

# Travel+ Insurance Policy

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

## Part 1 – 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* 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 registered Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap.549, Laws of *Hong Kong*) but excluding a Chinese medicine practitioner who is the *insured person* or an immediate family member of the *insured person*.

### 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*.

### 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 a single trip 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 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 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 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 commencement 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 alveolar 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.

## Part 2 – Benefits

### Table of Benefits

Section	Coverage	Maximum Benefits per Insured Person per Insured Journey (HKD)		
		Gold Plan	Silver Plan	Bronze Plan
1.	Medical Cover (a) Medical Expenses - Insured person aged between 18 and 75 - Insured person aged 17 or below or 76 or above Including: - Sub-limit for follow-up medical expense due to <i>accidental injury</i> - Sub-limit for follow-up medical expenses due to <i>illness</i> - Additional benefits: Overseas travelling expenses for seeking medical treatment (b) Overseas Hospital Daily Cash Benefit (HKD250 per day) (c) Hospital confinement or quarantine cash allowance due to infectious disease (HKD500 per day) (d) Hotel Room Accommodation for Convalescence and Travelling Expenses	1,000,000	500,000	250,000
		500,000	250,000	125,000
		100% of maximum benefits		
		10% of maximum benefits		
		500	300	300
		5,000	3,000	1,000
5,000	3,000	1,000		
30,000	10,000	5,000		

### 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 qualified *medical practitioner* in order for expenses to be reimbursed under this policy. In the event an *insured person* becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.

### 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 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* or serious illness results in the *insured person* or *travel companion* being certified by that *medical practitioner* as being unfit to travel or continue with the *insured person's* original travel arrangement and having to be *confined* in a *hospital*. Serious physical injury or serious illness shall also include such injury or illness due to which the *insured person* or *travel companion* is being denied to board the scheduled *public common carrier* or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)*, it shall mean injury or illness for which the *immediate family member* 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 available in accordance to the type of plan.

### Terrorism

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

- involves violence against one (1) or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic system.

### 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 travelling 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 enrollment 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 armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the sovereign.

### We, Us or Our

Zurich Insurance Company Ltd

2.	Zurich Emergency Assistance (a) Deposit Guarantee for Hospital Admission (b) Emergency Medical Evacuation (c) Repatriation of Mortal Remains (d) Compassionate Visit  (e) Travelling and Accommodation Expenses  (f) Return of Unattended Children (g) 24-hour Telephone Hotline and Referral Services		39,000 Actual Cost Actual Cost One economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (Max. 5 days) One economy class one-way travel ticket and hotel accommodation expenses up to 7,800 One economy class one-way travel ticket and up to 30,000 Included		
3.	Personal Accident (a) Accident on Public Common Carrier or during robbery - Insured person aged between 18 and 75 - Insured person aged 17 or below or 76 or above (b) Other Accidents - Insured person aged between 18 and 75 - Insured person aged 17 or below or 76 or above (c) Burns Cover	1,500,000 500,000  1,000,000 500,000 200,000	750,000 250,000  500,000 250,000 200,000	375,000 125,000  250,000 125,000 100,000	
4.	Compassionate Death Cash and Visit (a) Compassionate Death Cash (b) Compassionate Visit		10,000 One economy class round-trip travel ticket and hotel accommodation expenses up to 30,000		
5.	Personal Baggage Cover Sub-limits: - Per item, pair, set or collection - Lap-top computer - An aggregate limit of all cameras, camcorders and their accessories and related equipment - Mobile phone	20,000 3,000 10,000 5,000 3,000	10,000 3,000 10,000 5,000 Not applicable	5,000 3,000 5,000 5,000 Not applicable	
6.	Loss of Personal Money	3,000	2,500	1,000	
7.	Credit Card Protection	30,000	15,000	5,000	
8.	Loss of Travel Document and/or Travel Ticket	20,000	10,000	3,000	
9.	Loss of Home Contents due to Burglary	100,000	50,000	10,000	
10.	Personal Liability	2,500,000	2,000,000	1,500,000	
11.	Travel Delay (a) Travel Delay (HKD300 for each and every full 6 hours' delay) (b) Extra Hotel Cost due to Travel Delay (c) Extra Re-routing Costs due to Travel Delay	1,500 2,000 10,000	1,500 2,000 7,500	300 500 1,000	
12.	Baggage Delay Allowance (for delay over 6 hours)	1,000	500	Not applicable	
13.	Cancellation of Trip (a) Cancellation of Trip; or (b) Single Occupancy	40,000 10,000	20,000 5,000	3,000 1,000	
14.	Curtailment of Trip	40,000	20,000	3,000	
15.	Missed Event Cover	2,000	1,000	Not applicable	
16.	Unauthorized Use of Lost Credit Card	3,000	3,000	Not applicable	
17.	Rental Vehicle Excess	10,000	5,000	Not applicable	
18.	MediExpress China Medical Card Service (applicable to annual travel plan only)		Included		
<b>Optional Benefits (for insured person aged between eighteen (18) and seventy-five (75) and only applicable if it is shown as being operative in the schedule)</b>		<b>Maximum Benefits per Insured Person per Insured Journey (HKD)</b>			
Option 1	Additional Medical Expenses Cover	1,000,000	Not applicable	Not applicable	
Option 2	Additional Medical Expenses Cover	2,000,000	Not applicable	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 HKD3,000 and a per visit and per day limit of HKD200. No follow-up medical expenses shall be provided unless the insured person returns to Hong Kong within twelve (12) months from the first day of injury or illness.

