



TravelWise Protection Plan (Single-Trip Plan)

Travel Insurance Terms and Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, **We** agree to provide insurance to **You** named in the **Policy Schedule** issued in relation to a **Journey** that commenced and occurred within the **Period of Insurance** subject to the terms and conditions of this **Policy** (the insured **Journey**) and promise to pay indemnity for loss to the extent provided herein.

The **Policy Schedule**, Travel Insurance Terms and Conditions and endorsements (if any), shall constitute the entire contract of insurance (the **Policy**).

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purposes only and shall not apply to persons undertaking expeditions, treks or similar **Journeys**.

BENEFITS

SECTION 1 - EMERGENCY MEDICAL EXPENSES AND ASSISTANCE

1a. Medical Expenses

Under this Section, if **You** sustain an **Injury** or **Sickness** during the insured **Journey** and as a result **You** incur medical expenses for treatment of the said **Injury** or **Sickness** prior to **Your** return to **Hong Kong**, **We** shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for that portion of the medical expenses which:

1. Are incurred by **You** within 365 days from **Your** first sustaining the said **Injury** or **Sickness**; and
2. Constitute **Usual, Reasonable And Customary Medically Necessary Expenses**.

Follow-up Medical Expenses

Following **Your** return to **Hong Kong**, **You** require the follow-up medical treatment for the **Injury** or **Sickness** covered under Section 1a. (Medical Expenses) above (i.e. in addition to the treatment for the **Injury** or **Sickness** **You** first received overseas), then **We** shall also reimburse **You** up to but not exceeding HK\$50,000 for that portion of the follow-up medical expenses which:

1. Are incurred within 90 days of **Your** return to **Hong Kong**; and
2. Constitute **Usual, Reasonable And Customary Medically Necessary Expenses** charged by a **Qualified Medical Practitioner** practicing western medicine.

This Follow-up Medical Expenses benefit shall also be extended to cover the **Medically Necessary Expenses** incurred for a **Chinese Medicine Practitioner** up to HK\$1,800, subject to a maximum of HK\$150 per visit and/or per day.

In no event, however, shall the total amount payable under this Section 1a. (Medical Expenses) exceed 100% of the **Maximum Benefit** as stated in the **Schedule of Benefits**.

1b. Emergency Medical Evacuation

When as a result of an **Injury** sustained or **Sickness** commencing while **You** are traveling overseas during the insured **Journey** and if in **Our** or AIG Travel Asia Pacific (**ATAP**)'s opinion, it is judged medically appropriate to move **You** to another location for medical treatment, or to return **You** to **Hong Kong** or **Your** habitual residence, **We** or **ATAP** shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of **Your** condition. **We** shall pay directly to the medical provider the Covered Expenses for such evacuation.

Covered Expenses are expenses for services provided and/or arranged by **Us** or **ATAP** for the transportation, medical services and medical supplies necessarily incurred as a result of **Your** emergency medical evacuation.

The means of evacuation arranged by **Us** or **ATAP** may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **Us** or **ATAP** and will be based solely upon medical necessity.

You or a person on **Your** behalf must contact **ATAP** at +852 3516 8699 for the arrangement.

1c. Repatriation of Remains

When, as a result of an **Injury** sustained or **Sickness** commencing while **You** are traveling during the insured **Journey**, **You** die during the course of the insured **Journey**, **We** or **ATAP** shall make the necessary arrangements for the return of **Your** remains to **Hong Kong** or **Your** habitual residence or declared country of final destination. **We** shall pay the actual cost incurred for such repatriation.

In addition, **We** shall reimburse **Your** estate for expenses actually incurred at the place of death outside **Hong Kong** for the cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

A person on **Your** behalf must contact **ATAP** at +852 3516 8699 for the arrangement.

1d. Overseas Hospital Cash

We will pay **You** HK\$500 per one day of overseas **Hospital Confinement** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** in the event that **You** are **Confined** in an overseas **Hospital** due to an **Injury** or **Sickness** sustained during the insured **Journey**.

In no event shall the total amount payable under this Section 1d. (Overseas Hospital Cash) exceed the **Maximum Benefit** as stated in the **Schedule of Benefits**.



1e. Compassionate Visit

We will reimburse up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for the reasonable additional **Accommodation** and/or **Travel Ticket** necessarily incurred by one adult **Immediate Family Member** or one **Traveling Companion** of **You** to fly over or stay behind, to be with and/or take care of **You**, following the death, **Serious Injury** or **Serious Sickness** of **You** during the insured **Journey**. This coverage can only be utilized once during the insured **Journey**.

1f. Child Guard

We will reimburse up to the **Maximum Benefit** as stated in the **Schedule of Benefits**, the reasonable additional **Accommodation** and/or travel fare for one **Immediate Family Member** or one **Traveling Companion** to accompany **Your** legitimate child(ren) aged under 15 back to **Hong Kong** in the event of **Confinement** of **You** in an overseas **Hospital** due to **Serious Injury** or **Serious Sickness** and where no other **Immediate Family Member** is available to accompany **Your** child(ren) at the time.

Exclusions Applicable to Section 1 - Emergency Medical Expenses & Assistance

No benefits will be provided:

1. For surgery or medical treatment when in the opinion of the **Qualified Medical Practitioner** treating **You**, the treatment can be reasonably delayed until **Your** return to **Hong Kong**.
2. If the purpose of the insured **Journey** is to obtain medical treatment or the insured **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which **You** are not liable to pay, or any expenses already included in the cost of a scheduled insured **Journey**.
4. For failure to obtain a written medical report from the **Qualified Medical Practitioner**.
5. If **You** refuse to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the insured **Journey** whilst **Your** physical condition at the time of recommendation is fit for travel.
6. For any expenses for a service not approved and arranged by **Us** or **ATAP** except that this exclusion shall be waived in the event **You** or **Your Travelling Companion(s)** cannot contact **ATAP** during an emergency medical situation for reasons beyond **Your** control. In any event, **We** reserve the right to reimburse **You** only for those expenses incurred for service which **We** or **ATAP** would have provided under the same circumstances. (For Section 1b. Emergency Medical Evacuation only).
7. For any expenses incurred for the transportation of **Your** remains not approved and arranged by **Us** or **ATAP**. (For Section 1c. Repatriation of Remains only).
8. For the follow up treatment expenses incurred outside **Hong Kong**.
9. For any additional cost of single or private room accommodation at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone (except for Section 1d. Overseas Hospital Cash) and the like; procurement or use of special braces, appliances or equipment.
10. For any cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions except necessitated by accidental **Injury** occurring during the insured **Journey**.
11. For the same loss under both Section 1e. (Compassionate Visit) and Section 1f. (Child Guard) arising from the same cause.

SECTION 2 - PERSONAL ACCIDENT

2a. Accident While in a Common Carrier

The benefit under this Section is payable to **You** if **You** suffer an **Injury** while riding as a fare paying passenger, and not as pilot, operator or crew member, in or on, or while boarding or alighting from any **Common Carrier** at the time of **Injury** during the insured **Journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table hereunder, but only to the extent and if such **Injury** results in such Event happening to **You** within 90 days after the date of the **Accident**.

This Section is extended to cover an **Injury** sustained by **You** while riding on a carrier arranged by a travel agent or while **You** are driving or riding in an automobile at the time of **Injury** during the insured **Journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table hereunder, but only to the extent and if such **Injury** results in such Event happening to **You** within 90 days after the date of the **Accident**.

2b. Other Accidents

The benefit under this Section is payable only with respect to **Injury** sustained by **You** as a result of an **Accident** other than those **Accidents** referred to in Section 2a. (Accident While in a Common Carrier) during the insured **Journey** which, directly and independently of all other causes shall result in any Event as provided in the Benefit Table hereunder, but only to the extent and if such **Injury** results in the Event happening within 90 days after the date of the **Accident**.

Benefit Table

Accidental Death and Disablement	
Contents	Percentage of Principal Sum
Death	100%
Permanent Total Disablement	100%
Permanent and incurable paralysis of all limbs	100%
Permanent total Loss of sight of one eye or both eyes	100%
Loss of or the Permanent total Loss of Use of one limb	100%
Loss of or the Permanent total Loss of Use of two limbs	100%
Loss of Speech and Loss of Hearing	100%
Permanent total Loss of Hearing in:	
(a) both ears	75%
(b) one ear	15%
Third Degree Burns	



Area	Damage as a Percentage of Total Surface Area	Percentage of Principal Sum
Head	Equal to or greater than 8% damage of total head surface area	100%
	Equal to or greater than 5 % but less than 8% damage of total head surface area	75%
	Equal to or greater than 2% but less than 5% damage of total head surface area	50%
Body (exclude head surface area)	Equal to or greater than 20% damage of total body surface area	100%
	Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation:

1. If more than one of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Principal Sum**) will be payable under this Section and in any event shall not exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.
2. The insurance for **You** under this **Policy** shall terminate upon the occurrence of any loss for which indemnity is payable under any one of the above Events, but such termination shall be without prejudice to any claim originating out of the **Accident** causing such loss.
3. When a limb or organ which had been partially disabled prior to the **Accident** covered under this **Policy** becomes totally disabled as a result of such **Injury**, the **Percentage of Principal Sum** payable shall be determined by **Us** having regard to the extent of disablement caused by the **Injury**. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the **Injury**.
4. If **You** are under 17 years of age on the **Effective Date**, the **Maximum Benefit** payable will be HK\$250,000 subject to the **Percentage of Principal Sum** as stated in the above Benefit Table under Section 2 (Personal Accident).

This Section is extended to cover an **Injury** sustained by **You**:

1. While **You** are travelling directly from **Your** place of residence or place of regular employment in **Hong Kong** to the immigration counter within three hours before the scheduled departure time of the **Common Carrier** in which **You** have arranged to travel for the purpose of commencement of **Your** insured **Journey**.
2. While **You** are travelling directly from the immigration counter in **Hong Kong** to **Your** place of residence or place of regular employment within three hours upon **Your** arrival in **Hong Kong** after completion of **Your** insured **Journey**.

Exposure

If by the reason of any covered **Accident** occurring during the insured **Journey**, **You** are unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure **You** sustain death, loss or disablement within 12 months from the date of **Accident**, **We** will pay in accordance with the Events as stated in the Benefit Table.

Disappearance

If **You** disappear as a result of the disappearance, sinking or wrecking of the **Common Carrier** caused by an **Accident** in which **You** were travelling at the time of the **Accident** during the course of the insured **Journey** and remain missing after 12 months from the date of the **Accident**, and **We** have reason to believe that **You** have died in the **Accident**, **We** will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of **Your** estate that any such payment shall be refunded to **Us** if it is later discovered that **You** did not die as a result of the **Accident**.

Exclusion Applicable to Section 2 - Personal Accident

1. For the purpose of Section 2, in no event shall **We** be liable to pay for any loss caused by an **Injury** or otherwise which is a consequence of any kind of disease or **Sickness**.

SECTION 3 – LOSS OF INCOME BENEFIT

If **You** sustain an **Injury** during the insured **Journey** and upon returning to **Hong Kong**, **You** are unable to return to work in **Your** usual gainful occupation as recommended by a **Qualified Medical Practitioner** for at least seven days from the date **You** intended to resume **Your** work, **We** will pay a weekly income benefit of HK\$1,250 for each full week that **You** are unable to return to work, not exceeding a maximum period of 24 weeks and up to the **Maximum Benefit** as stated in the **Schedule of Benefits**.

Exclusion Applicable to Section 3 – Loss of Income Benefit

No benefits will be provided:

1. When **You** fail to submit official or legal documentation issued by **Your** current employer to prove **Your** employment status.
2. For failure to obtain a written medical report from the **Qualified Medical Practitioner** certifying that **You** are unable to work in **Your** gainful occupation.

SECTION 4 - JOURNEY CANCELLATION AND INTERRUPTION

4a. Journey Cancellation

We shall reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for loss of basic tour fee and/or **Accommodation** paid in advance by **You** and for which **You** are legally liable and which are not recoverable from any other source consequent upon the cancellation of the insured **Journey** necessitated by the occurrence of any of the following, within the period of 90 days before the scheduled departure date of the insured **Journey** (except for sub-paragraphs (3) and (4) below):

1. Death or **Serious Injury** or **Serious Sickness** of **You** and **Your Immediate Family Member, Close Business Partner** or **Traveling Companion**;
2. **You** are summoned as a witness summons or for jury service;



3. Unexpected outbreak of strike by the employees of a **Common Carrier** for the planned insured **Journey**, riot or civil commotion at the planned destination within the period of one week before the departure date of the planned insured **Journey**;
4. Serious damage to **Your** and/or **Traveling Companion's Primary Residence in Hong Kong** from fire, flood, earthquake or similar natural disasters within the period of one week before the departure date of the planned insured **Journey** which requires **Your** and/or **Your Traveling Companion's** presence in the premises on the departure date of the insured **Journey**. This coverage under Section 4a (Journey Cancellation) cannot be utilized once **You** have commenced the insured **Journey**.

4b. Journey Interruption

1. Curtailment Expenses

We shall reimburse **You** up to the **Maximum Benefit** as stated in the Schedule of Benefit for the amount of basic tour fee and/or **Accommodation** forfeited and/or additional travel fare and/or **Accommodation** reasonably and necessarily incurred after the commencement of the insured **Journey** where **You** have to terminate and cut short the insured **Journey** and return to **Hong Kong** as a result of the following reasons:

- (a) Death, **Serious Injury or Serious Sickness** or hijacking of **You** or **Close Business Partner** who is a resident in **Hong Kong**;
- (b) Death, **Serious Injury or Serious Sickness** of **Your Immediate Family Members** or **Traveling Companion**;
- (c) Sudden occurrence of strike by the employees of a **Common Carrier**, unanticipated outbreak of riot or civil commotion, natural disasters at the planned destination which prevents **You** from continuing with **Your** scheduled insured **Journey**.

2. Journey re-arrangement

We shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for additional and reasonable travel fare and/or **Accommodation** incurred after the commencement of the insured **Journey** as a direct result of sudden occurrence of strike by the employees of a **Common Carrier**, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters at the planned destination. Such reimbursement is only payable if the aforesaid expenses are incurred solely for the purpose of the continuation of the travelling to the original planned destination comprised in the insured **Journey**.

Expenses payable under Section 4b.1 (Curtilment Expenses) in relation to the amount of basic tour fee and/or **Accommodation** forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the insured **Journey**. Actual expenses incurred in relation to additional travel fare and/or **Accommodation** for the insured **Journey** payable under both Section 4b.1 (Curtilment Expenses) and 4b.2 (Journey re-arrangement) will be reimbursed up to the **Maximum Benefit** as stated in the **Schedule of Benefits**.

The maximum amount payable under Section 4b.1 (Curtilment Expenses), Section 4b.2 (Journey re-arrangement) shall not in aggregate exceed 100% of the **Maximum Benefit** for Section 4b. (Journey Interruption) as stated in the **Schedule of Benefits**. This coverage Section 4b. (Journey Interruption) is effective only if this insurance is purchased before **You** become aware of any circumstances which can lead to the disruption or interruption of the insured **Journey**.

Exclusions Applicable to Section 4 - Journey Cancellation and Interruption

No benefits will be provided for any loss:

1. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or accommodation.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.
3. That arises from any circumstances leading to the cancellation and/or disruption of **Your** insured **Journey** before the purchase of this travel insurance.
4. That directly or indirectly arises from **Your** failure to notify the travel agent/ tour operator or provider of transportation or accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs 1. to 4. of Section 4a. (Journey Cancellation) or sub- paragraphs (a). to (c). of Section 4b.1. (Curtilment Expenses).
5. In respect of any loss claimed under Section 6a. (Travel Delay), Section 4b.1 (Curtilment Expenses) and Section 4b.2 (Journey re-arrangement) arising from the same cause.

