

TravellerShield Single Trip
Travel Insurance
TravellerShield 單次旅遊保障

Policy Wording
保單條款

CHUBB®

Chubb
Travel
Insurance

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In consideration of the payment of a premium to **The Company** and subject to the terms and conditions of this policy, **The Company** agrees to provide cover in the manner and to the extent set out in this policy.

Please Read This Policy

If this policy contains incorrect information, please return it to The Company immediately for correction.

Part I – Schedule of Benefits

| Coverage | | | Gold Plan HK\$ | Silver Plan HK\$ |
|-----------|--|-------------|-------------------|---------------------|
| A. | Personal Accident | | | |
| (a)(i) | Accident whilst travelling on a Public Conveyance/sustained an armed robbery (Insured Person aged between 18 and 70 on the first day of that Journey) | Sum Insured | 3,000,000 | 1,000,000 |
| (a)(ii) | Accident whilst travelling on a Public Conveyance/sustained an armed robbery (Insured Person aged below 18 or above 70 on the first day of that Journey) | Sum Insured | 1,500,000 | 500,000 |
| (b)(i) | Other Accident (Insured Person aged between 18 and 70 on the first day of that Journey) | Sum Insured | 1,500,000 | 500,000 |
| (b)(ii) | Other Accident (Insured Person aged below 18 or above 70 on the first day of that Journey) | Sum Insured | 750,000 | 250,000 |
| B. | Medical Expenses | | | |
| (a)(i) | Medical Expenses (Insured Person aged below 70 on the first day of that Journey) | Sum Insured | 1,200,000 | 500,000 |
| (a)(ii) | Medical Expenses (Insured Person aged 70 or above on the first day of that Journey) | Sum Insured | 600,000 | 250,000 |
| (b) | Follow-up Medical Expenses | | | |
| | Maximum Sum Insured for Follow-up Medical Expenses | Sum Insured | 50,000 | 50,000 |
| (b)(i) | Maximum amount for Chinese Medicine Practitioner | Sum Insured | 1,500 | 1,500 |
| (b)(ii) | Daily maximum amount for Chinese Medicine Practitioner | Sum Insured | 150 | 150 |
| (c) | Trauma Counselling | Sum Insured | 20,000 | 20,000 |
| (c)(i) | Daily maximum amount for Trauma Counselling | Sum Insured | 1,000 | 1,000 |
| (d) | Hospital Cash | Sum Insured | 5,000 | 3,000 |
| (d)(i) | Daily maximum amount for Hospital Cash | Sum Insured | 500 | 500 |
| (e) | Hotel Accommodation for Convalescence | Sum Insured | 6,000 | 6,000 |
| (e)(i) | Daily maximum amount for Hotel Accommodation | Sum Insured | 1,200 | 1,200 |
| C. | Chubb Assistance – 24-Hour Worldwide Assistance Services | | | |
| (a) | Emergency Medical Evacuation and/or Repatriation | Sum Insured | Unlimited | Unlimited |
| (b) | Return of Mortal Remains | Sum Insured | Unlimited | Unlimited |
| (c) | Compassionate Visit | Sum Insured | 30,000 | 30,000 |
| (d) | Child Escort | Sum Insured | 20,000 | 20,000 |
| (e) | Chubb Assistance – 24 Hour Telephone Hotline And Referral Services | | Applicable | Applicable |

| | | | | |
|-----------|--|---------------------------------|-----------|-----------|
| D. | Trip Cancellation and Curtailment | | | |
| | Maximum Amount for Section (D) – Trip Cancellation and Curtailment | Sum Insured | 30,000 | 20,000 |
| (a) | Trip Cancellation | Sum Insured | 30,000 | 20,000 |
| (b) | Trip Curtailment | Sum Insured | 30,000 | 20,000 |
| (c)(i) | Black Alert Extension – Administration charge for trip cancellation | | 300 | 300 |
| (c)(ii) | Black Alert Extension – Accommodation allowance for trip curtailment | | 1,000 | 1,000 |
| (d)(i) | Red Alert Extension – Administration charge for trip cancellation | | 150 | 150 |
| (d)(ii) | Red Alert Extension – Accommodation allowance for trip curtailment | | 500 | 500 |
| (e) | Special Occasion Interruption Extension | | 2,000 | 1,000 |
| | | | | |
| E. | Travel Delay and Missed Departure | | | |
| (a) | Travel Delay | Sum Insured | 2,500 | 1,000 |
| (a)(i) | Cash Benefit for the first period of delay | First 4 hour period of delay | 150 | 150 |
| (a)(ii) | Cash Benefit for the subsequent period of delay | Each 8 hour period of delay | 250 | 250 |
| (b) | Missed Departure | Sum Insured | 10,000 | 5,000 |
| (b)(i) | Additional Accommodation Extension | | 5,000 | 2,500 |
| (c) | Loss of Passport | Sum Insured | 10,000 | 10,000 |
| (c)(i) | Daily maximum amount for accommodation | | 1,000 | 500 |
| | | | | |
| F. | Personal Effects and Personal Money | | | |
| (a) | Personal Effects | | | |
| | Maximum amount | Sum Insured | 15,000 | 10,000 |
| (a)(i) | Maximum amount for each item/set/pair of Personal Property | | 2,000 | 2,000 |
| (a)(ii) | Maximum amount for Sports Equipment | | 5,000 | 5,000 |
| (a)(iii) | Maximum amount for Mobile Phone | | 2,000 | 2,000 |
| (b) | Baggage Delay | At least 8 hour period of delay | 2,500 | 1,500 |
| (c) | Personal Money and Personal Documents | Sum Insured | 3,000 | 2,500 |
| | | | | |
| G. | Personal Liability | Sum Insured | 3,500,000 | 2,500,000 |
| | | | | |
| H. | Rental Vehicle Excess | Sum Insured | 5,000 | 5,000 |
| | | | | |
| I. | Home Contents Cover | Sum Insured | 20,000 | 10,000 |
| | | | | |
| J. | Credit Card Protection | Sum Insured | 50,000 | 50,000 |
| | | | | |

Customer Services Hotline: (852) 3191 6618
24-Hour Worldwide Assistance Hotline: (852) 3723 3030

Part II – Definition of Words

The following defined terms shall have the meaning set out as follows in this policy:

1. **Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.
2. **Authorised Assistance Service Provider** or **Chubb Assistance** means the independent service provider appointed by **The Company** to provide overseas assistance services to **Insured Persons**.
3. **Black Alert** means the travel black alert issued by the Security Bureau of the **Hong Kong** Government under the Outbound Travel Alert (OTA) System. This definition may be changed by **The Company** from time to time based on changes to the OTA System communicated by the Security Bureau of the **Hong Kong** Government.
4. **Bodily Injury** means physical injury caused solely and independently by an **Accident** and sustained during the **Period of Insurance**.
5. **Cash** means cash, banknotes or travellers cheques excluding digital currency belonging to an **Insured Person** taken by an **Insured Person** on the **Journey**.
6. **Chinese Medicine Practitioner** means a person other than an **Insured Person** or an **Immediate Family Member** who is duly registered as a Chinese medicine practitioner according to the Chinese Medicine Ordinance (Cap. 549).
7. **Compulsory Quarantine** means the **Insured Person** is quarantined in a facility appointed by the government authorities for at least one (1) full day until discharged. **Compulsory Quarantine** does not mean the closure of borders by a government or travel body, the enforcement of social distancing measures or a stay at home notice.
8. **Confinement** or **Confined** means a continuous period of necessary confinement in a **Hospital** as a **Resident Inpatient** for which the **Hospital** makes a charge for room and board.
9. **Diving Equipment** means the following specialist equipment used for scuba diving: buoyancy control device (BCD), regulator, cylinder, dive computer, dive mask, snorkel, fins, scuba booties, scuba gloves and wet suit.
10. **Golf Equipment** means the following specialist equipment used for golf: golf clubs, golf bag, clubhead cover, golf gloves and golf shoes.
11. **Hijack** or **Hijacking** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance and its crew, in which the **Insured Person** is travelling.
12. **Hospital** means a legally constituted establishment operated and licensed pursuant to the laws of the country in which it is located and which meets all of the following requirements:
 - (a) Operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a **Resident Inpatient** basis; and
 - (b) Admits a **Resident Inpatient** only under the supervision of one or more **Physicians**, at least one of whom is available for consultation at all times; and
 - (c) Maintains organised facilities for medical diagnosis and treatment of **Resident Inpatients** and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
 - (d) Provides full-time nursing service by and under the supervision of a qualified nurses; and
 - (e) Has an on-duty staff of at least one **Physician** and one qualified nurse at all times; and
 - (f) “**Hospital**” shall not include the following:
 - a mental institution, an institution operating primarily for the treatment of psychiatric or psychological disease including sub-normality or the psychiatric department of a hospital;
 - a place for the aged, a rest home or a place for drug addicts or alcoholics;
 - a health hydro or nature cure clinic, a nursing or convalescent home, a special unit of a hospital used primarily as a place for drug addicts or alcoholics or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.
13. **Hong Kong** means the Hong Kong Special Administrative Region of the People’s Republic of China.
14. **Household Contents** means valuable property, **Cash**, **Household Improvements**, furniture, furnishings, home appliances, household and personal effects belonging to the **Insured Person** or his/her family members.
15. **Household Improvement** means improvements and betterment on landlord’s fixtures and fittings made by an **Insured Person** within the Insured Person’s home.
16. **Immediate Family Member** means an **Insured Person**’s spouse, parents, parents-in-law, grandparents, children, siblings, grandchildren, legally adopted children or legal guardians.
17. **Infectious or Contagious Disease** means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
18. **Insured Person/You** means the person or persons named in the **Policy Schedule** or subsequent endorsement(s) (if any), who is under seventy-six (76) years of age on the first date of the **Journey**.
19. **Journey** means the trip commencing from **Hong Kong** described in the **Policy Schedule**.

20. **Medical Expenses** means all **Usual, Reasonable and Customary Medical Expenses** necessarily incurred by an **Insured Person** as a result of **Bodily Injury** sustained or **Sickness** contracted, for **Confinement**, surgical, medical, emergency dental treatment (as a result of **Bodily Injury** only) or other diagnostic or remedial treatment given or prescribed by a **Physician**, including employment of a nurse, x-ray examination or the use of an ambulance as the result of an emergency.
21. **Mobile Phone** means the portable telephone or smart phone with a telecommunications function belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**.
22. **Period of Insurance** means the period described under the relevant plan in this policy as follows:
For **Return Trip** means, in relation to:
- (a) Section D(a) (Trip Cancellation) of this policy only, the period of insurance starts from the Purchase Date as specified in the **Policy Schedule** and ends at the commencement of the **Journey**; or
 - (b) all other sections of this policy, the period of insurance starts at the later of: (i) three (3) hours before the **Insured Person's** scheduled departure from **Hong Kong** to embark on the **Journey**; or (ii) the time at which an **Insured Person** commences his or her travel from anywhere in **Hong Kong** directly to the **Hong Kong** immigration control point to embark on a **Journey** and ends at the earliest of: (i) one-hundred-eighty (180) days after the **Insured Person** embarked the Travel Period (inclusive of start date) as specified in the **Policy Schedule**; or (ii) three (3) hours after the **Insured Person** has passed through **Hong Kong** immigration control point on his/her return; or (iii) after the Travel Period end date shown on the **Policy Schedule**.
- For **One Way Trip** means, in relation to:
- (a) Section D(a) (Trip Cancellation) of this policy only, the period of insurance starts from the Purchase Date as specified in the **Policy Schedule** and ends at the commencement of the **Journey**; or
 - (b) all other sections of this policy, the period of insurance starts at the later of: (i) three (3) hours before the **Insured Person's** scheduled departure from **Hong Kong** to embark on a **Journey**; or (ii) the time at which an **Insured Person** commences his or her travel from home or workplace in **Hong Kong** directly to the **Hong Kong** immigration control point to embark on a **Journey**; and ends at the earliest of: (i) seven (7) days from the scheduled time of arrival at the final destination shown on the **Policy Schedule**; or (ii) the expiry date shown on the **Policy Schedule**.
23. **Permanent** means:
- (a) In relation to one or both limbs, loss of use lasting twelve (12) consecutive months from the date of **Accident** and being beyond hope of improvement or remedy by surgical or other treatment at the expiry of that period, or loss by physical separation at or above the wrist or ankle joint during the same period; or
 - (b) In relation to any other type of loss, being beyond hope of improvement or remedy by surgical or other treatment at the end of twelve (12) consecutive months from the date of **Accident**.
24. **Permanent Total Disability** means disablement that results solely, directly or independently of all other causes from **Bodily Injury** and which occurs within one hundred eighty (180) days of the **Accident** in which such **Bodily Injury** was sustained, which, having lasted for a continuous and uninterrupted period of at least twelve (12) consecutive months, will, in all probability, entirely prevent the **Insured Person** from attending to any kind of employment, business, profession or occupation.
25. **Personal Property** means personal baggage taken or owned by an **Insured Person** during the **Journey**. Personal Property does not include 1. documents and samples, 2. jewellery, furs, gold and silver articles, watches, radios, binoculars, that is/are not being worn or carried by the Insured Person at the time of loss or damage, 3. money, 4. household goods and anything shipped as freight, 5. items used in connection with **Insured Person's** employment or occupation, 6. **Mobile Phone**, , 7. contact lenses, 8. dentures or prostheses, 9. bonds, negotiable instruments or securities, 10. any brittle or fragile items, 11. food and beverage and 12. **Sports Equipment**.
26. **Physician** means a person other than an **Insured Person** or an **Immediate Family Member** who is a qualified western medical practitioner licensed by the competent medical authorities of the jurisdiction in which treatment is provided and who, in providing treatment, practices within the scope of his or her licensing and training.
27. **Policy Schedule** means the document(s) which (i) allow each **Insured Person** to be identified by name, (ii) states the destination of the insured **Journey**, and (iii) indicates which plan has been selected.
28. **Pre-existing Medical Condition** means any sickness, disease, infirmity, physical defect, injury or condition before the first day of the **Period of Insurance**, an **Insured Person**, **Immediate Family Member**, **Insured Person's** fiancé (fiancée) or **Travel Companion** presented signs or symptoms, or for which, in the same period, an **Insured Person**, **Immediate Family Member**, **Insured Person's** fiancé (fiancée) or **Travel Companion** sought or received (or ought reasonably to have sought or received) medical treatment, consultation, prescribed drugs, advice or diagnosis by a **Physician**.
29. **Principal Home** means an **Insured Person's** primary place of residence in **Hong Kong**.
30. **Public Conveyance** means any mechanically propelled carrier operated by a company or an individual licensed to carry passengers on scheduled route/itinerary.

31. **Red Alert** means the travel red alert issued by the Security Bureau of the **Hong Kong** Government under the Outbound Travel Alert (OTA) System. This definition may be changed by **The Company** from time to time based on changes to the OTA System communicated by the Security Bureau of the **Hong Kong** Government.
32. **Relevant Credit Card** means any credit card issued by DBS Bank (Hong Kong) Limited.
33. **Resident Inpatient** means an **Insured Person** whose **Confinement** as a resident bed patient is necessary for the medical care, diagnosis and treatment of **Bodily Injury** or **Sickness** and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.
34. **Rental Vehicle** means a non-commercial inland vehicle (except motorcycle) rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying an **Insured Person** on public roadways, including campervan.
35. **Riot** means the act of a group of people that disturb the public peace (whether in connection with a **Strike** or lock-out or not) and the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.
36. **Schedule of Benefits** means the schedule of benefits in Part I of this policy.
37. **Sickness** means illness or disease commencing during the **Period of Insurance**.
38. **Skiing Equipment** means the following specialist equipment used for skiing, skis, poles, ski boots, ski gloves, snowboard, snowboard boots and helmet.
39. **Special Occasion** means visiting or attending, as a spectator, a theme park, museum, musical or sporting event or competition which is open to the general public, opera, theatre, musical performance or concert.
40. **Sports Equipment** means the following personal goods: **Golf Equipment**, **Skiing Equipment** and **Diving Equipment**, which an **Insured Person** takes on the **Journey** or which an **Insured Person** acquires during the **Journey**.
41. **Strike** means the wilful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
42. **Sum Insured** means, in relation to each benefit available to an **Insured Person** under this policy, the maximum amount listed in the **Schedule of Benefits** or any endorsement(s) corresponding to that benefit.
43. **The Company** means Chubb Insurance Hong Kong Limited.
44. **Travel Companion** means a person who accompanies an **Insured Person** for the entire **Journey**.
45. **Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat an **Insured Person's** condition and which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the charges are incurred. Charges that would not have been made if no insurance existed are excluded from this definition.

Part III – Description of Coverage

Section A – Personal Accident

(a) Accident whilst travelling on a Public Conveyance or sustained an armed robbery:

If an **Insured Person** who is eighteen (18) up to and including seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** while (i) travelling as a fare-paying passenger on board a **Public Conveyance** or a private car; or (ii) being an innocent victim in any armed robbery or attempted armed robbery, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will pay the percentage stated for that type of loss in the Loss Table in this Section A of the corresponding **Sum Insured** stated in Section A(a)(i) of the **Schedule of Benefits**.

Otherwise, if an **Insured Person** who is under eighteen (18) years of age or above seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will pay fifty percent (50%) of the percentage stated for that type of loss in the Loss Table in this Section A of the corresponding **Sum Insured** stated in Section A(a)(ii) of the **Schedule of Benefits**.

(b) Other Accident

If an **Insured Person** who is eighteen (18) up to and including seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** other than as set out at Section A(a) above, and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will

pay the percentage stated for that type of loss in the Loss Table in this Section A of the corresponding **Sum Insured** stated in Section A(b)(i) of the **Schedule of Benefits**.

Otherwise, if an **Insured Person** who is under eighteen (18) years of age or above seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will pay fifty percent (50%) of the percentage stated for that type of loss in the Loss Table in this Section A of the corresponding **Sum Insured** stated in Section A(b)(ii) of the **Schedule of Benefits**.

(c) **Amateur Dangerous Sports Extension**

Notwithstanding General Exclusion of this Policy, if an **Insured Person** who is eighteen (18) up to and including seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** while taking part in the capacity as an amateur in hot-air ballooning, scuba diving to a depth not greater than thirty (30) meters below sea-level, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping or horse riding activities, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, **The Company** will pay the percentage stated for that type of loss in the Loss Table in this Section A of the corresponding **Sum Insured** stated in Section A(b)(i) of the **Schedule of Benefits**.

Otherwise if an **Insured Person** who is under eighteen (18) years of age or above seventy (70) years of age on the first day of the **Period of Insurance**, **The Company** will pay the fifty (50%) percent of the percentage stated for that type of loss in the Loss Table in this Section A of the corresponding **Sum Insured** stated in Section A(b)(ii) of the **Schedule of Benefits**.

(d) **Cash Relief**

In the event of the **Insured Person's** **Accidental** death, **The Company** may approve an advance payment of HK\$50,000 as cash relief to the legal representative of the **Insured Person**. Upon payment of such cash relief, **The Company's** liability under Section A shall be reduced by the same amount.

Section A Loss Table:

| Type of Loss | | Percentage of the Sum Insured |
|--------------|---|-------------------------------|
| 1. | Accidental death (which occurs within 12 months from the date of the Accident) | 100% |
| 2. | Permanent Total Disability | 100% |
| 3. | Permanent and total loss or incurable paralysis of all limbs | 100% |
| 4. | Permanent and total loss of sight in both eyes | 100% |
| 5. | Permanent and total loss of two limbs | 100% |
| 6. | Permanent and total loss of speech and hearing | 100% |
| 7. | Permanent and total loss of sight in one eye | 100% |
| 8. | Permanent and total loss of one limb | 100% |
| 9. | Permanent and total loss of hearing | 50% |
| 10. | Permanent and total loss of speech | 50% |

Special Conditions to Section A:

- Where an **Insured Person** suffers more than one type of loss listed in the Loss Table in this Section A in the same **Accident**, **The Company's** liability under this Section A shall be limited to one payment for the type of loss which, of all the types of loss actually suffered, attracts the largest percentage stated in the Loss Table in this Section A of the relevant **Sum Insured** stated in Section A of the **Schedule of Benefits**.
- The Company's** total liability under this Section A for all **Accidents** involving the same **Insured Person** occurring during the **Period of Insurance** shall not exceed the relevant **Sum Insured**.
- Where the use or enjoyment of an **Insured Person's** limb or organ was partially impaired before an **Accident** occurred, **The Company** may, in its sole discretion and after considering a medical assessment by **The Company's** appointed medical adviser of the extent to which any **Bodily Injury** was, in the medical adviser's opinion, caused solely and independently by that **Accident**, pay such percentage of the relevant **Sum Insured** as it considers reasonable. No payment shall be made for a limb or organ which was totally unusable before an **Accident** occurred.
- (Applicable to Family Plan only) Where this policy covers more than one **Insured Person** from the same family and more than one member of that family is involved in the same **Accident**, **The Company's** total liability under this Section A for all **Insured Persons** involved in that **Accident** shall not exceed 300% of the largest **Sum Insured** which applies to any member of that family.

5. Exposure: If during the **Period of Insurance**, the **Insured Person** is exposed to the natural elements as a result of an **Accident** and within twelve (12) months of the **Accident** the **Insured Person** suffers any one type of loss listed in the Loss Table in this Section A as a direct result of that exposure, the **Insured Person** will be deemed for the purpose of this policy to have suffered a **Bodily Injury** on the date of the **Accident**.
6. Disappearance: Where an **Insured Person's** body is not found within one (1) year of the date of the disappearance, sinking or wrecking of the means of transport being used by the **Insured Person** on the date of the disappearance, sinking or wrecking:
 - (a) It will be presumed that the **Insured Person** suffered **Accidental** death resulting from **Bodily Injury** at the time of such disappearance, sinking or wrecking; and
 - (b) Subject to receiving an undertaking, signed by the legal representatives of the **Insured Person's** estate, that if the presumption of **Accidental** death resulting from **Bodily Injury** is subsequently found to be wrong, any amount paid by **The Company** under this Section A will be immediately refunded to **The Company**.
7. **The Company** will pay to the legal representatives of the deceased **Insured Person** the percentage stated for **Accidental** death in the Loss Table in this Section A of the relevant **Sum Insured** stated in Section A of the **Schedule of Benefits**.

