

Cathay Rewards Annual Travel Cover 國泰里賞全年旅遊保

Policy Wording
保單條款

CHUBB®

Chubb
Travel
Insurance

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CHUBB®



24-Hour Emergency Assistance Hotline

24 小時緊急支援熱線

(852) 3723 3030

Claim submission 提交索償申請

Chubb My Policies Portal 安達 My Policies 平台

<https://ap.studio.chubb.com/myaccount/hk/default/default/default/en-HK>

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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

Benefits			Standard Plan (HK\$)	Supreme Plan (HK\$)
A.	Personal Accident			
(a)	Accident whilst travelling on a Public Conveyance (18 to 76 years of age)	Sum Insured	1,000,000	2,000,000
(b)	Other Accident (18 to 76 years of age)	Sum Insured	500,000	1,000,000
(c)	Additional Personal Accident Coverage for Cathay Member (18 to 76 years of age)	Sum Insured	100,000	200,000
(d)	Accident for under 18 years of age	Sum Insured	100,000	300,000
B.	Medical Expenses			
(a)	Medical Expenses	Sum Insured	1,000,000	2,000,000
(b)	Follow-up Medical Expenses			
	Maximum amount for Bodily Injury Follow-up Medical Expenses	Sum Insured	50,000	100,000
	Maximum amount for Sickness Follow-up Medical Expenses	Sum Insured	50,000	100,000
(b)(i)	Maximum amount for Chinese Medicine Practitioner	Sum Insured	3,000	3,000
(b)(ii)	Daily maximum amount for Chinese Medicine Practitioner		150	150
(b)(iii)	Maximum amount for Medical Equipment	Sum Insured	20,000	20,000
(c)	Trauma Counselling	Sum Insured	20,000	20,000
(c)(i)	Daily maximum amount for Trauma Counselling		2,000	2,000
C.	Chubb Assistance – 24-Hour Worldwide Assistance Services			
(a)	Emergency Medical Evacuation and/or Repatriation		Unlimited	Unlimited
(b)	Return of Mortal Remains		Unlimited	Unlimited
(c)	Compassionate Visit	Sum Insured	15,000	30,000
(d)	Child Escort	Sum Insured	15,000	30,000
(e)	Chubb Assistance – Twenty-Four (24) Hour Telephone Hotline And Referral Services		Applicable	Applicable
D.	Hospital Cash			
(a)	Maximum amount	Sum Insured	5,000	10,000
(a)(i)	Maximum daily benefit		500	500
(b)	Compulsory Quarantine Cash Allowance Due To Infectious or Contagious Disease - Maximum amount	Sum Insured	Not Applicable	3,000
(b)(i)	Compulsory Quarantine Cash Allowance Due To Infectious or Contagious Disease – Maximum daily benefit		Not Applicable	300
E.	Burns Benefit	Sum Insured	100,000	300,000
F.	Personal Property			
(a)	Maximum amount	Sum Insured	10,000	20,000

(b)	Maximum amount for each item / set / pair	Sum Insured	2,000	3,000
(c)	Aggregate limit for all Cameras, Camcorders and their accessories and related equipment		4,000	6,000
G.	Personal Money	Sum Insured	1,000	2,000
H.	Loss of Travel Documents	Sum Insured	10,000	20,000
I.	Trip Cancellation	Sum Insured	20,000	40,000
J.	Trip Interruption			
(a)	Special Occasion Interruption	Sum Insured	1,000	2,000
(b)	Trip Curtailment	Sum Insured	20,000	40,000
(c)	Loss of Awards redeemed for car rental / hotel accommodation	Sum Insured	1,000	2,000
K.	Travel Delay			
	Maximum Benefit (cover for any one (1) item of K(a) to K(e)):	Sum Insured	2,500	5,000
(a)	Cash Benefit for each period of delay	Every 6 hour period of delay	250	500
(b)	Forfeited travel expenses (trip eventually cancelled after at least 24 hours of delay)	Sum Insured	2,500	5,000
(c)	Forfeited car rental expenses (at least 6 hours of delay)	Sum Insured	2,500	5,000
(d)	Forfeited hotel accommodation expenses (at least 12 hours of delay)	Sum Insured	2,500	5,000
(e)	Additional hotel accommodation and Public Conveyance expenses (at least 6 hours of delay)	Sum Insured	2,500	5,000
L.	Baggage Delay			
(a)	Maximum Benefit	Sum Insured	2,000	2,000
(b)	Cash Benefit for each period of delay	Every 6 hour period of delay	500	1,000
M.	Personal Liability	Sum Insured	2,500,000	5,000,000
N.	Credit Card Protection	Sum Insured	25,000	50,000
O.	Rental Vehicle Excess	Sum Insured	2,500	5,000

Customer Services Hotline: (+852) 3191 6633

24-Hour Emergency 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:

- A Second Degree Burn** means **Bodily Injury** sustained as a result of burn and diagnosed by a **Physician** in which both the epidermis and the underlying dermis are damaged.
- A Third Degree Burn** means **Bodily Injury** sustained as a result of burn and diagnosed by a **Physician** in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.
- Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.
- Award** means car rental or hotel accommodation expenses which is redeemed through **Cathay Membership Programme**.
- Biological Agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxin(s)) which cause illness and/or death in humans, animals or plants.

6. **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.
7. **Bodily Injury** means physical injury caused solely and independently by an **Accident**.
8. **Business Partner** means one or more persons engaged in, and sharing the profits and risks of the same business enterprise with an **Insured Person**.
9. **Camcorder** means the following personal goods, equipment or accessories belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**: camcorder body, photographic lens, microphone, monitor, flash, tripod. Any equipment or accessory with a telecommunications function will not be classified as “**Camcorder**” in this policy.
10. **Camera** means the following personal goods, equipment or accessories belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**: camera body, photographic lens, flash, tripod. Any equipment or accessory with a telecommunications function will not be classified as “**Camera**” in this policy.
11. **Cash** means cash, banknotes or travellers cheques excluding digital currency belonging to an **Insured Person** taken by an **Insured Person** on the **Journey**.
12. **Cathay Membership Programme** means the travel reward programme owned by Cathay Pacific Airways Limited (“CPA”), and managed and operated by Asia Miles Limited (“AML”) and CPA.
13. **Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
14. **Child/Children** means the unmarried dependent child or children of the **Policyholder** (including step or legally adopted child(ren) or child(ren) under the **Policyholder**’s legal guardianship) who is/are:
 - (a) residing in **Hong Kong** and primarily dependent on the **Policyholder** for maintenance and financial support during the **Period of Insurance**; and
 - (b) at least three (3) months old and under eighteen (18) years of age on the **Commencement Date** and upon any **Renewal Date** of this policy; and
 - (c) accompanied by at least one (1) adult for the entire **Journey**.
15. **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 of the Laws of Hong Kong).
16. **Chubb Assistance** or **Authorised Assistance Service Provider** means the independent service provider appointed by **The Company** to provide overseas assistance services to **Insured Persons**.
17. **Commencement Date** means the date **The Company** agrees to provide insurance under this policy and which is shown on the **Policy Schedule**.
18. **Compulsory Quarantine** means the **Insured Person** is being **Confined** in an isolated ward of a **Hospital** or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.
19. **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.
20. **COVID-19** means the strain of Novel Coronavirus 2019 classified in February 2020 by the World Health Organisation as “Coronavirus Disease 2019 (COVID-19)” or any mutation or variation thereof or any related strain, contracted and commencing whilst this policy is in force and results, directly and independently of all other such causes.
21. **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.
22. **Hong Kong** means the Hong Kong Special Administrative Region of the People’s Republic of China.
23. **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 nurse; 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.
24. **Immediate Family Member** means an **Insured Person's** spouse, parents, parents-in-law, grandparents, children, siblings, grandchildren or legal guardians.
25. **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.
26. **Insured Person** means a person who is named as Insured Person(s) in the **Policy Schedule** or subsequent endorsement(s) (if any), except **Child(ren)** otherwise defined in this Part II, the "**Insured Person**" shall be:
- (a) ordinarily residing in **Hong Kong**; and
 - (b) aged between eighteen (18) and seventy-five (75) years on the **Commencement Date** and upon any **Renewal Date** of this policy and holds a valid **Hong Kong** Identity Card during the **Period of Insurance**.
27. **Journey** means any return overseas trip made to a destination outside **Hong Kong** by the **Insured Person**, beginning and ending in **Hong Kong** during the **Period of Insurance** subject to the **Journey Duration**.
28. **Journey Duration** means the period within the **Period of Insurance** described under the relevant Section in this policy as follows:
- (a) For Section I -Trip Cancellation of this policy only, the period beginning on the **Commencement Date**; whereas for all other Sections of this policy, the period beginning at the latest of either: (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 anywhere in **Hong Kong** directly to the **Hong Kong** immigration control point to embark on a **Journey**; and
 - (b) For Section I -Trip Cancellation of this policy only, the period ending at the commencement of a **Journey**; whereas for all other Sections of this policy, the period ending at the earliest of either: (i) For Standard Plan, thirty (30) days after an **Insured Person's** departure from **Hong Kong** to embark on a **Journey** (inclusive of the date of departure), or (ii) For Supreme Plan, ninety (90) days after an **Insured Person's** departure from **Hong Kong** to embark on a **Journey** (inclusive of the date of departure), or (iii) three (3) hours after an **Insured Person** has passed through **Hong Kong** immigration control point on their return to **Hong Kong**; or (iv) the end of the **Period of Insurance**.
29. **Landslide** means the downward falling or sliding of a mass of soil, detritus or rock on or from a steep slope.
30. **Loss of Hearing** means total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
31. **Loss of Limb** means total and irrecoverable loss of use or loss by physical separation at or above the wrist or ankle joint of a limb. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
32. **Loss of Sight** means total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
33. **Loss of Speech** means total and irrecoverable loss of speech beyond remedy by surgical or other treatment. This disability must have continued for at least twelve (12) consecutive months and it must be certified by a **Physician** that the disability will be total, continuous and **Permanent** for the remainder of the **Insured Person's** life.
34. **Medical Equipment** means the following medical equipment or medical appliances: wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopaedic braces and supports, cervical collars and hearing aids, which are certified by a **Physician** as being medically necessary to improve an **Insured Person's** condition resulting from a **Bodily Injury** or **Sickness**.

35. **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, 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.
36. **Natural Catastrophe** means a **Landslide**, earthquake, volcanic eruption, tsunami, typhoon or hurricane that occurs in the scheduled destination.
37. **Nuclear, Chemical and Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous **Chemical Agent** and/or **Biological Agent** during the **Journey** by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public, in fear.
38. **Original Itinerary** means the detailed plan for the **Journey** issued and confirmed by **Public Conveyance**, travel agency, tour operator or cruise company, together with the official receipt or confirmation, prior to the commencement of the insured **Journey**.
39. **Period of Insurance** means the period to which this insurance applies and for which premium has been paid or has been agreed to be paid starting from the **Commencement Date** or the latest **Renewal Date**, for one (1) calendar year. If the premium is paid continuously in accordance with General Condition 27 of this policy, unless **The Company** advises prior to the **Renewal Date** that **The Company** will not be renewing or will be amending the coverage, a policy with the same terms and conditions automatically comes into existence for one (1) year from the **Renewal Date**. However, if this policy is cancelled or otherwise terminated in accordance with Part VII - Cancellation of This Policy, the **Period of Insurance** will be from the **Commencement Date** or **Renewal Date**, whichever is the later, up to and including the date of cancellation or termination.
40. **Permanent** means lasting twelve (12) consecutive months from the date of **Accident** and at the expiry of that period being beyond hope of improvement.
41. **Permanent Total Disability** means disablement that results solely, directly or independently of all other causes from **Bodily Injury** which occurs within one hundred eighty (180) days of the **Accident**, and such disablement becomes **Permanent** and in all probability, entirely prevents the **Insured Person** from engaging in gainful employment of any and every kind for the remainder of his/her life.
42. **Personal Property** means personal goods belonging to an **Insured Person** taken on the **Journey** or acquired by an **Insured Person** during the **Journey**. **Personal Property** does not include: (1) jewellery (including but not limited to, for example crystals, earrings, necklaces, rings or brooches, etc.) that is not being worn or carried by the **Insured Person** at the time of loss or damage, (2) any form of money, (3) any kind of document, (4) any kind of food or beverage, (5) antiques, (6) contracts, (7) bonds, (8) securities, (9) animals, (10) software, (11) mobile telecommunications device and accessories, and (12) means of transport and accessories (including but not limited to, for example cars, motorcycles, bicycles, boats, motors, scooters, etc.).
43. **Physician** means a person other than an **Insured Person** or an **Immediate Family Member** who is a qualified 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.
44. **Policy Schedule** means the schedule which **The Company** shall send to the **Policyholder** at the commencement of this policy, which sets out the **Sum Insured** for each **Insured Person** under this policy and which may be amended or replaced by **The Company** from time to time.
45. **Policyholder** means the owner of this policy who is named as the **Policyholder** on the **Policy Schedule**, who is aged between eighteen (18) and seventy-five (75) years on the **Commencement Date** and upon any **Renewal Date** of this policy and such person shall be the holder of a valid **Hong Kong Identity Card** during the **Period of Insurance**.
46. **Pre-existing Medical Condition** means any sickness, disease, infirmity, physical defect, injury or condition before the **Journey**, an **Insured Person**, **Immediate Family Member**, **Travel Companion** or **Business Partner** presented signs or symptoms, or for which, in the same period, an **Insured Person**, **Immediate Family Member**, **Travel Companion** or **Business Partner** sought or received (or ought reasonably to have sought or received) medical treatment, consultation, prescribed drugs, advice or diagnosis by a physician.
47. **Principal Home** means an **Insured Person's** primary place of residence in **Hong Kong**.