### Extension to Section 1(a)

Under this section, we extend to reimburse:

- any additional travelling expenses 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
- any actual medically necessary expenses charged by a medical practitioner in Hong Kong for the medical treatment sought by the insured person for infectious disease that is contracted during the insured journey and corresponding follow-up diagnosis within ten (10) days after the insured person's return to Hong Kong from the insured journey. This extension forms part of the follow-up medical expenses under Section 1(a), and the total amount payable under this extension (ii) shall not exceed the sub-limit for follow-up medical expenses as stated in the table of benefits.

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

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.

### (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 of HKD250 and up to the maximum benefits as stated in the table of benefits.

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

If the insured person is confined in an overseas hospital due to infectious disease during the insured journey, we will pay a daily hospital confinement allowance of HKD500 and up to the maximum benefits as stated in the table of benefits. In the event that the insured person is suspected or confirmed to have contracted infectious disease during the insured journey and results in compulsory quarantine by the local government or by the Hong Kong Government within three (3) days upon completion of the insured journey and returning to Hong Kong, we will pay the insured person a daily quarantine allowance of HKD500 for each and every day of such compulsory quarantine up to the maximum benefits as stated in the table of benefits.

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

The insured person can only claim for either overseas hospital confinement allowance or quarantine cash allowance due to infectious disease, in no event shall the maximum amount payable under this benefit exceed the maximum benefits as stated in the table of benefits.

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

### Special Conditions applicable to Section 1(c) - Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease

- Any home quarantine is excluded from this benefit.
- No benefit shall be payable if the planned destination(s) has been declared as an infected area on or before the departure date of the insured journey.

### (d) Hotel Room Accommodation for Convalescence and Travelling 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 travelling, we will pay for the actual cost of hotel accommodation incurred overseas for the sole purpose of convalescence and subject to HKD1,500 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 Travelling Expenses exceed 100% of the maximum benefits as stated in the table of benefits.

### Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment that is not recommended by a medical practitioner;
- any loss or medical expenses arising from any travel contrary to the advice of a medical practitioner or for the purpose of receiving medical or surgical treatment;

- dental care and treatment unless such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the insured person and is caused by injury during the insured journey;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions thereof except necessitated by injury occurring during the insured journey;
- surgery or medical treatment which is not substantiated by a written report from a qualified medical practitioner;
- surgery or medical treatment when in the opinion of the qualified medical practitioner treating the insured person, the treatment is not urgent and medically necessary during the insured journey, and can be reasonably delayed until the insured person returns to Hong Kong;
- any follow-up medical expenses paid to the medical practitioner or Chinese medicine practitioner, Chinese medicine bone-setter, acupuncturist or chiropractor who is the insured person or immediate family member;
- any additional cost of single or private room 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;
- procurement or use of special braces (unless the use of special braces is resulting from accident only and it is recommended in writing by qualified medical practitioner), appliances or equipment; or
- any loss if the insured person refuses to follow the recommendation of a medical practitioner to return to Hong Kong, or refuses to continue the insured journey whilst the insured person's physical condition at the time of recommendation is fit for travel.

## Section 2 – Zurich Emergency Assistance

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

### (a) Deposit Guarantee for Hospital Admission

Upon admission to a hospital, Zurich Emergency Assistance provides guarantee for admission deposit up to a limit of HKD39,000 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 to travel to the location of the insured person, and hotel accommodation expenses necessarily and unavoidably incurred by the immediate family member up to a maximum of HKD700 per day and a maximum of five (5) days. This benefit can be claimed not more than once during any one (1) insured journey.

### (e) Travelling 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 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 HKD1,950 per day and up to a limit of HKD7,800 per insured journey. Any approval on the payment of expenses incurred by the insured person is subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity.

### (f) Return of Unattended Children

Zurich Emergency Assistance will arrange and pay the one-way economy class travel ticket for returning the insured person's unattended child(ren) aged below seventeen (17) year old back to Hong Kong in the event of death or confinement of the insured person in a hospital outside Hong Kong for over three (3) consecutive days due to serious physical injury or serious illness, up to the maximum benefits as stated in the table of benefits. If necessary, Zurich Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) during the return journey.

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

- Pre-trip Information Assistance
- Embassy Referral
- Medical Service Provider Referral
- Lost Passport Assistance
- Lost Luggage Assistance
- Interpreter Referral
- Lawyer Referral
- Telephone Medical Advice
- Monitoring of Medical Condition when Hospitalized
- 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 professionals, 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:

- when the insured person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
- for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the insured person's prospect;
- when the insured person is residing or travelling outside Hong Kong contrary to the advice of a medical practitioner; or
- when the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

**Section 3 – Personal Accident**

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

In the event that during the insured journey the insured person suffers from injury while:

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

we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the maximum benefits as stated in the table of benefits, but only to the extent and provided that such injury results in any one (1) of the following event listed in the Compensation Table within twelve (12) consecutive months after the date of the accident.

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

**(b) Other Accidents**

In the event that 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, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the maximum benefits as stated in the table of benefits, but only to the extent and provided that if such injury results in any one (1) of the following Events within twelve (12) consecutive months after the date of the accident.

