TravelSafe Plus
旅遊寶

Terms and Conditions
條款及細則

Please read these terms and conditions carefully.
Should you have any queries, please contact us for assistance.

請詳細閱讀此條款及細則。如有任何查詢，請與我們聯繫。

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司。與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。
TERMS AND CONDITIONS FOR TRAVELSAFE PLUS

INSURING CLAUSE

The Policyholder, such Insured Person and the Company agree that:
1. This Policy and any endorsement attached to this Policy shall be read together as one contract;
2. the application, proposal (if applicable) and declaration that have been completed and provided to the Company shall form the basis of this contract and are deemed to be incorporated herein;
3. This Policy comes into force on the condition that the Policyholder has paid the premium specified in the Certificate of Insurance and/or the Policy Schedule (as the case may be) in full and the application has been signed by the Company;
4. the Company will provide insurance subject to the limits, Terms, Conditions and Exclusions of this Policy; and
5. the due observance of the Terms, Conditions and any endorsements of this Policy relating to anything done for the benefit of the Company shall be determined by any Insured Person or any other person claiming to be indemnified; and the truth of the contents of the application, proposal and declaration, shall be precedent to any liability of the Company.

TERITORIAL SCOPE OF INSURANCE COVER

Subject to other terms and conditions of this Policy, all benefits in this Policy are subject to the respective territorial scope as follows:
1. if the "Global Cruise Plan", "Global Diamond Plan", or "Global Gold Plan" is selected by the Policyholder, the Company will cover any journey an Insured Person makes to any other territories from the Place of Origin during the Period of Insurance;
2. if the "China Basic Plan" is selected by the Policyholder, the Company will cover any journey an Insured Person makes to Mainland China and/or the Macao Special Administrative Region of the People's Republic of China ("Macao") from the Place of Origin during the Period of Insurance.

DEFINITIONS

The definitions below apply to the following words and phrases whenever they appear in this Policy unless the context otherwise requires:
1. **"Accident"** shall mean an event occurring entirely beyond one's control and caused by violent, external and visible means.
2. **"Insured Person"** shall mean an adult, including but not limited to the use of force or violence and/or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes including the promotion of ideologically-related organisations to put the public, or any section of the public, in fear.
3. **"Age"** shall mean the age of last birthday of the Insured Person on the commencement date of the Period of Insurance.
4. **"Certificate of Insurance"** shall mean the document issued, in respect of Single-trip Cover, that the insurance contract exists and attached to this Policy.
5. **"Chinese Medicine Practitioner"** shall mean a Chinese medicine practitioner who is duly registered with the Chinese Medicine Council pursuant to the Chinese Medicine Ordinance (C.59 of the Laws of Hong Kong), but in no circumstance shall include the Insured Person, the Policyholder, an intermediary, an employer, employee, Immediate Family Member or business partner of the Policyholder and/or the Insured Person.
6. **"Close Business Partner"** shall mean a business associate that has a share in the Insured Person's business.
7. **"Company"** shall mean Blue Cross (Asia-Pacific) Limited.
8. **"Compulsory Quarantine"** shall mean a compulsory quarantine in a Hospital or at a specific place appointed by the government.
9. **"Effective Date"** shall mean:
   a) for Single-trip Cover, the issue date of the Certificate of Insurance; or
   b) for Annual Cover, the issue date of the Policy or (ii) the date when any travel arrangements for the journey are confirmed by or for the Insured Person, whichever is later.
10. **"Eligible Expenses"** shall mean those medical expenses necessitated by an Injury or a Sickness covered by this Policy and incurred on the recommendation of a Physician but shall not exceed the reasonable and customary charges for the same. Eligible Expenses shall not in any event exceed the actual charges incurred.
11. **"Foreign Domestic Helper"** shall mean the domestic helper of foreign nationality who is lawfully employed by an employer, employee,Immediate Family Member or business partner of the Policyholder and/or the Insured Person.
12. **"Free World Health Organisation and Compulsory Quarantine is required by the government.**
13. **"Grandchild"** shall mean the status of staying in a Hospital as an inpatient for medical treatment upon the recommendation of a Physician for a minimum continuous period of 24 hours prior to discharge.
14. **"Household Contents"** shall include all of the Insured Person's furniture, furnishings, home appliances, household and personal effects, including household appliances hired to the Insured Person or the Insured Person's family members. 
15. **"Immediate Family Member"** shall mean a person's Spouse, children, parents, brothers or sisters, grandparents, grandchildren, legal guardian or parents-in-law.
16. **"Infectious Disease"** shall mean any kind of infectious disease for which a pandemic alert is issued by the World Health Organisation and Compulsory Quarantine is required by the government.
17. **"Insurance"** shall mean any form of insurance (i) which is clearly and separately of any other cause, and (ii) which occasions the death of a person within 12 calendar months of the date of the Accident shall be deemed to have commenced on the first day of the said 12-month period.
18. **"Insured Child"** shall mean an Insured Person who is unmarried and below age 18.
19. **"Insured Person"** shall mean any person named as an "Insured Person" in the Certificate of Insurance and/or the Policy Schedule (as the case may be), or the subsequent endorsement to this Policy.
20. **"Injury"** shall mean any form of accident (i) which is clearly and independently of any other cause, and (ii) which occasions the death of a person within 12 calendar months of the date of the Accident shall be deemed to have commenced on the first day of the said 12-month period.
21. **"Insured Personal Effects"** shall mean any items which the Insured Person is carrying on his person and which are theft, damage or loss is covered by the Insurance.
22. **"Injury/Death Benefit"** shall mean the sum payable in the event of the Insured Person's death or permanent total disablement on account of injury, but excluding the accident that caused the Insured Person's death.
23. **"Local Tour"** shall be a guided local tour organised and provided by a local tour operator with business interests in the destination territory.
24. **"Loss of Hearing"** shall mean the total and irrecoverable loss of hearing for all sounds of both ears at above 250 Hertz, but excluding the hearing loss covered by the Insurance. The qualifications are as follows:
   a) hearing loss at 500 Hertz
   b) hearing loss at 1,000 Hertz
   c) hearing loss at 2,000 Hertz
   d) hearing loss at 4,000 Hertz
   a, b, c, d and e are expressed in units of decibels (dB).
25. **"Loss of Life"** shall mean the permanent and irrecoverable loss of all sounds of all voices caused by the Insured Person or the Company.
26. **"Loss of Sight"** shall mean the entire, permanent and irrecoverable loss of sight.
27. **"Loss of Speech"** shall mean complete speechlessness, or the inability to articulate any of the four sounds which contribute to the speech such as the final sounds, the alveolar sounds, the palatal sounds and the voice sounds total loss or loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
28. **"Loss of Thumb, Finger or Toe"** shall mean complete speechlessness, or the inability to articulate any of the four sounds which contribute to the speech such as the final sounds, the alveolar sounds, the palatal sounds and the voice sounds total loss or loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
29. **"Manny"** shall mean cash, currency notes, coins, cheques, postal orders, bank drafts, travellers cheques, travel tickets, saving certificates, stamps, gift tokens/coupon and cash coupon.
30. **"Period of Insurance"** shall mean the period of time specified in the Certificate of Insurance (applicable to Single-trip Cover) or the Policy Schedule (applicable to Annual Cover) during which this Policy is effective.
31. **"Permanent Total Disablement"** shall mean a total disability caused by an Accident that prevents an Insured Person from attending to his normal occupation for a minimum of 52 consecutive weeks and is confirmed by a Physician who is acceptable to the Company, at the expiration of the said period to be a condition that will permanently and totally disable the Insured Person from engaging in any gainful occupation and that such condition is beyond any hope of improvement. Upon certification by a Physician, a Permanent Total Disablement shall be deemed to have commenced on the first day of the said 52-week period.
32. **"Physician"** shall mean a medical practitioner who is (i) duly registered with the Medical Council of Hong Kong in respect of the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or in relation to jurisdictions outside of Hong Kong, a body of equivalent standing, and (ii) legally authorised for rendering medical or surgical service as a practitioner of western medicine in the locality where the treatment provided to the Insured Person, but in no circumstance shall include the Insured Person, the Policyholder, an intermediary, an employer, employee, Immediate Family Member or business partner of the Policyholder and/or the Insured Person.
33. **"Place of Origin"** shall mean Hong Kong, unless otherwise agreed by the Company in writing solely for Annual Cover.
34. **"Policy"** shall mean and refer to the entire policy contract among the Policyholder, the Insured Person(s) and the Company including these Terms and Conditions, the Schedule of Benefits, the Certificate of Insurance and/or the Policy Schedule (as the case may be) issued hereunder and any endorsements thereto together with the application, proposal, declaration and/or beneficiary designation form submitted or made by the Policyholder and/or the Insured Person(s) or lawfully authorised by the Policyholder and/or the Insured Person(s).
35. **"Policy Schedule"** shall mean the document, in respect of the Annual Cover, with coverage outlined and attached to this Policy.
36. **"Policyholder"** shall mean the person named as "Certificate Holder" in the Certificate of Insurance and/or as "Insured Person" in the Policy Schedule (as the case may be) issued hereunder and any endorsements thereto together with the application, proposal, declaration and/or beneficiary designation form submitted or made by the Policyholder and/or the Insured Person(s) or lawfully authorised by the Policyholder and/or the Insured Person(s).
37. **"Pre-existing Condition"** shall mean an injury or disease which has existed before the Policy came into force and is not clearly and independently of any other cause, and (ii) which occasions the death of a person within 12 calendar months of the date of the Accident shall be deemed to have commenced on the first day of the said 12-month period.
38. **"Prescribed Medicines and Drugs"** shall mean any medicine or drug for which a Physician's prescription has been issued and has been dispensed in a Physician's clinic or by a licensed pharmacist in respect of treatment covered under this Policy.
39. **"Public Conveyance"** shall mean all common public transport carriers which are mechanically propelled and are licensed to carry passenger for hire by the relevant authorities but exclude a contractor, chartered or private carriers, aircraft other than multi-engine fixed-wing aeroplane, and any other carriers which are operated primarily for sightseeing service and amusement of the passengers.
40. **"Public Examination"** shall mean any examination or assessment administered by the Hong Kong Examinations and Assessment Authority.
41. **"Schedule of Benefits"** shall mean a schedule of benefits incorporated in this Policy, which sets out the maximum and sub-limits of the benefit items that shall be payable under this Policy.
42. **"Sick"** shall mean a condition marked by a deviation from the normal healthy state of human being.
43. **"Spouse"**, in relation to a married person, shall mean the husband or wife of that person by a lawful marriage.
44. **"Travel Companion"** shall mean the person travelling with an Insured Person for the whole Journey.