SECTION 5 – PERSONAL EFFECTS

5a. Baggage and Personal Effects

We will pay **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for loss of or damage to baggage, clothing and personal effects, worn, carried by **You** by hand, in trunks, suitcases and like receptacles owned by **You** occurring during the insured **Journey**. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. **We** shall not be liable for more than HK\$3,000 in respect of any one article, pair or set of articles and may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear and depreciation in respect of any item more than one year old from the date of purchase.

Exclusions Applicable to Section 5a - Baggage and Personal Effects

No benefits will be provided for:

1. The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), money (including checks, traveller's checks, etc), plastic money (including the credit value of credit card, Octopus cards, etc), securities, tickets or documents.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **You** to repair, clean or alter any property.
3. Any loss of or damage to hired or leased equipment.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from



- action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
- Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.
 - Any loss of or damage to property which functions normally after it has been fixed or repaired by a third party. With respect to any of **Your** baggage which **You** either intentionally sent by a different **Common Carrier** than the one in which **You** were travelling, or with respect to any baggage, souvenir or other items which **You** mailed or shipped separately.
 - Any loss of **Your** baggage when it is left unattended in a public place or as a result of **Your** failure to take due care and precautions for the safeguarding and security of such property.
 - Any loss of data recorded on tapes, cards, diskettes or otherwise.
 - Breakage or damage to fragile articles.
 - Any loss or damage while in the custody of a hotel or **Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Common Carrier** within three days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
 - Any loss not reported to the police within 24 hours from occurrence of the incident and such police report is not obtained at the place of loss.
 - Loss by any mysterious disappearance.
 - Shortage due to error, omission, exchange or depreciation in value.
 - Receipts of the claimed items submitted which are not in the **Your** name.
 - Any loss claimed under Section 6b (Baggage Delay) and Section 10. (Golf Protection) arising from the same cause.

5b. Personal Money

We will reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for the loss of cash, bank notes, traveller's check and money order occurring during the insured **Journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within 24 hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police.

Exclusions Applicable to Section 5b - Personal Money

No benefits will be provided:

- In respect of any form of the plastic money (including any credit card, Octopus cards, etc) or securities.
- In respect of loss not reported to the police within 24 hours from the occurrence of the incident and such police report is not obtained at the place of loss.
- In respect of shortage due to error, omission, exchange or depreciation in value.
- In respect of loss of traveler's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.
- For loss by any mysterious disappearance.
- In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

5c. Travel Documents

In the event that **You** lose **Your** travel documents and/or **Travel Tickets** during the insured **Journey** as a direct result of robbery, burglary or theft, **We** will reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for:

- The replacement cost of the travel documents and/or **Travel Tickets**; and/or
- Reasonable additional cost of travel expenses and/or **Accommodation** necessarily incurred by **You** for the sole purpose of making necessary travel arrangements for replacing the travel documents.

Exclusion Applicable to Section 5c - Travel Documents

No benefits will be provided:

- If the loss is not reported to the police within 24 hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
- If the lost travel document and/or visa and/or **Travel Tickets** are not needed by **You** to complete to the insured **Journey**.
- For loss by any mysterious disappearance.
- In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
- For both the temporary and permanent versions of the same travel document. In the event of such loss, **You** may claim either one version but not both.

SECTION 6 - DELAY COVERAGE

6a. Travel Delay

We shall pay HK\$300 for the first full five hours of delay, then HK\$700 for each of the following full ten hours of delay up to the **Maximum Benefit** as stated in the **Schedule of Benefits** in the event that the **Common Carrier** in which **You** have arranged to travel is delayed for at least five hours from the departure or arrival time specified in the itinerary provided to **You** by the **Common Carrier**, where such delay is caused directly by inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the **Common Carrier** during the insured **Journey**.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the



Common Carrier to **You** until the actual departure or arrival time of the original **Common Carrier** or the first available alternative transportation offered by that **Common Carrier** management.

You can only claim for either departure or arrival delay of the same delayed **Common Carrier**.

This coverage is effective only if this insurance is purchased before the announcement of any event or occurrence leading up to the relevant delay of the **Common Carrier** by the authorized representative/management of the **Common Carrier**.

Exclusions Applicable to Section 6a - Travel Delay

No benefits will be provided for:

1. **Your** failure to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.
2. Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
3. Any loss arising from late arrival of **You** at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **Common Carrier**).
4. Any loss arising from failure of **You** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.
5. Any consequential loss arising from the late arrival of a preceding **Common Carrier** that causes subsequent delays/misconnections of each **Common Carrier** in which **You** have arranged to travel during the course of the insured **Journey**.
6. Any loss claimed under Section 4b.2 (Journey Re-arrangement) arising from the same cause.

6b. Baggage Delay

We shall pay the **Maximum Benefit** as stated in the **Schedule of Benefits** in consequence of temporary deprivation of the **Your** baggage for over ten hours from the time of arrival at the destination due to the misdirection in delivery of the baggage by a **Common Carrier** on or in which **You** are traveling during the insured **Journey**. This benefit can only be utilized once during the insured **Journey**.

Exclusions Applicable to Section 6b - Baggage Delay

No benefits will be provided:

1. **Your** failure to obtain written confirmation from the **Common Carrier** as to the number of hours and the reason for such delay.
2. With respect to any of **Your** baggage which **You** either intentionally sent by a different **Common Carrier** than the one in which **You** were travelling, or with respect to any baggage, souvenir or other items which **You** mailed or shipped separately.
3. For any loss claimed under Section 5a (Baggage and Personal Effects) and Section 10. (Golf Protection) arising from the same cause.

SECTION 7 – PERSONAL LIABILITY

We shall indemnify **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for legal liability to a third party arising during the insured **Journey** as a result of:

1. Death or accidental bodily **Injury** to a third party;
2. Accidental loss of or damage to property of a third party.

However, **You** must not make any offer or promise of payment or admit **Your** fault to any other party, or become involved in any litigation without **Our** written approval.

Exclusions Applicable to Section 7 - Personal Liability

No benefits will be provided for:

1. Property of any person who is **Your Immediate Family Member** or employer or deemed by law to be **Your** employee.
2. Liability to any person who is **You, Your Immediate Family Member** or employer or deemed by law to be **Your** employee.
3. Property which belongs to **You** or is in **Your** care of custody or control.
4. Any liability assumed under contract.
5. Liability relating to the willful, malicious, or unlawful act on the part of **You**.
6. Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.
7. Liability arising from the undertaking of any trade, business or profession.
8. Liability arising from any criminal acts.

SECTION 8 – CREDIT CARD PROTECTION

In the event of a claim payable for the accidental death of **You** under Section 2 (Personal Accident), **We** shall also reimburse **Your** estate for any outstanding balance charged to **Your** credit card(s) for goods purchased by **You** during the insured **Journey** up to the **Maximum Benefit** stated in the **Schedule of Benefits**.

Exclusions Applicable to Section 8 – Credit Card Protection

No benefits will be provided for any of the followings:

1. Interest accrued or financial charges on the outstanding expenses.
2. Where this cover is available under any other insurance policy.
3. An accidental death which is a consequence of any kind of disease or **Sickness**.

SECTION 9 – LOSS OF HOME CONTENT

We shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss or damage to household contents owned, used or worn by **You** contained within **Your Primary Residence** in **Hong Kong** as a direct result of burglary while **You** are traveling on the insured **Journey**. Such loss must be reported to the police and supported by written documentation and report from the police.

We may make payment or at its opinion reinstate or repair subject to due allowance for wear and tear and depreciation in respect of articles more than one year old.

Exclusions Applicable to Section 9 - Loss of Home Content

No benefits will be provided:

1. Arising out of burglary while **Your Primary Residence in Hong Kong** or any part thereof is unoccupied for more than 30 days from or prior to the departure date of the insured **Journey**.
2. For any loss/ damage of bonds, bills of exchange, cash, coins, cheques, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile / portable telephone, **Travel Tickets**, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise.
3. For any loss not reported to the police within 24 hours after **You** return back to **Hong Kong** after the insured **Journey** and a police report for such loss not having been obtained.
4. For shortage due to error, omission, exchange or depreciation in value.
5. For special equipment or apparatus used in connection with any profession, business or employment, or items which are insured under a separate insurance policy.
6. For malicious damage or vandalism by any person lawfully in the **Primary Residence in Hong Kong**.
7. For loss arising from **You** not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **Your** home contents within **Your Primary Residence in Hong Kong** to avoid or to minimize any claim and loss under this **Policy**.

SECTION 10 – GOLF PROTECTION (OPTIONAL BENEFIT)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule.

10a. Golf Baggage

We will pay **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for theft of or damage to any **Golf Baggage** carried by **You** during an insured **Journey**. If any damaged article of **Golf Baggage** is proven to be beyond economical repair, a claim will be dealt with as if such article was lost. We may make payment or at its opinion reinstate or repair such article subject to due allowance for wear and tear.

10b. Hire Golf Equipment

We will reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for the cost of hiring **Golf Equipment** if **Your Golf Equipment** is lost, stolen or damaged during the insured **Journey**.

10c. Loss of Green Fees

We shall reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for the amount of any green fees or golf tuition fees or any fees for hiring any **Golf Equipment** in connection with such golf course or tuition, which was paid in advance by **You** but not refundable or subsequently forfeited in the event **You** are not able to take part in or use such golf course or tuition during the insured **Journey** due to the **Serious Injury or Serious Sickness of You**.

The amount of reimbursement payable by **Us** will be calculated in proportion to the number of days of such golf course or tuition not taken part or unused by **You**.

Exclusions Applicable to Section 10. – Golf Protection

No benefits will be provided:

1. For **Accidental** breakage or damage of the **Golf Baggage** or **Golf Equipment** while in use.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **You** to repair, clean or alter any **Golf Baggage** or **Golf Equipment**.
3. Any loss of or damage to hired or leased **Golf Baggage** or **Golf Equipment**.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
5. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.
6. Any loss of or damage to **Golf Baggage** or **Golf Equipment** which functions normally after it has been fixed or repaired by a third party.
7. With respect to any of **Your** baggage which **You** either intentionally sent by a different **Common Carrier** than the one in which **You** were travelling, or with respect to any baggage, souvenir or other items which **You** mailed or shipped separately.
8. Any loss of **Your Golf Baggage** or **Golf Equipment** when it is left unattended in a public place or as a result of **Your** failure to take due care and precautions for the safeguarding and security of such property.
9. Any loss or damage while in the custody of a hotel or **Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Common Carrier** within three days and a Property Irregularity Report is obtained if the event occurred in an airline.
10. Any loss not reported to the police within 24 hours from occurrence of the incident and such police report is not obtained at the place of loss.
11. For the same loss under Section 5a. (Baggage and Personal Effects) and Section 6b (Baggage Delay) arising from the same cause.
12. Loss by any mysterious disappearance.
13. Receipts submitted which are not in **Your** name.

SECTION 11 – CRUISE VACATION (OPTIONAL BENEFIT)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule.

11a. Additional Journey Cancellation and Interruption

The **Maximum Benefit** of Section 4 (Journey Cancellation and Interruption) shall be increased by the **Maximum Benefit** of this benefit as stated in the **Schedule of Benefits** for this Section 11a. (Additional Journey Cancellation and Interruption).

All exclusions applicable to Section 4 (Journey Cancellation and Interruption) are applicable under this section.

11b. Cruise Cancellation and Interruption

We shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for forfeiture of payments made in relation to the cruise tour and /or additional and reasonable travel fare incurred by **You** to go to the next scheduled destination of the cruise tour, if any, for the purpose of re-joining the cruise tour in the event that the **Common Carrier** in which **You** have arranged to travel to board the cruise is delayed for at least eight hours from the scheduled arrival time specified in the itinerary due to inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the **Common Carrier** during the insured **Journey** which solely and directly caused **You** to be unable to board the cruise at the designated boarding port in consequence.

The forfeiture of payments payable under Section 11b. (Cruise Cancellation and Interruption) will be calculated in proportion to the number of days of absence on the cruise.

Exclusions Applicable to Section 11b - Cruise Cancellation and Interruption

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.
2. If **You** fail to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.
3. In respect of any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
4. In respect of any loss arising from late arrival of **You** at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **Common Carrier**).
5. Arising from failure of **You** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.
6. In respect of any loss claimed under Section 4 (Journey Cancellation and Interruption) arising from the same cause.

11c. Excursion Tour Cancellation

We will pay **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the forfeiture of payments made in relation to the excursion tour organized by the cruise management if the excursion tour is cancelled due to **Injury** or **Sickness** of **You** or inclement weather at the planned destination.

Exclusions Applicable to Section 11c - Excursion Tour Cancellation

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.

11d. Satellite Phone Fee

We shall reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for satellite phone call expenses incurred by **You** whilst on board a cruise during the insured **Journey**, in the event that **You** must return directly to **Hong Kong** following **Injury** or **Sickness** of **You** or **Your Travelling Companion** which prevents **You** from continuing the insured **Journey**.

Exclusions applicable to Section 11d. Satellite Phone Fee:

No benefits shall be provided for any loss:

1. For failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by **You**.
2. For failure to obtain and provide a written report from the **Qualified Medical Practitioner** certifying the **Injury** or **Sickness** suffered by **You** or **Your Travelling Companion** whilst on board the cruise.
3. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, **Common Carrier**, travel agent or any other provider of travel and/or accommodation.
4. That arises from any circumstances leading to the cancellation and/or disruption of **Your** insured **Journey** before the purchase of this travel insurance.

SECTION 12 – SCUBA DIVING (OPTIONAL BENEFIT)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule.

12a. Dive Tour

We will pay up to **Maximum Benefits** stated in the **Schedule of Benefits** in respect of proportionate loss of **Your** irrecoverable dive tour costs paid or contracted to be paid prior to the insured **Journey** if **You** are certified by a **Qualified Medical Practitioner** as being unfit to dive due to **Sickness** or **Injury** during the insured **Journey**.

If the **Sickness** and **Injury** occurred during diving, **You** shall be diving:

1. Under the direction of an accredited diving instructor or dive guide and up to depths of 18 metres; or
2. Within the maximum depths for which **You** are certified to dive by an accredited diving instructor.

Exclusions Applicable to 12a - Dive Tour:

No benefits shall be provided for any loss:

1. Where a medical certificate has not been obtained from a **Qualified Medical Practitioner** confirming that cancellation or interruption of the dive tour is medically necessary.

12b. Equipment Hire

We will pay You up to the Maximum Benefits stated in the Schedule of Benefits in respect of the costs of hiring Diving Equipment as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of Your Diving Equipment during the insured Journey.