48. **Public Conveyance** means any mechanically propelled carrier operated by a company or an individual licensed to carry passengers for hire.
49. **Renewal Date** means the date exactly twelve (12) calendar months after the **Commencement Date** and the same date in each consecutive year thereafter.
50. **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.
51. **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.
52. **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 minimising the consequences of such disturbance.
53. **Schedule of Benefits** means the schedule of benefits in Part I of this policy.
54. **Sickness** means illness or disease commencing during the **Journey**.
55. **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 at the destination scheduled in the **Journey** within the **Journey Duration**.
56. **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 minimising the consequences of any such act.
57. **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.
58. **The Company** means Chubb Insurance Hong Kong Limited.
59. **Travel Companion** means a person who accompanies an **Insured Person** for the entire **Journey**.
60. **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 Cover

Section A – Personal Accident

- (a) **Accident whilst travelling on a Public Conveyance (18 up to and including 76 years of age on the first day of that Journey):**
If an **Insured Person** who is eighteen (18) up to and including seventy-six (76) years of age on the first day of that **Journey** sustains **Bodily Injury** on the **Journey** during the **Journey Duration** while travelling as a fare-paying passenger on board a **Public Conveyance** or a carrier arranged by a travel agent 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 **Sum Insured** stated in Section A(a) of the **Schedule of Benefits**.
- (b) **Other Accident (18 up to and including 76 years of age on the first day of that Journey):**
If an **Insured Person** who is eighteen (18) up to and including seventy-six (76) years of age on the first day that **Journey** sustains **Bodily Injury** on the **Journey** during the **Journey Duration** 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 **Sum Insured** stated in Section A(b) of the **Schedule of Benefits**.
- (c) **Additional Personal Accident Coverage for Cathay Member (18 up to and including 76 years of age on the first day of that Journey) :**
If an **Insured Person** who is a valid member of **Cathay Membership Programme** at the time of **Accident** and is eighteen (18) up to and including seventy-six (76) years of age on the first day of that **Journey** sustains **Bodily Injury** on the **Journey** during the **Journey Duration** 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 **Sum Insured** stated in Section A(c) of the **Schedule of Benefits**, in addition to Section A(a) or Section A(b) of the **Schedule of Benefits**.

(d) Accident for whom under 18 years of age on the first day of that Journey:

If an **Insured Person** who is under eighteen (18) years of age on the first day of that **Journey** sustains **Bodily Injury** on the **Journey** during the **Journey Duration** 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 **Sum Insured** stated in Section A(d) of the **Schedule of Benefits**.

Section A Loss Table:

Type of Loss		Percentage of the Sum Insured
1.	Accidental death	100%
2.	Permanent Total Disability	100%
3.	Loss of Limbs - all limbs	100%
4.	Loss of Sight - both eyes	100%
5.	Loss of Sight - one eye	100%
6.	Loss of Limbs - two limbs	100%
7.	Loss of Limb - one limb	100%
8.	Loss of Speech and Loss of Hearing	100%
9.	Loss of Hearing - both ears	75%
10.	Loss of Hearing - one ear	15%
11.	Loss of Speech	50%

Special Conditions to Section A:

- Where an **Insured Person** suffers more than one type of loss as listed in the Loss Table in this Section A as a direct result of 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 on the same **Journey** 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.
- Exposure: If during a **Journey**, 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**.
- Disappearance: Where an **Insured Person's** body has not been 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:
 - 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
 - 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**.

6. **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**.
7. Any claim based on the membership of **Cathay Membership Programme** must be accompanied by written official confirmation of such membership obtained from Cathay Pacific Airways Limited or Asia Miles Limited.

Exclusion to Section A:

This Section A does not cover:

1. **Accidental** death or loss caused by **Sickness**, disease or bacterial infection.

Section B – Medical Expenses

(a) Medical Expenses:

If an **Insured Person** incurs **Medical Expenses** arising from **Bodily Injury** or **Sickness** on the **Journey** during the **Journey Duration**, **The Company** will reimburse the **Insured Person** for those **Medical Expenses** up to the corresponding **Sum Insured** stated in Section B(a) 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 **Journey Duration** 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 in **Hong Kong** for the purpose of Chinese medical treatment and charged by a **Chinese Medicine Practitioner**; or
- (ii) Any **Medical Expenses** incurred in **Hong Kong** other than as set out at Section B (b)(i) above; and/or
- (iii) The actual cost incurred in purchasing **Medical Equipment** 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 Benefit:

If on the **Journey** during the **Journey Duration**, an **Insured Person** is the victim of a traumatic event such as, but not limited to, rape, armed hold up, assault, **Natural Catastrophe**, **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 **Sum Insured** stated in Section B(c) 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 a **Journey** 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 on the same **Journey** shall not exceed the corresponding **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 in **Hong Kong** as a result of **Bodily Injury** or **Sickness** on the same **Journey** 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** incurred in **Hong Kong** 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** liability under Section B(b)(iii) for all costs incurred in **Hong Kong** for purchasing **Medical Equipment** shall not exceed the amount stated in Section B(b)(iii) of the **Schedule of Benefits**.
7. **The Company's** total liability under Section B(c) for Trauma Counselling benefit incurred on the same **Journey** shall not exceed the corresponding **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**.
8. **The Company's** total liability under this Section B for all **Medical Expenses** and all medical expenses charged by **Chinese Medicine Practitioner**, all expenses for **Medical Equipment**, and all expenses for trauma counselling on the same **Journey** shall not exceed the **Sum Insured** stated in Section B(a) of the **Schedule of Benefits**.

Exclusions to Section B:

This Section B does not cover:

1. Any expenses 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 expenses 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 expenses 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) after ninety (90) days from the date the **Insured Person** returned to **Hong Kong**.
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. The cost of any medical equipment, unless it is claimable as **Medical Equipment** under Section B(b)(iii).

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 **Journey Duration** 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 **Journey Duration**, **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 **Journey Duration** or is a danger to their life or health or suffers death, **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.

(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 one (1) economy class one-way ticket, together with escort services, for that child to be escorted back to **Hong Kong**.

(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 Hospitalised
- Arrangement of Appointments with Doctors
- Arrangement of Hospital Admission
- Arrangement of guaranteed Hospital admission in an appointed Hospital in China

The **Insured Person** shall present the Chubb Assistance – China Emergency Card to the appointed **Hospital** in China.

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)–(e) – 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 this 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 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.
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 – Hospital Cash

(a) 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 **Journey Duration**, **The Company** will pay an **Insured Person** a daily benefit of the amount stated in Section D(a)(i) of the **Schedule of Benefits** for each day of **Confinement**, up to the **Sum Insured** stated in Section D(a) of the **Schedule of Benefits**.

Extension to Section D(a):

If, upon the completion of the **Confinement** of an **Insured Person** outside **Hong Kong** arising from **Bodily Injury** or **Sickness** on the **Journey** during the **Journey Duration**, the **Insured Person** requires further **Confinement** for the same **Bodily Injury** or **Sickness** after the **Insured Person**'s return to **Hong Kong**, **The Company** will pay the **Insured Person** a daily benefit in the amount stated in Section D(a)(i) of the **Schedule of Benefits** for each day of further **Confinement** in **Hong Kong**, up to ninety (90) days after the **Insured Person**'s return to **Hong Kong** or until the **Sum Insured** stated in Section D(a) of the **Schedule of Benefits** has been exhausted, whichever comes first.

Special Conditions to Section D(a):

1. Payment of benefits under this Section D(a) shall only be made after the **Confinement** ends.
2. **The Company**'s liability under Section D for all **Confinement** of an **Insured Person** on the same **Journey** shall not exceed the amount stated in Section D(a) of the **Schedule of Benefits**.
3. Payment of benefits under this Section D – Hospital Cash shall be in addition to those payable under Section B – Medical Expenses.

Exclusion to Section D(a):

This Section D(a) does not cover:

1. Any **Confinement** which occurs more than ninety (90) days after the **Insured Person** returns to **Hong Kong**.

(b) Compulsory Quarantine Cash Allowance Due To Infectious or Contagious Disease (Applicable to Supreme Plan only):

In the event that the **Insured Person** is confirmed to have contracted **Infectious or Contagious Disease** during the **Journey Duration** and results in **Compulsory Quarantine** by the local government during the **Journey** or by the **Hong Kong** Government within three (3) days upon completion of the **Journey** and returning to **Hong Kong**, **The Company** will pay the **Insured Person** a daily quarantine allowance of the amount stated in Section D(b)(i) of the **Schedule of Benefits** for each day of such **Compulsory Quarantine**, up to the **Sum Insured** stated in Section D(b) of the **Schedule of Benefits**.

Special Conditions to Section D(b):

1. Regardless of the number of days of **Compulsory Quarantine** due to **Infectious or Contagious Disease**, **The Company**'s liability under Section D(b) on the same **Journey** shall not exceed the **Sum Insured** stated in Section D(b) of the **Schedule of Benefits**.

Exclusion to Section D(b):

This Section D(b) does not cover:

1. Any home quarantine.
2. If the planned destination(s) has been declared as an infected area on or before the commencement of a **Journey**.
3. Loss claimed under Section D(a) for the same incident.

Section E – Burns Benefit

If an **Insured Person** who sustains **Bodily Injury** is diagnosed by a **Physician** to have suffered from **A Second Degree Burn** or **A Third Degree Burn** on the **Journey** during the **Journey Duration**, **The Company** will pay the percentage stated for the degree of burn in the Burns Table in this Section E of the relevant **Sum Insured** stated in Section E of the **Schedule of Benefits**.

Burns Table	Percentage of Compensation
A Second Degree Burn or A Third Degree Burn on Head:	
Equal to or greater than 8%	100%
Equal to or greater than 5% but less than 8%	75%
Equal to or greater than 2% but less than 5%	50%
Body:	
Equal to or greater than 20%	100%
Equal to or greater than 15% but less than 20%	75%
Equal to or greater than 10% but less than 15%	50%

Special Conditions to Section E :

1. Where an **Insured Person** suffers more than one type of burn listed in the Burns Table in this Section E as a direct result of the same **Accident**, **The Company's** liability under this Section E on the same **Journey** shall be limited to a single payment for the type of burn which, of all the types of burn actually suffered, attracts the largest percentage stated in the Burns Table in this Section E of the **Sum Insured** stated in Section E of the **Schedule of Benefits**.
2. Payment of benefits under this Section E shall be in addition to those payable under Section A.

Section F – Personal Property

Subject to a reduction or allowance for physical deterioration, depreciation or obsolescence, **The Company** will indemnify, at its absolute discretion, reinstate, repair or replace **Personal Property, Cameras and Camcorders** lost, stolen or damaged on the **Journey** during the **Journey Duration**, up to the **Sum Insured** stated in Section F(a) of the **Schedule of Benefits**.

Special Conditions to Section F:

1. The local Police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any **Personal Property, Cameras and Camcorders** 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.
2. If **Personal Property, Cameras and Camcorders** lost, stolen or damaged occurs in transit, the **Public Conveyance** carrier must be promptly notified of the loss, theft 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 this policy.
3. **The Company's** maximum liability for loss or theft of, or damage to, all **Cameras and Camcorders** on the same **Journey** will be restricted to the amount stated in Section F(c) of the **Schedule of Benefits**.
4. **The Company's** maximum liability for loss or theft of, or damage to, each item of **Personal Property** on the same **Journey** will be restricted to the amount stated in Section F(b) 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(b) of the **Schedule of Benefits**.
6. **The Company's** total liability under this Section F for all loss, theft or damage in connection with **Personal Property** on the same **Journey** shall not exceed the **Sum Insured** stated in Section F(a) of the **Schedule of Benefits**.
7. Upon any payment being made under this Section F, **The Company** shall be entitled to take and retain the benefit and value of any recovered or damaged **Personal Property, Cameras and Camcorders** and to deal with salvage at its absolute discretion.

Exclusions to Section F:

This Section F does not cover:

1. Loss, theft or damage arising from an **Insured Person's** negligence including, but not limited to, leaving **Personal Property, Cameras and Camcorders** unattended.
2. Any unexplained loss.
3. Any loss or damage to **Personal Property, Cameras and Camcorders** which was left unattended in a vehicle (except locked in the trunk) or **Public Conveyance** or in other public places.
4. Loss of, or damage to, any **Personal Property, Cameras and Camcorders** due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention or destruction by customs or any other authority.
5. Any cosmetic damage or scratching to any **Insured Person's** suitcase which does not affect its functionality.
6. Any hired or leased equipment.
7. Any loss or damage to, or any **Personal Property, Cameras and Camcorders** forwarded in advance of a **Journey** or separately mailed or shipped in a **Public Conveyance** other than a **Public Conveyance** carrying the **Insured Person** at the same time.
8. Breakage and damage of fragile article.
9. Any amount/loss which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
10. Loss claimed under Section L – Baggage Delay for the same incident.

Section G – Personal Money

The Company will indemnify the loss of an **Insured Person's Cash** due to (i) **Accident**, (ii) theft or robbery occurring on the **Journey** during the **Journey Duration**, up to the **Sum Insured** stated in Section G of the **Schedule of Benefits**.

