Total Loss of Sight of one Eye	100%
6.	Loss of or the Permanent Total Loss of Use of two Limbs	100%
7.	Loss of or the Permanent Total Loss of Use of one Limb	100%
8.	Loss of Speech and Hearing	100%
9.	Permanent Total Hearing in	
	(a) both ears	75%
	(b) one ear	15%
Third Degree Burns		Percentage of Maximum Benefits
Area	Damage as a percentage of total surface area	
Head	(a) Equal to or greater than 12% damage of total head surface area	100%
	(b) Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	(c) Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
Body (Exclude Head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

(i) Benefit shall not be payable for more than one (1) of the Events listed above in respect of the same *accident*. Should more than one (1) of the Events occur from the same *accident*, only the Event with the highest compensation will be payable under this section.

(ii) The insurance for any *insured person's* under this policy shall terminate upon the occurrence of any compensation for which indemnity 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.

(iii) When a limb or organ which had been partially disabled prior to an *injury* 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 us having regard to the extent of disablement caused by the *injury*. However, no payment shall be made in respect of the loss of a limb or organ which was totally disabled prior to the *injury*.

(iv) For *insured person* aged at or below seventeen (17) years or at or over sixty-six (66) years upon the commencement of the *insured journey*, the maximum indemnity payable in regard to any *accident* as defined will be 50% of the *maximum benefits* as stated in the Table of Benefits and subject to the Percentage of *Maximum Benefits* as stated in the above Compensation Table.

#### Extension to Section 3

##### 1. Under this section, we extend to cover any injury sustained by the insured person while:

- the *insured person* is travelling directly from his/her place of residence or place of regular employment in *Hong Kong* to *Hong Kong* Immigration Department office/counter within three (3) hours before the *insured person's* scheduled departure time of the *public common carrier* in which the *insured person* has arranged to travel for the purpose of commencing the *insured journey*; and
- the *insured person* is travelling directly from *Hong Kong* Immigration Department office/counter to his/her place of residence or place of regular employment within three (3) hours after the *insured person's* actual arrival time of the *public common carrier* in which the *insured person* has arranged to travel for returning to *Hong Kong* from the *insured journey*.

##### 2. Disappearance Clause

If the body of the *insured person* has not been found within one (1) year after the date of the disappearance due to disappearance, sinking or wrecking of the *public common carrier* either on the ground or at sea in which the *insured person* was travelling at the time of the *accident* and under such circumstances as would otherwise be covered hereunder, it will be presumed that the *insured person* suffered death resulting from an *accident* covered by this policy at the time of such disappearance, sinking or wrecking.

#### Maximum Liability on Personal Accident

Where any individual life is insured under multiple policies which contain Accidental Death and Permanent Disablement covers and are issued by us and/or our related companies, the maximum liability in respect of any one individual life under all Accidental Death and Permanent Disablement covers shall not exceed HK\$5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

#### Exclusion applicable to Section 3

This section does not cover any loss caused by an *injury* which is a consequence of any kind of disease and/or illness.

## Section 4 – Compassionate Death Cash and Visit

In the event that the *insured person* dies (naturally or due to *accident*) during the *insured journey* in *China or Macau*, we will pay the Compassionate Death Cash as stated in the Table of Benefits to the estate of the *insured person* as emergency cash or for funeral expenses. We will also pay for one (1) economy class round-trip travel ticket and the reasonable hotel accommodation expenses necessarily incurred and up to the *maximum benefits* as stated in the Table of Benefits to one (1) *immediate family member* to fly over to the place where the *insured person* dies.

## Section 5 – Personal Baggage Cover

We will pay the *insured person* up to the *maximum benefits* as stated in the Table of Benefits and subject to the sub-limits below, for the accidental loss of or damage to the personal possessions including luggage during the *insured journey* in *China or Macau* which are normally worn or carried by and owned by the *insured person*. We may make payment or at our option to reinstate or repair as we may elect, subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost. Sub-limits for Personal Baggage are as follows:

- HK\$3,000 for any one article, pair, set or collection in respect of any one *insured person*. (For video and/or camera equipments per set means each item can not be used independently and all items must be used together to function as a whole set)
- HK\$3,000 for one (1) *lap-top computer*.

For annual travel plan, this section is extended to cover company possessions which would be normally carried by the *insured person* on a business trip, subject to the same *maximum benefits* as stated in the Table of Benefits and the sub-limits stated above.

In no event shall the total amount payable under this Section 5 - Personal Baggage Cover exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

#### Extension to Section 5

##### Golf Equipment

We will pay the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the cost of replacement or repair or arrange for its repair and is subject to the sub-limits below, for the accidental loss of or damage to golf equipment during the *insured journey*, including but not limited to golf bags, golf balls, golf trolleys and umbrellas whilst in transit to or from or whilst at any recognized golf club within *China or Macau*.

Sub-limits for Golf Equipment are as follows:

HK\$2,500 for any one article, pair, set or collection in respect of any one *insured person*. The maximum amount we will pay under this extension shall not exceed HK\$3,000 per *insured journey*.

## Exclusions applicable to Section 5

This section does not cover:

- the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain any kind of gold, platinum, diamond, jade or pearl, mobile phone (including PDA phone, similar device with telecommunication function and other accessories), money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents;
- lap-top computer with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
- any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such local report is not obtained;
- any loss or damage caused by wear, tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage;
- any loss or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, terrorism, or action taken by government authorities in hindering, combating or defending against such an occurrence; destruction under quarantine or customs regulations, confiscation or detention by customs or other government officials or risk of contraband or illegal transportation or trade;
- any loss of property not being on the same *public common carrier* of the *insured person*, or souvenirs and articles mailed or shipped separately;
- any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred to the *insured person*;
- any loss of property when it is left unattended in public place, in unlocked vehicle or in vehicle which is left unattended with no one inside;
- any loss of data recorded on tapes, cards, diskettes;
- damage to any brittle or fragile items such as glass or crystal;
- any loss of or damage to property while in the custody of a hotel or *public common carrier*, unless reported immediately on discovery in writing to such hotel or *public common carrier* within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline;
- any loss claimed under Section 12 - Baggage Delay/Emergency Purchases arising from the same cause;
- any loss of or damage to property insured under any other insurance certificate/policy, or otherwise reimbursed by *public common carrier* or a hotel;
- loss of golf balls unless contained in the golf bag which is lost at the same time; or
- damage to golf balls in play.

## Section 6 – Loss of Personal Money

We will reimburse the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the loss of personal money, defined as cash, cheques, money order or traveller's cheques only, belonging to and being carried by the *insured person* or in a locked hotel room due to robbery, burglary or theft occurring during the *insured journey* in *China* or *Macau*.

### Exclusions applicable to Section 6

This section does not cover:

- in respect of loss not reported to the local police, or hotel management or public authority within twenty-four (24) hours upon discovery of loss and for which a relevant report is not obtained at the place of loss;
- loss of traveller's cheque not immediately reported to the local branch or agent of the issuing authority;
- shortage due to error, omission, exchange or depreciation in value; or
- any unexplained loss or mysterious disappearance.

## Section 7 – Credit Card Protection

If the *insured person* sustains injury during the *insured journey* in *China* or *Macau* and resulting in death, we will pay for the outstanding balance of the *insured person's* credit card as at the date of accident up to the *maximum benefits* stated in the Table of Benefits. No benefit shall be payable for corporate credit cards or supplementary cards. This cover shall not apply to any *insured person* aged at or below seventeen (17) years upon the commencement of the *insured journey*.

## Section 8 – Loss of Travel Document and/or Travel Ticket

We will pay for the replacement cost of the Hong Kong Identity Card, credit cards, driving licence, *travel ticket* or travel document belonging to the *insured person* following the accidental loss during the *insured journey* in *China* or *Macau*. In the event of the accidental loss of *travel ticket* and/or travel document belonging to the *insured person* during such *insured journey*, we will also reimburse the additional travelling expenses and/or accommodation expenses incurred to the *insured person*, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for the accommodation in the *insured journey*.

In no event shall the total amount payable under this Section 8 – Loss of Travel Document and/or *Travel Ticket* exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

### Exclusions applicable to Section 8

This section does not cover:

- any loss not reported to the local police within twenty-four (24) hours upon discovery of loss and for which such police report is not obtained at the place of loss;
- for loss of any travel document and/or visa and/or *travel ticket* which is not needed to complete the *insured journey*;
- any unexplained loss or mysterious disappearance;
- any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or
- for the claim of both temporary and permanent version of the same travel document. In the event of such loss, the *insured person* may claim either one (1) version.

## Section 9 – Loss of Home Contents due to Burglary

We will pay up to the *maximum benefits* as stated in the Table of Benefits for the loss or damage to the home contents within the *insured person's* principal home in *Hong Kong* which is uninhabited during the *insured journey* in *China* or *Macau* as a direct result of burglary involving the use of forcible and violent entry to or exit from the premises while the *insured person* is travelling on such *insured journey*.

We may make payment or at our opinion reinstate or repair subject to due allowance for wear and tear and depreciation and shall be subject to maximum of HK\$5,000 for any one article, pair, set or collection.

### Special Definition for Section 9

Home contents shall be limited to: household goods, personal belongings, furniture, fixtures and fittings (including interior decorations) belonging to the *insured person* or a member in the *principal home*.

### Exclusions applicable to Section 9

This section does not cover:

- any loss or damage of bonds, bills of exchange, cash, coins, cheques, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephones, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise;
- any loss not reported to the police within twenty-four (24) hours after the *insured person* returns to *Hong Kong* from the *insured journey* and a police report for such loss not having been obtained;
- shortage due to error, omission, exchange or depreciation in value; or
- special equipment or apparatus used in connection with any profession, business or employment.

## Section 10 – Personal Liability

We will indemnify any amount which the *insured person* becomes legally liable to pay as compensation for an accident occurring during the *insured journey* in *China* or *Macau* which causes injury to a third party or damage to property of a third party. However, the *insured person* must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without our prior written approval. We will pay up to the *maximum benefits* as stated in the Table of Benefits inclusive of costs agreed by us in writing.

### Exclusions applicable to Section 10

This section does not cover liability arising directly or indirectly from:

- any business, profession or trade;
- any willful, malicious or unlawful act of the *insured person* or any criminal acts;
- liability to any person who is the *immediate family member* or relative or employer or employee;
- contractual liability;
- ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
- damage to property owned by or held in trust or in the custody of the *insured person* or the *immediate family member* or relative or employer;
- any act of terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
- any action in controlling, preventing, suppressing, retaliating against or responding to any such act of terrorism.