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

Compensation Table		Percentage of Maximum Benefits
<b>Events</b>		
<b>Accidental Death and Disablement</b>		
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 - one foot	20%
	(b) great - both joints	7.5%
	(c) great - joint	5%
18.	Permanent Disability not otherwise provided for under Events 10 to 17 inclusive, such percentage of the sum insured as the Company shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 17 inclusive.	

- 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.
- 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.
- 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.
- 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
Head	Damage as a percentage of total surface area	
	(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%
Body (Exclude Head)	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
	(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%

- Benefit shall not be payable for more than one (1) of the Areas listed above in respect of the same accident. If injury occurs to more than one (1) of the Areas as a result of the same accident, we shall pay only for the Area for which the highest compensation will be payable under this section.

- For any third degree burns resulting in damage to an Area listed in the Third Degree Burns Table above and existed prior to an injury covered under this policy, and which the same Area is damaged again due to third degree burns caused by such injury, the Percentage of Maximum Benefits payable shall be determined by us having regard to the extent of damage on the Area caused by the covered injury. In no event shall we pay for any damage on the Area sustained prior to the injury.

**Extension to Section 3**

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

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

**2. Disappearance Clause**

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

**Maximum Liability for Personal Accident**

Where any individual life is insured under multiple policies or certificates of insurance which include accidental death and permanent disablement covers as defined in each policy or certificate of insurance and are issued by us and/or our related companies, the maximum liability in respect of any one (1) individual life under all accidental death and permanent disablement covers shall not exceed HKD5,000,000 in aggregate and each policy or certificate of insurance shall bear a proportionate share of the total loss.

**Exclusions 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 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 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:

- HKD3,000 for any one (1) article, pair, set or collection in respect of any one (1) insured person.
- HKD10,000 (Gold & Silver Plan) / HKD5,000 (Bronze Plan) for one (1) lap-top computer in respect of any one (1) insured person.
- An aggregate maximum limit of HKD5,000 for all cameras and camcorders and their accessories and related equipment in respect of any one (1) insured person.
- HKD3,000 (Gold Plan only) for one (1) mobile phone in respect of any one (1) insured person.

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.

**Extension to Section 5**

**Golf Equipment**

We will pay the insured person the cost of replacement or repair or arrangement for repair arising from the accidental loss of or damage to golf equipment, including but not limited to golf bags, golf balls, golf trolleys and umbrellas during the insured journey, subject to the sub-limits below and up to the maximum benefits stated in the table of benefits. Sub-limits applicable to this extension are as follows:

- HKD3,000 for any one article, pair, set or collection in respect of any one insured person; and
- The maximum amount we will pay under this extension shall not exceed HKD5,000 per insured journey.

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:

- the following classes of property: business merchandise or sample, foodstuffs and/or medicine, tobacco, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain of any kind of gold, platinum, diamond, jade or pearl, money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents;
- mobile phone including PDA phone, smart phone or similar device with telecommunications function and other accessories (except for Gold Plan);
- lap-top computer with any problems or defects triggered by software and malicious code (including but not limited to download of such software);
- any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such local report is not obtained;
- any loss or damage caused by wear, tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage;
- any loss or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence; destruction under quarantine or customs regulations, confiscation or detention by customs or other government officials or risk of contraband or illegal transportation or trade;
- any loss of property 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;
- 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;
- any loss of property when it is left unattended in public place; any unexplained loss or mysterious disappearance;
- any loss of property left in unlocked vehicle or in vehicle which is left unattended with no one inside, unless the property is locked inside a trunk of the vehicle;
- any loss of data recorded on tapes, cards, diskettes;
- damage to any brittle or fragile items such as glass or crystal;
- any loss of or damage to property while in the custody of a hotel or public common carrier, unless reported immediately on discovery in writing to such hotel or public common carrier within three (3) days and a Property Irregularity Report is obtained if the event occurs in an aircraft;
- any loss claimed under Section 12 - Baggage Delay Allowance of Part 2 of this policy arising from the same cause;
- 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;
- loss of golf balls unless contained in the golf bag which is lost at the same time; or
- damage to golf balls in play.

**Section 6 – Loss of Personal Money**

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

**Exclusions applicable to Section 6**

This section does not cover:

- 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;

- loss of traveller's cheque not immediately reported to the local branch or agent of the issuing authority;
- shortage due to error, omission, exchange or depreciation in value;
- any unexplained loss or mysterious disappearance; or
- 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 commencement 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 licence, travel ticket or travel document belonging to the insured person which is accidentally lost during the insured journey. In the event of the accidental loss of travel ticket and/or travel document belonging to the insured person during the insured journey, we will also reimburse the additional travelling expenses and/or accommodation expenses incurred by the insured person, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for accommodation as stated in the itinerary.

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

#### Exclusions applicable to Section 8

This section does not cover:

- 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;
- any loss of travel document and/or visa and/or travel ticket which is not necessary for completing the insured journey;
- any unexplained loss or mysterious disappearance;
- any fine or penalties incurred due to non-replacement or late replacement of the documents by the insured person; or
- 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 HKD5,000 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:

- any loss or damage of bonds, bills of exchange, cash, coins, cheques, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile phones, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise;
- 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;
- shortage due to error, omission, exchange or depreciation in value; or
- special equipment or apparatus used in connection with any profession, business or employment.

#### Section 10 – Personal Liability

We will indemnify any amount which the insured person becomes legally liable to pay as compensation and / or legal expenses for an accident occurring during the insured journey which causes accidental death or injury to a third party or damage to property of a third party, up to the maximum benefits stated in the table of benefits. However, the insured person must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without our prior written approval.