POLICY BENEFITS

Note: All benefits payable to an Insured Person (or his legal representative) pursuant to Sections 1-19 below are subject to the maximum and sub-limits of the benefit items that shall be payable under this Policy.
SECTION 1 Medical Expenses Benefit

1.1 Medical Expenses during the Journey

The Company will reimburse the Eligible Expenses reasonably incurred by the Insured Person for the hospitalisation, surgery, ambulance and paramedic services, diagnostic tests, consultation by Physicians and Psychologists and Drugs arising from the injury sustained or Sickness contracted by the Insured Person during the Journey:

- Room and Board — Where Eligible Expenses for hospitalisation are payable under this subsection, the subject Insured Person shall apply for the purpose of this subsection, Room and Board shall mean hospital accommodation charges including meals and general nursing services reasonably incurred by the Insured Person who is registered as an inpatient in a Hospital.

1.2 Follow-up Medical Expenses in Hong Kong

The Company will also pay a claim under this benefit for the Eligible Expenses reasonably incurred by the Insured Person in Hong Kong within 90 days after his return from the Journey for the continuation of medical treatment by a Physician, provided that (i) Hong Kong is the final destination of the Journey and (ii) the medical treatment for such Injury or Sickness has first been sought from a Physician during the Journey.

1.3 Chinese Medicine Practitioners

The Group will also cover treatment received from a Chinese Medicine Practitioner in Hong Kong, including general practice, home-sitting and acupuncture.

SECTION 2 Overseas Hospital or Quarantine Cash Allowance Benefit

2.1 Overseas Hospital Cash Allowance

Provided that the “Medical Expenses Benefit” under Subsection 1.3 is payable, the Company will also pay a cash allowance for each complete day (i.e. a continuous period of 24 hours) of the Insured Person’s Hospital Confinement during the Journey:

- maximum payable is HK$100 per day.

2.2 Compulsory Quarantine Cash Allowance

The Company will pay a cash allowance for each complete day (i.e. a continuous period of 24 hours) of Compulsory Quarantine imposed on the Insured Person during the Journey or within 7 days after his return to Hong Kong for reason of being suspected of suffering from or confirmed to have been infected with a Notifiable Disease.

For the avoidance of doubt, a claim can only be made once under either Subsection 2.1 or 2.2 in respect of the same cause.

Exclusions Applicable to Section 2

The Company shall not be liable for:

1. any medical expenses incurred related to the additional cost of a single or private room at Hospital or charges in respect of special or private nursing; wheelchair, crutch or any other similar equipment;
2. any expenses related to cosmetic surgery, apparatus to correct visual acuity or refractive error, contact lenses, liquids or in-hospital, optical, and medical equipment, appliances or accessories;
3. any expenses related to psychiatric, psychological disorder, mental or nervous disorders (including any related primary/basal signs and symptoms);
4. any services provided by or to persons or services undertaken without the recommendation of a Physician; or
5. expenses incurred for a spell of inpatient stay or for hospital accommodation which is not necessary or reasonable.

SECTION 3 “24-hour Worldwide Emergency Aid” Benefit

3.1 Emergency Medical Aid — If the Insured Person suffers Serious Bodily Injury or Serious Sickness during the Journey, the Insured Person or his representative may contact “24-hour Worldwide Emergency Aid” hotline for the following services provided that the request is not under its (i) medical advice or (ii) for the purpose of seeking or obtaining any medical treatment abroad, or resting and recuperation following any accident or illness prior to the Journey.

3.1.1 Emergency Evacuation

If the Insured Person’s condition require immediate medical treatment which is not available in the place of Accident causing Serious Bodily Injury or Serious Sickness, emergency evacuation to the nearest appropriate medical facility will be arranged.

3.1.2 Repatriation to the Place of Origin

Necessary repatriation of the Insured Person to the medical facility in the Place of Origin by scheduled airline if the Insured Person’s condition must require immediate medical treatment which is not available in the place of Accident causing Serious Bodily Injury or Serious Sickness, explosion, natural disaster, hijack or Act of Terrorist occurred during the Journey and requiring counselling services prior to a registered physician or registered clinical psychologist, the Company will pay the necessary and medical expenses incurred for such counselling service (i) during the Journey; and/or (ii) in Hong Kong within 90 days after the Insured Person’s return from the Journey.

The Company shall not be liable for any expenses incurred 180 days after the date on which the Injury or Sickness is sustained or contracted.

3.1.3 Any medical expenses related to (i) travel taken contrary to the advice of a medical practitioner or (ii) any part of the Journey is planned for the purpose of receiving medical or surgical treatment or service.

3.2 Hospital Deposit Guarantee

The Company will guarantee or provide hospital admission deposit to the Hospital on behalf of the Insured Person, provided that (i) the amount of the hospital admission deposit shall be deducted from the “Medical Expenses Benefit” payable under Section 1 of this Policy and (ii) the Policyholder and/or the Insured Person must repay the Company any hospital admission deposit which cannot be offset by the benefit payable within the period of time requested by the Company.

Under all circumstances the Insured Person shall settle the full payment of the medical expenses directly with the attending Physician and the Company shall not be liable.

3.3 Additional Costs of Travel and Accommodation (including Caring Visit)

Additional Costs of Travel and Accommodation — The Company will reimburse additional costs of economy class travel returning to the Place of Origin for the Insured Person and additional costs of accommodation reasonably incurred, included by the Insured Person, when such costs arise from Serious Bodily Injury or Serious Sickness necessitating medical treatment of the Insured Person in the Place of Origin.

3.4 Additional Costs of return of Unattended Dependent Children

3.5 Return of Unattended Dependent Children

The Company will reimburse additional accommodation and travelling expenses reasonably incurred for the return of the Place of Origin of the Insured Person’s dependent child under the Age of 18 who is left unattended overseas as a result of the Serious Bodily Injury, Serious Sickness or hospitalisation of the Insured Person during the Journey.

3.6 Repatriation of Mental Remains

The Company will reimburse the transportation charges reasonably incurred for the repatriation of the mortal remains of the Insured Person to the Place of Origin.

3.7 Burial and Funeral Expenses

Notwithstanding exclusion (1) of this section, the Company will reimburse the burial and funeral expenses reasonably incurred during the Journey or within 180 days of the end of the Journey for the necessary burial and funeral formalities if the Insured Person passes away as a result of Serious Bodily Injury or Serious Sickness suffered during the Journey.

3.8 Referral Services

Upon request of the Insured Person or his representative, referral services for legal assistance, interpreter and replacement of lost travel document or travel pass will be provided through the “24-hour Worldwide Emergency Aid” hotline.

Exclusions Applicable to Section 3

The Company shall not be liable for:

1. any expenses incurred 180 days after the date on which the Serious Bodily Injury or Serious Sickness is sustained or contracted;
2. any expenses under Subsections 3.1, 3.2, 3.3 and 3.4 of this section if the Company’s prior approval has not been obtained by the Insured Person or his representatives before any assistance is provided or payment of deposits is guaranteed.

Procedure:

The Insured Person or his representative shall call the following “24-hour Worldwide Emergency Aid” hotline for the services set out in this section.

Tel: (852) 2263 7301  Fax: (852) 2263 7757

Limitations to Liabilities

1. All services provided rendering services to the Insured Person under this section (including but not limited to the emergency assistance provider, physician, and hospital) (the “Service Providers”) are not employees, agents or servants of the Company. Accordingly, the Service Providers shall be responsible for their own acts, and the Insured Person shall not have any recourse or claim against the Company in connection with any services rendered by the Service Providers.

2. The Company assumes no liability in any manner and shall not be liable for any loss arising out of or however caused by any advice given or services rendered by or any acts or omissions of any Service Provider.

3. The Company and the Service Providers shall not be held responsible for any failure to provide the “24-hour Worldwide Emergency Aid” services and/or delays if caused by or contributed to by acts of God, or any circumstances and conditions beyond their control, including but not limited to, any administrative, political or government impidment, strike, industrial action, riot, civil commotion, or any form of political unrest (including but not limited to war, terrorism, insurrection), adverse weather condition, flight conditions or situations where the rendering of such services is prohibited or delayed by local laws, regulations or regulatory agencies.

4. In no event shall the Company be liable under this section or in the course of the provision of the “24-hour Worldwide Emergency Aid” services, for any incidental, special, consequential or indirect loss, damages, costs, charges, fees or expenses.

5. The Company may cancel this “24-hour Worldwide Emergency Aid” services by giving 10 days’ prior notice to the Policyholder or Insured Person at the address last known to the Company.

6. The use of the “24-hour Worldwide Emergency Aid” services is of the Insured Person’s own accord. The Company shall not be liable for any loss or liabilities arising from such use.

SECTION 4 Personal Accident Benefit

The Company will pay the benefit in Subsection 4.1 or 4.2 below according to the table of benefits as shown in this section (the “Table of Benefits”) in the event an Accident during the Journey results in the death or any permanent disability to the Insured Person as listed in the Table of Benefits within 12 months from the date of the Accident, provided that the maximum limits for the benefits under Subsections 4.1 and 4.2 for an Insured Person under the Age of 18 or over the Age of 70 shall be limited to 10% of the benefit limits applicable to these subsections as stated in the Schedule of Benefits of this Policy.

4.1 Accident on Public Conveyance

The Company will pay the benefit according to the limit for each insured event set out in the Table of Benefits if the insured event occurs while the Insured Person is travelling as a fare-paying passenger on board a Public Conveyance or a mechanically propelled vehicle or vessel arranged by the travel agency, provided that no benefit will be payable under this subsection in any of the following circumstances:

a) the Insured Person has made any statement that discloses the discharge of the Public Conveyance service provider to the Insured Person;

b) the mechanically propelled vehicle or vessel is driven by a Travel Companion, a tour member, or any person who is not registered and qualified to do so.

4.2 Other Accidents

The Company will pay the benefit according to the limit for each insured event set out in the Table of Benefits if an accident, other than an accident covered under Subsection 4.1 above, occurs resulting in any insured event listed in the Table of Benefits.

For the avoidance of doubt, a claim can only be made once under either Subsection 4.1 or 4.2 in respect of the same accident.
The Company shall not be liable for any loss caused by an Injury which is a consequence of any kind of Sickness. at sea during the Journey, it will be presumed that the Insured Person has suffered an accidental death.

The benefit payable under this section is subject to the following conditions:

1. With respect to the events prescribed in paragraphs 1, 3 to 5 and the extension above, this benefit is payable only if the relevant event takes place not later than 24 hours after the issue of the Certificate of Insurance applicable to Single-trip Cover or the Policy applicable to Annual Cover. For any loss arising from the failure to notify the travel agent or provider of the transport or accommodation service immediately after cancellation of the Journey, provided that the Insured Person has claimed at least one benefit under the same Certificate of Insurance. For the purpose of this extension:

- “designated pet insurance policy” shall mean a policy issued by the Company for “LovePet Insurance”, “Pet Care” or “Pet Care Plus”, and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
- “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”, “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”, or “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”), for any loss arising from the failure to notify the travel agent or provider of the transport or accommodation service immediately after cancellation of the Journey, provided that the Insured Person has claimed at least one benefit under the same Certificate of Insurance. For the purpose of this extension:

- “designated pet insurance policy” shall mean a policy issued by the Company for “LovePet Insurance”, “Pet Care” or “Pet Care Plus”, and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
- “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”).