Exclusions Applicable to 12b - Equipment Hire

No benefits shall be provided for any loss:

1. If **You** do not exercise reasonable care and safety and supervision of **Your** own property;
2. For loss, destruction, damage or theft of **Your Diving Equipment** left unattended in a public place, or place where members of the general public have access;
3. If **You** do not obtain a written police report within 24 hours of the discovery in the event of loss or theft of **Your Diving Equipment**;
4. If **Your Diving Equipment** is lost, damaged or delayed in transit and **You** do not:
 - (a) Notify the carrier (airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in case of an airline) or,
 - (b) Follow up in writing within seven days to obtain a written carriers report or Property Irregularity Report in case of an airline), if **You** are unable to obtain one immediately after the loss occurs.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS, INJURY, DAMAGE OR LIABILITY SUFFERED AND/OR SUSTAINED BY OR ARISING DIRECTLY OR INDIRECTLY AS A RESULT OF OR IN CONNECTION WITH ANY OF THE FOLLOWING:

1. **War**, civil **War**, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. This **Policy** will not cover any loss, **Injury**, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, Crimea region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region.
3. This **Policy** will not cover any claim, loss, **Injury**, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, Crimea Region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region
4. **We** shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us**, **Our** parent company or **Our** ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America;
5. Any epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organization or by any official governmental body or health authority; any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); the threat or fear of any such epidemic, pandemic, disease or event; or any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
6. Any illegal or unlawful act by **You** or confiscation, detention, destruction by customs or other authorities;
7. Any prohibition or regulations by any government; any breach of government regulation or any failure by **You** to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a **Common Carrier**, riot or civil commotion, inclement weather, natural disasters, or epidemic;
8. Any **Terrorist Act** except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) and Section 8 (Credit Card Protection).
9. **You** are not taking all reasonable efforts to safeguard **Your** property/money, to avoid **Injury** or to minimize any claim under this insurance;
10. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where **You** would or could earn income or remuneration from engaging in such sport as a source of income;
11. Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a **Qualified Medical Practitioner**;
12. Pregnancy or childbirth, and any **Injury** or **Sickness** associated with pregnancy or childbirth;
13. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
14. Any **Pre-existing Condition**, congenital and heredity condition;
15. **AIDS** or any **Injury** or **Sickness** commencing in the presence of a sero positive test for HIV and related disease, sexually transmitted disease;
16. Psychosis, sleep disturbance disorder, mental or nervous disorders;
17. **You** engaging in naval, military or airforce service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
18. Any medical treatment received during an insured **Journey** which was made for the purpose of receiving medical treatment or if the insured **Journey** was undertaken while **You** were unfit to travel; or **You** are travelling against the advice of a **Qualified Medical Practitioner**;
19. Any loss and expenses that can be reimbursed or recovered from any other source except for Section 1d (Overseas Hospital Cash), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) and Section 6 (Delay Coverage);
20. **You** are a People's Republic of China passport holder and travel to/within People's Republic of China (except **Hong Kong**,

Taiwan and **Macau**). However, this exclusion will be waived if **You** have an official document issued by an overseas government other than the People's Republic of China (except **Hong Kong**, Taiwan and **Macau**) as proof that **You** are a legal resident of the respective country but travelling with a People's Republic of China passport.

DEFINITIONS

“**Accident**” means an unforeseen and involuntary event which causes an **Injury** during an insured **Journey**.

“**Accommodation**” means room charge only.

“**Acquired Immune Deficiency Syndrome**” or “**AIDS**” shall have the meanings assigned to it by the World Health Organization including **Opportunistic Infection**, **Malignant Neoplasm**, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or **Sickness** in the presence of a sero-positive test for HIV.

“**ATAP**” means AIG Travel Asia Pacific Pte. Ltd

“**Chinese Medicine Practitioner**” shall mean any Chinese bonesetter, acupuncturist or Chinese medicine practitioner who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549, Laws of **Hong Kong**), but excluding a Chinese medicine practitioner who is **You** or **Your Immediate Family Member**.

“**Close Business Partner**” shall mean a **Close Business Partner** of **You** proved as such to the satisfaction of **Us** on the basis of business registration or corporate registration documentation acceptable to **Us**.

“**Common Carrier**” shall mean any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

“**Confinement**” or “**Confined**” means the period **You** are registered as an in-patient in a **Hospital** because of a medical necessity under the professional care of a **Qualified Medical Practitioner** and which the **Hospital** levies a charge for room and board for the treatment of an **Injury** or **Sickness** for such **Confinement**.

“**Diving Equipment**” means self-contained underwater breathing apparatus, buoyancy compensators, weight belt and weights, fins, masks, snorkels, knives, torches, and flares, surface markers, buoys and reels, wet and dry suits, pressure and depth gauges, compasses, and dive computers.

“**Effective Date**” means either 1) the issue date of the **Policy** or 2) the date the **Journey** Cancellation benefit becomes effective, whichever is later.

“**Golf Baggage**” means golf clubs and golf bags.

“**Golf Equipment**” means any golf club, golf bag or golf trolley (other than self-propelled caddie car).

“**Hong Kong**” means the Hong Kong Special Administrative Region or the HKSAR.

“**Hospital**” shall mean a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or a place for alcoholics or drug addicts, or for any similar purpose) operated pursuant to law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24 hours nursing service and medical supervision.

“**Immediate Family Member**” means **Your** spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild, legal guardian.

“**Injury**” shall mean the bodily injury sustained in an **Accident** directly and independently of all other causes.

“**Journey**” wherever used in this **Policy** shall mean the period of travel commencing from when **You** leave an immigration counter of **Hong Kong** for the purpose of commencement of **Your** journey until **Your** arrival at any immigration counter of **Hong Kong** after the said journey or the expiry date of the **Period of Insurance**, whichever first occurs.

“**Loss of**” or “**Loss of Use**” shall mean the **Permanent** total functional disablement or complete and **Permanent** physical severance of a hand at or above the wrists or of a foot at or ankle joints, and as used with reference to eyes, shall mean the entire and irrecoverable loss of sight.

“**Loss of Hearing**” shall mean **Permanent** irrecoverable loss of hearing where:

If a db - Hearing loss at 500 Hertz If b db - Hearing loss at 1,000 Hertz

If c db - Hearing loss at 2,000 Hertz If d db - Hearing loss at 4,000 Hertz

1/6 of (a+2b+2c+d) is above 80dB.

“**Loss of Speech**” shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

“**Macau**” means the Macau Special Administrative Region or the Macau SAR.

“**Malignant Neoplasm**” shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of **Acquired Immune Deficiency Syndrome**.

“**Maximum Benefit**” means the maximum benefit amount of each of the benefits covered under this **Policy** as stated in the **Schedule of Benefits**.

“**Medically Necessary Expenses**” means expenses incurred and paid by **You** to a legally **Qualified Medical Practitioner**, physician, surgeon, nurse, **Hospital** and/or ambulance service for medical, surgical, X-ray, **Hospital** or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by **Injury**, and excluding any expenses incurred under Section 1b. (Emergency Medical Evacuation) and Section 1c. (Repatriation of Remains) of this **Policy**. All treatment must be prescribed by a **Qualified Medical Practitioner** in order for expenses to be reimbursed under this **Policy**. Provided that in the event **You** becomes entitled to a refund of all or part of such expenses from any other source, **We** will only be liable for the excess of the amount recoverable from such other sources.

“**Opportunistic Infection**” shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

“**Percentage of Principal Sum**” is the Percentage of Principal Sum as stated in the Benefit Table in Section 2 (Personal Accident) herein used to calculate the **Maximum Benefits** payable.

“**Period of Insurance**” means the Period of Insurance under the Policy Schedule attached to the Policy.

“**Permanent**” shall mean lasting 12 consecutive months from the date of an **Accident** and at the expiry of the 12 months period being beyond any hope of improvement.

“**Permanent Total Disablement**” shall mean disablement which commences 90 days from the date of the **Accident** and which is

Permanent and which entirely prevents **You** from attending to any business or gainful occupation of any and every kind or if **You** have no business or occupation from attending to any duties, which would normally be carried out by **You** in **Your** daily life.

“Policy” means this policy and any other documents referred to in Clause 1 of the General Provision section.

“Policy Schedule” means the attachment to this **Policy** entitled -Policy Schedule and may be amended by **Us** from time to time.

“Pre-existing Condition” means any condition for which **You**, **Immediate Family Member**, **Close Business Partner** or **Travelling Companion** received from or were recommended by a **Qualified Medical Practitioner** prior to the **Effective Date** of this **Policy** for: a) any medical treatment; b) any diagnosis; c) any consultation; or d) any prescribed drugs leading to a claim under this **Policy**; or any **Symptom** which existed prior to the **Effective Date** leading to a claim under this **Policy**.

“Primary Residence” means the house or building permanently occupied by **You** for the sole purpose of private dwelling.

“Principal Sum” means the **Maximum Benefit**.

“Qualified Medical Practitioner” shall mean any person legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a Qualified Medical Practitioner who is **You** or an **Immediate Family Member** of **You**.

“Schedule of Benefits” means the Schedule of Benefits under the **Policy Schedule** attached to the **Policy** and may be amended by **Us** from time to time.

“Serious Injury or Serious Sickness” means an **Injury** or **Sickness** for which **You** or **Your Travelling Companion** requires treatment and which is certified by a **Qualified Medical Practitioner** as being dangerous to life and as rendering **You** unfit to travel or continue with **Your** original insured **Journey**. When **Serious Injury or Serious Sickness** is applied to **Your Immediate Family Member(s)** or **Close Business Partner**, it shall mean **Injury** or **Sickness** for which **Your Immediate Family Member** or **Close Business Partner** requires treatment and certified by a **Qualified Medical Practitioner** as being dangerous to life and which results in **Your** discontinuation or cancellation of **Your** original insured **Journey**.

“Sickness” means a sickness or disease which is contracted during the insured **Journey** directly and independently of any other cause and which commences during the insured **Journey**.

“Symptom” means a sign or an indication of disorder or disease experienced by an individual.

“Terrorist Act” shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. **Terrorist Act** also includes any act, which is verified or recognized by the (relevant) government as an act of terrorism.

“Third Degree Burns” shall mean full thickness skin destruction due to burns.

“Travelling Companion” shall mean the person who is accompanying **You** for the whole insured **Journey**.

“Travel Ticket” means an economy class travel ticket purchased for traveling on any **Common Carrier**.

“Usual, Reasonable And Customary” shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of **You** under the care, supervision, or order of a **Qualified Medical Practitioner**; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.

“War” shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

“We” or **“Our”** or **“Us”** means AIG Insurance **Hong Kong** Limited.

“You” or **“Your”** means the Insured Person(s) named in the **Policy** Schedule or subsequently endorsed herein.

GENERAL CONDITIONS

1. At the time this insurance becomes effective, **You** must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured **Journey**, otherwise any claim could be forfeited.
2. No refund of premium is allowed once the **Policy** has been issued.
3. This **Policy** may not be renewed or extended. However, if any circumstance exists during the insured **Journey** which is outside **Your** control and the insured **Journey** is extended beyond the **Period of Insurance** stated in the **Policy Schedule**, **We** will automatically extend the **Period of Insurance** for a maximum ten consecutive days without charge for such an extended period as is reasonably necessary for completion of **Your** insured **Journey**.
4. During the **Period of Insurance**, if more than one **Journey** commenced, insured **Journey** shall mean and refer only to the **Journey** that commenced earliest.
5. The insured **Journey** must be commenced from **Hong Kong**.
6. If **You** are covered under more than one comprehensive voluntary travel insurance **Policy** underwritten by **Us** for the same trip, only the travel insurance **Policy** with the greatest compensation will apply and benefits thereunder be payable.
7. The **Policy** is only valid for conventional leisure travel or business travel (limited to administrative duty) purposes only and shall not apply to persons undertaking expeditions, treks or similar **Journeys**.
8. The maximum period of an insured **Journey** cannot exceed 182 days per **Journey**.
9. Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole **Policy** being void from inception.

GENERAL PROVISIONS

1. ENTIRE CONTRACT

The **Policy** Schedule, Travel Insurance Terms and Conditions, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the **Policy** or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by **Us** and such approval is endorsed hereon.

2. ELIGIBILITY



Age limit: 70 years old or below.

Family Plan: a legal couple and all of their legitimate children aged under 17.

3. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to **Us** within 30 days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to **Us**.

4. FORMS FOR PROOF OF LOSS

We, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by **Us** for filing proofs of loss. If such forms are not so furnished within 15 days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this **Policy** as to proof of loss upon submitting within the time fixed in this **Policy** for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by **Us** shall be furnished at the expense of **You** or **Your** legal personal representatives and shall be in such form and of such nature as **We** may prescribe.

5. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to **Us** by **You** at **Our** said office in case of a claim for such loss within 60 days after the termination of the period for which **We** are liable. If it shall be shown not to have been reasonably possible to give such notice within such time by **You**, such proof must be furnished as soon as reasonable possible and within one year after the date of such loss.

6. SUFFICIENCY OF NOTICE

Such notice by or on behalf of **You** given to **Us**, with particulars sufficient to identify **You** shall be deemed to be notice to **Us**. Failure to give notice within the time provided in this **Policy** shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

7. IMMEDIATE PAYMENT OF INDEMNITIES

All indemnities provided in this **Policy** for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

8. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to **Your** estate. All other indemnities shall be payable to **You** except for Emergency Medical Evacuation and Repatriation of Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this **Policy**.

9. FRAUDULENT CLAIMS

If the claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefit under this **Policy**, all benefit in respect of such claims shall be forfeited.

10. RIGHT OF RECOVERY

In the event that authorization of payment and/or payment is made by **Us** and/or **Our** authorized representative for a claim which is not covered under this **Policy** or when the limit of liability of this insurance is exceeded, **We** reserve the right to recover the said sum or excess from **You**.

11. RIGHTS OF THIRD PARTIES

Nothing in this **Policy** is intended to confer a direct enforceable benefit on any party other than **You** and **Us**, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that **We** and **You** alone have the right to amend this **Policy** by agreement or (if any such rights exist in the **Policy**) to cancel or terminate the **Policy**, without giving notice, or requiring the consent of any other person.

12. MEDICAL EXAMINATION AND TREATMENT

We at **Our** own expense shall have the right and opportunity to conduct medical examination on **You** when and as often as it may reasonably require during a pending claim under this **Policy** and to make an autopsy in the case of death where it is not forbidden by law. **You** shall as soon as possible after the occurrence of any **Injury** or **Sickness** obtain and follow the advice of a duly **Qualified Medical Practitioner** and **We** shall not be liable for any consequences arising by reason of **Your** failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

13. SUBROGATION

In the event of any payment under this **Policy**, **We** shall be subrogated to all **Your** rights of recovery therefore against any person or organization and **You** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. **You** shall take no action after the loss to prejudice such rights.

14. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this **Policy**. No such action shall be brought after the expiration of three years after the time written proof of loss is required to be furnished.

15. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of **Hong Kong**, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this **Policy** shall invalidate all claims hereunder.

17. POLICY INTERPRETATION

This **Policy** is subject to the laws of the **Hong Kong** and the parties hereto agree to submit to the jurisdiction of the courts of the **Hong Kong**.

18. ASSIGNMENT

No notice of assignment of interest under this **Policy** shall be binding upon **Us** unless and until the original or a duplicate thereof is filed at the Home Office of AIG Insurance Hong Kong Limited, 7/F, One Island East, 18 Westlands Road, Island East, **Hong Kong** and **Our** consent to such assignment is endorsed. **We** do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of **Us** shall be used in defense of any claim arising under this **Policy**, unless such provision is incorporated in full in this **Policy**.

19. DATA PRIVACY

You/ Policyholder / Applicant agree(s) that:

- (a) The personal data collected during the application process or administration of this **Policy** may be used by AIG Insurance Hong Kong for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
- (b) AIG Insurance Hong Kong may use **Your** / the Policyholder's / the Applicant's contact details (name, address, phone number and e-mail address) to contact such person about other insurance products provided by the AIG group (assuming AIG Insurance Hong Kong has obtained the agreement of **You** / the Policyholder / the Applicant to use such contact details for this purpose).
- (c) AIG Insurance Hong Kong may transfer the personal data to the following classes of persons (whether based in **Hong Kong** or overseas) for the purpose identified:
 - i) Third parties providing services related to the administration of this **Policy**, including reinsurers (per (a) above);
 - ii) Financial institutions for the purpose of processing this **Policy** and obtaining policy payments (per (a) above);
 - iii) In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per (a) above);
 - iv) For the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the AIG group;
 - v) Another member of the AIG group (for all of the purposes stated in (a) and (b)) in any country; or
 - vi) Other parties referred to in AIG Insurance Hong Kong's Data Privacy Policy for the purposes stated therein.
- (d) **You** / the Policyholder / the Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG Insurance Hong Kong with any comments in relation to the services it provides. The full version of AIG Insurance Hong Kong's Data Privacy Policy can be found at www.aig.com.hk.