Exclusion to Section A:

This Section A does not cover:

1. **Sickness**, disease or bacterial infection.
2. Any claim if the **Insured Person** is travelling against the advice of a **Physician** or for the purpose of obtaining medical treatment.
3. Death or **Bodily Injury** or **Sickness** sustained by an **Insured Person** caused by or arising from any medical, physical or mental conditions which is pre-existing at the time of the application of this policy including any recurring, chronic or continuing illness or condition which the **Insured Person** are aware of or has already received treatment.
A condition is deemed to be pre-existing at the time of the application of this insurance if
 - (i) treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of the policy, or
 - (ii) the **Insured Person** or if the **Insured Person** is below eighteen (18) years of age, his/her parent knew or ought to have known prior to the commencement of the policy whether or not treatment or medication or advice or diagnosis was sought or received.
4. Any claim arising from venereal disease, pregnancy, childbirth, miscarriage or self-exposure to exceptional risk.

Section B – Medical Expenses

(a) Medical Expenses:

If an **Insured Person** incurs **Medical Expenses** on the **Journey** during the **Period of Insurance** arising from **Bodily Injury** or **Sickness**, **The Company** will reimburse the **Insured Person** for :-

- (i) those **Medical Expenses**; and/or
- (ii) Additional reasonable transport expenses incurred for returning to **Hong Kong**, which is necessary and unavoidable as prescribed by a **Physician** for the **Insured Person** to stay beyond the scheduled return date, if the original return ticket is unused and forfeited.

up to the corresponding **Sum Insured** stated in Section B(a)(i) and B(a)(ii) of the **Schedule of Benefits**.

(b) Follow-up Medical Expenses:

If an **Insured Person** incurs **Medical Expenses** outside **Hong Kong** on the **Journey** during the **Period of Insurance** arising from **Bodily Injury** or **Sickness** and, after returning to **Hong Kong**, that **Insured Person** still requires treatment in **Hong Kong** for the same **Bodily Injury** or **Sickness** as given or prescribed by a **Physician** and/or **Chinese Medicine Practitioner**, **The Company** will continue to reimburse the **Insured Person** for:

- (i) reasonable medical expenses incurred for the purpose of Chinese medical treatment and charged by a **Chinese Medicine Practitioner**; and/or
- (ii) any **Medical Expenses** other than as set out at Section B(b)(i) above;

Incurred in **Hong Kong**, up to ninety (90) days after the **Insured Person's** return to **Hong Kong**, or until the respective **Sum Insured** stated in Section B(b) of the **Schedule of Benefits** has been exhausted, whichever comes first.

(c) Trauma Counselling

If during the **Journey** within the **Period of Insurance**, an **Insured Person** is the victim of a traumatic event such as, but not limited to, rape, armed hold up, assault, natural disaster, **Hijack** or acts of terrorism and sustains **Bodily Injury** due to

that traumatic event, upon the production of the **Physician's** advice on the need of trauma counselling service as a result of such **Bodily Injury**, **The Company** will reimburse the **Insured Person** for reasonable and necessary expenses for trauma counselling incurred within ninety (90) days from the occurrence of the traumatic event, up to the corresponding **Sum Insured** stated in Section B(c) of the **Schedule of Benefits**.

(d) **Hospital Cash**

Upon the **Confinement** in a **Hospital** outside **Hong Kong** of an **Insured Person** as a direct and unavoidable result of **Bodily Injury** or **Sickness** on the **Journey** during the **Period of Insurance**, **The Company** will pay an **Insured Person** a daily benefit of the amount stated in Section B(d)(i) of the **Schedule of Benefits**, up to the **Sum Insured** stated in Section B(d) of the **Schedule of Benefit**.

Special Conditions to Section B(d):

1. Payment of benefits under this Section B(d) shall only be made after the **Confinement** ends.
2. The Company's liability under Section B for all Confinement of an Insured Person shall not exceed the amount stated in Section B(d) of the Schedule of Benefits.

Exclusions to Section B(d):

This Section B(d) does not cover:

1. Any **Confinement** which occurs after the end of **Period of Insurance**.

(e) **Hotel Accommodation for Convalescence**

If an **Insured Person** is hospitalized in a **Hospital** during a **Journey** arising from **Bodily Injury** or **Sickness**, and upon discharge from hospitalization and as recommended by **Physician** to convalesce immediately before continuing with the **Journey**, **The Company** will reimburse the cost of one (1) ordinary room accommodation expenses for a maximum of five (5) consecutive days subject to a daily maximum amount stated in Section B(e)(i) of the **Schedule of Benefits**, but not the cost of drinks, meals and other room services, necessarily incurred up to the **Sum Insured** stated in Section B(e) of the **Schedule of Benefits**.

(f) **Amateur Dangerous Sports Extension**

Notwithstanding General Exclusion of this Policy, if an **Insured Person** who is eighteen (18) up to and including seventy (70) years of age on the first day of the **Period of Insurance** sustains **Bodily Injury** while taking part in the capacity as an amateur in hot-air ballooning, scuba diving to a depth not greater than thirty (30) meters below sea-level, winter sports, water skiing, rafting, sailing, windsurfing, bungee jumping or horse riding activities, as a direct and unavoidable result, incurs **Medical Expenses** during the **Period of Insurance** arising from **Bodily Injury** or **Sickness**, **The Company** will pay the one hundred percent (100%) of the corresponding **Sum Insured** stated in Section B of the **Schedule of Benefits**; otherwise if an **Insured Person** who is under eighteen (18) years of age or above seventy (70) years of age on the first day of the **Period of Insurance**, **The Company** will pay the fifty (50%) percent of the corresponding **Sum Insured** stated in Section B of the **Schedule of Benefits**.

Special Conditions to Section B:

1. The **Authorised Assistance Service Provider** must be notified promptly if the **Insured Person** is admitted or anticipates admission to **Hospital** as a **Resident Inpatient** during the **Period of Insurance** outside **Hong Kong**. Failure to give the notice required by this condition precedent will result in **The Company** having no liability under this policy for those **Medical Expenses**.
2. **The Company's** liability under Section B(a) for all **Medical Expenses** incurred during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section B(a) of the **Schedule of Benefits**.
3. **The Company's** liability under Section B(b) for each and every expense incurred shall not exceed the amount stated in Section B(b) of the **Schedule of Benefits**.
4. **The Company's** liability under Section B(b)(i) for all expenses charged by **Chinese Medicine Practitioner** shall not exceed the amount stated in Section B(b)(i) of the **Schedule of Benefits**. The maximum daily amount incurred by **Chinese Medicine Practitioner** shall be the amount stated in Section B(b)(ii) of the **Schedule of Benefits**.
5. **The Company's** liability of **Medical Expenses** (including medical expenses charged by **Chinese Medicine Practitioner**) incurred in **Hong Kong** shall not exceed the amount stated in Section B(b) of the **Schedule of Benefits**.
6. **The Company's** total liability under Section B(c) for Trauma Counselling benefit incurred during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section B(c) of the **Schedule of Benefits**. The maximum daily amount incurred for trauma counselling benefit shall be the amount stated in Section B(c)(i) of the **Schedule of Benefits**.

7. **The Company's** liability under Section B(d) for Hospital Cash benefit amount during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section B(d) of the **Schedule of Benefits**. The maximum daily amount payable for Hospital Cash benefit shall be the amount stated in Section B(d)(i) of the Schedule of Benefits.
8. **The Company's** total liability under this Section B for all **Medical Expenses** and all medical expenses charged by **Chinese Medicine Practitioner**, and all expenses for trauma counselling, hospital cash expense and hotel accommodation for convalescence expenses shall not exceed the **Sum Insured** stated in Section B(a) of the **Schedule of Benefits**.
9. The payment of charges from chiropractors, physiotherapists, occupational therapists, acupuncturists (other than bonesetters' fee charged by **Chinese Medicine Practitioner** in Section B(b)(i) above) and the like is subject to the availability of a referral letter or similar certification from a **Physician**.

Exclusions to Section B:

This Section B does not cover:

1. Any expense included or contemplated in the cost of a **Journey** at the time it was paid for.
2. Surgery or medical treatment which, in the opinion of the **Physician** attending the **Insured Person**, can reasonably be delayed until the **Insured Person** returns to **Hong Kong**.
3. Any expense incurred after an **Insured Person** has failed, within a reasonable period, to follow a **Physician's** advice to return to **Hong Kong** to continue treatment for **Bodily Injury** suffered or **Sickness** contracted outside **Hong Kong**.
4. Any expense incurred during a **Journey** after an **Insured Person** has been advised by a **Physician** prior to the departure of the **Journey** that he or she is unfit to travel.
5. Any expenses incurred under Section B(a) after twelve (12) months from the date the first expenses were incurred.
6. Any follow up expenses incurred under Section B(b) more than ninety (90) days after the end of the **Period of Insurance**.
7. Any expenses incurred under Section B(c) after ninety (90) days from the occurrence of the traumatic event.
8. Health check-ups or any investigation(s) not directly related to admission diagnosis, **Bodily Injury** or **Sickness** or any treatment or investigation which is not medically necessary.
9. Any claim arising from venereal disease, pregnancy, childbirth, miscarriage or self-exposure to exceptional risk.
10. The cost of any elective or non-emergency treatment not directly related to the **Sickness** or **Bodily Injury** which necessitated the **Insured Person's** admittance into **Hospital**.
11. Any claim if the **Insured Person** is under treatment not recommended by or undertaken by a **Physician**.
12. The cost of crutches, walking frames, orthopaedic braces and supports, cervical collars, wheelchairs, prostheses, contact lenses, spectacles, hearing aids, dentures and other medical equipment or optical treatment.

Section C – Chubb Assistance – 24-Hour Worldwide Assistance Services

(a) Emergency Medical Evacuation and/or Repatriation:

Where a **Physician**, designated by an **Authorised Assistance Service Provider**, certifies that **Bodily Injury** or **Sickness** renders an **Insured Person** unfit to travel or continue with their **Journey** outside **Hong Kong** during the **Period of Insurance** or is a danger to their life or health; and the necessary medical treatment is not available, either at the nearest **Hospital** where the **Insured Person** was transported to or in the immediate vicinity thereof, after suffering the **Bodily Injury** or **Sickness**, **The Company** may, based on the advice of that **Physician** that the **Insured Person** is medically fit to be evacuated, determine in its sole discretion, that the **Insured Person**, should be evacuated to another location for the necessary medical treatment.

The **Authorised Assistance Service Provider** shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means, based on the medical severity of the **Insured Person's** condition for the transport of the **Insured Person**, including but not limited to, air ambulance, surface ambulance, regular air transport, railroad or any other appropriate means. All decisions as to the means of transport and the final destination will be made by **Authorised Assistance Service Provider**, and will be based solely upon medical necessity. The **Insured Person** may, in appropriate circumstances, be returned to **Hong Kong**.

The Company will pay the actual cost of the **Insured Person's** emergency medical evacuation and/or repatriation and associated medical services and medical supplies directly to **Authorised Assistance Service Provider**.

(b) Return of Mortal Remains:

Upon the death of an **Insured Person** as a direct and unavoidable result of **Bodily Injury** or **Sickness** occurring on the **Journey** outside **Hong Kong** during the **Period of Insurance**, **The Company** will pay the actual cost for transporting the **Insured Person's** mortal remains from the place of death to **Hong Kong**, or the cost of local burial at the place of death as approved by the **Authorised Assistance Service Provider**.

(c) **Compassionate Visit:**

If a **Physician** certifies that **Bodily Injury** or **Sickness** renders an **Insured Person** unfit to travel or continue with their **Journey** outside **Hong Kong** during the **Period of Insurance** or is a danger to their life or health or suffers death during the **Journey** outside **Hong Kong**, **The Company** will pay, up to the **Sum Insured** stated in Section C(c) of the **Schedule of Benefits** (i) the cost of one (1) economy class round trip ticket for one (1) person to visit the **Insured Person** outside **Hong Kong**, and (ii) the cost of one (1) ordinary room accommodation in any reasonable hotel outside **Hong Kong** for a maximum period of five (5) consecutive nights, but not the cost of drinks, meals and other room services, up to the maximum corresponding total **Sum Insured** stated in Section C(c) of the **Schedule of Benefits**.

(d) **Child Escort:**

Where:

- (i) An **Insured Person** is **Confined** in a **Hospital** outside **Hong Kong** as a direct and unavoidable result of **Bodily Injury** or **Sickness** which a **Physician** certifies as either rendering that **Insured Person** unfit to travel or continue with his/her **Journey** or as being a danger to his/her life or health or death of the **Insured Person**; and
- (ii) That **Insured Person** is accompanied by a child who is an **Insured Person** and was under eighteen (18) years old on the first day of the **Journey**; and
- (iii) That child is at risk of being left unattended as a result of the **Insured Person's Confinement** or the **Insured Person's** death.

The Company will arrange and pay up to the **Sum Insured** stated in Section C(d) of the **Schedule of Benefits**, for an economy class one-way ticket, together with escort services, for that child to be escorted back to **Hong Kong**, up to the maximum **Sum Insured** stated in Section C(d) of the **Schedule of Benefits**.

(e) **Chubb Assistance – Twenty Four (24) Hour Telephone Hotline And Referral Services:**

The services are provided by way of referral and arrangement only and all expenses incurred are to be borne by the **Insured Person**:

- Inoculation and Visa Requirement Information services
- Embassy Referral
- Interpreter Referral
- Loss of Luggage Assistance
- Loss of Travel Document Assistance
- Telephone Medical Advice
- Medical Service Provider Referral
- Monitoring of Medical Condition when Hospitalized
- Arrangement of Appointments with Doctors
- Arrangement of **Hospital** Admission

For full details on this service, please refer to the telephone hotline and referral service information provided by **Chubb Assistance**. If you have any queries on this telephone hotline and referral service, please telephone **Chubb Assistance** on (852) 3723 3030.

Special Conditions to Section C:

1. Services under Section C are provided by the **Authorised Assistance Service Provider**. **The Company** or the **Authorised Assistance Service Provider** must be promptly notified of the occurrence of any event which may give rise to a potential claim under Section C(a)–(d) – Chubb Assistance – 24 Hour Worldwide Assistance Services. Failure to give the notice required by this condition precedent could result in **The Company** having no liability under this Section C of the policy.
2. The arrangements for, means and final destination of emergency medical evacuation and/or repatriation will be decided by the **Authorised Assistance Service Provider** and will be based entirely upon medical necessity.
3. Upon payment being made under this Section C, **The Company** shall be entitled to any monies refundable from an original return travel ticket.

Exclusions to Section C:

This Section C does not cover:

1. Expenses included or contemplated in the cost of a **Journey** at the time it was paid for.
2. Expenses incurred during the **Journey** after an **Insured Person** has been advised by a **Physician** prior to the departure of the **Journey** that he or she is unfit to travel.
3. Expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay.
4. Expenses for a service not approved and arranged by an **Authorised Assistance Service Provider**.

5. Treatment performed or ordered by a person who is not a **Physician**.
6. Expenses incurred in relation to treatment that can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.

Section D – Trip Cancellation and Curtailment

(a) Trip Cancellation

If after this policy has been purchased and during the **Period of Insurance**, an **Insured Person** is forced to cancel a planned **Journey** prior to the commencement of that **Journey** as the direct and necessary result of:

- (i) The sudden and unexpected death, **Bodily Injury** or **Sickness** of an **Insured Person**, an **Immediate Family Member**, or **Insured Person's** fiancé (fiancée) occurring after this policy has been purchased as specified in the **Policy Schedule** within thirty (30) days prior to the date the **Journey** is scheduled to begin; or
- (ii) The jury service of an **Insured Person** or an **Insured Person** being the subject of a witness summons, notice of which was received by that **Insured Person** after this policy has been purchased as specified in the **Policy Schedule** and continuing within thirty (30) days prior to the date the **Journey** is scheduled to begin; or
- (iii) The unexpected **Compulsory Quarantine** of an **Insured Person** beginning after this policy has been purchased as specified in the **Policy Schedule** and continuing within thirty (30) days prior to the date the **Journey** is scheduled to begin; or
- (iv) Serious damage to the **Insured Person's** **Principal Home** from burglary, fire, flood, typhoon, earthquake or landslip occurring after the policy has been purchased as specified in the **Policy Schedule** and within thirty (30) days prior to the date the **Journey** is scheduled to begin and which reasonably requires the **Insured Person's** presence in **Hong Kong** on the scheduled departure date of the **Journey**; or
- (v) Delay in departure from **Hong Kong** for a period not less than twenty-four (24) hours from the scheduled departure time caused by: - (i) **Strike** or industrial action; (ii) **Riot**; (iii) mechanical and/or electrical breakdown/derangement of **Public Conveyance** the **Insured Person** has booked to travel; (iv) adverse weather conditions; or (v) natural disaster directly resulting in suspension of **Public Conveyance** for at least one(1) hour; or
- (vi) The unexpected issuance of a **Black Alert** for a destination scheduled in the **Journey** at least one (1) day after this policy has been purchased as specified in the **Policy Schedule** and which is in force at any time within seven (7) days prior to the date the **Journey** is scheduled to begin

resulting in cancellation of the **Journey**, **The Company** will reimburse, up to the **Sum Insured** stated in Section D(a) of the **Schedule of Benefits**, the **Insured Person's** loss of transportation and/or accommodation expenses paid in advance and forfeited, which are not recoverable from any other source.

If after this policy has been purchased as specified in the **Policy Schedule**, in the event of the unexpected issuance of a **Red Alert** for a destination scheduled in the **Journey** at least one (1) day after this policy has been purchased and which is in force at any time within seven (7) days prior to the date the **Journey** is scheduled to begin, resulting in cancellation of the **Journey**, **The Company** will reimburse, up to the **Sum Insured** stated in Section D(a) of the **Schedule of Benefits**, fifty percent (50%) of the **Insured Person's** loss of transportation and/or accommodation expenses paid in advance and forfeited, which are not recoverable from any other source.

(b) Trip Curtailment

In the event that a **Journey** is curtailed within the **Period of Insurance** because an **Insured Person** must return directly to **Hong Kong** before the scheduled return day following:

- (i) The sudden and unexpected death, **Bodily Injury** or **Sickness** of an **Insured Person**, an **Immediate Family Member**, or **Insured Person's** fiancé (fiancée); or
- (ii) The jury service of an **Insured Person** or an **Insured Person** being the subject of a witness summons, notice of which was received by that **Insured Person**; or
- (iii) The unexpected **Compulsory Quarantine** of an **Insured Person**; or
- (iv) Serious damage to the **Insured Person's** **Principal Home** from burglary, fire, flood, typhoon, earthquake or landslip occurring and which reasonably requires the **Insured Person's** presence in **Hong Kong**; or
- (v) (i) **Strike** or industrial action; (ii) **Riot**; (iii) adverse weather condition; (iv) natural disaster directly resulting in suspension of **Public Conveyance** for at least one(1) hour; or
- (vi) The unexpected issuance of a **Black Alert** for a destination scheduled in the **Journey**

The Company will reimburse either the **Insured Person's** unused transportation and/or accommodation deposits paid or the payment for which the **Insured Person** is legally obliged to pay and which is not recoverable from any other source, up to the **Sum Insured** stated in Section D(b) of the **Schedule of Benefits**.

In the event that a **Journey** is curtailed because an **Insured Person** must return directly to **Hong Kong** following the unexpected issuance of a **Red Alert** for a destination scheduled in the **Journey**, **The Company** will reimburse the **Insured Person** either fifty percent (50%) of the unused transportation and/or accommodation deposits paid, or fifty percent (50%) of the transportation and/or accommodation costs for which the **Insured Person** is legally obliged to pay and which is not recoverable from any other source, up to the **Sum Insured** stated in Section D(b) of the **Schedule of Benefits**.

If during the **Journey**, the **Insured Person's Immediate Family Member** in **Hong Kong** is dead, and the **Insured Person** is required to return back to **Hong Kong**, **The Company** will pay for i) the administration charge billed by a travel agent for the purpose of revising the original airline ticket, or ii) the cost of scheduled return airline ticket (economy class) for returning to **Hong Kong**, whichever is lower. The total liability under Section D(b) shall not exceed the **Sum Insured** stated in Section D(b) of the **Schedule of Benefits**.

(c) Black Alert Extension

In the event of the unexpected issuance of a **Black Alert** for a destination scheduled in the **Journey**, (i) the scheduled **Journey** is unavoidably cancelled within seven (7) days prior to its commencement, or (ii) the embarked **Journey** is curtailed, **The Company** will:

(i) **Black Alert Extension – Administration charge for trip cancellation**

Reimburse the **Insured Person** for the non-recoverable administration charge billed by a travel agent for the purpose of cancelling the **Journey**, as a direct result of the issuance of **Black Alert**, up to the maximum amount stated in Section D(c)(i) of the **Schedule of Benefits** per **Insured Person**.

(ii) **Black Alert Extension – Accommodation allowance for trip curtailment**

Pay the **Insured Person** a cash allowance up to the maximum amount stated in Section D(c)(ii) of the **Schedule of Benefits** per **Insured Person**, if that **Insured Person** is needed to stay overnight to wait for the first available alternative conveyance to return to **Hong Kong**.

Upon payment for the above **Black Alert** Extension, **The Company's** total liability under Section D shall be reduced by the same amount.

(d) Red Alert Extension

In the event of the unexpected issuance of a **Red Alert** for a destination scheduled in the **Journey**, where (i) the scheduled **Journey** is unavoidably cancelled within seven (7) days prior to its commencement, or (ii) the embarked **Journey** is curtailed, **The Company** will:

(i) **Red Alert Extension – Administration charge for trip cancellation**

Reimburse the **Insured Person** fifty percent (50%) for the non-recoverable administration charge billed by a travel agent for the purpose of cancelling the **Journey**, as a direct result of the issuance of **Red Alert**, up to the maximum amount stated in Section D(d)(i) of the **Schedule of Benefits** per **Insured Person**.

(ii) **Red Alert Extension – Accommodation allowance for trip curtailment**

Pay the **Insured Person** a cash allowance up to the maximum amount stated in Section D(d)(ii) of the **Schedule of Benefits** per **Insured Person**, if that **Insured Person** is needed to stay overnight to wait for the first available alternative conveyance to return to **Hong Kong**.

