TravelCare Insurance Policy

ZURICH®

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 *injury* to the *insured person* during an *insured journey*.

China the territorial limit of the People's Republic of China, but excluding *Hong Kong* and *Macau*.

Chinese Medicine Practitioner a Chinese medicine practitioner other than the *insured person* or an *immediate family member*, who is registered under the Chinese Medicine Ordinance in the Laws of Hong Kong.

Compulsory Quarantine the *insured person* is being *confined* in an isolated ward of a *hospital* or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.

Confined/Confinement the *insured person* is registered as an in-patient in a *hospital* for a medical treatment for an injury or illness upon the recommendation of a *medical practitioner* and continuously stays in the *hospital* prior to his/her discharge from the *hospital*. *Hospital confinement* will be evidenced by a daily room and board charge by the *hospital*.

Domestic Partner an adult aged eighteen (18) or above who have chosen to live with the *insured person* in an intimate and committed relationship, and has resided with the *insured person* for at least three (3) years, intends to do so indefinitely and is able to provide such proof of residence. Domestic partner does not include roommates or any *immediate family member.*

Effective Date when applying to single trip travel plan, it means the enrollment date of this policy.

when applying to annual travel plan, it means in respect of each *insured journey*, either (i) the date of *our* acceptance of the enrollment for this policy or (ii) the date stated on the receipt issued by the travel agent or *public common carrier* for the confirmation of payment of *travel ticket* or tour, whichever is the later.

Follow-Up the medical treatments directly caused by *injury* or *illness* suffered by the *insured person* for which the *insured person* has received treatment during the *insured journey*.

Hong Kong the Hong Kong Special Administrative Region of the People's Republic of China.

Hospital an establishment which meets all the following requirements:

- holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and
- operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and
- provides 24-hour a day nursing service by registered or graduated nurses; and
- has a staff of one or more licensed *medical practitioner* available at all times; and
- provides organized facilities for diagnosis and major surgical facilities; and
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.

Illness sickness or disease of the *insured person* contracted and commenced during the *insured journey* and which results in a loss covered by this policy.

Immediate Family Member the *insured person's* spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

Infectious Disease any kinds of infectious disease 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 *accident* directly and independently of all other causes.

Insured Journey when applied to single trip travel plan for group tour travel, it means the period of travel commencing from the time when the *insured person* arrives at the venue designated by the tour agent as the meeting point for the purpose of commencing the group tour and until the time when the *insured person* arrives at the appointed dismissal place upon the completion of such group tour. For *insured person* who is not returning to *Hong Kong* on the same day after the completion of the group tour, the period of travel shall terminate when the *insured person* arrives at any Hong Kong Immigration Department office/counter for returning to *Hong Kong* on the return day as specified in the *schedule*. However, any period of insurance should not exceed one hundred and eighty (180) days for single trip travel plan.

when applied to a single trip travel plan for free itinerary travel, it means each period of travel commencing from the time when the *insured person* departs from an immigration counter in the territory of *Hong Kong*, until the time when the *insured person* (i) returns to *Hong Kong* on the date specified in the *schedule* or (ii) arrives at any immigration counter in the territory of *Hong Kong* in order to re-enter *Hong Kong*, whichever is the earlier. However, any period of insurance in single trip travel plan should not exceed one hundred and eighty (180) days.

when applied to an annual travel plan, it means each period of travel commencing from the time when the *insured person* departs from an immigration counter in the territory of *Hong Kong*, until (i) the time when the *insured person* arrives at any immigration counter in the territory of *Hong Kong* in order to re-enter *Hong Kong* or (ii) the expiration of ninety (90) days beginning from the date of departure from *Hong Kong* for each journey, whichever is the earlier during a policy year.

Insured Person the person(s) named in the *schedule* or subsequently endorsed hereon as insured person(s).

Itinerary the detailed plan for a journey issued and confirmed by *public common carrier*, travel agency, tour operator or cruise company, together with the official receipt or confirmation, prior to the departure date of the *insured journey*.

Lap-top 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 *permanent* 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 *permanent* 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 *permanent* total functional disablement or complete and *permanent* 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 *table of benefits*.

Medically Necessary Expenses expenses incurred from the first day of sustaining an *injury* or *illness* during the *insured journey* which are paid by the *insured person* to a legally qualified *medical practitioner*, physiotherapist, nurse, *hospital* and/or ambulance service for medical, surgical, X-ray, *hospital* or nursing treatment including the cost of medical supplies and ambulance hire but excluding any expenses incurred under Section 2(b) - Emergency Medical Evacuation or Section 2(c) - Repatriation of Mortal Remains of Part 2 of this policy. All treatments must be prescribed by a *medical practitioner* in order for expenses to be reimbursed under this policy. In the event an *insured person* becomes entitled to a refund of all or part of such expenses from any other source, *we* will only be liable for the excess of the amount recoverable from such other sources.

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

Permanent lasting not less than twelve (12) consecutive months from the date of an *accident* 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 *schedule*, 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 *insured person* or *travel companion* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.

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

Table of Benefits the table as shown under Part 2 – Benefits in this policy stating the *maximum benefits* of each benefit section available in accordance to the type of plan.

Terrorism an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, 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, or any act with the use of nuclear engineering shall be excluded from this definition.

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

Travel Companion the person who made the travel booking or reservation with the *insured person* and accompanied the *insured person* for the whole *insured journey* other than a tour guide or tour member.

Travel Ticket a travel ticket purchased for traveling on any *public common carrier*.

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

War A contest by force between two (2) or more nations, carried on for any purpose; or an armed conflict of sovereign powers, in either case whether such contest or armed conflict is 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 respective sovereigns of such nations.

We, Us or Our Zurich Insurance Company Ltd.

Part 2 – Benefits

Plans and section benefits contained hereunder are applicable in accordance with the plan level shown on the *schedule*.

Table of benefits

Section	Coverage	***Maximum benefits* per *insured person* per *insured journey* (HKD)**		
		Alpine Plan	**Vantage Plan**	***China* and Macau Plan**
1.	Medical Cover			
	(a) Medical Expenses			
	– *Insured person* aged at or below 75	1,000,000	400,000	250,000
	– *Insured person* aged at or above 76	500,000	200,000	125,000
	Including:			
	– Sub-limit for *follow-up* medical expense due to *injury*	100% of *maximum benefits*		
	– Sub-limit for *follow-up* medical expenses due to *illness*	10% of *maximum benefits*		
	– Overseas traveling expenses for seeking medical treatment	300	300	300
	(b) Overseas *Hospital* Daily Cash Benefit (HKD 500 per day)	5,000	3,000	Not applicable
	(c) *Compulsory Quarantine* Cash Allowance due to *Infectious Disease* (HKD 300 per day)	5,000	3,000	1,500
	(d) Hotel Room Accommodation for Convalescence and Traveling Expenses	30,000	10,000	5,000
2.	Zurich Emergency Assistance			
	(a) Deposit Guarantee for *Hospital* Admission	39,000		
	(b) Emergency Medical Evacuation	Actual cost		
	(c) Repatriation of Mortal Remains	Actual cost		
	(d) Compassionate Visit	One economy class round-trip *travel ticket* and hotel accommodation expenses up to 700 per day (Max. 5 days)		
	(e) Traveling and Accommodation Expenses	One economy class one-way *travel ticket* and hotel accommodation expenses up to 7,800		
	(f) Return of Unattended Children	One economy class one-way *travel ticket* and up to 30,000		
	(g) 24-hour Telephone Hotline and Referral Services	Included		

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Section	Coverage	*Maximum benefits* per *insured person* per *insured journey* (HKD)		
		Alpine Plan	**Vantage Plan**	***China* and Macau Plan**
3.	Personal *Accident*			
	(a) *Accident* on *Public Common Carrier* or During Robbery			
	– *Insured person* aged between 18 and 75	1,200,000	600,000	600,000
	– *Insured person* aged 17 or below or 76 or above	300,000	150,000	150,000
	(b) Other *Accidents*			
	– *Insured person* aged between 18 and 75	600,000	300,000	300,000
	– *Insured person* aged 17 or below or 76 or above	300,000	150,000	150,000
	(c) Burns Cover			
	– *Insured person* aged between 18 and 75	500,000	200,000	100,000
	– *Insured person* aged 17 or below or 76 or above	250,000	100,000	50,000
4.	Compassionate Death Cash and Visit			
	(a) Compassionate Death Cash	10,000		
	(b) Compassionate Visit	One economy class round-trip *travel ticket* and hotel accommodation expenses up to		
		30,000	5,000	5,000
5.	Personal Baggage Cover	20,000	10,000	3,000
	Sub-limits:			
	– Per item, pair, set or collection	3,000	3,000	3,000
	– *Lap-top computer*	10,000	10,000	3,000
	– An aggregate limit of all cameras, camcorders and their accessories and related equipment	5,000	5,000	3,000
	– Mobile phone	3,000	Not applicable	Not applicable
6.	Loss of Personal Money	3,000	2,000	1,000
7.	Credit Card Protection	15,000	10,000	5,000
8.	Loss of Travel Document and/or *Travel Ticket*	40,000	10,000	2,000
9.	Loss of Home Contents due to Burglary	100,000	50,000	5,000
10.	Personal Liability	2,500,000	1,500,000	1,500,000
11.	Travel Delay			
	(a) Travel Delay (HKD 300 for each and every full 6 hours' delay)	2,100	900	300
	(b) Extra Hotel Cost due to Travel Delay	1,000	1,000	Not applicable
	(c) Extra Re-routing Cost due to Travel Delay	12,500	5,000	Not applicable
	(d) Cancellation of Trip due to Travel Delay (over 10 hours' delay)	3,000	2,000	1,000
12.	Baggage Delay Allowance (for delay over 6 hours)	1,000	500	300
13.	Cancellation of Trip			
	(a) Cancellation of Trip; or	30,000	10,000	2,000
	(b) Single Occupancy	10,000	2,500	500
14.	Interruption of Trip	30,000	10,000	3,000
15.	Missed Event Cover	2,000	1,000	300
16.	Unauthorized Use of Lost Credit Card	3,000	3,000	Not applicable
17.	Rental Vehicle Excess	5,000	5,000	Not applicable
18.	MediExpress China Medical Card Service (applicable to annual travel plan only)	Included	Included	Not applicable

Section 1 – Medical Cover

(a) Medical Expenses

If the *insured person* suffers from *injury* or *illness* during the *insured journey* 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 the *Chinese medicine practitioner*, or for the purposes of Chinese medicine bone-setting, acupuncture or chiropractic treatments, subject to an aggregate limit of HKD 3,000 and a per visit and per day limit of HKD 200. 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*.