Special Conditions to Section G:

1. The local Police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any event which may give rise to a claim under this Section G. 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 G.
2. **The Company's** total liability under this Section G for all loss incurred on the same **Journey** shall not exceed the **Sum Insured** stated in Section G of the **Schedule of Benefits**.

Exclusions to Section G:

This Section G does not cover:

1. Loss arising from an **Insured Person's** negligence including, but not limited to, leaving **Cash** unattended.
2. Any unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency or shortages due to errors or omissions during money exchange transactions.
3. Loss arising from the use or misuse of any form of plastic money including, but not limited to, the credit value held on any card, electronic purse or equivalent store of credit.
4. Any loss to **Cash** which was left unattended in a vehicle (except locked in the trunk) or **Public Conveyance** or in other public places.
5. Any amount/loss which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.

Section H – Loss of Travel Documents

The Company will reimburse an **Insured Person** up to the **Sum Insured** stated in Section H of the **Schedule of Benefits** for

- (a) the replacement cost of travel documents necessary for immigration clearance and/or travel tickets which are lost or stolen on the **Journey** during the **Journey Duration**, the absence of which would otherwise lead to delay of the **Journey**; and/or
- (b) the reasonable additional cost of transport and/or accommodation expenses necessarily incurred outside **Hong Kong** during the **Journey Duration** by an **Insured Person** for the sole purpose of arranging the replacement travel documents and/or travel tickets referred to in (a) above; and/or
- (c) the replacement cost of **Cathay Membership Programme** membership card(s) which are lost or stolen on the **Journey** during the **Journey Duration**.

Special Conditions to Section H:

1. The local Police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any event which may give rise to a claim under this Section H. 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 H.
2. **The Company's** total liability under this Section H for all loss on the same **Journey** shall not exceed the **Sum Insured** stated in Section H of the **Schedule of Benefits**.

Exclusions to Section H:

This Section H does not cover:

1. Loss arising from an **Insured Person's** negligence including, but not limited to, leaving travel documents necessary for immigration clearance and/or travel tickets unattended.
2. Any unexplained loss.
3. Any loss of travel documents and/or travel tickets which was left unattended in a vehicle (except locked in the trunk) or **Public Conveyance** or in other public places.

Section I – Trip Cancellation

In the event of:

- (a) The sudden and unexpected death of an **Insured Person**, an **Immediate Family Member**, intended **Travel Companion** or **Business Partner** occurring after the **Commencement Date** as specified in the **Policy Schedule** and within ninety (90) days prior to the date the **Journey** is scheduled to begin; or
 - (b) The **Bodily Injury** or **Sickness** of an **Insured Person**, an **Immediate Family Member**, intended **Travel Companion** or **Business Partner** occurring after the **Commencement Date** as specified in the **Policy Schedule** and within ninety (90) days prior to the date the **Journey** is scheduled to begin; or
 - (c) The unexpected **Compulsory Quarantine** of an **Insured Person** beginning after the **Commencement Date** as specified in the **Policy Schedule** and continuing within ninety (90) days prior to the date the **Journey** is scheduled to begin; or
 - (d) 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 the **Commencement Date** as specified in the **Policy Schedule** and continuing within ninety (90) days prior to the date the **Journey** is scheduled to begin; or
 - (e) The unexpected occurrence of a **Strike, Riot** or civil commotion after the **Commencement Date** as specified in the **Policy Schedule** at a destination scheduled in the **Journey** and continuing within seven (7) days prior to the date the **Journey** is scheduled to begin; or
 - (f) Serious damage to the **Insured Person's Principal Home** from fire, flood, earthquake or similar natural disaster occurring the **Commencement Date** as specified in the **Policy Schedule** and within seven (7) 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
 - (g) The unexpected issuance of a **Black Alert** for a destination scheduled in the **Journey** at least one (1) day after the **Commencement Date** 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 I of the **Schedule of Benefits**, the **Insured Person's** loss of transport and/or accommodation

expenses paid in advance and forfeited, and/or the actual fee paid to **Cathay Membership Programme** for re-scheduling of the flight ticket by the **Insured Person**.

Special Conditions to Section I:

1. Where a **Journey** is cancelled as a result of **Bodily Injury** or **Sickness** of an **Insured Person** or an intended **Travel Companion**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as rendering that **Insured Person** or intended **Travel Companion** unfit to travel or as being a danger to their life or health.
2. Where a **Journey** is cancelled as a result of **Bodily Injury** or **Sickness** of an **Immediate Family Member** or **Business Partner**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as being a danger to the life of that **Immediate Family Member** or **Business Partner**.
3. Failure to obtain the certifications required by the above conditions precedent will result in **The Company** having no liability under this Section I for the **Insured Person's** loss of transport and/or accommodation expenses paid in advance and forfeited.
4. Where an **Insured Person** is covered under more than any one item above, **The Company's** liability under this Section I shall be limited to the one which attracts the largest compensation under Section I in the **Schedule of Benefits**.
5. **The Company's** total liability under this Section I for all reimbursement on the same **Journey** shall not exceed the **Sum Insured** stated in Section I of the **Schedule of Benefits**.

Exclusions to Section I:

This Section I does not cover any amount/loss:

1. Which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
2. For any amount which an **Insured Person** is not legally obligated to pay.
3. Incurred if the **Journey** was cancelled as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government.
4. Incurred if the **Journey** was cancelled due to the negligence, misconduct or insolvency of the travel agent through whom the **Journey** was booked.
5. Incurred if the **Journey** was cancelled due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons.
6. Incurred if the **Journey** was cancelled as a direct or indirect result of financial hardship experienced by an **Insured Person**, changes in an **Insured Person's** circumstances or contractual obligations or an **Insured Person's** general disinclination to proceed with the **Journey**.
7. Arising from a condition which, at the time of booking a **Journey**, existed or might reasonably have been anticipated as being likely to result in the **Journey** being cancelled.
8. Claimed under Section B – Medical Expenses arising from the same cause or event.

Section J – Trip Interruption

(a) Special Occasion Interruption:

In the event of:

- (i) The sudden and unexpected death of an **Insured Person**, an **Immediate Family Member**, a **Travel Companion** or a **Business Partner**; or
- (ii) The **Bodily Injury** or **Sickness** of an **Insured Person** or a **Travel Companion**; or
- (iii) The **Journey** being delayed due to adverse weather, **Natural Catastrophe**, **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, up to the **Sum Insured** stated in Section J(a) 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 J(a):

1. Any claim under this Section J(a) must be accompanied by documents relating to the occurrence of the incident and the original unused ticket for the **Special Occasion**.

2. Where the **Special Occasion** is missed as a result of **Strike**, mechanical fault or **Hijacking** as stated in J(a)(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.
3. Failure to provide the documents required by the above conditions precedent will result in **The Company** having no liability under this Section J(a) for the **Insured Person's** actual cost of the unused ticket paid in advance and forfeited.

Exclusions to Section J(a):

This Section J(a) does not cover:

1. Any amount/loss which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
2. Any amount which an **Insured Person** is not legally obligated to pay.
3. 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.

(b) Trip Curtailment:

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

- (i) His/her death, **Bodily Injury** or **Sickness**; or
- (ii) The sudden and unexpected death, **Bodily Injury** or **Sickness** of an **Immediate Family Member, Travel Companion** or **Business Partner**; or
- (iii) The unexpected occurrence of a **Strike, Riot**, civil commotion, epidemic, **Hijacking** or **Natural Catastrophe** at a destination scheduled in the **Journey** during the **Journey Duration**, which prevents the **Insured Person** from continuing his/her scheduled **Journey**; or
- (iv) The unexpected issuance during the **Journey Duration** of a **Black Alert** for a destination scheduled in the **Journey**.

The Company will reimburse any one of the following (1)-(3), up to the **Sum Insured** stated in Section J(b) of the **Schedule of Benefits**:

- (1) The **Insured Person's** cost of the unused transport and/or accommodation expenses paid in advance and forfeited of the **Journey** calculated on a pro rata basis according to the number of unused days of the **Journey**, after the **Insured Person** has passed through **Hong Kong** immigration control point on their return to **Hong Kong** or from the date of their death, in the event that the **Insured Person** is unable to provide the breakdown of the transport and/or accommodation expenses; or
- (2) Additional transport and/or accommodation expenses incurred by the **Insured Person** after the commencement of a **Journey**; or
- (3) Loss of transport and/or accommodation expenses forfeited by the **Insured Person** after the commencement of a **Journey**.

(c) Loss of Award:

In the event that a **Journey** has to be cancelled or curtailed because of the unanticipated occurrence of a **Strike** by the employees of a **Public Conveyance, Riot** or civil commotion, adverse weather, **Natural Catastrophe** or epidemic at the scheduled destination, which prevents the **Insured Person** from continuing his/her scheduled **Journey**; **The Company** will reimburse the loss of **Award** stated in the **Sum Insured** stated in Section J(c) of the **Schedule of Benefits**.

Special Conditions to Section J:

1. Where a **Journey** is curtailed as a result of **Bodily Injury** or **Sickness** of an **Insured Person** or a **Travel Companion**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as rendering that **Insured Person** or **Travel Companion** is unfit to travel or as being a danger to their life or health.
2. Where a **Journey** is curtailed as a result of **Bodily Injury** or **Sickness** of an **Immediate Family Member** or of a **Business Partner**, that **Bodily Injury** or **Sickness** must be certified by a **Physician** as being a danger to the life of that **Immediate Family Member** or **Business Partner**.
3. Failure to obtain the medical certifications required by the above conditions precedent will result in **The Company** having no liability for the **Insured Person's** loss which may otherwise have been covered by this Section J.
4. **The Company's** total liability under this Section J for all loss incurred on the same **Journey** shall not exceed the **Sum Insured** stated in Section J of the **Schedule of Benefits**.

5. Any claim for loss of **Award** must be accompanied by the official proof of **Award**'s redemption.

Exclusions to Section J:

This Section J does not cover any amount/loss:

1. Which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
2. Incurred as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government.
3. Incurred due to the negligence, misconduct or insolvency of the travel agent through whom the **Journey/Special Occasion** was booked.
4. Incurred due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons.
5. Incurred as a direct or indirect result of financial hardship experienced by an **Insured Person**, changes in an **Insured Person**'s circumstances or contractual obligations or an **Insured Person**'s general disinclination to proceed with the **Journey/Special Occasion**.
6. Arising from a condition which, at the time of booking a **Journey/Special Occasion** or on the date the **Journey/Special Occasion** first begins, existed or might reasonably have been anticipated, as being likely to result in the **Journey/Special Occasion** being interrupted.
7. Incurred due to failure to follow the advice of a **Physician**.
8. Which is claimed under Section K – Travel Delay arising from the same cause or event.

Section K – Travel Delay

In the event that a **Public Conveyance** is delayed and caused by an unanticipated event beyond the control of an **Insured Person** on the **Journey** during the **Journey Duration** and as specified in the Travel Delay Event Table mentioned below, **The Company** will pay for any one (1) item under Section K (a) to (e) only, whichever is the largest and applicable, up to the corresponding **Sum Insured** stated in Section K 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 which bears 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.

(a) Cash benefit:

The Company will pay a cash benefit calculated at the following rate:

The amount stated in Section K(a) of the **Schedule of Benefits** for each and every full six (6) consecutive hours period of delay.

(b) Forfeited travel expenses:

The Company will reimburse the paid and forfeited cost of transport and accommodation up to the amount stated in Section K(b) of the **Schedule of Benefits** if the **Insured Person** eventually decides to cancel the **Journey** after a twenty-four (24) consecutive hours period of delay.

(c) Forfeited car rental expenses:

The Company will reimburse (i) the paid and forfeited cost of car rental; or (ii) the handling charge to defer the starting date of a scheduled and confirmed car rental plan, up to the amount stated in Section K(c) of the **Schedule of Benefits** after a six (6) consecutive hours period of delay.

(d) Forfeited hotel accommodation expenses:

The Company will reimburse the paid and forfeited cost of hotel accommodation up to the amount stated in Section K(d) of the **Schedule of Benefits** after a twelve (12) consecutive hour period of delay.

(e) Additional hotel accommodation and Public Conveyance expenses (provided that the departure point is outside **Hong Kong**):

If the period of delay exceeds six (6) consecutive hours, **The Company** will reimburse any reasonable and necessary additional:

- (i) hotel accommodation expenses incurred in the place of departure until the first alternative transport is made available to the **Insured Person**; and

- (ii) **Public Conveyance** expenses incurred for alternative transport from the place of departure to his/her original planned destination of the **Journey**, up to the amount stated in Section K(e) of the **Schedule of Benefits**.