#### Exclusions applicable to Section 10

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

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

#### Section 11 – Travel Delay

In the event that the public common carrier in which the insured person has arranged to travel is delayed for at least six (6) hours from the departure or arrival time specified in the insured person's original itinerary 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

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

The period of delay will be calculated as follows:

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

The insured person can only claim for either departure or arrival delay of the same public common carrier. If the insured person has consecutive connecting flights, the delay is to be calculated based on the difference between actual arrival or departure time, as the case may be, and that stated on the itinerary regardless of the time spent on transit and the proximate cause of the delay must be one (1) of the causes set out in the first paragraph of this Section 11.

##### (b) Extra Hotel Cost due to Travel Delay

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

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

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

#### Special Condition for Section 11

The insured person must 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.

#### Exclusions applicable to Section 11

This section does not cover:

- delay of the insured journey as a result of any circumstance which is existing or announced before the effective date;
- any loss arising from late arrival of the insured person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking except for the late arrival due to strike by the employees of the public common carrier);
- any loss in relation to alterations to original itinerary that is not verified by the airline, travel agency or other relevant organizations;
- any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act; or
- any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked itinerary (except for Section 11(a) - Travel Delay).

#### 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 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.

#### 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 and the reason of such delay.

#### Exclusions applicable to Section 12

This section does not cover:

- any baggage not being on the same public common carrier of the insured person or souvenirs and articles mailed or shipped separately;
- any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade; or
- any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

#### Section 13 – Cancellation of Trip

##### (a) Cancellation of Trip

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

- death, serious physical injury or serious illness of the insured person, immediate family member or travel companion within ninety (90) days before the commencement date of the insured journey;
- witness summons, jury service or compulsory quarantine of the insured person within ninety (90) days before the commencement date of the insured journey;
- unexpected outbreak of strike, riot, civil commotion, infectious disease, terrorism, adverse weather conditions or natural disaster at the planned destination arising within one (1) week before the commencement date of the insured journey; or
- 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 commencement date of the planned insured journey which requires the insured person's or travel companion's presence in Hong Kong on the commencement 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 commencement 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 – Curtailment of Trip

In the event that the insured person has to abandon the insured journey and return to Hong Kong after the insured journey has begun due to:

- death, serious physical injury or serious illness of the insured person, immediate family member 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 accommodation expenses reasonably and necessarily incurred.

In the event that 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. In no event shall the total amount payable under Section 14 – Curtailment of Trip exceed the maximum benefits specified in the table of benefits.

#### Exclusions applicable to Section 13 and Section 14

These sections do not cover:

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

#### Section 15 – 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 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 commencement date of the insured journey):

- death, serious physical injury or serious illness of the insured person, immediate family member or travel companion;
- witness summons, jury service or compulsory quarantine of the insured person; or
- 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:

- 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;
- loss of credit card not immediately reported to the local branch or agent of the issuing authority; or
- any unexplained loss or mysterious disappearance.

#### Section 17 – Rental Vehicle Excess

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

- any use of the rental vehicle by the insured person that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
- any condition under the influence of alcohol or drugs of the insured person who is in charge of a rental vehicle;

- any illegal or unlawful use of the rental vehicle by the *insured person* during the rental period;
- the *insured person* not holding a valid driving license of the country; or
- any rental vehicle that has not taken out a comprehensive motor vehicle insurance.

### 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

- 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.
- In the event of loss of the MediExpress China Medical Card(s), the *insured person* should notify us immediately and pay us HKD100 for each replacement card.
- The *insured person* is required to provide the *appointed hospital* relevant identification document, including but not limited to Re-entry Permit, *Hong Kong Identity Card* or *Passport*, for verification of identity during hospitalization before we provide any guarantee pursuant to this Section 18.
- This section is applicable only to *insured person(s)* who is/are over seventeen (17) year old.
- 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 *hospital(s)* 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.

#### Optional Benefit - Additional Medical Expenses Cover (applicable to *insured person* aged between eighteen (18) and seventy-five (75) only)

If this section is shown as being operative in the *schedule*, the *maximum benefits* for Medical Expenses under Section 1(a) of this policy shall be increased by the amount stated in this section in the *schedule*.

This optional benefit is applicable only to *insured person(s)* who aged between eighteen (18) and seventy-five (75) on the commencement date of the *insured journey*.

### Part 3 - General Exclusions

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

- any *pre-existing condition*, congenital and hereditary condition;
- any illegal or unlawful act by the *insured person* or the *insured person's* direct participation in strike, riot or civil commotion or terrorism; confiscation, detention, destruction by customs or other authorities;
- 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;
- riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
- suicide or intentional self-inflicted *injury*;
- insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified *medical practitioner*), alcoholism; drug addiction or solvent abuse;
- 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;
- any home leave while the *insured person* is confined to a *hospital* as an in-patient;
- being a crew member or an operator of any air carrier;
- any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
- 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;
- 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;
- 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;
- trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
- any medical treatment received during an *insured journey* which was taken for the purpose of receiving medical treatment or if the *insured journey* was taken while the *insured person* was unfit to travel; or the *insured person* is travelling against the advice of a *medical practitioner*;
- any expenses that can be compensated from any other sources except for Section 1(b) - Overseas *Hospital Daily Cash Benefit*, Section 1(c) - *Hospital Confinement* or *Quarantine Cash Allowance* due to *Infectious*, 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;
- 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 travelling with a passport of the People's Republic of *China*; or
- any expenses, consequential loss, legal liability or loss of or damage directly or indirectly arising from:
  - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

### Part 4 - General Conditions

- 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.
- (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.
- (Applicable to annual travel plan only) All trips must depart from *Hong Kong*.
- 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.
- 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.
- 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*.
- 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.