For the purpose of this extension:

1. for any loss arising from death, Serious Bodily Injury or Serious Sickness of a Travel Companion if for the purpose of Journey, he is a travel agent or tour escort or tour leader or tour organiser for remuneration;
2. for any loss arising from the failure to notify the travel agent or provider of the transport or accommodation service immediately after cancellation of the Journey, provided that the Insured Person has claimed at least one benefit under the same Certificate of Insurance. For the purpose of this extension:

- “designated pet insurance policy” shall mean a policy issued by the Company for “LovePet Insurance”, “Pet Care” or “Pet Care Plus”, and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
- “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”).

For the purpose of this extension:

1. for any loss arising from death, Serious Bodily Injury or Serious Sickness of a Travel Companion if for the purpose of Journey, he is a travel agent or tour escort or tour leader or tour organiser for remuneration;
2. for any loss arising from the failure to notify the travel agent or provider of the transport or accommodation service immediately after cancellation of the Journey, provided that the Insured Person has claimed at least one benefit under the same Certificate of Insurance. For the purpose of this extension:

- “designated pet insurance policy” shall mean a policy issued by the Company for “LovePet Insurance”, “Pet Care” or “Pet Care Plus”, and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
- “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”).

For the purpose of this extension:

1. for any loss arising from death, Serious Bodily Injury or Serious Sickness of a Travel Companion if for the purpose of Journey, he is a travel agent or tour escort or tour leader or tour organiser for remuneration;
2. for any loss arising from the failure to notify the travel agent or provider of the transport or accommodation service immediately after cancellation of the Journey, provided that the Insured Person has claimed at least one benefit under the same Certificate of Insurance. For the purpose of this extension:

- “designated pet insurance policy” shall mean a policy issued by the Company for “LovePet Insurance”, “Pet Care” or “Pet Care Plus”, and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
- “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”).

For the purpose of this extension:

1. for any loss arising from death, Serious Bodily Injury or Serious Sickness of a Travel Companion if for the purpose of Journey, he is a travel agent or tour escort or tour leader or tour organiser for remuneration;
2. for any loss arising from the failure to notify the travel agent or provider of the transport or accommodation service immediately after cancellation of the Journey, provided that the Insured Person has claimed at least one benefit under the same Certificate of Insurance. For the purpose of this extension:

- “designated pet insurance policy” shall mean a policy issued by the Company for “LovePet Insurance”, “Pet Care” or “Pet Care Plus”, and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
- “pet” shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, including but not limited to domestic animals (such as “loved pet”, “business pet”, “work pet”, “partner pet”).
8.1 Cash Allowance
The Company will reimburse an Insured Person the deposit or any payment made in advance for the Local Tour (including any travel tickets and admission tickets to the tourist spots that needs to be separately purchased from the local tour operator organising the Local Tour ("Local Tour Operator")), for the sole purpose of joining such Local Tour which is pre-arranged and uncancelable at the student's discretion at the cost of delay (such as information about the hoisting of any typhoon signal) has been made by the carrier, tour operator, the observatory or the authorities before the Effective Date.

For the avoidance of doubt, in case where the Insured Person is eligible to make a claim under both Section 7 "Trip Interruption Benefit" and Section 8 "Travel Delay Benefit" in respect of the same cause, the Company will only pay the benefit of a higher payable amount.

SECTION 9 Baggage Delay Benefit
The Company will pay a cash allowance if an Insured Person's baggage has been misdirected or delayed by the Public Conveyance provider and is not returned to the Insured Person within 14 hours from the time of arrival at a destination overseas.

Exclusions Applicable to Section 9
The Company shall not be liable for:
1. any delay which is caused by delay or diversion by customs or other law enforcement officials;
2. any baggage which is covered under Section 10 "Baggage Benefit" below;
3. any loss which occurs after the Insured Person has returned to the Place of Origin or reached its final destination;
4. any of the Insured Person's baggage, souvenir or any other item which is either separately mailed or shipped by the Insured Person, or intentionally arranged to be carried by a Public Conveyance other than the one the Insured Person is on board.

SECTION 10 Baggage Benefit
A Baggage Benefit is payable if the following properties (the "Baggage and Item") are lost, physically broken or damaged during the Journey as a direct result of theft, robbery, burglary, accident or mishandling by carriers:

- baggage or personal property owned by the Insured Person (excluding Money);
- mobile phone with telecommunications function (including smartphone and personal digital assistant (PDA)) owned by an Insured Person for the avoidance of doubt, in case where the Insured Person is eligible to make a claim under both Section 7 "Trip Interruption Benefit" and Section 8 "Travel Delay Benefit" in respect of the same cause, the Company will only pay the benefit of a higher payable amount.

Exclusions Applicable to Section 10
The Company shall not be liable for:
1. loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other officials;
2. loss or damage to Money, negotiable instruments, bonds or securities, deeds, credit cards, stored-value devices (such as Octopus cards and other prepaid electronic tickets) and other instruments of payment or documents of any kind, passports, visas, and transportation, accommodation or any other travel vouchers or documents, either the cost of issuing a temporary document or the cost of replacement of the regular document, whichever is higher will be reimbursed by the Company but not the cost of both documents.
3. any loss which occurs after the Insured Person has returned to the Place of Origin or reached his final destination; or
4. any delay the cause of which exists or is known to exist, or an announcement contemplating such cause of delay (such as information about the hoisting of any typhoon signal) has been made by the carrier, tour operator, the observatory or the authorities before the Effective Date.

For the avoidance of doubt, in case where the Insured Person is eligible to make a claim under both Section 7 "Trip Interruption Benefit" and Section 8 "Travel Delay Benefit" in respect of the same cause, the Company will only pay the benefit of a higher payable amount.

SECTION 9 Baggage Delay Benefit
The Company will pay a cash allowance if an Insured Person's baggage has been misdirected or delayed by the Public Conveyance provider and is not returned to the Insured Person within 14 hours from the time of arrival at a destination overseas.

Exclusions Applicable to Section 9
The Company shall not be liable for:
1. any delay which is caused by delay or diversion by customs or other law enforcement officials;
2. any baggage which is covered under Section 10 "Baggage Benefit" below;
3. any loss which occurs after the Insured Person has returned to the Place of Origin or reached its final destination; or
4. any of the Insured Person's baggage, souvenir or any other item which is either separately mailed or shipped by the Insured Person, or intentionally arranged to be carried by a Public Conveyance other than the one the Insured Person is on board.

SECTION 10 Baggage Benefit
A Baggage Benefit is payable if the following properties (the "Baggage and Item") are lost, physically broken or damaged during the Journey as a direct result of theft, robbery, burglary, accident or mishandling by carriers:

- baggage or personal property owned by the Insured Person (excluding Money);
- mobile phone with telecommunications function (including smartphone and personal digital assistant (PDA)) owned by an Insured Person for the avoidance of doubt, in case where the Insured Person is eligible to make a claim under both Section 7 "Trip Interruption Benefit" and Section 8 "Travel Delay Benefit" in respect of the same cause, the Company will only pay the benefit of a higher payable amount.

Exclusions Applicable to Section 9
The Company shall not be liable for:
1. any delay which is caused by delay or diversion by customs authorities or other officials;
2. any baggage which is covered under Section 10 "Baggage Benefit" below;
3. any loss which occurs after the Insured Person has returned to the Place of Origin or reached its final destination; or
4. any of the Insured Person's baggage, souvenir or any other item which is either separately mailed or shipped by the Insured Person, or intentionally arranged to be carried by a Public Conveyance other than the one the Insured Person is on board.
3. any unexplained loss or mysterious disappearance of the travel document or travel pass.
4. any benefit under this section if the lost or stolen travel document or travel pass is not a necessary document for
   the Insured Person;
5. any loss contributed to by the Insured Person leaving the travel document or travel pass unattended in a public
   place while it is unoccupied during the Journey. A burglary must be
evicted by visible marks of force or violence on the exterior of or inside the premises.

Exclusions Applicable to Section 13
The Company shall not be liable for:
1. any loss or damage due to any act of or by the insured or by any of the insured's family members;
2. any loss or damage caused or facilitated by the recklessness or wilful act of the Insured Person or the Insured
   Person's family members.

SECTION 14 Personal Liability Benefit
The Company will pay this benefit if an Insured Person incurs legal liability to a third party (inclusive of legal costs and expenses) for:
1. accidental bodily injury to a third party;
2. accidental loss or damage to third party’s property;

The Company will, as a direct result of the following events, reimburse the additional travelling expenses
reasonably and inevitably incurred by the Insured Person for travelling to the next scheduled port of call specified in the
original itinerary to catch up with the cruise ship as a result of the delay.

Exclusions Applicable to Section 14
The Company shall not be liable for any liability, loss or claim:
1. where the Insured Person or his representative has admitted liability or entered into any agreement or
   settlement without notifying, and obtaining the prior written consent of the Company;
2. in respect of loss or damage to properties belonging to or in the care, custody or control of any Insured
   Person;
3. arising directly or indirectly from: a) employees’ liability, contractual liability or liability to the Immediate Family Members of the
   Insured Person; b) pursuit of a trade business or profession; c) ownership or occupation of lands or buildings (other than occupation only of any temporary residence); d) ownership, possession, hire, use or operation of vehicles, aircraft, watercraft or weapons; e) legal costs or penalties resulting from any criminal proceedings; or f) bailement, contractual licences or conveyances of real estate or personal property.

SECTION 15 Credit Card Protection Benefit
In the event that a claim is payable under this Policy for the death of an Insured Person as a result of an Accident, the
Company will also reimburse the amount charged to the Insured Person’s credit card account for goods
purchased by the Insured Person during the Journey.

Exclusions Applicable to Section 15
The Company shall not be liable for any interest accrued or financial charges on the outstanding balance.

SECTION 16 Golfier Benefit
16.1 Hole In One Benefit
If an Insured Person hits a “hole-in-one” in a competition or friendly game at any recognised golf courses
while it is unoccupied during the Journey. A burglary must be

The Company will pay the additional travelling expenses reasonably and inevitably incurred by the Insured
Person for travelling to the next scheduled port of call specified in the original itinerary to catch up with the cruise ship as a result of the delay.

Exclusions Applicable to Section 16
The Company shall not be liable for:
1. the Insured Person is below the Age of 18, or;
2. the Insured Person is a professional golfer.