## Section 11 – Travel Delay

In the event that the *public common carrier* in which the *insured person* has arranged to travel is delayed for at least six (6) hours from the departure or arrival time specified in the *insured person's* original itinerary to *China* or *Macau* as a result of strike or other industrial action, riot, civil commotion, hijack, terrorism, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier*, we will pay HK\$250 for each and every full six (6) hours.

The period of delay will be calculated from either:

- departure delay will be calculated from the original scheduled departure time of the *public common carrier* specified in the itinerary supplied to the *insured person* until the actual departure time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*; or
- arrival delay will be calculated from the original arrival time specified in the itinerary provided by the *public common carrier* supplied to the *insured person* until the actual arrival time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*.

The *insured person* can only claim for either departure or arrival delay of the same *public common carrier*. If the

*insured person* has consecutive connected flights, each period of delayed hours cannot be accumulated and the proximate cause of the delay must be due to the above-mentioned reasons.

### Special Condition for Section 11

The *insured person* must check-in at confirmation with the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason for such delay.

### Exclusions applicable to Section 11

This section does not cover:

- any circumstances leading to the relevant delay of the *insured journey* which is existing or announced before the *effective date*;
- any loss arising from late arrival of the *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 *public common carrier*);
- any loss in relation to alternations to schedules that is not verified by the airline, travel agency or other relevant organizations; or
- any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked itinerary.

## Section 12 – Baggage Delay/Emergency Purchases

In the event of the *insured person's* checked-in baggage being delayed for over six (6) hours after the *insured person's* arrival in *China* or *Macau*, we will reimburse the *insured person* for the actual costs of emergency purchase of essential clothing or toiletries up to the *maximum benefits* as stated in the Table of Benefits.

### Special Condition for Section 12

All claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason of such delay.

### Exclusions applicable to Section 12

This section does not cover:

- any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately;
- any purchase for which the *insured person* fails to submit receipts for the purchase of emergency items or requisites;
- in respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, terrorism, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade; or
- any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

## Section 13 – Cancellation of Trip

In the event that the *insured person* has to cancel the *insured journey* in *China* or *Macau* necessitated by the following and occurring within ninety (90) days (except for sub-paragraphs (iii) and (iv)) before the commencement date of the *insured journey* as a result of:

- death, serious physical injury or serious illness of the *insured person*, immediate family member, close business partner or travel companion;
- witness summons, jury service or compulsory quarantine of the *insured person*;
- unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions, natural disaster at the planned destination arising within one (1) week before the departure date of the *insured journey*; or serious damage to the *insured person's principal home* in *Hong Kong* arising from fire, flood or burglary within one (1) week before the departure date of the planned *insured journey* which requires the *insured person's* presence in *Hong Kong* on the departure date of the *insured journey* for the purpose of police investigation;

we will pay up to the *maximum benefits* as stated in the Table of Benefits for the loss of unused travel fare and/or accommodation expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources.

## Section 14 – Curtailment of Trip

In the event that the *insured person* has to abandon the *insured journey* and return to *Hong Kong* after the *insured journey* has begun in *China* or *Macau* due to:

- death, serious physical injury or serious illness of the *insured person*, immediate family member, close business partner or travel companion;
  - unexpected outbreak of strike, riot, civil commotion, terrorism, adverse weather conditions or natural disaster at the planned destination which prevents the *insured person* from continuing with his/her scheduled *journey*; or
  - serious damage to the *insured person's principal home* in *Hong Kong* arising from fire, flood or burglary;
- we will pay for the loss of unused travel fare and/or accommodation expenses for which the *insured person* is legally liable and which is not recoverable from any other sources, or additional actual travel fare and accommodation expenses reasonably and necessarily incurred.

Curtailment expenses payable in relation to the amount of travel fare and/or accommodation expenses forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the *insured journey*. The *insured person* can only claim for either the forfeited expenses for the *insured journey* or additional expenses incurred for the curtailment. In no event shall the total amount payable under Section 14 - Curtailment of Trip exceeds the *maximum benefits* as stated in the Table of Benefits.

### Exclusions applicable to Section 13 and Section 14

These sections do not cover:

- any circumstances leading to the cancellation or curtailment of the *insured journey* which is existing or announced before the *effective date*;
- if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
- any medical condition or other circumstances known to have existed before the *effective date*;
- any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked itinerary;
- failure to notify the travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked itinerary of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;
- any loss in relation to cancellations or curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations;
- any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier*, travel agent or any other provider of transportation and/or accommodation;
- failure to obtain a written medical report from the *medical practitioner*;
- any expenses incurred for services provided by another party for which the *insured person* is not liable to pay and/or any expenses already included in the cost of a scheduled *insured journey*;
- any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 14 - Curtailment of Trip only); or
- in respect of losses claimed under Section 11 - Travel Delay arising from the same cause (applicable to Section 14 - Curtailment of Trip only).

## Section 15 – Unauthorized Use of Lost Credit Card

We will reimburse the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the monetary loss due to unauthorized use of credit card provided that the credit card is accidentally lost when carried with the *insured person* during the *insured journey* in *China* or *Macau*.

### Exclusions applicable to Section 15

This section does not cover:

- in respect of loss not reported to the local police, or hotel management or public authority within twenty-four (24) hours from the occurrence of the incident and for which a relevant report is not obtained at the place of loss;
- loss of credit card not immediately reported to the local branch or agent of the issuing authority; or
- any unexplained loss or mysterious disappearance.

## Section 16 – Rental Vehicle Excess

If the *insured person* rents or hires a rental vehicle in the course of the *insured journey* in *China* or *Macau* 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 will reimburse the *insured person* for the rental vehicle excess up to the *maximum benefits* as stated in the Table of Benefits for the liable loss or damage of the rental vehicle. In no event shall this benefit be paid more than once per *insured journey*.

### Special Condition for Section 16

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.

### Exclusions applicable to Section 16

This section does not cover:

- 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 vehicle insurance policy;
- any condition under the influence of alcohol or drugs of the *insured person* who is in charge of a rental vehicle;
- any illegal or unlawful use of the rental vehicle by the *insured person* during the rental period;
- the *insured person* not holding a valid driving license for the relevant country; or
- rental vehicle that has not taken out a comprehensive motor vehicle insurance.

## Part 3 – General Exclusions

This policy does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

- any pre-existing condition, congenital and hereditary condition;
- any illegal or unlawful act by the *insured person* or confiscation, detention, destruction by customs or other authorities;
- the *insured person* is not taking all reasonable efforts to safeguard his/her property/money, or to avoid injury to minimize any claim under this insurance;
- riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;

5. suicide or intentional self-inflicted injury;
6. insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified medical practitioner), alcoholism, drug addiction or solvent abuse;
7. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
8. any home leave while the insured person is confined to a hospital as an in-patient;
9. air travel other than as a fare-paying passenger on a regular scheduled airline or licensed chartered aircraft;
10. engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services;
11. any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof of however caused or however named;
12. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup;
13. diving to a depth greater than 30 meters below sea level;
14. any terrorism except for Section 1 - Medical Cover, Section 2 - Global Emergency Assistance, Section 3 - Personal Accident, Section 11 - Travel Delay, Section 13 - Cancellation of Trip and Section 14 - Curtailment of Trip;
15. any medical treatment received during an insured 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 insured person is travelling against the advice of a medical practitioner;
16. any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
17. any expenses that can be compensated from any other sources except for Section 3 - Personal Accident, Section 4 - Compassionate Death Cash and Visit; or
18. any insured person who is a holder of the People's Republic of China passport and travels to/within China. However, this exclusion will be waived if the insured person mentioned in the aforesaid has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country of such government but travelling with a passport of the People's Republic of China.

#### Part 4 – General Conditions

1. At the time of effecting this policy the insured person must be fit to travel; otherwise any claims shall result in our right to repudiate liability under this policy.
2. For travellers not departing from Hong Kong, all the words "Hong Kong" which appears in the policy shall be changed to read as "Departure Country" except for the currency, and provided that the insured person's itinerary must include "Hong Kong" or such travel arrangements must be made and paid in Hong Kong.
3. For single trip travel plan, no refund of premium is allowed once the policy has been issued and the policy cannot be renewed once expired.
4. If the insured journey cannot be completed within the period stated in the original official itinerary issued by the travel agent or public common carrier due to any circumstances beyond the insured person's control, we will automatically extend the period of insurance without charge for such a period as is reasonably necessary for completion of the insured journey, subject always to a maximum of ten (10) calendar days.
5. If a family is insured by this policy, our maximum liability to any one (1) accident for such family shall not exceed three hundred percent (300%) of the maximum benefits as stated in the Table of Benefits under this policy.
6. If the same family is insured by more than one (1) voluntary travel insurance policy underwritten by us or our affiliated companies respectively and claims for the same cover under such policies due to any one (1) accident, only the policy with the greatest compensation for the same cover shall apply and our aggregate liability under such policies shall not exceed three hundred percent (300%) of the benefit or sum insured of the same cover under the policy with the greatest compensation.
7. The maximum period of the insured journey cannot exceed one hundred and eighty (180) days per trip for single trip travel plan and ninety (90) days for annual travel plan. For insured person who is not returning to Hong Kong and has purchased a one-way single trip travel plan, the maximum cover period after the insured person's arrival at the declared final destination shall not exceed seven (7) days.
8. The following benefits shall not be available for insured person who has purchased a one-way single trip travel plan, not returning to Hong Kong and/or the departing country other than Hong Kong: Follow-up Medical Expenses under Section 1(a) – Medical Expenses, Section 9 - Loss of Home Contents due to Burglary, Section 13 - Cancellation of Trip and Section 14 – Curtailment of Trip.
9. The insurance is only valid for conventional leisure travel or business travel (limited to administrative work only). The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.
10. If the same insured person is insured by more than one (1) voluntary travel insurance policy underwritten by us or our affiliated companies and claims for the same cover under such policies due to any one (1) accident:
  - For covers other than medical expenses cover and personal accident cover, only the policy with the greatest compensation for the same cover shall apply, subject always to the above item 6 if such policy is a family policy.
  - For medical expenses cover, our maximum liability to such accident for the same insured person shall not exceed an aggregate limit of HK\$1,500,000 or the highest benefit or sum insured amongst such policies, whichever is the higher.
  - For personal accident cover, our maximum liability to such accident for the same insured person shall not exceed an aggregate limit of HK\$1,500,000 (or HK\$750,000 for the insured person aged 66 years or above or aged 17 years or below) or the highest benefit or sum insured amongst such policies, whichever is the higher.
  - For the Chinese medicine bone-setting, acupuncture or chiropractic treatment under the sub-limit for follow-up medical expenses in medical expenses cover, our maximum liability to such accident for the insured person is subject to an aggregate limit of HK\$3,000 in any one (1) accident per insured person.