Extensions to Section 1(a)

Under this section, *we* extend to reimburse:

(i) any additional traveling expenses (a receipt of the transportation fee is required as a proof of claim) up to the *maximum benefits* as stated in the *table of benefits* 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

(ii) 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 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 exceed the sub-limit for *follow-up* medical expenses due to *illness* 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*.

Special Condition applicable to Section 1(a)

The *maximum benefits* as shown on the *table of benefits* for each *insured person* is based on the *insured person's* age on the departure date of the *insured journey*.

(b) Overseas *Hospital* Daily Cash Benefit

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 up to the *maximum benefits* as stated in the *table of benefits*.

(c) *Compulsory Quarantine* Cash Allowance due to *Infectious Disease*

If 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 a daily *compulsory quarantine* allowance up to the *maximum benefits* as stated in the *table of benefits*.

In the event that more than one (1) *compulsory quarantine* have been arising in the same *insured journey*, the maximum amount payable under this benefit shall not exceed the *maximum benefits* as stated in the *table of benefits*.

Special conditions applicable to Section 1(c)

1. Any home quarantine is excluded from this benefit.
2. 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*.

(d) Hotel Room Accommodation for Convalescence and Traveling Expenses

Where the *insured person* has suffered from *serious physical injury* or *serious illness* which necessitates *hospital confinement* during the *insured journey*, and upon his/her discharge from the *hospital* and as recommended by the attending *medical practitioner* to convalesce before continuing with the traveling, *we* will pay for the actual cost of hotel accommodation incurred overseas for the sole purpose of convalescence and subject to HKD 1,500 per day. *We* will also pay for the additional one-way *travel ticket* (economy class only) incurred for the *insured person* to return to *Hong Kong*.

In no event shall the total amount payable under this Section 1(d) - Hotel Room Accommodation for Convalescence and Traveling Expenses exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

Exclusions applicable to Section 1

This section does not cover:

1. non-essential medical treatment or any medical treatment that is not recommended by a *medical practitioner*;
2. 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;
3. dental work or treatment, unless procedures necessitated by damage to sound and natural teeth as a result of an *injury* or *accident* occurring during the *insured journey*. Benefit is payable purely for emergency condition and to alleviate the pain and in a legally registered dental clinic or *hospital* but in all circumstances shall not cover any restorative or remedial work, the use of any precious metals, orthodontic treatment of any kind, replacement of natural teeth, denture and prosthetic services such as bridges and crowns, their replacement and related expenses;
4. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
5. surgery or medical treatment which is not substantiated by a written report from a *medical practitioner*;
6. surgery or medical treatment when in the opinion of the *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*;
7. any *follow-up* medical expenses paid to the *medical practitioner or Chinese medicine practitioner,* Chinese medicine bone-setter, acupuncturist or chiropractor who is the *insured person* or *immediate family member*;
8. any additional cost of single or private room or semi-private room accommodation at a *hospital* (unless written document issued by *hospital* which has proven that ward room was fully occupied and has to be hospitalized in a semi-private room accommodation); or charges in respect of special or private nursing; non-medical personal services such as radio, telephone and the like;
9. procurement or use of special braces (unless the use of special braces is resulting from *accident* only and it is recommended by *medical practitioner),* appliances or equipment; or
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.

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 provides guarantee for admission deposit up to a limit of HKD 39,000 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 this 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* or *domestic partner* to travel to the location of the *insured person*, and hotel accommodation expenses necessarily and unavoidably incurred by the *immediate family member* or *domestic partner* up to a maximum of HKD 700 per day and a maximum of five (5) days. This benefit cannot be claimed for more than once for any one (1) *insured journey*.

(e) Traveling and Accommodation Expenses

Zurich Emergency Assistance shall pay 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 of HKD 1,950 per day and up to a limit of HKD 7,800 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 *medical practitioner* other than *our* approved doctors, or any other medical professions, are to be borne by the *insured person* unless otherwise covered under this policy.

ZURICH EMERGENCY ASSISTANCE is rendered by a 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 traveling outside *Hong Kong* contrary to the advice of a *medical practitioner*; or
4. when the *insured person* is residing or traveling 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*

In the event of an *accident* described under Section 3(a) or 3(b) as below which causes *injury* to the *insured person*, and such *injury* results in any one (1) of the following Events listed in the Compensation Table hereunder within twelve (12) consecutive months after the date of the *accident*, *we* will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the *table of benefits*.

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

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.

(b) Other *Accidents*

The *insured person* suffers from *injury* resulting from *accident* other than the *accident* referred in Section 3(a) - "*Accident* on *Public Common Carrier* or during Robbery" above, during the *insured journey*.

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* and *incurable insanity*	100%
10.	*Permanent total loss of hearing* in	
	(a) both ears	75%
	(b) one ear	15%
11.	*Loss of speech*	50%
12.	*Permanent* total loss of the lens of one eye	50%
13.	Loss of or the *permanent* total *loss of use* of four fingers and thumb of	
	(a) right hand	70%
	(b) left hand	50%
14.	Loss of or the *permanent* total *loss of use* of four fingers of	
	(a) right hand	40%
	(b) left hand	30%
15.	Loss of or the *permanent* total *loss of use* of one thumb	
	(a) both right joints	30%
	(b) one right joint	15%
	(c) both left joints	20%
	(d) one left joint	10%
16.	Loss of or the *permanent* total *loss of use* of fingers	
	(a) three right joints	15%
	(b) two right joints	10%
	(c) one right joint	7.5%
	(d) three left joints	10%
	(e) two left joints	7.5%
	(f) one left joint	5%
17.	Loss of or the *permanent* total *loss of use* of toes	
	(a) all toes - one foot	20%
	(b) great toe - both joints	7.5%
	(c) great toe - one joint	5%
18.	*Permanent* disability not otherwise provided for under Events 10 to 17 inclusive, such Percentage of *Maximum Benefits* as *we* shall in *our* absolute discretion determine and being in *our* opinion not inconsistent with the Compensation provided under Events 10 to 17 inclusive.	

(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 2-17 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) If an *insured person* is left-handed, the Percentage of *Maximum Benefits* for Events 13-16 for the various disabilities of right hand and left hand will be transposed.

(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 (Exclude Head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

(i) Benefit shall not be payable for more than one (1) of the Area listed above in respect of the same *accident*. If *injury* occurs to more than one (1) of the Area as a result of the same *accident*, only the Area with the highest compensation will be 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*.

Extensions to Section 3

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

(i) the *insured person* is traveling 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 traveling 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 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 traveling 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.

Special Condition applicable to Section 3

The *maximum benefits* as shown on the *table of benefits* for each *insured person* is based on the *insured person's* age on the departure date of the *insured journey*.

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 (1) individual life under all *accidental* death and *permanent* disablement covers shall not exceed HKD 5,000,000 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 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* or *domestic partner* to travel to the place where the *insured person* dies.

Section 5 – Personal Baggage Cover

We will pay the *insured person* up to the *maximum benefits* as stated in the *table of benefits* and subject to the sub-limits below, for the accidental loss of or damage to the personal possessions including luggage during the *insured journey* which are normally worn or carried by and owned by the *insured person*. For any personal possession and belonging that are kept inside an unattended and locked vehicle, it must be locked inside the 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. HKD 3,000 for any one (1) article, pair, set or collection in respect of any one (1) *insured person*.
2. HKD 10,000 for one (1) *lap-top computer* in respect of any one (1) *insured person* (HKD 3,000 for *China* and Macau Plan).
3. An aggregate maximum limit of HKD 5,000 for all cameras and camcorders and their accessories and related equipment in respect of any one (1) *insured person* (HKD 3,000 for *China* and Macau Plan).
4. HKD 3,000 (Apline Plan only) for one (1) mobile phone in respect of any one (1) *insured person*. This benefit cannot be claimed for more than once for any one (1) *insured journey*.

This section is extended to cover company possessions which would be normally carried by the *insured person* on a business trip, subject to the same *maximum benefits* stated in the *table of benefits* and the sub-limits stated above.

In no event shall the total amount payable under this Section 5 - Personal Baggage Cover exceed 100% of the *maximum benefits* 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 jewelleries or accessories made of or contain of any kind of gold, platinum, diamond, jade or pearl, money (including checks, traveler's checks, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents;
2. mobile phone including PDA phone, smart phone or similar device with telecommunications function and other accessories (except for Alpine Plan);
3. *lap-top computer* with any problems or defects triggered by software and malicious code (including but not limited to download of such software);
4. 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;
5. any loss or damage caused by wear and 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, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage;
6. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power or action taken by government 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;
7. 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;
8. 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*;
9. any loss of property when it is left unattended in public place; any unexplained loss or mysterious disappearance;
10. any loss of property left in unlocked vehicle, any property that is not locked inside a trunk of the vehicle;
11. any loss of data recorded on tapes, cards, diskettes;
12. damage to any brittle or fragile items such as glass or crystal;
13. 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;
14. any loss claimed under Section 12 - Baggage Delay Allowance of Part 2 of this policy arising from the same cause;
15. 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 or other parties.

Section 6 – Loss of Personal Money

We will reimburse the *insured person* for the loss of personal money, that is, cash, checks, money order or traveler's checks 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 traveler's check 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* who aged seventeen (17) or below on the departure date of the *insured journey*.

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

We will pay the replacement cost of the Hong Kong Identity Card, credit cards, driving license, *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 traveling expenses and/or accommodation expenses incurred by the *insured person*, provided that the traveling class and/or the room type for the accommodation shall not be better than the original traveling 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

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* 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 HKD 5,000 for any one (1) 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 ordinarily residing 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, checks, 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 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 due to any person who is the *immediate family member* or *domestic partner* 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 *domestic partner* 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)) 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*, or airport closure, *we* will pay the following benefits to the *insured person*:

(a) Travel Delay

HKD 300 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* as stated in the *table of benefits*.

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

The additional costs incurred by the *insured person* for the purchase of a 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) Cancellation of Trip due to Travel Delay

We will pay the *insured person* up to the *maximum benefit* as stated in the *table of benefits* for the unused travel fare and/or accommodation expenses paid in advance and are not recoverable from any other source if he/she cancels the *insured journey* due to delay of departure from *Hong Kong* for at least ten (10) hours from the original scheduled departure time.