Upon payment for the above **Red Alert** Extension, **The Company's** total liability under Section D shall be reduced by the same amount.

(e) Special Occasion Interruption Extension :

In the event of the:

- (i) sudden and unexpected death of an **Insured Person**, an **Immediate Family Member**, or **Insured Person's** fiancé (fiancée), or a **Travel Companion**; or
- (ii) **Bodily Injury** or **Sickness** of an **Insured Person** or a **Travel Companion**; or
- (iii) **Journey** being delayed due to natural disaster, **Strike** involving the employees of the operator of a **Public Conveyance**, mechanical fault of a **Public Conveyance** or **Hijacking**,

which directly results in the **Insured Person** missing a **Special Occasion** or being unable to use the ticket for the **Special Occasion**, **The Company** will reimburse the **Insured Person**, up to the **Sum Insured** stated in Section D(e) of the **Schedule of Benefits**, either the actual cost of the unused ticket for the **Special Occasion** paid in advance and forfeited by the **Insured Person**, or the stated face value of the ticket, whichever is lower.

Special Conditions to Section D:

1. Where a **Journey** is cancelled or curtailed as a result of **Bodily Injury** or **Sickness** of an **Insured Person**, an **Immediate Family Member**, or **Insured Person's** fiancé (fiancée), that **Bodily Injury** or **Sickness** must be certified by a **Physician** as rendering the **Insured Person**, an **Immediate Family Member**, or **Insured Person's** fiancé (fiancée) unfit to travel (if he/she is travelling with the **Insured Person**) or as being a danger to their life or health. Failure to obtain the certifications required by this condition precedent will result in **The Company** having no liability under this Section D.
2. Where an **Insured Person** is covered under more than any one item above, **The Company's** liability under this Section D shall be limited to the one which attracts the largest compensation under Section D in the **Schedule of Benefits**.
3. Any claim under this Section D(e) must be accompanied by documents relating to the occurrence of the incident and the original unused ticket for the **Special Occasion**.
4. Where the **Special Occasion** is missed as a result of **Strike**, mechanical fault or hijacking as stated in D(e)(iii) above, written confirmation from the carrier associated with the delay stating the actual local arrival time at the stated destination and the reason for the delay in reaching that destination is required. Failure to provide the documents required by this condition precedent will result in **The Company** having no liability under this Section D(e).
5. **The Company's** total liability under this Section D for all reimbursement/payment under this Section D shall not exceed the **Sum Insured** stated in Section D of the **Schedule of Benefits**.

Exclusions to Section D:

This Section D does not cover:

1. Arising from a condition which, at the time of booking a **Journey** or at the application of this policy, existed or might reasonably have been anticipated as being likely to result in the **Journey** being cancelled or curtailed.
2. Any claim if the **Insured Person** is travelling against the advice of a **Physician** or for the purpose of obtaining medical treatment.
3. Death or **Bodily Injury** or **Sickness** sustained by an **Insured Person** caused by or arising from any medical, physical or mental conditions which is pre-existing at the time of the application of this policy including any recurring, chronic or continuing illness or condition which the **Insured Person** is aware of or have already received treatment.
A condition is deemed to be pre-existing at the time of the application of this insurance if
 - treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the commencement of the policy, or
 - the **Insured Person** or if the **Insured Person** is below eighteen (18) years of age, his/her parent knew or ought to have known prior to the commencement of the policy whether or not treatment or medication or advice or diagnosis was sought or received.
4. Any claim arising from venereal disease, pregnancy, childbirth, miscarriage or self-exposure to exceptional risk.
5. The cost of any elective or non-emergency treatment not directly related to the **Sickness** or **Bodily Injury** which necessitated the **Insured Person's** admittance into **Hospital**.
6. Any claim if the **Insured Person** is under treatment not recommended by or undertaken by a **Physician**.
7. Any cost related to treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
8. **Strike** or industrial action, **Riot**, adverse weather conditions or natural disaster which has commenced or has been announced before the date of applying for this insurance policy.
9. The **Insured Person's** failure to
 - (i) check-in for departure by the time specified by the **Public Conveyance** (except as reasons specifically provided in Sections D);
 - (ii) act upon the express instructions of the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary;
 - (iii) notify the travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary of the need to cancel or abandon the travel arrangement immediately it is found necessary to do so;
 - (iv) report within twenty-five (24) hours of discovery to and obtain a report from local police in respect of loss of passport.
10. Bankruptcy, liquidation, error, omission or default of any travel agent, tour operator, carrier or other provider of any service forming part of the booked itinerary.
11. Overbooking of air or land **Public Conveyance** carriers, scheduling/re-scheduling of their crew members.
12. Any amount/loss which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
13. Any amount which an **Insured Person** is not legally obligated to pay.
14. Claims arising from a condition which, at the time of booking the **Special Occasion**, existed or might reasonably have been anticipated as being likely to result in the **Special Occasion** being missed.
15. Any expenses claimed under Section E(b) – **Missed Departure** for the same cause or event claimed under Section D(c) – **Black Alert Extension** or event claimed under Section D(d) – **Red Alert Extension**.

Section E – Travel Delay and Missed Departure

(a) Travel Delay

In the event that a **Public Conveyance** is delayed on the **Journey** during the **Period of Insurance** due to an unanticipated event specified in the **Travel Delay Event Table** mentioned below, **The Company** will pay a cash benefit as stated in Section E(a)(i) of the **Schedule of Benefits** for the first full four (4) consecutive hour period of delay, and, thereafter, pay a cash benefit as stated in Section E(a)(ii) of the **Schedule of Benefits** for each and every subsequent full eight (8) consecutive hour period of delay, up to the **Sum Insured** stated in Section E(a) of the **Schedule of Benefits**, provided that the **Insured Person** is travelling on a regular route as a fare-paying passenger holding a valid boarding pass/ticket, bearing the scheduled departure time/arrival time and the scheduled route and destination, issued by the operator of the **Public Conveyance** which is legally licenced for such scheduled regular transport.

Travel Delay Event Table:

| The unanticipated event | |
|-------------------------|---|
| 1 | mechanical and/or electrical breakdown/derangement of a Public Conveyance |
| 2 | Strike or industrial action |
| 3 | Riot |
| 4 | Hijacking |
| 5 | Adverse weather |
| 6 | Natural disaster directly resulting in suspension of Public Conveyance for at least one (1) hour |
| 7 | Airport closure |

Special Conditions to Section E(a):

1. The **Insured Person** must check-in in accordance with the original itinerary and obtain written confirmation from the **Public Conveyance** or their handling agents stating the reason and length of delay or else your right of claim may be prejudiced.
2. The period of delay will be calculated from either:
 - (i) the original scheduled departure time of the **Public Conveyance** until the actual departure time of 1) the same conveyance, or 2) the first available alternative conveyance; or
 - (ii) the original scheduled arrival time of the **Public Conveyance** until the actual arrival time of 1) the same conveyance, or 2) the first available alternative conveyance.
3. The **Insured Person** can only claim for either departure or arrival delay of the same **Public Conveyance** but not for both.
4. If an **Insured Person** has consecutive connecting flights and/or other conveyances during the same trip, each period of travel delay cannot be accumulated for more than one conveyance. The **Insured Person** can only claim for travel delay arising from any one of such conveyances during the same trip.

(b) Missed Departure

In the event that a **Public Conveyance** fails to convey the **Insured Person** to the scheduled departure port during the **Period of Insurance** due to an unanticipated event specified in the **Missed Departure Event Table** mentioned below, **The Company** will indemnify the additional transportation expenses necessarily and reasonably incurred for the **Insured Person** to reach his/her scheduled destination or for returning to **Hong Kong**, up to the **Sum Insured** stated in Section E(b) of the **Schedule of Benefits**.

(i) Additional Accommodation Extension

If the **Insured Person's** return trip to **Hong Kong** is unavoidably re-routed due to an unanticipated event specified in the **Missed Departure Event Table** mentioned below, **The Company** will indemnify for the additional accommodation expenses necessarily and reasonably incurred up to the respective aggregate limit as stated in Section E(b)(i) of **Schedule of Benefits** provided the maximum amount payable under this sub-section shall not exceed the limit shown under Section E(b) of the **Schedule of Benefits**.

Missed Departure Event Table:

| The unanticipated event | |
|-------------------------|---|
| 1 | Strike or industrial action |
| 2 | Riot |
| 3 | Hijacking |
| 4 | Adverse weather |
| 5 | Natural disaster directly resulting in suspension of Public Conveyance for at least one (1) hour |

Exclusions to Section E(b):

1. Any expenses claimed under Section D(c) –**Black Alert** Extension for the same cause or event claimed under Section E (b).

(c) Loss of Passport

The Company will reimburse an **Insured Person** up to the maximum corresponding daily limit for accommodation expenses stated in Section E(c)(i) and total **Sum Insured** stated in Section E(c) of the **Schedule of Benefits** for the reasonable additional cost of transportation and/or accommodation expenses necessarily incurred outside **Hong Kong** by an **Insured Person** for the sole purpose of arranging the replacement a new passport in the event that the passport is lost or stolen during the **Period of Insurance**.

Section F – Personal Effects and Personal Money

(a) Personal Effects

The Company, will indemnify, at its option, reinstate, repair or replace **Personal Property, Mobile Phone** and/or **Sports Equipment** lost, stolen or damaged during the **Period of Insurance** up to the **Sum Insured** stated in Section F(a) of the **Schedule of Benefits**.

Special Conditions to Section F(a):

1. If and only if the **Personal Property, Mobile Phone** and/or **Sports Equipment** is less than one (1) year old from the date of purchase to the date of the accident, the cost of repair, reinstatement or replacement of the **Personal Property, Mobile Phone** and/or **Sports Equipment** will not be subject to a reduction or allowance for physical deterioration, depreciation or obsolescence. For clothing items, **The Company** will deduct an amount for wear and tear.
2. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any **Personal Property, Mobile Phone** and/or **Sports Equipment** lost, stolen or damaged by the wilful act of a third party and which may give rise to a claim under this Section F. The written police report of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section F.
3. If loss, theft or damage occurs in transit, the **Public Conveyance** carrier must be promptly notified of the loss or damage within twenty-four (24) hours of the discovery of the loss or damage. The written report by the **Public Conveyance** carrier of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section F of the policy.
4. **The Company's** maximum liability for loss or theft of, or damage to, all items of personal effects during the **Period of Insurance** will be restricted to the amount stated in Section F(a) of the **Schedule of Benefits**.
5. Where any item of lost, stolen or damaged **Personal Property** forms part of a pair or set, **The Company's** maximum liability for that item and that pair or set will be restricted to the amount stated in Section F(a)(i) of the **Schedule of Benefits**.
6. For **Sports Equipment**, the maximum liability will be restricted to the amount stated in Section F(a)(ii) of the **Schedule of Benefits**.
7. For **Mobile Phone**, the maximum liability will be restricted to the amount stated in Section F(a)(iii) of the **Schedule of Benefits**.
8. Upon any payment being made under this Section F(a), **The Company** shall be entitled to take and retain the benefit and value of any recovered or damaged **Personal Property, Mobile Phone** and/or **Sports Equipment** and to deal with salvage at its absolute discretion.

(b) Baggage Delay

In the event that, during the **Period of Insurance**, the checked-in baggage is misdirected or temporarily misplaced by a **Public Conveyance** more than eight (8) consecutive hours on the arrival of an outward journey, **The Company** will reimburse the **Insured Person** for the cost of purchasing essential toiletries and clothing, up to the **Sum Insured** stated in Section F(b) of the **Schedule of Benefits**.

(c) Personal Money and Personal Documents

The Company will indemnify an **Insured Person** up to the **Sum Insured** stated in Section F(c) of the **Schedule of Benefits** for

- (a) The loss of the **Insured Person's** **Cash** carried for social and domestic purposes directly arising from theft, robbery or burglary during the **Period of Insurance**; and/or
- (b) the replacement cost of **Hong Kong** Identity Card, credit cards, driving licence, travel tickets, hotel vouchers or passport which are lost or stolen during the **Period of Insurance**.

Exclusions to Section F:

This Section F does not cover:

1. Any theft loss of items while being left unattended in public places.
2. Any loss not reported within twenty-four (24) hours of discovery to or the **Insured Person** failed to obtain a report from local police, airline or other carrier who had custody of the baggage and/or may be responsible for the loss.
3. Loss of or damage to jewellery, furs, gold and silver articles, watches, radios, binoculars, cameras and audio/video equipment or money from an unattended vehicle or in transit not accompanied by the **Insured Person** and outside his/her control.
4. Household goods and anything shipped as freight.
5. Loss of or damage to items used in connection with the **Insured Person's** employment or occupation.
6. Loss of or damage to contact lenses, dentures, prostheses, bonds, negotiable instruments or securities.
7. Breakage of **Sports Equipment** while in use.
8. Damage to any brittle or fragile items.
9. Loss or damage caused by wear and tear, depreciation, deterioration, insects, vermin, mildew, denting, scratching, atmospheric conditions, the action of light, any process of heating, cleaning, repairing, restoring, mechanical or electrical breakdown, misuse, faulty design or workmanship.
10. Any cosmetic damage or scratching to any **Insured Person's** suitcase which does not affect its functionality.
11. Loss resulting from unexplained disappearance, or shortage due to error or omission or depreciation in value.
12. Any fines or penalties incurred by the **Insured Person** due to non-replacement or late replacement of the lost personal documents.
13. Any claim for damage to the **Mobile Phone** unless the repairs are performed by an officially authorised service support center or authorised repairers.
14. Any claim under this Section F(b) failed to accompanied by written confirmation from the carrier associated with the delay, misdirection or temporary misplacement of the baggage for more than twelve (12) consecutive hours after an **Insured Person's** arrival at the destination's transport terminal stated in the **Insured Person's** original itinerary for the **Journey**.

Section G – Personal Liability

In the event that an **Insured Person** becomes legally liable to pay compensation for an **Accident** occurring on the **Journey** during the **Period of Insurance** which causes (a) death, **Bodily Injury** to any other person or (b) destruction of the property of others, **The Company** will pay that compensation on behalf of the **Insured Person** up to the **Sum Insured** stated in Section G of the **Schedule of Benefits**.

Special Conditions to Section G:

In the case of any accident, **The Company** may at any time pay to the **Insured Person** or his/her legal representative the maximum indemnity as stated in the **Schedule of Benefits** or any lesser sum(s) for which the claim(s) arising from such accident can be settled (but deducting therefrom any compensation(s) already paid in respect of a) or b) above) and **The Company** shall thereafter be under no further liability in respect of such accident except for the payment of costs and expenses of litigation incurred prior to the date of such payment.

Exclusions to Section G:

This Section G does not cover compensation:

1. Arising from death or **Bodily Injury** sustained by an **Immediate Family Member**, the employee of the **Insured Person** or by a person in the **Insured Person's** custody or control.
2. Arising from damage to property which belongs to the **Insured Person** or an **Immediate Family Member** or which is in the **Insured Person's** custody or control.
3. By way of damages for breach of any liability assumed under a contract.
4. For liability arising from the ownership, possession, lease or rental of any vehicle, aircraft, firearm or animal.
5. For liability arising from the undertaking of any trade or profession.
6. For any claim of whatever nature directly or indirectly caused by (a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from combustion of nuclear fuel, or (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
7. Any liability arising from **Bodily Injury** or destruction of property directly or indirectly caused by seepage, pollution or contamination.
8. The cost of removing, nullifying or cleaning-up seeping, polluting or contaminating substances.
9. Fines, penalties, punitive or exemplary damages.
10. Any liability arising from or in connection with
 - a. death or Bodily Injury of the **Insured Person's** family member or employee;
 - b. loss of or damage to property which belongs to or in the custody or control of the **Insured Person** or his/her family member or his/her employee;

- c. the **Insured Person's** employment, trade, business or profession;
 - d. the ownership or occupation of any land or buildings other than temporary holiday accommodation;
 - e. the ownership, possession or use of animals, firearms, mechanically propelled vehicles, vessels or aircraft of any description.
11. Any liability which attached by virtue of an agreement but which would not have attached in the absence of such agreement.
 12. Any claim or loss arising out of any activities and/or business conducted and/or transacted via the Internet, Intranet, Extranet and/or via the **Insured Person's** own website, Internet site, web address and/or via the transmission of electronic mail or documents by electronic means.
 13. All claims and losses based upon, arising out of, directly or indirectly resulting from or in consequence of, or any way involving:
 - a) asbestos; or
 - b) any actual or alleged asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos.

Section H – Rental Vehicle Excess

During the **Period of Insurance** when the **Insured Person** is on a **Journey**, in the event of loss or damage to the **Rental Vehicle** caused by an **Accident** whilst the **Rental Vehicle** is under the control of the **Insured Person** during the rental period, **The Company** will reimburse the respective excess or deductible of a comprehensive motor insurance which the **Insured Person** becomes legally liable to pay, up to the **Sum Insured** as stated in Section H of the **Schedule of Benefits**.

Special Conditions to Section H:

1. The **Rental Vehicle** must be rented from a licensed rental agency.
2. As part of the hiring arrangement the **Insured Person** must take up all comprehensive motor insurance against loss or damage to **Rental Vehicle** during the rental period.
3. The **Insured Person** must comply with all requirements of the rental organization under the hiring agreement of the **Rental Vehicle** and of the insurer under such insurance, as well as the laws, rules and regulations of the country.
4. The **Insured Person** were at the time of the **Accident** duly licensed to drive the vehicle and were not taking part in or practising for speed or time trials of any kind.

Exclusions to Section H:

This Section H does not indemnify the **Insured Person** in respect of, any claim which is, directly or indirectly, caused by, a consequence of, or arises in connection with or is contributed to by any of the following:

1. Loss or damage arising from operation of the **Rental Vehicle** in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
3. Any Non Operation Charge (NOC), loss of use charge.

Section I – Home Contents Cover

In the event of loss of or damage to **Household Contents** as a direct result of burglary during the **Period of Insurance** involving the use of forcible and violent entry to or exit from the **Principal Home** whilst the **Principal Home** is uninhabited, **The Company** will indemnify an **Insured Person** the replacement cost of the **Household Contents** up to the **Sum Insured** stated in Section I of the **Schedule of Benefits**.

Special Conditions to Section I:

1. The police or equivalent law enforcement officials must be notified within twenty-four (24) hours of the discovery of the occurrence of any event which may give rise to a claim under this Section I. The written police report of such notification must also be provided to **The Company**. Failure to give the notice required or failure to provide the report required by this condition precedent will result in **The Company** having no liability under this Section I.
2. **The Company's** total liability under this Section I for all items of **Household Contents** owned by the same **Insured Person** and lost or damaged as a result of burglary during the **Period of Insurance** shall not exceed the **Sum Insured** stated in Section I of the **Schedule of Benefits**.
3. If loss or damage payable under this Section occurs to an item of **Household Contents**, which is part of a pair or set, **The Company** will only pay up to the proportional part of the value of pair or set. **The Company** will not pay any allowance for any special value that the item of **Household Contents** may have in forming part of a pair or set or for any reduction in the value of the remaining parts.

Exclusions to Section I:

This Section I does not cover:

1. Replacement costs which are covered for the same risk by any other insurance or by any other source.

Section J – Credit Card Protection

If an **Insured Person** sustains **Bodily Injury** on the **Journey** during the **Period of Insurance** and, as a direct and unavoidable result, leads to **Accidental** death within twelve (12) consecutive months, **The Company** will pay the outstanding balance on the deceased **Insured Person's Relevant Credit Card** for goods purchased by the deceased **Insured Person** during the **Period of Insurance**, up to the maximum limit stated in Section J of the **Schedule of Benefits** .

Exclusions to Section J:

This Section J does not cover:

1. Interest accrued or financial charges on the outstanding expenses of the deceased **Insured Person's Relevant Credit Card**.
2. Any outstanding balance on the deceased **Insured Person's Relevant Credit Card** which is covered for the same risk by any other insurance.
3. **Sickness**, disease or bacterial infection.
4. Any amount/loss which is payable, refundable to, or recoverable by, the **Insured Person** from any other source of indemnity, reimbursement or compensation.
5. Payment of benefits under this Section J shall be in addition to those payable under Section A – Personal Accident.