20. CLERICAL ERROR

Clerical errors by **Us** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

Copyright in this Travel Insurance Terms and Conditions is reserved. No part of this Travel Insurance Terms and Conditions may be reproduced in whole or part without the express consent of AIG Insurance Hong Kong Limited



TravelWise Protection Plan (Annual Plan)

Travel Insurance Terms and Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, **We** agree to provide insurance to **You** named in the **Policy Schedule** issued in relation to a **Journey** that commenced and occurred within the **Period of Insurance** subject to the terms and conditions of this **Policy** (the insured **Journey**) and promise to pay indemnity for loss to the extent provided herein.

The **Policy Schedule**, Travel Insurance Terms and Conditions and endorsements (if any), shall constitute the entire contract of insurance (the **Policy**).

This insurance is only valid for conventional leisure travel or business travel (limited to administrative duty) purposes only and shall not apply to persons undertaking expeditions, treks or similar **Journeys**.

BENEFITS

SECTION 1 - EMERGENCY MEDICAL EXPENSES AND ASSISTANCE

1a. Medical Expenses

Under this Section, if **You** sustain an **Injury** or **Sickness** during the insured **Journey** and as a result **You** incur medical expenses for treatment of the said **Injury** or **Sickness** prior to **Your** return to **Hong Kong**, **We** shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for that portion of the medical expenses which:

1. Are incurred by **You** within 365 days from **Your** first sustaining the said **Injury** or **Sickness**; and
2. Constitute **Usual, Reasonable And Customary Medically Necessary Expenses**.

Follow-up Medical Expenses

Following **Your** return to **Hong Kong**, **You** require the follow-up medical treatment for the **Injury** or **Sickness** covered under Section 1a. (Medical Expenses) above (i.e. in addition to the treatment for the **Injury** or **Sickness** **You** first received overseas), then **We** shall also reimburse **You** up to but not exceeding HK\$50,000 for that portion of the follow-up medical expenses which:

1. Are incurred within 90 days of **Your** return to **Hong Kong**; and
2. Constitute **Usual, Reasonable And Customary Medically Necessary Expenses** charged by a **Qualified Medical Practitioner** practicing western medicine.

This Follow-up Medical Expenses benefit shall also be extended to cover the **Medically Necessary Expenses** incurred for a **Chinese Medicine Practitioner** up to HK\$1,800, subject to a maximum of HK\$150 per visit and/or per day.

In no event, however, shall the total amount payable under this Section 1a. (Medical Expenses) exceed 100% of the **Maximum Benefit** as stated in the **Schedule of Benefits**.

1b. Emergency Medical Evacuation

When as a result of an **Injury** sustained or **Sickness** commencing while **You** are traveling overseas during the insured **Journey** and if in **Our** or AIG Travel Asia Pacific (**ATAP**)'s opinion, it is judged medically appropriate to move **You** to another location for medical treatment, or to return **You** to **Hong Kong** or **Your** habitual residence, **We** or **ATAP** shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of **Your** condition. **We** shall pay directly to the medical provider the Covered Expenses for such evacuation.

Covered Expenses are expenses for services provided and/or arranged by **Us** or **ATAP** for the transportation, medical services and medical supplies necessarily incurred as a result of **Your** emergency medical evacuation.

The means of evacuation arranged by **Us** or **ATAP** may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **Us** or **ATAP** and will be based solely upon medical necessity.

You or a person on **Your** behalf must contact **ATAP** at +852 3516 8699 for the arrangement.

1c. Repatriation of Remains

When, as a result of an **Injury** sustained or **Sickness** commencing while **You** are traveling during the insured **Journey**, **You** die during the course of the insured **Journey**, **We** or **ATAP** shall make the necessary arrangements for the return of **Your** remains to **Hong Kong** or **Your** habitual residence or declared country of final destination. **We** shall pay the actual cost incurred for such repatriation.

In addition, **We** shall reimburse **Your** estate for expenses actually incurred at the place of death outside **Hong Kong** for the cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

A person on **Your** behalf must contact **ATAP** at +852 3516 8699 for the arrangement.

1d. Overseas Hospital Cash

We will pay **You** HK\$500 per one day of overseas **Hospital Confinement** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** in the event that **You** are **Confined** in an overseas **Hospital** due to an **Injury** or **Sickness** sustained during the insured **Journey**.

In no event shall the total amount payable under this Section 1d. (Overseas Hospital Cash) exceed the **Maximum Benefit** as stated in the **Schedule of Benefits**.

1e. Compassionate Visit

We will reimburse up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for the reasonable additional **Accommodation**



and/or **Travel Ticket** necessarily incurred by one adult **Immediate Family Member** or one **Traveling Companion** of **You** to fly over or stay behind, to be with and/or take care of **You**, following the death, **Serious Injury or Serious Sickness** of **You** during the insured **Journey**. This coverage can only be utilized once during the insured **Journey**.

1f. Child Guard

We will reimburse up to the **Maximum Benefit** as stated in the **Schedule of Benefits**, the reasonable additional **Accommodation** and/or travel fare for one **Immediate Family Member** or one **Traveling Companion** to accompany **Your** legitimate child(ren) aged under 15 back to **Hong Kong** in the event of **Confinement** of **You** in an overseas **Hospital** due to **Serious Injury or Serious Sickness** and where no other **Immediate Family Member** is available to accompany **Your** child(ren) at the time.

Exclusions Applicable to Section 1 - Emergency Medical Expenses & Assistance

No benefits will be provided:

1. For surgery or medical treatment when in the opinion of the **Qualified Medical Practitioner** treating **You**, the treatment can be reasonably delayed until **Your** return to **Hong Kong**.
2. If the purpose of the insured **Journey** is to obtain medical treatment or the insured **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which **You** are not liable to pay, or any expenses already included in the cost of a scheduled insured **Journey**.
4. For failure to obtain a written medical report from the **Qualified Medical Practitioner**.
5. If **You** refuse to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the insured **Journey** whilst **Your** physical condition at the time of recommendation is fit for travel.
6. For any expenses for a service not approved and arranged by **Us** or **ATAP** except that this exclusion shall be waived in the event **You** or **Your Travelling Companion(s)** cannot contact **ATAP** during an emergency medical situation for reasons beyond **Your** control. In any event, **We** reserve the right to reimburse **You** only for those expenses incurred for service which **We** or **ATAP** would have provided under the same circumstances. (For Section 1b. Emergency Medical Evacuation only).
7. For any expenses incurred for the transportation of **Your** remains not approved and arranged by **Us** or **ATAP**. (For Section 1c. Repatriation of Remains only).
8. For the follow up treatment expenses incurred outside **Hong Kong**.
9. For any additional cost of single or private room accommodation at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone (except for Section 1d. Overseas Hospital Cash) and the like; procurement or use of special braces, appliances or equipment.
10. For any cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions except necessitated by accidental **Injury** occurring during the insured **Journey**.
11. For the same loss under both Section 1e. (Compassionate Visit) and Section 1f. (Child Guard) arising from the same cause.

SECTION 2 - PERSONAL ACCIDENT

2a. Accident While in a Common Carrier

The benefit under this Section is payable to **You** if **You** suffer an **Injury** while riding as a fare paying passenger, and not as pilot, operator or crew member, in or on, or while boarding or alighting from any **Common Carrier** at the time of **Injury** during the insured **Journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table hereunder, but only to the extent and if such **Injury** results in such Event happening to **You** within 90 days after the date of the **Accident**.

This Section is extended to cover an **Injury** sustained by **You** while riding on a carrier arranged by a travel agent or while **You** are driving or riding in an automobile at the time of **Injury** during the insured **Journey** which, directly and independently of all other causes, results in any Event provided in the Benefit Table hereunder, but only to the extent and if such **Injury** results in such Event happening to **You** within 90 days after the date of the **Accident**.

2b. Other Accidents

The benefit under this Section is payable only with respect to **Injury** sustained by **You** as a result of an **Accident** other than those **Accidents** referred to in Section 2a. (Accident While in a Common Carrier) during the insured **Journey** which, directly and independently of all other causes shall result in any Event as provided in the Benefit Table hereunder, but only to the extent and if such **Injury** results in the Event happening within 90 days after the date of the **Accident**.

Benefit Table

Accidental Death and Disablement		
Contents		Percentage of Principal Sum
Death		100%
Permanent Total Disablement		100%
Permanent and incurable paralysis of all limbs		100%
Permanent total Loss of sight of one eye or both eyes		100%
Loss of or the Permanent total Loss of Use of one limb		100%
Loss of or the Permanent total Loss of Use of two limbs		100%
Loss of Speech and Loss of Hearing		100%
Permanent total Loss of Hearing in:		
(a) both ears		75%
(b) one ear		15%
Third Degree Burns		
Area	Damage as a Percentage of Total Surface Area	Percentage of Principal Sum
Head	Equal to or greater than 8% damage of total head surface area	100%



	Equal to or greater than 5 % but less than 8% damage of total head surface area	75%
	Equal to or greater than 2% but less than 5% damage of total head surface area	50%
Body (exclude head surface area)	Equal to or greater than 20% damage of total body surface area	100%
	Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation:

1. If more than one of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Principal Sum**) will be payable under this Section and in any event shall not exceed the **Maximum Benefit** stated in the **Schedule of Benefits**.
2. The insurance for **You** under this **Policy** shall terminate upon the occurrence of any loss for which indemnity is payable under any one of the above Events, but such termination shall be without prejudice to any claim originating out of the **Accident** causing such loss.
3. When a limb or organ which had been partially disabled prior to the **Accident** covered under this **Policy** becomes totally disabled as a result of such **Injury**, the **Percentage of Principal Sum** payable shall be determined by **Us** having regard to the extent of disablement caused by the **Injury**. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the **Injury**.
4. If **You** are under 17 years of age on the **Effective Date**, the **Maximum Benefit** payable will be HK\$250,000 subject to the **Percentage of Principal Sum** as stated in the above Benefit Table under Section 2 (Personal Accident).

This Section is extended to cover an **Injury** sustained by **You**:

1. While **You** are travelling directly from **Your** place of residence or place of regular employment in **Hong Kong** to the immigration counter within three hours before the scheduled departure time of the **Common Carrier** in which **You** have arranged to travel for the purpose of commencement of **Your** insured **Journey**.
2. While **You** are travelling directly from the immigration counter in **Hong Kong** to **Your** place of residence or place of regular employment within three hours upon **Your** arrival in **Hong Kong** after completion of **Your** insured **Journey**.

Exposure

If by the reason of any covered **Accident** occurring during the insured **Journey**, **You** are unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure **You** sustain death, loss or disablement within 12 months from the date of **Accident**, **We** will pay in accordance with the Events as stated in the Benefit Table.

Disappearance

If **You** disappear as a result of the disappearance, sinking or wrecking of the **Common Carrier** caused by an **Accident** in which **You** were travelling at the time of the **Accident** during the course of the insured **Journey** and remain missing after 12 months from the date of the **Accident**, and **We** have reason to believe that **You** have died in the **Accident**, **We** will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of **Your** estate that any such payment shall be refunded to **Us** if it is later discovered that **You** did not die as a result of the **Accident**.

Exclusion Applicable to Section 2 - Personal Accident

1. For the purpose of Section 2, in no event shall **We** be liable to pay for any loss caused by an **Injury** or otherwise which is a consequence of any kind of disease or **Sickness**.

SECTION 3 – LOSS OF INCOME BENEFIT

If **You** sustain an **Injury** during the insured **Journey** and upon returning to **Hong Kong**, **You** are unable to return to work in **Your** usual gainful occupation as recommended by a **Qualified Medical Practitioner** for at least seven days from the date **You** intended to resume **Your** work, **We** will pay a weekly income benefit of HK\$1,250 for each full week that **You** are unable to return to work, not exceeding a maximum period of 24 weeks and up to the **Maximum Benefit** as stated in the **Schedule of Benefits**.

Exclusion Applicable to Section 3 – Loss of Income Benefit

No benefits will be provided:

1. When **You** fail to submit official or legal documentation issued by **Your** current employer to prove **Your** employment status.
2. For failure to obtain a written medical report from the **Qualified Medical Practitioner** certifying that **You** are unable to work in **Your** gainful occupation.

SECTION 4 - JOURNEY CANCELLATION AND INTERRUPTION

4a. Journey Cancellation

We shall reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for loss of basic tour fee and/or **Accommodation** paid in advance by **You** and for which **You** are legally liable and which are not recoverable from any other source consequent upon the cancellation of the insured **Journey** necessitated by the occurrence of any of the following, within the period of 90 days before the scheduled departure date of the insured **Journey** (except for sub-paragraphs (3) and (4) below):

1. Death or **Serious Injury** or **Serious Sickness** of **You** and **Your Immediate Family Member, Close Business Partner** or **Traveling Companion**;
2. **You** are summoned as a witness summons or for jury service;
3. Unexpected outbreak of strike by the employees of a **Common Carrier** for the planned insured **Journey**, riot or civil commotion at the planned destination within the period of one week before the departure date of the planned insured **Journey**;



4. Serious damage to **Your** and/or **Traveling Companion's Primary Residence in Hong Kong** from fire, flood, earthquake or similar natural disasters within the period of one week before the departure date of the planned insured **Journey** which requires **You** and/or **Your Traveling Companion's** presence in the premises on the departure date of the insured **Journey**. This coverage under Section 4a (Journey Cancellation) cannot be utilized once **You** have commenced the insured **Journey**.

4b. Journey Interruption

1. Curtailment Expenses

We shall reimburse **You** up to the **Maximum Benefit** as stated in the Schedule of Benefit for the amount of basic tour fee and/or **Accommodation** forfeited and/or additional travel fare and/or **Accommodation** reasonably and necessarily incurred after the commencement of the insured **Journey** where **You** have to terminate and cut short the insured **Journey** and return to **Hong Kong** as a result of the following reasons:

- (a) Death, **Serious Injury or Serious Sickness** or hijacking of **You** or **Close Business Partner** who is a resident in **Hong Kong**;
- (b) Death, **Serious Injury or Serious Sickness** of **Your Immediate Family Members** or **Traveling Companion**;
- (c) Sudden occurrence of strike by the employees of a **Common Carrier**, unanticipated outbreak of riot or civil commotion, natural disasters at the planned destination which prevents **You** from continuing with **Your** scheduled insured **Journey**.

2. Journey re-arrangement

We shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for additional and reasonable travel fare and/or **Accommodation** incurred after the commencement of the insured **Journey** as a direct result of sudden occurrence of strike by the employees of a **Common Carrier**, unanticipated outbreak of riot or civil commotion, inclement weather, natural disasters at the planned destination. Such reimbursement is only payable if the aforesaid expenses are incurred solely for the purpose of the continuation of the travelling to the original planned destination comprised in the insured **Journey**.

Expenses payable under Section 4b.1 (Curtailed Expenses) in relation to the amount of basic tour fee and/or **Accommodation** forfeited will be calculated in proportion to the number of days remaining after the relevant interruption of the insured **Journey**. Actual expenses incurred in relation to additional travel fare and/or **Accommodation** for the insured **Journey** payable under both Section 4b.1 (Curtailed Expenses) and 4b.2 (Journey re-arrangement) will be reimbursed up to the **Maximum Benefit** as stated in the **Schedule of Benefits**.