Special Conditions for Section 11

1. The *insured person* must have checked-in for the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours of delay and the reason for such delay or such other proof as *we* may reasonably require.
2. In the event that the original scheduled *public common carrier* is cancelled due to the above-mentioned reasons as stated in the first paragraph of this section and no alternative transportation is arranged to the *insured person* by that *public common carrier*, the *insured person* can only claim for Section 11(a) – Travel Delay or Section 11(c) – Extra Re-routing Costs due to Travel Delay.
3. Where an *insured person* is reimbursed under Section 11(d) – Cancellation of Trip due to Travel Delay, then all other losses arising from the same cause are not reimbursable under Sections 11(a) to 11(c).

Exclusions applicable to Section 11

This section does not cover:

1. delay of the *insured journey* as a result of any circumstance 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;
5. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by *public common carrier*, travel agency, tour operator or other provider of any service forming part of the booked *itinerary* (except for Section 11(a) - Travel Delay);or
6. any losses reimbursed under Section 13 – Cancellation of Trip arising from the same cause.

Section 12 – Baggage Delay Allowance

In the event of the *insured person*'s checked-in baggage being delayed for over six (6) hours after the *insured person's* actual arrival at the scheduled destination abroad, regardless of the number of checked-in baggage, *we* will pay a lump sum allowance as stated in the *table of benefit* to the *insured person*, and subject to the same delayed checked-in baggage can only be claimed once by one (1) *insured person* in any one (1) *insured journey*.

Special Condition for Section 12

All claims must be substantiated by written confirmation from the *public common carrier* on the number of hours of delay, the reason of such delay and the identified checked-in baggage.

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, or action taken by government 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 reimbursed 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 the following:

(i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member, domestic partner* or *travel companion* within ninety (90) days before the departure date of the *insured journey*;

(ii) witness summons, jury service or *compulsory quarantine* of the *insured person* within ninety (90) days before the departure 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 departure date of the *insured journey*; or

(iv) serious damage to the *insured person's* or *travel companion's principal home* in *Hong Kong* due to fire, flood or burglary within one (1) week before the departure date of the *insured journey* which requires the *insured person's* presence in *Hong Kong* on the departure date of the *insured journey* for the purpose of police investigation;

we will pay 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 physical injury or serious illness* of *the travel companion* which occurs within one (1) week before the departure date of the *insured journey* and the *insured person* decides to travel as planned.

Special Conditions for Section 13

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

Section 14 – Interruption of Trip

In the event that after the *insured journey* has begun, the *insured person* has to:

(i) abandon the *insured journey* and return to *Hong Kong* due to:

- death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member, domestic partner* or *travel companion*;
- 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
- serious damage to the *insured person's* or *travel companion'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/or accommodation expenses reasonably and necessarily incurred for the *insured person* to return to *Hong Kong*.

If the *insured journey* is a packaged group tour arranged by travel agency, the benefit payable for the curtailment expenses in relation to the loss of unused travel fare and/or accommodation expenses forfeited will be calculated in proportion of the packaged group tour cost to the number of days remaining after the relevant interruption 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.

OR

(ii) rearrange the *insured journey* due to 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 traveling to that planned destination*, we* will pay for the additional actual travel fare and/or accommodation expenses reasonably and necessarily incurred for the *insured person* to travel to the next planned destination shown on the *itinerary* to continue with the *insured journey*.

In no event shall the total amount payable under Section 14 – Interruption of Trip exceed the *maximum benefits* stated 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 or rearrangement 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 rearrange the travel arrangement immediately when it is found necessary to do so;
6. any loss in relation to cancellations or rearrangements 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 – Interruption of Trip only); or
11. in respect of losses reimbursed under Section 11 – Travel Delay arising from the same cause.

Section 15 – Missed Event Cover

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 or *domestic partner*'s credit card in the event that he/she 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 ninety (90) days (except for sub-paragraphs (iii)) before the departure date of the *insured journey*):

(i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member, domestic partner* 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

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

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 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 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

If the *insured person* rents 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 up to the *maximum benefits* stated in the *table of benefits* for the liable loss or damage of the rental vehicle. This benefit cannot be claimed for more than once for any one (1) *insured journey*.

Special Condition for Section 17

The *insured person* must take relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the rental vehicle during the rental period.

Exclusions applicable to Section 17

This section does not cover:

1. any use of the rental vehicle by the *insured person* that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
2. any condition under the influence of alcohol or drugs of the *insured person* who is in charge of a rental vehicle;
3. any illegal or unlawful use of the rental vehicle by the *insured person* during the rental period;
4. the *insured person* not holding a valid driving license of the country.

Section 18 – 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 for Section 18

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

Special Conditions for Section 18

1. The *insured person* must settle any medical expenses that are not payable by *us* 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 18 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 18 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* HKD 100 for each replacement card.
3. The *insured person* is required to provide the *appointed hospital* the 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 18.
4. This section is applicable only to *insured person(s)* who is/are over seventeen (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 the *insured person's* direct participation in strike, riot or civil commotion or *terrorism*; confiscation, detention, destruction by customs or other authorities;
3. the *insured person* 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, competition 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 *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) traveling 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 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 traveling 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) – *Compulsory Quarantine* Cash Allowance due to *Infectious Disease,* Section 3 – Personal *Accident*, Section 4(a) – Compassionate Death Cash, Section 11(a) – Travel Delay and Section 12 – Baggage Delay Allowance of Part 2 of this policy;
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 the relevant country and traveling with a passport of the People's Republic of China; or
18. 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;
    - 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 this policy the *insured person* must be fit to travel; otherwise *we* shall have the right to repudiate any liability under this policy.
2. (Applicable to Single Trip Travel Plan only) For *insured journey which is* not departing from *Hong Kong*, all the words "*Hong Kong*" which appears in the policy (Except for the definitions of "*China*" and "*Hong Kong*" under Part 1 and all provisions under Part 5) shall be changed to read as "Departure Country" except for the currency, and provided that the travel arrangements must be made and paid in *Hong Kong*. The following benefits shall not be available unless the *insured journey* is departing from and returning to *Hong Kong: follow-up* medical expenses under Section 1(a) – Medical Expenses and Section 9 – Loss of Home Contents due to Burglary of Part 2 of this policy.
3. (Applicable to annual travel plan only) All trips must depart from *Hong Kong*.
4. For 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.
5. The maximum period of the *insured journey* for single trip travel plan shall not exceed one hundred and eighty (180) days per trip, 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.
6. 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 of ten (10) calendar days, without charge for such a period as is reasonably necessary for completion of the *insured journey*.
7. 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.
8. 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:
    - In respect of benefits other than Section 1(a) – Medical Expenses and Section 3 – Personal *Accident* cover of Part 2 of this policy, only the policy with the greatest compensation for the same cover shall apply.
    - In respect of Section 1(a) – Medical Expenses cover of Part 2 of this policy, *our* maximum liability to any one (1) *insured person* in respect of such claim shall not exceed an aggregate limit of HKD 4,500,000 (or HKD 2,250,000 for the *insured person* aged 76 or above or aged 17 or below) 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 *insured person* in respect of such claim shall not exceed an aggregate limit of HKD 1,500,000 (or HKD 750,000 for the *insured person* aged 76 or above or aged 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 paid to *Chinese Medicine Practitioner* or for the purpose of Chinese medicine bone-setting, acupuncture or chiropractic treatments, *our* maximum liability to any one *insured person* in respect of such claim shall not exceed an aggregate limit of HKD 3,000 in any one *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 this policy. No changes in this policy shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.

2. Age Limit

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 child(ren) insured under family policy must be seventeen (17) year old or below and shall be 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*.

All certificates, information and evidences required by *us* shall be furnished at the expenses of the *insured person*'s or their personal representative 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 premium paid for this policy, and *we* will be entitled to void or terminate this policy totally. No refund shall be provided for any child(ren) covered under a family plan.

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 the ones being claimed under this policy, *we* will only be liable for *our* proportionate share (except for Section 1(b) – Overseas *Hospital* Daily Cash Benefit, Section 1(c) – *Compulsory Quarantine* Cash Allowance due to *Infectious Disease,* Section 3 – Personal *Accident*, Section 4(a) – Compassionate Death Cash, Section 11(a) – Travel Delay and Section 12 – Baggage Delay Allowance of Part 2 of this policy) which will be paid under this policy.

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. If the parties are unable to settle the dispute through mediation within ninety (90) days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be *Hong Kong* law and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

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. Right 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: https://www.zurich.com.hk/zh-hk/services/privacy.

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*. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit 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 grace period for the payment of each premium after the first premium. During grace period *we* will keep this policy in force. If after that time the premium remains unpaid, this policy will be deemed to have lapsed from the date when 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* is liable to settle the annual premium of the policy year.

Covered Period	Percentage of Premium Required by *us*
Two months (*Our* customary minimum premiums)	40%
Three months	50%
Four months	60%
Five months	70%
Six months	75%
Over six 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 Policy

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

Step 2: Complete and provide a claim form and the following documents to *us*.

Medical Expenses

- Original medical bills issued by a clinic or *hospital* with the itemized list and/or details of the medical expenses
- Copy of a dated medical report/certificate showing the name of the *insured person*, diagnosis and treatment certified by *medical practitioner*
- Referral letter issued by a *medical practitioner* certifying that the recommendation for trauma counselling is based solely on the a traumatic event the *insured person* has experienced during the *insured journey*

Personal *Accident*

- Copy of a death certificate
- Copy of a dated medical report/certificate issued by a *medical practitioner* certifying the degree or severity of disability
- Police report and/or coroner's report, where relevant
- Letters of Administration or Grant of Probate
- (In the event of a disappearance) Presumption of death as proclaimed by a court or documents proving the disappearance of the body for one year due to sinking or wrecking of the transportation means

Compassionate Death Cash/Visit

- Copy of a death certificate
- Copy of documents for the proof of relationship (e.g. birth certificate, marriage certificate, etc.)
- Original official receipts for the paid travel fare and/or accommodation

Personal Baggage

- Copy of police report (which must be made within twenty-four (24) hours of the occurrence) and/or property irregularity report from airline/*public common carrier*, where relevant
- Original purchase receipts for the lost/damaged item(s)
- Copy of repair quotation for the damaged item(s)
- Photographs showing the extent of damage to the claim item(s)

Loss of Personal Money, Travel Document and/or *Travel Ticket*, unauthorized use of lost credit card

- Copy of police report (which must be made within twenty-four (24) hours of the occurrence)
- Original official receipts for extra accommodation fee, travel expenses and replacement cost of the lost *travel document* and/or *travel ticket*
- Copy of notification to the issuing authority in respect of loss of traveler's checks (which must be made within twenty-four (24) hours of the occurrence)
- Copy of notification to the issuing authority (which must be made within thirty 30 calendar days of the credit card statement issued by the issuing authority or the date the *insured person* discovers the un-authorization, whichever is the earlier)
- Copy of statements and investigation outcome issued by the credit card issuing authority showing the incident of unauthorized use of credit card