Part IV – General Exclusions**General Exclusions Applicable To All Sections:**

This policy does not cover loss, consequential loss or liability arising from:

1. Any **Pre-existing Medical Condition**, congenital or heredity condition.
2. Travelling abroad contrary to the advice of a **Physician**, or for the purpose of obtaining medical treatment or services.
3. Suicide, attempted suicide or intentional self-infliction of **Bodily Injury**.
4. Any condition resulting from pregnancy, abortion, childbirth, miscarriage, infertility and other complications arising therefrom, cosmetic surgery or venereal disease.
5. Dental care (unless resulting from **Accidental Bodily Injury** to teeth which were sound and natural before the **Accident**).
6. Mental or nervous disorders, insanity, psychiatric condition or any behavioural disorder.
7. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, rebellion, insurrection, coup, hostilities (whether war is declared or not).
8. Direct participation in a **Strike/ Riot**/civil commotion/acts of terrorism or from the **Insured Person** performing duties as a member of armed forces, or armed service or disciplined forces (which shall include but not be limited to policemen, customs officers, firemen, immigration officers/inspectors and correctional service officers/inspectors etc.), or as a volunteer and engaged in war or crime suppression.
9. Participation in:
 - (a) Any extreme sports and sporting activities that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to cliff jumping, horse jumping, stunt riding, big wave surfing and canoeing down rapids; unless such sports or sporting activities are usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator, providing that an **Insured Person** is acting under the guidance and supervision of qualified guides and/ or instructors of the tour operators when carrying out such tourist activities,
 - (b) Any professional competitions or sports in which an **Insured Person** receives remuneration, sponsorship or any forms of financial rewards, any stunt activity, off-piste skiing,
 - (c) Racing, other than on foot but this does not include long-distance running more than ten (10) kilometres, biathlons and triathlons,
 - (d) Private white water rafting grade four (4) and above,

- (e) Any kind of climbing, mountaineering or trekking or ordinarily necessitating the use of specialized equipment including but not limited to pitons, crampons, pickaxes, anchors, bolts, carabineers, rope, lead-rope or top-rope anchoring equipment at an altitude of over five thousand (5,000) meters above sea-level,
- (f) Scuba diving unless an **Insured Person** holds a PADI certification (or similar recognized qualification) or when diving with a qualified instructor. The maximum depth that this policy covers is as specified under the **Insured Person's** PADI certification (or similar recognized qualification). However, in any situation, it should not be deeper than thirty (30) meters and he/she must not be diving alone.
- 10. Prohibition or regulation by any government, or detention or destruction by customs or any other authority.
- 11. An unlawful, wilful, malicious or reckless act or omission of an **Insured Person**.
- 12. The actions of an **Insured Person** while under the influence of alcohol or drugs to the extent of legal impairment.
- 13. Riding in any aircraft other than as a passenger in an aircraft.
- 14. Any dishonest or criminal activity.
- 15. An **Insured Person's** failure to mitigate the loss or the claim under this policy, and the policy does not cover for any circumstance which is existing or announced before the **Journey** is arranged.
- 16. AIDS or AIDS Related Complex, any **Bodily Injury** or **Sickness** commencing at the time of or subsequent to a zero positive test for HIV or related disease, or any other sexually transmitted diseases.
- 17. The **Insured Person** engaging in manual labour or non-clerical, or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.
- 18. Any loss or expenses with respect to Cuba.
- 19. Any losses or expenses resulting from an **Infectious or Contagious Disease**, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a **Physician** before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
- 20. War and Terrorism Exclusion
 - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - b) any act of terrorism including but not limited to
 - (i) the use or threat of force, violence and/or
 - (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, nuclear radiation and/or contamination by chemical and/or biological agents, by any person(s) or group(s) of persons, committed for political, religious, ideological or similar purposes, express or otherwise, and/or to put the public or any section of the public in fear; or
 - c) any action taken in controlling, preventing, suppressing or in any way relating to a) or b) above
- 21. Radioactive Contamination, Chemical, Biological, Biochemical and Electromagnetic Weapons Exclusion
 - a) ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
 - c) any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter;
 - d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes;
 - e) any chemical, biological, bio-chemical, or electromagnetic weapon.
- 22. Political Risks Exclusion
 - a) permanent or temporary dispossession resulting from confiscation nationalisation commandeering or requisition by any lawfully constituted authority;
 - b) permanent or temporary dispossession of any property resulting from the unlawful occupation or possession of such property by any person, provided that the Company is not relieved of any liability to the **Insured Person** in respect of physical damage to the property insured occurring before dispossession or during temporary dispossession which is otherwise covered by this policy.
 - c) the destruction of property by order of any public authority.
- 23. Cyber Primary Exclusion
 - a) **DAMAGE:** to any computer or other equipment or component or system or item which processes stores transmits or retrieves data or any part thereof including loss or corruption of data whether tangible or intangible (including but

without limitation any information or programs or software) and whether the property of the **Insured Person** or not, where such DAMAGE is caused by [programming or operator error,] Virus or Similar Mechanism or Hacking;

- b) **CONSEQUENTIAL LOSS**: directly or indirectly caused by or arising from [programming or operator error,] Virus or Similar Mechanism or Hacking; but this exception shall not exclude any claim for subsequent loss or destruction of or damage to any property or consequential loss which itself results from a Defined Contingency (as defined hereunder), but only to the extent that such claim would otherwise be insured under this Policy.

c) **DEFINITION**

For the purpose of this exception only, "Defined Contingency" shall mean fire, lightning, explosion, aircraft and other aerial devices or articles dropped therefrom, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons other than thieves, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, volcano, freeze or weight of snow.

d) **Virus or Similar Mechanism**

Virus or Similar Mechanism means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

e) **Hacking**

Hacking means unauthorised access to any computer or other equipment or component or system or item which processes stores transmits or retrieves data.

24. **Date Recognition Exclusion**

- a) electronic circuit, microchip, integrated circuit, microprocessor, embedded system, hardware, software, firmware, program, computer, data processing equipment, telecommunication equipment or systems, or any similar device;
- b) media or systems used in connection with any of the foregoing; whether your property or not, at any time to achieve any or all of the purposes and consequential effects intended by the use of any number, symbol or word to denote a date including without limitation, the failure or inability to recognise capture save retain or restore and/or correctly to manipulate, interpret, transmit, return, calculate or process any date, data, information, command, logic or instruction as a result of
- (i) recognising using or adopting any date, day of the week or period of time, otherwise than as, or other than, the true or correct date, day of the week or period of time;
- (ii) the operation of any command or logic which has been programmed or incorporated into anything referred to in a) and b) above;

This general exclusion does not apply in respect of the following sections, if provided by this Policy

- (a) Section A - Personal Accident,
(b) Section B - Medical Expenses,
(c) Section G - Personal Liability.

Part V - Extensions

1. **Hijack Extension**: where the **Journey** is delayed due to an **Insured Person** being a victim of a **Hijacking** during the **Period of Insurance**, the **Period of Insurance** shall be automatically extended by a maximum period of twelve (12) consecutive months from the date of the **Hijacking** or, until the **Insured Person** passes through **Hong Kong** immigration control point on their return to **Hong Kong**, whichever is earliest.
2. **Travel Extension (Applicable to Return Trip Only)**: after the **Journey** is commenced, where the duration of a **Journey** exceeds the **Period of Insurance** for any reason outside an **Insured Person's** control, the **Period of Insurance** shall be automatically extended without charge by a maximum period of ten (10) calendar days or until the **Insured Person** passes through **Hong Kong** immigration control point on their return to **Hong Kong**, whichever is the earliest.
3. **Terrorism Extension (Applicable to Section A, B & C)**:

Notwithstanding the War and Terrorism Exclusion, this Policy is extended to cover the **Insured Person** in respect of death or **Bodily Injury** (including necessary **Medical Expenses** incurred as covered under the applicable Sections) which may be sustained through acts of terrorism as described under the War and Terrorism Exclusion provided that there is no liability when such acts of terrorism involve the use of biological, chemical agents or nuclear devices.

In consideration of **The Company's** provision of the aforesaid extension of cover under this Policy, it is hereby mutually agreed that **The Company's** maximum liability in respect of:

- a) death or **Bodily Injury** (including necessary **Medical Expenses** incurred as covered under the relevant policy)

sustained by the **Insured Person** through acts of terrorism (as covered under this Extension) under this Policy and under any other policy or policies issued by the Company covering the same Insured Person against acts of terrorism ("the Other Policy"), and

b) all benefits, costs and expenses incurred for the same Insured Person for emergency assistance services as arranged by the Company as a result of acts of terrorism (as covered under this Extension), which the Company is obliged to pay shall not exceed HK\$3,000,000 in the aggregate subject to that if the maximum limit of indemnity under the Other Policy in the aggregate:-

(i) is less than HK\$3,000,000, **The Company's** maximum liability under this Extension shall be an amount in excess of the aforesaid maximum limit of indemnity under the Other Policy but subject to the maximum limit of indemnity of \$3,000,000 in the aggregate irrespective of the number of claims within any of the periods of insurance under the policies; or

(ii) is more than \$3,000,000, the Insured Person shall not be indemnified under this Extension and the aforesaid Insured Person shall be indemnified under the Other Policy.

Part VI – General Conditions

1. **Validity of Policy:** (a) This policy is only valid for leisure travel or business travel (limited to administrative, clerical and non-manual works only) and shall not apply to persons undertaking expeditions, treks or similar journeys. (b) The **Insured Person** must be fit to travel. (c) This policy must be purchased prior to the **Insured Person** passes through **Hong Kong** immigration for departure. (d) If the **Insured Person** is under the age of twelve (12), he/she must be accompanied by a parent or a guardian in the **Journey**.
2. **Entire Contract:** This policy, together with its endorsement(s), attachment(s) (if any), any application form completed by an **Insured Person**, together with any document(s) attached to that application form or referred to in it, comprise and constitute the entire contract of insurance. This policy shall not be modified except by written amendment signed by an authorized representative of **The Company**.
3. **Sum Insured under each Section:** Once the **Sum Insured** available to an **Insured Person** under any Section of this policy has been exhausted, that **Sum Insured** will not be reinstated and **The Company** will have no further liability under that Section to that **Insured Person**.
4. **Sum Insured paid out:** Each and every benefit paid under this policy will erode the relevant **Sum Insured** available to an **Insured Person**, leaving only the balance of the relevant **Sum Insured** available to pay any remaining benefit claims which may be presented to **The Company** by that **Insured Person**. **The Company's** total liability under each Section of this policy for each **Insured Person** involved in an **Accident** shall not exceed the relevant **Sum Insured**.
5. **Duplicate Coverages:** Each **Insured Person** agrees that, if they are covered under more than one TravellerShield Single Trip Travel Insurance policy or other travel insurance issued by **The Company**:
 - (a) **The Company** will consider the **Insured Person** to be insured under the policy which provides the highest amount of benefit; or
 - (b) **The Company** will consider the **Insured Person** to be insured under the policy which was issued first if the benefit amount is the same.

In any case, **The Company** will refund the premium paid, without interest, to the **Insured Person** for the policy that does not provide cover.
6. **Notice and Sufficiency of Claim:** Written notice of claim must be given to **The Company** as soon as is reasonably possible and in any event within thirty (30) days from the first day of the event giving rise to the claim under this policy. Notice given by or on behalf of an **Insured Person** to **The Company** with information sufficient to identify the **Insured Person** shall be deemed valid notice to **The Company**. **The Company**, upon receiving a notice of claim, will provide to an **Insured Person** such forms as it usually provides for filing proof of claim. The **Insured Person** shall, at his/her own expense, provide such certificates, information and evidence to **The Company** as it may from time to time require in connection with any claim under this policy and in the form prescribed. Proof of all claims must be submitted to **The Company** within one-hundred-eighty (180) days from the first day of the event giving rise to a claim.
7. **Claims Investigation:** In the event of a claim, **The Company** may make any investigation it deems necessary and the **Insured Person** shall co-operate fully with such investigation. Failure by the **Insured Person** to co-operate with **The Company's** investigation may result in denial of the claim.
8. **Examination of Books and Records:** **The Company** may examine the **Insured Person's** books and records relating to this policy at any time during the **Period of Insurance** and up to three (3) years after the expiration of this policy or until final adjustment and settlement of all claims under this policy.
9. **Physical Examinations and Autopsy:** **The Company**, at its expense, has the right to have the **Insured Person** examined as often as reasonably necessary while a claim is pending. It may also have an autopsy carried out unless prohibited by law.

10. Other Insurance (Applicable to Sections B, D, E, F, G, H, I, and J): If a loss covered by this policy is also covered under any other valid insurance (and regardless of whether that other insurance is stated to be primary, contributory, excess, contingent or otherwise), or is compensated by other party, this policy will be subject to all of its terms and conditions, only cover that loss to the extent that the loss exceeds any amount recovered under the other insurance or other party. In any circumstances, the **Insured Person** should discover and reveal to **The Company** any compensation which is/will be recoverable from any other source.
11. Legal Action: No legal action shall be brought to recover on this policy unless mediation has failed, and no such action shall be brought against **The Company** after eighteen (18) months from the time of **The Company's** claim decision. If the **Insured Person** fails to meet the time limit, then such claim against **The Company** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **The Company**.
12. Rights of Recovery: In the event that authorization of payment and/or payment is made by **The Company** or on its behalf by its authorized representatives, to include the **Authorised Assistance Service Provider**, **The Company** reserves the right to recover against the **Insured Person** the full sum which has been paid, or for which **The Company** is liable, to the **Hospital** to which the **Insured Person** has been admitted, less the liability of **The Company** under the terms of this policy.
13. Subrogation: **The Company** is entitled to subrogate the **Insured Person's** right of recovery/indemnity against any third party and has the right to proceed at its own expense in the name of the **Insured Person** against third parties who may be responsible for an event giving rise to a claim under this policy. The **Insured Person** should co-operate and endeavour to secure such rights and shall not take any action to prejudice such rights.
14. Assignment: No assignment of interest under this policy shall be binding upon **The Company**.
15. To Whom Indemnities Payable: Any death payment will be paid to the legal representatives of the **Insured Person's** estate. Any payment under Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services will be paid to the **Authorised Assistance Service Provider** or another provider of services rendered to the **Insured Person**. All other benefits will be paid to the **Insured Person**.
16. Currency: The Sum Insured, benefits and limit of liability stated in the **Schedule of Benefits** and this policy are expressed in **Hong Kong** dollars. Notwithstanding losses and/or benefits will be adjusted and paid in **Hong Kong** dollars, **The Company** retains a sole discretion in exercising an option to pay in the currency of the local country. When currency conversion is necessary when applying terms and conditions of the policy, the rates of exchange to be adopted shall be those prevailing at the date of loss as per the exchange rate at the median level quoted on www.oanda.com.
17. Geographical Limit: The geographical limit shall apply anywhere in the world during the **Period of Insurance**.
18. Disclaimer: Section C – Chubb Assistance – 24 Hour Worldwide Assistance Services are arranged by the **Authorised Assistance Service Provider** who is solely responsible for these services. The **Authorised Assistance Service Provider** is not a subsidiary or an affiliate of Chubb Insurance Hong Kong Limited and Chubb Insurance Hong Kong Limited will not be liable for any loss or damage caused by or relating to this service or any act or omission of the **Authorised Assistance Service Provider**.
19. Cancellation by The Company: **The Company** may cancel this policy at any time by sending written notice, stating the effective date of cancellation, to the **Insured Person's** last known address as shown in **The Company's** records. Cancellation will not affect valid claims already notified to **The Company** in accordance with General Condition 6 of this policy.
20. Premium: **The Company** has no liability under this policy until the premium is paid. The premium is deemed to be fully earned on the date this policy is purchased. No refund shall be allowed once the policy has been issued.
21. Mediation: Any dispute or difference arising out of, or in connection with, this policy must first be referred to mediation at the **Hong Kong** Mediation Centre (HKMC) and in accordance with the HKMC Mediation Rules in effect at the time of the mediation. The **Insured Person's** genuine attempt in resolving the dispute via mediation is a condition precedent to the **Insured Person** pursuing the claim. If the **Insured Person** does not bring the dispute to mediation within six (6) months from the time of **The Company's** claim decision, then such claim against **The Company** is deemed to be withdrawn or treated as abandoned and the **Insured Person** is barred from pursuing the same claim against **The Company**.
22. Fraud or Mis-statement: Any false statement made by an **Insured Person** or concerning any claim shall result in **The Company** having the right to void this policy or repudiate liability under it.
23. Law & Jurisdiction: This policy is governed by the laws of **Hong Kong** and all legal actions concerning the policy must be brought at the courts of **Hong Kong**.
24. Clerical Error: Clerical errors by **The Company** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
25. Breach of Conditions: If the **Insured Person** is in breach of any of the conditions or provisions of the policy (including a claims condition), **The Company** may decline to pay a claim, to the extent permitted by law.

26. Compliance with Applicable Economic and Trade Sanctions Laws: This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit **The Company** from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.
Chubb Insurance Hong Kong Limited is a subsidiary/branch of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb Insurance Hong Kong Limited is subject to certain US laws and regulations in addition to EU, UN and Hong Kong sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Cuba.
27. Third Party Rights: Any person or entity who is not a party to this policy shall have no rights under the Contracts (Right of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this policy.
28. Interpretation of this Policy: Please note that the English version of this policy is the official version. This policy has been provided to you in both English and Chinese languages for ease of reference only. The English version of the policy will prevail if any dispute arises regarding the interpretation of any part of the policy.

Part VII – How To Make A Claim



The Claimant should submit a claim within thirty (30) days of the event taking place to Chubb MyPolicies Portal (<https://ap.studio.chubb.com/myaccount/hk/default/default/default/en-HK>). You can simply scan the below QR code to access the Chubb MyPolicies Portal on your smartphone or tablet.

Alternatively, you can complete a claim form and submit together with the travel documents and the following documents as appropriate to Chubb Insurance Hong Kong Limited within thirty (30) days of the event taking place. Please call 3191 6618 for further assistance.

Personal Accident Cover / Credit Card Protection

- Medical report or certificate issued by a **Physician** certifying the degree or severity of disability;
- Police report, where relevant.

Accidental Death

- Death certificate;
- Coroner's report;
- Police report, where relevant;
- In the event of a disappearance, presumption of death as proclaimed by court.

Medical Expenses / Hospital Cash / Trauma Counselling Benefit

- Diagnosis, including patient name and date of diagnosis, certified by a **Physician**;
- Original **Hospital** bill or receipt issued by a **Hospital**;
- All bills, receipts and coupons;
- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**;
- Original bill/ receipt issued by hotel/airline/Public Conveyance, where relevant.

Personal Property / Personal Money / Loss of Passport / Personal Document

- Original receipts, including date of purchase, price, model and type of items lost or damaged;
- Photos of the damaged items showing the extent of the damage;
- Copy of notification to airline/**Public Conveyance** and their official acknowledgement in writing when loss of damage has occurred in transit;
- Police report (which must be made within 24 hours of the occurrence);
- Copy of notification to the issuing authority in respect of loss of travellers cheques (which must be made within 24 hours of the occurrence).

Trip Cancellation and Curtailment

- All bills, receipts and coupons;
- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**;

- Official documentation from airline/**Public Conveyance** including victim's name, date, time, duration and reason for delay/cancellation.

Travel Delay / Missed Departure / Baggage Delay

- Official documentation from the airline/**Public Conveyance** including victim's name, date, time, duration and reason of delay/cancellation;
- Original bill/ receipt issued by hotel/airline/**Public Conveyance**;
- Original boarding pass/ticket, bearing the scheduled departure and/or arrival time and the scheduled route and destination, issued by the operator of the **Public Conveyance**;
- Original bill/ receipt of essential toiletries and clothing.

Personal Liability

- Statement on the nature and circumstances of the incident or event (No admission of liability or settlement can be made or agreed upon without written consent of **The Company**);
- All associated documentation received in connection with the incident or event (including copies of summons, all court documents, solicitors' and other legal correspondence).

Rental Vehicle Excess

- Rental agreement which shows the excess or deductible and terms and conditions of the comprehensive motor insurance;
- Original receipt of the excess or deductible from the licensed rental agency;
- Police report.

Home Contents Protection

- Receipts, including date of purchase, price, model and type of items lost or damaged;
- Photos of the damaged items showing the extent of the damage;
- Police report (which must be made within 24 hours upon return from the Journey).

These are some of the required documents for claims. The Company reserves the right to request the Insured Person to provide any other information or documents which are not specified above, if necessary.

Part VIII – Dispute Resolution

If you are not happy with the way in which this policy was sold to you or any other aspect of this policy, please contact:

The Customer Service Manager
Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6222
F +852 2519 3233
E cs.hk@chubb.com

The Company have developed an internal procedure for dispute resolution in accordance with "The Code of Conduct for Insurers". If at any time you have an unresolved complaint about the products or services, you can use **The Company's** internal dispute resolution process. Your query or complaint will then be reviewed and **The Company** will respond within fifteen (15) working days. If you are unhappy with the outcome of **The Company's** internal review of your complaint, you may take your complaint, at no cost to you, to the Insurance Complaints Bureau for assistance. Contact details are given below:

Insurance Complaints Bureau
29th Floor, Sunshine Plaza,
353 Lockhart Road, Wanchai, Hong Kong.
F +852 2520 1967

Part IX – Personal Information Collection Statement

Chubb Insurance Hong Kong Limited (“**We/Us/Our**”) want to ensure any customer (“**You/Your**”) who provides personal identifiable information (“**Personal Data**”) to **Us** are confident that **Your Personal Data** is treated with the appropriate degree of confidentiality and security.

This Personal Information Collection Statement sets out the types of **Personal Data** **We** may collect, the purposes for collecting **Personal Data**, how and when **We** may use and disclose the **Personal Data**, and how **You** may access and correct **Your Personal Data**.

The types of **Personal Data** **We** collect from **You** depends on **Your** relationship with **Us**. The **Personal Data** may include but not limited to **Your** name, date of birth, identification document number, contact details (e.g. phone number, address, email address), financial information and account details, medical information, claims history, photographs and location information. Sometimes **You** may provide **Personal Data** about another person to **Us**, in doing so **You** confirm **You** have obtained that person’s consent and have the authority to provide such **Personal Data** for use and transfer by **Us**.

a. Purposes of Collection of Personal Data

We will collect and use **Your Personal Data** for the purposes of creating, distributing and providing competitive insurance products and services, including **Our** processing of **Your** applications for insurance products, administering and managing **Your** and **Our** rights and obligations in relation to such insurance cover. **We** also collect **Personal Data** to identify products and services for **You**, to conduct research, surveys and analytics, and to market **Our** products and services. **We** may require **You** to provide certain **Personal Data** on mandatory basis for enabling **Us** to provide **You** with **Our** products and/or services.

b. Direct marketing

Only with **Your** consent, **We** may use **Your** name, phone number, address, email address to contact **You** on marketing **Our** insurance products and services via mail, email, phone or messaging. **You** may notify **Us** to cease direct marketing by writing to **Our** Data Privacy Officer at the address stated below.

c. Transfer of Personal Data

All **Personal Data** **We** collect will be kept confidential and will not be disclosed nor transferred to any other parties without **Your** prior consent, but subject to any applicable law, **Your Personal Data** may be disclosed or transferred to the following parties (whether within or outside Hong Kong Special Administrative Region):

- i. third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **Our** relevant staff, contractors, agents, service providers and others such as data analysts, professional advisers, loss adjudicators and claims investigators, doctors and medical service providers, expert consultants, emergency assistance providers, credit reference bureaus, government agencies, reinsurers and reinsurance brokers;
- ii. **Our** parent and affiliated companies;
- iii. the relevant insurance intermediary; and
- iv. others for the purposes of public safety and law enforcement.

d. Access and correction of Personal Data

You may access and correct **Your Personal Data** held by **Us** and **We** will do so unless there is any legal reason why **We** may refuse to do so. Please email **Our** Data Privacy Officer at Privacy.HK@chubb.com or mail to **Us** at 39/F, One Taikoo Place, 979 King’s Road, Quarry Bay, Hong Kong. If **We** levy any charges for providing information on your request, such charges will not be excessive. **We** will not charge **You** for updating **Your Personal Data**.