#### Part 5 – General Provisions

1. **Entire Contract**  
This policy including application, schedule, certificate of insurance, riders, endorsements, attachments and amendments, if any, will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of this policy. No changes in this policy shall be valid unless approved by our officer and evidenced by endorsement of amendment.
2. **Age Limit**  
For single trip travel plan, the insurance shall apply to any insured person at all ages.  
For annual travel plan, unless specifically mentioned in the contrary, the insured person must be at or below seventy (70) years of age on the commencement date of this policy and renewal is allowed up to the age of seventy-five (75) years.  
When a family policy is issued (in both single trip travel plan and annual travel plan), the accompanied child(ren) must be aged at or below seventeen (17) years.
3. **Misstatement of Age**  
If the insured person's age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that the insured person's age has been misstated and if, according to the correct age, the coverage provided by this policy would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then our liability during the period that the insured person is not eligible for coverage shall be limited to the refund of all premiums paid for the period covered by this policy. No refund shall be provided for any child(ren) cover under a family plan.
4. **Notice of Claims**  
Written notice of claim must be given to us within thirty (30) days of the date of the incident causing such loss. In the event of accidental death, immediate notice thereof must be given to us by the insured person's legal representative.
5. **Proof of Loss**  
Written proof of loss must be furnished to us within thirty (30) days from our receipt of the claim form provided by us. Failure to furnish such proof within the time required shall not invalidate any claims if it was not reasonably practicable to give proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as we may reasonably require shall be furnished without expense to us.
6. **Medical Examination**  
We shall be entitled in the case of non-fatal injury to call for examination by a medical referee appointed by us whenever required and in the event of death to have a post-mortem examination at our expense.
7. **Payment of Claims**  
Indemnity for death of the insured person is payable to the estate of the insured person. All other indemnities are payable to the insured person except under Section 2(b) - Emergency Medical Evacuation and Section 2(c) - Repatriation of Mortal Remains where the benefits will be paid based on actual cost directly to the provider of service.
8. **Liability Claims**  
The insured person must not admit, deny, or settle a claim without our consent.
9. **Misrepresentation**  
If the insured person or anyone acting for the insured person makes a statement in the application form or in connection with any claim knowing the statement is false, we will not be liable for any claim and all covers under this policy shall cease.
10. **Legal Action**  
No legal action shall be brought to recover on this policy prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless commenced within two (2) years from the expiration of the time within which proof of claims is required.

Zurich Insurance Company Limited (a company incorporated in Switzerland)

24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong

Customer Services Hotline: (852) 2968 2288 Fax: (852) 2968 0639 <http://www.zurich.com.hk>

#### 11. Governing Law and Jurisdiction

This policy shall be governed by and interpreted in accordance with the laws of Hong Kong and subject to the exclusive jurisdiction of the Hong Kong courts.

#### 12. Subrogation

We have the right to proceed at our own expense in the name of the insured person against third parties who may be responsible for an occurrence giving rise to a claim under this policy.

#### 13. Arbitration

All differences arising out of this policy shall be determined by arbitration in accordance with the Arbitration Ordinance, Chapter 609, Laws of Hong Kong or its equivalent as amended from time to time. If the parties fail to agree upon the choice of the arbitrator, then the choice shall be referred to the Chairperson of the Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this policy that an arbitration award shall be first obtained. If we shall disclaim liability to the insured person for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitrator under the provisions herein contained, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

#### 14. Compliance with General Provisions

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

#### 15. Statement of Purpose for Collection of Personal Data

All the personal information collected or held by us, whatsoever obtained, may be used by us or disclosed to any individual or organization within or outside Hong Kong for the following purposes: (1) to assess and service this policy, (2) to process the direct debit authorization or credit card payment, (3) to provide marketing material for us or our associated companies and (4) to conduct insurance claims or analysis. The insured person shall have the right of access to and to request correction of any personal information concerning himself/herself held by us. A request for such access and correction may be made to our Personal Data Privacy Officer at 24-27/F, One Island East, 18 Westlands Road, Island East, Hong Kong.

#### 16. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also covers the same benefits as being claimed under this policy, we will only be liable for our proportionate share (except for Section 1(b) - Overseas Hospital Daily Cash Benefit, Section 3 - Personal Accident, Section 4 - Compassionate Death Cash and Section 11 - Travel Delay).

#### Additional General Provisions applicable to Annual Travel Plan only

#### 17. Cancellation

We or the insured person may cancel this policy by giving thirty (30) days' notice of cancellation in writing by mailing to the other party's last known address. In such event, we will return the pro-rata unearned portion of any premium actually paid by the insured person. In the event that this policy is cancelled by the insured person, the earned premium shall be computed in accordance with the charges indicated below, but in no event less than our customary minimum premiums and provided that no claim has been made during this policy period.

Covered Period	Charge of Premium
2 months (Our customary minimum premiums)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
Over 6 months	100%

#### 18. Termination of Coverage

- Coverage under this policy shall automatically terminate at the earliest of the dates specified below:
- (i) the premium due date when any or any part of the premium pertaining to this policy is not paid within the grace period;
  - (ii) the date when the insured child in the family policy attains the age of eighteen (18) years upon policy anniversary;
  - (iii) upon the insured person's request, termination of coverage will be effective on the date specified in the written notice received by us, provided that thirty (30) days' notice of cancellation before premium due date is given; or
  - (iv) subject to the above Provision 9 – Misrepresentation.

#### 19. Grace Period

We will allow the insured person thirty-one (31) days for the payment of each premium after the first premium. During this period we will keep this policy in force. If after this period the premium remains unpaid, this policy will be deemed to have lapsed from the date that the unpaid premium was due.

#### 20. Reinstatement of Policy

If this policy lapses due to non-payment of premiums, it may be reinstated with our approval. Benefits will not, however, be payable for any event likely to give rise to a claim under this policy which occurs while this policy has lapsed and pre-existing condition should re-apply as if this policy commenced on such reinstatement date.

#### 21. Renewal

We reserve the right to amend any terms and conditions, including but not limited to the premium rates or benefits or exclusions of this policy at the time of renewal of any policy year of this policy, either before or after the insured person's acceptance of such renewal. We will not be obligated to reveal our reasons for such amendments. After all, such renewal will not have to take place eventually if such amendments are not acceptable to the insured person before the commencement date of any policy year.

#### Claims Procedure

- Step 1: Notify us within thirty (30) days of any occurrence likely to give rise to a claim.  
Step 2: Fill in a claim form and supply the following documents.

#### Medical Expenses

- Diagnosis and treatment, including the insured person's name, diagnosis and date of diagnosis certified by medical practitioner, and receipt
- Original hospital bill with itemized list/receipts issued by a clinic or hospital

#### Personal Accident

- Certificate issued by a medical practitioner certifying the degree or severity of disability
- Police report, where relevant

#### Accidental Death/Compassionate Death Cash

- Death certificate
- Coroner's report
- (in the event of a disappearance) Presumption of death as proclaimed by a court or documents proving the disappearance of the body for one (1) year due to sinking or wrecking of the transportation means
- Documents in support of the funeral expenses

#### Personal Baggage, Loss of Personal Money, Travel Document and/or Travel Ticket

- Receipts, including date of purchase, price, model and type of items lost or damaged
- Official documentation such as property irregularity report from public common carrier and their official acknowledgement in writing when loss or damage has occurred in transit
- Police report (which must be made within 24 hours of the occurrence)
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within 24 hours of the occurrence)

#### Credit Card Protection

- Customer copy of the credit card sales slip, bill, invoice and/or payment receipt

#### Loss of Home Contents due to Burglary

- Receipts including date of purchase, price, model and type of items lost or damaged
- Police report (which must be made within 24 hours upon return from the insured journey)

#### Personal Liability

- Statement of the nature and circumstances of the incident or event (no admission of liability or settlement can be made or agreed to without our written consent)
- All associated documentation received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)

#### Travel Delay

- Official documentation such as delay confirmation report from the airline/public common carrier including date, times and duration of the delay, ticket for original itinerary, and ticket for the alternative means of reaching the planned destination

#### Baggage Delay/Emergency Purchases

- Official documentation such as property irregularity report from airline/public common carrier including date, times and duration of the delay
- Receipts of the emergency purchase items in the insured journey

#### Cancellation or Curtailment of Trip

- All bills, receipts, coupons, credit card invoices or presentation of the actual ticket
- Diagnosis and treatment, including the insured person/immediate family member/close business partner/travel companion's name, diagnosis and date of diagnosis certified by medical practitioner, and receipt
- Summons to a witness or jury service or subpoena or compulsory quarantine
- Evidence showing the serious damage to the insured person's principal home
- Written confirmation from the public common carrier including date, times in the event of mechanical and/or electrical breakdown

#### What To Do When the Insured Person Needs Help

In a medical or other emergency, call our 24-hour Emergency Assistance hotline in Hong Kong via collect call (852) 2886 3977 and quote the insured person's name and the policy number printed on the certificate of insurance. An experienced Zurich Insurance Company Limited (a company incorporated in Switzerland) assistance coordinator will answer the insured person's enquiry and tell the insured person what to do next.  
To make a claim, call our claims hotline on (852) 2903 9388. For our customer service, call our enquiry hotline on Customer Services Hotline: (852) 2968 2288 Fax: (852) 2968 0639 <http://www.zurich.com.hk> (852) 2968 2288.  
Our office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.