SECTION 17 Rental Vehicle Excess Protection Benefit
The Company will reimburse the vehicle insurance excess or deductible incurred by the Insured Person under a rental
agreement of a private car or motor home and/or the non-operation charge charged by the licensed vehicle rental
company as a result of a car accident, parking damage or theft during the Journey, provided that:
1. the vehicle is hired from a licensed vehicle rental company, and a motor vehicle insurance policy providing
   coverage on the hired vehicle during the rental period is taken out by the Insured Person;
2. the Insured Person is nominated as a driver in the rental agreement;
3. the hired vehicle is driven by the Insured Person at the relevant time when the car accident occurs;
4. the Insured Person is licensed to drive in the territory where the car accident occurs; and
5. all the terms and conditions of the rental agreement and those of the applicable motor vehicle insurance are
duly complied with.

Exclusions Applicable to Section 17
The Company shall not be liable for:
1. any loss sustained while the Insured Person is under the influence of alcohol or drugs at the time when he is in
   control of the hired vehicle during the rental period;
2. any loss owing to illegal or unlawful use of the hired vehicle by the Insured Person during the rental period; or
3. any other liability.

For the avoidance of doubt, a hired vehicle or private car in this section shall mean any motor vehicle but excluding all
kinds of commercial vehicles, motorcycles and any vehicle with 7 seats or above.

SECTION 18 Cruise Cancellation and Interruption Benefit
18.1 Cruise Cancellation
The Company will reimburse the Insured Person the deposits or any payment made in advance for the cruise tour
which are forfeited and irrecoverable from the relevant parties upon cancellation of the cruise tour by the Insured
Person as a direct result of the following events:

The Company will reimburse the Insured Person for any additional travelling expenses reasonably and inevitably incurred by the Insured
Person for travelling to the next scheduled port of call specified in the original itinerary to catch up with the cruise ship as a result of the delay.

Cruise Interruption
The Company will pay the additional travelling expenses reasonably and inevitably incurred by the Insured
Person for travelling to the next scheduled port of call specified in the original itinerary to catch up with the cruise ship as a result of the delay.

For the avoidance of doubt, a claim can only be made once under either Subsection 18.1 or 18.2 in respect of the
same cause. Further, should a loss arise for which a claim under Section 18 is payable, no further claims shall be
made under Section 6 "Trip Cancellation Benefit" and Section 7 "Trip Interruption Benefit" in respect of the same loss.

For the avoidance of doubt, a claim can only be made once under either Subsection 18.1 or 18.2 in respect of the
same cause. Further, should a loss arise for which a claim under Section 18 is payable, no further claims shall be
made under Section 6 "Trip Cancellation Benefit" and Section 7 "Trip Interruption Benefit" in respect of the same loss.

SECTION 19 Post-Departure Cruise Benefit
After commencement of the cruise tour, the benefits below will be payable in accordance with the following provisions:

19.1 Share Cancellation
The Company will reimburse the Insured Person the deposits or any payment made in advance for any share
cancellation tour organized by any licensed parties which are forfeited and irrecoverable from the relevant parties
upon termination of the share tour as a direct result of the following events, except any share cancellation tour
that commences at the scheduled port of disembarkation:
1. Serious Bodily Injury or Serious Sickness suffered by the Insured Person or Travel Companion;
2. adverse weather condition, natural disaster, Infectious Disease, unanticipated outbreak of industrial action, riot or civil commotion (note:retroadmitting General Exception 3.c) or Act of Terrorism at the scheduled destination of the share cruise tour which prevents the Insured Person from continuing
with the journey.

For the purpose of this subsection, “port of disembarkation” shall mean the port at which a passenger leaves the
cruise ship for the purpose of ending the cruise tour.

19.2 Missed Ports of Call Boarding after Share Cancellation
The Company will, as a direct result of the following events, reimburse the additional travelling expenses
reasonably and inevitably incurred by the Insured Person for travelling to the next scheduled port of call specified in the
original itinerary to the extent that the Insured Person fails to board the cruise ship at the scheduled time of departure at the relevant port of call after a share excursion tour:

For the purpose of this subsection, “port of disembarkation” shall mean the port at which a passenger leaves the
cruise ship for the purpose of ending the cruise tour.

19.3 Cash Allowance for Arrival Delay at Final Destination
The Company will pay a cash allowance in the event that the actual time of arrival of the cruise ship at its final
destination is delayed by at least 12 consecutive hours from the scheduled time of arrival specified in the original
itinerary due to adverse weather conditions, natural disaster, or mechanical breakdown of the cruise ship.

19.4 Satellite Phone Expenses
The Company will reimburse the Insured Person for any additional travelling expenses reasonably and inevitably incurred by the Insured
Person for travelling to the next scheduled port of call specified in the original itinerary to the extent that the Insured Person fails to board the cruise ship at the scheduled time of departure at the relevant port of call after a share excursion tour:

For the purpose of this subsection, “port of disembarkation” shall mean the port at which a passenger leaves the
cruise ship for the purpose of ending the cruise tour.

Exclusions Applicable to Sections 18 and 19
The Company shall not be liable for:
1. any loss directly or indirectly arising from any government’s regulations, control or act, or from the bankruptcy,
bankruptcy, boycott, embargo, suspension, emission or default of any travel agent, tour operator, cruise company, and/or other supplier of any service forming part of the original itinerary of the Journey.
2. any loss arising from any circumstances where the Insured Person fails to notify the travel agent, tour operator, cruise company, and/or other supplier of any service forming part of the original itinerary of the Journey of the cancellation of any travel arrangement or to notify the relevant parties of the need to make all necessary arrangements to travel back to the original port of call when it is found necessary to do so;
3. any loss arising from the 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 boarding in except for the late arrival due to unanticipated outbreak of industrial action involving the arranged Public Company, riot or civil commotion (note:retroadmitting General Exception 3.c) or Act of Terrorism at the scheduled destination of the share excursion tour which prevents the Insured Person from continuing
with the journey.
4. any travel delay arising from the Insured Person's refusal or failure to take the first available alternative transportation offered by the relevant Public Company, cruise company or private company;
5. any loss in connection to alterations to the original itinerary which is not accepted by the airline, travel agent,
cruise company, or other relevant organisations before commencement of the relevant share excursion tour;
6. any expenses incurred for the services provided by a third party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled voyage;
7. any loss in respect of which a claim under Section 8 “Travel Delay Benefit” is payable.

MC1633.02.2023...5
2. any loss if the journey commences outside of the Place of Origin; 3. loss arising from a direct or indirect consequence of: a) any Pre-existing Conditions, including but not limited to congenital or hereditary conditions. If the Company believes that by reason of this exclusion any loss is not covered by this Policy, the burden of proving the contrary shall be upon the Insured Person or any other person claiming to be indemnified; b) any injuries, Sickness, death, loss of or other Liability attributable to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any other disease or injury caused by the use of alcohol or drugs other than those prescribed by a Physician; c) any activity or involvement of the Insured Person in the air unless the Insured Person is at the relevant time the holder of an adequately licensed for guiding such activity and the provider of the insurance company; d) any wilful, malicious, unlawful or deliberate act of the Insured Person or his Immediate Family Member or Travel Companion; e) suicide, attempted suicide or intentional self-inflicted bodily injuries, mental or nervous disorders, short- or long-term mental illness, psychiatric illness, acts of God, war (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil disturbance or action, any disease or illness caused by or during the treatment or transmission of a virus, any act of any civil authority, any act committed by a third party, or the failure of any civil authority or transport authority to permit the journey to commence or continue; f) any occurrence or causation of any loss which is indirect and consequential in nature; g) any accident to an Insured Person whilst engaging in any sport or game in a professional capacity where the insured Person is engaged in any sport or game; h) any occurrence or causation of any loss which is indirect and consequential in nature due to nuclear fission, nuclear fusion or radioactive contamination; i) any accident to an Insured Person whilst engaging in any sport or game in a professional capacity where the Insured Person is engaged in any sport or game; j) any occurrence or causation of any loss which is indirect and consequential in nature due to any occurrence or causation of loss arising from a direct or indirect consequence of: k) any activity or involvement of the Insured Person in the air unless the Insured Person is at the relevant time the holder of an adequately licensed for guiding such activity and the provider of the insurance company; l) any occurrence or causation of any loss which is indirect and consequential in nature due to any occurrence or causation of loss arising from a direct or indirect consequence of: m) save as provided in (a) to (l) above, any loss which is indirect and consequential in nature. GENERAL CONDITIONS 1. Interpretation – a) Throughout this Policy, where the context so admits, words emboldening the masculine gender shall include the feminine gender, and words indicating the singular case shall include the plural and vice-versa. b) Headings are for convenience only and shall not affect the interpretation of this Policy. c) A time of day is a reference to the time in Hong Kong. d) Unless otherwise defined, any word or expression used in this Policy shall be construed in accordance with the definitions so far as is relevant or not otherwise defined. e) Any reference to a person or entity who is not a party to this Policy shall have no rights under the Agreement or the Policy. f) – The Chinese version of this Policy is for reference only. Should there be any discrepancy between the English version and the Chinese version, the English version shall prevail. 2. Cancellation – a) Applicable to Single-trip Cover: The Policy is non-cancellable. No refund of premium will be made once the Policy is issued. b) Applicable to Annual Cover: The Company may cancel this Policy by giving no less than 7 days prior notice to the Policyholder at his or her last known email address provided that the Company shall in that event provide the Policyholder with a return for the excess of the unearned premium over the unexpired period of insurance. This Policy may be cancelled at any time by the Policyholder by giving no less than 7 days prior written notice to the Company. Provided that no claim has been made during the Period of Insurance, the Policyholder shall be entitled to a full refund of premium equivalent to the actual premium paid for that Period of Insurance provided that the completion of the journey is insured and the Policy is terminated within 30 days from the commencement date of the Period of Insurance. In the event of such cancellation, the premium paid will be refunded to the Policyholder. c) Any cancellation of this Policy will reduce the Insured Person’s cover under other insurance policies which provide insurance coverage in respect of the same Journey, except for any loss arising from a direct or indirect consequence of: 3. Loss of or damage to: a) any occurrence or causation of any loss which is indirect and consequential in nature due to any occurrence or causation of loss arising from a direct or indirect consequence of: 4. No Direct Billing – There is no direct billing under this Policy except the billing service arranged through the “24-hour Worldwide Emergency Aid” with the approval of the Company. 5. Price and Set – in the event of loss of or damage to any article which is a part of a pair and set, the measure of loss of or damage to such article shall be a reasonable and fair proportion of the total value of the pair and set and shall not be confined to the amount of the list price of the pair and set (Note: camera body, lenses, storage devices and accessories will be treated as a set). 6. One set of Benefits – If the Insured Person is covered under more than one travel insurance policy with the Company which provide insurance coverage in respect of the same Journey, except for any occurrence or causation of loss arising from a direct or indirect consequence of: 7. Validity of Policy – This Policy is only valid for journeys taken for the sole purpose of leisure travel or business travel limited to administrative and clerical works only in their entirety. 8. Abandoned Claims – If the Company declares liability for any claims under this Policy, and such claim has not been less than the amount of a loss the Insured Person or the Insured Person’s travel companion (in respect of any claim under this Policy; the Policyholder and/or the Insured Person shall pay the excess. 9. Interpretation – “24-hour Worldwide Emergency Aid” with the approval of the Company. 10. Notice – All notices required to be given to the Company shall be in writing and addressed to the Company and shall be deemed to have been sent when sent or when dispatched as the case may be, any person or entity who is not a party to this Policy shall have no rights under the Agreement or the Policy. 11. Severability – If any provision of this Policy or any part thereof is held to be unenforceable, invalid or void for any reason, the enforceability and validity of the remaining part of that provision and the remaining provisions of this Policy shall, to the extent allowable, remain in full force and effect. 12. Rights of Third Parties – Any person or entity who is not a party to this Policy shall have no rights under the Agreement or the Policy. 13. Language – The Chinese version of this Policy is for reference only. Should there be any discrepancy between the English version and the Chinese version, the English version shall prevail. 14. Sanction Limitation and Exclusion Clause – It is hereby noted and agreed that notwithstanding anything contained herein to the contrary, the Company shall not be deemed to provide cover and shall not be liable to provide any benefit herein to the extent that the provision of such benefit or the making of any claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction, or if the provision of such benefit or the making of any claim or provision of such benefit would cause the Company to the exposure to the risk of being sanctioned, prohibited or restricted, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, the United Kingdom, the United States of America or any jurisdiction applicable to the Company. 15. Abandoned Claims – If the Company disclaims liability for any claims under this Policy; and such claim has not been less than the amount of a loss the Insured Person or the Insured Person’s travel companion (in respect of any claim under this Policy; the Policyholder and/or the Insured Person shall pay the excess. 16. Governing Law – This Policy is issued in Hong Kong and shall be governed and construed in accordance with the laws of Hong Kong. 17. Change in Risk (Applicable to Annual Cover only) – During the Period of Insurance and upon the application of such renewal of this Policy, the Policyholder shall give immediate notice to the Company in respect of any change in risk, any material misstatement of the Application which has not been corrected by the Company and/or the Insured Person(s) called for by the Company. The Company reserves the right to revise the benefits, premiums, terms and conditions, and to make changes to this Policy upon renewal. The Company shall give the Policyholder a written notice not less than 30 days prior to the expiry of the Period of Insurance specifying the revised benefits, premiums and/or terms and conditions, which shall take effect on the next renewal date. This Policy shall automatically terminate on the next renewal date if the Policyholder does not accept the revised terms of the written notice and pays the premium. 18. No Claim Discount (Applicable to Annual Cover only) – Provided that no benefit has been claimed, paid or is payable under this Policy during the respective no claim period as specified in the table below, the Company shall grant a reduction in premium payable upon renewal of the Policy. 19. Change in Benefits (Applicable to Annual Cover only) – Subject to the approval of the Company, the Policyholder may request for change of level of benefits by switching to another plan and/or premium package, if applicable, offered by the Company only at the time of the renewal of this Policy. CLAIMS PROVISIONS 1. Any claim under this Policy shall be in any currency, provided that the Company may determine the currency to be used by the Company in the assessment of the claim. In the event that the Company determines that the currency used by the Company is not the currency used by the Insured Person(s) to settle the loss or damage, the Company shall settle the loss or damage in the currency determined by the Company. 2. Notice of any claim must be given to the Company in writing or via e-mail to the address of the Company at the time of the occurrence of the event giving rise to any claim under this Policy (Applicable to Single-trip Cover) or after the occurrence of the event giving rise to a claim under this Policy (Applicable to Annual Cover). Any notice otherwise provided in Section 14 “Personal Liability Benefit” of the Policy Benefits of these terms and conditions).
3. All claims shall be made with supporting documents to the satisfaction of the Company at the Insured Person's own cost. In particular, the Company requires the documentary proof showing the trip duration and the following supporting documents:

Sections 1 – 2

Medical Expenses and Overseas Hospital or Quarantine Cash Allowance Benefit
i) Original hospital invoice and/or medical expenses receipt issued by Hospital or other registered medical service providers;
ii) Medical report / Written confirmation of the Insured Person's illness or injury from a qualified medical professional, such as, physician or dental profession (including diagnosis, all relevant dates of sickness and/or injury, commencement, symptoms, summary of treatment and services rendered, prescription and date, time and duration of confinement as an inpatient) (the "Medical Report");
iii) Certificate / Written confirmation from the government or relevant authority including details of the Compulsory Quarantine (such as the relevant dates and reasons).

Sections 4 – 5

Personal Accident and Major Burns
i) Hospital and/or physician's report giving details on the nature, the extent of the injury and the period of disable;
ii) If death as a result of accident, a copy of the death certificate and the relevant coroner's report are required;
iii) Original local police report confirming details of the accident and/or copy of statement to police (if applicable).

Sections 6 – 7

Applicable to All Claim Items Listed in Trip Cancellation and Trip Interruption
i) Evidence of any prepaid expenses and recovered expenses of unused travel ticket and/or accommodation and other travel arrangement of the original itinerary;
ii) Original receipt issued by the relevant parties such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whichever appropriate;
iii) Evidence of any prepaid and recovered expenses of unused travel ticket and/or accommodation of the original itinerary;
iv) Written advice or evidential proof from the School or the Hong Kong Examinations and Assessment Authority confirming the refund amount of deposit or pre-paid fare.

Section 6: Trip Cancellation

Subsection 7.1: Trip Curtailment & Subsection 7.2: Re-routing
i) Documentary proof certifying the cause and date of occurrence:
   - For example:
     ■ hospital invoice, death certificate, doctor's confirmation;
     ■ police report;
     ■ written advice from the travel provider confirming the circumstances of interruption or delay (including causes and details of the delay and alternative arrangement);
     ■ report from the cruise company confirming the date and time the Insured has boarded the cruise ship;
     ■ the witness summons, jury service or compulsory quarantine order or official report issued by the government or the relevant public body/authority;
     ■ document certifying the relationship, e.g. copy of marriage certificate or birth certificate or employment contract of Foreign Domestic Helper or business relationship proof, whichever appropriate;
     ■ death certificate issued by a veterinary for the death of the pet, or original receipt issued by a funeral service provider for the cremation and/or funeral service provided for the death of the pet with the death certificate (if applicable);
     ■ written advice or evidential proof from the School or the Hong Kong Examinations and Assessment Authority for the school schedule, forms and means of the School interview or Public Examination (Only applicable to Trip Cancellation);
   - Must notify to the Company in writing of any impending prosecution, inquiry or fatal injury, the possible claim indicating the nature and circumstances of the incident or event immediately;
   - Notify to the Company of any third party correspondences, impending prosecution, inquiry or fatal injury, the possible claim indicating the nature and circumstances of the incident or event, summons, court documents, solicitors' and other legal correspondence immediately.

Subsection 7.3: Cancellation of Local Tour
i) Evidence of closure of the Local Tour Operator, including the official announcement made in the form of written advice or website information/notice of such Local Tour Operator;
ii) Evidence of closure of the tourist spot, including the official announcement made in the form of website information/notice of such tourist spot;
iii) Written advice from the Local Tour Operator confirming the relevant circumstances;
iv) The itinerary provided by the Local Tour Operator.

Subsection 7.4: Overbooking
i) Written advice from the relevant Public Conveyance provider verifying that the Insured Person failed to board the Public Conveyance due to overbooking;
ii) Original receipts issued by the relevant parties such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whichever appropriate of alternative travel arrangement for Trip Cancellation / Curtailment;
iii) Original receipts issued by the relevant parties such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whichever appropriate of alternative travel arrangement or accommodation for Re-routing (if applicable).

Subsection 7.5: Closure of Designated Service Providers
i) Evidence of closure of the Designated Service Provider by way of bankruptcy or winding up, including the official announcement made in the form of written advice or website information/notice of such Designated Service Provider;
ii) Invoices and original receipts of payment of the relevant service issued by both of the original and alternative Designated Service Providers.

Section 8

Travel Delay
i) Copy of boarding pass, air ticket or transportation ticket;
ii) Official document from the airline or public conveyance stating the reason, date, time and duration of delay;
iii) Invoices and original receipts of expenses of unused travel tickets and accommodation of the original itinerary;
iv) Original receipts issued by any tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation.

Section 9

Baggage Delay
i) Airline's property irregularly report or public conveyance certifying the situation duration of the delay.

Section 10 – 13

Baggage, Loss of Travel Documents, Personal Money and Loss of Home Contents

i) Original local police report and/or copy of statement to police;
ii) Original Incident Report to the local branch or agent of the issuing body for the travelers' checks;
iii) Purchase receipt of the lost or damaged item(s), particularly:
   - Loss of Mobile Phones:
     ■ Invoices and original receipts issued by the issuing authority for the replacement of the travel document and/or the additional travel and accommodation expenses incurred (if applicable).
   - Damaged Mobile Phone:
     ■ Repair receipt issued by an official authorised service centre;
     ■ Property of irregular report or confirmation of incidents from the relevant authorities, transport provider or carrier (if applicable);
     ■ Photos showing the damaged item (if damaged), particularly:
   - Loss of Home Contents:
     ■ Photos showing the visible marks of force or violence and the damaged Household Contents and personal effects;
     ■ Invoices and original receipts issued by the issuing authority for the replacement of the travel document (if applicable).

Section 14

Personal Liability
i) Letter of claim from third parties;
ii) Local police report and/or copy of statement to police (if any);
iii) Medical report containing particulars of the claim (if any);
iv) Photos (if relevant) to the claim (if applicable);

Section 15

Credit Card Protection
i) Original credit card monthly statement(s) of the Insured Person showing the goods purchased during the journey;

Section 16

Credit Card Insurance
i) Damages in One:
   - Copy of “Hold-In-One certificate authenticated by a recognised golf course;”
   - Original invoice and receipt of the bar expenses issued by the recognised golf course.