- If a family is insured by one (1) single policy under which both parents are premium paying *insured persons* and the accompanying child(ren) aged at or under seventeen (17) years are non-premium paying *insured person(s)*, our maximum liability to the whole family for a claim arising from the same cause shall not exceed three hundred percent (300%) of the relevant section's *maximum benefits* as stated in the *table of benefits*.
- If the same family is insured under more than one (1) *voluntary travel insurance policy* underwritten by us and our affiliated companies respectively and claims for the same benefit are made under such policies, only the policy with the greatest compensation for the same cover shall apply and our aggregate liability to the same family under such policies shall not exceed three hundred percent (300%) of the benefit or sum insured of the same cover under the policy with the greatest compensation.
- 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, subject always to Section 8 of this Part 4.
  - 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 HKD4,500,000 (or HKD2,250,000 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 HKD1,500,000 (or HKD750,000 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 HKD3,000 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 within thirty (30) days of the date of the incident causing such loss. In the event of *accidental death*, immediate notice thereof must be given to us by *insured person's* legal representative.

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

#### 4. Proof of Loss

Written proof of loss must be furnished to us within thirty (30) days from the date of issuance of our receipt of the claim form provided to us. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as we may reasonably require shall be furnished at the expense of the claimant without any expense to us.

#### 5. Claims Admissibility

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

#### 6. Medical Examination

We shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by us if we deem necessary and in the event of death to have a post-mortem examination at our expense. The result of such examination shall be our property.

#### 7. Payment of Claims

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

#### 8. Liability Claims

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

#### 9. Misrepresentation or Non-disclosure

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

#### 10. Misstatement of Age

If the *insured person's* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that the *insured person's* age has been misstated and if, according to the correct age, the coverage provided by this policy would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then our liability shall be limited to the refund of premiums paid for this policy, and we will be entitled to void or terminate this policy totally. 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 this policy, we will only be liable for our proportionate share (except for Section 1(b) - *Overseas Hospital Daily Cash Benefit*, Section 1(c) - *Hospital Confinement* or *Quarantine Cash Allowance* due to *Infectious*, 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).

#### 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: [www.zurich.com.hk/eng/cs\\_nonlife/policy/services\\_privacy.htm](http://www.zurich.com.hk/eng/cs_nonlife/policy/services_privacy.htm)

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

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

#### 20. Governing Law and Jurisdiction

The policy shall be governed by and interpreted in accordance with the laws and regulations of Hong Kong. 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 for the payment of each premium after the first premium has been paid. During this period we will keep this policy in force. If after this period the premium remains unpaid, this policy will be deemed to have lapsed from the date that the unpaid premium was due.

##### 23. Reinstatement of Policy

If we terminate this policy due to non-payment of premium, we may allow this policy to be reinstated if the *insured person* provides us with a satisfactory written application for reinstatement including proof of insurability and subject to our approval. Benefits will not, however, be payable for any event likely to give rise to a claim under this policy which occurs while this policy has lapsed. Any pre-existing conditions shall include all such conditions existing prior to the reinstatement date.

##### 24. Cancellation

24.1 We have the right to cancel this policy or any section or part of it by giving thirty (30) days' advance notice in writing by registered post to the *insured person's* last known address. Under no circumstances we will be obligated to reveal our reasons for cancellation. Whenever this policy is cancelled, pro-rata premium for the period starting at the time of cancellation or surrender to the last date of the *period of insurance* shall be refunded provided that no claim has been made during such *period of insurance* of this policy.

The payment or acceptance of any premium subsequent to such termination shall not create any liability on us but we shall refund any such premium received by us.

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

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

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:

- the *insured person* is no longer eligible for the benefits under this policy in view of Section 2 – Age Limit of this Part;
- cover under this policy ceases pursuant to the Section 9 – Misrepresentation or Non-disclosure of this Part;
- 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
- 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

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

##### Personal Accident

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

##### Accidental Death/Compassionate Death Cash

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

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

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

##### Credit Card Protection

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

##### Loss of Home Content due to Burglary

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

##### Personal Liability

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

##### Travel Delay

- Official documentation such as delay confirmation report from the airline/*public common carrier* including date, times and duration of the delay, ticket for original *itinerary*, and ticket for the alternative means of reaching the planned destination
- Additional for Extra Re-routing Costs due to Travel Delay: the original receipt(s) issued by the *public common carrier* for the cost of the actual ticket(s)
- Additional for Extra Hotel Cost due to Travel Delay: the original receipt issued by the hotel for the cost of the accommodation

##### Baggage Delay Allowance

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

##### Cancellation or Curtailment of Trip, or Missed Event Cover

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

##### Unauthorized use of Lost Credit Card

- Police report (which must be made within twenty-four (24) hours of the occurrence)
- Customer copy of the credit card sales slip, bill, invoice and/or payment receipt

##### Rental Vehicle Excess

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

##### 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 Customer Services Hotline: + 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.

