



SunTravel Insurance Plan

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 – Definitions

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/Accidental	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to the <i>insured person</i> during an <i>insured journey</i> .
China	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and <i>Macau</i> .
Chinese Medicine Practitioner	a registered <i>Chinese medicine practitioner</i> under the Chinese Medicine Ordinance (Cap.549, Laws of Hong Kong) but excluding a <i>Chinese medicine practitioner</i> who is the <i>insured person</i> or an <i>immediate family member</i> of the <i>insured person</i> .
Compulsory Quarantine	the <i>insured person</i> is being <i>confined</i> in an isolated ward of a <i>hospital</i> 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 <i>insured person</i> is registered as an in-patient in a <i>hospital</i> for medical treatment for an <i>injury</i> or illness upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to his/her discharge from the <i>hospital</i> . <i>Hospital confinement</i> will be evidenced by a daily room and board charge by the <i>hospital</i> .
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 in respect of each <i>insured journey</i> , either (i) the date of our acceptance of the application for this policy or (ii) the date stated on the receipt issued by the travel agent or <i>public common carrier</i> for the confirmation of payment of <i>travel ticket</i> or tour, whichever is the later.
Follow-Up	the medical treatments directly caused by the <i>injury</i> or <i>illness</i> suffered by the <i>insured person</i> for which the <i>insured person</i> has received treatment or <i>hospital confinement</i> during the <i>insured journey</i> .
Hong Kong	the Hong Kong Special Administrative Region of the People's Republic of China.
Hospital	an establishment which meets all the following requirements: <ul style="list-style-type: none"> 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 or more licensed <i>medical practitioner</i> 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 <i>insured person</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this policy.
Immediate Family Member	the <i>insured person's</i> spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
Infectious Disease	any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.
Injury	bodily injury sustained in an <i>accident</i> solely and independently of all other causes.
Insured Journey	when applying to a single trip travel plan, it means each period of travel commencing from the time when the <i>insured person</i> departs from an immigration counter in the territory of <i>Hong Kong</i> , until the time when the <i>insured person</i> (i) returns to <i>Hong Kong</i> on the date specified in the schedule or (ii) arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> , whichever is the earlier. However, any period of insurance in single trip travel plan should not exceed 180 days for Premier Plan and Standard Plan and seven (7) days for <i>China & Macau</i> Plan. When applying to an annual travel plan, it means each period of travel commencing from the time when the <i>insured person</i> departs from an immigration counter in the territory of <i>Hong Kong</i> , until (i) the time when the <i>insured person</i> arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> or (ii) the expiration of 90 days beginning from the date of departure from <i>Hong Kong</i> for each journey, whichever is the earlier during a policy year.
Insured Person	the person(s) named in the <i>schedule</i> or subsequently endorsed hereon as <i>insured person(s)</i> .
Itinerary	the detailed plan for a journey issued and confirmed by <i>public common carrier</i> , travel agency, tour operator or cruise company, together with the official receipt or confirmation, prior to the commencement of the <i>insured journey</i> .
Laptop Computer	a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC), and tablet PC of any kind are excluded from this category.
Loss of Hearing	<i>permanent</i> irrecoverable 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 Sight	the entire and <i>permanent</i> irrecoverable 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	<i>permanent</i> total functional disablement or complete and <i>permanent</i> physical separation at the limb or organ.
Macau	the Macau Special Administrative Region of the People's Republic of China.
Maximum Benefits	the benefit amount of each of the benefits covered under this policy as stated in the <i>table of benefits</i> .

Medically Necessary Expenses	expenses incurred from the first day of sustaining an <i>injury</i> or <i>illness</i> during the <i>insured journey</i> which are paid by the <i>insured person</i> to a legally qualified <i>medical practitioner</i> , physiotherapist, nurse, <i>hospital</i> and/or ambulance service for medical, surgical, X-ray, <i>hospital</i> 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 Part 2 of this policy. All treatments must be prescribed by a qualified <i>medical practitioner</i> in order for expenses to be reimbursed under this policy. In the event an <i>insured person</i> 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.
Medical Practitioner	a person other than the <i>insured person</i> or <i>immediate family member</i> , qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
Permanent	lasting not less than twelve (12) consecutive months from the date of an <i>accident</i> and at the expiry of that period being beyond hope of improvement.
Policy Effective Date	The effective date of the policy as stated in the <i>schedule</i> , or the renewal date as stated in the latest renewal notice, whichever is the later, provided the premium has been paid.
Pre-existing Condition	the <i>insured person</i> received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a <i>medical practitioner</i> before the <i>effective date</i> .
Principal Home	the house or building located in <i>Hong Kong</i> occupied as a private dwelling by the <i>insured person</i> as his/her only permanent residence.
Public Common Carrier	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.
Relevant Documents	documents include schedule, enrollment form, declaration, riders, endorsements, attachments and amendments (regardless verbally or in written format).
Schedule	the schedule attached to and incorporated in this policy.
Serious Physical Injury or Serious Illness	an <i>injury</i> or <i>illness</i> which requires treatment by a <i>medical practitioner</i> or serious illness results in the <i>insured person</i> or <i>travel companion</i> being certified by that <i>medical practitioner</i> as being unfit to travel or continue with the <i>insured person's</i> original travel arrangement and having to be confined in a <i>hospital</i> or being certified by that <i>medical practitioner</i> for at least consecutive three (3) days of sick leave. Serious physical injury or serious illness shall also include such <i>injury</i> or <i>illness</i> due to which the <i>insured person</i> or <i>travel companion</i> is being denied to board the scheduled <i>public common carrier</i> 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 <i>immediate family member(s)</i> , it shall mean <i>injury</i> or <i>illness</i> for which the <i>immediate family member</i> requires treatment, and which is certified by <i>medical practitioner</i> as being dangerous to life and having to be confined in a <i>hospital</i> , and which results in the <i>insured person's</i> discontinuation or cancellation of his/her original <i>insured journey</i> .
Table of Benefits	the table as shown under Part 2 - Benefits in this policy stating the <i>maximum benefits</i> of each benefit available in accordance to the type of plan.
Terrorism	an act of terrorism includes any act, preparation or threat of action including the intention to influence any government <i>de jure</i> or <i>de facto</i> of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation, 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) <i>de jure</i> or <i>de facto</i> committed for political, religious, ideological, or similar purposes, and which <ul style="list-style-type: none"> involves violence against one (1) or more persons; involves damage to property; endangers life other than that of the person committing the action; 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.
Third Degree Burns	the damage or destruction of the skin to its full depth and damage to the tissues beneath.
Total Disablement	when as the result of an <i>injury</i> and commencing within twelve (12) consecutive months from the date of an <i>accident</i> the <i>insured person</i> is totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the <i>insured person</i> is reasonably qualified by reason of his/her education, training or experience, or if the <i>insured person</i> has no business or occupation, total disablement means the inability of the <i>insured person</i> to perform any activities which would normally be carried out in the <i>insured person's</i> daily life.
Travel Companion	the person who made the travel booking or reservation with the <i>insured person</i> and accompanied the <i>insured person</i> for the whole <i>insured journey</i> other than the tour guide or the tour member.
Travel Ticket Voluntary Travel Insurance Policy	a travel ticket purchased for travelling on any <i>public common carrier</i> . travel insurance policy actually paid by the <i>insured person</i> 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 <i>insured person</i> shall be excluded from this definition.
War	a contest by force between two (2) 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 (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the sovereign.
We, Us or Our	Zurich Insurance Company Ltd

Part 2 – Benefits

Table of Benefits		Maximum Benefits Per Insured Person Per Insured Journey (HKD)		
Section	Coverage	Premier Plan	Standard Plan	China & Macau Plan
1.	Medical Cover Medical Expenses including sub-limits for: – Follow-up Medical Expenses due to accidental injury - 25% of maximum benefits – Follow-up Medical Expenses due to illness - 10% of maximum benefits – Overseas travelling expenses for seeking medical treatment	1,000,000	500,000	250,000
(a)	Overseas Hospital Daily Cash Benefit (HKD250 per day)	300	300	N/A
(b)	Hospital confinement or quarantine cash allowance due to Infectious Disease (HKD500 per day)	5,000	3,000	N/A
(c)		5,000	5,000	N/A
2.	Zurich Emergency Assistance (a) Deposit Guarantee for Hospital Admission (b) Emergency Medical Evacuation (c) Repatriation of Mortal Remains (d) Compassionate Visit (HKD1,200 per day / HKD700 per day) (e) Travelling and Accommodation Expenses (HKD1,950 per day) (f) Return of Unattended Children (g) 24-hour Telephone Hotline and Referral Services	50,000 Actual cost Actual cost One economy class round-trip travel ticket and hotel accommodation expenses up to 5 days One economy class one-way travel ticket and hotel accommodation expenses up to 4 days and up to HKD7,800 One economy class one-way travel ticket and up to 30,000 Included		
3.	Personal Accident (a) Accident on Public Common Carrier or during Robbery (b) Other Accidents (c) Burns Cover	2,000,000 1,000,000 200,000	1,000,000 1,000,000 200,000	500,000 250,000 100,000
4.	Compassionate Death Cash and Visit (a) Compassionate Death Cash (b) Compassionate Visit	10,000 One economy class round-trip travel ticket and hotel accommodation expenses up to 30,000		
5.	Personal Baggage Cover Including sub-limits for: – Per item, pair, set or collection – Lap-top computer – Aggregate limit for all cameras, camcorders and their accessories and related equipment – Aggregate limit for all sports equipment	20,000 2,500 10,000 5,000 5,000	10,000 2,500 10,000 5,000 5,000	5,000 2,500 5,000 5,000 N/A
6.	Loss of Personal Money	3,000	2,500	1,000
7.	Credit Card Protection	20,000	10,000	N/A
8.	Loss of Travel Document and/or Travel Ticket	3,000	3,000	1,000
9.	Loss of Home Contents due to Burglary	100,000	80,000	N/A
10.	Personal Liability	2,500,000	2,000,000	1,000,000
11.	Travel Delay (a) Travel Delay (HK\$300 for each and every 6 hours of delay) (b) Extra Hotel Costs due to Travel Delay (c) Extra Re-routing Costs due to Travel Delay (d) Missed Departure Allowance	2,100 2,000 15,000 2,000	1,500 2,000 10,000 1,000	600 1,000 3,000 N/A
12.	Baggage Delay Allowance (over 6 hours)	1,500	1,000	N/A
13.	Cancellation of Trip (a) Cancellation of trip; or (b) Single Occupancy	30,000 10,000	20,000 5,000	5,000 1,000
14.	Curtailed Trip	30,000	20,000	5,000
15.	Missed Event Cover	2,000	1,000	N/A
16.	Unauthorized Use of Lost Credit Card	3,000	3,000	N/A
17.	Rental Vehicle Excess	5,000	5,000	N/A
18.	Golfer's Hole-in-one	5,000	3,000	N/A
19.	Black OTA Cover	Included	Included	Included
20.	MediExpress China Medical Card Service (applicable to annual travel plan only)	Included	Included	N/A

Section 1 – Medical Cover

(a) Medical Expenses

If the insured person suffers from injury or illness and incurs reasonable medically necessary expenses during the insured journey, 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 from the insured journey. The follow-up medical expenses shall also be extended to cover the medical expenses incurred for the same injury or illness paid to a Chinese medicine practitioner (up to maximum five (5) visits), or for the purposes of Chinese medicine bone-setting, acupuncture or chiropractic treatment, subject to an aggregate limit of HKD3,000 and a per visit per day limit of HKD150. No follow-up medical expenses shall be provided unless the insured person returns to Hong Kong within twelve (12) months from the first day of injury or illness.

Extension to Section 1(a)

Under this section, we extend to reimburse:

- (Applicable to Premier Plan and Standard Plan only) any additional travelling expenses up to a maximum amount of HKD300 incurred by the insured person for the purpose of seeking medical treatment in an overseas hospital if the insured person suffers from injury or illness during the insured journey; and
- 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 from the insured journey. This extension forms part of the follow-up medical expenses under Section 1(a), and the total amount payable under this extension (ii) shall not in aggregate exceed the sub-limit for follow-up medical expenses as stated in the table of benefits.