Travel Delay Event Table:

The unanticipated event	
1	Adverse weather
2	Natural Catastrophe
3	Strike involving the employees of the operator of a Public Conveyance
4	Mechanical fault of a Public Conveyance
5	Hijacking
6	Airport closure

Special Conditions to Section K:

- The period of delay will be calculated by reference to only one of the following periods: either (i) the difference between the scheduled local arrival time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** actual local arrival time at the same destination; or (ii) the difference between the scheduled local departure time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** actual local departure time for the same destination.
- For a **Journey** eventually cancelled after delay, the period of delay will be calculated by reference to only one of the following periods: either (i) by reference to the difference between the scheduled local arrival time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** scheduled local arrival time at the same destination of the first alternative transport arranged by the **Public Conveyance** that the **Insured Person** could have taken if the trip had not been cancelled; or (ii) by reference to the scheduled local departure time stated in the **Insured Person's Original Itinerary** for the **Journey** and the **Insured Person's** scheduled local departure time for the same destination of the first alternative transport arranged by the **Public Conveyance** that the **Insured Person** could have taken if the trip had not been cancelled.
- Where a **Journey** involves a sequence of connecting transport, the total period of delay will be calculated by reference to the difference between the original scheduled local arrival time at the final destination stated in the **Insured Person's Original Itinerary** for the **Journey** and the actual local arrival time at the same destination of the last transport in the sequence. For a **Journey** eventually cancelled after delay, the period of delay will be calculated by reference to the difference between the original scheduled local arrival time at the final destination stated in the **Insured Person's Original Itinerary** for the **Journey** and the scheduled local arrival time at the same destination of the last transport in the sequence if the trip had not been cancelled and the **Insured Person** had taken the first available alternative transport arranged by the **Public Conveyance**.
- An **Insured Person** must take reasonable steps to mitigate any period of delay. Failure to take reasonable steps to mitigate any period of delay as required by this condition precedent will result in **The Company** having no liability under this Section K.
- Any claim under this Section K must be accompanied by written confirmation from the carrier associated with the delay stating the scheduled and actual departure time at the stated departure point and/or the scheduled and actual local arrival time at the stated destination and the reason for the delay in departing the departure point and/or reaching that destination. Failure to provide the written confirmation required by this condition precedent will result in **The Company** having no liability under this Section K.
- Where an **Insured Person** suffers more than one type of loss listed above in this Section K as a result of the same delay, **The Company's** liability under this Section K shall be limited to payment for any one (1) item under Section K (a) to (e) only.
- The Company's** total liability under this Section K on the same **Journey** shall not exceed the **Sum Insured** under Section K of the **Schedule of Benefits**.

Exclusions to Section K:

This Section K does not cover:

- Any loss arising from an event or occurrence announced at the time of booking the **Journey**, which might reasonably have been anticipated, at that time, would be likely to result in the **Journey** being delayed.
- Any amount claimed under Section J – Trip Interruption (except as claimed under Section J(a) – Special Occasion Interruption) arising from the same cause or event.

3. Any loss/amount which is payable to, refundable to, or recoverable by, an **Insured Person** from any other source of indemnity, reimbursement or compensation.
4. Any amount which an **Insured Person** is not legally obligated to pay.

Section L – Baggage Delay

In the event that, on the **Journey** during the **Journey Duration**, the checked-in baggage is delayed, misdirected or temporarily misplaced by a **Public Conveyance** for more than six (6) consecutive hours after an **Insured Person's** arrival at the transport terminal of the destination outside **Hong Kong** stated in the **Insured Person's Original Itinerary** for the **Journey**, **The Company** will pay a lump sum allowance stated in Section L(b) of the **Schedule of Benefits** for each and every full six (6) consecutive hour period of delay to the **Insured Person**, up to the **Sum Insured** stated in Section L(a) of the **Schedule of Benefits**.

Special Conditions to Section L:

1. Any claim under this Section L must be accompanied by written confirmation from the carrier associated with the delay, misdirection or temporary misplacement of the baggage for more than six (6) 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**. Failure to provide the written confirmation required by this condition precedent will result in **The Company** having no liability under this Section L.
2. **The Company's** total liability under this Section L on the same **Journey** shall not exceed the **Sum Insured** under Section L of the **Schedule of Benefits**.

Exclusions to Section L:

This Section L does not cover:

1. For which an **Insured Person** has received or is due compensation from the carrier or operator responsible for the delay, misdirection or temporary misplacement of the baggage.
2. Where the arrival terminal is in **Hong Kong**.
3. Where the delay, misdirection or temporary misplacement of the baggage is unexplained or is due to confiscation or detention by customs or any other authority.
4. For baggage forwarded in advance of a **Journey** or separately mailed or shipped in a **Public Conveyance** other than a **Public Conveyance** carrying the **Insured Person** at the same time.
5. Claimed under Section F – Personal Property and arising from the same cause or event.

Section M – Personal Liability

In the event that an **Insured Person** becomes legally liable to pay compensation for an **Accident** occurring on the **Journey** during the **Journey Duration** which causes **Bodily Injury** to any other person or 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 M of the **Schedule of Benefits**.

Special Condition to Section M:

1. **The Company's** total liability under this Section M on the same **Journey** shall not exceed the **Sum Insured** under Section M of the **Schedule of Benefits**.

Exclusions to Section M:

This Section M does not cover compensation:

1. Arising from **Bodily Injury** sustained by an **Immediate Family Member** 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 a **Travel Companion** 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) ionising 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.

Section N – Credit Card Protection

If an **Insured Person** sustains **Bodily Injury** on the **Journey** during the **Journey Duration** and, as a direct and unavoidable result, suffers **Accidental** death within twelve (12) consecutive months of that **Bodily Injury**, **The Company** will pay up to the **Sum Insured** stated in Section N of the **Schedule of Benefits** for any outstanding balance on the deceased **Insured Person's** credit card(s) for goods purchased by the deceased **Insured Person** on the **Journey** during the **Journey Duration**.

Payment of benefits under this Section N shall be in addition to those payable under Section A – Personal Accident.

Exclusions to Section N:

This Section N does not cover:

1. Interest accrued or financial charges on the outstanding expenses of the deceased **Insured Person's** credit card.
2. Any outstanding balance on the deceased **Insured Person's** credit card which is covered for the same risk by any other insurance.
3. **Accidental** death caused by **Sickness**, disease or bacterial infection.

Section O – Rental Vehicle Excess

When the **Insured Person** is on a **Journey** during the **Journey Duration**, 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 O of the **Schedule of Benefits**.

Special Conditions to Section O:

1. The **Rental Vehicle** must be rented from a licensed rental agency.
2. 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 organisation 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 Company's** total liability under this Section O on the same **Journey** shall not exceed the **Sum Insured** under Section O of the **Schedule of Benefits**.

Exclusions to Section O:

This Section O 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.

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 specialised gear or stunts) including but not limited to cliff jumping, horse jumping, ultra-marathons, 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 recognised 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 ordinarily necessitating the use of specialised equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead-rope or top-rope anchoring equipment,
 - (f) Scuba diving unless an **Insured Person** holds a PADI certification (or similar recognised 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 recognised 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.
16. Any incidents/circumstances which are existing or announced or publicly known on or before at the time of booking the **Journey**.
17. 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.
18. 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.
19. Any losses or expenses with respects to Cuba.
20. **Nuclear, Chemical and Biological Terrorism.**
21. Any losses or expenses resulting from an **Infectious or Contagious Disease** (except **COVID-19**), 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.
22. Any **Journey** outside the **Period of Insurance**.

Part V - Extensions

1. **Hijack Extension:** where the **Journey** is delayed due to an **Insured Person** being a victim of a **Hijacking** during the **Journey** within the **Journey Duration**, the **Journey Duration** 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:** after the **Journey** is commenced, where the duration of the **Journey** exceeds the **Journey Duration** for any reason outside an **Insured Person's** control, the **Journey Duration** 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.

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.
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, constitute the entire contract of insurance. This policy shall not be modified except by written amendment signed by an authorised 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 Cathay Rewards Annual Travel Cover or other travel insurance issued by **The Company**:
 - (a) **The Company** will consider the **Insured Person** to be insured under this policy which provides the highest amount of benefit; or
 - (b) **The Company** will consider the **Insured Person** to be insured under this 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 this 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 **Policyholder/Insured Person** shall co-operate fully with such investigation. Failure by the **Policyholder/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 **Policyholder/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, C, F, G, H, I, J, K, L, M, N and O): 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. Rights of Recovery: In the event that authorisation of payment and/or payment is made by **The Company** or on its behalf by its authorised representatives, including the **Authorised Assistance Service Provider**, **The Company** reserves the right to recover against the **Policyholder/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.
12. Subrogation: **The Company** is entitled to subrogate the **Policyholder/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 **Policyholder/Insured Person** against third parties who may be responsible for an event giving rise to a claim under this policy. The **Policyholder/ Insured Person** shall co-operate and endeavour to secure such rights and shall not take any action to prejudice such rights.
13. Assignment: No assignment of interest under this policy shall be binding upon **The Company**.
14. 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**.
15. 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.
16. Geographical Limit: The geographical limit shall apply anywhere in the world on the **Journey** during the **Journey Duration**.
17. 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**.
18. Expiry of this policy: This policy expires at the end of the **Period of Insurance**.
19. Modification: **The Company** reserves the right to amend the premium, terms and conditions of this policy by giving the **Policyholder** thirty (30) days' written notice to the last known address of the **Policyholder** as shown in **The Company's** records during the **Period of Insurance**.
20. Premium: **The Company** has no liability under this policy until the premium is paid.
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. 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**.
23. Fraud or Mis-statement: Any false statement made by a **Policyholder/Insured Person** or concerning any claim shall result in **The Company** having the right to void this policy or repudiate liability under it.

24. **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**.
25. **Clerical Error:** Clerical errors by **The Company** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
26. **Breach of Conditions:** If the **Insured Person** is in breach of any of the conditions or provisions of this policy (including a claims condition), **The Company** may decline to pay a claim, to the extent permitted by law.
27. **Renewal of this policy:** If the **Policyholder** continues to pay the premium, then, unless **The Company** gives the **Policyholder** thirty (30) days' written notice before the **Renewal Date** that **The Company** will not be renewing or will be amending the coverage, a policy with the same terms and conditions shall automatically come into existence for one (1) year from the **Renewal Date**.
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 this policy will prevail if any dispute arises regarding the interpretation of any part of this policy.
29. **Third Party Rights:** Any person or entity who is not a party to this policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this policy.
30. **Sanctions Exclusions:** 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 this 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.

Part VII – Cancellation of This Policy

When the Policyholder can cancel:

The **Policyholder** can cancel this policy at any time by providing prior written notice delivered or mailed to **The Company**, provided no claim has arisen during the current **Period of Insurance**. In the event of such cancellation, **The Company** shall be entitled to retain the customary short period rate for the time this policy has been in force up to the cancellation date, computed in accordance with the applicable percentage indicated below:

Short Period Rate Table:

Period of Insurance In Force	Premium to be charged	
Not more than 2 months	40%	of annual premium
Not more than 3 months	50%	
Not more than 4 months	60%	
Not more than 5 months	70%	
Not more than 6 months	75%	
Not more than 12 months	100%	

Cancellation will not affect valid claims already notified to **The Company** in accordance with General Condition 6 of this policy.

When The Company can cancel:

In addition to any other legal rights **The Company** may have under this policy or otherwise, **The Company** may cancel this policy by giving the **Policyholder** thirty (30) days' written notice if any **Insured Person** or the **Policyholder** or the **Policyholder's** legal representatives:

1. breach the duty of utmost good faith;

2. make a misrepresentation to **The Company** before or at the time this policy was entered into;
3. breach a provision of this policy;
4. make a fraudulent claim under any policy of insurance;
5. engage in any act or omission which under this policy the **Policyholder** is required to notify **The Company**, but the **Policyholder** fails to notify **The Company**; or
6. engage in any such act or omission which under the terms of this policy authorises **The Company** to refuse to pay a claim either in whole or in part.

The Company will give the **Policyholder** notice in writing to the **Policyholder's** address on file. If **The Company** cancels this policy, **The Company** will refund promptly the unearned portion of any premium actually paid by the **Policyholder** on a pro-rata basis. Such cancellation shall be without prejudice to any claim originating prior thereto.

Automatic cancellation:

This policy is cancelled automatically and without any written notice from **The Company** if the **Policyholder** does not pay the premium due to **The Company** within thirty-one (31) days of when it is due. The cancellation shall take effect from the date the premium became due.

The coverage available to any **Insured Person** named in the **Policy Schedule** will cancel automatically when that person:

- (a) is unable to meet the definition of **Insured Person** as defined in the policy wording; this will be confirmed in writing. Any unused premium paid will be refunded; or
- (b) dies.

This policy will cancel automatically when the **Policyholder**:

- (a) is unable to meet the definition of **Policyholder** as defined in the policy wording; this will be confirmed in writing. Any unused premium paid will be refunded; or
- (b) dies.

All insurance under this policy shall at once terminate at the occurrence of any specific loss for which indemnity is payable under Section A of this policy, but such termination shall be without prejudice to any other claim originating from the **Accident** causing that loss.

Part VIII – How to Make a Claim



The Claimant should submit a claim within thirty (30) days of the event taking place to Chubb My Policies 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 My Policies 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 (+852) 3191 6633 for further assistance.

Personal Accident Cover / Burns Benefit / Credit Card Protection

- Medical report or certificate issued by a **Physician** certifying the degree or severity of disability
- Police report, where relevant
- Written official confirmation of **Cathay Membership Programme** membership, 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

- Diagnosis and treatment, including patient name and date of diagnosis, certified by a **Physician**
- Original **Hospital** bill/receipt with itemised list issued by a **Hospital**
- Original receipt for purchase of **Medical Equipment**

Personal Property / Personal Money / Loss of Travel Documents

- 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 or damage has occurred in transit
- Police report (which must be made within 24 hours of the occurrence)
- Copy of notification to the issuing authority in respect of loss of travellers cheques (which must be made within 24 hours of the occurrence)
- Original bill/receipts of **Cathay Membership Programme**

Trip Cancellation / Trip Interruption / Trip Curtailment

- Original unused ticket for **Special Occasion**
- 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
- Original bill/receipts of **Cathay Membership Programme**

Travel Delay / Baggage Delay

- Official documentation from the airline/**Public Conveyance** including victim's name, date, time, duration and reason for 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/receipts of **Cathay Membership Programme**

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

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 IX – Dispute Resolution

If you are dissatisfied 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

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 X – Personal Information Collection Statement

The Company (“**We/Us/Our**”) want to ensure that **Our Insured Persons** (“**You/Your**”) are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which **We** collect and use personally identifiable information provided by **You** (“**Personal Data**”), the circumstances when **Personal Data** may be disclosed and information regarding **Your** rights to request access to and correction of **Personal Data**.