The maximum amount payable under Section 4b.1 (Curtailed Expenses), Section 4b.2 (Journey re-arrangement) shall not in aggregate exceed 100% of the **Maximum Benefit** for Section 4b. (Journey Interruption) as stated in the **Schedule of Benefits**. This coverage Section 4b. (Journey Interruption) is effective only if this insurance is purchased before **You** become aware of any circumstances which can lead to the disruption or interruption of the insured **Journey**.

Exclusions Applicable to Section 4 - Journey Cancellation and Interruption

No benefits will be provided for any loss:

1. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or accommodation.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.
3. That arises from any circumstances leading to the cancellation and/or disruption of **Your** insured **Journey** before the purchase of this travel insurance.
4. That directly or indirectly arises from **Your** failure to notify the travel agent/ tour operator or provider of transportation or accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs 1. to 4. of Section 4a. (Journey Cancellation) or sub- paragraphs (a). to (c). of Section 4b.1. (Curtailed Expenses).
5. In respect of any loss claimed under Section 6a. (Travel Delay), Section 4b.1 (Curtailed Expenses) and Section 4b.2 (Journey re-arrangement) arising from the same cause.

SECTION 5 – PERSONAL EFFECTS

5a. Baggage and Personal Effects

We will pay **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for loss of or damage to baggage, clothing and personal effects, worn, carried by **You** by hand, in trunks, suitcases and like receptacles owned by **You** occurring during the insured **Journey**. If any damaged article is proven to be beyond economical repair, a claim will be dealt as if the article had been lost. **We** shall not be liable for more than HK\$3,000 in respect of any one article, pair or set of articles and may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear and depreciation in respect of any item more than one year old from the date of purchase.

Exclusions Applicable to Section 5a - Baggage and Personal Effects

No benefits will be provided for:

1. The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), money (including checks, traveller's checks, etc), plastic money (including the credit value of credit card, Octopus cards, etc), securities, tickets or documents.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **You** to repair, clean or alter any property.
3. Any loss of or damage to hired or leased equipment.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.



5. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.
6. Any loss of or damage to property which functions normally after it has been fixed or repaired by a third party. With respect to any of **Your** baggage which **You** either intentionally sent by a different **Common Carrier** than the one in which **You** were travelling, or with respect to any baggage, souvenir or other items which **You** mailed or shipped separately.
7. Any loss of **Your** baggage when it is left unattended in a public place or as a result of **Your** failure to take due care and precautions for the safeguarding and security of such property.
8. Any loss of data recorded on tapes, cards, diskettes or otherwise.
9. Breakage or damage to fragile articles.
10. Any loss or damage while in the custody of a hotel or **Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Common Carrier** within three days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
11. Any loss not reported to the police within 24 hours from occurrence of the incident and such police report is not obtained at the place of loss.
12. Loss by any mysterious disappearance.
13. Shortage due to error, omission, exchange or depreciation in value.
14. Receipts of the claimed items submitted which are not in the **Your** name.
15. Any loss claimed under Section 6b (Baggage Delay) and Section 10. (Golf Protection) arising from the same cause.

5b. Personal Money

We will reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for the loss of cash, bank notes, traveller's check and money order occurring during the insured **Journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within 24 hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police.

Exclusions Applicable to Section 5b - Personal Money

No benefits will be provided:

1. In respect of any form of the plastic money (including any credit card, Octopus cards, etc) or securities.
2. In respect of loss not reported to the police within 24 hours from the occurrence of the incident and such police report is not obtained at the place of loss.
3. In respect of shortage due to error, omission, exchange or depreciation in value.
4. In respect of loss of traveler's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.
5. For loss by any mysterious disappearance.
6. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

5c. Travel Documents

In the event that **You** lose **Your** travel documents and/or **Travel Tickets** during the insured **Journey** as a direct result of robbery, burglary or theft, **We** will reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for:

1. The replacement cost of the travel documents and/or **Travel Tickets**; and/or
2. Reasonable additional cost of travel expenses and/or **Accommodation** necessarily incurred by **You** for the sole purpose of making necessary travel arrangements for replacing the travel documents.

Exclusion Applicable to Section 5c - Travel Documents

No benefits will be provided:

1. If the loss is not reported to the police within 24 hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
2. If the lost travel document and/or visa and/or **Travel Tickets** are not needed by **You** to complete to the insured **Journey**.
3. For loss by any mysterious disappearance.
4. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
5. For both the temporary and permanent versions of the same travel document. In the event of such loss, **You** may claim either one version but not both.

SECTION 6 - DELAY COVERAGE

6a. Travel Delay

We shall pay HK\$300 for the first full five hours of delay, then HK\$700 for each of the following full ten hours of delay up to the **Maximum Benefit** as stated in the **Schedule of Benefits** in the event that the **Common Carrier** in which **You** have arranged to travel is delayed for at least five hours from the departure or arrival time specified in the itinerary provided to **You** by the **Common Carrier**, where such delay is caused directly by inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the **Common Carrier** during the insured **Journey**.

Departure or arrival delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the **Common Carrier** to **You** until the actual departure or arrival time of the original **Common Carrier** or the first available alternative transportation offered by that **Common Carrier** management.



You can only claim for either departure or arrival delay of the same delayed **Common Carrier**.

This coverage is effective only if this insurance is purchased before the announcement of any event or occurrence leading up to the relevant delay of the **Common Carrier** by the authorized representative/management of the **Common Carrier**.

Exclusions Applicable to Section 6a - Travel Delay

No benefits will be provided for:

1. **Your** failure to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.
2. Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
3. Any loss arising from late arrival of **You** at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **Common Carrier**).
4. Any loss arising from failure of **You** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.
5. Any consequential loss arising from the late arrival of a preceding **Common Carrier** that causes subsequent delays/misconnections of each **Common Carrier** in which **You** have arranged to travel during the course of the insured **Journey**.
6. Any loss claimed under Section 4b.2 (Journey Re-arrangement) arising from the same cause.

6b. Baggage Delay

We shall pay the **Maximum Benefit** as stated in the **Schedule of Benefits** in consequence of temporary deprivation of the **Your** baggage for over ten hours from the time of arrival at the destination due to the misdirection in delivery of the baggage by a **Common Carrier** on or in which **You** are traveling during the insured **Journey**. This benefit can only be utilized once during the insured **Journey**.

Exclusions Applicable to Section 6b - Baggage Delay

No benefits will be provided:

1. **Your** failure to obtain written confirmation from the **Common Carrier** as to the number of hours and the reason for such delay.
2. With respect to any of **Your** baggage which **You** either intentionally sent by a different **Common Carrier** than the one in which **You** were travelling, or with respect to any baggage, souvenir or other items which **You** mailed or shipped separately.
3. For any loss claimed under Section 5a (Baggage and Personal Effects) and Section 10. (Golf Protection) arising from the same cause.

SECTION 7 – PERSONAL LIABILITY

We shall indemnify **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for legal liability to a third party arising during the insured **Journey** as a result of:

1. Death or accidental bodily **Injury** to a third party;
2. Accidental loss of or damage to property of a third party.

However, **You** must not make any offer or promise of payment or admit **Your** fault to any other party, or become involved in any litigation without **Our** written approval.

Exclusions Applicable to Section 7 - Personal Liability

No benefits will be provided for:

1. Property of any person who is **Your Immediate Family Member** or employer or deemed by law to be **Your** employee.
2. Liability to any person who is **You, Your Immediate Family Member** or employer or deemed by law to be **Your** employee.
3. Property which belongs to **You** or is in **Your** care of custody or control.
4. Any liability assumed under contract.
5. Liability relating to the willful, malicious, or unlawful act on the part of **You**.
6. Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.
7. Liability arising from the undertaking of any trade, business or profession.
8. Liability arising from any criminal acts.

SECTION 8 – CREDIT CARD PROTECTION

In the event of a claim payable for the accidental death of **You** under Section 2 (Personal Accident), **We** shall also reimburse **Your** estate for any outstanding balance charged to **Your** credit card(s) for goods purchased by **You** during the insured **Journey** up to the **Maximum Benefit** stated in the **Schedule of Benefits**.

Exclusions Applicable to Section 8 – Credit Card Protection

No benefits will be provided for any of the followings:

1. Interest accrued or financial charges on the outstanding expenses.
2. Where this cover is available under any other insurance policy.
3. An accidental death which is a consequence of any kind of disease or **Sickness**.

SECTION 9 – LOSS OF HOME CONTENT

We shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the loss or damage to household contents owned, used or worn by **You** contained within **Your Primary Residence** in **Hong Kong** as a direct result of burglary while **You** are traveling on the insured **Journey**. Such loss must be reported to the police and supported by written documentation and report from the police.

We may make payment or at its opinion reinstate or repair subject to due allowance for wear and tear and depreciation in respect of articles more than one year old.

Exclusions Applicable to Section 9 - Loss of Home Content

No benefits will be provided:

1. Arising out of burglary while **Your Primary Residence in Hong Kong** or any part thereof is unoccupied for more than 30 days from or prior to the departure date of the insured **Journey**.
2. For any loss/ damage of bonds, bills of exchange, cash, coins, cheques, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile / portable telephone, **Travel Tickets**, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise.
3. For any loss not reported to the police within 24 hours after **You** return back to **Hong Kong** after the insured **Journey** and a police report for such loss not having been obtained.
4. For shortage due to error, omission, exchange or depreciation in value.
5. For special equipment or apparatus used in connection with any profession, business or employment, or items which are insured under a separate insurance policy.
6. For malicious damage or vandalism by any person lawfully in the **Primary Residence in Hong Kong**.
7. For loss arising from **You** not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **Your** home contents within **Your Primary Residence in Hong Kong** to avoid or to minimize any claim and loss under this **Policy**.

SECTION 10 – GOLF PROTECTION (OPTIONAL BENEFIT)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule.

10a. Golf Baggage

We will pay You up to the Maximum Benefit as stated in the Schedule of Benefits for theft of or damage to any Golf Baggage carried by You during an insured Journey. If any damaged article of Golf Baggage is proven to be beyond economical repair, a claim will be dealt with as if such article was lost. We may make payment or at its opinion reinstate or repair such article subject to due allowance for wear and tear.

10b. Hire Golf Equipment

We will reimburse You up to the Maximum Benefit as stated in the Schedule of Benefits for the cost of hiring Golf Equipment if Your Golf Equipment is lost, stolen or damaged during the insured Journey.

10c. Loss of Green Fees

We shall reimburse You up to the Maximum Benefit as stated in the Schedule of Benefits for the amount of any green fees or golf tuition fees or any fees for hiring any Golf Equipment in connection with such golf course or tuition, which was paid in advance by You but not refundable or subsequently forfeited in the event You are not able to take part in or use such golf course or tuition during the insured Journey due to the Serious Injury or Serious Sickness of You.

The amount of reimbursement payable by Us will be calculated in proportion to the number of days of such golf course or tuition not taken part or unused by You.

Exclusions Applicable to Section 10. – Golf Protection

No benefits will be provided:

1. For **Accidental** breakage or damage of the **Golf Baggage** or **Golf Equipment** while in use.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by **You** to repair, clean or alter any **Golf Baggage** or **Golf Equipment**.
3. Any loss of or damage to hired or leased **Golf Baggage** or **Golf Equipment**.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by governmental authorities in hindering, combating or defending against such an occurrence; or from action taken by any government or public authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
5. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.
6. Any loss of or damage to **Golf Baggage** or **Golf Equipment** which functions normally after it has been fixed or repaired by a third party.
7. With respect to any of **Your** baggage which **You** either intentionally sent by a different **Common Carrier** than the one in which **You** were travelling, or with respect to any baggage, souvenir or other items which **You** mailed or shipped separately.
8. Any loss of **Your Golf Baggage** or **Golf Equipment** when it is left unattended in a public place or as a result of **Your** failure to take due care and precautions for the safeguarding and security of such property.
9. Any loss or damage while in the custody of a hotel or **Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Common Carrier** within three days and a Property Irregularity Report is obtained if the event occurred in an airline.
10. Any loss not reported to the police within 24 hours from occurrence of the incident and such police report is not obtained at the place of loss.
11. For the same loss under Section 5a. (Baggage and Personal Effects) and Section 6b (Baggage Delay) arising from the same cause.
12. Loss by any mysterious disappearance.
13. Receipts submitted which are not in **Your** name.

SECTION 11 – CRUISE VACATION (OPTIONAL BENEFIT)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule.

11a. Additional Journey Cancellation and Interruption

The **Maximum Benefit** of Section 4 (Journey Cancellation and Interruption) shall be increased by the **Maximum Benefit** of this benefit as stated in the **Schedule of Benefits** for this Section 11a. (Additional Journey Cancellation and Interruption).

All exclusions applicable to Section 4 (Journey Cancellation and Interruption) are applicable under this section.

11b. Cruise Cancellation and Interruption

We shall reimburse **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for forfeiture of payments made in relation to the cruise tour and /or additional and reasonable travel fare incurred by **You** to go to the next scheduled destination of the cruise tour, if any, for the purpose of re-joining the cruise tour in the event that the **Common Carrier** in which **You** have arranged to travel to board the cruise is delayed for at least eight hours from the scheduled arrival time specified in the itinerary due to inclement weather, natural disasters, equipment failure, hijack or strike by the employees of the **Common Carrier** during the insured **Journey** which solely and directly caused **You** to be unable to board the cruise at the designated boarding port in consequence.

The forfeiture of payments payable under Section 11b. (Cruise Cancellation and Interruption) will be calculated in proportion to the number of days of absence on the cruise.

Exclusions Applicable to Section 11b - Cruise Cancellation and Interruption

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.
2. If **You** fail to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.
3. In respect of any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
4. In respect of any loss arising from late arrival of **You** at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **Common Carrier**).
5. Arising from failure of **You** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.
6. In respect of any loss claimed under Section 4 (Journey Cancellation and Interruption) arising from the same cause.

11c. Excursion Tour Cancellation

We will pay **You** up to the **Maximum Benefit** stated in the **Schedule of Benefits** for the forfeiture of payments made in relation to the excursion tour organized by the cruise management if the excursion tour is cancelled due to **Injury** or **Sickness** of **You** or inclement weather at the planned destination.

Exclusions Applicable to Section 11c - Excursion Tour Cancellation

No benefits will be provided:

1. In respect of any loss that is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, airline, travel agent or any other provider of travel and/or accommodation.

11d. Satellite Phone Fee

We shall reimburse **You** up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for satellite phone call expenses incurred by **You** whilst on board a cruise during the insured **Journey**, in the event that **You** must return directly to **Hong Kong** following **Injury** or **Sickness** of **You** or **Your Travelling Companion** which prevents **You** from continuing the insured **Journey**.

Exclusions applicable to Section 11d. Satellite Phone Fee:

No benefits shall be provided for any loss:

1. For failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by **You**.
2. For failure to obtain and provide a written report from the **Qualified Medical Practitioner** certifying the **Injury** or **Sickness** suffered by **You** or **Your Travelling Companion** whilst on board the cruise.
3. That is covered by any other existing insurance scheme, government program, or which will be paid or refunded by a cruise, hotel, **Common Carrier**, travel agent or any other provider of travel and/or accommodation.
4. That arises from any circumstances leading to the cancellation and/or disruption of **Your** insured **Journey** before the purchase of this travel insurance.

SECTION 12 – SCUBA DIVING (OPTIONAL BENEFIT)

This benefit is only applicable if specifically included and endorsed in the Policy Schedule.

12a. Dive Tour

We will pay up to **Maximum Benefits** stated in the **Schedule of Benefits** in respect of proportionate loss of **Your** irrecoverable dive tour costs paid or contracted to be paid prior to the insured **Journey** if **You** are certified by a **Qualified Medical Practitioner** as being unfit to dive due to **Sickness** or **Injury** during the insured **Journey**.