In no event shall the total amount payable under this Section 1(a) - Medical Expenses (including follow-up medical expenses and extension to Section 1(a)) exceed 100% of the maximum benefits as stated in the table of benefits.

For insured person aged seventy-six (76) years or above upon the commencement of the insured journey, the maximum indemnity payable in regard to medical expenses pursuant to this Section 1(a) (except for the travelling expenses under extension to Section 1(a)(ii)) will be 50% of the maximum benefits as stated in the table of benefits.

(b) Overseas Hospital Daily Cash Benefit (Applicable to Premier Plan and Standard Plan only)

If the insured person is confined in an overseas hospital due to an injury or illness during the insured journey, we will pay a daily allowance of HKD250 and up to the maximum benefits as stated in the table of benefits.

(c) Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease (Applicable to Premier Plan and Standard Plan only, subject to the special conditions stated below)

If the insured person is confined in an overseas hospital due to infectious disease during the insured journey, we will pay a daily hospital confinement allowance of HKD500 and up to the maximum benefits as stated in the table of benefits.

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 HKD500 for each and every day of such compulsory quarantine, up to the maximum benefits as stated in the table of benefits.

The insured person can only claim for either overseas hospital confinement allowance or quarantine cash allowance due to infectious disease, but not both notwithstanding the total amount claimed being within the maximum benefits as stated in the table of benefits.

Regardless of the number of days of hospital confinement or compulsory quarantine due to infectious disease, in no event shall the maximum amount payable under this benefit exceed the maximum benefits as stated in the table of benefits.

Special Conditions applicable to Overseas Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease

- 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.
- Any home quarantine is excluded from this benefit.
- 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.

Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment that is not recommended by a medical practitioner;
- 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 is not urgent and medically necessary during the insured journey, and can be reasonably delayed until the insured person returns to Hong Kong;
- any follow-up medical expenses paid to the medical practitioner, Chinese medicine practitioner, Chinese medicine bone-setter, acupuncturist or chiropractor who is the insured person or immediate family member;
- 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; or
- 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.

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance will arrange for the following benefits in the event that the insured person has suffered from injury or illness during the insured journey and pay for any costs and expenses arising thereof:

(a) Deposit Guarantee for Hospital Admission

Upon admission to a hospital, Zurich Emergency Assistance will provide a guarantee for admission deposit up to a limit of HKD50,000 in respect of any one (1) insured person. Such deposit shall be fully refunded to us and is borne solely by the insured person unless otherwise covered under Section 1 - Medical Cover of Part 2 of the policy.

(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 Hong Kong, or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.

(d) 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, Zurich Emergency Assistance will pay one (1) economy class round-trip *travel ticket* for one (1) *immediate family member* to travel to the location of the *insured person*, and hotel accommodation expenses necessarily and unavoidably incurred by the *immediate family member* up to a maximum amount of HKD1,200 per day (for Premier Plan and Standard Plan) and HKD700 (for *China & Macau Plan*) and a maximum period of five (5) days. This benefit cannot be claimed for more than once during any one (1) *insured journey*.

(e) Travelling and Accommodation Expenses

Zurich Emergency Assistance shall pay for the one-way economy class *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by the *insured person* in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of the *insured person's insured journey* or to return him/her to *Hong Kong* up to a maximum amount of HKD1,950 per day and up to a limit of HKD7,800 per *insured journey*. Any approval on the payment of expenses incurred by the *insured person* is subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity.

(f) Return of Unattended Children

Zurich Emergency Assistance will arrange and pay the one-way economy class *travel ticket* for returning the *insured person's unattended child(ren)* aged below seventeen (17) year old 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*, up to the *maximum benefits* as stated in the *table of benefits*. If necessary, Zurich Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) during the return journey.

(g) 24-hour Telephone Hotline and Referral Services

- (i) Pre-trip Information Assistance
- (ii) Embassy Referral
- (iii) Medical Service Provider Referral
- (iv) Lost Passport Assistance
- (v) Lost Luggage Assistance
- (vi) Interpreter Referral
- (vii) Lawyer Referral
- (viii) Telephone Medical Advice
- (ix) Monitoring of Medical Condition When Hospitalized
- (x) Arrangement for Medical Expenses Guarantee

In respect of services (ix) and (x) above, all hospitalization expenses or medical expenses charged to the *insured person* by a *hospital* or 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 the service provider nominated by Zurich Insurance Company Ltd.

Exclusions applicable to Section 2

No service will be provided or paid under this section:

1. 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;
2. 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;
3. when the *insured person* is residing or travelling outside *Hong Kong* contrary to the advice of a *medical practitioner*; or
4. 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* the *insured person* suffers from *injury* while:
(i) riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier*; or
(ii) being an innocent victim in a robbery or attempted robbery including escape of the perpetrators therefrom;
we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *injury* results in any one (1) of the following Events 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 seventeen (17) year old or below or any *insured person* aged seventy-six (76) or above on the commencement date of the *insured journey*.

(b) Other Accidents

In the event that the *insured person* suffers from *injury* resulting from an *accident* other than the *accident* referred in Section 3(a) - *Accident on Public Common Carrier* or during Robbery above, during the *insured journey*, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that if such *injury* results in any one (1) of the following Events within twelve (12) consecutive months after the date of the *accident*.

Compensation Table		
Events		Percentage of Maximum Benefits
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 Loss of Hearing in		
(a) both ears		75%
(b) one ear		15%

- (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 as a result of the same *accident*, only the Event with the highest compensation will be payable under this section.
- (ii) Upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events to any one (1) *insured person* in the policy, all benefits under the policy shall then immediately cease to be in force with regard to such *insured person*, but such termination shall be without prejudice to any claim originating out of the *accident* causing such loss.
- (iii) For any disablement in relation to Events 2-9 existed prior to an *injury* covered under this policy and becomes totally disabled or a *total disablement* 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 covered *injury*. However, no payment shall be made in respect of any disablement which was totally disabled prior to the *injury*.
- (iv) For *insured person* aged seventeen (17) years old or below or any *insured person* aged seventy six (76) or above on 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.

(c) Burns Cover

In the event that the *insured person* suffers from *third degree burns* as a result of an *accident* during the *insured journey*, we will pay in accordance with the percentage stated in the *Third Degree Burns Table* hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *third degree burns* results in the specified damage to any one (1) of the following specified Areas within twelve (12) consecutive months after the date of the *accident*.

Third Degree Burns Table		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	(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%
Head	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation Conditions:

- (i) Benefit shall not be payable for more than one (1) of the Areas listed above in respect of the same *accident*. If *injury* occurs to more than one (1) of the Areas as a result of the same *accident*, we shall pay only for the Area for which the highest compensation is payable under this section.
- (ii) For any third degree burns resulting in damage to an Area listed in the *Third Degree Burns Table* above and existed prior to an *injury* covered under this policy, and which the same Area is damaged again due to *third degree burns* caused by such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by us having regard to the extent of damage on the Area caused by the covered *injury*. In no event shall we pay for any damage on the Area sustained prior to the *injury*.

Extension to Section 3

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

- (i) the *insured person* is travelling directly from his/her place of residence or place of regular employment in *Hong Kong* to an immigration counter in the territory of *Hong Kong* for the purpose of conducting immigration clearance procedures within three (3) hours before the 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
- (ii) the *insured person* is travelling directly from an immigration counter in the territory of *Hong Kong* to his/her place of residence or place of regular employment within three (3) hours after the 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 aircraft or other *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 for Personal Accident

Where any individual life is insured under multiple policies or certificates of insurance which include accidental death and permanent disablement covers as defined in each policy or certificate of insurance 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 HKD5,000,000 in aggregate and each policy or certificate of insurance 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

(a) Compassionate Death Cash

In the event that the *insured person* dies (naturally or due to accident) during the *insured journey*, we will pay the *Compassionate Death Cash* as stated in the *table of benefits* to the estate of the *insured person*.

(b) Compassionate Visit

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 travel over to the place where the *insured person* dies.

In no event shall the total amount payable under this Section 4(b) - *Compassionate Visit* exceed the *maximum benefits* as stated in the *table of benefits*.

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* which are normally worn or carried by and owned by the *insured person*, provided that any personal possession and belonging that are kept inside an unattended vehicle are locked inside a trunk of the vehicle. We may make payment or, at our option, reinstate or repair the personal possessions 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 applicable to Personal Baggage are as follows:

1. HKD2,500 for any one (1) article, pair, set or collection in respect of any one (1) *insured person*.
2. HKD10,000 (for Premier Plan and Standard Plan) and HKD5,000 (for *China & Macau Plan*) for one (1) *lap-top computer* in respect of any one (1) *insured person*.
3. An aggregate maximum limit of HKD5,000 for all cameras and camcorders and their accessories and related equipment in respect of any one (1) *insured person*.
4. Applicable to Premier Plan and Standard Plan only: An aggregate maximum limit of HKD5,000 for all sports equipment in respect of any one (1) *insured person*.

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

Exclusion applicable to Section 5

This section does not cover:

1. the following classes of property: business merchandise or sample, foodstuffs and/or medicine, tobacco, 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, smart phone or similar device with telecommunications 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;
2. *lap-top computer* with any problems or defects triggered by software and malicious code (including but not limited to download of such software);
3. 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;
4. 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;
5. 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;
6. any loss of property which occurs when it is not being on the same *public common carrier* as the *insured person*, or souvenirs and articles mailed or shipped separately;
7. 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 by the *insured person*;
8. any loss of property when it is left unattended in public place;
9. any loss of property left in unlocked vehicle or in vehicle which is left unattended with no one inside, unless the property is locked inside a trunk of the vehicle;
10. any loss of data recorded on tapes, cards, diskettes;
11. damage to any brittle or fragile items such as glass or crystal;

12. 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 if the event occurs in an aircraft;
13. any loss claimed under Section 12 – Baggage Delay Allowance arising from the same cause; or
14. any loss of or damage to property insured under any other policy or certificate of insurance, or otherwise reimbursed by *public common carrier* or a hotel.

Section 6 – Loss of Personal Money

We will reimburse the *insured person* for the loss of personal money, that is, 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*, up to the *maximum benefits* stated in the *table of benefits*.

Exclusions applicable to Section 6

This section does not cover:

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

Section 7 – Credit Card Protection

If the *insured person* sustains *injury* during the *insured journey* which results in death, we will pay 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 seventeen (17) or below on 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* which is accidentally lost during the *insured journey*. In the event of the accidental loss of *travel ticket* and/or travel document belonging to the *insured person* during the *insured journey*, we will also reimburse the additional travelling expenses and/or accommodation expenses incurred by 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 accommodation as stated in the *itinerary*.

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* stated in the *table of benefits*.

Exclusions applicable to Section 8

This section does not cover:

1. 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;
2. any loss of travel document and/or visa and/or travel ticket which is not necessary for completing the *insured journey*;
3. any unexplained loss or mysterious disappearance;
4. any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or
5. the replacement costs of both the temporary and permanent versions of the same travel document. In the event of such loss, the *insured person* may claim only one (1) version of the same document.

Section 9 – Loss of Home Contents due to Burglary (Applicable to Premier Plan and Standard Plan only)

We will pay for the loss or damage to the home contents within the *insured person's* principal home in *Hong Kong* which is uninhabited by any person during the *insured journey* as a direct result of burglary involving the use of forcible and violent entry to or exit from the premises, up to the *maximum benefits* as stated in the *table of benefits*.

We may make payment or at our sole discretion reinstate or repair the lost or damaged home contents subject to due allowance for wear and tear and depreciation, up to a maximum amount of HKD5,000 for any one article, pair, set or collection.