(a) Purposes of Collection of Personal Data

We will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering **Your** application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing **Your** and **Our** rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use **Your Personal Data** in other ways with **Your** consent.

(b) Direct marketing

Only with **Your** consent, **We** may also use **Your** contact, demographic, policy and payment details to contact **You** with marketing information regarding **Our** insurance products by mail, email, phone or SMS.

(c) Transfer of Personal Data

Personal Data will be kept confidential and **We** will not sell **Your Personal Data** to any third party. **We** limit the disclosure of **Your Personal Data** but, subject to the provisions of any applicable law, **Your Personal Data** may be disclosed to:

- (i) third parties who assist **Us** to achieve the purposes set out in paragraphs a and b above. For example, **We** provide it to **Our** relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside **Hong Kong**);
- (ii) **Our** parent and affiliated companies, or any company within Chubb local and outside **Hong Kong**;
- (iii) the insurance intermediary through which **You** accessed the system;
- (iv) others for the purposes of public safety and law enforcement; and
- (v) other third parties with **Your** consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of **Your Personal Data** outside of **Hong Kong**.

(d) Access and correction of Personal Data

Under the Personal Data (Privacy) Ordinance (“**PDPO**”), **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct **Your Personal Data** as requested by **You** unless there is an applicable exemption under the **PDPO** under which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place,
979 King’s Road,
Quarry Bay, Hong Kong
O (+852) 3191 6800
F (+852) 2560 3565
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of **Our** receipt of **Your** request. **We** will not charge **You** for lodging a request for access to **Your Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

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			標準計劃 (港幣)	尊貴計劃 (港幣)
A.	個人意外			
(a)	乘搭公共交通工具時發生的意外 (18 歲至 76 歲)	保額	1,000,000	2,000,000
(b)	其他意外 (18 歲至 76 歲)	保額	500,000	1,000,000
(c)	國泰會員之額外個人意外保障 (18 歲至 76 歲)	保額	100,000	200,000
(d)	意外 (適用於 18 歲以下人士)	保額	100,000	300,000
B.	醫療費用			
(a)	醫療費用	保額	1,000,000	2,000,000
(b)	覆診醫療費用			
	身體損傷覆診醫療費用最高限額	保額	50,000	100,000
	患病覆診醫療費用最高限額	保額	50,000	100,000
(b)(i)	中醫最高限額	保額	3,000	3,000
(b)(ii)	中醫每日最高限額		150	150
(b)(iii)	醫療用品最高限額	保額	20,000	20,000
(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		2,000	2,000
C.	Chubb Assistance – 24 小時環球支援服務			
(a)	緊急醫療運送及 / 或運返		不設上限	不設上限
(b)	遺體運返		不設上限	不設上限
(c)	親友探望	保額	15,000	30,000
(d)	小童護送	保額	15,000	30,000
(e)	Chubb Assistance – 二十四(24)小時電話熱線及轉介服務		適用	適用
D.	住院現金			
(a)	住院現金最高限額	保額	5,000	10,000
(a)(i)	住院現金每日最高限額		500	500
(b)	傳染病或感染性傳染病引致的強制隔離現金津貼 - 最高限額	保額	不適用	3,000
(b)(i)	傳染病或感染性傳染病引致的強制隔離現金津貼 - 每日最高限額		不適用	300
E.	燒傷保障	保額	100,000	300,000
F.	個人財物			
(a)	最高限額	保額	10,000	20,000
(b)	每件 / 套 / 對物件的最高限額	保額	2,000	3,000
(c)	所有相機、攝錄機及其有關配件及裝備總限額		4,000	6,000
G.	個人金錢	保額	1,000	2,000
H.	遺失旅遊證件	保額	10,000	20,000
I.	取消旅程	保額	20,000	40,000
J.	旅程阻礙			
(a)	特別活動阻礙	保額	1,000	2,000

(b)	縮短旅程	保額	20,000	40,000
(c)	兌換租車 / 酒店住宿費用之獎賞損失	保額	1,000	2,000
K.	旅程延誤			
	最高限額（僅支付 K(a) 至 K(e) 內任何一(1)項）：	保額	2,500	5,000
(a)	現金賠償，按每段延誤計算	每滿 6 小時延誤	250	500
(b)	損失的旅遊費用（須最少滿 24 小時延誤後而取消旅程）	保額	2,500	5,000
(c)	損失的租用汽車費用（須最少滿 6 小時延誤）	保額	2,500	5,000
(d)	損失的酒店住宿費用（須最少滿 12 小時延誤）	保額	2,500	5,000
(e)	額外酒店住宿及公共交通工具費用（須最少滿 6 小時延誤）	保額	2,500	5,000
L.	行李延誤			
(a)	最高限額	保額	2,000	2,000
(b)	現金賠償，按每段延誤計算	每滿 6 小時延誤	500	1,000
M.	個人責任	保額	2,500,000	5,000,000
N.	信用卡保障	保額	25,000	50,000
O.	租用汽車的免責補償費用	保額	2,500	5,000

客戶服務熱線: (+852) 3191 6633

24 小時緊急支援熱線: (+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. **二級程度燒傷**指因燒傷導致的身體損傷及經醫生診斷為表皮及相連真皮均受損的情況。
2. **三級程度燒傷**指因燒傷導致的身體損傷及經醫生診斷為皮膚已完全受損或破壞且傷及皮下組織的情況。
3. **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。
4. **獎賞**指通過國泰會員計劃兌換的租車服務或酒店住宿費用。
5. **生化媒體**指任何致病性（製成疾病）生物及/或生物學上產生毒素（包括基因上進化生物及化學上合成毒素），並會導致人類、動物或植物疾病及 / 或死亡。
6. **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。
7. **身體損傷**指純粹及完全由意外造成的身體損傷。
8. **商業伙伴**指一名或多名與受保人從事同一商業企業並共享利潤及分擔風險的人士。
9. **攝錄機**指下列屬於受保人的及在旅程中攜帶或取得的個人物品、器材或配件：攝錄機機身、攝影鏡頭、麥克風、顯示屏、閃光燈、三腳架。但任何有電話通訊功能的器材或配件在本保單內都不被界定為「攝錄機」。
10. **相機**指下列屬於受保人的及在旅程中攜帶或取得的個人物品、器材或配件：相機機身、攝影鏡頭、閃光燈、三腳架。但任何有電話通訊功能的器材或配件在本保單內都不被界定為「相機」。
11. **現金**指屬於受保人並由受保人於旅程期間攜帶的現金、鈔票或旅遊支票，並不包括電子貨幣。
12. **國泰會員計劃**指由國泰航空有限公司（「國泰航空」）擁有，是由亞洲萬里通有限公司（「亞洲萬里通」）及國泰航空管理及營運的計劃。
13. **化學媒體**指任何化合物，會於適當時散播，人類、動物、植物或實物會失去能力、引致損害或有致命的影響。
14. **子女**指保單持有人的未婚子女（包括繼子女、合法領養子女或保單持有人作為法定監護人之子女），此等子女：
 - (a) 在受保期間，居於香港及依賴保單持有人的照顧及經濟上的支持；及
 - (b) 在生效日當日及在本保單的任何一個續保日時，其年齡須介乎三(3)個月及在十八(18)歲以下；及
 - (c) 必須由至少一(1)名成人陪同整個旅程。
15. **中醫師**指根據《中醫藥條例》（香港法例第 549 章）正式註冊為中醫師的人士，惟有關人士不得為受保人或直系家庭成員。

16. **Chubb Assistance** 或授權支援服務供應商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。
17. **生效日**指本公司同意提供保單內保障的日期，該日期已列明於保單承保表內。
18. **強制隔離**指受保人必須住院於醫院內之隔離病房或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。
19. **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。
20. **COVID-19** 指在 2020 年 2 月被世界衛生組織歸類為「2019 年冠狀病毒病 (COVID-19)」的 2019 新型冠狀病毒或其任何突變/變異或任何相關變異病毒株，COVID-19 須於本保單生效期間接觸及始發並須直接及獨立於任何其他因素。
21. **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。
22. **香港**指中華人民共和國香港特別行政區。
23. **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接待患病、抱恙或受傷人士，並為其提供醫療護理及療程；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大型外科手術之設備（如適用）；及
 - (d) 設有由合資格護士人員提供及督導之全職護理服務；及
 - (e) 任何時候均有最少一名合法執業的駐院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，或醫院之精神科病院；
 - 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。
24. **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、孫子女或法定監護人。
25. **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。
26. **受保人**指名列於保單承保表或後續批註（如有）內的一名或多名受保人士。「受保人」之釋義如下（子女則參照第二部分之釋義）：
- (a) 通常在香港居住；及
 - (b) 在生效日當日及在本保單的任何一個續保日時其年齡必須介乎十八(18)歲至七十五(75)歲；並於受保期間，持有有效的香港身份證。
27. **旅程**指任何受保人於受保期間內以香港以外為目的地的海外來回旅程，但須依從旅程期的規定。
28. **旅程期**指本保單相關章節下之受保期間內所述的受保時段，詳情如下：
- (a) 關乎本保單章節 I – 取消旅程，指由生效日開始；或關乎本保單其他章節，於下列時間開始：(i)受保人由香港開始旅程之三(3)個小時前，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，以較後的時間為準；及
 - (b) 關乎本保單章節 I – 取消旅程，指由旅程展開之時終止；或關乎本保單其他章節，於下列時間（以最早者為準）結束：(i) 適用於標準計劃，受保人離開香港展開其旅程後三十(30)天（包括離港當日），或(ii) 適用於尊貴計劃，受保人離開香港展開其旅程後九十(90)天（包括離港當日），或(iii) 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(iv)受保期間終止日期。
29. **山崩**指大片土壤、碎屑或岩石等從陡峭的斜坡滑動或下滑。
30. **喪失聆聽能力**指該耳永久及完全喪失聆聽能力，亦不會復原，任何外科手術或其他治療均告無效並導致受保人完全失聰。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。
31. **喪失肢體**指手腕或腳踝以上完全及永久喪失其使用功能或永久與身體分離。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。
32. **喪失視力**指永久、完全及無法恢復視力，任何外科手術或其他治療均告無效並導致受保人完全失明。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。
33. **喪失說話能力**指永久及完全喪失說話能力，亦不會復原，任何外科手術或其他治療均告無效。此等傷殘須維持連續十二(12)個月，並須經醫生證實於受保人的餘生屬於完全、持續及永久傷殘。
34. **醫療用品**指因身體損傷或患病後，由醫生證明任何在醫學上有需要及可改善受保人症狀的以下各項醫療用品或儀器，包括輪椅、義肢、眼鏡、拐杖、助行架、矯形保護墊/護托、頸托及助聽器。
35. **醫療費用**指受保人因遭受身體損傷或患病，於接受住院、由醫生給予或處方的手術、醫療或其他診斷或治療（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。
36. **自然災難**指在計劃的目的地發生的山崩、地震、火山爆發、海嘯、颱風或颶風。
37. **核子、化學及生化恐怖活動**指於旅程時任何個人或一群人，獨自或以任何組織 / 機構或政府名義，或參與任何組織 / 機構或政府行動，使用任何核子武器、工具或發出、放出、散播、釋放或漏出任何固體、液