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# 「樂優遊+」旅遊保險單

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

## 第一部份 —— 詞彙的定義

本保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」**  
指任何根據中醫藥條例(「香港」法律第549章)合法註冊成為中醫的人士，若中醫為「受保人」本人或「直系親屬」則除外。
- 「強制隔離」**  
是指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整天，並連續逗留於該隔離地點直至可以離開隔離區為止。
- 「住院」**  
因損傷或疾病而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
- 「生效日期」**  
於單次旅遊計劃中，是指本保險單的申請日期。  
於全年旅遊計劃中，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」機構發出確有關於該旅程或團費或「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)；  
• 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務；  
• 駐有註冊護士或合格護士每天24小時提供看護服務；  
• 一名或以上持牌「醫生」時刻駐院；  
• 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及  
• 主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
- 「疾病」**  
「受保人」於「受保旅程」中感染或開始患上之疾病或病症，以致構成本保險單所承保的損失。
- 「直系親屬」**  
「受保人」的配偶、父母、配偶父母、祖父母、子女、兄弟姊妹、孫子女或合法監護人。
- 「傳染病」**  
指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
- 「損傷」**  
「受保人」純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
- 「受保旅程」**  
於單次旅遊計劃中，是指「受保人」離開香港入境事務處/權權開始，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/權權為止，二者以較先為準。無論如何，單次旅遊計劃保險日數不得超過180天。  
於全年旅遊計劃中，是指於保單年度內，每次「受保人」離開香港入境事務處/權權開始，直至(i)「受保人」返回「香港」境內抵達香港入境事務處/權權或(ii)每次旅程由「香港」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計劃行程。
- 「手提電腦」**  
手提電腦、記事簿型電腦或迷你記事簿型電腦，惟不包括個人數碼助理(PDA)、掌上電腦(HHC)或任何類型的平板電腦。
- 「失聰」**  
「永久」及無法恢復之聽力，如：  
a- 分貝 = 500赫茲失聰  
b- 分貝 = 1,000赫茲失聰  
c- 分貝 = 2,000赫茲失聰  
d- 分貝 = 4,000赫茲失聰  
即1/6(a + 2b + 2c + d)高於80分貝。
- 「失明」**  
視力完全喪失及「永久」無法復原。
- 「喪失說話能力」**  
無法發出說話所需的四種語言中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。

## 第二部份 —— 保障

### 「保障表」

節數	保障範圍	每名「受保人」每次「受保旅程」之「最高賠償額」(港元)		
		金計劃	銀計劃	銅計劃
1.	<b>醫療保障</b> (a) 醫療費用 - 18歲至75歲之「受保人」 - 17歲或以下或76歲或以上之「受保人」 包括： - 「意外」「損傷」之「覆診」費用限額 - 「疾病」之「覆診」費用限額 - 額外保障：海外求診之交通費用 (b) 海外「住院」現金津貼保障(每日250港元) (c) 「傳染病」引致的「住院」或隔離現金津貼(每日500港元) (d) 休業期間酒店住宿費用及交通費用	1,000,000	500,000	250,000
		500,000	250,000	125,000
		「最高賠償額」之100%		
		「最高賠償額」之10%		
		500	300	300
2.	<b>蘇黎世緊急支援</b> (a) 入院保證金 (b) 緊急醫療運送 (c) 遺體運送 (d) 近親探望 (e) 交通及住宿費用 (f) 隨行兒童運送 (g) 24小時電話熱線諮詢及轉介服務	39,000	39,000	39,000
		實際費用	實際費用	實際費用
		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)		
		一張單程經濟客位「旅行票」及酒店住宿費用最高至7,800		
		一張單程經濟客位「旅行票」及最高至30,000 包括		
3.	<b>個人「意外」</b> (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	1,500,000	750,000	375,000
		500,000	250,000	125,000
		1,000,000	500,000	250,000
		500,000	250,000	125,000
		200,000	200,000	100,000
		10,000		
4.	<b>身故恩恤金及緊急啟程</b> (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.	<b>行李保障</b> 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	10,000	5,000
		3,000	3,000	3,000
		10,000	10,000	5,000
		5,000	5,000	5,000
		3,000	不適用	不適用
6.	<b>遺失個人現金</b>	3,000	2,500	1,000
		30,000		
7.	<b>信用卡保障</b>	30,000	15,000	5,000
8.	<b>遺失旅遊證件及/或「旅行票」</b>	20,000	10,000	3,000
9.	<b>因爆竊而損失家居物品</b>	100,000	50,000	10,000
10.	<b>個人責任</b> 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	2,500,000	2,000,000	1,500,000
		1,500	1,500	300
		2,000	2,000	500
		10,000	7,500	1,000