Special Definition applicable to Section 9

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

Exclusions applicable to Section 9

This section does not cover:

1. 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 phones, 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;
2. 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 for which a police report has not been obtained;
3. shortage due to error, omission, exchange or depreciation in value; or
4. 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 and/or legal expenses for an *accident* occurring during the *insured journey* which causes accidental death or *injury* to a third party or damage to property of a third party, up to the *maximum benefits* stated in the *table of benefits*. 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.

Exclusions applicable to Section 10

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

1. any business, profession or trade;
2. any wilful, malicious or unlawful act of the *insured person* or any criminal acts;
3. any cause whatsoever liability to any person who is the *immediate family member* or relative or employer or employee of the *insured person*;
4. contracts;
5. ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
6. 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 of the *insured person*;
7. any act of *terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
8. 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 (except for Section 11(d) – Missed Departure Allowance) from the departure or arrival time specified in the *insured person's* original *itinerary* 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*, derangement of the *public common carrier* or airport closure, we will pay the following benefits to the *insured person*:

(a) Travel Delay

HKD300 for each and every full six (6) hours of delay up to the *maximum benefits* as stated in the *table of benefits*.

The period of delay will be calculated as follows:

- departure delay will be calculated starting from the original scheduled departure time of the *public common carrier* specified in the *itinerary* provided to the *insured person*, until the actual departure time (i) of the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*; or
- arrival delay will be calculated starting from the original arrival time specified in the *itinerary* provided 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 connecting flights, the delay is to be calculated based on the difference between actual arrival or departure time, as the case may be, and that stated on the *itinerary* regardless of the time spent on transit and the proximate cause of the delay must be one (1) of the causes set out in the first paragraph of this Section 11.

(b) Extra Hotel Cost due to Travel Delay

The additional, reasonable and irrecoverable accommodation expenses incurred outside *Hong Kong* as a result of the delay up to the *maximum benefits* stated in the *table of benefits*.

(c) Extra Re-routing Costs due to Travel Delay

The additional costs incurred by the *insured person* for the purchase of the one-way economy class *travel ticket* in order to travel to the planned destination as specified in his/her original *itinerary* by an alternative *public common carrier*, up to the *maximum benefits* stated in the *table of benefits*. This benefit cannot be claimed for more than once for any one (1) *insured journey*.

(d) Missed Departure Allowance (Applicable to Premier Plan and Standard Plan only)

If the *public common carrier* on which the *insured person* is travelling for the sole purpose of reaching to the departure port or airport as shown on the original *itinerary* is delayed due to the causes set out in the first paragraph of this Section 11, and as a result of which the *insured person* missed the departure of such *public common carrier* as shown on the original *itinerary*, we will pay a lump sum allowance to the *insured person* up to the *maximum benefit* as stated in the *table of benefits*.

Special Condition applicable to Section 11

The *insured person* must have checked-in for the original scheduled *public common carrier* (except for Section 11 (d) – Missed Departure Allowance), and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours of delay and the reason for such delay or such other proof as we may reasonably require.

Exclusions applicable to Section 11

This section does not cover:

1. delay of the *insured journey* as a result of any circumstances which is existing or announced before the *effective date*;
2. 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 except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to alterations to original *itinerary* that is not verified by the airline, travel agency or other relevant organizations;
4. any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act; or
5. 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* (except for Section 11(a) - Travel Delay and Section 11(d) – Missed Departure Allowance).

Section 12 – Baggage Delay Allowance

In the event of the *insured person's* checked-in baggage being delayed for over six hours after the *insured person's* arrival at the scheduled destination abroad, we will pay a lump sum allowance to the *insured person* as stated in the *table of benefits*.

Special Condition applicable to Section 12

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

Exclusions applicable to Section 12

This section does not cover:

1. any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately;
2. any 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
3. any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

Section 13 – Cancellation of Trip

(a) Cancellation of Trip

In the event that the *insured person* has to cancel the *insured journey* as a result of any of the following:

- (i) death, serious physical injury or serious illness of the *insured person*, *immediate family member* or travel companion within ninety (90) days before the commencement date of the *insured journey*;
- (ii) witness summons, jury service or compulsory quarantine of the *insured person* within ninety (90) days before the commencement date of the *insured journey*;
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions, or natural disaster at the planned destination arising within one (1) week before the commencement date of the *insured journey*;
- (iv) serious damage to the *insured person's* principal home in *Hong Kong* due to fire, flood or burglary within one (1) week before the commencement date of the planned *insured journey* which requires the *insured person's* presence in *Hong Kong* on the commencement date of the *insured journey* for the purpose of police investigation; or
- (v) unexpected derangement of the *public common carrier* specified in the original *itinerary* after the *insured person* has checked-in which causes delay of departure from *Hong Kong* for at least twenty-four (24) hours from the departure time specified in the *insured person's* original *itinerary*.

we will pay 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, up to the *maximum benefits* stated in the *table of benefits*.

(b) Single Occupancy

We will reimburse the *insured person*, up to the *maximum benefits* stated in the *table of benefits*, for the additional cost incurred as a result of a change in the per person occupancy rate applicable to the prepaid *travel ticket* and/or accommodation, or tour package, in the event of death, *serious injury* or *serious illness* of the *travel companion* which occurs within one (1) week before the commencement date of the *insured journey* and the *insured person* decides to travel as planned.

Special Conditions applicable to Section 13

The *insured person* may make a claim pursuant to either Section 13(a) - Cancellation of Trip or 13(b) - Single Occupancy, but not both Section 13(a) and 13(b), in respect of any losses arising from the same cause.

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 due to:

- (i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or travel companion;
- (ii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the planned destination which prevents the *insured person* from continuing the *insured journey*; or
- (iii) 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.

The amount of benefit payable under this Section 14 will be calculated in proportion to the number of unused days of the *insured journey* after the relevant interruption in view of the original *itinerary* of the *insured journey*. The *insured person* can only claim either the forfeited expenses for unused days of 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* specified in the *table of benefits*.

Exclusions applicable to Section 13 and Section 14

These sections do not cover:

1. any circumstances leading to the cancellation or curtailment of the *insured journey* which is existing or announced before the *effective date*;
2. if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
3. any medical condition or other circumstances known to have existed before the *effective date*;
4. any loss directly or indirectly arising from any government's regulations control or act, or air traffic control by local government or relevant authorities; 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*;
5. 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;
6. any loss in relation to cancellations or curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations;

7. 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;
8. failure to obtain a written medical report from the *medical practitioner*;
9. 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*;
10. 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
11. 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 – Missed Event Cover (Applicable to Premier Plan and Standard Plan only)

We will reimburse the ticket cost not included in the travel tour package arranged by the travel agent and paid in advance by the *insured person's* or his/her spouse's credit card in the event that the *insured person* is unable to utilize such ticket(s) which being tickets to overseas theme parks, or overseas sports events, music or performance events as caused by the following (which must occur within 90 days (except for sub-paragraphs (iii)) before the commencement date of the *insured journey* but after the purchase of the tickets to the above event(s)):

- (i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or *travel companion*;
- (ii) witness summons, jury service or compulsory quarantine of the *insured person*; or
- (iii) mechanical and/or electrical breakdown of the *public common carrier* occurred before the scheduled start time of the aforesaid event.

Section 16 – Unauthorized Use of Lost Credit Card (Applicable to Premier Plan and Standard Plan only)

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 of the *insured person* by any person other than the *immediate family members* of the *insured person*, provided that the credit card is accidentally lost when carried with the *insured person* during the *insured journey*.

Exclusions applicable to Section 16

This section does not cover:

1. any loss not reported to the local police, or hotel management or public authority within 24 hours upon discovery of loss and for which a relevant report is not obtained at the place of loss;
2. loss of credit card not immediately reported to the local branch or agent of the issuing authority; or
3. any unexplained loss or mysterious disappearance.

Section 17 – Rental Vehicle Excess (Applicable to Premier Plan and Standard Plan only)

If the *insured person* rents or hires a rental vehicle in the course of the *insured journey* which is involved in a collision whilst under the control of the *insured person* or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), we will reimburse the *insured person* for the rental vehicle excess which is payable by the *insured person* in respect of the loss of or damage to the rental vehicle, up to the *maximum benefits* stated in the *table of benefits*. In no event shall this benefit be paid more than once per *insured journey*.

Special Condition applicable to Section 17

The cover under this Section is subject to the *insured person* having taken out relevant comprehensive motor vehicle insurance as arranged by the rental organization against loss of or damage to the rental vehicle during the rental period.

Exclusions applicable to Section 17

This section does not cover:

1. any loss arising from the 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;
2. any loss arising from the *insured person* being in charge of a rental vehicle while under the influence of alcohol or drugs;
3. any loss arising from the illegal or unlawful use of the rental vehicle by the *insured person* during the rental period;
4. any loss arising from the *insured person* not holding a driving license that is valid in the country where the rental vehicle is used; or
5. any loss if the *insured person* fails to purchase a comprehensive motor vehicle insurance policy that covers the rental vehicle.

Section 18 – Golfer's Hole-in-one (Applicable to Premier Plan and Standard Plan only)

In the event of the *insured person* achieving a "hole-in-one" in any recognized golf-course during the *insured journey*, we will indemnify the *insured person* for the cost of hospitality in the golf club as customary for "hole-in-one" up to the *maximum benefits* as stated in the *table of benefits*.

Special Condition applicable to Section 18

The *insured person* must submit a signed statement from a witness in accordance with the practice of the golf club where the game was being played and a certificate for the same is provided by the golf club.

Section 19 – Black OTA Cover

Notwithstanding point 13 under Part 3 - General Exclusions, in the event that the *Hong Kong Security Bureau* has hoisted the Black Outbound Travel Alert ("OTA") to the planned destination(s) of an *insured journey*, after the *insured person* has paid for any travel expenses of such *insured journey* as covered under this policy, we will pay the following benefits to the *insured person*:

(a) Cancellation of Trip

If the Black OTA is hoisted within one (1) week before the commencement date of the *insured journey* and the *insured person* has to cancel such *insured journey*, we will pay 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, up to the *maximum benefits* stated in the *table of benefits* under Section 13(a) - Cancellation of Trip.

Special Condition:

The *insured person* must first recover the tour fees and/or travelling/accommodation fees from the respective travel agent and/or *public common carrier* follows by we pay the remaining irrecoverable costs.

(b) Curtailment of Trip

If the Black OTA is hoisted during the *insured journey* and the *insured person* has to abandon the *insured journey* and return to *Hong Kong*, 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, up to the *maximum benefits* stated in the *table of benefits* under Section 14 - Curtailment of Trip.

(c) Allowance for Involuntary Journey Extension

If the circumstances leading to the issuance of the Black OTA prevent the *insured person* from completing the *insured journey* within the period stated in the original *itinerary* and cause the *insured person* to stay at the planned destination involuntarily, we will pay a daily allowance of HKD500 to the *insured person*, up to a maximum of ten (10) calendar days.

Exclusions applicable to Section 19

This section does not cover:

1. any circumstances leading to the hoisting of the Black OTA which is existing or announced before the *effective date*;
2. if the *insured person* refuses to take the first available alternative transportation offered by the original *public common carrier* (applicable to Section 19(c)); or
3. any loss claimed under Section 11(a) – Travel Delay arising from the same cause (applicable to Section 19(c)).

Section 20 – MediExpress China Medical Card Service (applicable to annual travel plan only)

In the event that the *insured person* suffers from *injury* or *illness* during the *insured journey* in *China* and requires hospitalization, upon admission to an *appointed hospital*, we will provide guarantee for the medical expenses incurred within the *appointed hospital*, up to the *maximum benefits* applicable to Section 1(a) - Medical Expenses as stated in the *table of benefits*.

Special Definition applicable to Section 18

Appointed hospital means any *hospital* listed in the MediExpress China Medical Card Appointed Hospital List provided by us.

Special Conditions applicable to Section 20

1. The *insured person* must settle any medical expenses that have been paid by us, but are not payable under this policy or any amount in excess of the maximum benefit stated in Section 1(a) of Part 2 of this policy within fourteen (14) days after receiving the written notification from us. We will be entitled to cease providing the benefit under this Section 20 if the *insured person* fails to repay to us the outstanding amount as shown on the written notification within the time limit

specified above. During the period when we cease to provide the benefits under this Section 20 or upon cancellation of the policy, the *insured person* has to return all the MediExpress China Medical Card(s) to us and will remain liable to us for any outstanding payment in arrears.