根據向本公司所支付保費，並按照本保單所載的條文及條款，本公司同意按照本保單所載的方式及範圍提供保障。

請詳閱本保單

如本保單所載資料有任何不正確之處，請立即將本保單交回本公司以作修正。

第一部分 — 保障計劃

| 保障 | | | 金計劃 港幣 | 銀計劃 港幣 |
|-----------|--|----|-----------|-----------|
| A. | 個人意外 | | | |
| (a)(i) | 乘搭公共交通工具時發生 / 持械搶劫引致的意外 (受保人於旅程首日其年齡介乎十八(18)歲至七十(70)歲) | 保額 | 3,000,000 | 1,000,000 |
| (a)(ii) | 乘搭公共交通工具時發生 / 持械搶劫引致的意外 (受保人於旅程首日其年齡為十八(18)歲以下或七十(70)歲以上) | 保額 | 1,500,000 | 500,000 |
| (b)(i) | 其他意外 (受保人於旅程首日其年齡介乎十八(18)歲至七十 (70)歲) | 保額 | 1,500,000 | 500,000 |
| (b)(ii) | 其他意外 (受保人於旅程首日其年齡為十八(18)歲以下或七十 (70)歲以上) | 保額 | 750,000 | 250,000 |
| B. | 醫療費用 | | | |
| (a)(i) | 醫療費用 (受保人於旅程首日其年齡為七十 (70)歲以下) | 保額 | 1,200,000 | 500,000 |
| (a)(ii) | 醫療費用 (受保人於旅程首日其年齡為七十 (70)歲以上) | 保額 | 600,000 | 250,000 |
| (b) | 覆診醫療費用 | | | |
| | 覆診醫療費用最高限額 | 保額 | 50,000 | 50,000 |
| (b)(i) | 中醫最高限額 | 保額 | 1,500 | 1,500 |
| (b)(ii) | 中醫每日最高限額 | 保額 | 150 | 150 |
| (c) | 創傷輔導保障 | 保額 | 20,000 | 20,000 |
| (c)(i) | 創傷輔導保障每日最高限額 | 保額 | 1,000 | 1,000 |
| (d) | 住院現金 | 保額 | 5,000 | 3,000 |
| (d)(i) | 住院現金每日最高限額 | | 500 | 500 |
| (e) | 休養期酒店住宿保障 | 保額 | 6,000 | 6,000 |
| (e)(i) | 酒店住宿每日最高限額 | 保額 | 1,200 | 1,200 |
| C. | Chubb Assistance – 24 小時環球支援服務 | | | |
| (a) | 緊急醫療運送及/或運返 | 保額 | 不設上限 | 不設上限 |
| (b) | 遺體運返 | 保額 | 不設上限 | 不設上限 |
| (c) | 親友探望 | 保額 | 30,000 | 30,000 |
| (d) | 小童護送 | 保額 | 20,000 | 20,000 |
| (e) | Chubb Assistance – 24 小時電話熱線及轉介服務 | | 適用 | 適用 |
| D. | 取消及縮短旅程 | | | |
| | 章節 (D) 取消及縮短旅程最高限額 | 保額 | 30,000 | 20,000 |
| (a) | 取消旅程 | 保額 | 30,000 | 20,000 |
| (b) | 縮短旅程 | 保額 | 30,000 | 20,000 |
| (c)(i) | 黑色警示延展保障— 取消旅程手續費 | | 300 | 300 |
| (c)(ii) | 黑色警示延展保障— 縮短旅程住宿現金津貼 | | 1,000 | 1,000 |

| | | | | |
|-----------|-----------------------|-----------|-----------|-----------|
| (d)(i) | 紅色警示延展保障－取消旅程手續費 | | 150 | 150 |
| (d)(ii) | 紅色警示延展保障－縮短旅程住宿現金津貼 | | 500 | 500 |
| (e) | 特別活動阻礙延展保障 | | 2,000 | 1,000 |
| | | | | |
| E. | 旅程延誤及旅程誤點 | | | |
| (a) | 旅程延誤 | 保額 | 2,500 | 1,000 |
| (a)(i) | 首段延誤現金賠償 | 首滿 4 小時延誤 | 150 | 150 |
| (a)(ii) | 繼後每段延誤的現金賠償計算 | 每滿 8 小時延誤 | 250 | 250 |
| (b) | 旅程誤點 | 保額 | 10,000 | 5,000 |
| (b)(i) | 額外住宿費用延展保障 | | 5,000 | 2,500 |
| (c) | 遺失護照 | 保額 | 10,000 | 10,000 |
| (c)(i) | 住宿每日最高限額 | | 1,000 | 500 |
| | | | | |
| F. | 個人物品及個人金錢 | | | |
| (a) | 個人物品 | | | |
| | 最高限額 | 保額 | 15,000 | 10,000 |
| (a)(i) | 個人財物每件 / 套 / 對物件之最高限額 | | 2,000 | 2,000 |
| (a)(ii) | 運動用品之最高限額 | | 5,000 | 5,000 |
| (a)(iii) | 手提電話最高限額 | | 2,000 | 2,000 |
| (b) | 行李延誤 | 滿 8 小時延誤 | 2,500 | 1,500 |
| (c) | 個人金錢及個人證件 | 保額 | 3,000 | 2,500 |
| | | | | |
| G. | 個人責任 | 保額 | 3,500,000 | 2,500,000 |
| | | | | |
| H. | 租用汽車的免責補償費用 | 保額 | 5,000 | 5,000 |
| | | | | |
| I. | 家居財物保障 | 保額 | 20,000 | 10,000 |
| | | | | |
| J. | 信用卡保障 | 保額 | 50,000 | 50,000 |
| | | | | |

客戶服務熱線: (852) 3191 6618

24-小時環球支援熱線: (852) 3723 3030

第二部分 — 詞彙釋義

在本保單內，下列詞彙應具有以下涵義：

1. **意外或意外的**指偶然發生的突發、不可預見及意料之外的事件。
2. **授權支援服務供應商**或 **Chubb Assistance** 指本公司所指定向**受保人**提供海外支援服務的獨立服務供應商。
3. **黑色警示**指由香港政府保安局於「外遊警示制度」下就旅遊目的地發出的黑色外遊警示級別，就此定義，本公司會配合香港政府保安局就「外遊警示制度」的修訂不時作出修改。
4. **身體損傷**指於**受保期間**純粹及完全由**意外**造成的身體損傷。
5. **現金**指屬於**受保人**並由**受保人**於**旅程**攜帶的現金、鈔票或旅遊支票，並不包括電子貨幣。
6. **中醫師**指根據《中醫藥條例》(第 549 章)正式註冊為中醫師，惟有關人士不得為**受保人**或**直系家庭成員**。
7. **強制隔離**指**受保人**在政府部門指定的設施內接受隔離最少一 (1) 整天，直至可以離開隔離設施。**強制隔離**並不指政府或旅遊機構關閉邊境、實施社交距離措施或家居隔離。
8. **住院**指須以**住院病人**形式持續入住**醫院**，且**醫院**亦收取病房及膳食費用。
9. **潛水用具**指以下專門用作水肺潛水的用具：浮力控制裝置 (BCD)、壓力調節器、圓筒、潛水電腦表、潛水面罩、潛水通氣管、潛水用的腳蹼、潛水鞋、潛水手套及潛水衣。

10. **高爾夫球用具**指以下專門用作高爾夫球活動的用具：高爾夫球桿、高爾夫球袋、桿頭封套、高爾夫手套及高爾夫球鞋。
11. **騎劫**指非法劫持或非法扣押**受保人**所乘坐的航班或交通工具及其機組人員。
12. **醫院**指按照其國家法律營運的合法機構，並符合以下所有要求：
- (a) 營運的主要目的是以**住院病人**形式為患病、抱恙或受傷人士提供接待、醫療護理及治療；及
 - (b) 在一名或多名駐診**醫生**的監督下接納以**住院病人**形式入院，而其中一位**醫生**必須隨時當值診症；及
 - (c) 維持妥善設施以為**住院病人**提供醫學診斷及治療，並於機構內或由機構控管之地方內提供進行各主要手術之設備；及
 - (d) 設有由合資格護士人員提供及監督之全日制護理服務；及
 - (e) 任何時候均有最少一名**醫生**及一名合資格護士當值；及
 - (f) 「**醫院**」一詞之釋義不包括以下：
 - 精神病院，主要提供精神科或包括弱智等心理病治療之機構，以及醫院之精神科病院；
 - 老人院、療養院、戒毒中心或戒酒中心；
 - 水療或自然療法診所、療養或復康中心，醫院內主要為吸毒者或酗酒者提供地方或作為護理、復康、康復治療、延續護理設施或療養院的特別單位。
13. **香港**指中華人民共和國香港特別行政區。
14. **家居財物**指屬於**受保人**或其家屬的貴重物品、**現金**、**家居裝修**、傢俬、家居布置、家用電器、家居及個人物品。
15. **家居裝修**指**受保人**在其家居範圍內對業主之設備及裝置進行裝修及改善。
16. **直系家庭成員**指**受保人**的配偶、父母、配偶之父母、祖父母、子女、兄弟姐妹、孫子女、合法領養的子女或法定監護人。
17. **傳染病或感染性傳染病**指能夠通過任何方式由一受感染人士、動物或物種傳染給另一人士、動物或物種的任何疾病。
18. **受保人**指名列**保單承保表**或後續批註(如有)內的一名或多名人士。其年齡於**旅程**首日必須為七十六(76)歲以下。
19. **旅程**指**保單承保表**所述由**香港**始發的旅程。
20. **醫療費用**指**受保人**因遭受**身體損傷**或**患病**，於接受**住院**、手術、醫療、緊急牙科治療(由**身體損傷**引致)或由**醫生**給予或處方的其他診斷或治療(包括聘請護士、X光檢查或因緊急情況使用救護車)而必須引致的所有**正常、合理及慣常的醫療費用**。
21. **手提電話**指屬於**受保人**的及在**旅程**中攜帶或取得並具有電話通訊功能的手提電話或智慧型電話。
22. **受保期間**指限於本**保單承保表**上所述之相關計劃下的受保時段，詳情如下：
- 就**來回程計劃**而言，指：
- (a) 關乎本**保單**章節 D(a) (取消**旅程**)，指由**保單承保表**所列購買本**保單**日子開始至**旅程**展開之時終止；或
 - (b) 關乎本**保單**其他章節，於下列時間(以較後者為準)開始：(i) **受保人**離開**香港**展開其**旅程**前三(3)個小時，或(ii) **受保人**由**香港**任何一處直接前往**香港**入境處出入境管制站以展開其**旅程**的時間；而受保時段於下列時間(以最早者為準)結束：
 - (i) **受保人**離開**香港**展開其**旅程**後一百八十(180)天(包括**保單承保表**所列之「**旅遊期間**」首日起計)，或(ii) 由**受保人**於完成**旅程**返回**香港**通過**香港**入境處出入境管制站後三(3)個小時，或(iii) **保單承保表**所列之「**旅遊期間**」終止日期。
- 就**單程計劃**而言，指：
- (a) 關乎本**保單**章節 D(a) (取消**旅程**)，指由**保單承保表**所列購買本**保單**日子開始至**旅程**展開之時終止；或
 - (b) 關乎本**保單**其他章節，於下列時間(以較後者為準)開始：(i) **受保人**離開**香港**展開其**旅程**前三(3)個小時，或(ii) **受保人**由**香港**的居所或工作地點直接前往**香港**入境處出入境管制站以展開其**旅程**的時間；而受保時段於下列時間(以最早者為準)結束：(i) **受保人**到達列於**保單承保表**的最終目的地的第七(7)日，或(ii) **保單承保表**所列之「**旅遊期間**」終止日期。
23. **永久**指：
- (a) 就單或雙肢而言，由**意外**發生之日起喪失功用連續十二(12)個月，且於該期間結束時情況仍無改善希望或無法透過手術或其他治療治癒，或因於該期間內自手腕或足踝關節以上從身體分離而喪失有關肢體；或
 - (b) 就任何其他類型喪失而言，由**意外**發生之日起計連續十二(12)個月結束時，仍無改善希望或無法透過手術或其他治療治癒。
24. **永久完全傷殘**指純粹、直接及不受其他因素影響下由**身體損傷**導致的傷殘，其相關**身體損傷**須於**意外**後的一百八十(180)日內發生出現；而該傷殘由**意外**發生之日起計，須連續及無間斷持續十二(12)個月；及須在所有的可能性下，將完全妨礙**受保人**於餘生無法就業或擔當任何職務。
25. **個人財物**指是屬於**受保人**的及在**旅程**中攜帶的個人物品。**個人財物**不包括 1. 任何種類的文件或貨版，2. 於遺失或損毀時**受保人**並未佩戴或攜帶的珠寶、皮草、黃金及純銀物品、腕錶、收音機及望遠鏡，3. 款項、4. 船隻附運的家居或其他物品、5. **受保人**在職業或工作中使用的物件、6. **手提電話** 7. 隱形眼鏡、8. 假牙或義肢、9. 債券、流通票據或股票、10. 易碎或易破爛物品、11. 食物及飲品及 12. **運動用品**。
26. **醫生**指合資格執業的西醫，在提供治療予他人時，所處司法管轄區的主管醫療當局已發出牌照予他／她，他／她於提供治療時已領有合資格執業的醫師牌照並提供其接受培訓的範圍內的醫療服務，惟有關人士不包括**受保人**及**直系家庭成員**。
27. **保單承保表**指列載有 (i) **受保人**之姓名，(ii) **受保旅程**之目的地，及 (iii) 選定受保計劃之一份或多份文件。
28. **受保前已存在之傷病**指於**受保期間**首日前，**受保人**、**直系家庭成員**、未婚夫(妻) 或**同行伙伴**出現跡象或症狀，或於同一期間，**受保人**、**直系家庭成員**、未婚夫(妻) 或**同行伙伴**已尋求或接受(或理應經已尋求或接受) **醫生**給予醫療、會診、處方藥物、診症或診斷的任何患病、疾病、體弱、殘疾、受傷或病狀。
29. **主要住所**指**受保人**於**香港**的一個主要居住地點。
30. **公共交通工具**指由持有效牌照可以出租方式提供定期定點運載乘客的公司或個人營運並以機械推動的任何運載工具。

31. **紅色警示**指由香港政府保安局於「外遊警示制度」下就旅遊目的地發出的紅色外遊警示級別，就此定義，本公司會配合香港政府保安局就「外遊警示制度」的修訂不時作出修改。
32. **有關信用卡**指任何由星展銀行（香港）有限公司 發出之信用卡。
33. **住院病人**指因**身體損傷**或**患病**必須作為住院病人**住院**接受醫療、診斷及治療的**受保人**（而非僅僅是任何形式的護理、療養、康復、休養或延展看護）。
34. **租用汽車**指從持牌營運租用汽車公司租用其只用作在公共道路上運載**受保人**的非商用陸上車輛（包括露營車，但不包括摩托車）。
35. **暴亂**指人群參與擾亂公共治安的行為（不論是否與**罷工**或停工有關），及任何依法成立的政府機關為鎮壓或試圖鎮壓任何上述擾亂行為或將上述擾亂行為的影響降至最低而採取的行動。
36. **保障計劃**指本保單第一部分所載的保障計劃表。
37. **患病**指於**受保期間**遇上身體不適或罹患疾病。
38. **滑雪用具**指以下專門用作滑雪活動的用具：滑雪橇、滑雪杖、滑雪靴、滑雪手套、滑雪板、滑雪板靴及滑雪頭盔。
39. **特別活動**指以觀眾身份到訪或參加下列各項，包括主題公園、博物館、開放予公眾的音樂或體育賽事或比賽、歌劇、戲劇、音樂表演或音樂 / 演奏會。
40. **運動用品**指下列屬於**受保人**的及在**旅程**中攜帶或取得的個人物品：**高爾夫球用具、滑雪用具及潛水用具**。
41. **罷工**指任何罷工工人或停工工人為推動罷工或抵制停工而蓄意作出的行為；或任何依法成立的機關為阻止或試圖阻止任何上述行為或將任何上述行為的影響降至最低而採取的行動。
42. **保額**指，就**受保人**根據本保單可享用的各項保障而言，在**保障計劃**或該保障的任何相應批註中所列最高金額。
43. **本公司**指安達保險香港有限公司。
44. **同行伙伴**指在整個旅程中陪伴**受保人**的人士。
45. **正常、合理及慣常的醫療費用**指在醫療方面用於治療**受保人**的病症所需的治療、物品或醫療服務的費用，且該費用不高於產生有關費用地區的類似治療、物品或醫療服務費用的正常水平。此釋義並不包括假如並無保險則不會產生的費用。

第三部分 — 項目說明

章節 A — 個人意外

(a) **乘搭公共交通工具時發生 / 遇上持械搶劫引致的意外：**

若**受保人**（於**受保期間**首日其年齡介乎十八(18)歲至七十 (70)歲），(i)以繳費乘客身份乘搭**公共交通工具**或乘坐私家車時遭受**身體損傷**，或 (ii) 成為企圖或蓄意的持械搶劫案中之受害者時，而直接及無可避免地於連續十二(12)個月內蒙受本章節 A 的損傷表所列的任何類別的損失，**本公司**將按照本章節 A 損傷表上所列損失類別的百分比，支付**保障計劃**第 A(a)(i)所列**保額**。

但若**受保人**（於**受保期間**首日其年齡介乎十八(18)歲以下或七十 (70)歲以上），(i)以繳費乘客身份乘搭**公共交通工具**或乘坐私家車時遭受**身體損傷**，或 (ii) 成為企圖或蓄意的持械搶劫案中之受害者時，而直接及無可避免地於連續十二(12)個月內蒙受本章節 A 的損傷表所列的任何類別的損失，**本公司**將按照本章節 A 損傷表上所列損失類別的百分比，支付**保障計劃**第 A(a)(ii)項所列**保額**之百分之五十(50)。

(b) **其他意外：**

若**受保人**（於**受保期間**首日其年齡介乎十八(18)歲至七十 (70)歲），遇上上文章節 A(a)所載以外的**意外**並遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本章節 A 的損傷表所列的任何類別的損失，**本公司**將按照本章節 A 的損傷表上所列損失類別的百分比，支付**保障計劃**第 A(b)(i)項所列**保額**。

若**受保人**（於**受保期間**首日其年齡介乎十八(18)歲以下或七十 (70)歲以上），遇上上文章節 A(a)所載以外的**意外**並遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本章節 A 的損傷表所列的任何類別的損失，**本公司**將按照本章節 A 的損傷表上所列損失類別的百分比，支付**保障計劃**第 A(b)(ii)項所列**保額**之百分之五十(50)。

(c) **業餘危險運動延展保障**

儘管有一般不受保事項限制，在本章節則不受一般不受保事項約束，若**受保人**（於**受保期間**首日其年齡介乎十八(18)歲至七十 (70)歲）以業餘身份參與熱氣球、不超過水深 三十 (30) 米之水肺潛水、冬季運動、滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳或騎馬活動時**身體損傷**而導致死亡或永久殘廢，**本公司**將按照本章節 A 的損傷表上所列損失類別的百分比，支付**保障計劃**第 A(b)(i)項所列**保額**。

但若**受保人**（於**受保期間**首日其年齡介乎十八(18)歲以下或七十(70)歲以上）以業餘身份參與熱氣球、不超過水深三十(30)米之水肺潛水、冬季運動、滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳或騎馬活動時**身體損傷**而導致死亡或永久殘廢，**本公司**將按照本章節A的損傷表上所列損失類別的百分比，支付**保障計劃**第A(b)(ii)項所列保額之百分之五十(50)。

(d) 墊付現金

如**受保人**因**身體損傷**而導致死亡，**本公司**可批准向其合法遺產代理人墊付港幣 50,000 元現金。預支上述**墊付現金**後，**本公司**將在本保單章節A的死亡保障賠償額中扣減相應金額。

章節A 損傷表：

| 損失類別 | 保額百分比 |
|--------------------------|-------|
| 1. 意外死亡（意外日期起計 12 個月內死亡） | 100% |
| 2. 永久完全傷殘 | 100% |
| 3. 永久及完全喪失四肢或無法治癒的四肢癱瘓 | 100% |
| 4. 永久及完全喪失雙眼視力 | 100% |
| 5. 永久及完全喪失雙肢 | 100% |
| 6. 永久及完全喪失語言能力及聽覺 | 100% |
| 7. 永久及完全喪失單眼視力 | 100% |
| 8. 永久及完全喪失單肢 | 100% |
| 9. 永久及完全喪失聽覺 | 50% |
| 10. 永久及完全喪失語言能力 | 50% |

章節A 的特別條款：

1. 假若**受保人**在同一次**意外**中遭遇超過一類章節A的損傷表所列的損失，**本公司**於本章節A的責任僅限於支付一種損失類別，即根據所有實際遭遇的損失類別中，在本章節A的損傷表所列百分比為最高的一種損失類別，而**本公司**只會支付**保障計劃**第A項所列相關保額。
2. **本公司**根據本章節A就涉及同一**受保人**於**受保期間**內發生的所有**意外**而承擔的總責任不會超過相關保額。
3. 假若**受保人**的肢體或器官於**意外**發生前在運用上或感覺上已部分受損，則**本公司**可按其酌情決定及經考慮由**本公司**委任的醫療顧問所作的醫療評估後，按醫療顧問的意見認為純粹及單獨由該**意外**導致的任何**身體損傷**程度，支付其認為合理的相關保額百分比。**本公司**不會就**意外**發生前完全不能運用的肢體或器官支付費用。
4. （只適用於家庭計劃）假若本保單保障超過一名來自同一家庭的**受保人**，且該家庭超過一名成員涉及同一次**意外**，**本公司**於本章節A對所有涉及該**意外**的所有**受保人**的總責任不超過適用於該家庭任何成員的最高保額的300%。
5. 風險：假若**受保人**在**受保期間**因**意外**而暴露於自然環境，並且直接導致**受保人**於**意外**發生後連續十二(12)個月內遭受在本章節A的損傷表所列的任何一種損失類別，**受保人**則將由**意外**當日被視為遭遇**身體損傷**。
6. 失蹤：假若**受保人**的遺體於**受保人**所使用的交通工具失蹤、沉沒、毀壞，當日起計一(1)年內未能尋回：
 - (a) 則假設**受保人**已於上述失蹤、沉沒或毀壞時因**身體損傷**而導致**意外**死亡；及
 - (b) 在收到由已故**受保人**遺產法定代表簽署的承諾書，承諾假若因**身體損傷**而導致**意外**死亡的假設其後被證實有誤，則即時退還**本公司**根據本章節A所支付的任何款項。
7. **本公司**將按照本章節A的損傷表就**意外**死亡所列百分比，向已故**受保人**的法定代表支付**保障計劃**第A項所列相關保額。