- 「殘廢」**  
「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。
- 「澳門」**  
中華人民共和國澳門特別行政區。
- 「最高賠償額」**  
列於本保險單的「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」起計所須支付予合格「醫生」、物理治療師、護士、「醫院」及/或救傷車服務的費用，包括醫藥、手術、X光檢查、「醫院」或護理治療。  
包括醫療用品及租用救傷車的費用，但不包括本保險單第二部份第二節(b)-緊急醫療運送及第二節(c)-遺體運送兩項保障所需的任何費用。本保險單僅負責賠償經由合格「醫生」所處方或治療的費用。倘「受保人」可從其他來源取回全部或部份費用，「本公司」則根據保險單條款負責賠償剩餘的費用。
- 「醫生」**  
擁有西方醫學學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，惟「受保人」或「直系親屬」除外。
- 「永久」**  
「意外」事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。
- 「保單生效日」**  
在收妥保費的前提下，列明於「附表」上之生效日期或列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、診症或傷疾處方藥，又或「醫生」曾作出醫療建議或治療的任何狀況。
- 「主要居所」**  
在「香港」被用作私人住宅的屋苑或樓宇，而該屋苑或樓宇須為「受保人」唯一的永久住所。
- 「公共交通工具」**  
任何由個別公司或個人持牌出租的機動客運交通工具，包括但不限於公共巴士、旅遊巴士、渡輪、氣墊船、水翼船、輪船、火車、電車、地下火車，及由註冊的航空公司或包機公司營運以接載付款乘客、來往於商業機場之間的飛機。
- 「有關文件」**  
包括「附表」、申請書、聲明、附加保障、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」並構成保單一部份之附表。
- 「嚴重損傷」或「嚴重疾病」**  
需經由「醫生」治療的損傷或疾病，並經「醫生」證實「受保人」或「同行人士」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「受保人」或「同行人士」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或拒絕入境。若套用於「直系親屬」，是指其「直系親屬」的損傷或疾病，經「醫生」證明他們會有生命危險及必須於「醫院」「住院」，以致「受保人」需要停止或取消原定「受保旅程」。
- 「保障表」**  
指在本保險單第二部份-保障內的報表，當中列明各保險計劃中不同保障的「最高賠償額」。
- 「恐怖活動」**  
恐怖活動包括任何人或團體為達到政治、宗教、思想或同類目的作出的行動、策劃或威脅活動，包括意圖影響任何國家法律上或實際上的政府或其政治部門，及/或威脅任何國家的公眾或部份公眾，不論是獨自行動又或代表或聯同任何組織或法律上或實際上的政府亦然。「恐怖活動」包括：  
• 涉及以暴力對待一人或多人；或  
• 涉及財物損毀；或  
• 危害生命但不包括執行行動的人；或  
• 對健康或公眾或部份公眾的安全製造風險；或  
• 設計去干擾或破壞某電子系統。
- 「三級燒傷」**  
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」，並且於車發後連續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」**  
兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或未正式宣戰的公開軍事衝突，又或與國之間經國際正式批准而：(i) 宣佈終止和平關係；及(ii) 陷入武裝對峙局面。
- 「本公司」**  
蘇黎世保險有限公司。









# 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) Curtailment 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 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, or additional actual travel fare and *accommodation* expenses reasonable and necessarily incurred, subject to the sub-limits below:

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

In the event that 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*.

### 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 HKD300 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 HKD500 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.

於此聲明及同意，以下之保障已新增於上述之保單內：

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份 - 不承保事項第13點所述之事故引致，「本公司」會賠償以下保障：

## (a) 取消行程

如黑色外遊警示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示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 - 取消行程所載之「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 - 取消行程所載之「最高賠償額」，以較低者為準。

## (b) 縮短行程

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「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；或額外所衍生的實際而合理的交通及「住宿」費用。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」費用或額外所衍生的實際而合理的交通及「住宿」費用，或至「保障表」內第十四節 - 取消行程所載之「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」費用或額外所衍生的實際而合理的交通及「住宿」費用，或至「保障表」內第十四節 - 取消行程所載之「最高賠償額」，以較低者為準。

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。

## 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) - 行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。)

**Notice to Customers relating to the Personal Data (Privacy) Ordinance (“Ordinance”)**

1. The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by **Zurich Insurance Company Ltd (“Company”)** may be used by the Company for the following **obligatory purposes** necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
  - (1) to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
  - (2) to process requests for payment, and for direct debit authorization;
  - (3) to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company’s rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
  - (4) to compile statistics or use for accounting and actuarial purposes;
  - (5) to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and/or its group (**“Zurich Insurance Group”**) and conduct matching procedures where necessary;
  - (6) to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
  - (7) to collect debts;
  - (8) to facilitate the Company’s authorized service providers to provide services to the Company and/or the customers for the above purposes; and
  - (9) to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
  
2. The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the **obligatory purposes**:
  - (1) companies within the Zurich Insurance Group, or any other company carrying on insurance or reinsurance related business, or an intermediary;
  - (2) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Zurich Insurance Group in connection with the operation of its business;
  - (3) third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
  - (4) credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
  - (5) any person to whom the Zurich Insurance Group is under an obligation to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
  - (6) any person pursuant to any order of a court of competent jurisdiction;
  - (7) any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group’s rights in respect of the policy owners.
  
3. *Certain personal information of policy owners and insured persons collected or held by the Company, in particular, names, contact information, age, gender, identity document reference, marital status, policy information, claim information, and medical history may be used by the Company for the following **voluntary purposes**:*
  - (1) *to provide marketing materials and conduct direct marketing activities in relation to insurance and/or financial products and services of the Zurich Insurance Group and/or other financial services providers, and/or other related services of business partners, with whom the Company maintains business referral or other arrangements;*
  - (2) *to perform customer analysis, profiling and segmentation; and*
  - (3) *to conduct market research and insurance surveys for the Zurich Insurance Group’s development of services and insurance products.*

The Company is not allowed to use the personal information of any customer for the above voluntary purposes without such customer’s consent. In the absence of any “opt-out” request, the Company shall treat the insurance application and continuation of the policy(ies) held with the Company as an indication of no objection of such policy owner and insured person to the Company’s use of their personal information for the above voluntary purposes.
  