Prepaid Booking for Golf Course or Tuition:
   - Evidence of any prepaid and recovered expenses of unused golf course and/or golf tuition;
   - Written advice certifying the refund amount of prepaid fees;
   - Original receipts issued by any recognised golf course, golf club, golf tuition provider or any other providers arranging the golf activity;

Section 17

Rental Vehicle Excess Protection
i) Original local police report and/or copy of statement to police;
ii) Copy valid driving licence;
iii) Rental agreement with detailed terms and conditions between the Insured Person and the vehicle rental company;
iv) Original payment receipt issued by the vehicle rental company evidencing the rental charges;
vi) Documents of the claim which the Insured Person has lodged with the insurer of the rental vehicle;

vii) Written report from the vehicle rental company confirming that the Insured Person is liable to pay the excess and/or non-operation charge;

Section 18 – 19

Cruise Cancellation and Interruption/Post-Departure Cruise Benefit
i) Official document from the airline or public conveyance stating the reason, date, time and duration of delay;

ii) Original receipt for prepaid cruise tour, shore excursion tour, air ticket or other arrangements;

iii) Confirmation from travel agent/transporter, cruise company and relevant parties certifying the "refund amount" of deposit or pre-paid fare;

iv) Original document from cruise company stating the actual boarding date and time;

v) Documentary proof certifying the cause of occurrence, e.g. hospital invoice, doctor's confirmation, official report certificate issued by the relevant public body/authority;

vi) Invoice and confirmation from the telecommunications service provider including the relevant dates and times of the phone call/phone use;

vii) In the event of death of an Insured Person, any claims under this Policy shall be paid to the Insured Person's legal personal representative or the Insured Person's named beneficiary (if applicable).

viii) The Company shall be entitled to decline to take over the conduct of defence of any third party claim if there is breach of the Policy terms and conditions.

ix) Incomplete claim forms will be returned to the claimants and any insufficiency of supporting information or documentation will result in delay in processing the claims.

x) Any arbitration shall be commenced within the first 60 days from the date when all proofs of claims as required by the Policy has been received by the Company.

xi) In the event that the Company is entitled to repudiate or refuse indemnity under this Policy, any amounts paid pursuant to a claim under this Policy shall be fully refunded by the Insured Person to the Company upon its demand.

xii) The Company will not accept liability for any claim if the required information is not received within 60 days from the issue date of any written request for information from the Company and the claim will thereafter be deemed to be abandoned.
部分 1. 醫療費用保障

1.1 旅行期間醫療費用

如受保人於受保期間遭受或患上疾病,本公司須根據受保人因疾病或受傷後支付於下列任何一項合理及必需的費用:住院、手術、救護車及輔助醫療、診斷測試、療程及/或治療(由醫生建議)。

「住院及費用」指於住院或接受由醫院提供的診療或治療所合理地招致的費用，包括醫療、護理、藥物、治療器材、裝置及附件的費用；

「診療」指接受診療或治療一項合理地招致的費用。

1.2 類別

(a) 從事教育工作者

(b) 有關級別的專科醫生

1.3 旅行期間

在受保期間內，受保人須於受保期間起計後24小時內接受治療；而所有治療必須於受保期間內完成。

1.4 旅行地點

於受保期間，受保人須離開香港，並在香港以外任何國家/地區內接受治療。

1.5 受保疾病

受保疾病須為受保人於受保期間內首次出現或新發的疾病或狀況。

1.6 無效治療

在受保期間內，受保人須於首項合理及必需的費用發生後7日內接受治療；而所有治療必須於受保期間內完成。

1.7 除外症狀

(1) 輸血、轉血或輸精液

(2) 肺結核

(3) 艾滋病

(4) 肝炎

1.8 除外疾病

(1) 肝癌

(2) 腎癌

(3) 腸癌

(4) 頭頸癌

1.9 除外狀況

(1) 受保人於受保期間內首次出現或新發的狀況或因對的狀況而導致的狀況。

(2) 受保人於受保期間內首次出現或新發的狀況或因對的狀況而導致的狀況。

1.10 受保人於受保期間內首次出現或新發的狀況或因對的狀況而導致的狀況。
為免存疑，就同一原因而言，只可就第3部分第1.2.1或2.2分項提出一次索償。

適用於第2部分的不保事項

本公司不負責賠償：

1. 腦部損傷；
2. 若受保人已於事發前往的旅程目的地的受保期開始時，即適用於事發前保中的保
     范圍內；或
3. 若住院或隔離時間少於遭受24小時。

第3部分 24小時全球緊急援助

緊急醫療援助 - 如受保人於旅程期內因意外、患病或受傷而導致身體受傷、患上嚴重疾病
     或需要留院，而令其同行的兩名直屬家庭成員因受保事項而無法提供護理及
     需要緊急醫療援助，本公司將代表受保人向醫院作保證或繳付入院按金，惟
     因缺乏護理而導致無能力自行行動，或因無護理而未能受護理或接受治療，
     則本公司會在必要時提供緊急醫療援助。

入院援助理賠

若受保人因遭受受保事項而需要住院，本公司將於緊急情況下，直接從入境處辦事處管制站地
     點，及於受到淺度、中度、重度 или 來賓住宅地點，送出護理、診斷及治療，
     以便為受保人提供緊急醫療援助服務。

額外護理及住宿費用（包括親眷探望）

額外護理及住宿費用 - 如受保人因受保事項而需要護理，而其同行的兩名直屬家庭成員
     未能於24小時內以 Ordinary Commercial Public Transport (「OCP」)往返受保地
     點及受保人於起保地點，本公司將按「醫療費用保障」中費用的標凖，於
     受保事項損害賠償基礎上，為受保人支付額外護理及住宿費用(包括護理和
     住宿費用)。

3.3 賠償比例

缺份/取消和抵達

受保事項免賠額

於保障百分比表內的任何受保事項，本公司將按照保障百分比表中該受保事項的相應
     賠償額作出賠償。

4.1 其他重要事項

如受保人於旅程期內因意外而引致受保事項，而本部分之保障將伸延至下述任何引
     致受保事項之意外：

（i）受保人因意外而引致受保事項；或
（ii）由於受保事項而引致受保人因意外而引致受保事項。

4.2 其他重要事項

如受保人於旅程期內因意外而引致受保事項，而本部分之保障將伸延至下述任何引
     致受保事項之意外：

（i）受保人因意外而引致受保事項；或
（ii）由於受保事項而引致受保人因意外而引致受保事項。

手續

受保人或其代表可致電「 24 小時全球緊急援助」熱線，以尋求本公司所列之服務及

電話：（852）2263 7301 傳真：（852）2263 7757

致電查証保險保障上的保單條文或適用於本保單的相關規則，或可要求發分行

資料於書面形式或於本保單之保單條文上列載。

責任

4.1 本公司將支付所有合理並必要的賠償，包括但不限於緊急醫療服務、
     醫療及醫院之治療；
4.2 本公司對任何受保人提供的意見、服務或任何行為、舉動所產生或導致的損失
     或損害（不論如何產生）概不負責。
受保人須把未曾使用但不適用於餘下旅程的原有交通票據及入場券交由本公司處置。

適用於第7.4部分的不保事項

本公司將不負責因任何疾病而引起的損失。

第7.3部分

本公司將不負責賠償: (i) 價格不包括或由客戶承擔的額外旅遊費用(以已安排的公共交通工具的客位等級為限)。

7.2 補償金額

本公司將支付以下第7.1部分所述之租用車輛或私家車指任何車輛，但不包括所有類別之商用車輛、摩托車及任何9個座位或以上的車輛。

為免生誤會，就同一原因而言，只可就7.1及7.2分項提出一次索償。

7.1 緊急事項

經緊急事項直接引致受保人旅程於開始後遇到阻礙而需要縮短，而受保人無法避免地必須返回原定起保地點時，本公司將會支付以下第7.1分項之保障。

(i) 如受保延誤由原定啟程時間起計達連續72小時，受保人亦須於出現重大或緊急事項起計48小時內告知旅行代理商，提供交通或住宿服務的機構或已事先獲授權之旅行承辦商，否則本公司將不會支付以下第7.1分項之保障。

(ii) 若受保延誤由原定啟程時間起計達連續6至48小時，本公司將會支付以下第7.1分項之保障，惟本公司將不會支付以下第7.1分項所述之車輛或私家車費用。

(iii) 若受保延誤由原定啟程時間起計達連續48小時以上至72小時，本公司將會支付以下第7.1分項之保障，惟本公司將不會支付以下第7.1分項所述之車輛或私家車費用。

受保人已預先向持牌住宿服務提供者或車輛租賃公司(統稱為「指定服務提供者」)預訂住宿，或指定服務提供者就該當地旅遊團提供的行程表中所列的旅遊景點因受到不可預測的嚴重惡劣天氣而臨時取消。

為免生誤會，就同一原因而言，只可就7.1及7.2分項提出一次索償。

7.4 結賬 

受保人於旅程開始及途經已指定國家或地區時，本公司將會支付以下第7.4分項之保障。

(i) 受保人於旅程開始前已向某指定國家或地區的持牌住宿服務提供者(統稱為「指定住宿服務提供者」)或車輛租賃公司(統稱為「指定車輛租賃公司」)預訂住宿，或指定車輛租賃公司已預先租購指定車輛租賃公司所指派的車輛，但因受保人在該國家或地區已無住宿或車輛租賃之需要而致指定住宿服務提供者或車輛租賃公司已無理由向受保人退回其所屬之保單(適用於全年保障)繕發最少24日後，本分項保障將自動無須支付。

(ii) 由當地旅遊承辦商就該當地旅遊團提供之旅行行程中所列之國家或地區為因不可預測的嚴重惡劣天氣而臨時取消。

為免生誤會，就同一原因而言，只可就7.1及7.2分項提出一次索償。

8.1 現金賠償

在本公司未作出賠償的分項保障的關係下，本公司將會在現金賠償金額不足於本分項保障的保障額時，於當地以現金支付上述金額。

8.2 外匯款項

(a) 公共交通費用

由受保人於旅程行程中的任何國家或地區經直接或由公司批准的代收機構代收，或由公司事先獲授權之旅行承辦商或已獲授權之旅行承辦商所屬的旅行社或其代理機構代收，本公司將不負責賠償由此產生的任何外匯費用。

(b) 住宿費用

由受保人於旅程行程中的任何國家或地區經直接或由公司批准的代收機構代收，或由公司事先獲授權之旅行承辦商或已獲授權之旅行承辦商所屬的旅行社或其代理機構代收，本公司將不負責賠償由此產生的任何外匯費用。
為免存疑,如受保人同時獲發臨時及正規的旅遊證件,本公司並不會同時賠償兩者之費用,而只會就兩人之間費用較高的項目作賠償。

適用於第8部分的不保事項

本公司在以下任何情況將不負責賠償:

1. 因受保人疏忽而導致的任何旅程延誤,包括受保人在無法控制的公共交通工具機構或出入口管制站所引致的任何延誤或停頓;
2. 由受保人未能於受保證書上載列的任何交通票據之展延或修改而引致的任何延誤或停頓;
3. 受保人不遵守由該交通票據所發出之任何規則或指引而引致的任何延誤或停頓;
4. 受保人在展延或修改受保證書前於展延或修改後業務及其所引致的任何延誤或停頓。