2. In the event of loss of the MediExpress China Medical Card(s), the *insured person* should notify us immediately and pay us HKD100 for each replacement card.
3. The *insured person* is required to provide the appointed hospital relevant identification document, including but not limited to Re-entry Permit, *Hong Kong Identity Card* or Passport, for verification of identity during hospitalization before we provide any guarantee pursuant to this Section 20.
4. This section is applicable only to *insured person(s)* who is/are over 17 year old.
5. The MediExpress China Medical Card Appointed Hospital List is subject to change without prior notice. The *insured person* should call the Zurich Emergency Hotline on +852 2886 3977 for referral to the nearest *hospitals* if he/she needs to visit any *hospital* on the list.

Admission Procedures for Appointed Hospital

- During office hours: admission registration at the In-patient Admission Registry of the *appointed hospital*;
- After office hour: admission registration at the In-patient Admission Registry or Emergency Department of the *appointed hospital*;
- Show and provide the MediExpress China Medical Card together with relevant identification document, including but not limited to Re-entry Permit, *Hong Kong Identity Card* or Passport at the *appointed hospital's* In-patient Admission Registry or Emergency Department for admission.
- In case of any problem arising during admission, please call Zurich Emergency Hotline +852 2886 3977 for assistance.

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:

1. any *pre-existing condition*, congenital and hereditary condition;
2. any illegal or unlawful act by the *insured person* or confiscation, detention, destruction by customs or other authorities;
3. 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;
4. 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. being a crew member or an operator of any air carrier;
10. any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
11. 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;
12. 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 however caused or however named;
13. 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;
14. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
15. any event arising from an act of terrorism, except for Section 1 - Medical Cover, Section 2 - Zurich Emergency Assistance, Section 3 - Personal Accident, Section 11 - Travel Delay, Section 13(a) - Cancellation of Trip, Section 14 - Curtailment of Trip, and Section 19 - Black OTA Cover; any medical treatment received during an *insured journey* which was taken for the purpose of receiving medical treatment or if the *insured journey* was taken while the *insured person* was unfit to travel; or the *insured person* is travelling against the advice of a *medical practitioner*;
16. any expenses that can be compensated from any other sources except for Section 1(b) - Overseas Hospital Daily Cash Benefit, Section 1(c) - Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease, Section 3 - Personal Accident, Section 4(a) - Compassionate Death Cash, Section 11(a) - Travel Delay, Section 11(d) - Missed Departure, Section 12 - Baggage Delay Allowance, and Section 19(c) - Allowance for Involuntary Journey Extension;
17. 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 such *insured person* has an official document issued by an overseas government (other than *China*) as proof that he/she is a legal resident of that other country and travelling with a passport of the People's Republic of China; or any expenses, consequential loss, legal liability or loss of or damage 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; or
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

Part 4 – General Conditions

1. At the time of effecting the 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 single trip travel plan and one-way single trip travel plan, no refund of premium is allowed once the policy has been issued and the policy cannot be renewed once it has expired.
3. All *insured journey* must commence and depart from *Hong Kong*.
4. The maximum period of the *insured journey* for single trip travel plan shall not exceed one hundred and eighty (180) days per trip for Premier plan and Standard Plan, or seven (7) days for *China & Macau Plan*, and for annual travel plan shall not exceed ninety (90) days per trip for all plan levels. For *insured person* who does not return to *Hong Kong* and has purchased a one-way single trip travel plan, the *insured journey* shall end within seven (7) days upon the *insured person's* arrival at the declared final destination.
5. If the *insured journey* cannot be completed within the period stated in the original official *itinerary* issued by the travel agent, *public common carrier* or cruise company due to any circumstances which are beyond the *insured person's* control and arise after the *insured journey* has begun, we will automatically extend the cover period of insurance, subject always to a maximum period of ten (10) calendar days, without charge for such a period as is reasonably necessary for the completion of the *insured journey*.
6. The insurance is valid only for conventional leisure travel or business travel during which the *insured person* performs office or management duties without any manual work. The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.
7. If the same *insured person* is insured under more than one (1) *voluntary travel insurance policy* underwritten by us or our affiliated companies and claims for the same benefit are made under such policies:
 - In respect of benefits other than Section 1(a) - Medical Expenses and Section 3 - Personal Accident cover, only the policy with the greatest compensation for the same cover shall apply.
 - In respect of Section 1(a) - Medical Expenses cover, our maximum liability to any one (1) *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD1,500,000 (or HKD750,000 for the *insured person* aged seventy six (76) or above, or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - In respect of Section 3 - Personal Accident cover, our maximum liability to any one (1) *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD1,500,000 (or HKD750,000 for the *insured person* aged seventy six (76) or above, or aged seventeen (17) or below) or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - In respect of Section 1(a) - Follow-up Medical Expenses, the follow-up medical expenses paid to *Chinese medicine practitioner* or for the purpose of *Chinese medicine bone-setting, acupuncture or chiropractic treatments*, our maximum liability to any one (1) *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD3,000 in any one (1) *accident*.

Part 5 – General Provisions

1. Entire Contract

This policy including all *relevant documents* will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of the policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.

2. Age Limit and Eligibility

For single trip travel plan, the insurance applies to any *insured person* at all ages. For annual travel plan, unless *we* agree otherwise in writing, the *insured person* must be seventy (70) year old or below on the commencement date of this policy and renewal is allowed up to the age of seventy-five (75).

For both single trip travel plan and annual travel plan, any children insured under a family policy or parent+children policy must be seventeen (17) year old or below and accompanied by either parent during the *insured journey*.

3. Notice of Claims

Written notice of claim must be given to *us* by the *insured person* 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 *insured person's* legal representative.

All other certificates, information and evidences required by *us* shall be furnished at the expenses of the *insured person's* or the personal representative of the *insured person* and shall be in such form and of such nature as *we* may prescribe. If the *insured person* does not comply with this condition, *we* shall have the sole discretion to decide not to pay any benefits under this policy.

4. Proof of Loss

Written proof of loss must be furnished to *us* within thirty (30) days from the date of issuance of *our* receipt of the claim form provided to *us*. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide 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 at the expense of the claimant without any expense to *us*.

5. Claims Admittance

In no case shall *we* be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.

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* if *we* deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.

7. Payment of Claims

We will pay all benefits (except for Section 2(b) and 2(c)) to the *insured person* for their respective rights and interests. Benefits payable under Section 2(b) - Emergency Medical Evacuation and Section 2(c) - Repatriation of Mortal Remains will be paid directly to the service provider. All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to the *insured person* after the receipt of due proof upon *our* approval. In the event of accidental death of the *insured person*, *we* will pay all the pending benefits to the estate of the *insured person*. All indemnities provided in this policy will be paid immediately after the receipt of due proof upon *our* approval.

8. Liability Claims

The *insured person* must not admit, deny, or settle a claim without *our* consent.

9. Misrepresentation or Non-disclosure

If the *insured person* or anyone acting on behalf of the *insured person* makes a statement in the application or in connection with any claim knowing that the statement is false, or fail to disclose pre-existing conditions or fail to act in utmost good faith, *we* will not be liable for any claim and all covers and benefits under this policy shall cease immediately. *We* will not be liable to refund any premium paid. If any benefit has been paid by *us*, the *insured person* shall refund such benefit to *us* within seven (7) working days from the date of *our* notice of demand.

10. 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 shall be limited to the refund of premiums paid for this policy, and *we* will be entitled to void or terminate this policy totally.

11. Zurich Emergency Assistance

The service provider of Zurich Emergency Assistance is an independent service provider providing such respective services to the *insured person* upon his/her request. *We* or any of our affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Zurich Emergency Assistance or any of its respective employees, agents or representatives.

12. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as this policy, *we* will only be liable for *our* proportionate share (except for Section 1(b) - Overseas Hospital Daily Cash Benefit, Section 1(c) - Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease, Section 3 - Personal Accident, Section 4(a) - Compassionate Death Cash, Section 11(a) - Travel Delay, Section 11(d) - Missed Departure, Section 12 - Baggage Delay Allowance) and Section 19(c) - Allowance for Involuntary Journey Extension.

13. Clerical Error

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

14. 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 one (1) year from the expiration of the time within which proof of claims is required.

15. 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, and the *insured person* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by *us* for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which *we* are entitled by virtue of *our* right hereunder.

16. Alternative Dispute Resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of *Hong Kong* and applicable at the time of dispute. All unresolved disputes shall be determined by arbitration in accordance with the Arbitration Ordinance (Chapter 609), Laws of *Hong Kong* as amended from time to time. The arbitration shall be conducted in *Hong Kong* by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if *we* deny or reject liability for any claim under the policy and the *insured person* does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of *our* disclaimer, the *insured person's* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

17. Rights of Third Parties

Other than the insured/policyholder or the *insured persons* or as expressly provided to the contrary, a person who is not a party to this policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

18. Compliance with Policy Provisions

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

19. Statement of Purpose for Collection of Personal Data

All personal data collected and held by *us* will be used in accordance with *our* privacy policy, as notified to the *insured person* from time to time and available at this website: www.zurich.com.hk/eng/cs_nonlifepolicieservices_privacy.htm

The *insured person* shall, and shall procure all other *insured person* covered under the policy to, authorize *us* to use and transfer data (within or outside *Hong Kong*), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of *Hong Kong*, for the obligatory purposes as set out in *our* privacy policy as applicable from time to time.

When information about a third party is provided by the *insured person* to *us*, the *insured person* warrant that proper consents from the relevant data subjects have been obtained before the personal data are provided to *us*, enabling *us* to assess, process, issue and administer this policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

20. Governing Law and Jurisdiction

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

Additional General Provisions applicable to annual travel plan only

21. Premium Charge

This policy is an annual policy. The effect of the policy is subject to the settlement of the full premium for the entire policy year. *We* reserve the right to revise or adjust the premium in accordance with *our* applicable premium rate at the time of policy renewal by giving thirty (30) days' prior written notice to the *insured person*.

22. 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.

23. Reinstatement of Policy

If *we* terminate this policy due to non-payment of premium, *we* may allow this policy to be reinstated if the *insured person* provides *us* with a satisfactory written application for reinstatement including proof of insurability and subject to *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. Any pre-existing conditions shall include all such conditions existing prior to the reinstatement date.

24. Cancellation

24.1 *We* have the right to cancel this policy or any section or part of it by giving thirty (30) days' advance notice in writing by registered post to the *insured person's* last known address. Under no circumstances *we* will be obligated to reveal *our* reasons for cancellation. Whenever this policy is cancelled, pro-rata premium for the period starting at the time of cancellation or surrender to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of this policy. The payment or acceptance of any premium subsequent to such termination shall not create any liability on *us* but *we* shall refund any such premium received by *us*.

24.2 The *insured person* has the right to cancel this policy by giving thirty (30) days' advance notice in writing to *us*. In such event, *we* will refund the premium actually paid by the *insured person* covering the period after the date of termination of this policy based on the table below, provided that no claim has been made during the period starting from the policy effective date to the date on which the cancellation takes effect ("Policy Period"), the required premium covering the period before the date of termination shall be calculated in accordance with the table below but in no event shall the required premium be less than *our* customary minimum premiums. If this policy is paid on a monthly basis, *we* have the right to charge the *insured person* the remaining balance of the annual premium for the current policy year in accordance with the charges indicated below.

In both cases above, if there is a claim or service used during the current policy period, there will be no refund of premium on the unexpired period and the *insured person* are liable to settle the annual premium of the policy year.

Policy Period	Percentage of premium earned by <i>us</i>
2 months (<i>our</i> customary minimum premiums)	40%
3 months	50%
4 months	60%
5 months	70%
6 months	75%
Over 6 months	100%

Notwithstanding the above, the *insured person* has the right to cancel this policy by giving notice in writing with signature and return the policy to *us* within fourteen (14) days from the delivery of this policy document if he/she is not satisfied with this policy and has not made any claim during this period of insurance. *We* will refund to the *insured person* all the premiums the *insured person* has paid without interest.