ZURICH

蘇黎世

# 「暢遊樂」(中國)旅遊保險單

當「本公司」收受保費後，即依據本保險單或批註內的定義、不承保事項、限制、條款和條件，同意承保名列於「附表」內之「受保人」及對有關「受保旅程」之損失作出賠償。

## 第一部份 – 詞彙的定義

本保險單內某些詞彙具有指定含意，釋義已分別列明於下。為方便識別有關詞彙，特將此等詞彙全部加上引號。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「受保人」蒙受「損傷」之突發事件。
「中國」	指中華人民共和國，惟不包括「香港」及「澳門」。
「緊密商業夥伴」	是指「受保人」的業務中擁有其股份的業務夥伴。
「強制隔離」	是指「受保人」須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整天，並連續逗留於該隔離地點直至可以離開隔離區為止。
「住院」	因損傷或疾病而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
「生效日期」	於單次旅遊計劃中，是指本保險單的申請日期。 於全年旅遊計劃中，是指(1)本保險單的申請日期或(2)由旅行社或「公共交通工具」機構發出確認有關旅程或團費或「旅行票」已繳付全費的收據，以較遲者為準。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列條件的機構： • 持牌醫院(如所在國家或司法管轄區規定領有牌照)； • 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務； • 駐有註冊護士或合格護士每天24小時提供看護服務； • 有一名或以上持牌「醫生」時刻駐院； • 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及 • 主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「疾病」	「受保人」於「受保旅程」中感染或開始患上之疾病或病症，以致構成本保險單所承保的損失。
「直系親屬」	「受保人」的配偶、父母、配偶父母、祖父母、子女、兄弟姊妹、孫兒女或合法監護人。
「傳染病」	由有關政府向公眾宣佈需要接受隔離的任何種類傳染病。
「損傷」	「受保人」純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
「受保旅程」	於團體旅遊的單次旅遊計劃中，是指「受保人」於旅程出發日到達旅行社指定之集合地點開始其團體旅程，直至「受保人」完成該團體旅遊後到指定之解散地點為止。如「受保人」並非於團體旅遊完結當天回程，旅程則在列明於「附表」內之回程日返回「香港」抵達香港入境事務處/櫃檯為止。無論如何，單次旅遊計劃之保險日數不得超過一百八十天。 於自訂行程旅遊的單次旅遊計劃中，是指「受保人」離開香港入境事務處/櫃檯開始，直至「受保人」(1)於列明於「附表」內之日期返回「香港」或(2)返回「香港」抵達「香港」入境事務處/櫃檯為止，二者以較先為準。無論如何，單次旅遊計劃之保險日數不得超過一百八十天。 於全年旅遊計劃中，是指「受保人」離開香港入境事務處/櫃檯開始，直至(1)「受保人」返回「香港」抵達香港入境事務處/櫃檯或(2)每次旅程出發日起計九十天為止的一段期間，二者以較先為準。 「附表」或批註內註明為受保人之人士。 手提電腦、記事簿型電腦或迷你記事簿型電腦，惟不包括個人數碼助理(PDA)、掌上電腦(HHC)或任何類型的平板電腦。 「永久」及無法恢復之聽力，如： a - 分貝 = 500赫茲失聰 b - 分貝 = 1,000赫茲失聰 c - 分貝 = 2,000赫茲失聰 d - 分貝 = 4,000赫茲失聰 即1/6(a + 2b + 2c + d)高於80分貝。 失去手腕或足踝處或其以上的肢體部份。 視力完全喪失及「永久」無法復原。 無法發出說話所需的四種語音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。
「受保人」	
「手提電腦」	
「失聰」	
「斷肢」	
「失明」	
「喪失說話能力」	

## 第二部份 – 保障

保障表

節數	保障範圍	每名「受保人」每次「受保旅程」之「最高賠償額」(港幣/元)
1.	醫療保障 (a) 醫療費用包括： - 意外「損傷」之覆診費用限額 - 「最高賠償額」之100% - 「疾病」之覆診費用限額 - 「最高賠償額」之5% (b) 海外「住院」現金津貼保障(每日\$150) - 額外保障：「傳染病」引致的住院或隔離現金津貼 (c) 休養期間酒店住宿費用及回程旅行票	\$250,000  \$1,500  \$10,000 (包括酒店住宿費用最高至每日\$1,000及一張單程經濟客位「旅行票」)
2.	全球緊急支援 (a) 近親探望 (b) 緊急醫療運送 (c) 遺體運返 (d) 隨行兒童運送 (e) 入院保證金 (f) 額外住宿費用 (g) 24小時電話熱線諮詢及轉介服務	一張來回經濟客位機票 實際費用 實際費用 一張單程經濟客位機票最高至\$30,000 \$39,000 \$7,800 包括
3.	個人「意外」 (a) 乘坐「公共交通工具」或遇劫時發生之「意外」 (b) 其他「意外」 (c) 燒傷保障	\$600,000 \$300,000 \$150,000
4.	身故恩恤金及緊急啟程	\$10,000 一張單程經濟客位「旅行票」及實際酒店住宿費用最高至\$30,000
5.	行李保障 - 每件、每對、每套或每組物品限額 - \$3,000 - 「手提電腦」限額 - \$3,000	\$3,000
6.	遺失個人現金	\$2,000
7.	信用卡保障	\$5,000
8.	遺失旅遊證件及/或「旅行票」	\$2,000
9.	因爆竊而損失家居物品	\$5,000
10.	個人責任	\$1,500,000
11.	旅程延誤(每滿六小時之延誤賠償\$250)	\$250
12.	行李延誤/緊急購物(超過六小時之延誤)	\$500
13.	取消行程	\$3,000
14.	縮短行程	\$3,000
15.	遺失之信用卡被盜用保障	\$3,000
16.	租車自負額保障	\$5,000

「殘廢」  
「最高賠償額」  
「醫療必需費用」

「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。列於本保險單的保障表內每項受保保障的賠償額。

是指「受保人」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所須支付予合格「醫生」、物理治療師、護士、「醫院」及/或救傷車服務的費用，包括藥費、手術、X光檢查、「醫院」或護理治療包括醫療用品及租用救傷車的費用，但不包括本保險單內第二節(b)-緊急醫療運送及第二節(c)-遺體運返兩項保障所需的任何費用。

本保險單僅負責賠償經由合格「醫生」所處方或治療的費用。倘「受保人」可從其他來源取回全部或部份費用，「本公司」則根據保險單條款負責賠償剩餘的費用。

「醫生」  
「永久」

擁有西方醫學學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，惟「受保人」或「直系親屬」除外。

「意外」事故發生之日起計，損害情況持續至少十二個月，並於此段時間終結時沒有好轉之跡象。

「澳門」  
「永久完全傷殘」

是指中華人民共和國澳門特別行政區。

「受保人」遭遇「意外」而蒙受「損傷」，並且於事發後連續十二個月內完全不能從事任何根據「受保人」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「受保人」並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。

「投保前已存在的傷疾」  
「主要居所」

指「受保人」於「生效日期」前已曾接受「醫生」之治療，診症或傷疾處方服藥，又或「醫生」曾作出醫療建議或治療的任何狀況。

在「香港」被用作私人住宅的屋苑或樓宇，而該屋苑或樓宇須為「受保人」唯一的永久住所。

「公共交通工具」

任何由個別公司或個人持牌出租的機動客運交通工具，包括但不限於公共巴士、旅遊巴士、渡輪、氣墊船、水翼船、輪船、火車、電車、地下火車，及由註冊的航空公司或包機公司營運以接載付款乘客、來往於商業機場之間的飛機。

「附表」  
「嚴重損傷」或  
「嚴重疾病」

隨附本保險單名為「Schedule」並構成保單一部份之附表。  
需經由「醫生」治療的損傷或疾病，並經「醫生」證實「受保人」或「同行人士」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「受保人」或「同行人士」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或拒絕入境。若套用於「直系親屬」或「緊密商業夥伴」，是指其「直系親屬」或「緊密商業夥伴」的損傷或疾病，經「醫生」證明他們會有生命危險及必須於「醫院」「住院」，以致「受保人」需要停止或取消原定「受保旅程」。

「恐怖活動」

恐怖活動包括任何人或團體不論合法與否獨自行動或代表任何組織或政府，為達到政治、宗教、意識或類似目的，包括不論合法與否意圖影響任何國家、政治部門，由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇行動包括：

- 涉及以暴力對待一人或多人；或
- 涉及財物損毀；或
- 危害生命但不包括執行行動的人；或
- 對健康或公眾或部份公眾的安全製造風險；或
- 設計去干擾或破壞某電子系統。

「三級燒傷」  
「同行人士」

皮膚所有皮膚層被燒毀。  
與「受保人」一同報名參加或預訂旅遊行程的人士，於整個「受保旅程」一直與「受保人」同行，而非其導遊或團友。

「旅行票」  
「自願性旅遊保險保單」

用以乘坐任何「公共交通工具」的旅行票。  
由「受保人」或列明於保單申請表上之申請人(the proposer)實際購買及繳付之旅遊保險保單。惟任何由公司、團體或機構實際購買及繳付而保障「受保人」之團體旅遊保險保單並不包括於此定義內。

「戰爭」

兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或未正式宣戰的公開軍事衝突，又或國與國之間經國家正式批准而：(1)宣佈終止和平關係；及(2)陷入武裝敵對局面。

「本公司」

蘇黎世保險有限公司。

## 第一節 – 醫療保障

### (a) 醫療費用

如「受保人」於「中國」或「澳門」之「受保旅程」中蒙受「損傷」或感染「疾病」而需支付合理的「醫療必需費用」，「本公司」會賠償有關實際之「醫療必需費用」予「受保人」。

### 覆診費用

本節亦承保「受保人」於返回「香港」後三個月內，因以上的「損傷」或「疾病」需要繼續接受「醫生」的醫療治療，「本公司」將負責賠償「受保人」所需的實際「醫療必需費用」，但不超過保障表所規定之覆診費用限額。而覆診費用當中亦包括中醫跌打、針灸或脊椎治療費用，每日每次上限為港幣150元，最高累積至港幣3,000元。

如「受保人」於蒙受上述「損傷」或感染上述「疾病」當日起計連續十二個月後返回「香港」，則不會獲得任何覆診費用之賠償。

在任何情況下，第一節(a)-醫療費用的合共總賠償額不可超過保障表所規定之「最高賠償額」。

於「受保旅程」開始時年齡七十五歲或以上之「受保人」，其最高賠償不論任何類型之醫療費用均為保障表所載之「最高賠償額」的百分之五十(50%)。

### 第一節(a)的額外保障

「本公司」將支付「受保人」於「受保旅程」中已感染「傳染病」至返回「香港」後十天內才確診感染「傳染病」，於合格「醫生」的「醫療必需費用」。本額外保障的總賠償額將不超過保障表所載「疾病」之覆診費用限額。

### (b) 「傳染病」引致的海外「住院」或隔離現金津貼

如「受保人」於「中國」或「澳門」之「受保旅程」中因「傳染病」需於「醫院」「住院」，「本公司」將支付每日港幣150元的住院現金津貼，最長十日至港幣1,500元。

如「受保人」於「受保旅程」中因被懷疑或確診感染「傳染病」而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「受保人」可於被「強制隔離」期間獲得隔離現金津貼，每日港幣150元，最長十日至港幣1,500元。