章節A 的不受保事項：

本章節A並不保障：

1. 患病、疾病或細菌感染。
2. **受保人**因有違醫生勸喻而進行的旅程或該旅程的目的為接受治療的索償。
3. 投保時早已存在的任何疾病、身體或精神病況而導致死亡、**身體損傷**或**患病**，包括**受保人**已知悉或曾接受治療的繼發性、慢性或持續性的疾病或病況。以下情況均視為投保時早已存在的情況：
 - (i) 在本保單生效前已尋求、獲得或可預見的治療、服藥、建議或診斷；或
 - (ii) **受保人**或其父母（如「**受保人**」未滿18歲）任何一方在本保單生效日期前已知悉或應該知悉的狀況，不管此等狀況是否已尋求或獲得治療、服藥、建議或診斷。
4. 因性病、懷孕、分娩、流產或故意犯險的索償。

章節B — 醫療費用

(a) 醫療費用：

假若**受保人**於該**受保期間**在旅程中因**身體損傷**或**患病**而引致：

- (i) 醫療費用； 及 / 或

(ii) 如**受保人**因由**醫生**建議，必須以及無可避免地需要延遲返回**香港**，因而不能使用原計劃的回程機票，**本公司**將賠償合理的額外返港之交通費用。

惟總金額上限為**保障計劃**第 B(a)(i)及 B(a)(ii)項所列保額。

(b) 覆診醫療費用：

假若**受保人**於**受保期間**在**旅程**中因**身體損傷**或**患病**而在**香港**以外引致**醫療費用**，返回**香港**後，**受保人**仍須就同一**身體損傷**或**患病**在**香港**求診，而**醫生**及 / 或**中醫師**給予治療或處方藥物，則**本公司**將繼續向**受保人**補償因此所引致的費用：

(i) 接受**中醫**診治而引致的合理**醫療費用**，而該費用由**中醫師**收取；及 / 或

(ii) 在以上本章節 B(b)(i)以外的任何**醫療費用**，

且上述費用在**香港**產生，直至**受保人**返回**香港**後九十(90)天或**保障計劃**第 B(b)項所列保額耗盡為止 (以較早達到者為準)。

(c) 創傷輔導保障：

倘若於**受保期間**在**旅程**中，**受保人**遇上造成精神創傷的事情，包括但不限於強姦、持械槍劫、襲擊、自然災害、遭到**劫持**或恐怖活動，為上述造成精神創傷事件的受害者並因而蒙受**身體損傷**，按**醫生**意見就該**身體損傷**而接受創傷輔導服務，**本公司**將向**受保人**補償，在發生造成精神創傷的事情後九十(90) 天內引起的合理及必須的創傷輔導費用，惟金額上限為**保障計劃**第 B(c)項所列保額。

(d) 住院現金：

受保人於**受保期間**在**旅程**中因**身體損傷**或**患病**而直接及不可避免地在**香港**以外住院時，**本公司**將按照**保障計劃**第 B(d)(i)項所列每日保障金額，就每日住院向**受保人**支付保障，惟上限為總**保障計劃**第 B(d) 項所列保額。

章節B(d)的特別條款：

1. 於本章節**B(d)**的保障僅在**住院**結束後方會支付。

2. **本公司**根據本章節**B**對所有**住院**的總責任，不可超逾**保障計劃**第**B(d)**項所列保額。

章節 B(d) 的不受保事項：

本章節 B(d)並不保障：

1. **受保人**返回**香港**後的任何住院事宜。

(e) 休養期酒店住宿保障：

若**受保人**於**旅程**內因**身體損傷**或**患病**導致須在**香港**以外住院，並且在出院時，因按**醫生**指示須即時原地休養再繼續**旅程**，**本公司**將補償一(1)間最多連續五 (5) 晚普通客房的合理住宿費用（但不包括飲料、膳食及其他房間服務的費用），酒店住宿每日最高限額為**保障計劃**第 B(e)(i)項所列之金額，惟本章節賠償金額上限為**保障計劃**章節 B(e) 所列保額。

(f) 業餘危險運動延展保障

儘管有一般不受保事項限制，在本章節則不受一般不受保事項約束，若**受保人** (於**受保期間**首日其年齡介乎十八(18)歲至七十 (70)歲) 以業餘身份參與熱氣球、不超過水深三十 (30)米之水肺潛水、冬季運動、滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳 或騎馬活動時**身體損傷**而導致的**醫療費用**，**本公司**將支付**保障計劃**第 B 項所列的相關保額。

但若**受保人** (於**受保期間**首日其年齡介乎十八(18)歲以下或七十(70)歲以上) 以業餘身份參與熱氣球、不超過水深三十(30)米之水肺潛水、冬季運動、滑水、急流飄筏、帆船航行、滑浪風帆、吊索跳或騎馬活動時**身體損傷**而導致的**醫療費用**，**本公司**將支付**保障計劃**第B 項所列的相關保額之百分之五十(50)。

章節 B 的特別條款：

1. 於**受保期間**於**香港**以外作為或預備作為**住院病人**，須立即通知**授權支援服務供應商**。如未能按照此項先決條款規定而發出通知，**本公司**恕不承擔本保單項下有關**醫療費用**的任何責任。

2. **本公司**根據本章節 B(a)對於在該**受保期間**內引致的所有**醫療費用**的總責任，不可超逾**保障計劃**第 B(a)項所列保額。

3. **本公司**根據本章節 B(b)內引致的各項費用的責任，不可超逾**保障計劃**第 B(b)項所列金額。

4. **本公司**根據本章節 B(b)(i)對於**中醫師**收取的所有費用的責任，不可超逾**保障計劃**第 B(b)(i)項所列金額。由**中醫師**收取的每日最高金額應為**保障計劃**的第 B(b)(ii)項所列金額。

5. **本公司**根據本章節在**香港**引致的**醫療費用**責任 (包括**中醫師**收取的所有費用) 不會超逾**保障計劃**第 B(b)項所列金額。

6. **本公司**根據本章節 B(c) 對所有於**受保期間**內引致的創傷輔導服務費用的總責任，不可超逾**保障計劃**第 B(c)項所列保額。創傷輔導費用的每日最高保障應為**保障計劃**的第 B(c)(i) 項所列金額。

7. **本公司**根據本章節 B(d) 對所有於**受保期間**內引致的住院現金的總責任，不可超逾**保障計劃**第 B(d)項所列保額。住院現金的每日最高保障應為**保障計劃**的第 B(d)(i) 項所列金額。

8. 本公司根據本章節 B 對所有醫療費用、由中醫師收取的費用、創傷輔導費用、住院現金費用及休養期酒店住宿費用的總責任，不可超過保障計劃第 B(a)項所列保額。
9. 由脊醫、物理治療師、職業治療師、針灸師（章節 B(b)(i)項中所列的跌打醫師除外）等人所收取的費用，須同時附有醫生的轉介信或類似證明的情況下，才可獲賠償。

章節 B 的不受保事項：

本章節 B 並不保障：

1. 於支付旅程費用當時已包括或預期的任何費用。
2. 按照診治受保人的醫生認為，可合理地延遲至受保人返回香港後才接受的手術或醫治。
3. 受保人未有於合理時間內遵循醫生的意見，返回香港繼續治療於香港以外遭受的身體損傷或患病，因而在其後引致的任何費用。
4. 受保人在旅程出發前，經醫生診斷認為不適宜旅行後，他 / 她在旅程內引致的任何費用。
5. 引致首次費用之日期起計十二(12)個月後根據章節 B(a) 索償的任何費用。
6. 在受保期間結束日起計九十(90) 天後，根據章節 B(b) 引致的任何覆診費用。
7. 在發生造成精神創傷的事件的九十(90)日後，根據章節 B(c) 索償的任何費用。
8. 健康檢查或任何並非與診斷、身體損傷或患病直接有關的檢驗，或並非醫療上必需的任何治療或檢驗。
9. 因性病、懷孕、分娩、流產或故意犯險的索償。
10. 任何與患病或身體損傷無直接關係的非病理上必須或非緊急性住院醫療開支。
11. 非由醫生建議或進行的治療的索償。
12. 拐杖、步行架、矯形/矯正器和矯形/矯正支撐架、頸托、輪椅、義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他醫療設備或眼科治療的費用。

章節 C – Chubb Assistance – 24 小時環球支援服務

(a) 緊急醫療運送及 / 或運返：

若授權支援服務供應商指定的醫生證實受保人於受保期間在香港以外的旅程中因身體損傷或患病令其不適宜旅行或繼續其旅程或危及其生命或健康，以及在受保人蒙受身體損傷或患病後受保人已經被送往最近的醫院或近處接受治療，而該處並無所須之治療，本公司可在醫生認為在醫療上適宜運送受保人的情況下，全權決定將受保人運送往其他地點接受所需治療。

授權支援服務供應商將於合理時間內安排運送，以及按照受保人的健康狀況，以最佳方式運送受保人，包括但不限於空中救護車、陸上救護車、定期航班、鐵路或其他合適交通工具。運送的工具及最終目的地將由授權支援服務供應商決定，並完全以醫療必要性決定。授權支援服務供應商會在適當情況下，將受保人送返香港。

本公司將直接向授權支援服務供應商支付受保人的緊急醫療運送及 / 或運返、相關醫療服務及醫療物品的實際費用。

(b) 遺體運返：

若受保人於受保期間在香港以外的旅程中因身體損傷或患病而直接及不可避免地導致其身故時，本公司將支付把受保人的遺體由死亡地點運返香港或經由授權支援服務供應商批准在死亡地點當地安葬的費用。

(c) 親友探望：

若醫生證實受保人於受保期間在香港以外的旅程中因的身體損傷或患病令其不適宜旅行或繼續其旅程或危及其生命或健康或在旅程中身故，本公司將支付(i)一(1)張來回經濟客位機票的費用予一(1)位人士前往探望於香港以外的受保人，及(ii)於任何海外酒店內的一(1)間普通客房最多連續五(5) 晚的合理住宿費用（但不包括飲料、膳食及其他房間服務的費用），而本章節 C(c)之賠償金額上限為保障計劃第 C(c)項所列保額。

(d) 小童護送：

在發生以下情況時：

- (i) 當受保人因身體損傷或患病而直接及無可避免地需在香港以外住院，並獲醫生證明受保人不適宜旅行或繼續其旅程或危及其生命或健康或在旅程中身故；及
- (ii) 該受保人同行之小童(該小童必須為受保人)於旅程首日年齡未滿十八(18)歲；及
- (iii) 該小童因受保人的住院或身故而面對無人照顧的風險。

本公司將安排及支付一(1)張單程經濟客位機票，護送該名小童返回香港，惟金額上限為保障計劃第 C(d)項所列保額。

(e) Chubb Assistance – 二十四(24)小時電話熱線及轉介服務：

下列服務僅以轉介及安排的方式提供，且所有費用須由受保人支付：

- 預防注射及簽證規定的資訊服務

- 領使館轉介
- 傳譯員轉介
- 遺失行李支援
- 遺失旅遊證件支援
- 電話醫療諮詢
- 醫療服務供應商轉介
- 住院時醫療狀況監察
- 預約醫生安排
- **醫院入住安排**

有關本服務之詳情，請致電電話熱線查詢或參閱由 **Chubb Assistance** 提供的轉介服務資料。若您對本電話熱線及轉介服務有任何查詢，可致電電話熱線 (852) 3723 3030 向 **Chubb Assistance** 查詢。

章節 C 的特別條款：

1. 本章節 C 的服務由**授權支援服務供應商**提供。假若發生根據章節 C (a)至(d) – **Chubb Assistance** – 24 小時環球支援服務可能導致潛在索償的任何事件，須立即通知**本公司**或**授權支援服務供應商**。如未能發出本特別條款規定的通知，**本公司**恕不承擔於保單章節 C 下的任何責任。
2. 運送的安排、方式及最終目的地將由**授權支援服務供應商**決定，並完全以醫療必要性決定。
3. **本公司**根據本章節 C 支付款項後，**本公司**有權收取來自原有回程車船飛機票的任何應退還款項。

章節 C 的不受保事項：

本章節 C 並不保障：

1. 於支付**旅程**費用時已包括或預期的費用。
2. **受保人**在**旅程**出發前，經**醫生**診斷認為不適宜旅行後，他 / 她在**旅程**內引致的費用。
3. 由其他人士提供服務而產生的費用而該等費用是**受保人**不應負責的。
4. 不是由**授權支援服務供應商**批准及安排的服務而產生的費用。
5. 非由**醫生**給予或處方的治療。
6. 可合理地延遲至**受保人**返回**香港**後才接受治療而產生的費用。

章節 D – 取消及縮短旅程

(a) 取消旅程

如果在購買本保單後及在**受保期間**，**受保人**因下列原因而被迫在**旅程**開始之前取消計劃的**旅程**：

- (i) **受保人**、**直系家庭成員**或**受保人**的未婚夫(妻)在**保單承保表**所列購買本保單日子後及在**旅程**計劃開始日期前三十(30)天內突然身故、蒙受**身體損傷**或**患病**；或
- (ii) 在**保單承保表**所列購買本保單日子後以及**旅程**計劃開始日期前三十(30)天內，**受保人**須出任陪審員或**受保人**收到出任證人傳票；或
- (iii) **受保人**在**保單承保表**所列購買本保單日子後以及**旅程**計劃開始日期前三十(30)天內，在未能預計地，**受保人**持續被**強制性隔離**；或
- (iv) **受保人**的**主要住所**在**保單承保表**所列購買本保單日子後以及**旅程**計劃開始日期前三十(30)天內因盜竊、火災、水災、颱風、地震或山泥傾瀉而受到嚴重損毀或不能居住，且**受保人**就此理應於**旅程**計劃出發日期身在**香港**；或
- (v) 因 (i) **罷工**或工業行動；(ii) **暴亂**；(iii) 已安排乘坐的**公共交通工具**發生機械及 / 或電力故障 / 失靈；(iv) 惡劣天氣；或 (v) 自然災害直接導致**公共交通工具**暫停服務最少一小(1)時，而直接導致離開**香港**的**公共交通工具**的總延誤與原定計劃離開**香港**的日期和時間延誤不少於連續二十四(24)小時；或
- (vi) 於**保單承保表**所列購買本保單的日子後不少於一(1)天，在未能預計的情況下**旅程**的計劃目的地被發出**黑色警示**，而此**黑色警示**在**旅程**計劃開始日期前七(7)天內的任何時間內生效；

而導致**旅程**必須取消，**本公司**將就**受保人**因被沒收的交通費用及 / 或住宿費用損失，向**受保人**作出補償，惟上限為**保障計劃**章節 D(a)所列保額。

假若於**保單承保表**所列購買本保單的日子後不少於一(1)天，在未能預計的情況下**旅程**的計劃目的地被發出**紅色警示**，而此**紅色警示**在**旅程**計劃開始日期前七(7)天內的任何時間內生效而導致**旅程**必須取消，**本公司**將就**受保人**已支付且被沒收交通費用及 / 或住宿費用損失的百分之五十(50%)，向**受保人**作出補償，惟此上限為**保障計劃**章節 D(a) 所列保額。

(b) 縮短旅程：

若**受保人**因下列原因於**受保期間**而須縮短**旅程**並必須在原定回程日前直接返回**香港**：

- (i) **受保人**、**直系家庭成員**或**受保人**的未婚夫(妻)突然身故、蒙受**身體損傷**或**患病**；或
- (ii) **受保人**須出任陪審員或**受保人**收到出任證人傳票；或

- (iii) 受保人持續被強制性隔離；或
- (iv) 受保人的主要住所因盜竊、火災、水災、颱風、地震或山泥傾瀉而受到嚴重損毀或不能居住而嚴重損毀，且受保人就此理應身在香港；或
- (v) 因(i) 罷工或工業行動；(ii) 暴亂；(iii) 惡劣天氣；或 (v) 自然災害直接導致公共交通工具暫停服務最少一 (1) 小時。
- (vi) 旅程的計劃目的地被發出黑色警示

本公司將補償受保人在旅程開始後受保人已支付未使用且不可討回，或在法律上必須支付而未使用（亦不能從任何其他途徑追討的）交通及 / 或住宿費用，惟金額上限為保障計劃章節D(b) 所列保額。

若受保人於旅程期間因旅程的計劃目的地被發出紅色警示須縮短旅程並須直接返回香港，本公司將補償受保人已支付未使用且不可討回交通及 / 或住宿費用的百分之五十(50%)，或受保人在法律上必須支付（亦不能從任何其他途徑追討的）交通及 / 或住宿費用的百分之五十(50%)，惟金額上限為保障計劃章節 D(b) 所列保額。

若受保人之直系家庭成員突然身故導致受保人須縮短旅程並須直接返回香港，本公司將賠償 i) 旅行社因安排更改原本機票回程日期所收取之手續費，或 ii) 一(1)張單程經濟客位返港機票，以金額較低者為準。本章節之賠償金額上限為保障計劃章節 D(b) 所列保額。

(c) 黑色警示延展保障

在未能預計的情況下旅程的計劃目的地被發出黑色警示，而此黑色警示在旅程計劃開始日期前七(7)天內的任何時間內生效而導致

(i) 旅程必須取消；或 (ii) 縮短旅程並須直接返回香港

本公司將補償受保人：

(i) 黑色警示延展保障—取消旅程手續費

旅行社因安排取消受保旅程所收取及不能從任何其他途徑追討的手續費，每名受保人最高限額為保障計劃章節 D(c)(i) 所列保額；

(ii) 黑色警示延展保障—縮短旅程住宿現金津貼

受保人必須繞道到其他城市並需留宿以等候首先提供回港之公共交通工具，不論留宿日數，本公司將一概向每位受保人賠償保障計劃章節 D(c)(ii) 所列的住宿現金津貼。

此賠償額將同被算為本保單中取消及縮短行程一節之最高賠償額內。

若本公司支付上述黑色警示延展保障賠償或現金津貼後，本公司將在本保單章節 D 的取消及縮短旅程中扣減相應金額。

(d) 紅色警示延展保障

在未能預計的情況下旅程的計劃目的地被發出紅色警示，而此紅色警示在旅程計劃開始日期前七(7)天內的任何時間內生效而導致

(i) 旅程必須取消；或 (ii) 縮短旅程並須直接返回香港

本公司將補償受保人：

(i) 紅色警示延展保障—取消旅程手續費

旅行社因安排取消受保旅程所收取及不能從任何其他途徑追討的手續費的百分之五十(50%)，每名受保人最高限額為保障計劃章節 D(d)(i) 所列保額；

(ii) 紅色警示延展保障—縮短旅程住宿現金津貼

受保人必須繞道到其他城市並需留宿以等候首先提供回港之公共交通工具，不論留宿日數，本公司將一概向每位受保人賠償保障計劃章節 D(d)(ii) 所列的住宿現金津貼。

此賠償額將同被算為本保單中取消及縮短行程一節之最高賠償額內。

若本公司支付上述紅色警示延展保障賠償或現金津貼後，本公司將在本保單章節 D 的取消及縮短旅程中扣減相應金額。

(e) 特別活動阻礙延展保障

假若：

(i) 受保人、直系家庭成員、受保人的未婚夫(妻)或同行伙伴商業伙伴突然身故；或

(ii) 受保人或同行伙伴遭受身體損傷或患病；或

(iii) 因出現自然災害、涉及公共交通工具營運商的僱員罷工、公共交通工具機件故障或遭到騎劫而延誤旅程；

並直接導致受保人缺席特別活動或無法使用特別活動的門票，本公司將依據受保人已預付但未享用門票的實際費用或該門票票面上的價值，以兩者中較低金額的數額作出補償，惟金額上限為保障計劃第 D(e) 項所列保額。

章節 D 的特別條款：

1. 若旅程取消或縮短是由於受保人、直系家庭成員或受保人的未婚夫(妻)的身故、身體損傷或患病，該身故、身體損傷或患病須得到醫生證明身故、該身體損傷或患病令受保人、直系家庭成員或受保人的未婚夫(妻)不適宜旅行或危及生命或健康。如未能提供此項先決條件規定的證明，本公司恕不承擔在保障計劃章節 D 的保障。
2. 若受保人的情況同時適用於多於上述任何一項的保障，本公司根據本章節 D 的總責任僅限於保障計劃章節 D 所列保額中最最高的一項。

3. 任何在本章節 D(e)內的索償須附上顯示發生有關事件的書面證明及未使用的**特別活動**門票正本。
4. 若**特別活動**阻礙是由於上述章節 D(e)(iii)提及**公共交通工具**營運商的僱員**罷工**、**公共交通工具**機件故障或遭到劫持所引致，須附上來自目的地承運人的確認書，當中須列明實際抵達的當地時間及發生延誤抵達該目的地的原因。如未能提供此項先決條款規定的文件，**本公司**恕不就**受保人**已預付但未享用門票的實際費用而承擔本章節 D(e)內所列的任何責任。
5. **本公司**根據本章節D內對於所有補償的總責任，不可超逾**保障計劃**章節D所列**保額**。