25. Termination of Coverage

This policy shall automatically terminate on the earliest of:

- 25.1 the *insured person* is no longer eligible for the benefits under this policy in view of Section 2 - Age Limit and Eligibility of this Part;
- 25.2 cover under this policy ceases pursuant to the Section 9 - Misrepresentation or Non-disclosure of this Part;
- 25.3 the *insured person* fail to pay after expiry of the 31-day grace period in accordance with Section 22 - Grace Period of this Part; or
- 25.4 the *insured person* or *we* cancel this policy by giving thirty (30) days written advance notice pursuant to Section 24 - Cancellation of this Part.

26. Renewal

The policy shall remain in force for a period of one (1) year from the policy effective date and this policy will be automatically renewed at *our* discretion. Yet *we* reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of this policy at the time of renewal of any period of insurance of this policy by giving thirty (30) days' written notice to the *insured person*. *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 policy effective date of any period of insurance.

Claims Procedure

Step One: Notify us within thirty (30) days of any occurrence which may give rise to a claim.

Step Two: Complete and provide a claim form and the following documents to us.

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

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 Content 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 *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
- Additional for Extra Re-routing Costs due to Travel Delay: the original receipt(s) issued by the *public common carrier* for the cost of the actual ticket(s)
- Additional for Extra Hotel Cost due to Travel Delay: the original receipt issued by the hotel for the cost of the accommodation
- Additional for Cancellation due to Travel Delay: all bills, receipts, coupons, credit card invoices or presentation or the actual ticket

Baggage Delay Allowance

- Official documentation such as property irregularity report from airline/*public common carrier* including date, times and duration of the delay

Cancellation or Curtailment of Trip or Missed Event Cover

- All bills, receipts, coupons, credit card invoices or presentation of the actual tickets
- Diagnosis and treatment, including the *insured person/immediate family member/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*
- Documentary evidence which can verify the seriousness of 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

Unauthorized use of Lost Credit Card

- Police report (which must be made within 24 hours of the occurrence)
- Customer copy of the credit card statement from the issuing bank or credit card company

Rental Vehicle Excess

- Copy of vehicle rental agreement
- Copy of the comprehensive motor vehicle insurance taken out by the insured person for the rental vehicle which contains details of coverage and deductible
- Copy of incident report issued by vehicle rental company and/or police report, which contains details of the *accident*
- Original invoice/receipt which shows the charge of the rental vehicle excess by the rental company

Golfer's Hole-in-one

- a signed statement from a witness
- a certificate for the "hole-in-one" provided by the golf club

Additional documents relevant to the claim may be required and to be forwarded upon *our* request.

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 +852 2886 3977 and quote the *insured person's* name, and the master policy number printed on the policy. An experienced assistance coordinator will handle the *insured person's* enquiry.

To make a claim, call *our* claims hotline on +852 2903 9375. For *our* customer service, call *our* Customer Services Hotline on +852 2903 9434. *Our* office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.



ZURICH®

蘇黎世

永明旅遊保險計劃

當「本公司」收妥保費後，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，特將此等詞彙在本保單上全部加上引號。

「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」。
「中醫」	指任何根據中醫藥條例(「香港」法律第549章)合法註冊成為中醫的人士，若中醫為「受保人」或「直系親屬」則除外。
「強制隔離」	是指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一晝日，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，於每次「受保旅程」中，是指(i)「本公司」接受本保險單的申請日期或(ii)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」已繳付全費的收據所列之日期，以較遲者為準。
「覆診」	直接因「受保人」在「受保旅程」中已接受治療或「住院」的「損傷」或「疾病」所引致的治療。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列所有條件的機構： • 持牌醫院(如所在國家或司法管轄區規定須有牌照)；及 • 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；及 • 駐有註冊護士或合格護士每天24小時提供看護服務；及 • 有一名或以上持牌「醫生」時刻駐院；及 • 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」中感染或開始患上的疾病或病症，以致構成本保單所承保的損失。
「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」	指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
「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」(i)於列明於「附表」內之日期返回「香港」或(ii)返回「香港」境內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180天(優越計劃及精選計劃)及7天(「中國」及「澳門」計劃)。 於全年旅遊計劃中，是指每次「受保人」離開香港入境事務處/櫃檯開始，直至(i)「受保人」返回「香港」境內抵達香港入境事務處/櫃檯或(ii)每次旅程由「香港」出發日起計90天為止的一段期間，於保單年度內，二者以較先為準。
「受保人」	「附表」或批註內註明為受保人之人士。
「行程表」	在「受保旅程」開始前已由「公共交通工具」機構、旅行社、旅遊承辦商或郵輪公司確定，並連同正式收據或確認文件一同發出的詳細計劃行程。
「手提電腦」	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。
「失聰」	「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。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語言中的三種，例如唇音、齒音、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。

「殘廢」	「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。中華人民共和國澳門特別行政區。
「澳門」	中華人民共和國澳門特別行政區。
「最高賠償額」	列於本保單的「保障表」內每項受保保障的賠償額。
「醫療必需費用」	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，包括醫藥、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，但不包括本保單第二部份第二節(b)-緊急醫療運送及第二節(c)-遺體運送兩項保障所需的任何費用。本保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」	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。
「永久」	「意外」事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。
「保單生效日」	在收受保費的前提下，列明於「附表」上之生效日期或列印在最近期的續保通知書上的續保日，以較遲者為準。
「投保前已存在的傷疾」	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。
「主要居所」	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。
「有關文件」	包括「附表」、申請書、聲明、附加契約、批單、附件及修訂本(不論以口述或書面形式)。
「附表」	隨附本保險單名為「Schedule」並構成保單一部份之附表。
「嚴重損傷」或「嚴重疾病」	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」或提供由「醫生」發出的最少連續三天的病假證明書。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」，是指其「直系親屬」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」。指在本保單第二部份一保障內的報表，當中列明各保險計劃中不同保障的「最高賠償額」。
「保障表」	恐怖活動包括任何人或團體為達到政治、宗教、思想或同類目的作出的行動、策劃或威脅活動，包括意圖影響任何國家法律上或實際上的政府或其政治部門，及/或威脅任何國家的公眾或部份公眾，不論是獨自行動或代表或聯同任何組織或法律上或實際上的政府亦然。「恐怖活動」包括： • 涉及以暴力對待一人或多人； • 涉及財物損毀； • 危害生命但不包括執行行動的人； • 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。
「恐怖活動」	皮膚所有皮層及皮下組織被燒毀。 「受保人」遭遇「意外」而蒙受「損傷」，並且於事後連續12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。
「三級燒傷」	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。
「完全傷殘」	用以乘坐任何「公共交通工具」的旅行票。 由「受保人」或列明於有關保單申請表上之申請人實際繳付購買之旅遊保險保單。惟任何由公司、團體或機構實際繳付購買而保障「受保人」之團體旅遊保險保單並不包括於此定義內。
「同行人士」	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：(i)宣佈終止和平關係；及(ii)陷入武裝敵對局面。
「旅行票」	蘇黎世保險有限公司。
「自願性旅遊保險保單」	
「戰爭」	
「本公司」	

第二部份 — 保障

保障表		每名「受保人」每次「受保旅程」之「最高賠償額」(港元)			
節數	保障範圍	優越計劃	精選計劃	「中國」及「澳門」計劃	
1.	醫療保障 醫療費用包括以下限額： 一「意外」「損傷」之「覆診」費用 - 「最高賠償額」之25% 一「疾病」之「覆診」費用 - 「最高賠償額」之10% 一 海外求診之交通費用 (a) 海外「醫院」現金津貼保障(每日250港元) (b) 「傳染病」引致「醫院」「住院」或隔離現金津貼(每日500港元)	1,000,000	500,000	250,000	
2.	蘇黎世緊急支援 入院保證金 (a) 緊急醫療運送 (b) 遺體運送 (c) 遠親探望(每日1,200港元或700港元) (d) 交通及住宿費用(每日1,950港元) (e) 隨行兒童運送 (f) 24小時電話熱線諮詢及轉介服務 (g)	300 5,000 5,000	300 3,000 5,000	不適用 不適用 不適用	
3.	個人「意外」 (a) 乘坐「公共交通工具」或過劫時發生之「意外」 (b) 其他「意外」 (c) 燒傷保障	2,000,000 1,000,000 200,000	1,000,000 500,000 200,000	500,000 250,000 100,000	
4.	身故恩恤金及緊急啟程 (a) 身故恩恤金 (b) 緊急啟程費用		10,000		一張來回經濟客位「旅行票」及實際酒店住宿費用最高至30,000
5.	行李保障 包括以下限額： 一 每件、每對、每套或每組物品限額 一 「手提電腦」限額 一 所有相機及數碼攝錄機及其有關配件及裝備限額 一 所有運動器材限額	20,000 2,500 10,000 5,000 5,000	10,000 2,500 10,000 5,000 5,000	5,000 2,500 5,000 5,000 不適用	
6.	遺失個人現金	3,000	2,500	1,000	
7.	信用卡保障	20,000	10,000	不適用	
8.	遺失旅遊證件及/或「旅行票」	3,000	3,000	1,000	
9.	因竊案而損失家居物品	100,000	80,000	不適用	
10.	個人責任	2,500,000	2,000,000	1,000,000	
11.	旅程延誤 (a) 旅程延誤(每滿六小時之延誤賠償300港元) (b) 因旅程延誤引致之額外酒店費用 (c) 因旅程延誤引致之更改行程費用 (d) 啟程誤點津貼	2,100 2,000 15,000 2,000	1,500 2,000 10,000 1,000	600 1,000 3,000 不適用	

節數	保障範圍	每名「受保人」每次「受保旅程」之「最高賠償額」(港元)		
		優越計劃	精選計劃	「中國」及「澳門」計劃
12.	行李延誤津貼(滿六小時後)	1,500	1,000	不適用
13.	取消行程	30,000	20,000	5,000
(a)	取消行程; 或	10,000	5,000	1,000
(b)	單人啟程			
14.	縮短行程	30,000	20,000	5,000
15.	缺席特別活動保障	2,000	1,000	不適用
16.	遺失之信用卡被盜用保障	3,000	3,000	不適用
17.	租車自負額保障	5,000	5,000	不適用
18.	高爾夫球一桿入洞	5,000	3,000	不適用
19.	黑色外遊警示保障	已包括	已包括	已包括
20.	醫療快線中國醫療卡服務(只適用於全年旅遊計劃)	已包括	已包括	不適用

第一節 醫療保障

(a) 醫療費用

如「受保人」蒙受「損傷」或感染「疾病」並在「受保旅程」中已支付合理的「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」費用當中亦包括因同一「損傷」或「疾病」引起的「中醫」治療費用(治療次數不多於五次)及跌打或針灸治療或脊椎治療，每日每次上限為150港元，最高累積至3,000港元。「受保人」必須於蒙受上述「損傷」或感染上述「疾病」當日起計12個月內返回「香港」，否則不會獲得任何「覆診」費用之賠償。

第一節(a)的額外保障

「本公司」將支付「受保人」：

- (只適用於優越計劃及精選計劃)於「受保旅程」中蒙受「損傷」或感染「疾病」而需往海外「醫院」求診之額外交通費用最高300港元；及
- 於「受保旅程」中已感染「傳染病」至返回「香港」後十日內才確診感染「傳染病」，由「香港」「醫生」收取的「醫療必需費用」。本額外保障是第一節(a)「覆診」費用的一部分，而總賠償額將不超過「保障表」所載「覆診」費用限額。

在任何情況下，第一節(a)-醫療費用(包括「覆診」費用及第一節(a)的額外保障)的合共總賠償額不可超過「保障表」所規定之「最高賠償額」的100%。

「受保人」開始時年齡為76歲或以上之「受保人」，「本公司」將支付其於本第一節(a)醫療費用之最高賠償「保障表」所載之「最高賠償額」的百分之五十(50%)(第一節(a)額外保障(i)之交通費用除外)。