Baggage Delay

- Copy of written report from the related *public common carrier* including date, times and duration and reason of the delay

Travel Delay/Re-routing cost/Extra Hotel Cost/Cancellation due to Travel Delay

- Copy of written report from the related *public common carrier* including date, times and duration and reason of the delay
- Original receipt(s) issued by the *public common carrier* for the cost of the actual ticket(s)
- Original receipt issued by the hotel for the cost of the accommodation
- Original official receipts for the prepaid travel fare and/or accommodation and/or travel tour and/or shore excursion tour

Cancellation or Interruption of Trip or Single Occupancy or Missed Event

- Original official receipts for the prepaid travel fare and/or accommodation and/or travel tour and/or shore excursion tour
- Copy of a death certificate/dated medical report/certificate showing the name of the *insured person/close business partner/immediate family members/domestic partner/travel companion*, diagnosis and treatment certified by *medical practitioner*
- Summons to a witness or jury service or *compulsory quarantine*
- Evidence showing the serious damage to the *insured person's principal home*
- Written confirmation from the *public common carrier* including date, times in the event of mechanical and/or electrical breakdown
- Copy of documents for the proof of relationship (e.g. birth certificate, marriage certificate, etc.)
- Copy of written confirmation issued by airlines/*public common carrier*/cruise company/accommodation provider and travel agent indicating whether there is any refund for the paid travel fare and/or accommodation and/or travel tour and/or excursion tour
- Original/copy of booked ticket cost to overseas theme park or sports events or music or performance events(receipt or payment details)

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)
- Copy of police report or incident report issued by relevant authority
- All associated documentation received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)

Rental Vehicle Excess

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

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 Zurich Emergency Assistance hotline in *Hong Kong* via +852 2886 3977 and quote the *insured person's* name and the policy number printed on the *schedule*. An experienced assistance coordinator will handle the *insured person's* enquiry.

To make a claim, call *our* claims hotline on +852 2903 9388. For *our* customer service, call *our* enquiry hotline on + 852 2968 2288. *Our* office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.

There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.

Endorsement to the Policy

It is hereby declared and agreed that the following benefits are added to the policy:

Notwithstanding point 13 under Part 3 – General Exclusions, in the event that the *Hong Kong* Security Bureau has hoisted the Black Outbound Travel Alert (hereinafter called "OTA") or Red OTA against 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 or Red 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*, or the travel agent has to cancel the group tour travel due to Black OTA or Red OTA, *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, subject to the sub-limits below:

1. Black OTA – reimburse up to 100% of the loss of unused travel fare and/or accommodation expenses which have been paid in advance or up to the *maximum benefits* stated in the table of benefits under Section 13 – Cancellation of Trip, whichever is lower.
2. Red OTA - reimburse up to 50% of the loss of unused travel fare and/or accommodation expenses which have been paid in advance or up to the *maximum benefits* stated in the table of benefits under Section 13 – Cancellation of Trip, whichever is lower.

(b) Interruption of Trip

If the Black OTA or Red OTA is hoisted during the *insured journey* (provided that the Black OTA or Red OTA was not hoisted on the departure date) and the *insured person* has to

(i) 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 are not recoverable from any other sources, and/or additional actual travel fare and accommodation expenses reasonable and necessarily incurred.

In the event that the *insured journey* is a packaged group tour arranged by travel agent, the benefit payable for the curtailment expenses in relation to the loss of unused travel fare and/or accommodation expenses forfeited will be calculated in proportion of the packaged group tour cost to the number of days remaining after the relevant interruption of the *insured journey*;

OR

(ii) rearrange the *insured journey* which prevents the *insured person* from traveling to that planned destination, *we* will pay for the additional actual travel fare and/or accommodation expenses reasonably and necessarily incurred for the *insured person* to travel to the next planned destination shown on the itinerary to continue with the *insured journey*;

Subject to the sub-limits below:

1. Black OTA – reimburse up to 100% of the loss of unused travel fare and/or accommodation expenses and/or additional actual travel fare and accommodation expenses or up to the *maximum benefits* stated in the table of benefits under Section 14 – Interruption of Trip, whichever is lower.
2. Red OTA - reimburse up to 50% of the loss of unused travel fare and/or accommodation expenses and/or additional actual travel fare and accommodation expenses or up to the *maximum benefits* stated in the table of benefits under Section 14 – Interruption of Trip, whichever is lower.

Special Condition applicable to the above (a) and (b):

The *insured person* must first recover the tour fees and/or travelling/accommodation fees from the travel agent and/or *public common carrier* and/or provider of any service before *we* pay the remaining irrecoverable costs.

(c) Refund of administration fee charged by the travel agent or visa fee

If the Black OTA or Red 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 the irrecoverable administration fee charged by the travel agent/*public common carrier*/hotel and/or visa fee paid for the entry into the planned destination(s), up to HKD 300 in aggregate to the *insured person*.

(d) Allowance for Involuntary Journey Extension

If the circumstance(s) or incident(s) leading to the issuance of the Black OTA being hoisted during the insured journey (provided that the Black OTA was not hoisted on the departure date) prevent(s) the *insured person* from completing the *insured journey* within the period stated in the original *itinerary* and cause(s) the *insured person* to stay at the planned destination involuntarily while the Black OTA to be hoisted, *we* will pay a daily allowance of HKD 500 to the *insured person*, up to a maximum of ten (10) calendar days.

Exclusions:

This endorsement does not cover:

1. if the Red or Black OTA is hoisted or announced to the destination(s) listed in the *itinerary* 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 (d) only);
3. any loss claimed under Section 11(a) – Travel Delay (including any extension benefit to this section) arising from the same cause (applicable to (d) only).

Other benefits, terms and conditions as stated in the policy remain unchanged.

暢遊樂旅遊保險單

ZURICH®
蘇黎世

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，同意承保名字列於「附表」內之「受保人」及對有關「受保旅程」之損失作出賠償。

第一部分 – 詞彙的定義

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

「意外」 在「受保旅程」中，任何不可預見或預料並導致「受保人」蒙受「損傷」之突發事件。

「中國」 指中華人民共和國，惟不包括「香港」及「澳門」。

「中醫」 指任何根據香港法律內的中醫藥條例合法註冊成為中醫的人士，若中醫為「受保人」本人或「直系親屬」則除外。

「強制隔離」 是指「受保人」必須於「醫院」內之隔離病房「住院」或政府指定之隔離地點最少一整日，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。

「同居伴侶」 一名年齡十八歲或以上、選擇以親密和忠誠的關係與「受保人」共同生活的未婚成年人，與「受保人」同居於一起最少三年或以上並以此為長遠目標，以及能提供相關住址證明。同居伴侶並不包括室友或任何「直系親屬」。

「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，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」 符合下列條件的機構：

- 持牌醫院(如所在國家或司法管轄區規定領有牌照)；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
- 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，以致構成本保險單所承保的損失。

「直系親屬」 「受保人」的配偶、父母、配偶父母、祖父母 /外祖父母、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布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」 純粹因「意外」而非任何其他事故下所蒙受之身體損傷。

「受保旅程」 於團體旅遊的單次旅遊計劃中，是指「受保人」於旅程出發日到達旅行社指定之集合地點開始其團體旅程，直至「受保人」完成該團體旅遊後到達指定之解散地點為止。如「受保人」並非於團體旅遊完結當天回程，旅程則在列明於「附表」內之回程日返回「香港」抵達香港入境事務處 /櫃檯為止。無論如何，單次旅遊計劃之保險日數不得超過 180 天。於自訂行程旅遊的單次旅遊計劃中，是指「受保人」為出境「香港」而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。

於全年旅遊計劃中，是指每次「受保人」為出境「香港」而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) 每次旅程出發日起計 90 天為止的一段期間，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簽發的詳細行程計劃。

「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) 或任何類型之平板電腦。

「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音中的三種，例如唇音、齒齦音、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，或完全及「永久」失去肢體或器官。

「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」起計所須支付予「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，但不包括本保險單第二部分第二節 (b) - 緊急醫療運送及第二節 (c) - 遺體運返兩項保障所需的任何費用。本保險單僅負責賠償經「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分費用，「本公司」則根據保險單條款負責賠償剩餘的費用。

「醫生」 擁有西方醫藥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」 在收妥保費的前提下，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」或「同行人士」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」被用作為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以接載付款乘客，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、郵輪或地下火車，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」、申請表、聲明、附加保障、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" 並構成保單一部分之附表。

「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)其原定的「受保旅程」及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「受保人」或「同行人士」因損傷或被疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或被拒絕入境。若套用於「直系親屬」或「同居伴侶」，是指其「直系親屬」或「同居伴侶」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」。

「保障表」 指在本保單第二部分 – 保障內的報表，當中列明各保險計劃中不同保障項目的「最高賠償額」。

「恐怖活動」 任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部分公眾的行為、準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣佈。惟本定義並不包括「戰爭」、侵略、外敵行動、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變，或任何使用核子技術的行為。

「三級燒傷」 皮膚所有皮層及皮下組織被燒毀。

「完全傷殘」 「受保人」遭遇「意外」而蒙受「損傷」，並且於事發後連續 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。

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

「旅行票」 用以乘坐任何「公共交通工具」的旅行票。

「自願性旅遊保險保單」 由「受保人」或列明於保單申請表上之申請人 (the proposer) 實際購買及繳付之旅遊保險保單。惟任何由公司、團體或機構實際購買及繳付而保障「受保人」之團體旅遊保險保單並不包括於此定義內。

「戰爭」 兩國或多國因任何目的交戰，或主權國家之間的武裝衝突，又或正式宣戰或未正式宣戰的公開軍事衝突，又或國與國之間經主權國正式授權而：(i) 終止和平關係及 (ii) 陷入武裝敵對的局面。