If the **Sickness** and **Injury** occurred during diving, **You** shall be diving:

1. Under the direction of an accredited diving instructor or dive guide and up to depths of 18 metres; or
2. Within the maximum depths for which **You** are certified to dive by an accredited diving instructor.

Exclusions Applicable to 12a - Dive Tour:

No benefits shall be provided for any loss:

1. Where a medical certificate has not been obtained from a **Qualified Medical Practitioner** confirming that cancellation or interruption of the dive tour is medically necessary.

12b. Equipment Hire

We will pay **You** up to the **Maximum Benefits** stated in the **Schedule of Benefits** in respect of the costs of hiring **Diving Equipment** as a result of the accidental loss, theft of, damage to or temporary loss in transit for more than 12 hours of **Your Diving Equipment** during the insured **Journey**.

Exclusions Applicable to 12b - Equipment Hire

No benefits shall be provided for any loss:

1. If **You** do not exercise reasonable care and safety and supervision of **Your** own property;
2. For loss, destruction, damage or theft of **Your Diving Equipment** left unattended in a public place, or place where members of the general public have access;
3. If **You** do not obtain a written police report within 24 hours of the discovery in the event of loss or theft of **Your Diving Equipment**;
4. If **Your Diving Equipment** is lost, damaged or delayed in transit and **You** do not:
 - (a) Notify the carrier (airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in case of an airline) or,
 - (b) Follow up in writing within seven days to obtain a written carriers report or Property Irregularity Report in case of an airline), if **You** are unable to obtain one immediately after the loss occurs.

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

WE WILL NOT PAY UNDER ANY SECTION OF THIS POLICY FOR LOSS, INJURY, DAMAGE OR LIABILITY SUFFERED AND/OR SUSTAINED BY OR ARISING DIRECTLY OR INDIRECTLY AS A RESULT OF OR IN CONNECTION WITH ANY OF THE FOLLOWING:

1. **War**, civil **War**, invasion, insurrection, revolution, use of military power or usurpation of government or military power;
2. This **Policy** will not cover any loss, **Injury**, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea, Crimea region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region.
3. This **Policy** will not cover any claim, loss, **Injury**, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, North Korea, Crimea region, Donetsk People's Republic (DNR) Region or Luhansk People's Republic (LNR) Region.
4. **We** shall not be deemed to provide cover and **We** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Us**, **Our** parent company or **Our** ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America;
5. Any epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) as declared by the World Health Organization or by any official governmental body or health authority; any disease (including any mutation, strain, or variation of any such disease) or event declared by the World Health Organization as a public health emergency of international concern (including any mutation, strain, or variation of any such disease); the threat or fear of any such epidemic, pandemic, disease or event; or any preventive or preemptive action taken to prevent the spread of a potential epidemic or pandemic.
6. Any illegal or unlawful act by **You** or confiscation, detention, destruction by customs or other authorities;
7. Any prohibition or regulations by any government; any breach of government regulation or any failure by **You** to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a **Common Carrier**, riot or civil commotion, inclement weather, natural disasters, or epidemic;
8. Any **Terrorist Act** except for Section 1 (Emergency Medical Expenses and Assistance), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) and Section 8 (Credit Card Protection).
9. **You** are not taking all reasonable efforts to safeguard **Your** property/money, to avoid **Injury** or to minimize any claim under this insurance;
10. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where **You** would or could earn income or remuneration from engaging in such sport as a source of income;
11. Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a **Qualified Medical Practitioner**;
12. Pregnancy or childbirth, and any **Injury** or **Sickness** associated with pregnancy or childbirth;
13. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
14. Any **Pre-existing Condition**, congenital and heredity condition;
15. **AIDS** or any **Injury** or **Sickness** commencing in the presence of a sero positive test for HIV and related disease, sexually transmitted disease;
16. Psychosis, sleep disturbance disorder, mental or nervous disorders;
17. **You** engaging in naval, military or airforce service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
18. Any medical treatment received during an insured **Journey** which was made for the purpose of receiving medical treatment or if the insured **Journey** was undertaken while **You** were unfit to travel; or **You** are travelling against the advice of a **Qualified Medical Practitioner**;
19. Any loss and expenses that can be reimbursed or recovered from any other source except for Section 1d (Overseas Hospital Cash), Section 2 (Personal Accident), Section 3 (Loss of Income Benefit) and Section 6 (Delay Coverage);
20. **You** are a People's Republic of China passport holder and travel to/within People's Republic of China (except **Hong Kong**, Taiwan and **Macau**). However, this exclusion will be waived if **You** have an official document issued by an overseas government other than the People's Republic of China (except **Hong Kong**, Taiwan and **Macau**) as proof that **You** are a legal resident of the respective country but travelling with a People's Republic of China passport.

DEFINITIONS

“**Accident**” means an unforeseen and involuntary event which causes an **Injury** during an insured **Journey**.

“**Accommodation**” means room charge only.

“**Acquired Immune Deficiency Syndrome**” or “**AIDS**” shall have the meanings assigned to it by the World Health Organization including **Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome** or any disease or **Sickness** in the presence of a sero-positive test for HIV.

“**ATAP**” means AIG Travel Asia Pacific Pte. Ltd

“**Chinese Medicine Practitioner**” shall mean any Chinese bonesetter, acupuncturist or Chinese medicine practitioner who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549, Laws of **Hong Kong**), but excluding a Chinese medicine practitioner who is **You** or **Your Immediate Family Member**.

“**Close Business Partner**” shall mean a **Close Business Partner** of **You** proved as such to the satisfaction of **Us** on the basis of business registration or corporate registration documentation acceptable to **Us**.

“**Common Carrier**” shall mean any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

“**Confinement**” or “**Confined**” means the period **You** are registered as an in-patient in a **Hospital** because of a medical necessity under the professional care of a **Qualified Medical Practitioner** and which the **Hospital** levies a charge for room and board for the treatment of an **Injury** or **Sickness** for such **Confinement**.

“**Diving Equipment**” means self-contained underwater breathing apparatus, buoyancy compensators, weight belt and weights, fins, masks, snorkels, knives, torches, and flares, surface markers, buoys and reels, wet and dry suits, pressure and depth gauges, compasses, and dive computers.

“**Effective Date**” means either 1) the issue date of the **Policy** or 2) the date the **Journey** Cancellation benefit becomes effective, whichever is later.

“**Golf Baggage**” means golf clubs and golf bags.

“**Golf Equipment**” means any golf club, golf bag or golf trolley (other than self-propelled caddie car).

“**Hong Kong**” means the Hong Kong Special Administrative Region or the HKSAR.

“**Hospital**” shall mean a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or a place for alcoholics or drug addicts, or for any similar purpose) operated pursuant to law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24 hours nursing service and medical supervision.

“**Immediate Family Member**” means **Your** spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild, legal guardian.

“**Injury**” shall mean the bodily injury sustained in an **Accident** directly and independently of all other causes.

“**Journey**” wherever used in this **Policy** shall mean each period of travel commencing from the Insured Person leaves the Hong Kong immigration counter on the departure date for the purpose of commencement of his/her insured Journey and until the expiration of 90 days period beginning from the date that such journey commences or the Insured Person’s arrival at any immigration counter for returning to Hong Kong after the insured Journey, whichever first occurs.

“**Loss of**” or “**Loss of Use**” shall mean the **Permanent** total functional disablement or complete and **Permanent** physical severance of a hand at or above the wrists or of a foot at or ankle joints, and as used with reference to eyes, shall mean the entire and irrecoverable loss of sight.

“**Loss of Hearing**” shall mean **Permanent** irrecoverable loss of hearing where:

If a db - Hearing loss at 500 Hertz If b db - Hearing loss at 1,000 Hertz

If c db - Hearing loss at 2,000 Hertz If d db - Hearing loss at 4,000 Hertz

1/6 of (a+2b+2c+d) is above 80dB.

“**Loss of Speech**” shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

“**Macau**” means the Macau Special Administrative Region or the Macau SAR.

“**Malignant Neoplasm**” shall include but not be limited to Kaposi’s sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness, or disability, in the presence of **Acquired Immune Deficiency Syndrome**.

“**Maximum Benefit**” means the maximum benefit amount of each of the benefits covered under this **Policy** as stated in the **Schedule of Benefits**.

“**Medically Necessary Expenses**” means expenses incurred and paid by **You** to a legally **Qualified Medical Practitioner**, physician, surgeon, nurse, **Hospital** and/or ambulance service for medical, surgical, X-ray, **Hospital** or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by **Injury**, and excluding any expenses incurred under Section 1b. (Emergency Medical Evacuation) and Section 1c. (Repatriation of Remains) of this **Policy**. All treatment must be prescribed by a **Qualified Medical Practitioner** in order for expenses to be reimbursed under this **Policy**. Provided that in the event **You** becomes entitled to a refund of all or part of such expenses from any other source, **We** will only be liable for the excess of the amount recoverable from such other sources.

“**Opportunistic Infection**” shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection.

“**Percentage of Principal Sum**” is the Percentage of Principal Sum as stated in the Benefit Table in Section 2 (Personal Accident) herein used to calculate the **Maximum Benefits** payable.

“**Period of Insurance**” means the Period of Insurance under the Policy Schedule attached to the Policy.

“**Permanent**” shall mean lasting 12 consecutive months from the date of an **Accident** and at the expiry of the 12 months period being beyond any hope of improvement.

“**Permanent Total Disablement**” shall mean disablement which commences 90 days from the date of the **Accident** and which is **Permanent** and which entirely prevents **You** from attending to any business or gainful occupation of any and every kind or if **You** have no business or occupation from attending to any duties, which would normally be carried out by **You** in **Your** daily life.

“**Policy**” means this policy and any other documents referred to in Clause 1 of the General Provision section.

“**Policy Schedule**” means the attachment to this **Policy** entitled -Policy Schedule and may be amended by **Us** from time to time.

“**Pre-existing Condition**” means any condition for which **You, Immediate Family Member, Close Business Partner** or **Travelling Companion** received from or were recommended by a **Qualified Medical Practitioner** prior to the **Effective Date** of this **Policy** for: a) any medical treatment; b) any diagnosis; c) any consultation; or d) any prescribed drugs leading to a claim under this **Policy**; or any **Symptom** which existed prior to the **Effective Date** leading to a claim under this **Policy**.

“**Primary Residence**” means the house or building permanently occupied by **You** for the sole purpose of private dwelling.

“**Principal Sum**” means the **Maximum Benefit**.

“**Qualified Medical Practitioner**” shall mean any person legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a **Qualified Medical Practitioner** who is **You** or an **Immediate Family Member of You**.

“**Schedule of Benefits**” means the Schedule of Benefits under the **Policy Schedule** attached to the **Policy** and may be amended by **Us** from time to time.

“**Serious Injury or Serious Sickness**” means an **Injury** or **Sickness** for which **You** or **Your Travelling Companion** requires treatment and which is certified by a **Qualified Medical Practitioner** as being dangerous to life and as rendering **You** unfit to travel or continue with **Your** original insured **Journey**. When **Serious Injury or Serious Sickness** is applied to **Your Immediate Family Member(s)** or **Close Business Partner**, it shall mean **Injury** or **Sickness** for which **Your Immediate Family Member** or **Close Business Partner** requires treatment and certified by a **Qualified Medical Practitioner** as being dangerous to life and which results in **Your** discontinuation or cancellation of **Your** original insured **Journey**.

“**Sickness**” means a sickness or disease which is contracted during the insured **Journey** directly and independently of any other cause and which commences during the insured **Journey**.

“**Symptom**” means a sign or an indication of disorder or disease experienced by an individual.

“**Terrorist Act**” shall mean any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. **Terrorist Act** also includes any act, which is verified or recognized by the (relevant) government as an act of terrorism.

“**Third Degree Burns**” shall mean full thickness skin destruction due to burns.

“**Travelling Companion**” shall mean the person who is accompanying **You** for the whole insured **Journey**.

“**Travel Ticket**” means an economy class travel ticket purchased for traveling on any **Common Carrier**.

“**Usual, Reasonable And Customary**” shall mean an expense which: (1) is charged for treatment, supplies or medical services medically necessary for caring of **You** under the care, supervision, or order of a **Qualified Medical Practitioner**; (2) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.

“**War**” shall mean war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

“**We**” or “**Our**” or “**Us**” means AIG Insurance **Hong Kong** Limited.

“**You**” or “**Your**” means the Insured Person(s) named in the **Policy Schedule** or subsequently endorsed herein.

GENERAL CONDITIONS

1. At the time this insurance becomes effective, **You** must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured **Journey**, otherwise any claim could be forfeited.
2. No refund of premium is allowed once the **Policy** has been issued.
3. This **Policy** may not be renewed or extended. However, if any circumstance exists during the insured **Journey** which is outside **Your** control and the insured **Journey** is extended beyond the **Period of Insurance** stated in the **Policy Schedule**, **We** will automatically extend the **Period of Insurance** for a maximum ten consecutive days without charge for such an extended period as is reasonably necessary for completion of **Your** insured **Journey**.
4. The insured **Journey** must be commenced from **Hong Kong**.
5. If **You** are covered under more than one comprehensive voluntary travel insurance **Policy** underwritten by **Us** for the same trip, only the travel insurance **Policy** with the greatest compensation will apply and benefits thereunder be payable.
6. The **Policy** is only valid for conventional leisure travel or business travel (limited to administrative duty) purposes only and shall not apply to persons undertaking expeditions, treks or similar **Journeys**.
7. The maximum period of an insured **Journey** cannot exceed 90 days per **Journey**.
8. Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole **Policy** being void from inception.

GENERAL PROVISIONS

1. ENTIRE CONTRACT

The **Policy** Schedule, Travel Insurance Terms and Conditions, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the **Policy** or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by **Us** and such approval is endorsed hereon.

2. ELIGIBILITY

Age limit: 70 years old or below.

Family Plan: a legal couple and all of their legitimate children aged under 17.

3. TIME OF NOTICE OF CLAIM

Written notice of loss on which a claim may be based must be given to **Us** within 30 days after the date of the incident causing such

loss and in the event of accidental death, immediate notice thereof must be given to **Us**.

4. FORMS FOR PROOF OF LOSS

We, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by **Us** for filing proofs of loss. If such forms are not so furnished within 15 days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this **Policy** as to proof of loss upon submitting within the time fixed in this **Policy** for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by **Us** shall be furnished at the expense of **You** or **Your** legal personal representatives and shall be in such form and of such nature as **We** may prescribe.

5. TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to **Us** by **You** at **Our** said office in case of a claim for such loss within 60 days after the termination of the period for which **We** are liable. If it shall be shown not to have been reasonably possible to give such notice within such time by **You**, such proof must be furnished as soon as reasonable possible and within one year after the date of such loss.

6. SUFFICIENCY OF NOTICE

Such notice by or on behalf of **You** given to **Us**, with particulars sufficient to identify **You** shall be deemed to be notice to **Us**. Failure to give notice within the time provided in this **Policy** shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

7. IMMEDIATE PAYMENT OF INDEMNITIES

All indemnities provided in this **Policy** for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

8. TO WHOM INDEMNITIES PAYABLE

Any indemnity paid for loss of life shall be payable to **Your** estate. All other indemnities shall be payable to **You** except for Emergency Medical Evacuation and Repatriation of Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this **Policy**.

9. FRAUDULENT CLAIMS

If the claim is in any respect fraudulent or if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf to obtain any benefit under this **Policy**, all benefit in respect of such claims shall be forfeited.

10. RIGHT OF RECOVERY

In the event that authorization of payment and/or payment is made by **Us** and/or **Our** authorized representative for a claim which is not covered under this **Policy** or when the limit of liability of this insurance is exceeded, **We** reserve the right to recover the said sum or excess from **You**.