(b) 海外「醫院」現金津貼保障(只適用於優越計劃及精選計劃)

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」而需於海外「醫院」「住院」，「本公司」將支付每日250港元現金津貼及以「保障表」所載之「最高賠償額」為上限。

(c) 「傳染病」引致的「醫院」「住院」或隔離現金津貼(只適用於優越計劃及精選計劃及根據以下之特別條款)

如「受保人」在「受保旅程」中因「傳染病」需於海外「醫院」「住院」，「本公司」將支付每日500港元的「醫院」「住院」現金津貼，最高至「保障表」所載之「最高賠償額」為上限。

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」，而「受保人」可於被「強制隔離」期間獲得每日500港元之隔離現金津貼，最高至「保障表」所載之「最高賠償額」為上限。

「受保人」只可索償「醫院」「住院」現金津貼或隔離現金津貼其中一項，不可索償兩項，即使該兩項的合共賠償不會超過「保障表」所載之「最高賠償額」。

不論因「傳染病」引致的「醫院」「住院」或「強制隔離」之合共日數為多少，本節之總賠償額不可超過「保障表」所規定之「最高賠償額」。

「傳染病」引致的「醫院」「住院」或隔離現金津貼之特別條款

- 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，世界衛生組織將有關「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」中最高緊急應變級別。
- 任何家居隔離並不包括於此保障之內。
- 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。

第一節的不承保事項

本節並不承保：

- 非必要及未經任何「醫生」建議的醫療治療；
- 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」的醫療報告在證的手術或治療；
- 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」、中醫跌打師、針灸師或牙醫；
- 任何「醫院」內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送所需費用除外；非醫療用的個人服務，包括收音機、電話及類似的物品；採購或採用特別支架、儀器或裝置的額外費用；或
- 在身體狀況許何下，「受保人」拒絕依循「醫生」之建議返回「香港」繼續治療，或繼續其「受保旅程」。

第二節 蘇黎世緊急支援

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」，蘇黎世緊急支援將安排以下保障及支付有關所需費用：

(a) 入院保證金

蘇黎世緊急支援將為每名「受保人」提供因入住「醫院」而需繳付的住院保證金，惟不超過50,000港元。如該保證金之用途並非保單第二部份-保障內第一節-醫療保障承保之項目，則金額需退還給「本公司」，並一律由「受保人」自付。

(b) 緊急醫療運送

支付有關「受保人」因緊急醫療運送或運送所引致的必要及無可避免的交通、醫療服務及醫療用品實質費用。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批准於身故地殮葬的費用。

(d) 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，蘇黎世緊急支援將支付一張來回經濟客位「旅行票」予一名「直系親屬」前往該地及其「直系親屬」必要及無可避免地在當地引起的酒店住宿費用，每日上限為1,200港元(優越計劃及精選計劃)及700港元(「中國」及「澳門」計劃)及最高至五日，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。

(e) 交通及住宿費用

蘇黎世緊急支援將支付「受保人」一張單程經濟客位「旅行票」及因必要及無可避免的事件而須緊急醫療運送(如第二節(b)定義)以恢復「受保旅程」的行程或返回「香港」所引致的酒店住宿費用。本節的賠償上限為每日1,950港元及每「受保旅程」7,800港元。惟此事件必須基於醫療需要及預先得蘇黎世緊急支援獨有決定權批准。

(f) 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17歲以下之兒童因此而失去照顧，

蘇黎世緊急支援將支付一張單程的經濟客位「旅行票」予該名(等)兒童返回「香港」，最高至「保障表」所載之「最高賠償額」為上限。如有需要，蘇黎世緊急支援亦可安排一名合資格的服務員陪伴該名(等)兒童返回「香港」。

(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

除非保單另行訂明承保，有關以上(i)及(ii)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

本節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書面同意及/或經由蘇黎世緊急支援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，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；或
- 「受保人」離開「香港」旅行或居住的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 一個人「意外」

(a) 乘坐「公共交通工具」或遇劫時發生之「意外」

如「受保人」在「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
 - 於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12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17歲或以下，或年齡為76歲或以上之「受保人」。

(b) 其他「意外」

如「受保人」在「受保旅程」中因「意外」而蒙受「損傷」，但並非因以上第三節(a)所述乘坐「公共交通工具」或遇劫時發生之「意外」導致，而該「損傷」於「意外」發生當日起計連續12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		「最高賠償額」
保障項目		百分比
「意外」死亡及傷殘		
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「永久」完全「殘廢」	100%
7.	喪失任何單肢「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%

- 在同一宗「意外」事件中只會賠償以上保障項目的其中一項。假如在同一宗「意外」事件中遭受多於一項保障項目，則只按其在本節中可獲最高賠償額的一項賠償。
- 任何於保單內之「受保人」就上述任何一項保障項目獲得賠償後，該「受保人」於保單內之所有保障即時終止，但不會影響因該「意外」所導致的索償事宜。
- 如「受保人」蒙受「損傷」前已有任何與以上2-9保障項目所述的殘缺，而在保單所承保之「損傷」後導致完全殘缺或「完全傷殘」，「本公司」會就該「損傷」所引致的殘缺部份決定「最高賠償額」之百分比作為賠償。而於「損傷」前已出現的任何完全殘缺，則不會獲得任何賠償。
- 於「受保旅程」開始時年齡為17歲或以下，或76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。

(c) 燒傷保障

如「受保人」在「受保旅程」中因「意外」而蒙受「三級燒傷」，而該「三級燒傷」於「意外」發生當日起計連續12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		「最高賠償額」百分比
「三級燒傷」		
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%
	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

賠償條款

- 同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一宗「意外」事件中多於一處部位蒙受「損傷」，則只按其在本節中可獲最高賠償之部位賠償。
- 任何於以上賠償表列明之部位曾經因「三級燒傷」受損，而該部位在保單所承保之「損傷」後再次被「三級燒傷」，「本公司」會就該「損傷」所引致的受損部位決定「最高賠償額」之百分比作出賠償。在任何情況下，「本公司」不會就「損傷」前曾受損之部位作出賠償。

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為出境「香港」而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/櫃檯進入「香港」境內返回「受保人」的「香港」住所或慣常工作地點。
- 失蹤條款
倘若「受保人」乘搭之飛機、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「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之保單或保險證書而每張均包括其個別定義之意外死亡及永久傷殘保障，該名受保人士於所有有關之保單或保險證書的意外死亡及永久傷殘保障合共總賠償額不可超過5,000,000港元，而每份保單或保險證書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 一身身故恩恤金及緊急啟程

(a) 身故恩恤金

如「受保人」在「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予其遺產承辦人。

(b) 緊急啟程

「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。

在任何情況下，第四節(b)-緊急啟程的合共總賠償額不可超過「保障表」所列之「最高賠償額」上限。

第五節 行李保障

如「受保人」穿戴或攜帶及屬於「受保人」的個人財物，包括行李，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。而任何存放在無人看管的汽車內之個人財物，則必需存放在上鎖的汽車行李箱內。「本公司」有權根據有關財物之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2,500港元。
- 每位「受保人」的「手提電腦」最高賠償限額為10,000港元(適用於優越計劃及精選計劃)或5,000港元(適用於「中國」及「澳門」計劃)。
- 每位「受保人」的攝錄及/或攝影器材上，及其所有輔助配件或有關物品的最高賠償總額將不超過5,000港元。
- 只適用於優越計劃及精選計劃：每位「受保人」的所有運動器材的最高賠償總額將不超過5,000港元。

在任何情況下，第五節-行李保障的合共總賠償額不可超過「保障表」所列之「最高賠償額」之100%上限。

第五節的不承保事項

本節並不承保：

- 以下之物品：商業貨品或樣本、食品或飲料及/或藥物、煙草、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、或任何交通工具、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24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、篡權、「恐怖活動」或因政府意圖阻礙、對抗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獲；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起的損失；
- 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；
- 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，除非該物品被存放在已上鎖的行李箱中；
- 任何存錄於磁帶、記憶體存卡、磁碟的資料遺失；
- 任何易碎或易破物品的損毀，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，亦需獲得由該航空公司發出之財物紊亂報告；
- 任何基於同一原因於第十二節-行李延誤津貼同時提出的索償；或
- 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。

第六節 一遺失個人現金

如「受保人」在「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24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；
- 任何原因不明的遺失或神秘消失；或
- 任何因欺詐或行騙引致的損失。

第七節 一信用卡保障

如「受保人」於「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17歲或以下之「受保人」。

第八節 一遺失旅遊證件及/或「旅行票」

若「受保人」的香港身份證、信用卡、駕駛執照、「旅行票」或旅遊證件於「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「行程表」上的交通座位及/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」之100%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24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；
- 沒有需要於次「受保旅程」使用之任何旅遊證件及/或簽證及/或「旅行票」；
- 任何原因不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；或
- 同時索償臨時或永久但屬相同性質的旅遊證件之補領費用，此情況下，「受保人」只能選擇索償其中一款。

第九節 一因爆竊而損失家居物品(只適用於優越計劃及精選計劃)

如「受保人」於「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物品損失或遭到破壞，「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物品。「本公司」有權根據家居物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5,000港元。

第九節的特別詞彙

家居用品是指「受保人」或「主要居所」內居住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：

- 債券、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、餐券或任何贈券、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24小時內未有向警方報案及未能提交警方之報告；
- 錯誤、遺漏、兌換或貶值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 一 個人責任

如「受保人」在「受保旅程」中發生「意外」令第三者「意外」死亡或蒙受「損傷」或財物損失，以致必須承擔法律賠償責任及/或任何法律費用，「本公司」將作出賠償。「本公司」的賠償將以「保障表」所載之「最高賠償額」為上限。惟在未取得「本公司」書面同意前，「受保人」不可向他人承認責任、提出或允許付任何賠償或有關承諾、或牽涉入任何訴訟中。

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：

- 任何職業、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」或親屬或僱主或僱員的責任；
- 合約責任；
- 擁有、佔用、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物；
- 「受保人」或「直系親屬」或親屬或僱主擁有、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致引致；或
- 因政府意圖抑制、防止、鎮壓、報復或回應任何「恐怖活動」所引起的損失。

第十一節 一 旅程延誤

如「受保人」安排乘坐及列明於原定「行程表」上之「公共交通工具」因罷工或其他工業行動、騷亂、暴亂、被劫掠、「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、「公共交通工具」被擾亂或機場關閉而延誤超過六小時(第十一節(d)-啟程誤點津貼除外)，「本公司」會賠償以下保障予「受保人」：

(a) 旅程延誤

每滿六小時的延誤，「本公司」會賠償300港元，最高至「保障表」所列的「最高賠償額」為上限。

延誤時間將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，直至接管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，直至同一班次「公共交通工具」的實際到達時間或(ii)由該「公共交通工具」機構安排的首班取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，不論轉機所需之時間，延誤均以「行程表」上列明和實際之出發或到達時間的差別作出計算，而延誤的主因必須為於第十一節第一段之事故所導致。

(b) 因旅程延誤引致之額外酒店費用

「受保人」於「香港」境外所引致的額外及合理而且無法從其他途徑取回之額外住宿費用，惟以「保障表」所載之「最高賠償額」為上限。

(c) 因旅程延誤引致之更改行程費用

「受保人」因乘搭其他「公共交通工具」前往列明於原定「行程表」內目的地所需之「旅行票」(只限經濟客位)，惟以不超過「保障表」所載之「最高賠償額」為上限。本保障只可在同一「受保旅程」中索償一次。

(d) 啟程誤點津貼(只適用於優越計劃及精選計劃)

如「受保人」乘乘坐「公共交通工具」到達原定「行程表」列明之啟程港口或機場，但此「公共交通工具」因列明於第十一節第一段之事故而延誤，導致「受保人」未能登上原定「行程表」列明之「公共交通工具」，「本公司」將按「保障表」所載，向「受保人」發放一筆啟程誤點津貼。