為免存疑,如受保人因同一原因而出現第8.1及8.2分項所載之不保事項,本公司只會就兩者之中應付保障較高的一項作賠償。

適用於第9部分的不保事項

本公司在以下任何情況將不負責賠償:

1. 受保人未有在發現旅遊證件及/或交通票據遺失後的24小時內或於可行的情況下盡快向當地警方報案;
2. 受保人未有在發現個人錢財損失後於24小時內向當地警方報案;或
3. 受保人在無人看守下將旅遊證件或交通票據放置在公眾地方而導致的損失;
4. 受保人未能於香港的主要住所內(「受保人主要住所」)於返回起保地點後或於保單屆滿後30天內立即向運送機構或運送機構僱主作出書面報告,而他們亦確認收到該書面報告;或
5. 受保人於香港的主要住所內於返回起保地點後或於保單屆滿後30天內未能銀行、匯款機構或其他機構或貨運機構兌現貨幣之原因作出公告(如郵政信箱的信封);或
6. 就旅遊證件或交通票據無法解釋的損失或離奇失蹤。

適用於第10部分的不保事項

本公司在以下任何情況將不負責賠償:

1. 受保人未有在發現個人錢財損失後於24小時內或於可行的情況下盡快向當地警方報案;
2. 受保人因任何原因而未能在適當的時間於適當的當地或香港之貨運機構兌現貨幣所引致的損失或損毀;
3. 受保人於沒有申請延誤補償而將因交通票據遺失而引致的損失或損毁。

適用於第11部分的不保事項

本公司在以下任何情況將不負責賠償:

1. 受保人在無人看守下將個人錢財放置在公眾地方而導致的損失;
2. 受保人在無人看守下將個人錢財於香港的主要住所內(「受保人主要住所」)之居所內空置而遭爆竊,受保人將可獲賠償重置或修理其居所內之家庭物品及個人財物(不包括保險金錢);爆竊指造出單位必須由受保人或其直屬家庭成員直接進入方可避免損失之情況;
3. 受保人在為其主要住所內之家居物品及個人財物進行清潔及清洗維修或翻新過程或因大氣或氣候轉變而引致的損失或損毀;
4. 受保人因過期未繳款項而需支付之任何利息或財政費用。
5. 受保人於香港的主要住所內之家庭物品及個人財物(不包括保險金錢)的損失,惟該等損失能直接因受保人主動行為而招致。(例如:任何手提電話的損失(除非受保人能提供載有該手提電話的國際行動裝置辨識碼之文件或手提電話);或受保人在為其於香港的主要住所內之家居物品及個人財物進行清潔及清洗維修或翻新過程或因大氣或氣候轉變而引致的損失或損毀。}

適用於第12部分的不保事項

本公司在以下任何情況將不負責賠償:

1. 受保人因任何事故或受讓者任何行為而導致的損失或損毁;或
2. 受保人因任何事故或受讓者任何行為而導致的損失或損毁。
第 17 部 取消及未能完成保單

如受保人在保單財務上按期支付目標金額後, 為免存疑, 本部分所述之租用車輛或私家車指任何車輛, 但不包括所有類別之商用車輛、公共運輸工具、貨車或貨物拖車, 除非另有註明的除外。如受保人直接或間接因下列事項而取消郵輪旅程, 而其就該郵輪旅程已預先繳付的訂金或任

何費用因此被沒收並無法從相關機構退回, 本公司將就此向受保人作出賠償:

a) 無論因何原因直接或間接導致受保人未能於指定登記地點登上郵輪;

b) 任何未能向上述各方及/或保險公司索償的餘下部分有任何賠償責任之先決條件(不適

用於第 18.1 部分第 2 款之承擔及第 18.2 部分第 4 款之承擔); 及

第 19 部 郵輪旅程出現延誤

如受保人因下列原因取消郵輪旅程, 而其就該郵輪旅程已預先繳付的訂金或任

何費用因此被沒收並無法從相關機構退回, 本公司將就此向受保人作出賠償:

a) 由受保人錯誤提交的資料或申請, 而需取消已預約的旅遊安排及/或安排於旅行經

理或其代理處的申請變更內容的資料;

b) 任何未能向上述各方及/或保險公司索償的餘下部分有任何賠償責任之先決條件(不適

用於第 18.1 部分第 2 款之承擔及第 18.2 部分第 4 款之承擔); 及

第 20 部 一般條款

a) 本公司將不負責賠償:

b) 本公司將不負責賠償:

c) 本公司將不負責賠償:

d) 本公司將不負責賠償:

e) 本公司將不負責賠償:

f) 本公司將不負責賠償:

g) 本公司將不負責賠償:

h) 本公司將不負責賠償:

i) 本公司將不負責賠償:

j) 本公司將不負責賠償:

k) 本公司將不負責賠償:

l) 本公司將不負責賠償:

m) 本公司將不負責賠償:

n) 本公司將不負責賠償:

o) 本公司將不負責賠償:

p) 本公司將不負責賠償:

q) 本公司將不負責賠償:

r) 本公司將不負責賠償:

s) 本公司將不負責賠償:

t) 本公司將不負責賠償:

u) 本公司將不負責賠償:

v) 本公司將不負責賠償:

w) 本公司將不負責賠償:

x) 本公司將不負責賠償:

y) 本公司將不負責賠償:

z) 本公司將不負責賠償:
3. 因不能避免的原因所引致自動延期保障期 — 如因利因未能預計及完全在受保人控制範圍以外的原因或情況，而引致受保人未能於本保單到期日起的 90 天內作出續保申請(適用於列於取消旅程及旅程阻礙內之所有索償項目)。

4. 未經直接指明 — 除經「24 小時緊急援助」安排及促致保單持有人按保單規定報案後，本保單不會直接支付任何賠償。

5. 受保人在何種情況下可能被拒保 — 如保單持有人或受保人就任何原因對本保單所指定的醫療服務機構

6. 索償條款

2. 一組等級一或多組等級 — 如索償時出現欺詐成分或蓄意誇大事實、或受保人或其代表申請本保單下的保障時使

3. 保障及/或護照或機票遭竊/遺失/被盜/被破壞

4. 可分割性 — 本保單所揀選之任何機票、旅行證書、護照或護照碎片由本保單所揀選之任何機票、旅行證書、護照或護照碎片的任何不是本保單某一方的人士或實體,不能根據《合約(第三者權利)法例》及適用於本公司的司法管轄區的可分割性條例,作出索償。

5. 保障及/或護照或機票損失/被竊

6. 30 天/90 天/365 天 — 如保單持有人於任何日內於本保單所揀選之任何機票、旅行證書、護照或護照碎片的任何不是本保單某一方的人士或實體,不能根據《合約(第三者權利)法例》及適用於本公司的司法管轄區的可分割性條例,作出索償。