「本公司」 蘇黎世保險有限公司。

第二部分 – 保障

以下各項計劃及保障必須於「附表」內訂明的計劃，方為適用。

「保障表」

節數	保障範圍	每名「受保人」每次「受保旅程」之「最高賠償額」(港元)		
		遨遊計劃	美景計劃	「中國」及澳門計劃
1.	醫療保障			
	(a) 醫療費用			
	- 75 歲或以下之「受保人」	1,000,000	400,000	250,000
	- 76 歲或以上之「受保人」	500,000	200,000	125,000
	包括：			
	-「損傷」之「覆診」費用限額	「最高賠償額」之 100%		
	-「疾病」之「覆診」費用限額	「最高賠償額」之 10%		
	- 海外求診之交通費用	300	300	300
	(b) 海外「醫院」現金津貼保障(每日 500 港元)	5,000	3,000	不適用
	(c)「傳染病」引致的「強制隔離」現金津貼(每日 300 港元)	5,000	3,000	1,500
	(d) 休養期間酒店住宿費用及交通費用	30,000	10,000	5,000
2.	蘇黎世緊急支援			
	(a) 入院保證金	39,000		
	(b) 緊急醫療運送	實際費用		
	(c) 遺體運返	實際費用		
	(d) 近親探望	一張來回經濟客位「旅行票」及酒店住宿費用最高至每日 700(最長至五日)		
	(e) 交通及住宿費用	一張單程經濟客位「旅行票」及酒店住宿費用最高至 7,800		
	(f) 隨行兒童護送	一張單程經濟客位「旅行票」及最高至 30,000		
	(g) 24 小時電話熱線諮詢及轉介服務	包括		

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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)		
		遨遊計劃	美景計劃	「中國」及澳門計劃
3.	個人「意外」 (a) 乘坐「公共交通工具」或遇劫時發生之「意外」 - 18歲至75歲之「受保人」 - 17歲或以下或76歲或以上之「受保人」 (b) 其他「意外」 - 18歲至75歲之「受保人」 - 17歲或以下或76歲或以上之「受保人」 (c) 燒傷保障 - 18歲至75歲之「受保人」 - 17歲或以下或76歲或以上之「受保人」	 1,200,000 300,000 600,000 300,000 500,000 250,000	 600,000 150,000 300,000 150,000 200,000 100,000	 600,000 150,000 300,000 150,000 100,000 50,000
4.	身故恩恤金及緊急啟程 (a) 身故恩恤金 (b) 緊急啟程	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	5,000	5,000
5.	行李保障 包括： - 每件、每對、每套或每組物品限額 -「手提電腦」限額 - 所有相機及數碼攝錄機及其有關配件及裝備限額 - 手提電話限額	20,000 3,000 10,000 5,000 3,000	10,000 3,000 10,000 5,000 不適用	3,000 3,000 3,000 3,000 不適用
6.	遺失個人現金	3,000	2,000	1,000
7.	信用卡保障	15,000	10,000	5,000
8.	遺失旅遊證件及 /或「旅行票」	40,000	10,000	2,000
9.	因爆竊而損失家居物品	100,000	50,000	5,000
10.	個人責任	2,500,000	1,500,000	1,500,000
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) 因旅程延誤而取消旅程(延誤超過10小時)	 2,100 1,000 12,500 3,000	 900 1,000 5,000 2,000	 300 不適用 不適用 1,000
12.	行李延誤津貼(滿六小時後)	1,000	500	300
13.	取消旅程 (a) 取消旅程；或 (b) 單人啟程	 30,000 10,000	 10,000 2,500	 2,000 500
14.	旅程阻礙	30,000	10,000	3,000
15.	缺席特別活動保障	2,000	1,000	300
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.	醫療快線中國醫療卡服務(只適用於全年旅遊計劃)	包括	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」的醫藥治療，「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」所載之「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」、跌打、針灸或脊醫治療，每日每次上限為200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」：

(i) 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(索償時須提供有關交通費用之發票及 /或收據)，以「保障表」所載之「最高賠償額」為上限；及

(ii) 於「受保旅程」中已感染但至返回「香港」後十日內才確診感染之「傳染病」，由「香港」「醫生」收取的「醫療必需費用」。本額外保障 (ii) 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「疾病」之「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」所載之「最高賠償額」的100%。

第一節 (a) 之特別條款

每名「受保人」於「保障表」所載之「最高賠償額」將根據「受保人」於「受保旅程」出發當日之年齡為準。

(b) 海外「醫院」現金津貼保障

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」將支付每日現金津貼，以「保障表」所載之「最高賠償額」為限。

(c)「傳染病」引致的「強制隔離」現金津貼

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」，「本公司」將支付「強制隔離」現金津貼，以「保障表」所載之「最高賠償額」為上限。

如因同一「受保旅程」而引致多於一次之「強制隔離」，本保障之合共總賠償額不可超過「保障表」所載之「最高賠償額」上限。

第一節 (c) 之特別條款

1. 任何家居隔離並不包括於此保障之內。
2. 如於「受保旅程」出發當日或之前，有關之行程目的地已被宣布為疫埠，則不會獲得任何保障。

(d) 休養期間酒店住宿費用及交通費用

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「醫院」「住院」，於出院時經主診「醫生」之建議需先作休養再繼續旅程，「本公司」將支付「受保人」因此休養目的而引致於海外之實際酒店住宿費用，以每日1,500港元為上限。「本公司」亦會支付「受保人」一張單程的經濟客位「旅行票」予「受保人」返回「香港」。

在任何情況下，第一節 (d) - 休養期間酒店住宿費用及交通費用的合共總賠償額不可超過保障表所載之「最高賠償額」的100%。

第一節的不承保事項

本節並不承保：

1. 任何非必要的醫療治療或任何並非由「醫生」推薦的醫療治療；
2. 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；
3. 任何性質之牙科療程或治療，惟因天然牙齒在「受保旅程」內因「意外」受損而需要治療則除外；保障只適用於緊急情況並用以減輕痛楚及必須在合法之牙科診所或「醫院」內進行治療，惟在任何情況下均不保障修復或補救程序、任何貴金屬的應用、矯齒治療、補牙、假牙及假體服務(例如齒橋及假齒冠及其修補及相關費用)；
4. 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」導致之必需診治費用；
5. 任何未能提供「醫生」的醫療報告佐證的手術或治療；
6. 根據「醫生」的意見，在合理情況下該手術或治療在「受保旅程」中並非急切及醫療必須，而且可合理地延期至「受保人」返回「香港」後進行；
7. 任何「覆診」費用支付予同時為「受保人」或「直系親屬」之「醫生」或「中醫」、中醫跌打師、針灸師或脊醫；
8. 任何「醫院」內獨立或私人房間或半私人房間住宿(除非「受保人」可提供「醫院」發出之書面文件以證明「醫院」內之大房已完全被佔用繼而需要入住半私人房間住宿)；或特別或私家看護的額外費用；非醫療用的個人服務，包括收音機、電話及類同的物品；
9. 採購或採用特別支架(除非該特別支架的用途是由「意外」引致並由「醫生」建議使用)、儀器或裝置的額外費用；或
10. 在身體狀況許何下，「受保人」拒絕依循「醫生」之建議返回「香港」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39,000港元。如該保證金之用途並非保單第二部分 – 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返所引致的必要及無可避免的交通、醫療服務及醫療用品費用。離境的時間、交通工具及離境最後目的地均由蘇黎世緊急支援服務完全根據醫療需要作出決定。

(c) 遺體運返

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

(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」或「同居伴侶」前往該地及其「直系親屬」或「同居伴侶」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700港元及最高至五日，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」及因接受緊急醫療運送(如第二節 (b) 定義)後以恢復「受保旅程」前的行程或返回「香港」所引致的必要及無可避免的酒店住宿費用。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到蘇黎世緊急支援獨有決定權批核。

(f) 隨行兒童護送

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

(i) 啟程前諮詢援助
(ii) 轉介領使館
(iii) 轉介醫療服務人員或機構
(iv) 遺失護照援助
(v) 遺失行李援助
(vi) 轉介傳譯服務
(vii) 轉介律師
(viii) 電話醫療顧問服務
(ix) 住院期間監察病情
(x) 醫療費用保證金安排

除非本保險單另行訂明承保，如以上 (ix) 及 (x) 項的服務並非由「本公司」指定的醫生或專業醫療人

員負責，有開之「醫院」或「醫生」收取之住院或醫療費用一律由「受保人」負責支付。

蘇黎世緊急支援服務由蘇黎世保險有限公司所委任的服務機構提供。

第二節的不承保事項

「本公司」不會就下列情況提供本節任何服務或支付其費用：

1. 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；
2. 事前未經蘇黎世緊急支援服務書面同意及 /或未經由蘇黎世緊急支援服務安排緊急醫療運送或遺體運返或其他費用。如「受保人」必須從偏遠或落後地區緊急撤離就醫而事前無法通知蘇黎世緊急支援服務，鑒於任何延誤可能危害「受保人」性命或構成嚴重影響，則屬例外；
3. 任何有違「醫生」勸喻，而到「香港」境外的國家旅遊或居住；或
4. 「受保人」離開「香港」旅行或居住之目的是為啟程前已發生的意外或疾病而接受治療、休養或療養。

第三節 – 個人「意外」

如「受保人」因遭遇以下第三節 (a) 或 (b) 項列明之「意外」事故而蒙受「損傷」，而該「損傷」於「意外」發生後連續 12 個月內引致以下賠償表內任何之保障項目，「本公司」將根據賠償表所載該項目的百分比作出賠償，最高至「保障表」所載之「最高賠償額」為上限。

(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」中因以下情況而蒙受「損傷」：

(i) 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

(ii) 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。

(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」導致之「損傷」。

賠償表		
保障項目		
「意外」死亡及傷殘		**「最高賠償額」百分比**
1.	死亡	100%
2.	「永久」「完全傷殘」	100%
3.	「永久」及無法痊癒之四肢癱瘓	100%
4.	雙眼「永久」完全「失明」	100%
5.	單眼「永久」完全「失明」	100%
6.	喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7.	喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8.	「喪失說話能力」及「失聰」	100%
9.	「永久」及無法痊癒之精神錯亂	100%
10.	「永久」完全「失聰」：	
	(a) 雙耳	75%
	(b) 單耳	15%
11.	「喪失說話能力」	50%
12.	「永久」完全喪失一眼晶狀體	50%
13.	喪失四隻手指及姆指或「永久」完全「殘廢」	
	(a) 右手	70%
	(b) 左手	50%
14.	喪失四隻手指或「永久」完全「殘廢」	
	(a) 右手	40%
	(b) 左手	30%
15.	喪失一隻姆指或「永久」完全「殘廢」	
	(a) 兩個右關節	30%
	(b) 一個右關節	15%
	(c) 兩個左關節	20%
	(d) 一個左關節	10%
16.	喪失手指或「永久」完全「殘廢」	
	(a) 三個右關節	15%
	(b) 兩個右關節	10%
	(c) 一個右關節	7.5%
	(d) 三個左關節	10%
	(e) 兩個左關節	7.5%
	(f) 一個左關節	5%
17.	喪失腳趾或「永久」完全「殘廢」	
	(a) 所有腳趾 - 一隻腳	20%
	(b) 腳姆趾 - 兩個關節	7.5%
	(c) 腳姆趾 - 一個關節	5%
18.	倘完全傷殘狀況並未包括於上述保障項目 10 至 17 內，「本公司」有絕對決定權以符合上述傷殘程度之比例釐定應予賠償之「最高賠償額」百分比，但不會與以上第 10 至 17 項之百分比不一致。	