11. RIGHTS OF THIRD PARTIES

Nothing in this **Policy** is intended to confer a direct enforceable benefit on any party other than **You** and **Us**, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that **We** and **You** alone have the right to amend this **Policy** by agreement or (if any such rights exist in the **Policy**) to cancel or terminate the **Policy**, without giving notice, or requiring the consent of any other person.

12. MEDICAL EXAMINATION AND TREATMENT

We at **Our** own expense shall have the right and opportunity to conduct medical examination on **You** when and as often as it may reasonably require during a pending claim under this **Policy** and to make an autopsy in the case of death where it is not forbidden by law. **You** shall as soon as possible after the occurrence of any **Injury** or **Sickness** obtain and follow the advice of a duly **Qualified Medical Practitioner** and **We** shall not be liable for any consequences arising by reason of **Your** failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

13. SUBROGATION

In the event of any payment under this **Policy**, **We** shall be subrogated to all **Your** rights of recovery therefore against any person or organization and **You** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. **You** shall take no action after the loss to prejudice such rights.

14. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this **Policy**. No such action shall be brought after the expiration of three years after the time written proof of loss is required to be furnished.

15. LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of **Hong Kong**, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in this **Policy** shall invalidate all claims hereunder.

17. POLICY INTERPRETATION

This **Policy** is subject to the laws of the **Hong Kong** and the parties hereto agree to submit to the jurisdiction of the courts of the **Hong Kong**.

18. ASSIGNMENT

No notice of assignment of interest under this **Policy** shall be binding upon **Us** unless and until the original or a duplicate thereof is filed at the Home Office of AIG Insurance Hong Kong Limited, 7/F, One Island East, 18 Westlands Road, Island East, **Hong Kong** and **Our** consent to such assignment is endorsed. **We** do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of **Us** shall be used in defense of any claim arising under this **Policy**, unless such provision is incorporated in full in this **Policy**.

19. DATA PRIVACY

You/ Policyholder / Applicant agree(s) that:

- (a) The personal data collected during the application process or administration of this **Policy** may be used by AIG Insurance Hong Kong for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
- (b) AIG Insurance Hong Kong may use **Your** / the Policyholder's / the Applicant's contact details (name, address, phone number and e-mail address) to contact such person about other insurance products provided by the AIG group (assuming AIG Insurance Hong Kong has obtained the agreement of **You** / the Policyholder / the Applicant to use such contact details for this purpose).
- (c) AIG Insurance Hong Kong may transfer the personal data to the following classes of persons (whether based in **Hong Kong** or overseas) for the purpose identified:
 - i) Third parties providing services related to the administration of this **Policy**, including reinsurers (per (a) above);
 - ii) Financial institutions for the purpose of processing this **Policy** and obtaining policy payments (per (a) above);
 - iii) In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers (per (a) above);
 - iv) For the purpose of conducting direct marketing activities (per (b) above), marketing companies authorized by the AIG group;
 - v) Another member of the AIG group (for all of the purposes stated in (a) and (b)) in any country; or
 - vi) Other parties referred to in AIG Insurance Hong Kong's Data Privacy Policy for the purposes stated therein.
- (d) **You** / the Policyholder / the Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of AIG Insurance Hong Kong at GPO Box 456 or cs.hk@aig.com. The same addresses may be used to contact AIG Insurance Hong Kong with any comments in relation to the services it provides. The full version of AIG Insurance Hong Kong's Data Privacy Policy can be found at www.aig.com.hk.

20. CLERICAL ERROR

Clerical errors by **Us** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

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ENDORSEMENT FORMING AND ATTACHING TO TRAVELWISE INSURANCE PLAN – COVID-19 Cover

The AIG Insurance Hong Kong travel insurance policy has been amended to address certain situations pertaining to COVID-19. This means that for some benefits, cover is expanded to include losses occurring after COVID-19 was a known event and could reasonably have been expected to lead to a claim (which otherwise could have been excluded as set out in the GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS of **Your Policy**). This Endorsement addresses what **You** are and what **You** are not covered for as it pertains to COVID-19.

Please note:

1. This Endorsement will attach to and form part of **Your Policy**.
2. This Endorsement is subject to all the provisions, limitations and exclusions of the **Policy** except as they are specifically modified by this Endorsement. If any provision, limitation or exclusion in the **Policy** is inconsistent with this Endorsement, the terms of this Endorsement shall prevail. Please note in particular the “**GENERAL CONDITIONS**” and “**GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS**” sections of the **Policy**.
3. All terms defined and references construed in the **Policy** shall have the same meaning and construction in this Endorsement. Terms in bold in this Endorsement have defined meanings given to them in the **GENERAL DEFINITIONS** section of this Endorsement or the **Policy**.

GENERAL DEFINITIONS

Quarantine means a restriction on movement or travel placed by a medical or governmental authority, in order to stop the spread of a communicable disease.

COVID-19 COVER

The **Policy** will cover and **We** will pay up to the amount shown in the table below (or where applicable, in the table of benefits in **Your Policy**) for claims relating directly to COVID-19, subject to the exclusions listed below and the terms and exclusions of **Your Policy**.

NEFIT	COVERED CONDITIONS AND EXCLUSIONS											
<p>Medical Expenses, Emergency Medical Evacuation and Repatriation of Remains</p>	<p>You are diagnosed with COVID-19 whilst on a Journey, We will pay up to the amount shown in the table of benefits in Your Policy for the necessary and reasonable medical costs incurred during Your Journey, as a result of You contracting COVID-19 during Your Journey.</p> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th rowspan="2">Plan</th> <th colspan="3">Maximum Amount Payable</th> </tr> <tr> <th>Basic</th> <th>Standard</th> <th>Deluxe</th> </tr> </thead> <tbody> <tr> <td>Medical Expenses</td> <td>HK\$300,000</td> <td>HK\$800,000</td> <td>HK\$1,200,000</td> </tr> </tbody> </table> <p>Included within the Medical Expenses benefit limit, if You contract COVID-19 during Your Journey, We cover the cost of emergency evacuation if deemed medically necessary.</p> <p>This benefit includes the cost of returning Your body or Your ashes to Hong Kong up to the limit stated in the Policy.</p> <p>We will not cover any loss if You are travelling against a medical practitioner’s or doctor’s advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>In all cases, You or someone on Your behalf must contact Our assistance department immediately.</p>	Plan	Maximum Amount Payable			Basic	Standard	Deluxe	Medical Expenses	HK\$300,000	HK\$800,000	HK\$1,200,000
Plan	Maximum Amount Payable											
	Basic	Standard	Deluxe									
Medical Expenses	HK\$300,000	HK\$800,000	HK\$1,200,000									
<p>Overseas Hospital Cash</p>	<p>The Overseas Hospital Cash stated in the Policy is not payable for any hospitalisation during Your Journey which results from COVID-19. For details of Medical Expenses for COVID-19, please see above.</p>											
<p>Journey Cancellation</p>	<p>We will pay up to the amount shown in the table of benefits in Your Policy if the cancellation of Your Journey, for which You have paid under a contract and which is not refundable, is necessary and unavoidable as a result of You or Your Immediate Family Member being diagnosed with COVID-19 prior to the scheduled Journey departure date.</p> <p>We will not cover any Journey cancellation solely due to epidemic- or pandemic-related travel advisories issued by governments, health authorities or the World Health Organization, by or for destination country or origin country.</p> <p>We will not cover any Journey cancellation resulting solely from border closures, quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover Journey Cancellations if You cancel Your Journey because of disinclination to travel,</p>											

	<p>change of mind or fear of travelling.</p> <p>We will not cover Journey cancellation if an airline, hotel, travel agent or any other provider of travel and/or accommodation has offered a voucher or credit or re-booking of the Journey for cancellation refund or compensation.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>The Policy will only pay for a claim in respect of either Journey Cancellation for the same event, but not both.</p>											
<p>Curtailment Expenses</p>	<p>We will pay up to the amount listed in the table of benefits in Your Policy if the disruption of Your Journey is necessary and unavoidable because You or Your Immediate Family Member are diagnosed with COVID-19 while travelling and need to return to Hong Kong earlier than planned. In that event, We will cover:</p> <ol style="list-style-type: none"> 1. Reasonable and necessary travel and Accommodation expenses for which You have paid, and which are not refundable. 2. Reasonable and necessary additional travel costs to return back to Hong Kong. <p>We will not cover Journey curtailment resulting solely from border closures, Quarantine or other government orders, advisories, regulations or directives.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p>											
<p>Out-of-country COVID-19 Diagnosis Quarantine Allowance (New Benefit)</p>	<p>We will pay up to HK\$200 per day as specified in the table below according to Your selected plan, per person for up to 14 consecutive days, if while on a Journey, You test positive for COVID-19, and as a result are unexpectedly placed into mandatory Quarantine outside Hong Kong.</p> <table border="1" data-bbox="466 1169 1460 1348"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">Maximum Amount Payable</th> </tr> <tr> <th>Basic Plan</th> <th>Standard Plan</th> <th>Deluxe Plan</th> </tr> </thead> <tbody> <tr> <td>Allowance per day</td> <td>N/A</td> <td>HK \$ 100</td> <td>HK\$ 200</td> </tr> </tbody> </table> <p>We will pay up to the amount specified above to cover actual, reasonable and necessary Accommodation costs, meals or other expenses directly related to Quarantine.</p> <p>This benefit will not apply where Quarantine measures are mandatory for all arriving passengers or Quarantine mandates exist for all passengers from a particular country/region of origin.</p> <p>We will not cover any loss if You are travelling against a medical practitioner's or doctor's advice, or any claim arising from You acting in a way that goes against the advice of a medical practitioner or doctor (including, but not limited to, travelling with COVID-19 symptoms).</p> <p>Any claim for the Out-of-country COVID-19 Diagnosis Quarantine Allowance benefit shall be offset against any amount We have paid or are liable to pay under Journey Cancellation, Journey Curtailment and/or Journey Interruption in respect of the same event.</p>		Maximum Amount Payable			Basic Plan	Standard Plan	Deluxe Plan	Allowance per day	N/A	HK \$ 100	HK\$ 200
	Maximum Amount Payable											
	Basic Plan	Standard Plan	Deluxe Plan									
Allowance per day	N/A	HK \$ 100	HK\$ 200									



ASSISTANCE SERVICES	
Please note: Expenses incurred from third-party vendors as well as AIG administrative case fees for assistance services not covered part of this insurance plan are the responsibility of the Policyholder (see Policy fulfillment for assistance contact details).	
Denied boarding due to fever or other medical concern	AIG staff member will be available to discuss next steps and options. If necessary, We will provide assistance with making a medical appointment, booking hotel Accommodation and/or return flight to Hong Kong when You are medically cleared to fly. For contact details, please refer to Your Policy .
Denied entry to country due to fever or other medical concern	We will provide assistance with making a medical appointment, booking hotel Accommodation and/or a return flight to Hong Kong when You are medically cleared to fly. For contact details, please refer to Your Policy .
Feel ill while traveling internationally (To access benefits, You must contact Our assistance department immediately)	AIG staff member will be available to discuss Your options. We will provide assistance with making a medical appointment, booking hotel Accommodation and/or return flight to Hong Kong when You are medically cleared to fly. For contact details, please refer to Your Policy .

Travel Insurance Endorsement

TravelWise Protection Plan

Effective Date: 1st March 2022 to 31st August 2025 (based on Departure Date)

It is hereby declared and agreed that effective from 1st March 2022 to 31st August 2025 coverage under the **Deluxe Plan** of this **Policy** shall be extended as follows:

Unless otherwise stated or the context otherwise requires, terms and expressions used in this Travel Insurance Endorsement shall have the same meaning as defined in the **Policy**.

Schedule of Benefits – Outbound Travel Alert (“OTA”)

Outbound Travel Alert	Red Alert cover	Black Alert cover
Benefits payable for Journey Cancellation due to the relevant OTA	50% of the Loss	100% of the Loss
Benefits payable for Journey Interruption due to the relevant OTA	50% of the Forfeited Amount and/or the Additional Expenses	100% of the Forfeited Amount and/or the Additional Expenses

Benefits

If the government of **Hong Kong** issues a Red Alert or Black Alert in accordance with the Outbound Travel Alert System advising **Hong Kong** travelers to avoid non-essential travel or all travel to a city, location or country that is included in **Your** original **Journey** itinerary, then provided that the event giving rise to the Outbound Travel Alert (“OTA”) being issued prevents **Your** from commencing or continuing the planned **Journey**, **We** shall provide cover for the following:

a. Journey Cancellation

We shall reimburse **You** according to the **Schedule of Benefits – Outbound Travel Alert** as stated in this Travel Insurance Endorsement and up to the **Maximum Benefit** stated in Section 4a (Journey Cancellation) of the **Schedule of Benefits** in the **Policy**, for loss of basic tour fee and/or **Accommodation** paid in advance by **You** and for which **You** are legally liable to pay and which are not recoverable from any other source (collectively, the “Loss”) consequent upon the cancellation of the insured **Journey**.

Provided that the insured **Journey** must be cancelled a) as a direct result of the event giving rise to the OTA ; and b) within seven days immediately prior to the scheduled departure of the insured **Journey**.

b. Journey Interruption

We shall reimburse **You** according to the **Schedule of Benefits – Outbound Travel Alert** as stated in this Travel Insurance Endorsement and up to the **Maximum Benefit** stated in Section 4b (Journey Interruption) of the **Schedule of Benefits** in the **Policy** for either Curtailment Expenses or **Journey** re-arrangement as stated in b(1) or b(2) below, whichever is applicable:

1. Curtailment Expenses

We shall reimburse **You** according to the **Schedule of Benefits – Outbound Travel Alert** as stated in this Travel Insurance Endorsement and up to the **Maximum Benefit** stated in Section 4b “Journey Interruption” of the **Schedule of Benefits** in the **Policy** for:

- i). The amount of forfeited basic tour fee and/or **Accommodation** of the insured **Journey** (collectively, the “Forfeited Amount”), and/or
- ii). The reasonable additional travel fare and/or **Accommodation** necessarily incurred (collectively, the “Additional Expenses”),

- if as a direct result of the event giving rise to the OTA, **You** have to cut short the insured **Journey** whilst outside **Hong Kong** territories and immediately return to **Hong Kong** .

OR

2. Journey re-arrangement

We shall reimburse **You** according to the **Schedule of Benefits – Outbound Travel Alert** as stated in this Travel Insurance Endorsement and up to the **Maximum Benefit** stated in Section 4b “Journey Interruption” of the **Schedule of Benefits** in the **Policy** for the additional and reasonable travel fare and/or **Accommodation** (collectively “Additional Expenses”) necessarily incurred after the commencement of the insured **Journey**

outside **Hong Kong** territories as a direct result of the event giving rise to the OTA. Such reimbursement is only payable if the Additional Expenses are incurred solely for the purpose of continuing to the original planned destination comprised in the insured **Journey**.

In relation to part b(1) and b(2) above:-

- i). Curtailment Expenses payable under part b(1) above in relation to the amount of forfeited basic tour fee and/or **Accommodation** will be calculated in proportion to the number of days remaining after the relevant interruption of **Your Journey**.
- ii). Actual expenses incurred by **You** in relation to additional travel fare and/or **Accommodation** will be reimbursed according to the **Schedule of Benefits** – Outbound Travel Alert as stated in this Travel Insurance Endorsement and up to the **Maximum Benefit** as stated in the **Schedule of Benefits** for the applicable **Policy** Section.

Conditions applicable to all benefits in this Travel Insurance Endorsement:

1. **You** are only permitted to claim once during the **Period of Insurance** for any one of the following benefits arising from the same cause:
 - a) Outbound Travel Alert Cover; or
 - b) Section 4 – Journey Cancellation and Interruption.
2. The Red Alert cover is effective only if the insurance is purchased before the announcement or issuance of the Red Alert or Black Alert under the Outbound Travel Alert System.
3. The Black Alert cover is effective only if the insurance is purchased before the announcement of issuance of the Black Alert under the Outbound Travel Alert System.
4. General Conditions are applied.