如因同一「受保旅程」而引致多於一次之「強制隔離」，本保障之合共最高賠償額仍以最長十日為港幣1,500元為上限。

「受保人」只可索償住院現金津貼或隔離現金津貼其中一項。在任何情況下，「傳染病」引致的住院或隔離現金津貼的總賠償額不可超過保障表所規定之「最高賠償額」。

### 「傳染病」引致的海外「住院」或隔離現金津貼之特別條款

1. 此保障只適用於「受保人」於「受保旅程」中被「強制隔離」當日(以首日計)或之前，世界衛生組織將「傳染病」列為「流感大流行警戒級別」五級或以上，或「受保人」於「香港」被「強制隔離」當日(以首日計)或之前，「香港」特區政府已啟動「流感大流行應變計劃」中最高之緊急應變級別。

2. 任何家居隔離並不包括於此保障之內。

3. 如於「受保旅程」出發當日或之前，有關之行程目的地已被宣佈為疫埠，則不會獲得任何保障。

### (c) 休養期間酒店住宿費用及回程旅行票

如「受保人」於「中國」或「澳門」之「受保旅程」中遭遇「嚴重損傷」或患上「嚴重疾病」而需於「醫院」「住院」，於出院時及經主診「醫生」之建議需先作休養再繼續旅程，「本公司」將支付「受保人」因此休養目的而引致之實際酒店住宿費用，以每日港幣1,000元為上限。「本公司」亦會支付「受保人」一張單程的經濟客位「旅行票」予「受保人」返回「香港」。

在任何情況下，第一節(c)-休養期間酒店住宿費用及回程旅行票的合共總賠償額不可超過保障表所規定之「最高賠償額」。

## 第一節的不承保事項

本節並不承保：

- 非必要的醫療治療；
- 任何有違「醫生」之勸喻出外旅遊，或旅遊的目的為接受醫療或手術治療而所衍生之任何損失或治療費用；
- 牙科護理及治療，除非此等費用是於「受保旅程」中因「損傷」而導致「受保人」原本健全及天然之牙齒必須接受治療；
- 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於「受保旅程」中因「損傷」導致之必須診治費用；
- 任何未能提供合格「醫生」的醫療報告佐證的手術或治療；
- 根據合格「醫生」的意見，在合理情況下該手術或治療可延期至「受保人」返回「香港」後進行；
- 任何覆診費用支付予同時為「受保人」或「直系親屬」之中醫跌打師、針灸師或脊醫；
- 任何「醫院」「住院」獨立或私人房間住宿、特別或私家看護的額外費用，惟第二節(b)-緊急醫療運送所述的緊急醫療運送或運返所需費用除外；非醫療用的個人服務，包括收音機、電話及類同的物品；採購或採用特別支架、儀器或裝置的額外費用。

## 第二節 – 全球緊急支援

如「受保人」於「中國」或「澳門」之「受保旅程」中蒙受「損傷」或感染「疾病」，「本公司」將支付以下保障所需費用：

### (a) 近親探望

如「受保人」在「受保旅程」中遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天以上，「本公司」將支付一張來回經濟客位機票予一名「直系親屬」前往該地以陪伴及/或照顧「受保人」。本保障只可在同一「受保旅程」中索償一次。

### (b) 緊急醫療運送

支付有關「受保人」因緊急醫療運送或運返所引致的必要及無可避免的交通、醫療服務及醫療用品費用。離境的時間、交通工具及離境最後目的地均由蘇黎世緊急支援服務完全根據醫療需要作出決定。

### (c) 遺體運返

將「受保人」之遺體由身故地點運送回「香港」所引致合理及無可避免的開支，又或經蘇黎世緊急支援服務批准於身故地點運送費用。

### (d) 隨行兒童運送

如「受保人」在「受保旅程」中死亡、或遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天以上，其同行之十七歲以下之兒童因此而失去照顧，「本公司」將支付一張單程的經濟客位機票予該名(等)兒童返回「香港」，最高至保障表所載之「最高賠償額」。如有需要，「本公司」亦可安排一名合資格的服務員陪伴該名(等)兒童返回「香港」。

### (e) 入院保證金

「本公司」將支付每名「受保人」因入住「醫院」而需繳付的「醫院」醫療費用保證金，惟不超過港幣39,000元。如該等醫療費用並非本保險單第一節-醫療保障承保之項目，則一律由「受保人」自付。

### (f) 額外住宿費用

「本公司」將支付「受保人」因必要及無可避免的事件而須緊急醫療運送以恢復「受保旅程」的行程或返回「香港」所引致的額外酒店住宿費用。本節的賠償上限為港幣7,800元，而每日賠償額為港幣1,950元。惟此事件必須基於醫療理由及預先得到「本公司」批核及確認。

### (g) 24小時電話熱線諮詢及轉介服務

- 啟程前諮詢援助
  - 轉介領事館
  - 轉介醫療服務人員或機構
  - 遺失護照援助
  - 遺失行李援助
  - 轉介傳譯服務
  - 轉介律師
  - 電話醫療顧問服務
  - 住院期間監察病情
  - 醫療費用保證金安排
- 除非本保險單另行訂明承保，有關上述(i)(x)及(x)項的服務，「受保人」必須負責支付「醫院」、醫療人員(「本公司」指定的「醫生」除外)或任何其他醫療專業團體或人士收取的費用。

蘇黎世緊急支援服務由蘇黎世保險有限公司所委任的服務機構提供。

## 第二節的不承保事項

「本公司」不會就下列情況提供本節任何服務或支付其費用：

- 如「受保人」身處的地點有爆發「戰爭」的危險或政治危機，以致無法或實際上不可提供本節訂明的服務；

- 事前未經蘇黎世緊急支援服務書面同意及/或未經由蘇黎世緊急支援服務安排緊急醫療運送或遺體運返或其他費用。如「受保人」必須從偏遠或落後地區緊急撤離就醫而事前無法通知蘇黎世緊急支援服務，鑒於任何延誤可能危害「受保人」性命或構成嚴重影響，則屬例外；
- 任何有違「醫生」勸喻，而到「香港」境外的國家旅遊或居住；
- 「受保人」離開「香港」旅行或居住之目的是為啟程前已發生的意外或疾病而接受治療、休養或療養。

## 第三節 – 個人「意外」

### (a) 乘坐「公共交通工具」或遇劫時發生之「意外」

如「受保人」於「中國」或「澳門」之「受保旅程」中乘坐「公共交通工具」或遇劫時因以下情況中發生「意外」而蒙受「損傷」：

- 以乘客身份(並非操作員、機師或機員)乘坐、登上或離開任何「公共交通工具」時；或
  - 因遇劫或被企圖行劫事故中，包括於逃離有關事故時，成為無辜受害者；
- 而該「損傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以保障表所載之「最高賠償額」為上限。
- 本保障並不適用於「受保旅程」開始時年齡為十七歲或以下，或年齡為六十六歲或以上之「受保人」。

### (b) 其他「意外」及(c) 燒傷保障

如「受保人」於「中國」或「澳門」之「受保旅程」中因「意外」而蒙受「損傷」或「三級燒傷」，但並非因上述乘坐「公共交通工具」或遇劫時發生之「意外」導致，而該「損傷」或「三級燒傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以保障表所載之「最高賠償額」為上限。

賠償表		
保障項目		
意外死亡及傷殘	「最高賠償額」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. 雙眼「永久」完全「失明」	100%	
5. 單眼「永久」完全「失明」	100%	
6. 喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%	
7. 喪失任何單肢或任何單肢「永久」完全「殘廢」	100%	
8. 「喪失說話能力」及「失聰」	100%	
9. 「永久」完全「失聰」：		
(a) 雙耳	75%	
(b) 單耳	15%	
「三級燒傷」	「最高賠償額」百分比	
部位	燒傷部位佔表面總面積的百分比	
頭部	(a) 燒傷佔頭部表面總面積達12%或以上	100%
	(b) 燒傷佔頭部表面總面積達8%或以上，但不足12%	75%
	(c) 燒傷佔頭部表面總面積達5%或以上，但不足8%	50%
	(d) 燒傷佔頭部表面總面積達2%或以上，但不足5%	25%
身體(不包括頭部)	(a) 燒傷佔身體表面總面積達20%或以上	100%
	(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
頭部	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

- 同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一次「意外」事件中遭受多於一項保障項目，則只會獲得較高賠償之保障項目。
- 任何「受保人」就上述任何一項保障項目獲得賠償後，其保障在本保險單下即時終止，但不會影響該「意外」所導致的索償事宜。
- 如「受保人」蒙受「損傷」前局部手足或器官已喪失功能，而在「損傷」後變成全部「殘廢」，「本公司」會決定最高賠償額之百分比作為賠償該「損傷」所引致的殘廢部份。倘於「損傷」前而之前手足或器官已完全喪失功能，則有關之殘廢不獲賠償。
- 於「受保旅程」開始時年齡為十七歲或以下，或六十六歲或以上之「受保人」，其最高賠償(不論任何類型之「意外」)均為保障表所載之「最高賠償額」的百分之五十(50%)及根據賠償表所列的最高賠償額之百分比作出賠償。

## 第三節的額外保障

- 於本節中，「本公司」提供額外保障予「受保人」於以下時間蒙受的任何「損傷」：
  - 「受保人」於安排乘坐的「公共交通工具」預定離港時間前三小時內，直接從「香港」住所或慣常工作地點啟程到香港入境事務處/櫃檯以開始「受保人」的「受保旅程」；及
  - 「受保人」在結束「受保旅程」時，於安排乘坐的「公共交通工具」實際抵港時間後三小時內，直接從香港入境事務處/櫃檯返回「受保人」的「香港」住所或慣常工作地點。

### 2. 失蹤條款

倘若「受保人」乘搭之陸上或海上之「公共交通工具」發生「意外」，並導致失蹤、墮毀或沉沒，而「受保人」之遺體於該次「意外」事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本保險單承保的「意外」事故中死亡而作出賠償。

## 個人「意外」之最高賠償責任

如任何個別受保人士同時受保於多張由「本公司」及/或其有關公司所簽發含有意外死亡及「永久」傷殘保障的保單，則所有簽發含有意外死亡及「永久」傷殘保障的保單對該名個別受保人士之合共總賠償額不可超過港幣5,000,000元，而每份保單的賠償將根據總賠償額按比例分配。