(i) 在同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一次「意外」事件中遭受多於一項保障項目，則只按其在本節中可獲最高賠償額的一項賠償。

(ii) 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。

(iii) 如「受保人」蒙受「損傷」前已有任何與以上 2-17 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」所引致的殘缺部分決定「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。

(iv) 如「受保人」慣用左手，則賠償表內 13 至 16 項的各右手及左手傷殘賠償額的百分比將互相對調。

(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」將根據賠償表所載的「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		
「三級燒傷」		**「最高賠償額」百分比**
部位	燒傷部位佔表面總面積的百分比	
頭部	(a) 燒傷佔頭部表面總面積達 12% 或以上	100%
	(b) 燒傷佔頭部表面總面積達 8% 或以上，但不足 12%	75%
	(c) 燒傷佔頭部表面總面積達 5% 或以上，但不足 8%	50%
	(d) 燒傷佔頭部表面總面積達 2% 或以上，但不足 5%	25%
身體 (不包括頭部)	(a) 燒傷佔身體表面總面積達 20% 或以上	100%
	(b) 燒傷佔身體表面總面積達 15% 或以上，但不足 20%	75%
	(c) 燒傷佔身體表面總面積達 10% 或以上，但不足 15%	50%

(i) 同一宗「意外」事件中只會獲賠償以上保障部位的其中一處燒傷部位。假如在同一次「意外」事件中需多於一處部位蒙受「損傷」，則只按其在本節中可獲最高賠償之部位賠償。

(ii) 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」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

1. **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」：**
   (i) 「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
   (ii) 「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。
2. **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」失蹤、墮毀或沉沒，而「受保人」之遺體於該次「意外」事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本保險單承保的「意外」事故中死亡而作出賠償。

第三節之特別條款

每名「受保人」於「保障表」所載之「最高賠償額」將根據「受保人」於「受保旅程」出發當日之年齡為準。

個人「意外」之最高賠償責任

如任何個別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 – 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」所載支付一筆身故恩恤金予其遺產承辦人。

(b) 緊急啟程

「本公司」會根據「保障表」所載之「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」或「同居伴侶」前往「受保人」身故當地。

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」所載的「最高賠償額」作出賠償。而任何存放在無人看管的上鎖汽車內之個人財物，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：

1. 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 3,000 港元。
2. 每位「受保人」的每部「手提電腦」最高賠償限額為 10,000 港元(「中國」及澳門計劃為 3,000 港元)。
3. 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(「中國」及澳門計劃為 3,000 港元)。
4. 每位「受保人」的每部手提電話最高賠償限額為 3,000 港元(只適用於遨遊計劃)。本保障只可在同一「受保旅程」中索償一次。

本節會額外保障「受保人」正常出外公幹需攜帶而屬於公司之物品，但以「保障表」所載的「最高賠償額」及上述之個別限額為上限。

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」所載之「最高賠償額」之 100%。

第五節的不承保事項

本節並不承保：

1. 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、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；
2. 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(遨遊計劃除外)；
3. 「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)；
4. 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；
5. 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、故障、使用不當、手工或設計欠佳、使用有問題物料等所造成或引致的損失或損毀；
6. 任何直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻礙、對或防禦此等動亂所引起的損失；由於被海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品；
7. 與「受保人」不同「公共交通工具」寄運之物品，或因獨立郵寄或付運紀念品與物件所引致的損失；
8. 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；
9 任何在公眾場所因無人看管下而遺失的物品；任何原因未明的遺失或神祕失蹤；
10. 在沒上鎖的車輛內或無人在車內，或未有放置於已上鎖的車輛行李箱內；
11. 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
12. 任何易碎或易破物品的損毀，如玻璃或水晶；
13. 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；
14. 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；
15. 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」機構或酒店或其他機構賠償的損失。

第六節 – 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」所載的「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：

1. 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；
2. 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；
3. 因錯誤、遺漏、兌換或貶值而減少的金額；
4. 任何原因未明的遺失或神秘失蹤；或
5. 任何因欺詐或行騙引致的損失。

第七節 – 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」所載的「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」出發當日年齡為 17 歲或以下之「受保人」。

第八節 – 遺失旅遊證件及 /或「旅行票」

若「受保人」的香港身份證、信用卡、駕駛執照、「旅行票」或旅遊證件於「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」所載之「最高賠償額」之100%。

第八節的不承保事項

本節並不承保：

1. 任何在發現遺失後24小時內未向當地警方報失及未能提供有關報告的任何損失；
2. 沒有需要於是次「受保旅程」使用之任何旅遊證件及 /或簽證及 /或「旅行票」；
3. 任何原因未明的遺失或神秘消失；
4. 因「受保人」未有或延誤補領證件而需繳納的任何罰款；或
5. 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 – 因爆竊而損失家居物品

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出)，引致該住所內之「家居用品」損失或遭到破壞，「本公司」會以不超過「保障表」上所載之「最高賠償額」賠償「受保人」因此而遭失或損毀的「家居用品」。

「本公司」有權根據「家居用品」之損耗及折舊程度賠償其重估價值或維修該物品之費用，而每件、每對、每套或每組物品的最高賠償限額為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：

1. 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；
2. 「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逞交警方之報告；
3. 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額；或
4. 任何用於工作上、或具有專業或商業用途的儀器或設備。

第十節 – 個人責任

如「受保人」在「受保旅程」中發生「意外」令第三者死亡或蒙受「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。惟在未得到「本公司」書面同意前，「受保人」不可向他人承認責任、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。

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：

1. 任何商業、專業或貿易活動；
2. 「受保人」任何故意、蓄意及不法行為或刑事行為；
3. 「受保人」對任何「直系親屬」或「同居伴侶」或親屬或僱主或僱員的責任；
4. 合約責任；
5. 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；
6. 「受保人」或「直系親屬」或「同居伴侶」或親屬或僱主擁有、持控托管或保管的財物損毀；
7. 任何「恐怖活動」，不論損失是由同時或連接發生之其他原因或事故所引致；或
8. 任何「恐怖活動」或因政府意圖抑制、防止、鎮壓、報復或回應此等動亂所引起的損失。

第十一節 – 旅程延誤

如「受保人」安排乘坐及列明於原定「行程表」上之「公共交通工具」的出發或到達時間因罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及 /或電路故障、或機場關閉而延誤超過六小時(第十一節 (d) 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」所載的「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(i) 該「公共交通工具」的實際開出時間或(ii) 由該「公共交通工具」機構安排的首班取替交通工具的實際開出時間作出計算；或
- 到達延誤是由列明於「受保人」原定「行程表」上之「公共交通工具」的到達時間，直至(i) 該「公共交通工具」的實際到達時間或(ii) 由該「公共交通工具」機構安排的首班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) 因旅程延誤而取消旅程

「受保人」安排乘坐離開「香港」的「公共交通工具」因延誤超過十小時而取消這次「受保旅程」，「本公司」將賠償「受保人」已支付而不能從其他途徑追討的旅遊費用及 /或住宿費用。

第十一節的特別條款

1. 「受保人」必須按照原定安排乘坐的「公共交通工具」辦理登機手續，及於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明或「本公司」要求的其他合理證明。
2. 如「受保人」原定安排乘坐之「公共交通工具」並未有安排任何替代交通工具予「受保人」，「受保人」只可索償第十一節 (a) - 旅程延誤或第十一節 (c) - 因旅程延誤引致之更改行程費用其中一項；
3. 基於同一事件所引致的損失，如「受保人」已獲第十一節 (d) - 因旅程延誤而取消旅程之賠償，則不會獲得任何 (a) 至 (c) 的賠償。

第十一節的不承保事項

本節並不承保：

1. 於「生效日期」前已發生或已宣布會引致「受保旅程」延誤的情況；
2. 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)；
3. 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；
4. 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；
5. 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) - 旅程延誤除外)；或
6. 任何基於同一原因但已於第十三節 – 取消旅程獲得賠償。

第十二節 – 行李延誤津貼

如「受保人」已登記寄艙的行李於「受保人」實際抵達海外目的地後超過六小時，該行李仍未送抵，不論已登記寄艙的行李數目多寡，「本公司」將按「保障表」所載，向「受保人」發放一筆行李延誤津貼，而每件被延誤的相同寄艙行李只可由一名「受保人」於同一「受保旅程」中索償一次。

第十二節的特別條款

於索償時必須提供「公共交通工具」機構書面證明其登記寄艙行李之延誤時間，原因及有關之行李標簽以作證明。

第十二節的不承保事項

本節並不承保：

1. 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；
2. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府或有關公共機構充公之違禁品或非法攜帶或交易的物品；或
3. 任何基於同一原因已於第五節 - 行李保障獲得賠償。

第十三節 – 取消旅程

(a) 取消旅程

如「受保人」因以下事故必須要取消旅程：

(i) 「受保人」、「直系親屬」、「同居伴侶」或「同行人士」於「受保旅程」出發日前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；

(ii) 「受保人」於「受保旅程」出發日前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」；

(iii) 於「受保旅程」出發日前一星期內，預定前往之目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災；或

(iv) 「受保人」或「同行人士」在「香港」的「主要居所」於「受保旅程」出發日前一星期內因火災、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；

「本公司」會根據保障表所載的「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依法支付或預付的旅行及 /或住宿費用，惟以「保障表」所載之「最高賠償額」為限。

(b) 單人啟程

如在「受保旅程」出發日前一星期內，「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，或旅行團團費)，惟以「保障表」所載之「最高賠償額」為限。

第十三節的特別條款

就同一事故所引發的損失，「受保人」只能索償第十三節 (a) 或第十三節 (b) 其中一項保障而不可同時索償此兩項保障。

第十四節 – 旅程阻礙

如「受保人」於「受保旅程」啟程後：

(i) 因以下事故而必需放棄行程返回「香港」：

- 「受保人」、「直系親屬」、「同居伴侶」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 預定的行程目的地突然發生「受保人」不可預見的罷工、騷亂、暴亂、「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
- 「受保人」或「同行人士」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 /或住宿費用。

如「受保旅程」是由旅行社安排之旅行團，旅程中斷保障內之未使用的旅遊費用及 /或住宿費用賠償是根據「受保旅程」中斷後，按比例計算賠償剩餘「受保旅程」日數中未享用的團費。