體、化學媒體及／或生化媒體，以達到其政治、宗教或某一種思想主義／理念目的，包括意圖影響任何政府及／或公眾；或引起任何公眾恐慌。

38. **原定行程表**指受保旅程開始前，已由公共交通工具機構、旅行社、旅遊承辦商、郵輪公司或旅遊服務商簽發並確認的詳細旅程計劃，並連同正式收據或確認文件一同簽發。
39. **受保期間**指由生效日或最近的續保日起計的一整個曆年，而該段期間的保費已支付或同意支付。若根據本保單一般條款第 27 項持續繳付保費，除非本公司在續保日前通知保單持有人其保單將不再受續保或修訂保障，一份具有相同條款及細則的保單將由續保日起自動生效一(1)年。然而，如本保單根據第七部份－取消本保單被取消或因其他理由被終止，則受保期間將由生效日或續保日起計，以較後者為準，直至取消或終止保單的當日為止。
40. **永久**指意外發生之日起連續維持十二(12)個月，並在該期間完結時沒有改善的希望。
41. **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並須於意外後的一百八十(180)日內發生；而該傷殘成為永久以及須在所有的可能性下，將完全妨礙受保人於餘生從事任何類型有報酬的工作。
42. **個人財物**指是屬於受保人的及在旅程中攜帶或取得的個人物品。**個人財物**不包括：(1) 於遺失或損毀時受保人並未佩戴或攜帶的珠寶（包括但不只限於例如水晶、耳飾、項鏈、戒指或領針等）、(2) 任何種類的金錢、(3) 任何種類的文件、(4) 任何種類的食物或飲料、(5) 古董、(6) 合約、(7) 債券、(8) 證券、(9) 動物、(10) 軟件、(11) 流動電訊設備及配件以及(12) 運輸工具及配件（包括但不只限於例如汽車、電單車、單車、船、電動車、滑步車等）。
43. **醫生**指合資格執業的醫師，在提供治療予他人時，他／她已領有所處司法管轄區的主管醫療當局發出之合資格執業的醫師牌照並提供其牌照及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。
44. **保單承保表**指本公司在本保單生效時發送給保單持有人的文件，或本公司不時發出修訂或更替的文件以列明每位受保人在本保單內可享有的保額。
45. **保單持有人**指姓名將列於保單承保表內作為本保單的持有人，其年齡在生效日當日及在本保單的任何一個續保日時必須介乎十八(18)歲至七十五(75)歲；並於受保期間，持有有效的香港身份證。
46. **受保前已存在之傷病**指於旅程前，受保人、直系家庭成員、同行伙伴或商業伙伴出現跡象或症狀，或於同一期間，受保人、直系家庭成員、同行伙伴或商業伙伴已尋求或接受（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。
47. **主要住所**指受保人於香港的一個主要居住地點。
48. **公共交通工具**指由領有牌照可以出租方式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。
49. **續保日**指由生效日起計十二(12)個曆月後的該日及此後每年的同一日。
50. **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（不包括電單車）。
51. **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）。
52. **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。
53. **保障計劃**指本保單第一部分所載的保障計劃表。
54. **患病**指於旅程遇上身體不適或罹患疾病。
55. **特別活動**指在旅程期內旅程計劃目的地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。
56. **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。
57. **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。
58. **本公司**指安達保險香港有限公司。
59. **同行伙伴**指在整個旅程中陪伴受保人的人士。
60. **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的意外（適用於旅程首日其年齡為 18 至 76 歲的人士）：**
若受保人於旅程期在旅程中（於旅程首日其年齡介乎十八(18)歲至七十六(76)歲），以繳費乘客身份乘搭公共交通工具或乘坐旅行代理安排的交通工具時遭受身體損傷，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 損傷表上所列損失類別的百分比，支付保障計劃第 A(a)項所列保額。

(b) 其他意外（適用於旅程首日其年齡為 18 至 76 歲的人士）：

若受保人於旅程期在旅程中（於旅程首日其年齡介乎十八(18)歲至七十六(76)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)項所列保額。

(c) 國泰會員之額外個人意外保障（適用於旅程首日其年齡為 18 至 76 歲的人士）：

若受保人於旅程期在旅程中於旅程首日其年齡介乎十八(18)歲至七十六(76)歲，並於意外發生時持有效之國泰會員計劃會籍遭受身體損傷，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，本公司將在保障計劃章節 A(a)或 A(b) 所列保額以外，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(c)項所列之額外保額。

(d) 意外（適用於旅程首日其年齡為 18 歲以下人士）：

若受保人於旅程期在旅程中（於旅程首日其年齡為十八(18)歲以下）因遭受身體損傷，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(d)項所列保額。

章節 A 的損傷表：

損失類別	保額百分比
1. 意外死亡	100%
2. 永久完全傷殘	100%
3. 喪失肢體 - 所有肢體	100%
4. 喪失視力 - 雙眼	100%
5. 喪失視力 - 一眼	100%
6. 喪失肢體 - 兩肢	100%
7. 喪失肢體 - 一肢	100%
8. 喪失說話能力及喪失聆聽能力	100%
9. 喪失聆聽能力 - 雙耳	75%
10. 喪失聆聽能力 - 單耳	15%
11. 喪失說話能力	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該受保期間同一旅程內發生的所有意外而承擔的總責任不可超逾相關保額。
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. 風險：假若受保人於旅程中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)個月內遭遇本章節 A 的損傷表內所列的任何一種損傷類別，受保人則將由意外當日被視為遭遇身體損傷。
5. 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。
6. 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。
7. 任何根據國泰會員計劃會籍所提出的索償，須出示由國泰航空或亞洲萬里通所發出的正式書面證明。

章節 A 的不受保事項：

本章節 A 並不保障：

1. 因患病、疾病或細菌感染導致的意外死亡或損失。

章節 B — 醫療費用

(a) 醫療費用：

假若**受保人**於**旅程期**在**旅程**中因**身體損傷**或**患病**而引致**醫療費用**，本公司將向**受保人**補償有關**醫療費用**，惟金額上限為**保障計劃**第 B(a)項所列保額。

(b) 覆診醫療費用：

假若**受保人**於**旅程期**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：

(i) 因於**香港**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；或

(ii) 在以上**保障計劃**第 B(b)(i)項以外的任何在**香港**引致的**醫療費用**；及/或

(iii) 實際於**香港**購買**醫療用品**的費用，

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**旅程期**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、持械搶劫、襲擊、自然災難、遭到騎劫或恐怖活動，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。

章節 B 的特別條款：

1. 於**香港**以外的**旅程**中作為或預備作為**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**保障計劃**第 B(a)項對於在該同一**旅程**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**保障計劃**第 B(b)項內在同一**旅程**因**身體損傷**或**患病**而在**香港**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**保障計劃**第 B(b)(i)項在**香港**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），不可超逾**保障計劃**第 B(b)項所列金額。
6. 本公司根據**保障計劃**第 B(b)(iii)項內在**香港**的實際購買**醫療用品**費用的總責任，不可超逾**保障計劃**第 B(b)(iii)項所列金額。
7. 本公司根據**保障計劃**第 B(c)項對所有同一**旅程**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。
8. 本公司根據本章節 B 對同一**旅程**中所有**醫療費用**、由**中醫師**收取的費用、購買**醫療用品**的費用及創傷輔導費用的總責任，不可超逾**保障計劃**第 B(a)項所列保額。

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**保障計劃**第 B(a)項索償的任何費用。
6. **受保人**返回**香港**九十(90)日後，根據**保障計劃**第 B(b)項索償的任何覆診費用。
7. 在發生造成精神創傷的事件的九十(90)日後，根據**保障計劃**第 B(c)項索償的任何費用。
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. 任何其他**醫療用品**的費用，除非該費用屬於**醫療用品**定義下可根據**保障計劃**第 B(b)(iii)項索償的費用。

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**旅程期**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：

於若受保人於旅程期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的實際費用，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旅程期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或在旅程中身故，本公司將支付(i)一(1)張來回經濟客位車船飛機票的費用予一(1)位人士前往探望於香港以外的受保人，及(ii)於任何香港以外合理的酒店內的一(1)間普通客房的住宿費用，以最多連續五(5)晚為限（但不包括飲料、膳食及其他房間服務的費用），惟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不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）於該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)張單程經濟客位車船飛機票，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
- 安排入住指定的中國醫院

受保人須向在中國的指定醫院出示 Chubb Assistance – 中國支援咭。

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。假若發生根據保障計劃第 C (a)至(e)項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本章節 C 的任何責任。
2. 緊急醫療運送及 / 或運送的安排、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 並不保障任何：

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，該等費用受保人並不應負責的。
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 — 住院現金

(a) 住院現金：

若受保人於旅程期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 D(a)(i)項所列金額，就每日住院向受保人支付每日保障，惟上限為保障計劃第 D(a) 項所列保額。

章節 D(a)的延展保障：

假若受保人於旅程期在旅程中因身體損傷或患病而在香港以外住院，在香港以外之住院完結後返回香港，但受保人仍須就同一身體損傷或患病再度入住醫院治療，則本公司將繼續按照保障計劃第 D(a)(i) 項所列金額，向受保人支付每日保障，直至受保人返回香港後九十(90)天或保障計劃第 D(a) 項所列保額耗盡為止（以較早達到者為準）。

章節 D(a)的特別條款：

1. 於本章節 D(a)的保障僅在住院結束後方會支付。
2. 本公司根據本章節 D 就同一旅程中涉及受保人的住院總責任，不可超逾保障計劃第 D(a) 項所列保額。
3. 於本章節 D-住院現金的保障與章節 B-醫療費用項下應付的保障為累加保障。

章節 D(a)的不受保事項：

本章節 D(a)並不保障：

1. 受保人返回香港起計九十(90)日後的任何住院事宜。

(b) 傳染病或感染性傳染病引致的強制隔離現金津貼（只適用於尊貴計劃）：

如受保人於旅程內因確診感染傳染病或感染性傳染病而被當地政府強制隔離，或於旅程完結後返回香港三(3)日內被香港政府強制隔離，本公司將按照保障計劃第 D(b)(i)項所列金額，就每日被強制隔離向受保人支付每日保障，惟上限為保障計劃第 D(b) 項所列保額。

章節 D(b)的特別條款：

1. 不論因傳染病或感染性傳染病引致的強制隔離之合共日數為多少，本公司根據保障計劃第 D(b)項就同一旅程中涉及的總責任，不可超逾保障計劃第 D(b)項所列保額。

章節 D(b)的不受保事項：

本章節 D(b)並不保障：

1. 任何家居隔離。
2. 如旅程開始時或之前，有關之行程目的地已被宣佈為疫埠。
3. 已根據本章節 D(a)就同一事件提出索償的損失。

章節 E — 燒傷保障

若受保人經醫生診斷於旅程期在旅程中遭遇包括二級程度燒傷或三級程度燒傷在內的身體損傷，本公司將按照本章節 E 的燒傷表就燒傷程度所列百分比，支付保障計劃第 E 項所列相關保額。

燒傷表	賠償百分比
二級程度燒傷或三級程度燒傷	
頭部：	
等於或超過 8%	100%
等於或超過 5%但少於 8%	75%
等於或超過 2%但少於 5%	50%
身體：	
等於或超過 20%	100%

等於或超過 15%但少於 20%	75%
等於或超過 10%但少於 15%	50%

章節 E 的特別條款：

1. 若**受保人**在同一次**意外**中遭遇超過一類在本章節 E 的燒傷表上所列的燒傷，**本公司**於本章節 E 的責任應限於同一**旅程**中支付一項燒傷類別，即根據所有實際遭遇的燒傷類別中，在本章節 E 的燒傷表所列百分比為最高的一項燒傷類別，而**本公司**只會支付**保障計劃**第 E 項所列相關保額。
2. 於本章節 E 的保障與章節 A 項下應付的保障為累加保障。

章節 F — 個人財物

就實際損耗、折舊或陳舊進行扣減或撥備後，**本公司**將按其絕對酌情權對於在該**旅程期**在**旅程**中遺失、被盜或損毀的**個人財物**、**相機**及**攝錄機**進行修復、修理或更換，惟上限為**保障計劃**第 F(a)項所列保額。

章節 F 的特別條款：

1. 假若發生任何**個人財物**、**相機**及**攝錄機**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，並須於索償時向**本公司**提交該損失的書面警方報告。如未能發出此項先決條款規定的通知或提供所需的報告，**本公司**恕不承擔本章節 F 的任何責任。
2. 假若**個人財物**、**相機**及**攝錄機**遺失、被盜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、盜竊或損毀通知**公共交通工具**的承運人，並須於索償時向**本公司**提交由**公共交通工具**的承運人對於該損失發出的書面證明。如未能發出此項先決條款規定的通知或提供所需的報告，**本公司**恕不承擔本章節 F 的任何責任。
3. **本公司**對於在該同一**旅程**內遺失、被盜或損毀的所有**相機**及**攝錄機**最大責任總額，將以**保障計劃**第 F(c)項所列金額為限。
4. **本公司**對於在該同一**旅程**內遺失、被盜或損毀的每件**個人財物**的最大責任，將以**保障計劃**第 F(b)項所列金額為限。
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**第 F(b)項所列金額為限。
6. **本公司**根據本章節 F 對於在同一**旅程**內所有遺失、被盜或損毀的**個人財物**的總責任，不可超逾**保障計劃**第 F(a)項所列保額。
7. 於根據本章節 F 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**、**相機**及**攝錄機**的利益及價值，並按其絕對酌情權處理剩餘價值。

章節 F 的不受保事項：

本章節 F 並不保障：

1. 因**受保人**疏忽所致的遺失、被盜或損毀，當中包括但不限於將**個人財物**、**相機**及**攝錄機**置於無人看管的狀態。
2. 任何原因不明的損失。
3. **個人財物**、**相機**及**攝錄機**因被置於汽車（鎖於車尾箱除外）或**公共交通工具**內或其他公共地方且無人看管而導致的遺失或損毀。
4. 任何**個人財物**、**相機**及**攝錄機**因蟲蛀、蟲蝕、磨損、大氣或氣候狀況、逐漸損耗、機件或電力故障、任何清潔、修復、修理、改造的程序、海關或任何其他機關的充公、扣押或銷毀而導致的遺失或損毀。
5. 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。
6. 任何租借或租賃設備。
7. 在**旅程**前託運或單獨郵寄或以**公共交通工具**（同時運載**受保人**的**公共交通工具**除外）運載的任何**個人財物**、**相機**及**攝錄機**的遺失或損毀。
8. 易碎品之破損或毀壞。
9. **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。
10. 已根據章節 L - 行李延誤就同一事件提出索償的損失。

章節 G — 個人金錢

本公司將賠償**受保人**於**旅程期**在**旅程**中內因發生(i) **意外**、(ii) 盜竊或搶劫而損失**受保人**的現金，惟上限為**保障計劃**第 G 項所列保額。