章節D的不受保事項：

本章節 D 並不保障下列情況：

1. 因在預訂旅程或投保時，已存在或於當時可合理地預計可能導致旅程取消或縮短的事件或情況所致的損失。
2. **受保人**因有違**醫生**勸喻而進行的旅程或該旅程的目的為接受治療的索償。
3. **受保人**因投保時早已存在的任何疾病、身體或精神病況而導致死亡、**身體損傷**或**患病**，包括**受保人**已知悉或曾接受治療的繼發性、慢性或持續性的疾病或病況。以下情況均視為投保時早已存在的情況：
 - 在本**保單**生效前已尋求、獲得或可預見的治療、服藥、建議或診斷；或
 - **受保人**或其父母（如**受保人**未滿十八(18)歲）任何一方在本**保單**生效日期前已知悉或應該知悉的狀況，不管此等狀況是否已尋求或獲得治療、服藥、建議或診斷。
4. 因性病、懷孕、分娩、流產或故意犯險的索償。
5. 任何與**患病**或**身體損傷**無直接關係的非病理上必須或非緊急性住院醫療開支。
6. 非由**醫生**建議或進行的治療的索償。
7. 溫泉療養院、療養院、護理中心或任何復康中心提供的任何治療及服務的費用。
8. 投保前已開始發生或已宣佈的**罷工**或工業行動、**暴亂**、惡劣天氣或自然災害。
9. **受保人**未能
 - (i) 於**公共交通工具**經營商指定啟程時間報到（已列明於章節 D 之原因除外）；
 - (ii) 按旅程代理人、旅行社、客運公司或提供有關旅遊服務之承辦商的要求行事；
 - (iii) 於知道需要取消或擱置旅程時立即通知旅程代理人、旅行社、客運公司或提供有關旅遊服務之承辦商；
 - (iv) 於發現遺失護照後二十四(24)小時內仍未向當地警方報案和索取遇事報告。
10. 因旅程代理人、旅行社、客運公司或提供有關旅遊服務之承辦商破產、結束營業、錯誤、疏忽或不負責行為。
11. 空路或陸路客運公司超量售出機票或車票、其機組人員安排/重新安排。
12. **受保人**可從任何其他來源獲得彌償或賠償退款或收回款項。
13. **受保人**在法律上沒有責任支付的有關款項。
14. 因在預訂**特別活動**時，已存在或於當時可合理地預計可能會缺席**特別活動**所致的損失。
15. 已根據章節 E(b) – **旅程誤點**就同一事件提出索償章節 D(c) **黑色警示**延展保障或章節 D(d) **紅色警示**延展保障的損失。

章節 E – 旅程延誤及旅程誤點

(a) 旅程延誤

假若於**受保期間**在**旅程**中，**公共交通工具**因遇上於《旅程延誤事件表》中列明的相關未能預計的事件而延誤，而且**受保人**必須以繳費乘客身份乘搭由合法**公共交通工具**經營商提供的固定路線，並持有由**公共交通工具**經營商發出之（列明其固定路線及目的地和計劃離開及 / 或抵達時間的）有效登機證 / 車船票，**本公司**將按照以下方式計算賠償：首滿四(4)小時延誤按照**保障計劃**第 E(a)(i)項所列金額賠償及其後每滿八(8)小時延誤按照**保障計劃**第 E(a)(ii)項所列金額賠償，惟上限為**保障計劃**第 E(a)項相關項目所列之保額。

旅程延誤事件表：

| 不能預計的事件 | |
|---------|-------------------------------------|
| 1 | 公共交通工具 發生機械及 / 或電力故障 / 失靈 |
| 2 | 罷工 或工業行動 |
| 3 | 暴亂 |
| 4 | 騎劫 |
| 5 | 惡劣天氣 |
| 6 | 自然災害直接導致 公共交通工具 暫停服務最少一(1)小時 |
| 7 | 機場關閉 |

章節 E(a)的特別條款：

1. **受保人**必須依原定行程於集合地點準時報到，並取得客運公司或其代理發出之證明書，列明延誤原因及時間，否則**受保人**之索償權可能受損。
2. 延誤期的計算方法為以下其中一種：
 - (i) 由向**受保人**提供**公共交通工具**經營商的原定出發時間至 1)同一**公共交通工具**，或 2)首先提供的其他交通工具的實際出發時間；或
 - (ii) 由向**受保人**提供**公共交通工具**經營商的原定到達時間至 1)同一**公共交通工具**，或 2)首先提供的其他交通工具的實際到達時間。
3. **受保人**只可就同一**公共交通工具**的出發或到達時間的延誤提出索償。
4. 倘若**受保人**在同一**旅程**中有連續的轉接航班及/或其他交通工具，不同交通工具之行程延誤不可累加。**受保人**只可就同一**旅程**中的任何一種交通工具的其中一次旅程延誤提出索償。

(b) 旅程誤點

假若於**受保期間**內，**公共交通工具**因遇上於《旅程誤點事件表》中列明的相關未能預計的事件導致**公共交通工具**經營商未能運送**受保人**到達原定的離境口岸，**本公司**將向**受保人**補償其因此而引致的必須並合理運送**受保人**到達原定的目的地或返回**香港**的額外交通工具費用，惟金額上限為**保障計劃**章節E(b)所列保額。

(i) 額外住宿費用延展保障

如**受保人**必須以其他路線返回**香港**，**本公司**將支付此等必須和合理的額外住宿費用。最高賠償金額為**保障計劃**章節E(b)(i)所列保額，惟於本條款下，最高賠償額不應超過**保障計劃**所示本章節第 E(b)項之最高金額。

旅程誤點事件表：

| 不能預計的事件 | |
|---------|-------------------------------------|
| 1 | 罷工或工業行動 |
| 2 | 暴亂 |
| 3 | 騎劫 |
| 4 | 惡劣天氣 |
| 5 | 自然災害直接導致 公共交通工具 暫停服務最少一(1)小時 |

章節 E(b)的不受保事項：

1. 已根據章節D(c) **黑色警示延展保障**就同一事件提出索償章節 E(b)– **旅程誤點**的損失。

(c) 遺失護照

本公司將向**受保人**補償**受保人**於**旅程**內補領因遺失或被盜且如不補領則會導致旅程延誤的合理額外（**香港**以外的）**公共交通工具**的及 / 或住宿費用，住宿每日最高限額為**保障計劃**章節 E(c)(i)所列保額，惟金額上限為**保障計劃**章節 E(c)所列保額。

章節 F 一個人物品及個人金錢

(a) 個人物品

本公司將按其絕對酌情權對於在該**旅程**內遺失或被盜或損毀的**個人財物**、**手提電話**及 / 或**運動用品**進行修復、修理或更換，惟上限為**保障計劃**章節 F(a) 項所列保額。

章節 F(a)的特別條款：

1. 僅若該**個人財物**、**手提電話**及 / 或**運動用品**由購置日期至事發時不超過一(1) 年之物品，在進行修復、修理或更換時不作實際損耗、折舊及陳舊進行扣減或撥備考慮；但衣物賠償則須扣除折舊。
2. 假若發生任何**個人財物**、**手提電話**及 / 或**運動用品**遺失、被盜或因第三方的蓄意行為而損毀的情況可能導致本章節 F 的索償的事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員。如未能發出此項先決條款規定的通知或須附上顯示已向警方或相應的當地執法人員報告損失的書面證明，**本公司**恕不承擔本章節 F(a) 的任何責任。
3. 假若遺失、盜竊或損毀在運送時發生，須於發現遺失或損毀起計二十四(24)小時內，立即將有關遺失或損毀通知**公共交通工具**的承運人。如未能發出此項先決條款規定的通知或須附上顯示已向**公共交通工具**的承運人報告損失的書面證明，**本公司**恕不承擔本章節 F(a)的任何責任。
4. **本公司**對於在**受保期間**該**旅程**內遺失、被盜或損毀的所有**個人物品**的最大責任，將以**保障計劃**章節 F(a)項所列保額為限。
5. 假若任何一件遺失、被盜或損毀的**個人財物**為一對或一套物品的一部分，**本公司**對該件及該對或該套物品的最大責任，將以**保障計劃**章節 F(a)(i)項所列金額為限。
6. **本公司**對於在**旅程**內遺失、被盜或損毀的**運動用品**的最大責任，將以**保障計劃**章節 F(a)(ii)項所列金額為限。

7. 本公司對於在**旅程**內遺失、被盜或損毀的**手提電話**的最大責任，將以**保障計劃**章節 F(a)(iii)項所列金額為限。
8. 於根據本章節 F(a)支付任何款項後，本公司有權獲得及保留任何尋回或損毀的**個人財物、手提電話及 / 或運動用品**的利益及價值，並按其絕對酌情權處理剩餘價值。

(b) 行李延誤

於**受保期間**內，假若已托運的行李在**受保人**抵達**受保人旅程**原定離港旅程表所列目的地的口岸後，因**公共交通工具**營運商延誤、誤送或暫時丟失該行李超過連續八(8)個小時，本公司將向**受保人**補償購買必需盥洗用品及衣物的費用，惟上限為**保障計劃**章節 F(b)項所列保額。

(c) 個人金錢及個人證件

本公司將向**受保人**補償以下項目，惟上限為**保障計劃**章節 F(c)項所列保額。

- (i) **受保人**於**受保期間**內直接因盜竊、搶劫或爆竊而遺失用作社交及私人用途之**現金**；及 / 或
- (ii) **受保期間**內因意外而遺失**香港**身份證、信用卡、駕駛執照、交通工具票證、酒店憑單或護照之補領費用。

章節 F 的不受保事項：

本章節 F 並不保障：

- 1. **個人財物**因被置於公共地方且無人看管而導致的遺失、被盜或損毀。
- 2. **受保人**於發現損失後二十四(24)小時內仍未向當地警方報案或索取遇事報告，或未向保管行李及 / 或可能因有關損失而需承擔責任的航空公司或其他客運公司報告的任何損失。
- 3. 存放於無人看管車輛內或於**受保人**不在場及控制範圍以外的運輸途中時遺失或損壞的珠寶、皮草、黃金及純銀物品、腕錶、收音機、望遠鏡、相機及影音器材或款項。
- 4. 由船隻附運的家居或其他物品。
- 5. 遺失或損毀**受保人**在職業或工作中使用的物件。
- 6. 遺失或損毀隱形眼鏡、假牙、義肢、債券、流通票據或股票。
- 7. 使用**運動用品**時造成之損壞。
- 8. 任何易碎或易破爛物品之損毀。
- 9. 因損耗、折舊、逐漸變壞、蟲害、發霉、凹痕、刮痕、氣候變化、光合作用、加熱過程、清潔、維修、修復、機械或電器故障、使用不當、設計或手工欠佳的損毀或損失。
- 10. 任何並不影響**受保人**的行李箱正常操作之外觀損壞或刮花。
- 11. 任何原因未明的損失，或因錯漏引致的損失或貶值。
- 12. **受保人**因未補領或延誤補領已遺失的個人證件的罰款或刑罰。
- 13. 任何**手提電話**之損毀索償，除非有關維修服務經由官方授權服務支援中心或官方授權維修商提供。
- 14. 根據章節 F(b) 提出的任何索償，未能附上**公共交通工具**營運商發出的確認書，以證明相關已托運的行李（於**受保人**抵達其原定旅程表所列目的地的口岸後計）延誤、誤送或暫時丟失超過連續十二(12)個小時。

章節 G — 個人責任

假若**受保人**於**受保期間**在**旅程**中發生對任何其他人士造成(a)身故、**身體損傷**或(b)損毀他人財物的**意外**，因而須承擔作出賠償的法律責任，本公司將代表**受保人**支付該賠償，惟上限為**保障計劃**章節 G 所列保額。

章節 G 的特別條款：

倘出現任何意外，本公司會隨時按照**保障計劃**所載的最高賠償額或能讓因該意外引起的索償達成和解所需的任何較少金額（就上述第 a)或 b) 中扣除已支付的任何賠償）對**受保人**或**受保人**的法律代表作出賠償，且之後本公司將不會就該意外承擔任何進一步的法律責任，支付於該支付日期之前所引致的訴訟費用和開支除外。

章節 G 的不受保事項：

本章節 G 並不保障符合下列各項的賠償：

- 1. **直系家庭成員**、受到**受保人**監護或控制的人或**受保人**的僱員遭受身故或**身體損傷**引起。
- 2. 屬於**受保人**或**直系家庭成員**或**同行伙伴**或受到**受保人**監護或控制的人士的財物損毀引起。
- 3. 屬於違反根據合約須承擔的任何責任的賠償。
- 4. 因擁有、管有、租賃或租用任何運輸工具、飛機、火器或動物所產生的責任。
- 5. 因進行任何交易或專業所產生的責任。

6. 因(a)來自任何核子燃料或任何燃燒核子燃料而產生的任何核廢料的離子化輻射或輻射污染，或(b)任何因爆炸性核子裝配設施或該裝配設施的核子成分所產生的輻射、毒性、爆炸性或其他危險特性，而直接或間接導致的任何索償(不論任何性質)。
7. 直接或間接因滲漏、污染或放射性污染造成的**身體損傷**和財物的損失、損毀或使用權之喪失的任何責任。
8. 清倒、去除或清理滲漏、污染或放射性污染物質的費用。
9. 罰款、刑罰、懲罰性或懲戒性的損害賠償。
10. 因下列原因而引致或與以下事故相關的任何責任：
 - a) **受保人**的家庭成員或僱員的死亡或身體受傷；
 - b) 遺失或損毀**受保人**或**受保人**的家庭成員或僱員擁有、持控託管或保管的財物；
 - c) **受保人**的職業、貿易、商業或專業活動；
 - d) **受保人**擁有或佔用的任何土地或樓宇，旅程中的暫時性居所除外；
 - e) **受保人**擁有、持有或使用的動物、槍械、任何型式的機動車輛、船隻或飛機。
11. 任何根據協議所需承擔的任何責任；亦即如無該等協議的存在，**受保人**是不須承擔的責任。
12. 任何透過互聯網、內聯網、企業互聯網及／或透過**受保人**的網站、互聯網網站、網址進行之任何活動及／或業務及／或交易，及／或透過電子方式傳送之電子郵件或文件所引起的任何索償或損失。
13. 依據、源於、直接或間接因下列事項而導致、引致或與此有關的任何形式的索償及損失：
 - a) 石棉；或
 - b) 任何涉及石棉的使用、存在、出現、發現、清除、消除，又或因避免石棉、接觸石棉或可能接觸石棉所導致的任何實際或據稱受傷或損毀。

章節 H — 租用汽車的免責補償費用

假若**受保人**在**旅程**中，而**受保人**租用汽車期間，在他／她控制其**租用汽車**時發生**意外**令**租用汽車**損毀，並在法律上須對其損毀的**租用汽車**承擔責任，**本公司**將向**受保人**賠償該**租用汽車**的綜合汽車保險合約的免責補償費用，惟須依從保單條款的限制及上限為**保障計劃**章節 H 所列保額。

章節H的特別條款：

1. 租用汽車須從領有牌照營運的租車代理中租用的。
2. 受保人須持有一份能在租用汽車期間，承擔租用汽車損毀責任的綜合汽車保險合約。
3. 受保人須遵從租車機構在租用汽車合約上所列及承保人在汽車保險合約上所列的所有規定及協議，同時亦須遵守有關國家的法律、規則及管制。
4. **受保人**在意外發生時持有有效駕駛執照且沒有參與或進行任何超速駕駛或計時賽。

章節H的不受保事項：

本章節H並不補償**受保人**，因下列任何各項，直接或間接所致的、引起的損失或後繼損失或責任：

1. 因違反租用汽車合約上的規定操作租用汽車而引致租用汽車的損毀或因超越任何使用公共道路的限制或違反有關國家的法律、規則及管制而引致租用汽車的損毀或。
2. 因磨損、逐漸損耗、因蟲蛀或蟲蝕、本身存在的缺陷、潛在的缺陷及損壞。
3. 任何非操作補償費用(NOC)，因不能租出損毀汽車的營業損失。

章節 I — 家居財物保障

假若**家居財物**於**受保期間**內因爆竊而遺失或損毀，且該爆竊發生於**主要住所**無人居住期間，並涉及以強行或暴力方式進入或離開**主要住所**，**本公司**將賠償**受保人**更換**家居財物**的費用，惟上限為**保障計劃**章節 I 所列保額。

章節I的特別條款：

1. 假若發生任何可能導致本章節I的索償事件，須於發現事件起計二十四(24)小時內通知警方或相應的執法人員，並須附上報告該損失的書面證明。如未能發出此項先決條款規定的通知或附上該書面證明，**本公司**恕不承擔本章節I的任何責任。
2. **本公司**根據本章節I對所有由同一**受保人**擁有且於旅程內因爆竊而遺失或損毀的**家居財物**的總責任，不可超逾**保障計劃**第I項所列保額。
3. 假如在本章節P應賠償的損失或損毀屬於一對或一套**家居財物**物件的一部份，**本公司**只會按該損失或損毀物件本身佔整體一對或一套的價值作出賠償。**本公司**不會就任何**家居財物**在構成一對或一套物品時可能具有的任何特殊價值，或因其餘部分的價值減少而支付任何津貼。

章節 I 的不受保事項：

本章節 I 並不保障：

1. 任何其他保險或任何其他來源就同一風險提供保障的重置費用。

章節 J – 信用卡保障

假若**受保人**於**旅程**中遭受**身體損傷**，並直接及不可避免地於該**身體損傷**後連續十二(12)個月內**意外身故**，**本公司**將向已故**受保人**遺產的法定代表，支付已故**受保人**的信用卡中因已故**受保人**在**旅程**內購買商品而結欠的任何未繳結餘，惟上限為**保障計劃**章節 J 所列保額。

章節 J 的不受保事項：

本章節 J 並不保障：

1. 已故**受保人**的**有關信用卡**的未繳費用累計利息或財務費用。
2. 已故**受保人**的**有關信用卡**由任何其他保險或其他途徑就同一風險提供保障的任何未繳結餘。
3. **患病**、疾病或細菌感染。
4. **受保人**可從任何其他來源獲得彌償或賠償退款或收回款項。
5. 於本章節 J 的保障與章節 A – 個人意外項下應付的保障為累加保障。

第四部分 – 一般不受保事項

適用於所有章節的一般不受保事項：

本保單並不保障因下列各項所致的損失或後繼損失或責任：

1. 任何**受保前已存在之傷病**、先天性或遺傳狀況。
2. 違反**醫生**意見而外出旅遊，或為了獲取醫治或醫療服務而外出旅遊。
3. 自殺、企圖自殺或故意引致自身的**身體損傷**。
4. 因懷孕、墮胎、分娩、流產、不育而引致的任何情況及其所致的其他併發症，整容手術或性病。
5. 牙醫護理 (**意外前**為天然及健全的牙齒但因**意外身體損傷**所引致除外)。
6. 精神或神經失常、精神錯亂、精神狀況或任何行為失常。
7. 戰爭 (不論宣戰與否)、侵略、外敵行動、內戰、革命、叛亂、暴動、敵對行為 (不論宣戰與否)。
8. 直接參與**罷工** / **暴亂** / 內亂，或因**受保人**履行身為軍隊、武裝部隊或紀律部隊 (包括但不限於警員、海關職員、消防員、入境處職員 / 督察及懲教處職員 / 督察等) 成員或身為戰爭或滅罪行動志願者的職責。
9. 參與
 - (a) 任何極限的運動或體育活動，其性質存有高度的危險性 (即涉及高度專門技術、超乎正常的體力運用、使用專門工具或特技等)，包括但不只限於跳懸崖、馬術障礙賽、超級馬拉松賽、特技表演、衝巨浪及獨木舟激流。除非該項活動是由當地合資格的旅遊活動經營者主辦，而且是項活動是開放給一般大眾及遊客參與，而對參與者並無特殊限制的旅遊活動 (除身高或一般健康狀況警告外)。在參與活動時，**受保人**必須跟從按照合資格的導師及/或旅遊經營商的指導員之指導和監督，
 - (b) 職業體育賽事或運動，而**受保人**可透過從事該運動而取得報酬、贊助或任何形式的財政報酬、任何特技活動、偏離滑雪道之滑雪活動，
 - (c) 速度競賽 (除徒步的競賽外，但不包括超超過十公里的跑步、冬季兩項競賽及三項全能運動)，
 - (d) 第四(4)級程度之私人水域橡皮艇漂流，
 - (e) 任何一般需利用專用裝備的攀石或攀山活動，裝備包括但不限於鉤、鶴嘴鋤、錨、螺、繩索或嚮導等工具，惟在任何情況下都不得超過海拔五千(5,000 米)，
 - (f) 潛水活動，除非**受保人**持 PADI 證書 (或同類認可的資格)、或在合資格的導師指導下陪同之下進行潛水。深度限制不能超過**受保人**的 PADI 證書 (或同類認可的資格) 所注明的深度，惟在任何情況下都不得超過三十(30)米深及不得單獨進行潛水。
10. 任何政府的禁令或規例，或海關或任何其他機關扣押或破壞。
11. **受保人**的非法、蓄意或惡意行為或魯莽行為或疏忽。
12. **受保人**因服用超越法定水平之酒精或藥物引起的有關損失。
13. 乘搭任何飛機，但作為飛機搭客除外。
14. 任何不誠實或犯罪活動。
15. **受保人**未有減輕損失或本保單之索償，本保單不保障已於**旅程**安排前已發生或已宣佈會發生的任何情況。
16. 愛滋病或愛滋病相關綜合症、任何於人體免疫力衰減症或相關疾病的陽性測試當時或其後開始的任何**身體損傷**或**患病**、或任何其他經性接觸傳染之疾病。