「受保人」只可索償「受保旅程」剩餘日數內被沒收之費用，或因旅程中斷而額外衍生的費用其中一項。

或

(ii) 因原定目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「受保人」因不能到達該目的地而需重新安排行程到下一個列明於「行程表」內的目的地，「本公司」將賠償「受保人」額外所衍生的實際而合理的交通及 /或住宿費用，以便「受保人」可繼續其原定之「受保旅程」。

於任何情況下，第十四節 - 旅程阻礙的合共總賠償額不可超過「保障表」所載的「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：

1. 於「生效日期」前已發生或已宣布會引致「受保旅程」取消或中斷或須重新安排的任何情況；
2. 「受保旅程」之目的為接受醫藥治療或違反「醫生」之勸告進行「受保旅程」；
3. 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；
4. 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；
5. 「受保人」已知必須取消或更改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；
6. 任何未經航空公司、旅行社或其他有關機構證實的取消或更改行程的損失；
7. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「公共交通工具」、旅行社、旅遊承辦商或任何其他交通及 /或住宿服務機構 /人士承諾賠償或退款；
8. 未能提供「醫生」之醫療報告；
9. 一切毋須由「受保人」支付及 /或已包括於「受保旅程」中的費用；
10. 「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 - 旅程阻礙)；或
11. 任何基於同一原因但已於第十一節 – 旅程延誤獲得賠償。

第十五節 – 缺席特別活動保障

如「受保人」因以下事故於「受保旅程」出發日前90日(第 (iii) 項除外) 內未能出席但已預先以「受保人」或其配偶或「同居伴侶」之信用卡購買海外體育、音樂或娛樂活動之門票，而此門票費用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」、「同居伴侶」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「強制隔離」；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

如「受保人」在「受保旅程」中因意外遺失信用卡因而導致信用卡被盜用所引致的金錢損失。「本公司」將根據「保障表」所載的「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：

1. 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；
2. 在發現遺失信用卡後，未即時向當地有關簽發機構或代理公司報告；或
3. 任何原因未明的遺失或神秘失蹤。

第十七節 – 租車自負額保障

如「受保人」在「受保旅程」中租用出租車輛而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(或扣減或類似條款)，「本公司」將以「保障表」所載之「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：

1. 「受保人」於使用出租車輛時違反租車條款或車輛保險條款；
2. 「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情況；
3. 「受保人」於租用車輛期間作出任何違法或非法行為；
4. 「受保人」並沒有擁有在當地國定的合法駕駛証件。

第十八節 – 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「中國」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。

第十八節的特別詞彙

「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」。

第十八節的特別條款

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單第二部分之第一節 (a) 所載之「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」有權暫停所有第十八節之保障，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單被取消，「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。
2. 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。
3. 「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。
4. 此節只適用於 17 歲以上之「受保人」。
5. 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

- 於辦工時間內，可到住院病人登記處辦理。
- 於非辦工時間，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。

第三部分 – 不承保事項

本保險單將不會承保直接或間接由下列項目所引致的損失或責任：

1. 任何「投保前已存在的傷疾」、先天及遺傳性疾病；
2. 「受保人」任何違法或非法行為或「受保人」直接參與罷工、騷亂、暴亂或「恐怖活動」，受到海關或其他機關充公、扣留、毀滅的財物；
3. 「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；
4. 以乘客或司機身份參與任何形式的賽車，比賽，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；
5. 自殺或蓄意自我傷害；
6. 神經錯亂、心智或精神不正常；受到酒精或藥物影響下的任何情況(除非由「醫生」處方)；酗酒；濫用藥物或其他溶劑；
7. 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；
8. 「受保人」以病人身份在「醫院」/「住院」期間離院返家；
9. 出任為任何空中乘載工具的機務人員或操作員；
10. 「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航機或包機上，或 (ii) 所參與之活動是由另一位已持牌帶領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有關當局授權；
11. 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作；
12. 由於 HIV(人類免疫力缺乏症病毒) 及 /或愛滋病與 HIV 有關的任何疾病及 /或不論如何引起或不論如何定名的有關疾病，其任何突變體衍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；
13. 「戰爭」、侵略、外敵行動、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件；
14. 在海拔 5,000 米以上進行高山遠足，或在 40 米水深以下潛水；
15. 「受保人」旅遊目的為醫藥治療，或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；
16. 已從其他方面獲得的賠償，惟第一節 (b) - 海外「醫院」現金津貼保障、第一節 (c) - 「傳染病」引致的「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) - 旅程延誤及第十二節 - 行李延誤津貼除外；
17. 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，則本項不適用；或
18. 直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何損失或損毀：
    - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
    - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質。

第四部分 – 一般條款

1. 本保險單生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本保單的賠償款項。
2. (只適用於單次旅遊計劃) 若旅遊人士之啟程地點不在「香港」、本保單內(惟不包括以下部分：第一部分的「香港」及「中國」定義及第五部分的條款)所提供「香港」的字詞(貨幣除外)將更改為出境國家，但該行程必須經「香港」安排及付款。除非「受保行程」的啟程及回程兩個地點均為「香港」，否則下列之保障亦不適用：第一節 (a) – 「覆診」費用及第九節 – 因爆竊而損失家居物品。
3. (只適用於全年旅遊計劃) 所有旅程均需由「香港」啟程。
4. 單次旅遊計劃中，保險單一經簽發，恕不退還任何保費，而保險單亦不能續保。
5. 單次旅遊計劃的最長「受保旅程」期限不得超逾 180 天；全年旅遊計劃的最長「受保旅程」期限不得超逾 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」最長期限不得超逾達所申報之最終目的地計後七天。
6. 如「受保人」因「受保旅程」開始後發生不能控制的事故而未能於原列於由旅行社或「公共交通工具」機構發出的「行程表」內之日期完成其「受保旅程」，「本公司」會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。
7. 本保險只適用於常規的假期旅遊及商務旅遊(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。
8. 若「受保人」為同一「受保旅程」購買多於一份由「本公司」或「本公司」之附屬公司承保的「自願性旅遊保險保單」及於同一事故索償相同之保障：
    - 除第一節 (a) - 醫療費用保障及及第三節 - 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 4,500,000 港元(如「受保人」年齡為 76 歲或以上或 17 歲或以下，則為 2,250,000 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」、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。

第五部分 – 基本條款

1. **整體協議**

   本保險單包括所有「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。本保險單如有任何修改，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。
2. **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。
3. **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。
4. **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」。倘有合理的緣由不能於此限期內將有關證明文件送交「本公司」，但已盡可能於限期後立即送出，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。
5. **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。本保單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」投保時的正確年齡未符合本保單的要求或已超出限制，「本公司」只會退回保費而不負責任何承保責任，「本公司」亦有權完全取消此保單。所有於家庭保單中受保的兒童均不會獲退回任何保費。
11. **蘇黎世緊急支援服務**

    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「醫院」現金津貼保障、第一節 (c) - 「傳染病」引致的「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) - 旅程延誤及第十二節 - 行李延誤津貼除外，並會按本保單所載作出賠償)。
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。如爭議各方未能於 90 日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為「香港」法律，而仲裁地應為「香港」。仲裁員人數為一名，而仲裁程序應以英語進行。

    現明文述明，在爭議各方根據本保單行使任何法律權利前，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」違反本保險單任何條款，所有就本保險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：https://www.zurich.com.hk/zh-hk/services/privacy。

    「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、合規及製裁查核。
20. **管轄法律及司法裁判權**

    本保單受「香港」法律管轄及按其詮釋。而受本保單中之替代性爭議解決方案條文所限下，爭議各方同意受「香港」法院的專有司法裁判權。

<u>只適用於全年旅遊計劃的額外基本條款</u>

21. **保費**

    本保單為年度保單。保單成效受制於「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期起被視為逾時失效。
23. **重訂保單**

    若「受保人」因欠繳保費而導致「本公司」宣布保單逾時失效，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分，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，若在有關取消保單生效日至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	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」需要及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

本保險單之保障將會在遇到下列較早發生的一項時自動終止：

25.1「受保人」根據本部分第2項 - 年齡限制所述之情況，不再符合資格獲得本保單的保障；

25.2 根據本部分第9項 - 虛報或漏報資料所述之情況；

25.3「受保人」未能根據本部分第22項 - 寬限期所述之情況，在31日寬限期內付款；或

25.4 任何一方根據本部分第24項 - 取消保單所述之情況，以30日之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「保單生效日」前表示不接納更改，最後可以不實行續保。

賠償程序

步驟1：於可能導致索償的事件發生後30天內通知「本公司」。

步驟2：填寫賠償申報表及提交下列適當證明文件。

醫療費用

- 詳列各項收費及 /或醫療費用之診所或「醫院」正本賬單
- 注有日期的醫療報告 /證明副本，內容包括「受保人」的姓名，經「醫生」證明的診斷及治療
- 創傷輔導服務必須要「醫生」的轉介信單及註明有關之建議是完全因「受保人」於「受保旅程」中發生的創傷事故而引致

個人「意外」

- 死亡證副本
- 由「醫生」簽發及注有日期的醫療報告 /證明副本列明傷殘的嚴重程度
- 警方報告及 /或法醫官報告(如適用)
- 遺產管理委任狀或遺囑認證書
- (如屬失蹤)因所乘搭的交通工具發生沉沒或撞毀，引致法院宣布「受保人」假設死亡的證明或以致屍體失蹤一年的證明文件

身故恩恤金 /緊急啟程費用

- 死亡證副本
- 關係證明文件副本(如出世紙、結婚證明書等)
- 已付旅費及 /或住宿正本收據

個人行李

- 警方報告副本(必須於發現後24小時內發出)及 /或由航空公司 /「公共交通工具」機構發出的財物紊亂報告(如適用)
- 遺失 /損毀物品之購買正本收據
- 損毀物品之維修報價單副本
- 顯示損毀物品程度的相片

個人現金、旅行證件及 /或「旅行票」/遺失之信用卡被盜用

- 警方報告副本(必須於發現後24小時內發出)
- 額外住宿費用交通費用及補發遺失之旅行證件或旅行票之正本收據
- 致旅行支票簽發機構之遺失通知書副本(必須於發現後24小時內發出)
- 致發卡機構的通知書副本(有關通知書必須於發卡機構發出信用卡月結單後30天內或「受保人」發現信用卡被盜用當日發出，以最先為準)
- 信用卡被盜用之月結單及有關調查結果副本