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(第十一節(d)-啟程誤點津貼除外)，及按「本公司」合理的要求於索償時必須提供「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「行程表」的損失；
- 任何因由當地政府或有關機構的航空管制而引致的損失；或任何因政府法例及規條限制引致的損失；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「行程表」內提供服務的機構/人士承諾賠償或退款(第十一節(a)-旅程延誤及第十一節(d)-啟程誤點津貼除外)。

第十二節 一 行李延誤津貼

如「受保人」已登記寄離的行李於「受保人」抵達海外目的地後超過六小時，該行李仍未運抵，「本公司」將按「保障表」所載，向「受保人」發放一筆行李延誤津貼。

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；
- 任何由直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府或有關公共機構意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢獲而遭扣留或破壞；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 一 取消行程

(a) 取消行程

如「受保人」因以下事故而需要取消行程：

- 「受保人」或「直系親屬」或「同行人士」於「受保旅程」出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 「受保人」於「受保旅程」出發前90日內被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；
- 「受保旅程」出發前一星期內，預定前往之目的地發生不可預見的罷工、騷亂、暴亂、「傳染病」或「恐怖活動」或惡劣天氣或天災；
- 「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；或
- 「受保人」於「香港」辦理登機手續後，列明於「行程表」內所乘搭的「公共交通工具」突然被擾亂以致列明於原定「行程表」上之出發時間延誤超過24小時；

「本公司」會根據「保障表」列明的「最高賠償額」為上限，賠償「受保人」未有使用及無法從其他途徑追討但已支付及須依法支付或預付的旅行費用及/或住宿費用，惟以「保障表」所載之「最高賠償額」為上限。

(b) 單人啟程

如在「受保旅程」出發前一星期內，「同行人士」因死亡、蒙受「嚴重損傷」或患上「嚴重疾病」而無法啟程，但「受保人」仍然決定繼續展開旅程，「本公司」將補償因單獨繼續行程而必須補回的旅程費用差額(包括已預先付訂之「旅行票」及/或住宿費用，旅遊計劃)，惟以「保障表」所載之「最高賠償額」為上限。

第十三節的特別條款

就同一事故所引致的損失，「受保人」只能索償第十三節(a)-取消行程或第十三節(b)-單人啟程其中一項保障而不可同時索償此兩項保障。

第十四節 — 縮短行程

如「受保人」於「受保旅程」啟程後因以下事故而必需放棄行程返回「香港」：
(i) 「受保人」、「直系親屬」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
(ii) 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、或「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「受保人」未能繼續其「受保旅程」；或
(iii) 「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。

有關第十四節之賠償將根據「受保旅程」中斷後按原定「行程表」內列明的「受保旅程」尚剩餘之日數按比例計算。「受保人」只可索償「受保旅程」尚剩餘日數內被沒收之費用，或因縮短行程而額外衍生的費用其中一項。於任何情況下，第十四節-縮短行程的賠償總額亦不可超過「保障表」列明的「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或因由當地政府或有關機構的航空管制而引致的損失；因旅行社、旅遊承辦商、「公共交通工具」及/或於「行程表」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有即時通知旅行社、旅遊承辦商、「公共交通工具」及/或「行程表」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；
- 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、有關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；
- 一切由另一方提供並須由「受保人」支付的服務費用及/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 — 缺席特別活動保障(只適用於優越計劃及精選計劃)

如「受保人」因以下事故於「受保旅程」出發前90日(第(iii)項除外)內未能出席但已預先以「受保人」或其配偶之信用卡購買海外主題公園、海外體育、音樂或娛樂活動之門票，而此門票不包括在旅行社安排之旅行團行程中，「本公司」將賠償此門票費用予「受保人」：
(i) 「受保人」、「直系親屬」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
(ii) 「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；或
(iii) 在上述活動之原定開始時間前發生的「公共交通工具」的機械及/或電路故障。

第十六節 — 遺失之信用卡被盜用(只適用於優越計劃及精選計劃)

如「受保人」於「受保旅程」中因意外遺失信用卡而導致「受保人」之信用卡被「受保人」的「直系親屬」以外人士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。

第十六節不承保事項

本節並不承保：

- 任何在發現遺失後24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，未即時向當地有關發機機構或代理公司報告；或
- 任何原因未明的遺失或神秘消失。

第十七節 — 租車自負額保障(只適用於優越計劃及精選計劃)

如「受保人」在「受保旅程」中租用出租車輛，在駕駛途中發生碰撞，或車輛被偷竊或遭到損毀；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」將根據保障表所列的「最高賠償額」為上限賠償予「受保人」因該車輛被偷竊或遭到損毀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。

第十七節的特別條款

「受保人」必須購買由有關出租車輛安排的汽車綜合保險以保障於租車期間對出租車輛之損失。

第十七節不承保事項

本節並不承保：

- 「受保人」違反任何租車條款或必要的車輛保險條款使用車輛所引致的任何損失；
- 「受保人」於受到酒精或藥物影響下去使用出租車輛所引致的任何損失；
- 「受保人」作出任何違法或非法行為使用出租車輛所引致的任何損失；
- 「受保人」沒有在當地的合法駕駛證件下駕駛出租車輛所引致的任何損失；或
- 「受保人」沒有購買可保障有關出租車輛的汽車綜合保險保單所引致的任何損失。

第十八節 — 高爾夫球一桿入洞(只適用於優越計劃及精選計劃)

如「受保人」於「受保旅程」中在任何認可之高爾夫球會內打出“一桿入洞”，「本公司」會支付「受保人」於該高爾夫球內就一桿入洞約定俗成之款待的有關費用，最高至「保障表」上所列之「最高賠償額」。

第十八節的特別條款

「受保人」必須按照進行活動之高爾夫球會慣例，提供一份由一名證人簽署的聲明及該球會發出的證書。

第十九節 — 黑色外遊警示保障

如「香港」保安局於「受保人」已支付任何旅遊費用後向「受保旅程」之目的地發出黑色外遊警示，儘管警示是因第三部份-不承保事項第13點所述之事故引致，「本公司」會賠償以下保障：

(a) 取消行程

如黑色外遊警示是於「受保旅程」出發前一星期內發出及「受保人」必要取消該「受保旅程」，「本公司」會賠償「受保人」未有使用及無法從其他途徑追討但已支付及須依法支付或預付的旅行費用及/或住宿費用，惟以「保障表」內第十三節-取消行程所載之「最高賠償額」為上限。

特別條款

「受保人」必須先向有關之旅行社及/或「公共交通工具」機構取回團費及/或交通及/或住宿費用之退款，「本公司」只負責賠償剩餘不能退回的費用。

(b) 縮短行程

如黑色外遊警示是於「受保旅程」啟程後發出及「受保人」必需放棄行程返回「香港」，「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，惟以「保障表」內第十四節-縮短行程所載之「最高賠償額」為上限。

(c) 非自願性滯留津貼

如發出黑色外遊警示之事故導致「受保人」未能於原定「行程表」的日期內完成「受保旅程」及需要非自願性滯留於預定目的地，「本公司」將支付每日500港元現金津貼予「受保人」，最長至十日。

第十九節不承保事項

本節並不承保：

- 於「生效日期」前已發生或已宣佈會引致發出黑色外遊警示的情況；
- 「受保人」拒絕登上由原本之「公共交通工具」機構安排之首批代替交通工具(只適用於第十九節(c))；
- 基於同一原因於第十一節(a)-旅程延誤同時提出的索償(只適用於第十九節(c))。

第二十節 — 醫療快線中國醫療卡服務(只適用於全年旅遊計劃)

如「受保人」在「受保旅程」期間於「國內」蒙受「損傷」或感染「疾病」而需入住「醫院」，於入住「指定醫院」時，「本公司」會根據列於保障表第一節(a)-醫療費用所載之「最高賠償額」為上限，保證「受保人」於入住該「指定醫院」期間的醫療費用。

第二十節的特別詞彙

「指定醫院」是指列明於由「本公司」所提供之醫療快線中國醫療卡指定醫院名單內之任何「醫院」。

第二十節的特別條款

1. 「受保人」保證如有任何並不需由本保險單支付或並不是本保險單承保的醫療費用，又或有關之醫療費用已超過本保險單第二部份之第一節(a)所列之「最高賠償額」，會於收到「本公司」發出的通知書後14日內償還有關費用。如「受保人」並未有於上述限期內償還有關費用，

「本公司」有權暫停所有本節之保障，直至「受保人」向「本公司」償還有關費用。於保障被暫停期間或保障被取消，「受保人」需退還其醫療快線中國醫療卡予「本公司」及仍需對有關醫療費用欠款負責。

- 如「受保人」遺失其醫療快線中國醫療卡，應立即通知「本公司」及繳付港幣100元予「本公司」作為補領費用。
- 「受保人」於入住「指定醫院」治療時，需提供證明文件作身份認證，包括但不限於回鄉證、「香港」身份證或護照，「本公司」才會提供本節之保證金。
- 此節只適用於17歲以上之「受保人」。
- 醫療快線中國醫療卡「指定醫院」名單或會有所更改而不需事先通知。如「受保人」需要查詢有關最近的醫院或任何轉介服務，請致電蘇黎世緊急支援熱線：+852 2886 3977。

入住「指定醫院」手續

- 於辦公時間內，可到住院病人登記處辦理。
- 於非辦公時間，可到住院病人登記處或急症處辦理。
- 於辦理入院手續時需於有關「指定醫院」之病人登記處或急症處出示醫療快線中國醫療卡及有關身份證明文件，包括但不限於回鄉證、「香港」身份證或護照。
- 如於辦理入院手續時有任何問題，請致電蘇黎世緊急支援熱線：+852 2886 3977。

第三部份 — 不承保事項

本保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，或被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」可能或可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；濫用藥物或其他濫用；
- 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；
- 出任為任何空中乘載工具的機務人員或操作員；
- 「受保人」進行或涉及任何空中活動，除非當時「受保人」(i)是以付費乘客身份在持牌航空公司飛機或包機上，或(ii)所參予之活動是由另一位已持牌有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地的有關當局授權；
- 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槍工作；
- 由於HIV(人類免疫缺乏症病毒)及/或愛滋病與HIV有關的任何疾病及/或不論如何引起或持續如何命名的有關疾病，其任何突變體衍化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
- 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
- 任何「恐怖活動」，惟第一節-醫療保障、第二節-蘇黎世緊急支援、第三節-個人「意外」、第一節-旅程延誤、第十三節(a)-取消行程、第十四節-縮短行程及第十九節-黑色外遊警示保障除外；
- 「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」勸輸出外旅遊；
- 已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、第一節(c)-「傳染病」引致的「醫院」「住院」「現金津貼」、第二節-個人「意外」、第四節(a)-身故恩恤金、第十一節(a)-旅程延誤、第十一節(d)-啟程誤點津貼、第十二節-行李延誤津貼及第十九節(c)-非自願性滯留津貼除外；
- 任何持有中華人民共和國護照及以此往返「中國」之「受保人」，但若該「受保人」事先已通知「本公司」有關「受保人」同時擁有由其他海外國家政府(「中國」除外)所簽發的法定文件證明為該地合法居民，則本節不適用；或
- 直接或間接由於下列原因造成的任何費用、間接損失、法律責任或任何損失或損毀：
 - 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；或
 - 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。