## 第三節的不承保事項

本節並不承保一切由病毒及/或疾病引致的「損傷」。

## 第四節 – 身故恩恤金及緊急啟程

如「受保人」於「中國」或「澳門」之「受保旅程」中死亡(意外死亡或自然死亡)，「本公司」將根據保障表所列支付一筆身故恩恤金以用作緊急現金或殮葬費用予其遺產承辦人。「本公司」亦會根據保障表所列之「最高賠償額」為上限，支付一張來回經濟客位「旅行票」以及合理及必需的酒店住宿費用予一名「直系親屬」前往「受保人」身故當地。

## 第五節 – 行李保障

如「受保人」於「中國」或「澳門」之「受保旅程」中意外遺失或損毀攜帶之高爾夫球用具，包括行李，於「最高賠償額」中意外遺失或損毀，「本公司」將根據以下個別限額上限，但以不超過保障表所列的「最高賠償額」作出賠償。「本公司」有權根據其損耗及折舊程度賠償其重估價值或維修該物品。若修理費用超越損毀物品之價值時，「本公司」於處理該賠償申請時會視該物品已遺失。

### 個人行李的個別限額如下：

- 每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為港幣3,000元。(如用於攝錄及/或攝影器材上，所有必須同時配合使用方可發揮其應有功能之物品均會視為一套。)
  - 每部「手提電腦」最高賠償限額為港幣3,000元。
- 於全年旅遊計劃中，本節會額外保障「受保人」正常需攜帶而屬於公司之物品，但以保障表所列的「最高賠償額」及上述之個別限額為上限。

## 第五節的額外保障

### 高爾夫球用具

如「受保人」在任何在「中國」或「澳門」經認可高爾夫球會內或在往返該會途中所攜帶之高爾夫球用具，包括但不限於高爾夫球袋、球、推車及傘，於「受保旅程」中意外遺失或損毀，「本公司」將根據以下個別限額上限，但以不超過保障表所列的「最高賠償額」作出賠償予以重新購買或修補該物件或作出安排修補的費用。

### 高爾夫球用具個別限額如下：

每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為港幣2,500元。每次「受保旅程」的合共最高賠償限額為港幣3,000元。

## 第五節的不承保事項

本節並不承保：

- 以下之物品：商務貨品或樣本、食品或飲料及/或藥物、隱形眼鏡、假牙及/或其配備、動物、汽車(包括配件)、電單車、單車、船、發動機、任何交通工具、家用傢具、古董、任何以黃金、白金、鑽石、翡翠或珍珠做成或配有以上物料的手飾或配件、任何手提電話(包括電子手帳電話、任何擁有對話功能之類似儀器及其他配件)、金錢(包括支票、旅行支票等)、電子貨幣(包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件；
- 「手提電腦」因軟件或病毒問題故障或操作不善(包括但不限於下載軟件)；
- 任何在發現遺失後二十四小時內未向當地警方或公共機構報告及未能提供有關報告的任何損失；
- 任何由於磨損、逐漸退化、蟲蛀、侵蝕、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、或在加熱、弄乾、清潔、染色、更換或維修過程中、刮損、凹痕、故障、使用不當、手工或設計欠佳、使用有問題物料、造成或引致的損失或損毀；
- 任何直接或間接因暴動、反叛、革命、內戰、黨爭、「恐怖活動」或因政府意圖阻礙、對或防禦此等動亂所引起的損失；由於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品；
- 與「受保人」不同「公共交通工具」寄運之物品，或因獨立郵寄或付運紀念品與物件所引致的損失；
- 已獲第三者或機構提供維修服務，使操作回復正常的物品，而「受保人」並不需要支付任何額外費用；
- 任何在公眾場所因無人看管下而遺失的物品，或在沒上鎖的車輛內或無人在車內看管的車輛內引致遺失的物品；
- 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
- 任何易碎或易被破損的損毀，如玻璃或水晶；
- 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀，除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構，如該機構為航空公司，亦需獲得財物紊亂報告；
- 任何基於同一原因於第十二節-行李延誤/緊急購物同時提出的索償；
- 任何遺失或損毀之物品已受其他保險承保，或已獲「公共交通工具」機構或酒店賠償的損失；
- 損失高爾夫球，但如高爾夫球盛載於高爾夫球袋內並同時遺失則除外；或
- 玩球時損毀的高爾夫球。

## 第六節 – 遺失個人現金

如「受保人」於「中國」或「澳門」之「受保旅程」中因搶劫、爆竊或偷竊而損失隨身攜帶或放在已鎖的酒店客房內的現金、支票、匯票或旅行支票，「本公司」將根據保障表所列的「最高賠償額」為上限作出賠償。

## 第六節的不承保事項

本節並不承保：

- 任何在發現遺失後二十四小時內未向當地警方、或酒店管理或公共機構報告及未能提供有關報告的任何損失；
- 在發現遺失旅行支票後，未即時向當地有關簽發機構或代理公司報告；
- 因錯誤、遺漏、兌換或貶值而減少的金額；或
- 任何原因未明的遺失或神秘消失。

## 第七節 – 信用卡保障

如「受保人」於「中國」或「澳門」之「受保旅程」中蒙受「損傷」及因此而身故，「本公司」將以保障表所列的「最高賠償額」為上限，賠償「受保人」於「意外」發生當日其信用卡之結欠。本保障並不包括商務信用卡或附屬信用卡。

本保障並不適用於「受保旅程」開始時年齡為十七歲或以下之「受保人」。

## 第八節 – 遺失旅遊證件及/或「旅行票」

若「受保人」的「香港」身份證、信用卡、駕駛執照、「旅行票」或旅遊證件在「中國」或「澳門」的「受保旅程」中意外遺失，「本公司」將支付其補領費用。如「受保人」於「受保旅程」中意外遺失「旅行票」及/或旅遊證件，「本公司」將支付因此而衍生的額外交通及/或住宿費用，惟此交通座位及住宿房間等級不能比「受保人」原定「受保旅程」中的交通座位及/或住宿房間等級為高。

在任何情況下，第八節-遺失旅遊證件及/或「旅行票」的合共總賠償額不可超過保障表所列之「最高賠償額」上限。

## 第八節的不承保事項

本節並不承保：

- 任何在發現遺失後二十四小時內未向當地警方報告及未能提供有關報告的任何損失；
- 與是次「受保旅程」無關之旅遊證件及/或簽證及/或「旅行票」；
- 任何原因未明的遺失或神秘消失；
- 因「受保人」未有或延誤補領證件而需繳納的任何罰款；
- 同時索償臨時或永久但屬相同性質的旅遊證件，此情況下，「受保人」只能選擇索償其中之一款。

## 第九節 – 因爆竊而損失家居物品

如「受保人」於「中國」或「澳門」之「受保旅程」期間，其「香港」主要住所」因在沒有人居住的情況下遭爆竊(即被強行或使用暴力進入)，引致該住所內之家居用品損失或遭到破壞，「本公司」會以不超過保障表上所列之「最高賠償額」賠償「受保人」因此而遺失或損毀的家居用品。「本公司」有權根據家居用品之損耗及折舊程度賠償其重估價值或維修該物品之費用，而每件、每對、每套或每組物品的最高賠償限額為港幣5,000元。

## 第九節的特別詞彙

家居用品是指「受保人」或「主要居所」內之成員擁有的家居物件、個人物件、傢俱、裝置或裝修(包括室內擺設)。

## 第九節的不承保事項

以下情況不受保障：

- 餐券、匯票、現金、貨幣、支票、珠寶手飾或配件、本票、郵政匯票、記錄或帳簿或類似的證明、證券或任何贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、獎章、護照、郵票、股票、任何類型的隱形眼鏡、手提電話、旅行票、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、記憶儲存卡、磁碟或其他的資料遺失或損毀；
- 「受保人」於「受保旅程」完結返回「香港」後二十四小時內未有向警方報案及未能提交警方之報告；
- 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額；或
- 任何用於工作上、或具有專業或商業用途的儀器或設備。

## 第十節 – 個人責任

如「受保人」於「中國」或「澳門」之「受保旅程」中發生「意外」令第三者蒙受「損傷」或財物損失，以致必須承擔法律賠償責任，「本公司」將作出賠償。惟在未得到「本公司」書面同意前，「受保人」不可向他人承認責任、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。「本公司」的賠償，包括「本公司」以書面同意之費用，將以保障表所載之「最高賠償額」為限。

## 第十節的不承保事項

本節並不承保因下列原因直接或間接引起的責任：

- 任何商業、專業或貿易活動；
- 「受保人」任何故意、蓄意及不法行為或刑事行為；
- 「受保人」對任何「直系親屬」或親友或僱主或僱員的責任；
- 合約責任；
- 擁有、佔用、使用或控制任何陸路、空中、水中的駕駛或運載工具、土地、建築物、槍械或動物；
- 「受保人」或「直系親屬」或親友或僱主擁有、持控托管或保管的財物損毀；
- 任何「恐怖活動」，不論損失是由同時或連接發生之其他原因或事故所引致；或
- 任何「恐怖活動」或因政府意圖抑制、防止、鎮壓、報復或回應此等動亂所引起的損失。

## 第十一節 – 旅程延誤

如「受保人」安排乘坐及列明於原定行程表上往「中國」或「澳門」之「公共交通工具」因罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障而延誤超過六小時，則每滿六小時的延誤，「本公司」會賠償港幣250元，最高至保障表所列的「最高賠償額」為上限。

延誤時間將以以下列其中一項方式計算：

- 出發延誤是由列明於「受保人」原定行程表上之「公共交通工具」的開出時間，直至(i)該「公共交通工具」的實際開出時間或(ii)由該「公共交通工具」機構安排的首班接替交通工具的實際開出時間作出計算；或
- 到達延誤是由列明於「受保人」原定行程表上之「公共交通工具」的到達時間，直至(i)該「公共交通工具」的實際到達時間或(ii)由該「公共交通工具」機構安排的首班接替交通工具的實際到達時間作出計算。

在同一班次的「公共交通工具」延誤下，「受保人」只可索償出發延誤或到達延誤其中一項。假如「受保人」有連續的接駁航班，則不可累積計算每段航班的延誤時間，而延誤的主因必須為上述事故所導致。

## 第十一節的特別條款

「受保人」必須按照原定安排乘坐的「公共交通工具」辦理登機手續，及於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

## 第十一節的不承保事項

本節並不承保：

- 於「生效日期」前已發生或已宣佈會引致「受保旅程」延誤的情況；
- 因「受保人」遲到機場或碼頭所引起的任何損失(即在最後登記時間結束後才到達，惟因「公共交通工具」機構員工罷工導致遲到除外)；
- 任何未經航空公司、旅行社或其他有關機構證實的更改或取消行程的損失；或
- 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由旅行社、旅遊承辦商或旅遊行程內提供服務的機構/人士承諾賠償或退款。