章節 G 的特別條款：

1. 假若發生任何可能導致本章節 G 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，並須於索償時向**本公司**提交該損失的書面警方報告。如未能發出此項先決條款規定的通知或提供所需的報告，**本公司**恕不承擔本章節 G 的任何責任。
2. **本公司**根據本章節 G 對於同一旅程內引致所有損失的總責任，不可超逾**保障計劃**第 G 項所列保額。

章節 G 的不受保事項：

本章節 G 並不保障：

1. 因**受保人**疏忽所致的損失，當中包括但不限於將**現金**置於無人看管的狀態。
2. 任何原因不明的損失，或因海關或任何其他機關充公或扣押、貨幣貶值或因貨幣兌換交易期間的過失或疏忽而產生不足所致的損失。
3. 因使用或不當使用任何形式的電子貨幣所致的損失，當中包括但不限於任何卡類、電子錢包或等同信貸儲值媒介中所持的信貸價值。
4. **現金**因被置於汽車（鎖於車尾箱除外）或**公共交通工具**內或其他公共地方且無人看管而導致的任何損失。
5. **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。

章節 H — 遺失旅遊證件

本公司將於下列情況向**受保人**補償上限為**保障計劃**章節 H 所列保額：

- (a) 於**旅程期**在**旅程**中補領因遺失或被盜的出入境檢查所需旅遊證件及 / 或車船飛機票的費用，且如不補領則會導致**旅程**延誤；及 / 或
- (b) **受保人**於**旅程期**僅為安排補領(a)所提及的旅遊證件及 / 或車船飛機票而於**香港**以外所引致的合理額外交通費用及 / 或必須的住宿費用；及 / 或
- (c) 於**旅程期**在**旅程**中因遺失或被盜而引致補領**國泰會員計劃**會員證之費用。

章節 H 的特別條款：

1. 假若發生任何可能導致本章節 H 的索償事件，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，並須於索償時向**本公司**提交該損失的書面警方報告。如未能發出此項先決條款規定的通知或提供所需的報告，**本公司**恕不承擔本章節 H 的任何責任。
2. **本公司**根據本章節 H 對於在同一**旅程**內所有損失的總責任，不可超逾**保障計劃**第 H 項所列保額。

章節 H 的不受保事項：

本章節 H 並不保障：

1. 因**受保人**疏忽所致的損失，當中包括但不限於將出入境檢查所需的旅遊證件及 / 或車船飛機票置於無人看管狀態。
2. 任何原因不明的損失。
3. 旅遊證件及 / 或車船飛機票因被置於汽車（鎖於車尾箱除外）或**公共交通工具**內或其他公共地方且無人看管而導致的任何損失。

章節 I — 取消旅程

假若：

- (a) **受保人**、直系家庭成員、擬定同行伙伴或商業伙伴在**保單承保表**所列之生效日後及在**旅程**計劃開始日期前九十(90)天內突然身故；或
 - (b) **受保人**、直系家庭成員、擬定同行伙伴或商業伙伴在**保單承保表**所列之生效日後及在**旅程**計劃開始日期前九十(90)天內遭受身體損傷或患病；或
 - (c) **受保人**在**保單承保表**所列之生效日後及**旅程**計劃開始日期前九十(90)天內，在未能預計地，**受保人**持續被強制隔離；或
 - (d) 在**保單承保表**所列之生效日後及**旅程**計劃開始日期前九十(90)天內，**受保人**須持續地出任陪審員或**受保人**收到出任證人傳票；或
 - (e) 在**保單承保表**所列之生效日後及**旅程**的計劃目的地在**旅程**計劃開始日期前七(7)天內發生未能預計的罷工、暴亂或內亂；或
 - (f) **受保人**的主要住所所在**保單承保表**所列之生效日後及**旅程**計劃開始日期前七(7)天內因火災、水災、地震或類似自然災害而嚴重損毀，且**受保人**就此理應於**旅程**計劃出發日期身在**香港**；或
 - (g) 於**保單承保表**所列之生效日不少於一(1)天後，在未能預計的情況下**旅程**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**將補償**受保人**因預付及被沒收的交通及 / 或住宿費用的損失，及 / 或因更改**旅程**而引致須向**國泰會員計劃**支付的實際費用，惟上限為**保障計劃**第 I 項所列保額。

章節 I 的特別條款：

1. 若旅程取消是由於受保人或擬定同行伙伴的身體損傷或患病，該身體損傷或患病須得到醫生證明該身體損傷或患病令受保人或擬定同行伙伴不適宜旅行或危及其生命或健康。
2. 若旅程取消是由於直系家庭成員或商業伙伴的身體損傷或患病，該身體損傷或患病須得到醫生證明該身體損傷或患病危及其生命。
3. 如未能提供上述先決條件規定的證明，本公司恕不承擔在本章節 I 受保人因預付及被沒收的交通及 / 或住宿費用所致的損失的責任。
4. 假若受保人的損失同屬於多於上述所列項目的保障範圍，本公司於本章節 I 的責任僅限於賠償當中最高的一項損失。
5. 本公司根據本章節 I 對於在同一旅程內所有損失的總責任，不可超逾保障計劃第 I 項所列保額。

章節 I 的不受保事項：

本章節 I 並不保障下列情況的任何金額/損失：

1. 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。
2. 受保人在法律上沒有責任支付的有關款項。
3. 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接取消旅程而產生。
4. 由於接受旅程預訂的旅行代理的疏忽、行為失當或周轉不靈而取消旅程而產生。
5. 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而取消旅程而產生。
6. 由於受保人出現財務困難；或受保人的情況或所承擔的合約責任改變；或受保人不願繼續旅程而直接或間接取消旅程而產生。
7. 因在預訂旅程時，已存在或於當時可合理地預計可能導致旅程取消的事件或情況所致。
8. 已根據章節 B - 醫療費用就同一原因或事件提出索償的損失。

章節 J — 旅程阻礙

(a) 特別活動阻礙：

假若：

- (i) 受保人、直系家庭成員、同行伙伴或商業伙伴突然身故；或
- (ii) 受保人或同行伙伴遭受身體損傷或患病；或
- (iii) 因出現惡劣天氣、自然災難、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及被沒收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 J(a)項所列保額。

章節 J(a)的特別條款：

1. 任何在本章節 J(a)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。
2. 若特別活動阻礙是由於上述 J(a)(iii)提及之罷工、機件故障或遭到騎劫所引致，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。
3. 如未能提供上述先決條款規定的文件，本公司恕不就受保人已預付及被沒收但未享用門票的實際費用而承擔本章節 J(a)內所列的任何責任。

章節 J(a)的不受保事項：

本章節 J(a)並不保障：

1. 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。
2. 受保人在法律上沒有責任支付的有關款項。
3. 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導致缺席特別活動的情況所提出的索償。

(b) 縮短旅程：

若受保人因下列原因於旅程期而須縮短旅程並須在原定回程日前直接返回香港：

- (i) 受保人身故、蒙受身體損傷或患病；或
- (ii) 直系家庭成員、同行伙伴或商業伙伴突然身故、蒙受身體損傷或患病；或
- (iii) 旅程的計劃目的地於旅程期在旅程中發生未能預計的罷工、暴亂、內亂、爆發疫症、遭到騎劫或自然災難而導致受保人不能繼續其計劃的旅程；或
- (iv) 在未能預計的情況下旅程的計劃目的地於旅程期被發出黑色警示。

本公司將補償下列(1)至(3)中其中一項費用，惟金額上限為保障計劃第 J(b)項所列保額：

- (1) 如**受保人**未能提供已預付及被沒收的交通及 / 或住宿費用之明細，將根據**受保人**在返回香港途中通過香港入境處出入境管制站時，或由**受保人**身故日起計，仍未使用的**旅程**天數，按比例計算**受保人**的未使用**旅程**費用；或
- (2) 在**旅程**開始後由**受保人**引致額外的交通及 / 或住宿費用；或
- (3) **受保人**在**旅程**開始後因被沒收交通及 / 或住宿費用所致的損失。

(c) 獎賞損失：

在**旅程**內於計劃目的地發生未能預計的涉及**公共交通工具**營運商的僱員罷工、暴亂、內亂、惡劣天氣、自然災難或爆發疫症而導致**受保人**須取消或縮短其計劃的**旅程**，本公司將補償獎賞損失，惟金額上限為保障計劃第 J(c)項所列保額。

章節 J 的特別條款：

1. 若**旅程**縮短是由於**受保人**或**同行伙伴**的身體損傷或患病，須得到醫生證明該身體損傷或患病令**受保人**或**同行伙伴**不適宜旅行或危及其生命或健康。
2. 若**旅程**縮短是由於直系家庭成員或商業伙伴的身體損傷或患病，須得到醫生證明該身體損傷或患病危及上述人士之生命。
3. 如未能提供上述先決條件規定的醫療證明，本公司恕不承擔在本章節 J，**受保人**所蒙受任何損失的責任。
4. 本公司根據本章節 J 對於在同一**旅程**內引致所有損失的總責任，不可超逾保障計劃第 J 項所列保額。
5. 任何獎賞損失的索償，須出示兌換相關獎賞的正式證明。

章節 J 的不受保事項：

本章節 J 並不保障下列情況的任何金額/損失：

1. **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。
2. 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接引致。
3. 由於接受**旅程**或特別活動預訂的旅行代理的疏忽、行為失當或周轉不靈而引致。
4. 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而引致。
5. 由於**受保人**出現財務困難；或**受保人**的情況或合約附加責任改變；或**受保人**不願繼續**旅程**或特別活動而直接或間接引致。
6. 因在預訂**旅程**或特別活動時或於開始第一日**旅程**或特別活動時，已存在或於當時可合理地預計可能會導致**旅程**或特別活動被阻礙的事件或情況所致的損失。
7. 因違反醫生意見導致的。
8. 已根據章節 K - 旅程延誤就同一原因或事件提出索償的損失。

章節 K — 旅程延誤

假若於**旅程**期在**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**營運商提供的固定路線，並持有由**公共交通工具**營運商發出之有效登機證 / 車船票（列明其計劃離開及 / 或抵達時間、固定路線及目的地），本公司將賠償保障計劃第 K(a) 至 (e)項內其中一(1)項，以較大及適用者為準，惟上限為保障計劃第 K 項相關項目所列之保額。

(a) 延誤現金賠償：

本公司將按照以下方式計算賠償：每連續六(6)個小時延誤按照保障計劃第 K(a)項所列金額賠償。

(b) 損失的旅遊費用：

假若延誤連續二十四(24)個小時後，**受保人**最終決定取消**旅程**，本公司將補償已預付但未享用的交通及酒店住宿費用，惟金額上限為保障計劃第 K(b)項所列金額。

(c) 損失的租用汽車費用：

延誤連續六(6)個小時後，本公司將補償(i) 已預付但未享用的租用汽車費用；或(ii) 延後租賃汽車日期之手續費用，惟金額上限為保障計劃第 K(c)項所列金額。

(d) 損失的酒店住宿費用：

延誤連續十二(12)個小時後，本公司將補償已預付但未享用的酒店住宿費用，惟金額上限為保障計劃第 K(d)項所列金額。

(e) 額外酒店住宿及公共交通工具費用（只適用於香港以外之出發地）：

連續六(6)個小時延誤後，本公司將補償以下任何合理及必須的額外費用：

- (i) 在該出發地引致的額外酒店住宿費用直至**受保人**被獲安排最早可啟程的替代交通工具，及

- (ii) 在該出發地引致的額外**公共交通工具**的費用，乘搭替代交通工具以使他/ 她可抵達**旅程**的原定計劃目的地，惟金額上限為**保障計劃**第 K(e)項所列金額。

旅程延誤事件表：

不能預計的事件	
1	惡劣天氣
2	自然災難
3	涉及 公共交通工具 營運商的僱員罷工
4	公共交通工具 機件故障
5	遭到騎劫
6	機場關閉

章節 K 的特別條款：

- 延誤時數將只參照以下兩者其一的延誤差異作計算：(i)受保人**旅程**的原定行程表計劃抵達的當地時間，與受保人實際抵達同一目的地的當地時間之差異，或(ii)受保人**旅程**的原定行程表計劃離開的當地時間，與受保人實際離開同一目的地的當地時間之差異。
- 如因延誤最終取消**旅程**，延誤時數將只參照以下兩者其一的延誤差異作計算：(i)受保人**旅程**的原定行程表計劃抵達的當地時間，與最早可啟程的由**公共交通工具**安排替代交通工具原定計劃抵達當地時間之差異，或(ii)受保人**旅程**的原定行程表計劃離開的當地時間，與最早可啟程的由**公共交通工具**安排替代交通工具原定計劃離開同一目的地時間之差異。
- 若**旅程**涉及轉乘連串交通工具，總延誤時數將參照受保人**旅程**的原定行程表的最後目的地原定計劃抵達的當地時間，與受保人乘搭最後一程交通工具抵達同一目的地的實際當地時間之差異計算。如因延誤最終取消**旅程**，總延誤時數將參照受保人**旅程**的原定行程表最後目的地的原定計劃抵達的當地時間，與由**公共交通工具**安排乘搭最早可啟程的替代交通工具及最後一程交通工具原定計劃抵達同一目的地的當地時間之差異計算。
- 受保人須採取合理措施縮短任何延誤時間。如未能按照此項先決條款的規定採取合理措施縮短任何延誤時間，本公司恕不承擔本章節 K 的任何責任。
- 任何根據本章節 K 提出的索償，須附上來自與延誤相關的承運人的書面確認書，當中須列明計劃及實際離開所列出發地點的當地時間；及 / 或計劃及實際抵達所列目的地的當地時間；及離開該出發地點及 / 或抵達該目的地的延誤原因。如未能提供此項先決條款規定的書面確認書，本公司恕不承擔本章節 K 的任何責任。
- 假若受保人在同一次延誤中遭遇超過一類章節 K 所列的損失，本公司於本章節 K 的責任僅限於支付在**保障計劃**第 K(a)至 K(e) 項內其中一(i)項。
- 本公司根據本章節 K 在同一**旅程**的總責任，不可超逾**保障計劃**第 K 項所列的保額。