行李延誤

- 有關「公共交通工具」發出之書面報告副本以證明延誤之日期、時間及原因

旅程延誤 /更改行程費用 /酒店費用 /因行程延誤而取消旅程

- 有關「公共交通工具」發出之書面報告副本以證明延誤之日期、時間及原因
- 由「公共交通工具」機構所發出購票的實際費用的正本收據
- 由酒店發出的實際住宿費用的正本收據
- 已付旅費及 /或住宿及 /或旅行團及 /或岸上觀光行程收據正本住宿費用的正本收據

取消旅程 /旅程阻礙 /單人啟程 /缺席特別活動

- 已付旅費及 /或住宿及 /或旅行團及 /或岸上觀光行程收據正本
- 注有日期的醫療報告 /證明副本，內容包括「受保人」/「直系親屬」/「同居伴侶」/「同行人士」的姓名，經「醫生」證明的診斷及治療
- 證人 /陪審員傳票或「強制隔離」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
- 關係證明文件副本(如出世紙、結婚證明書等)
- 航空公司 /「公共交通工具」機構 /郵輪公司 /「住宿機構」及旅遊公司發出之書面報告副本，證明有否退還有關已付之旅費及 /或住宿及 /或旅行團及 /或岸上觀光行程的費用
- 已付海外主題樂園或體育、音樂或娛樂活動之正本門票(收據或付款內容)

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)
- 警方報告或有關機構發出之事件報告副本
- 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)

租車自負額

- 出租車輛同意書之副本
- 該出租車輛之綜合保險證書副本，包括列明保障範圍細節及「受保人」租用該車輛需負責之自負額
- 由出租車輛公司發出之書故報告及 /或警方報告之副本，兩份報告均須列明「意外」詳情
- 由出租車輛公司發出列明有關自負額收費之正本發票 /收據

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「附表」上的保單號碼。「本公司」的資深援助主任將處理「受保人」的查詢及提供協助。

如需索償，請致電「本公司」賠償熱線：+852 2903 9388。聯絡客戶服務，請致電「本公司」查詢熱線：+852 2968 2288。辦公時間為星期一至星期五上午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。)

保單批單

於此聲明及同意，以下之保障已新增於於上述之保單內：

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或紅色外遊警示，儘管警示是因第三部分 — 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) 取消旅程

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出及「受保人」必需要取消該「受保旅程」，或旅行社因黑色外遊警示或紅色外遊警必需要取消該團體旅遊，「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，賠償根據以下限額：

1. 黑色外遊警示 – 100%實際已支付的旅行費用及 /或住宿費用，或至「保障表」內第十三節 – 取消旅程所載之「最高賠償額」，以較低者為準。
2. 紅色外遊警示 – 50%實際已支付的旅行費用及 /或住宿費用，或至「保障表」內第十三節 – 取消旅程所載之「最高賠償額」，以較低者為準。

(b) 旅程阻礙

如黑色外遊警示或紅色外遊警示是於「受保旅程」啟程後才發出(即出發當日並未有黑色外遊警示或紅色外遊警示)而

(i) 「受保人」決定縮短行程返回「香港」，「本公司」將賠償因縮短行程所引致的損失包括所有預付而未使用的旅程及 /或住宿費用，而該等費用為「受保人」依法必須支付而且無法從其他途徑追討；及 /或額外所衍生的實際而合理的交通及住宿費用。

如「受保旅程」是由旅行社安排之旅行團，縮短行程保障內之未使用的旅程及 /或住宿費用賠償是根據「受保旅程」中斷後，按比例計算賠償剩餘「受保旅程」日數中未享用的團費；

或

(ii) 「受保人」因不能到達該目的地而需重新安排行程到下一個列明於「行程表」內的目的地，「本公司」將賠償「受保人」額外所衍生的實際而合理的交通及 /或住宿費用，以便「受保人」可繼續其原定之「受保旅程」；

賠償根據以下限額：

1. 黑色外遊警示 - 100%未使用的旅程及 /或住宿費用及 /或額外所衍生的實際而合理的交通及 /或住宿費用，或至「保障表」內第十四節 – 旅程阻礙所載之「最高賠償額」，以較低者為準。
2. 紅色外遊警示 - 50%未使用的旅程及 /或住宿費用及 /或額外所衍生的實際而合理的交通及 /或住宿費用，或至「保障表」內第十四節 – 旅程阻礙所載之「最高賠償額」，以較低者為準。

適用於以上 (a) 及 (b) 的特別條款

「受保人」必須先向旅行社及 /或「公共交通工具」機構及 /或有關機構取回團費及 /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。

(c) 退回由旅行社收取的行政費用及 /或簽證費用

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出及「受保人」必須取消該「受保旅程」，「本公司」會賠償「受保人」由旅行社 /「公共交通工具」機構 /酒店收取而不獲退回的行政費用及 /或已支付之行程目的地的入境簽證費用，合共賠償額至300港元。

(d) 非自願性滯留津貼

如黑色外遊警示是於「受保旅程」啟程後才發出(即出發當日並未有黑色外遊警示)而發出該黑色外遊警示之事故或事件導致「受保人」未能於原定「行程表」的日期內完成「受保旅程」及於黑色外遊警示懸掛期間需要非自願性地滯留於預定之目的地，「本公司」將支付每日500港元現金津貼予「受保人」，最長至十日。

不承保事項

本批單並不承保：

1. 列明於「行程表」內的目的地於「生效日期」前已被發出或已宣佈會發出紅色或黑色外遊警示；
2. 「受保人」拒絕登上由原本之「公共交通工具」機構安排之首班取替交通工具(只適用於 (d))；
3. 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 (d))。

保單內的其他保障，條款及條件則維持不變。

(此中文譯本乃供參考之用，如有異議，均以英文版本為準。)

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TravelCare Insurance Plan

Endorsement to the Policy

It is hereby declared and agreed that the following amendments and extension are made in the Policy. Unless otherwise specified, terms used in this endorsement shall have the meanings assigned to such terms in the Policy.

PART 1 - DEFINITIONS

(1) The following definition is amended to read as follow:

Infectious Disease

a sudden and unexpected outbreak of disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the *insured person* is scheduled to travel to) and leads to exceptional rise in the number of confirmed diagnosis in a country, and is publicly announced and documented by a recognized governmental health authority. This definition excludes any infectious disease escalated to *pandemic* as defined.

(2) The following definitions are added:

Coronavirus Disease 2019 ("COVID-19")

an infectious disease caused by a newly discovered coronavirus.
A confirmed diagnosis of coronavirus disease 2019 (COVID-19) must be evidenced by a medical report issued by an official health authority or a health service provider authorized or recognized by an official health authority to conduct COVID-19 testing in the respective country.

Pandemic

- any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or
- a disease classified by the World Health Organization as pandemic.

PART 2 - BENEFITS

The following section is amended to read as follow:

Section 1 – Medical Cover

(c) *Compulsory Quarantine* Cash Allowance due to *Infectious Disease* or *COVID-19*

If the *insured person* is suspected or confirmed to have contracted *infectious disease* or *COVID-19* during the *insured journey* and results in unexpected *compulsory quarantine* by the local government upon arrival to the overseas destination, or during the *insured journey*, or unexpected *compulsory quarantine* by the *Hong Kong* Government within three (3) days upon completion of the *insured journey* and returning to *Hong Kong*, *we* will pay a daily *compulsory quarantine* allowance up to fourteen (14) days subject to HKD 300 per day.
In the event that more than one (1) *compulsory quarantine* have been arising in the same *insured journey*, the maximum amount payable under this benefit shall not exceed fourteen (14) days.

Special Conditions for Section 1(c)

1. Any dwelling quarantine is excluded from this benefit.
2. 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*.

PART 3 - GENERAL EXCLUSIONS

The following exclusion is added:

19. Any loss resulting directly or indirectly from *pandemic* existing before the *insured person*'s original scheduled departure date. This exclusion does not apply to losses resulting directly from *COVID-19* in:
    - Section 1 - Medical Cover
    - Section 2 - Zurich Emergency Assistance
    - Section 13(a)(i) and (ii) under Cancellation of Trip
    - Section 14(i) under Interruption of Trip

Other benefits, terms and conditions as stated in the Policy remain unchanged.

There are two versions of this endorsement, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.

ZXS-TA-ENT-01-2021

「暢遊樂」旅遊保險計劃

保單批單

於此聲明及同意，保單已作出以下修正及加入額外條款及保障。除非另有說明，本批單所使用的詞彙與保單所定義的詞彙具有相同含意。

第一部份 – 詞彙的定義

(1) 以下詞彙的定義修正如下：

「傳染病」

指於某一個區域突然及不可預料地爆發經由人傳人感染的傳染病（而「受保人」是原定前往該區），並迅速及廣泛傳播多人，導致該國家的確診人數異常地上升，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄。此定義並不適用於任何擴散至本保單定義為「大流行病」的傳染病。

(2) 新增以下詞彙及其定義：

「新型冠狀病毒」（「新冠病毒」）

是指一種新發現由冠狀病毒引致的傳染病。

確診新型冠狀病毒必須提交由有關國家政府授權的醫療機構，或所由政府授權的醫療機構認可進行新冠病毒測驗的醫療服務提供者所發出的醫療報告作為證明。

「大流行病」

- 當一種具有傳播性的疾病於全球數個國家內盛行及在有關當地人口中廣泛傳播，引致此等國家的感染人口比例異常地高，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄，任何此情況均視為大流行病；或
- 被世界衛生組織宣佈為大流行病的疾病。

第二部份 – 保障

以下之保障修正如下：

第一節 – 醫療保障

(c) 「傳染病」或「新冠病毒」引致的「強制隔離」現金津貼

如「受保人」於「受保旅程」中因被懷疑或確診感染「傳染病」或「新冠病毒」而在不可預見的情況下在抵達「海外」目的地時，或於「受保旅程」中被突然被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內突然被「香港」政府「強制隔離」，「我們」將支付每日「強制隔離」現金津貼，每日 300 港元及以最長 14 日為上限。

如因同一「受保旅程」而引致多於一次之「強制隔離」，本保障之合共總賠償額不可超過 14 日。

第一節(c)之特別條款

1. 任何家居隔離並不包括於此保障之內。
2. 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。

第三部份 – 一般不承保事項

新增以下不承保事項：

19. 任何於「受保人」原定出發日期前已出現的「大流行病」而直接或間接所引起的損失。此不承保事項並不適用於以下直接因「新冠病毒」所引起的損失:
    - 第一節 - 醫療保障
    - 第二節 - 蘇黎世緊急支援
    - 第十三節(a) - 取消旅程的(i)及(ii)
    - 第十四節 - 旅程阻礙的(i)

保單內的其他保障，條款及條件則維持不變。

本批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。

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