4. *The Company may provide certain personal information, in particular, name, contact information, age, gender and policy information of a policy owner and an insured person, upon such policy owner’s and insured person’s written consent, to the following parties, within or outside of Hong Kong, for the **voluntary purposes**:*
  - (1) *companies within the Zurich Insurance Group;*
  - (2) *other banking/financial institutions, commercial or charitable organisations with whom the Company maintains business referral or other arrangements;*
  - (3) *third party marketing service providers and insurance intermediaries.*

The Company is not allowed to provide to any third party the personal information of any customer, specifically, policy owners or insured persons, for the above voluntary purposes without their written consent.
  
5. All customers have the right to access, correct, or change any of their own personal information held by the Company, and in the case of policy owners and life insured, opt-out of the Company’s use and transfer of their personal information for the voluntary purposes, by request in writing to the Company’s Personal Data Privacy Officer at the address below. Requests for opt-out must state clearly the full name, identity document number, policy number, telephone number and address of the person making such request. Policy owners and insured persons may otherwise delete both the above paragraphs 3 and 4 (in italics) to indicate their wish to opt-out altogether.
 

Personal Data Privacy Officer  
26/F, One Island East  
18 Westlands Road  
Island East  
Hong Kong
  
6. In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
  
7. In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.

## 有關個人資料（私隱）條例（「私隱條例」）的客戶通知

- 由Zurich Insurance Company Ltd（「本公司」）收集或持有的客戶（包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人）個人資料，均可供本公司使用作以下**強制性用途**，以便為客戶提供服務（否則本公司將無法為未能提供所需資料的客戶提供服務）：
  - 辦理，調查（及協助他人調查）和決定保險申請、保險索償及提供持續的保險服務；
  - 辦理付款要求及直接付款授權；
  - 處理任何對客戶的索償、訴訟及/或司法程序；以及行使本公司的權利（詳情見適用保單條款所定），包括但不限於代位權；
  - 編撰統計數字，或作會計及精算用途；
  - 符合對本公司及/或其所屬集團（「蘇黎世保險集團」）具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序；
  - 遵循香港法院及監管機構作出的合法要求或指令，包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構；
  - 債務追討；
  - 便利本公司的認可服務供應商，就上述目的為本公司及/或客戶提供服務；及
  - 使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易。
- 本公司可就**強制性用途**，向以下於香港境內或境外的人士提供任何客戶個人資料：
  - 蘇黎世保險集團成員公司，或任何進行保險或再保險相關業務的其他公司或中介人；
  - 任何向蘇黎世保險集團提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商；
  - 第三方服務供應商，包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員、及資料處理者；
  - 信貸諮詢機構、而在客戶欠賬時，任何債務追收代理或進行索償或調查服務的公司；
  - 根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例，及就任何由政府、監管或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規例、守則或指引而言，蘇黎世保險集團有責任向其作出披露的任何人士；
  - 根據主管司法權區的法院的任何頒令的任何人士；及
  - 蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。
- 由本公司收集或持有的保單持有人及受保人的某些個人資料，特別是姓名、聯絡資料、年齡、性別、身份證明文件資料、婚姻狀況、保單資料、索償資料、及醫療紀錄等，均可供本公司使用作以下**自願性用途**：
  - 為蘇黎世保險集團及/或與本公司維持業務引薦關係或其他安排之其他金融服務供應商的保險及/或金融產品及服務，及/或其他商業合作伙伴之相關服務，提供市場推廣資料及進行直接市場推廣活動；
  - 進行客戶研究分析及分層；及
  - 就蘇黎世保險集團的服務及保險產品發展進行市場調查及保險研究。未經客戶同意，本公司不得使用任何客戶的個人資料作上述自願性用途。在未有收到任何「反對」要求，本公司將把有關保險申請及持續投保，視作有關保單持有人及受保人之不反對本公司使用其個人資料作上述自願性用途。
- 經保單持有人及受保人書面同意後，本公司可就上述**自願性用途**，向以下於香港境內或境外的人士提供其某些個人資料，特別是姓名、聯絡資料、年齡、性別、保單持有人及受保人的保單資料等：
  - 蘇黎世保險集團成員公司；
  - 與本公司維持業務引薦關係或其他安排的其他銀行/金融機構、商業或慈善組織；
  - 第三方市場推廣服務供應商及保險中介人。未經客戶書面同意，本公司不得向任何第三方提供有關客戶（特別指保單持有人及受保人）的個人資料作上述自願性用途。
- 所有客戶均有權以書面向本公司之個人資料私隱主任（地址如下）要求查閱、修正及/或更改由本公司所持有有關其本身的任何個人資料。如保單持有人及受保人欲反對本公司使用及提供其個人資料作上述自願性用途，亦可向本公司提出，並於有關反對要求中清楚註明要求人士之全名、身份證明文件編號、保單編號、電話號碼和住址。保單持有人及受保人亦可同時刪劃以上第3及4段（見斜字）以提出有關所有自願性用途之反對要求。

個人資料私隱主任  
香港港島東華蘭路18號  
港島東中心26樓
- 根據私隱條例，本公司有權收取合理費用，藉以處理任何資料的查閱要求。
- 本通知的中英文版本如有任何歧異或不一致，概以英文版為準。