## 第十二節 – 行李延誤/緊急購物

如「受保人」已登記寄艙的行李於「受保人」抵達「中國」或「澳門」後超過六小時，該行李仍未送抵，「本公司」將賠償予「受保人」需緊急購買必需衣物及梳洗用具的實際費用，惟不超過保障表所載之「最高賠償額」為限。

## 第十二節的特別條款

於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

## 第十二節的不承保事項

本節並不承保：

- 任何並非與「受保人」所乘坐的「公共交通工具」同時寄運之行李，或因獨立郵寄或付運紀念品與物件所引致的損失；
- 任何「受保人」未能遞交購買緊急必需衣物及梳洗用具的收據；
- 直接或間接因暴動、反叛、革命、內戰、黨爭、「恐怖活動」或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府充公之違禁品或非法攜帶或交易的物品；或
- 任何基於同一原因於第五節-行李保障同時提出的索償。

## 第十三節 – 取消行程

如「受保人」因以下事故於「中國」或「澳門」之「受保旅程」出發前九十日(第(iii)及(iv)項除外)內必需要取消行程：

- 「受保人」、「直系親屬」、「緊密商業夥伴」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
  - 「受保人」被傳召作證人、履行陪審員責任或需按規定接受隔離檢疫；
  - 直接「受保旅程」出發前一星期內，預定前往之目的地突然發生不可預見的罷工、騷亂、暴亂、「恐怖活動」惡劣天氣或天災；或
  - 「受保人」在「香港」的「主要居所」於「受保旅程」出發前一星期內因火災、水浸或盜竊而嚴重損毀，而「受保人」需於出發當日留於該處協助警方調查；
- 則「本公司」將賠償「受保人」無法從其他途徑追討已支付及須依法支付的旅遊費用及/或住宿費用，惟以保障表所載之「最高賠償額」為限。

## 第十四節 – 縮短行程

如「受保人」於「中國」或「澳門」之「受保旅程」啟程後因以下事故而必需放棄行程返回「香港」：

- 「受保人」、「直系親屬」、「緊密商業夥伴」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
  - 預定的行程目的地突然發生「受保人」不可預見的罷工、騷亂、暴亂、「恐怖活動」、惡劣天氣或天災，以致「受保人」未能繼續其已計劃的行程；或
  - 「受保人」在「香港」的「主要居所」因火災、水浸或盜竊而遭嚴重損毀；
- 「本公司」將賠償「受保人」未有使用及無法從其他途徑追討已支付及須依法支付的旅遊費用及/或住宿費用，或額外所衍生的實際而合理的交通及住宿費用。縮短行程保障是根據「受保旅程」中斷後，按比例賠償扣除「受保旅程」日數中未有享用的旅遊費用及/或住宿費用。「受保人」只可索償上述未有享用的旅遊費用及/或住宿費用或因縮短行程而衍生的額外交通及住宿費用其中一項。在任何情況下，第十四節 - 縮短行程的總賠償額不可超過保障表所規定之「最高賠償額」。

## 第十三及第十四節的不承保事項

此兩節並不承保：

- 於「生效日期」前已發生或已宣佈會引致「受保旅程」取消或中斷的任何情況；
- 「受保旅程」之目的為接受醫療治療或違反「醫生」之勸告進行「受保旅程」；
- 於「生效日期」前已發生或已得知的任何身體醫療狀況或情況；
- 任何因政府法例及規條限制，因旅行社、旅遊承辦商、「公共交通工具」及/或於旅遊行程內提供服務的機構/人士破產、清盤、錯誤、疏忽或不負責任的行為；
- 「受保人」已知必須取消或縮短行程但未立即通知旅行社、旅遊承辦商、「公共交通工具」及/或旅遊行程內提供服務的機構/人士；
- 任何未經航空公司、旅行社或其他有關機構證實的取消或縮短行程的損失；
- 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「公共交通工具」、旅行社、旅遊承辦商或任何其他交通及/或住宿服務機構/人士承諾賠償或退款；
- 未能提供「醫生」之醫療報告；
- 一切項須由「受保人」支付及/或已包括於「受保旅程」中的費用；
- 「受保人」拒絕依循「醫生」之建議返回「香港」接受治療，或在身體狀況許可下，拒絕繼續其「受保旅程」(只適用於第十四節-縮短行程)；或
- 基於同一原因於第十一節-旅程延誤同時提出的索償(只適用於第十四節-縮短行程)。

## 第十五節 – 遺失之信用卡被盜用

如「受保人」於「中國」或「澳門」之「受保旅程」中因意外遺失信用卡因而導致信用卡被盜用所引致的金錢損失。「本公司」將根據保障表所列的「最高賠償額」為上限作出賠償。

## 第十五節不承保事項

本節並不承保：

- 任何在發現遺失後二十四小時內未向當地警方、或酒店管理或公共機構報告及未能提供有關報告的任何損失；
- 在發現遺失信用卡後，未即時向當地有關簽發機構或代理公司報告；或
- 任何原因未明的遺失或神秘消失。

## 第十六節 – 租車自負額保障

如「受保人」於「中國」或「澳門」之「受保旅程」中租用出租車輛，在駕駛途中發生碰撞，及或車輛被偷竊，及或遭到損毀；而在租用條款上包括自負額(及或扣減及或類似條款)；「本公司」將根據保障表所列明的「最高賠償額」為上限賠償予「受保人」因上述事故而引致的自負額賠償。本保障在每一「受保旅程」中只可賠償一次。

## 第十六節的特別條款

「受保人」必須投保所有由租車機構提供有關出租車輛的汽車綜合保險以保障於租車期間對出租車輛之損失。

## 第十六節不承保事項

本節並不承保：

- 「受保人」任何違反租車條款或必要的車輛條款使用車輛；
- 「受保人」受到酒精或藥物影下去使用出租車輛；
- 「受保人」作出任何違法或非法行為使用出租車輛；
- 「受保人」沒有在當地的合法駕駛證件下駕駛出租車輛；或
- 任何沒有受到汽車綜合保險保障的出租車輛。

## 第三部份 – 不承保事項

本保險單將不會承保直接或間接由下列項目所引致的損失或責任：

- 任何「投保前已存在的傷疾」、先天及遺傳性疾；
- 「受保人」任何違法或非法行為，或海關或其他機關充公、扣留、毀滅的財物；
- 「受保人」並未採取所有合理行動保障個人物品/金錢，或盡量避免蒙受「損傷」以減低對本保險提出索償機會；
- 以乘客或司機身份參與任何形式的賽車，又或參加職業體育活動或「受保人」可能或以賺取收入或報酬的體育活動；
- 自殺或蓄意自我傷害；
- 神經錯亂、心智或精神不正常、受到酒精或藥物影響(除非由合格「醫生」處方)、酗酒、濫用藥物或其他溶劑；
- 任何因妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；

- 「受保人」以病人身份在「醫院」「住院」期間離院返家；
- 並非以繳費乘客身份乘坐持牌航空公司飛機或包機；
- 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作；
- 由於HIV(人類免疫力缺乏症病毒)及/或愛滋病與HIV有關的任何疾病及/或不論如何引起或不論如何定名的有關疾病，其任何突變體衍生物或變種造成的任何「損傷」、「疾病」、「死亡、損失、費用或其他責任；
- 「戰爭」、侵略、外敵行動、敵對局面(不論當正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變所引起的事件；
- 在三十米水深以下潛水；
- 任何「恐怖活動」，惟第一節-醫療保障、第二節-全球緊急支援、第三節-個人「意外」、第十一節-旅程延誤、第十三節-取消行程及第十四節-縮短行程；
- 「受保人」旅遊目的為醫療治療，或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；
- 直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何財產損失或損毀：
  - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
  - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質；
- 從其他方面獲得的賠償，惟第一節(b)-海外「住院」現金津貼保障、第三節-個人「意外」、第四節-身故恩恤金及緊急啟程及第十一節-旅程延誤除外；或
- 同時持有中華人民共和國護照及以往往返「中國」之「受保人」，但若該「受保人」同時擁有由其他國家政府(「中國」除外)所簽發的法定文件證明為該地合法居民，則本項不適用。

#### 第四部份 – 一般條款

- 本保險單生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本保險單的賠償款項。
- 若旅遊人士之啟程地點不在「香港」、保單內所提供「香港」的字詞(貨幣除外)將更改為出境國家，但「受保人」的行程中必須包括「香港」或該行程必須經「香港」安排及付款。
- 單次旅遊計劃中，保險單一經簽發，恕不退還任何保費，而保險單亦不能續保。
- 如「受保人」因不能控制的事故而未能於原列於由旅行社或「公共交通工具」機構發出的行程表內之日期完成其「受保旅程」，「本公司」會免費延長保險的受保期至「受保人」能合理及必需地完成其「受保旅程」，惟最長以十日為上限。
- 於家庭保單中，「本公司」對全家庭於同一意外中所負之責任及合共總賠償不會超過本保險單保障表內各節所載「最高賠償額」之百分之三百(300%)。
- 如一家庭為同一「受保旅程」購買多於一份由「本公司」或「本公司」之附屬公司承保的「自願性旅遊保險保單」及於同一意外索償相同之保障，賠償則以有關相同保障中最高保障額的一份保單為準，但仍以該保單內列明有關相同保障之保障額的百分之三百(300%)為該家庭之賠償上限。
- 單次旅遊計劃的最長「受保旅程」期限不得超過一百八十天；全年旅遊計劃的最長「受保旅程」期限不得超過九十天。如「受保人」不會返回「香港」及只購買單程的單次旅遊計劃，其最長期限不得超過七天(以到達所申報之最終目的地計)。
- 以下之保障並不適用於只購買單程的單次旅遊計劃，不會返回「香港」之「受保人」及/或啟程地點不在「香港」第一節(a)-醫療費用中之覆診費用，第九節-因爆竊而損失家居物品，第十三節-取消行程及第十四節-縮短行程。
- 本保險只適用於常規的假期旅遊及文職商務旅遊，而本保險不適用於探險、跋涉、或類似旅程。
- 若「受保人」為同一「受保旅程」購買多於一份由「本公司」或「本公司」之附屬公司承保的「自願性旅遊保險保單」及於同一意外索償相同之保障：
  - 除醫療費用保障及個人「意外」保障外，賠償均以有關相同保障中最高保障額的一份保單為準，如該保單為家庭保單，賠償則根據上述第6項為限。
  - 於醫療費用保障中，「本公司」對同一意外所負之責任及合共總賠償不會超過港幣1,500,000元，或以最高保障額的一份保單為準，以較高者為準。
  - 於個人「意外」保障中，「本公司」對同一意外所負之責任及合共總賠償不會超過港幣1,500,000元(如「受保人」年齡為六十六歲或以上或十七歲以下，則為港幣750,000元)，或以最高保障額的一份保單為準，以較高者為準。
  - 於醫療費用中的覆診費用內包括之中醫跌打、針灸或推拿治療費用中，「本公司」對同一意外所負之責任及合共總賠償不會超過港幣3,000元。