第四部份 — 一般條款

- 本保單生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本保單的賠償款項。
- 單次旅遊計劃及單程的單次旅遊計劃中，保單一經簽發，恕不還退任何保費，而保單亦不能續保。
- 所有「受保旅程」均需由「香港」啟程。
- 於單次旅遊計劃中，優越計劃及精選計劃的每次最長「受保旅程」期限不得超過180天，而中國計劃的每次最長「受保旅程」期限不得超過七天。全年旅遊計劃(不論計劃等級)的最長「受保旅程」期限不得超過90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「受保旅程」最長期限不得超過連所申報之最終目的地後七天。
- 如「受保人」於「受保旅程」開始後發生不能控制的事件而未能於原列於由旅行社或「公共交通工具」或郵輪公司機構發出的「行程表」內之日期完成其「受保旅程」，「本公司」將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」，並不額外就此收費，惟最長以十日為上限。
- 本保險只適用於常規的假期旅遊及文職商務旅遊(只限不涉及任何體力勞動的文書工作)。本保險亦不適用於「受保人」進行探險、跋涉、附有裝備之登山運動或類似旅程。
- 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」之同系公司承保的「自願性旅遊保險保單」及於同一事故索償相同之保障：
 - 除第一節(a)-醫療費用保障及第三節-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。
 - 於第一節(a)-醫療費用保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過1,500,000港元(如「受保人」年齡為76歲或以上則為750,000港元)，或最高保障額的一份保單為限，以較高者為準。
 - 於第三節-個人「意外」保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過1,500,000港元(如「受保人」年齡為76歲或以上或17歲或以下，則為750,000港元)，或以最高保障額的一份保單為限，以較高者為準。
 - 於第一節(a)-醫療費用中的「覆診」費用內包括之中醫跌打、針灸或脊椎治療費用中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過3,000港元。

第五部份 — 基本條款

- 整體協議**
本保單包括所有「有關文件」，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單的任何條款。本保單如有任何修改，必須獲得「本公司」有關的負責人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「本公司」另予書面同意外，在本保險單生效日，「受保人」的年齡必須為70歲或以下，並可續保至75歲。
於家庭保單或1名父母+小童保單中(不論是單次旅遊計劃或全年旅遊計劃)，受保兒童年齡必須為17歲或以下及於「受保旅程」中必須與其中一名父母同行。
- 索償通知**
如要申請索償，「受保人」必須於引致損失的事件發生後30日內以書面通知「本公司」。倘因「意外」死亡之索償，「受保人」之合法代表必須立即通知「本公司」。「本公司」所需之任何證明書、資料及證據，須依據「本公司」所定之形式及性質提交，而所需費用概由「受保人」或「受保人」之個人代表負責。如「受保人」不遵守本條款，「本公司」將全權酌情決定不會支付本保單的任何保障。
- 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30日內呈交給「本公司」。倘有合理的理由不能於此限期內將有關證明文件提交「本公司」，但已盡可能於限期後立即送出，且從需要該有關證明文件起計不超過180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，所有費用需由索償者負責，「本公司」概不會負責任何費用。
- 索償時限**
除索償已被「本公司」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「本公司」概不會就「受保人」引致損失的事件發生後滿12個月方提出之有關索償支付賠償。

6. **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。「本公司」擁有該等調查結果之所有權。
7. **支付索償**
「本公司」將按照「受保人」各自之權利及權益向彼等支付賠償(第二節(b)及第二節(c)除外)。第二節(b)-緊急醫療運送及第二節(c)-遺體運返之保障則直接付予服務提供者。「本公司」之所有索償將以港元支付及將在收到所有「本公司」承認之必須證明後支付予「受保人」。如「受保人」意外死亡，「本公司」會將所有尚未支付之賠償額支付予「受保人」之遺產承繼人。當「本公司」收妥所需的證明文件並批核後，將根據本保單立即作出合理賠償。
8. **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。
9. **虛報或漏報資料**
若「受保人」或任何代表「受保人」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述、或未如實地申報任何「投保前已存在之傷疾」或未能遵行最高誠信，「本公司」概不就任何索償進行理賠責任，本保單規定之所有保障亦即時停止生效。「本公司」亦不會就「受保人」已付保費作出任何退款。如「本公司」已支付本任何保障，「受保人」必須於收到「本公司」發出之還款通知書後七日內退還有關之保障賠償予「本公司」。
10. **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單的要求或已超出限制，「本公司」只會退回保單之保費而不負責任何承保責任，「本公司」亦有權完全取消此保單。
11. **蘇黎世緊急支援**
受委任提供服務之蘇黎世緊急支援機構乃是一間獨立服務供應商，在「受保人」要求下為「受保人」提供服務。「本公司」、「本公司」的附屬機構、代理或旗下的員工不會就蘇黎世緊急支援的有關服務供應商、該機構之員工、代理或代表的任何行為、違責、疏忽錯誤或遺漏負責。
12. **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或保險證書內的相同保障，「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、第一節(c)-「傳染病」引致的「住院」或「強制隔離」現金津貼、第三節-個人「意外」、第四節(a)-身故恩恤金、第十一節(a)-旅程延誤、第十一節(d)-啟程誤點、第十二節-行李延誤津貼除外及第十九節(c)-非自願性滯留現金津貼除外)。
13. **筆誤**
「本公司」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。
14. **法律訴訟**
當索償證明文件依據本保單規定送交「本公司」後，60日內不得向本保單進行法律訴訟以要求賠償。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一年後提出訴訟。
15. **代位權**
「本公司」有權自費以「受保人」名義對任何有可能導致本保單索償的承保事件的第三者進行追討，「受保人」需同意執行並允許「本公司」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。
16. **替代性爭議解決方案**
如有任何關乎本保單出現的爭議，爭議各方可根據「香港」司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。所有未能解決之爭議，一律按照「香港」法例第609章《仲裁條例》及不時生效的修訂本以仲裁方式裁定。整個仲裁過程必須在「香港」進行，並由爭議各方同意之單一仲裁人裁定。現明文述明，在爭議各方根據本保單進行任何法律權利前，必須先取得仲裁決定。不論任何類型爭議解決方案的任何狀況或結果，如「本公司」否認或否決「受保人」追索本保單之任何責任，而並未能於「本公司」所發出之通知12個月內按以上規定展開仲裁，「受保人」之賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。
17. **第三者權利**
除保單持有人或「受保人」或本保單以明示方式指明以外，任何人士如非本保單之一方並沒有權利執行或享有本保單條款的保障。任何有關合約第三者權益之法例將不適用於本保單。不論本保單任何條款所列，任何保單變更(包括任何解除責任或責任妥協)或終止均不須第三者同意。
18. **遵從基本條款**
如「受保人」違反本保單任何條款，所有就本保單提出的索償均告無效。
19. **個人資料收集目的**
「本公司」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料，「受保人」亦可透過此網址查閱有關私隱政策：www.zurich.com.hk/chi/cs_nonlife_policyservices_privacy.htm。
「受保人」會，及會促使保單內其他「受保人」，授權「本公司」根據「本公司」於不時適用之私隱政策所詳列的強制性用途，使用及轉發(至「香港」境內或境外)包括屬敏感性如「香港」法例第486章《個人資料(私隱)條例》中所定義之個人資料。
如「受保人」向「本公司」提供任何第三者資料，「受保人」必須保證於提供此等個人資料予「本公司」前已獲得有關資料當事人之正式同意，使「本公司」可以評估、處理、簽發及執行管理本保單，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製表查核。
20. **管轄法律及司法裁判權**
本保單受「香港」法律及條例管轄及按其詮釋，並且服從「香港」的專有司法裁判權。

只適用於全年旅遊計劃的額外基本條款

21. **保費**
本保單為年度保單。保單生效受制於「受保人」繳付同年度之全年所有保費。「本公司」保留權利，根據保單續保日適用的保費率以作更改或調整保費，「本公司」會於調整保費前30天內以書面通知「受保人」。
22. **寬限期**
在首期保費後，「本公司」將於每次保費到期後給予「受保人」31日寬限期。在寬限期內，本保單仍維持生效，如於寬限期屆滿後尚未繳清保費，本保單將於欠繳保費之日起被視為逾時失效。
23. **重訂保單**
若「受保人」因欠繳保費而導致「本公司」宣佈保單逾時失效，惟事後「受保人」向「本公司」提交令「本公司」滿意之重訂申請書，並提供可保性證明，而且得到「本公司」批准，「本公司」可能允許「受保人」重訂保單。但於保單失效期間發生之索償則不會獲得任何保障。任何「投保前已存在之傷疾」將包括於復效日前已出現之傷疾。
24. **取消保單**
24.1 「本公司」有權以30日書面通知「受保人」取消保單或任何章節或部份，通知書將以掛號郵件形式寄至「受保人」最後登記地址。在任何情況下，「本公司」並無責任透露有關終止之原因。保障終止時，若有任何關取消保單生效日在該「保險期」最後一天的期間沒有任何索償，保費會按比例退還。
在保障終止後，任何由「本公司」收取之有關保費將不對「本公司」構成任何責任，「本公司」亦會退還所收保費。
24.2 「受保人」可於30日前向「本公司」提出書面通知以取消此保單，如在該「保單生效日」至取消保單生效日(保障期)期間無索償紀錄，「受保人」已繳交之全年但未到期之保費將根據下列適用之比率計算扣減並退還，但在任何情況下不可低於「本公司」慣常收取之最低保費。如保單以月繳方式繳付全年保費，「本公司」亦有權按以下比率向「受保人」收取剩餘之全年保費。
於任何情況下，如該保單年度已獲得本保單賠償或接受服務，有關之保費將不獲退還及「受保人」必須繳交該保單全年之保費：

保障期	「本公司」應收費比率
兩個月(即慣常收取的最低保費)	40%
三個月	50%
四個月	60%
五個月	70%
六個月	75%
超過六個月	100%

儘管有上述規定，如本保單未符合「受保人」需要在該「保險期」內無索償紀錄，「受保人」有權在保單交付「受保人」後14日內以「受保人」簽署之書面通知「本公司」取消保單並向「本公司」交還保單。「本公司」將會把「受保人」已付之保費無息全數退還。

25. 保障終止

- 本保單之保障將會在遇到下列較早發生之一項時自動終止：
25.1 「受保人」根據本部份第2項-年齡及資格限制所述之情況，不再符合資格獲得本保單的保障；
25.2 根據本部份第9項-虛報或漏報資料所述之情況；
25.3 「受保人」未能根據本部份第22項-寬限期所述之情況，在31日寬限期內付款；或
25.4 任何一方根據本部份第24項-取消保單所述之情況，所以30日內書面通知取消本保單。

26. 續訂保單

從「保單生效日」起計，本保單會維持最長一年生效期及由「本公司」酌情每年自動續保，惟「本公司」保留權利在每個保險期之續保時間前30日向「受保人」提供書面通知以更改條款，包括但不限於保費、保障、保障額或不承保事項。「本公司」沒有責任透露有關更改之原因。儘管如此，「受保人」可於本保單任何一個保險期之保單週年日前表示不接納更改，最後可以不實行續保。

賠償程序

- 步驟一：於可能導致索償的事件發生後30天內通知「本公司」。
步驟二：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
- 法醫官報告
- (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致屍體失蹤一年的證明文件

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24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「行程表」及票據、為抵達預計目的地而更改行程的票據
- 如索償因旅程延誤引致之更改行程費用需額外提交：由「公共交通工具」機構所發出購票的實際費用的正本收據
- 如索償因旅程延誤引致之額外酒店費用需額外提交：由酒店所發出住宿的實際費用的正本收據
- 如索償因旅程延誤引致之取消行程需額外提交：所有賬單、收據、代用券、信用卡繳費單或呈交實際的門票

行李延誤津貼

- 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

取消或縮短行程/單人啟程/缺席特別活動保障

- 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」/「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

遺失之信用卡被盜用

- 警方報告(必須於事發後24小時內發出)
- 由發卡銀行或信用卡公司發出之月結單

租車自負額保障

- 租車合約之副本
- 已詳細列出保障範圍及自負額的出租車輛的汽車綜合保險副本
- 由租車公司及/或警方有關事故之報告，該報告需詳細列明事故的明細
- 由租車公司發出有關租用該車輛之正式收據

高爾夫球一桿入洞

- 一份由一名證人簽署的聲明
- 由球會發出之證書

如有需要，「本公司」將要求索償人提供額外之有關文件以供處理索償事宜用途。

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，說出「受保人」姓名及載於保單上的主保單號碼。「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 9375。聯絡客戶服務，請致電「本公司」查詢熱線：+852 2903 9434。辦公時間為星期一至星期五上午9時至下午5時30分。

(本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。)