7. 索償程序

8. 保費

9. 保單條款

10. 保費

11. 香港

12. 警察

13. 衛生

14. 拍照

15. 投資

16. 索償

17. 手續

18. 索償

19. 保費

20. 保障

21. 保單

22. 保單

23. 保單

24. 保單

25. 保單

26. 保單

27. 保單

28. 保單

29. 保單

30. 保單

31. 保單

32. 保單

33. 保單

34. 保單

35. 保單

36. 保單

37. 保單

38. 保單

39. 保單

40. 保單

41. 保單

42. 保單

43. 保單

44. 保單

45. 保單

46. 保單

47. 保單

48. 保單

49. 保單

50. 保單

51. 保單

52. 保單

53. 保單

54. 保單

55. 保單

56. 保單

57. 保單

58. 保單

59. 保單

60. 保單

61. 保單

62. 保單

63. 保單

64. 保單

65. 保單

66. 保單

67. 保單

68. 保單

69. 保單

70. 保單

71. 保單

72. 保單

73. 保單

74. 保單

75. 保單

76. 保單

77. 保單

78. 保單

79. 保單

80. 保單

81. 保單

82. 保單

83. 保單

84. 保單

85. 保單

86. 保單

87. 保單

88. 保單

89. 保單

90. 保單

91. 保單

92. 保單

93. 保單

94. 保單

95. 保單

96. 保單

97. 保單

98. 保單

99. 保單

100. 保單

101. 保單

102. 保單

103. 保單

104. 保單

105. 保單

106. 保單

107. 保單

108. 保單

109. 保單

110. 保單

111. 保單

112. 保單

113. 保單

114. 保單

115. 保單

116. 保單

117. 保單

118. 保單

119. 保單

120. 保單

121. 保單

122. 保單

123. 保單

124. 保單

125. 保單

126. 保單

127. 保單

128. 保單

129. 保單

130. 保單

131. 保單

132. 保單

133. 保單

134. 保單

135. 保單

136. 保單

137. 保單

138. 保單

139. 保單

140. 保單

141. 保單

142. 保單

143. 保單

144. 保單

145. 保單

146. 保單

147. 保單

148. 保單

149. 保單

150. 保單

151. 保單

152. 保單

153. 保單

154. 保單

155. 保單

156. 保單

157. 保單

158. 保單

159. 保單

160. 保單

161. 保單

162. 保單

163. 保單

164. 保單

165. 保單

166. 保單

167. 保單

168. 保單

169. 保單

170. 保單

171. 保單

172. 保單

173. 保單

174. 保單

175. 保單

176. 保單

177. 保單

178. 保單

179. 保單

180. 保單

181. 保單

182. 保單

183. 保單

184. 保單

185. 保單

186. 保單

187. 保單

188. 保單

189. 保單

190. 保單

191. 保單

192. 保單

193. 保單

194. 保單

195. 保單

196. 保單

197. 保單

198. 保單

199. 保單

200. 保單

MC16302/2023...13
第9部分
行李延誤
i) 由於航空公司發出的行李事故報告書或由公共交通工具發出並有註明延誤的持續時間的證明文件；

第10至13部分
行李、旅行證件遺失、個人錢財及家居物品損失
i) 當地警方報告正本及／或口供記錄；

ii) 旅行支票之簽發機構在當地的分行或代理發出的事故報告正本；

iii) 就購買遺失或損毀之物件的收據，尤其是：
    - 由航空公司發出的行李事故報告書或由公共交通工具發出並有註明延誤的持續時間的證明文件；

iii) 手提電話損毀
     - 載有該手提電話的國際行動裝置辨識碼(IMEI)、序號及機型號碼／型號、購買日期及購買款項之收據正本。

iv) 如屬物件損毀，修理損毀物件之報價單，並有註明引致損毀之原因，或由修理人員證實該損毀為無法修復的證明文件，尤其是；

v) 行李事故報告書或由相關機構、交通服務機構或公司就有關事件發出之證明(如適用)；

vi) 如屬物件損毀，該損毀物件之相片，尤其是；

vii) 個人責任
     - 第三者的索償文件；

     - 就購買遺失或損毁之物件的收據，尤其是：

     - 每需顯然表明的暴力痕跡及損毀之家居物品及個人財物之相片。

     - 由簽發旅遊證件之機構就補領旅遊證件發出的發票及收據正本(如適用)。

第14部分
信用卡保障
i) 受保人之死亡證；

ii) 信用卡月結單正本，需顯示受保人在旅程期間以信用咭簽賬的購物；

iii) 於旅程中購買有關物品之發票及收據正本。

第15部分
租車自負額保障
i) 地方警方報告正本及／或口供記錄；

ii) 有效之駕駛執照；

iii) 受保人與車輛租賃公司之間的租賃協議及詳細之條款及細則；

iv) 車輛租賃公司發出以證明租車費用之收據正本；

v) 受保人向其租用之汽車所屬的保險公司提出索償之文件；

vi) 車輛租賃公司發出以證明受保人需負責支付自負額及／或營業損失賠償(NOC)之報告；

vii) 就已支付自負額及／或營業損失賠償(NOC)而發出的收據正本。

第17部分
租車自負額保障
i) 當地警方報告正本及／或口供記錄；

ii) 有效之駕駛執照；

iii) 受保人與車輛租賃公司之間的租賃協議及詳細之條款及細則；

iv) 車輛租賃公司發出以證明租車費用之收據正本；

v) 受保人向其租用之汽車所屬的保險公司提出索償之文件；

vi) 車輛租賃公司發出以證明受保人需負責支付自負額及／或營業損失賠償(NOC)之報告；

vii) 就已支付自負額及／或營業損失賠償(NOC)而發出的收據正本。

第18至19部分
郵輪旅程取消及阻礙／郵輪出發後保障
i) 由於航空公司或公共交通工具提供並有註明延誤的原因、日期、時間和持續時間的正式文件；

ii) 已預先付費的郵輪旅程、岸上觀光行程、機票或其他旅遊安排的收據正本；

iii) 由郵輪公司發出並有註明實際登船日期及時間之官方文件；

iv) 以證明事故原因的證明文件，包括醫院賬單、醫生證明信、相關公共機構發出的官方報告／證書；

v) 就已支付自負額及／或營業損失賠償(NOC)而發出的收據正本。

MC163/02.2023...14
ENDORSEMENT

This endorsement shall be attached to and form part of the Policy and all other terms, conditions and exclusions of the Policy, except as supplemented or amended by this endorsement, will remain unchanged and continue in full force. To the extent that any provision of the Policy is inconsistent with any provision of this endorsement, the provisions of this endorsement shall prevail.

OUTBOUND TRAVEL ALERT EXTENSION ("Extension")

- Unless otherwise stated or the context otherwise requires, the terms and expressions used in this endorsement shall have the same meaning as defined in the policy provisions.
- For the purpose of this endorsement, the following terms shall be defined as follows:
  
  **Definition**
  1. "Outbound Travel Alert" or "OTA" shall mean any of the 3 colour-coded alerts issued by the Hong Kong Government (the "Government") under the Outbound Travel Alert System, and such alerts are hereinafter referred to as "Amber Alert", "Red Alert" and "Black Alert" respectively.
  2. "Place of Incident" shall mean the place (i) which is stated as one of the destinations in the original itinerary to which the Insured Person has arranged to travel and (ii) on which an OTA has been issued by the Government and is in force.

- Notwithstanding anything to the contrary in the Policy, it is hereby declared and agreed that with immediate effect, a) the "Trip Cancellation Benefit" and the "Trip Curtailment" benefit under the "Trip Interruption Benefit" shall be extended to cover the circumstances as set out in paragraphs 1 and 2.1 of this endorsement; and b) the "Additional Cash Allowance for Trip Curtailment" benefit set out in paragraph 2.2 of this endorsement shall be incorporated into the Policy.

1. Extension of the "Trip Cancellation Benefit"

The Company will reimburse the Forfeited Amount in accordance with the percentages as set out in the table below upon cancellation of the Journey prior to the departure from the Place of Origin as a direct result of the issue of a Relevant OTA on the Place of Incident (under the extension in this paragraph 1, the "Relevant OTA" means the OTA issued on the Place of Incident occasioning the cancellation of the Journey), PROVIDED THAT:

- a) in respect of the Place of Incident,
  - i) in case where no OTA is in force on the Effective Date, the Relevant OTA must be issued at least 24 hours after:
    - (aa) for Single-trip Cover, the Certificate of Insurance is issued; or
    - (bb) for Annual Cover, (i) the Policy is issued or (ii) any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later; and
  - ii) in case where an OTA (e.g. an Amber Alert) is already in force on the Effective Date, the Relevant OTA must be at a higher level than that in force on the Effective Date (e.g. a Red Alert) and issued at least 24 hours after:
    - (aa) for Single-trip Cover, the Certificate of Insurance is issued; or
    - (bb) for Annual Cover, (i) the Policy is issued or (ii) any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later; and
- b) the Travel Arrangement is cancelled i) not earlier than 7 days before the scheduled date of departure of the Journey; and ii) at a time when the Relevant OTA is in force.

<table>
<thead>
<tr>
<th>Relevant OTA</th>
<th>Amber Alert</th>
<th>Red Alert</th>
<th>Black Alert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits payable</td>
<td>25% of the Forfeited Amount</td>
<td>50% of the Forfeited Amount</td>
<td>100% of the Forfeited Amount</td>
</tr>
</tbody>
</table>

2.1 Extension of the "Trip Curtailment" Benefit

The Company will pay the Eligible Loss in accordance with the percentages set out in the table below upon curtailment of the Journey as a direct result of the issue of a Relevant OTA on the Place of Incident (under the extension in this paragraph 2.1, the "Relevant OTA" means the OTA issued on the Place of Incident occasioning the curtailment of the Journey), PROVIDED THAT:

- a) the curtailment of the Journey takes place at a time when the Relevant OTA is in force; and
- b) in case where an OTA (e.g. an Amber Alert) is already in force on the Effective Date, the Relevant OTA must be at a higher level than that in force on the Effective Date (e.g. a Red Alert).

<table>
<thead>
<tr>
<th>Relevant OTA</th>
<th>Amber Alert</th>
<th>Red Alert</th>
<th>Black Alert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits payable</td>
<td>25% of the Eligible Loss</td>
<td>50% of the Eligible Loss</td>
<td>100% of the Eligible Loss</td>
</tr>
</tbody>
</table>

The extension of the "Trip Curtailment" benefit as provided above is subject to an additional exclusion as follows:

- The Company shall not be liable for any loss occasioned by curtailment of the Journey as a direct result of the issue of the Relevant OTA if the Insured Person is in the course of performing one's duties as a member of an armed force or other law enforcement agencies at the Place of Incident during the Journey.

2.2 "Additional Cash Allowance for Trip Curtailment" Benefit

The Company will pay an additional cash allowance as follows if the extension of the "Trip Curtailment" benefit under paragraph 2.1 above is payable.

<table>
<thead>
<tr>
<th>Relevant OTA</th>
<th>Amber Alert</th>
<th>Red Alert</th>
<th>Black Alert</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits payable</td>
<td>HK$300</td>
<td>HK$600</td>
<td>HK$1,200</td>
</tr>
</tbody>
</table>
批註

本批註附加於保單並構成保單的一部分。除本批註中所作補充或修改的條款之外，所有保單之條款、條件和不保事項將維持不變。倘任何保單條文與本批註內的條款有抵觸，概以本批註之條款為準。

外遊警示伸延保障（「伸延保障」）

- 除非文義另有規定，本批註使用之詞彙及用語與保單條文中之定義有相同涵義。
- 就本批註而言，下列詞彙的定義如下：

  1. 「外遊警示」指任何由香港政府（「政府」）根據外遊警示制度發出並以3種顏色為標記之警示，而該警示分別為下文所指之「黃色警示」、「紅色警示」及「黑色警示」。

  2. 「受影響地點」指就某地點而言，(i) 该地點為受保人原先安排之行程中的目的地之一；及 (ii) 政府已對該地點發出外遊警示而該警示仍然生效。

- 儘管本保單另有規定，現特此聲明及同意，由即日起，(a) 「旅程取消保障」及「旅程阻礙保障」內之「縮短旅程」保障將伸延至保障本批註第1及2.1段所列之情況；而 (b) 本批註第2.2段所列之「縮短旅程額外現金津貼」保障將被納入保單內。

1. 「旅程取消保障」伸延保障

如受保人直接因受影響地點獲發相關外遊警示而在由起保地點出發前取消旅程（以下在第1段伸延保障中提及的「相關外遊警示」指對影響地點發出並導致取消取消的外遊警示），本公司將按下表所列之百分比就被沒收金額作出賠償，惟：

<table>
<thead>
<tr>
<th>相關外遊警示</th>
<th>黃色警示</th>
<th>紅色警示</th>
<th>黑色警示</th>
</tr>
</thead>
<tbody>
<tr>
<td>應付保障</td>
<td>被沒收金額之 25%</td>
<td>被沒收金額之 50%</td>
<td>被沒收金額之 100%</td>
</tr>
</tbody>
</table>

2.1 「縮短旅程」保障之伸延保障

如因受影響地點獲發相關外遊警示直接引致受保人必須縮短其旅程（以下在第2.1段伸延保障中提及的「相關外遊警示」指對受影響地點發出並導致旅程縮短的外遊警示），本公司將按下表所列之百分比就可償損失作出賠償，惟：

<table>
<thead>
<tr>
<th>相關外遊警示</th>
<th>黃色警示</th>
<th>紅色警示</th>
<th>黑色警示</th>
</tr>
</thead>
<tbody>
<tr>
<td>應付保障</td>
<td>可償損失之 25%</td>
<td>可償損失之 50%</td>
<td>可償損失之 100%</td>
</tr>
</tbody>
</table>

上述「縮短旅程」保障之伸延保障受限於以下的附加不保事項：

- 如受保人在旅程期間於受影響地點正為軍隊或執法機關執勤，本公司則無須就受保人因相關外遊警示而縮短旅程所招致之損失作出任何賠償。

2.2 「縮短旅程額外現金津貼」保障

如本公司須付第2.1段中的「縮短旅程」保障之伸延保障，本公司亦會同時支付下述額外現金津貼。

<table>
<thead>
<tr>
<th>相關外遊警示</th>
<th>黃色警示</th>
<th>紅色警示</th>
<th>黑色警示</th>
</tr>
</thead>
<tbody>
<tr>
<td>應付保障</td>
<td>HK$300</td>
<td>HK$600</td>
<td>HK$1,200</td>
</tr>
</tbody>
</table>