#### 第五部份 – 基本條款

- 整體協議**  
本保險單包括申請表、「附表」、附加契約、批單、附件及修訂本(如有者)，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保險單的任何條款。本保險單如有任何修改，必須獲得「本公司」的高級人員批准並簽發批單作實，方始生效。
- 年齡限制**  
單次旅遊計劃：本保險提供保障予任何年齡之「受保人」。  
全年旅遊計劃：除非另有註明，在本保險單生效日，「受保人」的年齡必須為七十歲或以下，並可續保至七十五歲。  
於家庭保單中(不論是單次旅遊計劃或全年旅遊計劃)，同行之兒童年齡必須為十七歲或以下。
- 年齡錯誤陳述**  
如「受保人」年齡被錯誤陳述，「本公司」會按正確年齡應付之保費而退回或收取保費的差額。倘「受保人」投保時的正確年齡不符合本保險單的要求或已超出限制，「本公司」只會退回保費而不負責任何承保責任。所有於家庭保單中受保的兒童均不會獲退回任何保費。
- 索償通知**  
「受保人」必須於引致損失的事件發生後三十天內向「本公司」遞交索償通知書。如「受保人」意外死亡，其合法代理人必須立刻通知「本公司」。
- 損失證明**  
所有損失證明文件需於「本公司」收到賠償申報表後三十日內呈交給「本公司」。倘有合理的緣由不能於限期內將有關證明文件送交「本公司」，但已盡可能於限期後立即送交，且不超過一百八十日之限，則不會被視為放棄申請賠償的權利。「本公司」所需之證書、資料及證據，須依據「本公司」所定之形式及性質提交，「本公司」概不會負責任何費用。
- 身體檢查**  
如「受保人」蒙受非致命「損傷」，「本公司」有權按需要要求由「本公司」指定的醫療機構為「受保人」進行身體檢查。如「受保人」身故，「本公司」有權自費進行驗屍。
- 支付索償**  
如「受保人」身故，「本公司」將支付賠償予「受保人」的遺產承繼人。所有其他賠償一律付予「受保人」，惟第二節(b)-緊急醫療運送及第二節(c)-遺體運返則實報實銷，直接付予服務提供者。
- 責任索償**  
「受保人」未經「本公司」同意，不可承認、否認或解決任何索償。
- 虛報資料**  
如「受保人」或任何「受保人」的代表於投保表格或就任何索償知情地作出任何虛假聲明，「本公司」概不就任何索償履行賠償責任，本保險單規定之所有保障亦停止生效。
- 法律訴訟**  
依據本保險單規定，當索償證明文件送交「本公司」後，六十日內不得進行法律訴訟以索賠償。此外，「受保人」亦不得在「本公司」要求其提供索償證明的指定限期屆滿兩年後提出訴訟。
- 管轄法律及司法裁判權**  
本保險單受「香港」法律管轄及按其詮釋，並且服從「香港」的專有司法裁判權。
- 代位權**  
「本公司」有權自費以「受保人」名義對任何導致索償的承保事件的第三者進行追討。
- 仲裁**  
如有任何關乎本保險單的爭議，一律按照現行的《仲裁條例》(香港法例第609章)及不時生效的修訂本規定進行仲裁。如爭議各方未能協定仲裁人或公證人選，則由香港國際仲裁中心主席委任。現明確規定，爭議各方必須待至仲裁裁決，方可就本保險單展開其他法律行動或訴訟。如「本公司」不承認「受保人」追索的本保險單賠償責任，而「受保人」並未於12個月內按本保險單規定將事件交由仲裁處理，即被視作已放棄索償權利，此後不得再行追討。

- 遵從基本條款**  
如「受保人」違反本保險單任何條款，所有就本保險單提出的索償均告無效。
- 收集個人資料的用途聲明**  
一切由「本公司」所收集或持有的個人資料，不論以任何方式獲得，均可供「本公司」使用或向在「香港」境內或境外的任何人士或機構披露作以下用途：(1)評核本保險單；(2)辦理直接付款授權書或信用卡付款；(3)提供「本公司」及聯營機構作推廣資料用途；及(4)處理保險的索償或有關之分析用途。「受保人」有權查閱及要求更改由「本公司」持有有關他們的任何個人資料。任何關於個人資料查閱或更改的要求，可向「本公司」之個人資料私隱主任提出，地址為香港港島東華蘭路18號港島東中心24-27樓。
- 其他保險**  
如「受保人」於索償時同時受保於其他保險公司保單內的相同保障，「本公司」只會按比例作出賠償(惟第一節(b)-海外「住院」現金津貼保障、第三節-個人「意外」、第四節-身故恩恤金及緊急啟程及第十一節-旅程延誤除外)。

#### 只適用於全年旅遊計劃的額外基本條款

- 取消保單**  
「本公司」或「受保人」均有權取消本保險單。任何一方只需給予三十天書面通知，而該通知書需郵寄至對方最後登記的地址。如屬「本公司」取消保單，「本公司」會按比例退回餘下已繳付之保費予「受保人」。如屬「受保人」取消保單，「受保人」已繳交之保費將根據下列適用之收費比率計算扣減，但在任何情況下不可低於「本公司」慣常收取之最低保費，並必須於該段保險單生效期間內沒有索償紀錄。

保障期	收費比率
2個月(即慣常收取的最低保費)	40%
3個月	50%
4個月	60%
5個月	70%
6個月	75%
超過6個月	100%

- 保障終止**  
本保險單之保障將會在遇到下列較早發生的一項時自動終止：
  - 寬限期內仍未有繳交任何保費，則以欠繳保費之到期日為止；
  - 當「受保人」於保單週年日時年齡已到達七十六歲；或受保於家庭保單中的兒童於保單週年日時年齡已到達十八歲；
  - 「本公司」會按收到「受保人」的書面通知上註明終止保障的日期為準，惟該終止保障通知必須在保費到期日之三十天前提出；
  - 根據本部份第九項-虛報資料所述之情況。
- 寬限期**  
「受保人」付訖首期保費後，「本公司」將於每次保費到期時給予「受保人」三十一天寬限期。在寬限期內，本保險單仍維持有效。如於寬限期屆滿後尚未繳清保費，本保險單將於欠繳保費到期日起被視為逾時失效。
- 重訂保單**  
倘保費到期而未有繳訖以致本保險單失效，本保險單或可復效但必須獲得「本公司」同意。但於本保險單失效期間發生之索償不會獲得任何保障，本保險單仍於復效日重新開始，而「投保前已存在之傷疾」會再度執行。
- 續訂保單**  
於任何保單年度內，續訂本保險單時，不論「受保人」已否接受續保，「本公司」保留權利更改條款及條件，包括但不限於保費、保障、或不承保事項。「本公司」毋須披露有關修訂的原因。在任何一個保單年度內，如「受保人」在生效日前尚未接受此修訂，本保險單最終將不能續保。

#### 賠償程序

- 步驟1：於可能導致索償的事件發生後30天內通知「本公司」。
- 步驟2：填寫賠償申報表及提交下列適當證明文件。

#### 醫療費用

- 經「醫生」證明的診斷及治療，包括「受保人」的姓名、症狀、診治日期及收據
- 詳列各項費用之診所或「醫院」正本賬單

#### 個人「意外」

- 「醫生」簽發的證明書，證明傷殘的嚴重程度
- 如適用者，提供警方報告

#### 意外死亡/身故恩恤金

- 死亡證
- 法官報告
- (如屬失蹤)因所乘搭的交通工具發生沉沒或撞毀，引致法院宣佈「受保人」假設死亡的證明或以屍體失蹤一年的證明文件
- 殮葬費之證明文件

#### 行李保障、個人現金、旅遊證件及/或「旅行票」遺失

- 收據，包括遺失或損壞物件之購買日期、價格、型號及類別
- 如行李在轉機時遺失，提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構的正式通知或確認書
- 警方報告(必須於事發後24小時內發出)
- 致旅行支票簽發機構之遺失通知書副本(必須於事發後24小時內發出)

#### 信用卡保障

- 以信用卡簽賬的持卡人存根、票據、單據及/或付款收據

#### 因爆竊而損失家居物品

- 收據包括遺失或損壞物品的購買日期、價格、型號及類別
- 警方報告(必須於「受保旅程」結束後二十四小時內發出)

#### 個人責任

- 事發或事件經過及聲明(未經「本公司」書面同意，不得承認責任或作出解決或協議)
- 就事發或事件收到的所有有關文件(包括任何法院傳票副本、所有法院文件、律師函件及其他法律往來文件)

#### 旅程延誤

- 提交正式文件如航空公司的延誤報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間、未使用原定行程的票據、為抵達預先計劃目的地而更改行程的票據

#### 行李延誤/緊急購物

- 提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間
- 在「受保旅程」中緊急購物物品的收據

#### 取消、縮短行程

- 所有賬單、收據、代用券、信用卡繳費單或呈交實際的門票
- 經「醫生」證明的診斷及治療，包括「受保人」/「直系親屬」/「緊密商業夥伴」/「同行人士」的姓名、症狀、診治日期及收據
- 證人陪審員傳票或傳召出庭令或隔離檢疫之文件
- 「受保人」的「主要居所」損毀證明
- 提交「公共交通工具」機構所發出的正式文件證明其機械及/或電路故障，並包括日期及時間

#### 求助須知

- 如「受保人」急需協助，可致電「香港」蘇黎世24小時緊急支援熱線：(852) 2886 3977 (受話人付費)，說出「受保人」姓名及載於本保險單上的保單號碼。「本公司」的資深援助主任將處理「受保人」的查詢及提供協助。
- 如需索償，請致電「本公司」賠償熱線：(852) 2903 9388。聯絡客戶服務，請致電「本公司」查詢熱線：(852) 2968 2288。辦公時間為星期一至星期五上午九時至下午五時三十分。
- 此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。

蘇黎世保險有限公司(於瑞士註冊成立之公司)

香港港島東華蘭路18號港島東中心24-27樓

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