17. **受保人**從事體力勞動或非文職或危險工作，當中包括但不限於離岸鑽探、礦物提煉、處理爆炸品、地盤作業、特技工作及空中攝影。
18. 任何與古巴有關之損失或費用。
19. 任何由「世界衛生組織」宣佈為「國際關注公共事件」(PHEIC) 的**傳染病或接觸性傳染病**而引致的損失或費用。此不受保事項適用於相關宣佈發出後才提出的索償，惟在該宣佈發出前已提供**醫生**相關診斷的索償申請不在此限。此不受保事項持續生效至「世界衛生組織」取消或收回相關「國際關注公共事件」(PHEIC)。
20. 戰爭及恐怖活動不承保條款
- a) 戰爭、侵略、外敵行動、敵對局面或交戰事件（不論正式 宣戰與否）、內戰、叛亂、革命、反叛、叛亂升級或擴大 至大規模叛變事件、軍事或篡權行動；或
- b) 任何恐怖活動，包括但不限於：任何人士（人等）或團體 因政治、宗教、思想形態或類似目的，透過以下方式表示或以其他方式，及 / 或令公眾或任何公眾組別恐慌：
- (i) 使用或以武力、暴力威脅，及 / 或
- (ii) 傷害或損害人身或財產（或受到此等傷害或損害威脅），包括但不限於核子輻射及 / 或化學污染及 / 或生物劑；或
- c) 採取任何行動控制、阻止、壓制或以任何方式控制、阻止或壓制與上述第 a)或 b)條有關之行動。
21. 輻射污染、化學、生物、生化或電磁武器不承保條款
- a) 任何核子燃料、核子廢料或核子燃料燃燒造成的電離子 輻射或放射性污染；
- b) 任何核子裝置、反應器或其他核子機組或其核子元件之 輻射性、毒性、爆炸性或其他危險性或污染物質；
- c) 任何應用原子或核子分裂，及/或核聚變或其他同類反 應，或輻射性能量或物質之武器或裝置；
- d) 任何輻射物質造成之輻射性、毒性、爆炸性或其他危險 或污染物質。當輻射同位素正在預備、運載、儲存或使用於商業、農業、醫療、科 技或其他類似的和平用途時，則本項之不承保範圍並不包括該等輻射同位素，惟核子燃料除外；
- e) 任何化學、生物、生化或電磁武器。
22. 政治風險不承保條款
- a) 被任何法定機關充公、收歸國有或徵用而永久或暫時喪失佔管權；
- b) 因任何財產被任何人士非法佔用或佔管而永久或暫時喪失其佔管權，但投保財產在喪失佔管權之前或期間所蒙受實際「本保單」承保之損害，則「本公司」仍需向「閣下」承擔責任。
- c) 任何公營權力機關下令銷毀財產。
23. 電腦病毒及黑客入侵不承保條款
- a) 損壞：任何電腦、其他設備、元件、系統或項件所處理、儲存、傳遞或檢取之數據或其任何部分，包括不論乃有形 或無形的數據（包括但不限於任何資料、程式或軟件）的 損失或破壞，亦不論是否屬於「閣下」之財產亦然，惟此 等損壞乃「程式或操作員錯誤」病毒或同類機制或黑客入 侵所致；
- b) 相應損失：由「程式或操作員錯誤」病毒或同類機制或黑 客入侵直接或間接導致或引起；
- c) 惟本不承保條款並不適用於任何「釋定緊急事件」（釋義以下文訂明為準）嗣後導致財產損失、損毀或損害或相應損失所引起的索償，但有關索償必須屬於「本保單」承保範圍。釋義
- 茲於本不承保條款而言，「釋定緊急事件」指火警、雷電、爆炸、飛機及其他航天裝置或物品下墜、暴動、內亂、罷工、工人被拒門外、參與勞工騷亂人士、竊賊以外懷惡意人 士、地震、暴風、水災、任何水箱器具或管道漏水、任何車 輛或動物撞擊、火山或霜雪所造成的事件。
- d) 病毒或同類機制
- 病毒或同類機制指蓄意設計以損壞、干擾或對電腦程式、數 據檔案或操作造成不利影響的程式符號、程式指引或任何指引組合，不論是否涉及自行複製活動亦然。病毒或同類機制的釋義包括但不限於特洛伊木馬病毒及邏輯炸彈病毒。
- e) 黑客入侵
- 黑客入侵指未經授權進入任何電腦、其他設備、元件、系統 或項件，以儲存、傳遞或檢取數據。
24. 日期辨識除外條款
- a) 電子環路、微型晶片、合成電路、微型處理器、嵌入式系統、硬件、軟件、固件、程式、電腦、數據處理設備、電 訊設備或系統，或任何同類裝置；
- b) 配合前述各項物品使用之媒體或系統；
- 此等物品（不論是否屬於「閣下」之財產）於任何時間出現 故障或失靈情況，以致無法藉著使用任何數字、標誌或文字 顯示個別日期，從而達到任 何或所有原訂目的及相應效果，「本保單」一概不承保由此直接或間接引起或導致之任何索償，包括但不限於因以下情況而導致以上任何物品無法識別、讀取、儲存、保留、恢復及/或正確地操作、解讀、傳送、回送、計算或處理任何日期、數據、資料信息、命令、邏輯或指令：
- (i) 識認、使用或套用任何並非真實或正確之日期、週天或時期；
- (ii) 操作以上 a)及 b)條所訂明物品已編程及綜合使用之任 何指令或邏輯。
- 本不承保條款不適用於以下三章節的保障：
- (a) 第 A 節 - 人身意外
- (b) 第 B 節 - 醫療費用
- (c) 第 G 節 - 個人責任

第五部分 — 延期條款

1. **騎劫延期**：若**旅程**因**受保人**於**受保期間**內成為**騎劫**的受害者而延誤的情況下，**受保期間**將由**騎劫**日期起計自動延長最多連續十二(12)個月，或直至**受保人**返回**香港**時通過**香港**入境處出入境管制站為止（以較早者為準）。
2. **旅行延期**（只適用於**來回程計劃**）：若在**旅程**開始後，因在**受保人**控制以外的任何原因而導致**旅程**超過**受保期間**，**受保期間**將自動免費延長最多十(10)個曆日，或直至**受保人**返回**香港**時通過**香港**入境處出入境管制站為止（以較早者為準）。
3. **恐怖襲擊活動**（只適用於章節 A、B 及 C）：
儘管本保單之不承保事項訂明不承保任何因恐怖襲擊活動而導致的死亡或**身體損傷**，惟根據此項附加保障**受保人**將仍可獲得有關賠償（包括本保單所提供的必需醫療費用保障）。惟任何涉及使用生物、化學或核子武器或裝置的恐怖襲擊活動均不在承保之列。
鑒於**本公司**提供以上附加保障，現雙方（指**本公司**及**受保人**）同意**本公司**就以下有關保障的總賠償額將不超過港幣 3,000,000 元：
a) **受保人**因本保單及其他由**本公司**向同一**受保人**簽發的保單（其他保單）所承保的恐怖襲擊活動而導致死亡或**身體損傷**所得的賠償（包括必需醫療費用），與及
b) 因此項附加保障所承保的恐怖襲擊活動而需**本公司**為**受保人**安排的緊急支援服務及有關費用。
若**其他保單**的總賠償額：
(i) 少於港幣 3,000,000 元，**本公司**就此項附加保障則只會支付超出其他保單總賠償額的溢額，上限為港幣 3,000,000 元，不論**受保人**於以上保單的任何**保險期間**內有多少宗索償；或
(ii) 多於港幣 3,000,000 元，**受保人**將不能於此項附加保障獲得賠償。**受保人**應根據其他保單索取賠償。

第六部分 — 一般條款

1. **保單有效性**：(a) 本保單只適用於消閒或公幹（只限行政性質、文職及非體力勞動）的**旅程**，而不適用於探險跋涉或類似旅程。
(b) **受保人**必須是適宜旅行人士。(c) 本保單必須於**受保人**通過**香港**入境處離境前購買。(d) 十二(12)歲以下之兒童必須由家長或監護人陪同成行方獲受保。
2. **完整合約**：本保單，連同其批註、附件（如有）、經**受保人**填妥的任何申請表格連同該申請表格附帶或於申請表格提及（如有）的任何文件，組成及構成完整的保險合約。除經**本公司**授權代表簽署的書面修訂外，本保單不得修改。
3. **每一章節的保額**：**受保人**根據本保單任何章節可獲賠償的**保額**一經耗盡，**保額**將不會重置，且**本公司**毋須根據該章節對該**受保人**承擔任何進一步責任。
4. **保額支付**：根據本保單支付的各項保障將會減少**受保人**可獲賠償的相關**保額**，而相關**保額**只有剩下的結餘可用於支付該**受保人**可能會向**本公司**提出的任何餘下保障索償。**本公司**根據本保單所有章節對涉及**意外的**每名**受保人**的總責任，將不超過相關**保額**。
5. **重複保障**：每一**受保人**同意，若他們同時受保多於一份由**本公司**簽發的「TravellerShield 單次旅遊保障計劃」保單或其他由**本公司**簽發的旅遊保險：
(a) **受保人**將會被視作只受保於該份提供最高保障金額的保單；或
(b) 如每份保單提供的保障相同時，則會以**本公司**首次簽發的保單以提供保障。
在任何情況下，任何重覆投購的保單，**本公司**將會在不付利息下全數退回已繳交的保費給**受保人**。
6. **索償通知及充份程度**：索償的書面通知必須在合理的情況下盡早送交**本公司**，且在任何情況下，須於導致根據本保單提出索償的受保事件發生之日起計三十(30)天內送交**本公司**。由**受保人**或其代表或索償人送交**本公司**且載有足以證明**受保人**身份的通知，應視為已有效送交**本公司**的通知。**本公司**於接獲索償通知後，將向**受保人**提供**本公司**為備存索償證明而通常提供的該等表格。**受保人**或索償人須根據本保單及該等表格就有關提出任何索償的規定，以自費方式就此向**本公司**提供有關證明書、資料及證據。所有索償的證明必須於導致索償的受保事件發生之日起計一百八十(180)天內送交**本公司**。
7. **索償調查**：於出現索償時，**本公司**可能作出其視為必要的任何調查，**受保人**應全面配合該調查。倘**受保人**未能配合**本公司**的調查，可能導致索償遭拒。
8. **檢查賬簿及記錄**：**本公司**可能於**受保期間**內任何時間及直至本保單屆滿後三(3)年，或直至根據本保單提出的所有索償獲得最終調整及解決前，將會檢查於本保單有關的**受保人**賬冊及記錄。
9. **體格檢查及屍體剖驗**：在索償處理期間，**本公司**有權自費於合理必要的情況下要求**受保人**接受檢查，除非法律禁止，否則亦可能要求進行屍體剖驗。
10. **其他保險（適用於章節 B、D、E、F、G、H、I、及 J）**：倘若根據本保單受保的損失屬於任何其他有效保單的保障範圍（而不論該份其他保險是屬於主要、分擔、附加、待定或其他性質的保險）或已在其他途徑得到賠償，本保單會根據本保單條文及條款，保障該份其他保險或其他賠償所支付的金額以外的實際損失金額，惟以有關損失金額為限。在任何情況下，**受保人**應向**本公司**顯示及透露所有由其他途徑得到或將會得到的賠償。

11. **法律訴訟**：除非調解失敗，否則不得針對本保單提起任何法律訴訟，並且於本公司作出理賠決定之日起十八（18）個月後不得對本公司提出有關訴訟。若受保人超過上述時限，則將被視為撤回或放棄該索償，而受保人對本公司就同樣索償的追討將不獲受理。
12. **追討權**：倘若本公司或其授權代表（包括授權支援服務供應商）代受保人作出授權支付及／或支付，則本公司保留權利向受保人追討已支付或本公司須向接納受保人入住的醫院支付的全部金額，惟將扣除本公司根據本保單條款責任須支付的金額。
13. **代位權**：本公司有權以受保人名義追討其他相關人事之索償或賠償及有權以自費方式，以受保人的名義對導致根據本保單提出索償的事件可能負上責任的第三方提出訴訟。受保人必須合作及儘一切能力保護此權利。
14. **轉讓**：本保單的任何權益轉讓對本公司並無約束。
15. **彌償的支付對象**：任何身故賠償將支付予已故受保人的遺產法定代表。根據章節 C – Chubb Assistance – 24 小時環球支援服務應付的款項乃支付予授權支援服務供應商或向受保人提供服務的其他服務提供商，除上述規定外，所有其他保障款項乃支付予受保人。
16. **貨幣**：本保單所有列於保障計劃內的保額、保障及限額等均以港幣計算。儘管本保單之賠償及／或保障將調整至港幣計算及付款，本公司亦可自行決定選擇以當地貨幣算付。當應用保單條款和條件時需要進行貨幣兌換時，相關之貨幣匯率則以發生受保事件當天列於網站 www.oanda.com 的匯率中位數換算。
17. **地域限制**：地域限制適用於受保期間中在世界各地的任何地方。
18. **免責條款**：章節 C – Chubb Assistance – 24 小時環球支援服務由授權支援服務供應商安排。授權支援服務供應商全面負責此 24 小時環球支援服務。授權支援服務供應商並非安達保險香港有限公司之聯營或附屬機構及安達保險香港有限公司概不負責有關或由授權支援服務供應商作出之任何行為或疏忽而引致之任何損失或損傷。
19. **由本公司取消保單**：本公司可以根據本公司記錄所顯示保單持有人／受保人最後聯絡方式，以書面通知方式隨時取消本保單。該通知應註明該項取消的生效日期。該項取消不會影響於取消提出前已根據本保單一般條款第 6 項已向本公司提出的任何索償。
20. **保費**：除非保費已支付，本公司在本保單內並無任何責任。保費於保險購買日期已被視為完全賺取。當保單續發後，保費將不獲退還。
21. **調解**：凡出現因本保單產生或與本保單有關的任何爭議或歧異，均須首先提交香港和解中心（HKMC），並按當時有效的香港和解中心的調解規則進行調解。受保人通過調解真誠地嘗試解決爭議是受保人追討索償的先決條件。倘若受保人未於本公司作出理賠決定後六（6）個月內將爭議提交調解，則將被視為撤回或放棄該索償，而受保人對本公司就同樣索償的追討將不獲受理。
22. **欺詐或錯誤陳述**：由受保人作出或有關任何索償的任何虛假陳述均會導致本公司有權廢除本保單或撤銷根據本保單提出的責任。
23. **法律及司法管轄權**：本保單受香港法律管轄，所有與本保單有關之法律訴訟必須在香港法院提出。
24. **文書錯誤**：本公司的文書錯誤不應令生效的保單因此失效，亦不應令失效的保單因此生效。
25. **違反條文**：若受保人違反任何本保單的條文（包括理賠條件），本公司可在法律容許下的範圍內，拒絕支付賠償。
26. **遵守適用的經濟和貿易制裁條例**：當經貿制裁規定或其他法規禁止我們提供保險（包括但不限於支付賠償金）時，本保險將不適用。保單中的所有其他條款及細則則維持不變。安達保險香港有限公司是一間美國公司 - Chubb Limited 的子公司/分公司，Chubb Limited 是紐約證券交易所上市公司，因此除了歐盟聯合國和香港的貿易限制之外，安達保險香港有限公司還受某些美國法律和法規的約束，這些限制可能禁止其向某些個人或實體提供保險或支付賠償，或者對某些類型的活動及某些國家/地區例如古巴提供保障。
27. **第三者權利**：任何不是本保單某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本保單任何條款。
28. **本保單的詮釋**：本保單以中英雙語撰寫；而英文版本為正式版本。如因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

第七部份 – 如何索償



索償人應於事發後三十（30）天內於 MyPolicies 平台
(<https://ap.studio.chubb.com/myaccount/hk/default/default/default/cn-HK>)
提交索償申請。閣下亦可透過智能電話或平板電腦掃描以下的 QR 碼登入安達 MyPolicies。

再者，閣下可將索償申請表，連同旅遊證件及下列文件（視乎事件而定）於事發後三十（30）天內送交至安達保險香港有限公司。如需協助，請致電 3191 6618。

個人意外保障 / 信用卡保障

- 由**醫生**簽發的醫療報告或證明書，證明傷疾程度或嚴重狀況
- 警方報告（若相關）

意外死亡

- 死亡證
- 死因裁判官報告
- 警方報告（若相關）
- 如屬失蹤，由法院宣佈推定死亡

醫療費用 / 住院現金 / 創傷輔導

- 經**醫生**證明的診斷及治療，包括病人姓名及診斷日期
- 由**醫院**簽發的**醫院**賬單 / 收據正本並列明詳細項目
- 購買**醫療用品**的收據正本
- 經**醫生**證明的診斷及治療，包括病人姓名及診斷日期
- 由酒店 / 航空公司 / 公共交通工具簽發的收據正本（若相關）

個人財物 / 個人金錢 / 遺失護照 / 個人證件

- 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別
- 展示損毀物件及其情況的相片
- 如在運送時遺失或損毀，由航空公司 / **公共交通工具**發出的遺失通知書副本及其正式確認書
- 警方報告（必須於事發後 24 小時內發出）
- 若屬遺失旅行支票，由簽發機構發出的遺失通知書副本（必須於事發後 24 小時內發出）

取消旅程 / 縮短旅程

- 所有賬單、收據及票券
- 經**醫生**證明的診斷及治療，包括病人姓名及診斷日期
- 航空公司 / **公共交通工具**所發出的正式文件，包括受害人姓名、日期、時間、延誤期間及延誤原因

旅程延誤 / 旅程誤點 / 行李延誤

- 航空公司 / **公共交通工具**所發出的正式文件，包括受害人姓名、日期、時間、延誤 / 取消期間及原因
- 酒店 / 航空公司 / **公共交通工具**所發出的正式賬單 / 收據
- 由**公共交通工具**經營商發出之（列明其原定路線及目的地和計劃抵達及/或離開時間的）登機證正本
- 購買必需盥洗用品及衣物之賬單或收據正本

個人責任

- **意外**或事件的性質及情況聲明（未經**本公司**書面同意，不得承認責任或達成和解）
- 就**意外**或事件接收的所有有關文件（包括法院傳票副本、所有法院文件、律師函件及其他法律書信）

租用汽車的免責補償費用

- 租用汽車合約，當中顯示免責補償費用及承擔租用的汽車損毀責任的綜合汽車保險合約條文
- 由領有牌照營運的租車代理發出的免責補償費用的正本收據
- 警方報告

家居財物保障

- 收據，包括遺失或損毀物件的購買日期、價格、型號及類別
- 展示損毀物件及其情況的相片
- 警方報告（必須於旅程回程後 24 小時內發出）

上述文件為提出索償時需要提供的部份文件。本公司保留權利，於有必要時，要求受保人提供上文並未註明的任何其他資料或文件。

第八部分 — 解決爭議

如閣下對購買本保單過程或對本保單的任何其他方面有不滿時，請聯絡：

客戶服務經理

安達保險香港有限公司

香港鰂魚涌英皇道 979 號太古坊一座 39 樓

電話 +852 3191 6222

傳真 +852 2519 3233

電郵 cs.hk@chubb.com

本公司已依據《承保商專業守則》建立了一套內部流程處理爭議。在任何時候，如閣下有一些關於**本公司**產品或服務的投訴仍未獲解決，歡迎閣下使用**本公司**的內部解決爭議程序。屆時閣下的查詢或投訴將會獲得調查，而**本公司**亦會在十五 (15) 個工作天內回應。若閣下或**受保人**對**本公司**最終的回應不滿意，可免費向保險投訴局尋求協助。聯絡資料如下：

保險投訴局

香港灣仔駱克道 353 號三湘大廈 29 樓

傳真 +852 2520 1967

第九部分 – 個人資料收集聲明

安達保險香港有限公司(「我們」)竭力確保客戶(「閣下」)向我們提供用以識別閣下的資料(「個人資料」)時，有信心我們於處理閣下的個人資料時會適度地保密及保障相關資料。

本個人資料收集聲明陳述我們所收集的個人資料類別、收集個人資料的目的、使用及披露個人資料的情況及場合，以及閣下查閱及更改個人資料的方法。

我們從閣下所收集的個人資料類別視乎閣下與我們的關係。個人資料可包括但不限於閣下的姓名、出生日期、身分證文件號碼、聯絡資訊(例如：電話號碼、地址、電郵地址)、財務資訊和帳戶詳細資訊、醫療記錄、保險索賠記錄、照片以及閣下的位置資料。當閣下向我們提供他人的個人資料時，閣下須確認已獲得該人的同意並有權提供該等個人資料予我們使用及作轉讓用途。

a. 收集個人資料的目的

我們收集及使用閣下個人資料的目的是為了訂立、分銷及提供具優勢的保險產品及服務，包括用作處理閣下購買保險產品的投保申請，執行和管理閣下及我們在該等保單保障下的權利及責任。我們亦會收集個人資料以辨識產品及服務予閣下，進行研究、調查及分析，及促銷我們的產品及服務。我們可要求閣下必須提供指定的個人資料，以讓我們能夠提供產品及/或服務。

b. 直接促銷

我們只會在得到閣下的同意下使用閣下的姓名、電話、地址及/或電郵地址，透過郵寄、電郵、電話或短訊方式聯絡閣下，以促銷我們的保險產品及服務。閣下可透過書面方式郵寄至以下地址聯絡我們的資料保護主任以終止直接促銷。

c. 個人資料的轉讓

我們會將所有收集到的個人資料予以保密，並不會在未取得閣下同意的情況下將閣下的個人資料披露或轉讓給第三者，但在任何適用的法例下，閣下的個人資料可能會披露或轉讓至以下各方(不論在香港特別行政區或海外)：

- i. 協助我們達成以上第 a 及第 b 段所述目的之第三者。例如：與我們相關的員工、承辦商、代理、服務供應商及其他人士，如數據分析人員、專業顧問、損失評估人員及索償調查員、醫生及醫療服務提供者、專家顧問、緊急支援服務提供者、信貸局、政府機構、分保人及分保經紀；
- ii. 我們的母公司及附屬聯營公司；
- iii. 相關的保險中介人；及
- iv. 維持公眾安全及法紀的相關人員。

d. 查閱及更改個人資料

閣下可查閱及更正曾給予我們的個人資料。除非我們有適當的法律原因拒絕相關要求，否則我們會按閣下的要求辦理。請透過電郵(Privacy.HK@chubb.com)或郵寄方式(香港鰂魚涌英皇道 979 號太古坊一座 39 樓)聯絡我們的資料保護主任。如我們在辦理閣下要求時需徵收費用以提供資料，所收取的費用將會在合理的水平。我們不會因更新閣下的個人資料而向閣下收取費用。

About Chubb in Hong Kong SAR

Chubb is a world leader in insurance. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by being consistent and responsive, by offering market leading claims services and innovative products, and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

關於安達香港

安達為領先全球的保險公司，經營一般保險及人壽保險業務，透過收購其前身公司，已立足香港特別行政區超過 90 年。安達香港的一般保險業務（安達保險香港有限公司）為大型及中小企業客戶、以及個人客戶設計及提供特定的保險產品，包括財產險、責任險、海上險、金融險和個人保險服務。多年來，安達保險憑著其雄厚財務實力及市場領導地位，開創新的保險產品，提供優質理賠服務，建立長遠穩健的客戶關係，與時並進。

如欲獲取更多資料可瀏覽
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TravellerShield 單次旅遊保障保單條款，香港特別行政區。02/2025 編印。

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