章節 K 的不受保事項：

本章節 K 並不保障：

- 因在預訂**旅程**前已宣佈且於當時可合理地預計可能導致**旅程**延誤的事件或情況所致的損失。
- 已根據章節 J – 旅程阻礙（除 J(a) – 特別活動阻礙以外）提出索償且因同一原因或事件所致的損失。
- 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。
- 受保人在法律上沒有責任支付的有關款項。

章節 L – 行李延誤

於**旅程期**在**旅程**中，假若已託運的行李在受保人抵達**旅程**原定行程表所列香港以外目的地的口岸後，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六(6)個小時，本公司將就每連續六(6)個小時的延誤，向受保人支付**保障計劃**第 L(b)項所列一筆過津貼，惟上限為**保障計劃**第 L(a)項所列保額。

章節 L 的特別條款：

- 根據本章節 L 提出的任何索償，須附上**公共交通工具**營運商發出的書面確認書，以證明相關已託運的行李（於受保人抵達其**旅程**原定行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六(6)個小時。如未能提供此項先決條款規定的書面確認書，本公司恕不承擔本章節 L 的任何責任。
- 本公司根據本章節 L 在同一**旅程**的總責任，不可超逾**保障計劃**章節 L 所列保額。

章節 L 的不受保事項：

本章節 L 並不保障：

- 受保人已收取或準備收取須對行李的延誤、誤送或暫時丟失負責的承運人或營運商所作出的賠償。
- 受保人抵達香港時所發生。

3. 行李的延誤、誤送或暫時丟失屬於原因不明或因海關或任何其他機關充公或扣押而導致。
4. 於有關旅程前託運或單獨郵寄或以公共交通工具（同時運載受保人的公共交通工具除外）運送的行李。
5. 已根據章節 F - 個人財物就同一原因或事件提出索償。

章節 M — 個人責任

假若受保人於旅程期在旅程中發生對任何其他人士造成身體損傷或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，惟上限為保障計劃第 M 項所列保額。

章節 M 的特別條款：

1. 本公司根據本章節 M 在同一旅程的總責任，不可超逾保障計劃章節 M 所列保額。

章節 M 的不受保事項：

本章節 M 並不保障下列賠償：

1. 直系家庭成員或受到受保人監護或控制的人士遭受身體損傷所引起。
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。
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）。

章節 N — 信用卡保障

假若受保人於旅程期在旅程中遭受身體損傷，並因該身體損傷直接及不可避免地於連續十二(12)個月內意外身故，本公司將支付已故受保人的信用卡中因已故受保人於旅程期在旅程中購買商品而結欠的任何未繳結餘，惟上限為保障計劃第 N 項所列保額。

於本章節 N 的保障與章節 A— 個人意外項下應付的保障為累加保障。

章節 N 的不受保事項：

本章節 N 並不保障：

1. 已故受保人的信用卡的未繳費用累計利息或財務費用。
2. 已故受保人的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. 因患病、疾病或細菌感染導致的意外死亡。

章節 O — 租用汽車的免責補償費用

假若受保人於旅程期在旅程中租用汽車期間，在他 / 她控制租用汽車時發生意外令租用汽車損失或損毀，並在法律上須對該租用汽車承擔責任，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，惟上限為保障計劃第 O 項所列保額。

章節 O 的特別條款：

1. 租用汽車須從領有牌照營運的租車代理所租用的。
2. 受保人須持有一份能在租用汽車期間，承擔租用汽車損失或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. 本公司根據本章節 O 在同一旅程的總責任，不可超逾保障計劃章節 O 所列保額。

章節 O 的不受保事項：

本章節 O 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失或損毀，或因超出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失或損毀。
2. 因磨損、逐漸損耗、因蟲蛀或蟲蝕、本身存在的缺陷、潛在的缺陷及損壞而導致的損失或損毀。
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。

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、政變、敵對行為（不論宣戰與否）。
8. 直接參與**罷工 / 暴亂 / 內亂 / 恐怖活動**，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、巨浪衝浪及獨木舟激流。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) **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之職業體育比賽或運動、任何特技活動、偏離滑雪道之越野滑雪活動，
 - (c) 速度競賽（除徒步的競賽外，但不包括超過十公里的跑步、冬季兩項競賽及三項全能運動），
 - (d) 第四(4)級程度或以上之激流漂筏，
 - (e) 任何一般需利用專用裝備的攀石、攀山或跋涉活動，裝備包括但不限於冰爪、十字鎬、錨、螺、登山扣和導繩或頂繩錨固設備等工具，
 - (f) 潛水活動，除非**受保人**持潛水教練專業協會(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**的潛水教練專業協會(PADI)證書（或同類認可的資格）所註明的深度，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，但作為飛機乘客除外。
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。
16. 已於**旅程**安排前已存在、已宣佈或公眾所知的任何事件 / 情況。
17. 愛滋病或愛滋病相關綜合症、任何於人體免疫缺乏病毒(HIV)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。
18. **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。
19. 任何與古巴有關之損失或費用。
20. **核子、化學及生化恐怖活動**。
21. 任何由「世界衛生組織」宣佈為「國際關注公共事件」(PHEIC)的**傳染病或感染性傳染病**（COVID-19 不適用）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)。
22. 任何在**受保期間**以外之**旅程**。

第五部分 — 延期條款

1. 騎劫延期：若**旅程**因**受保人**於**旅程期**在**旅程**中成為**騎劫**的受害者而延誤的情況下，**旅程期**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：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**，**旅程期**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）。

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。
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「國泰里賞全年旅遊保」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，任何重複投保的保單，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，保單持有人 / 受保人應全面配合該調查。倘保單持有人 / 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保單持有人 / 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, C, F, G, H, I, J, K, L, M, N 及 O）：**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. **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）代保單持有人 / 受保人作出授權支付及 / 或支付，則本公司保留權利向保單持有人 / 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。
12. **代位權：**本公司有權以自費方式，以保單持有人 / 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。保單持有人 / 受保人應合作並努力確保此類權利，並不得採取任何損害此類權利的行動。
13. **轉讓：**本保單的任何權益轉讓對本公司並無約束。
14. **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。
15. **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。
16. **地域限制：**適用於在旅程期內旅程中的世界各地。
17. **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。
18. **本保單到期：**本保單於保單承保表所列之「受保期間」完結後終止。
19. **修改：**本公司有權於受保期間內修改包括保費、本保單條款等細則，惟須根據本公司記錄所顯示保單持有人最後所知地址，提前三十(30)日以書面方式通知保單持有人。
20. **保費：**除非保費已支付，本公司在本保單內並無任何責任。

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. **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。
23. **欺詐或錯誤陳述**：由**保單持有人** / **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。
24. **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。
25. **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。
26. **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。
27. **續保本保單**：若**保單持有人**持續繳付保費，除非**本公司**在**續保**日前三十(30)天以書面通知**保單持有人**其保單將不再受**本公司**續保或**本公司**須修訂保障，一(1)份具有相同條款及細則的保單將由**續保**日起自動生效一(1)年。
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。
29. **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。
30. **經貿制裁規定**：當經貿制裁規定或其他法規禁止**本公司**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。

第七部分 — 取消本保單

保單持有人在何時可以取消保單：

保單持有人可於任何時間送達或郵寄書面通知予**本公司**以取消保單，惟在該段**受保期間**並沒有提出索償。如**保單持有人**欲取消保單，**本公司**會以本保單的生效期直至取消日的時間，按下列適用的比率，計算**本公司**在該段期間可收取的慣常的最低保費金額：

慣常最低保費表：

已生效之受保期間	應收保費	
不多於 2 個月	全年保費之	40%
不多於 3 個月		50%
不多於 4 個月		60%
不多於 5 個月		70%
不多於 6 個月		75%
不多於 12 個月		100%

如已根據本保單一般條款第 6 項規定在保單取消日期前已通知**本公司**的有效索償將不會受到影響。

本公司在何時可以取消 閣下的保單：

除了在本保單內或在其他情況下給予**本公司**應有的合法權利外，當出現以下情況時，**本公司**會提前三十(30)日以書面通知**保單持有人**取消其保單，如任何**受保人**或**保單持有人**或**保單持有人的法律代表**：

1. 違反絕對誠信的責任；
2. 在達成本保單合約的事前或當時向**本公司**作出失實聲明；
3. 違反本保單的條文；
4. 在任何保險保單內提出虛假的索償；
5. 在本保單內規定**保單持有人**必須通知**本公司**而**保單持有人**卻沒有遵行的任何行為或疏忽；或

6. 作出任何行為或疏忽，令本公司可根據本保單內規定拒絕支付全部或部份賠償。
本公司會向保單持有人按本公司檔案內的地址發出書面通知。
如本公司取消本保單，則在減去保單持有人於仍受保障期間所需繳付的保費後，餘數會退回。惟此終止不會對其他任何在終止前已提出的索償造成影響。

自動取消：

在保費到期的三十一(31)天內保單持有人不繳付保費，本保單將會被自動取消，而本公司亦毋須發出任何書面通知，該取消保單將由本保單的保費到期的當天生效。

保單承保表內任何列為受保人的保障在以下情況下會被自動終止，當該受保人：

- (a) 不再符合保單內文受保人的釋義；此情況將獲發書面確認，任何沒提供保障的時段的保費將會退回；或
- (b) 身故。

本保單在以下情況下會被自動終止，當該保單持有人：

- (a) 不再符合保單內文保單持有人的釋義；此情況將獲發書面確認，任何沒提供保障的時段的保費將會退回；或
- (b) 身故。

當發生本保單章節 A 內的任何損失，本保單的其他保障將即時終止，惟此終止不會對其他任何由同一意外引致的索償造成影響。

第八部分 — 如何索償



索償人應於事發後三十 (30) 天內於 My Policies 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 My Policies。

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(+852) 3191 6633。

個人意外保障 / 燒傷保障 / 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）
- 國泰會員計劃會籍之書面證明文件（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

- 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

個人財物 / 個人金錢 / 遺失旅遊證件

- 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）
- 由國泰會員計劃簽發收據正本

取消旅程 / 旅程阻礙 / 縮短旅程

- 未使用的特別活動正本門票
- 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 / 取消期間及原因
- 由國泰會員計劃簽發收據正本

旅程延誤 / 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
- 由公共交通工具營運商發出之登機證 / 車船票正本（列明其列明其計劃離開及 / 或抵達時間、固定路線及目的地）
- 由國泰會員計劃簽發收據正本

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

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。

第九部分 — 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，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

第十部分 — 個人資料收集聲明

本公司(「我們」)竭力確保受保人(「閣下」)對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及利用由閣下提供以識別閣下個人的資料(「個人資料」)的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

(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，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，我們亦會收集及使用閣下個人資料以設計及識別能吸引閣下的產品及服務，進行市場或顧客滿意度調查，及發展、建立及管理與其他機構就宣傳推廣、行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

(b) 直接促銷

只會在得到閣下的同意，我們會使用閣下的聯絡資料、人口統計資料、保單資料及繳費資料透過郵寄、電郵、電話或 SMS 短訊方式聯絡閣下以便提供有關我們的保險產品的宣傳推廣。

(c) 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下個人資料作出限定；但在任何適用的法例條文下，閣下的個人資料可能：

- (i) 會被透露予我們相信必須達成以上第 a 及第 b 段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀(當中可能包括在香港以外的第三方)；
- (ii) 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關人員使用；
- (iii) 會提供予保險中介人，閣下可以透過指定系統查閱有關資料；
- (iv) 會給予有關人士以維持公眾安全及法紀；及
- (v) 在閣下同意下提供予其他第三者。

就以上個人資料的轉移，如有適用的地方，則代表閣下亦同意該資料在香港以外地方轉移。

(d) 查閱及更改個人資料

根據個人資料(私隱)條例，閣下有權要求查閱及更改曾給予我們的資料，另除非在個人資料(私隱)條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

安達個人資料私隱主任
香港鰂魚涌英皇道 979 號
太古坊一座 39 樓
電話 (+852) 3191 6800
傳真 (+852) 2519 3565
電郵 Privacy.HK@chubb.com

在我們收到閣下查閱或更改資料的要求後，會在四十(40)天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，它們也會在合理的水平。至於更改資料的要求，則不會收取任何費用。

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, mid-sized 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.

Contact Us

Chubb Insurance Hong Kong Limited
39/F, One Taikoo Place,
979 King's Road,
Quarry Bay, Hong Kong
O (+852) 3191 6800
F (+852) 2560 3565
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
www.chubb.com/hk。

聯絡我們

安達保險香港有限公司
香港鰂魚涌英皇道 979 號
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Cathay Rewards Annual Travel Cover Policy Wording, Hong Kong SAR. Published 02/2024.
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國泰里賞全年旅遊保單條款，香港特別行政區。02/2024 編印。
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