

Cathay Rewards Annual Travel Cover**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.

國泰里賞全年旅遊保

一般不受保事項

適用於所有章节的一般不受保事項：

本保單並不保障因下列各項所致的損失或後繼損失或責任：

1. 任何**受保前已存在之傷病**、先天性或遺傳狀況。
2. 違反**醫生意見**而外出旅遊，或為了獲取醫治或醫療服務而外出旅遊。
3. 自殺、企圖自殺或故意引致自身的**身體損傷**。
4. 因懷孕、墮胎、分娩、流產、不育而引致的任何情況及其所致的其他併發症，整容手術或性病。
5. 牙醫護理（**意外前**為天然及健全的牙齒但因**意外身體損傷**所引致除外）。
6. 精神或神經失常、精神錯亂、精神狀況或任何行為失常。
7. 戰爭（不論宣戰與否）、侵略、外敵行動、內戰、革命、叛亂、暴動、敵對行為（不論宣戰與否）。
8. 直接參與**罷工 / 暴亂 / 內亂 / 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、衝巨浪及獨木舟激流。除非該項活動是由當地合資格的旅遊活動經營者主辦，而且是項活動是開放給一般大眾及遊客參與，而對參與者並無特殊限制的旅遊活動（除身高或一般健康狀況警告外）。在參與活動時，**受保人**必須跟從按照合資格的導師及/或旅遊經營商的指導員之指導和監督，
 - (b) 職業體育賽事或運動，而**受保人**可透過從事該運動而取得報酬、贊助或任何形式的財政報酬、任何特技活動、偏離滑雪道之滑雪活動，
 - (c) 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)級程度之私人水域橡皮艇漂流，
 - (e) 任何一般需利用專用裝備的攀石、攀山或跋涉活動，裝備包括但不限於鉤、鶴嘴鋤、錨、螺、繩索或嚮導等工具，
 - (f) 潛水活動，除非**受保人**持 PADI 證書（或同類認可的資格）、或在合資格的導師指導下陪同之下進行潛水。深度限制不能超過**受保人**的 PADI 證書（或同類認可的資格）所注明的深度，惟在任何情況下都不得超過三十(30)米深及不得單獨進行潛水。
10. 任何政府的禁令或規例，或海關或任何其他機關扣押或破壞。
11. **受保人**的非法、蓄意或惡意行為或魯莽行為或疏忽。
12. **受保人**因服用超越法定水平之酒精或藥物引起的有關損失。
13. 乘搭任何飛機，但作為飛機搭客除外。
14. 任何不誠實或犯罪活動。
15. **受保人**未有減輕損失或本保單之索償。
16. 已於**旅程**安排前的當天或以前已存在、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、任何於人體免疫力衰減症或相關疾病的陽性測試當時或其後開始的任何**身體損傷**或**患病**、或任何其他經性接觸傳染之疾病。
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**傳染病或接觸性傳染病**(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, 惟在該宣布發出前已提供**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**。