Exclusions applicable to all sections in this Travel Insurance Endorsement:

1. **We** will not pay under this Travel Insurance Endorsement for claims arising directly or indirectly out of:
 - a. nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or
 - b. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
2. Exclusions Applicable to Section 4 – Journey Cancellation and Interruption and General Exclusions Applicable to all Sections of the **Policy** shall apply to the cover under this Travel Insurance Endorsement.

Unless otherwise provided, the terms, exceptions and conditions of this **Policy**, including but not limited to all the General Exclusions and General Conditions, shall remain in full force and apply to this Travel Insurance Endorsement.

Hong Kong, 1st September 2022

This endorsement is issued by



AIG Insurance Hong Kong Limited

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旅遊智易保(單次旅程計劃)

旅遊保險條文及條款

當我們收受保費後，即依據保障列表或批註內的定義、不保事項、限制、條款和條件，我們同意承保您的保單列表內的名字及根據本保單之條文及條款對在受保日期內所出發和發生的旅程(以下稱為“受保旅程”)之損失作出賠償。

保單列表、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約(以下稱為“保單”)。

此保險只適用於常規的假期旅遊及文職商務旅遊，而不適用於探險跋涉或類似旅程。

保障範圍

第1項 - 緊急醫療費用及援助

1a. 醫療費用

在此項下，若您於受保旅程期間蒙受損害或疾病而引致在返回香港前治療的醫療費用，我們將以不超過保障權益表所規定之最高賠償額賠償您有關醫療費用，該醫療費用必須是

1. 由您首次蒙受該損害或疾病起365日以內所引致的；及
2. 實際、合理及慣常醫療必需費用。

覆診費用

如您於返回香港後因以上的損害或疾病而需要覆診（意即繼續接受您在回港前有關損害或疾病的治療），我們將賠償不超過港幣50,000的覆診費用，但該覆診費用必須是

1. 您返回香港後90日內引致的，
2. 由執業西醫之合格醫生收取的實際、合理及慣常醫療必需費用。

此覆診費用亦包括中醫診治，每日每症最高為港幣150，最高累積至港幣1,800。

在任何情況下，第1a項「醫療費用」的總賠償額不可超過保障權益表所規定最高賠償額。

1b. 緊急醫療運送

若您於受保旅程期間於海外蒙受損害或感染疾病，於我們或ATAP的意見下，認為醫療上適合將您運送至其他地方接受治療，或運送回香港或日常居住地，而我們或ATAP亦會根據您當時的受傷程度或病情，安排最適當之醫療運送方式，我們則會直接支付該醫療運送所需之有關保障費用。保障費用是指由我們或ATAP因緊急運送您而提供或安排之醫療運送、服務及設備等費用。

所有醫療運送方式及最終目的地均由我們或ATAP決定及根據當時醫療情況安排，包括租用空中或陸上救護車、航空運輸、鐵路或其他適合的運送方式。您或您的代表必須致電(852) 3516 8699 聯絡ATAP作出有關安排。

1c. 運返費用

若您於旅程期間因蒙受損害或感染疾病而死亡，我們或ATAP將安排運返您的遺體返回香港或日常居住地。我們將直接支付有關費用。此外，我們將賠償在身故地的殯儀承辦者提供之棺材、防腐和火化事宜上的實際費用予您的遺產承繼人。您的代表必須致電(852) 3516 8699 聯絡ATAP作出有關安排。

1d. 海外住院現金津貼

若您於受保旅程期間，因蒙受損害或感染疾病需入住當地醫院為留院病人，我們將按您的留院之日數每日賠償港幣500予您，但以不超過保障權益表所規定之最高賠償額為上限。在任何情況下，第1d項「海外住院現金津貼」的總賠償額不可超過保障權益表所規定之最高賠償額。

1e. 緊急啟程

若您於受保旅程期間死亡、遭遇嚴重損害或嚴重疾病，需要一名已成年的直系親屬前往或一名旅遊夥伴停留該地陪伴及/或照顧您，我們將根據保障權益表所載最高賠償額為限賠償其合理的額外住宿費用及/或旅遊票。此保障只可在同一旅程中索償一次。

1f. 子女護送

若您於受保旅程期間，因遭受嚴重損害或感染嚴重疾病需入住當地醫院，而其同行之15歲以下之小童沒有其他直系親屬陪伴，我們將根據保障權益表所載最高賠償額為限賠償一名直系親屬或一名旅遊夥伴之合理額外的住宿及/或交通費用，以便陪伴您的小童返回香港。

適用於第1項 - 緊急醫療費用及援助的不保事項

以下情況不受保障：

1. 根據合格醫生之意見，在合理的情況下治療您之該項手術或治療可延期至返回香港後進行。
2. 旅遊之目的為醫治疾病或您違反合格醫生之勸告出外旅遊。
3. 一切毋須由您支付及/或已包括於旅程費用中的支出。
4. 未能提供合格醫生之醫療報告。
5. 您拒絕依循合格醫生之建議返回香港繼續治療，或在身體狀況許可下，拒絕繼續其受保旅程。
6. 任何不經由我們或ATAP同意及提供服務的費用，除非您或您的旅遊夥伴在緊急及不能控制的情況下無法致電ATAP，在此情形下，我們只補償您在同一情況下，我們或ATAP會提供的服務而衍生的費用（只適用於第1b項「緊急醫療運送」）。

7. 未經由我們或ATAP允許及安排之遺體運返(只適用於第 1c 項「運返費用」)。
8. 任何香港以外地方的覆診費用。
9. 任何醫院內獨立或私人房間、特別或私家看護的額外費用；非醫療用的個人服務，包括收音機、電話(第 1 項「海外住院現金津貼除外」)及類同的物品；採購或採用特別支架、儀器或裝置的額外費用。
10. 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的驗光單，但於受保旅程期間因意外蒙受損害所引致的除外。
11. 基於同一原因於第1e項「緊急啟程」及第1f項「子女護送」同時提出的索償。

第 2 項 - 人身意外保障

2a. 乘搭交通工具之意外

若您在受保旅程期間，以付款乘客身份（不是機師、操作員或空中服務員）乘搭或上落公共交通工具期間發生意外，於事故發生當日起計 90 天內在直接及並無其他原因下引致以下之損害事項，我們將依據保障表及其保額百分率賠償予您。此部份提供額外保障予您在乘搭或上落由旅行社安排的交通工具、或駕駛或乘坐汽車期間發生之意外，於事故發生當日起計 90 天內在直接及並無其他原因下引致以下之損害事項，我們將依據保障表及其保額百分率賠償予您。

2b. 其他意外

若您在受保旅程期間，因遭遇意外而蒙受損害，而非上述第 2a 項「乘搭交通工具之意外」，於事故發生當日起計 90 天內在直接及並無其他原因下引致以下的損害事項，我們將依據保障表及其保額百分率賠償予您。

保障表

意外死亡及永久傷殘		
損害事項		保額百分率
1. 死亡		100%
2. 永久完全殘廢		100%
3. 永久及無法痊癒之四肢癱瘓		100%
4. 一眼或雙眼永久完全失明		100%
5. 喪失任何一肢或任何一肢永久完全喪失功能		100%
6. 喪失任何雙肢或任何雙肢永久完全喪失功能		100%
7. 雙耳完全失聰及喪失言語能力		100%
8. 永久完全失聰		
(a) 雙耳		75%
(b) 單耳		15%
三級程度燒傷		
部位	受損佔有關部位總面積之百分比	保額百分率
1. 頭部	達頭部總面積之 8%或以上	100%
	達頭部總面積之 5%至 8%以下	75%
	達頭部總面積之 2%至 5%以下	50%
2. 身體 (頭部以外)	達其餘身體部份總面積之 20%或以上	100%
	達其餘身體部份總面積之 15%至 20%以下	75%
	達其餘身體部份總面積之 10%至 15%以下	50%

賠償

5. 於同一次損害中，我們只負責賠償以上任何一項之損害事項，若遭受多於一項損害事項，我們則以最高賠償額(即最高保額百分率)的事項及以不超過列於保障權益表所載之最高賠償額為賠償依據。
6. 倘我們已賠償以上保障表其中一項的損害事項，您所有的保障會即時終止，但不會影響該意外所導致之損害賠償事宜。
7. 倘您蒙受損害前局部手足或器官已喪失功能，而在損害後變成全部殘廢，我們會決定保額百分率作為賠償該損害所引致的殘廢部份，而於受保意外發生前已永久喪失功能的部份則不獲賠償。
8. 此保單生效日期時，您的年齡為 17 歲以下，我們會根據第 2 項「人身意外保障」之保障表的損害事項及其保額百分率作出賠償，最高賠償至港幣 250,000。

此部份提供額外保障予您在以下期間蒙受的損害：

1. 當您於原定公共交通工具出發前 3 小時內直接由日常香港住所或工作地點前往香港入境事務處的期間以開始您的旅程；
2. 受保旅程完畢，當您回香港後 3 小時內直接由香港入境事務處返回日常住所或工作地點的期間。

暴露

倘您在受保旅程期間發生意外，及在無法避免的情況下身處於自然環境中(包括但不限於長期及嚴酷的天氣或環境狀況)，並於意外發生後 12 個月內直接因此無法避免的情況下引致死亡或傷殘，我們將按照保障表賠償予您。

失蹤處理

倘您在旅程中所乘搭之公共交通工具發生意外而導致失蹤、墮毀或沉沒，您因而失蹤及於該次意外事件發生後連續 12 個月內仍無法尋回，則



我們有理由相信您已因該次意外死亡，並作出人身意外保障的賠償。但您的遺產管理者必須先填妥及遞交保證書，同意日後如發現您並未因該次意外導致死亡，將退回此項賠償予我們。

適用於第 2 項 - 人身意外保障的不保事項

1. 於此第 2 項保障，我們不負責一切由疾病或病毒引致的損害。

第 3 項 - 緊急入息援助

如您於受保旅程中蒙受損害及於返回香港後，根據合格醫生之建議下不能返回其慣常及可賺取收入的工作最少 7 天，我們會按每滿 1 週之病假賠償港幣 1,250，最高賠償為 24 週及以不超過保障權益表為上限。

適用於第 3 項 - 緊急入息援助的不保事項

以下情況不受保障：

1. 您未能出示由您的僱主發出證明您的受僱狀況的正式或合法證明文件。
2. 未能出示由合格醫生發出證明您不能返回其慣常及可賺取收入的工作之醫療報告。

第 4 項 - 旅程阻礙保障

4a. 取消旅程

若您於原定受保旅程出發前 90 天內因下列原因（以下(3)及(4)除外）而需要取消受保旅程，我們以不超過保障權益表內所規定之最高賠償額賠償您無法由其他途徑取回其已支付及法律上須負責支付之旅費及/或住宿費用：

1. 您、您的直系親屬、密切商業夥伴或旅遊夥伴死亡、遭受嚴重損害或患上嚴重疾病；
2. 您收到傳票需出庭作證、當陪審員；
3. 您於原定受保旅程出發前 1 星期內，突然爆發公共交通工具機構員工罷工、暴動或民亂。
4. 您及/或您的旅遊夥伴之香港主要住所於受保旅程出發前 1 星期內因火災、水淹、地震或類似的天然災害，導致嚴重損毀，需要您及/或您的旅遊夥伴於出發當日留於該處。若您已開始您的受保旅程，此第 4a 項「取消旅程」保障便不再生效。

4b. 旅程中斷

1. 提早結束旅程

若您於受保旅程期間，因下列原因必須結束及縮短受保旅程返回香港，我們將以不超過保障權益表內所規定的最高賠償額，賠償您不能退還之未享用的旅費及/或住宿費用及/或額外合理及/或實際的交通及/或住宿費用：

- (a) 您或於香港居住的密切商業夥伴死亡、蒙受嚴重損害、患上嚴重疾病或遭遇騎劫；
- (b) 您的直系親屬或旅遊夥伴死亡、蒙受嚴重損害或患上嚴重疾病；
- (c) 在未能預料情況下，目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害，以致您不能繼續原定的受保旅程。

2. 更改旅程

若您於開始您的受保旅程後因目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、惡劣天氣、天然災害，我們將以不超過保障權益表內之最高賠償額賠償您因要繼續前往原本包括於受保旅程目的地而引致額外合理的交通及/或住宿費用。

第 4b(1)項「提早結束旅程」的保障是根據受保旅程中斷後，按比例賠償剩餘旅程日數之未享用的旅費及/或住宿費用。受保旅程中第 4b(1)項「提早結束旅程」及第 4b(2)項「更改旅程」的額外交通及/或住宿實際費用的賠償不可超過保障權益表內所載的最高賠償額。您在任何已知情況引致受保旅程中斷前購買本保險，第 4b. 旅程中斷保障方被視為有效。

適用於第 4 項 - 旅程阻礙保障的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得酒店、公共交通工具、旅行社、其他航運機構或酒店的賠償或退款。
2. 直接或間接因政府之規例或監管，旅行社、導遊公司或公共交通工具機構的破產、結束或違約。
3. 在購買此保險前已意識到可能引致取消或中斷旅程的情況。
4. 直接或間接因您未能盡早通知旅行社、導遊公司、航運機構或旅館因第 4a 項「取消旅程」其中 1 至 4 項的原因而要取消旅程或因第 4b(1)項「提早結束旅程」其中 a 至 c 項的原因而要提早結束旅程。
5. 基於同一原因於第 6a 項「旅程延誤」、第 4b(1)項「提早結束旅程」及第 4b(2)項「更改旅程」同時提出的索償。

第 5 項 - 個人財物保障

5a. 個人行李及物品

若您於受保旅程期間，屬於您的個人行李、衣服及個人物品有所遺失或損毀（包括穿戴或存放於行李箱內），本以不超過保障權益表所規定之最高賠償額賠償予您。若修理費用超越損毀物品之價值時，我們於處理該賠償申請時，會視該物品已遺失或被竊。賠償額為該物品之實際價值，但以每件、每對或每套的最高港幣 3,000 為限額。若物品已使用超過一年（由購買日期起計），我們有權根據其損耗及折舊程度賠償其淨值或維修此物品。

適用於第 5a 項 - 個人行李及物品的不保事項



以下情況不受保障：

1. 貨物或貨辦、食物、動物、汽車(包括配件)、電單車、單車、船隻、發動機、其他交通工具、傢俱、古董、珠寶手飾或配件、手提電話(包括電子手帳電話及配件)、現金(包括支票/旅遊支票等)、電子貨幣(包括信用卡或八達通等)、證券、票或文件。
2. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病、或因維修、清潔、更改而導致的損失。
3. 租借物品之遺失或損毀；
4. 直接或間接因暴動、反叛、革命、**戰爭**、**篡權**、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫該財物；或走私財物或非法攜帶或交易的財物。
5. 受保於其他保險，或將會獲得**公共交通工具**機構、酒店及其他服務供應商的退款。
6. 已獲第三者機構提供維修服務，使操作回復正常的物品。任何您蓄意以不同**交通工具**寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
7. 在公眾場所沒有您的看管下，或因您疏忽保管您的財物而導致行李及個人物品的遺失。
8. 存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。
9. 易碎物品的破裂或損毀。
10. 在酒店或**公共交通工具**機構保管下的損失，除非於3天內以書面通知該酒店或**公共交通工具**機構，如該機構為航空公司，需獲得其財物紊亂報告。
11. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
12. 任何因神秘失蹤而導致之損失。
13. 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
14. 遞交之索償物件收據上的名字並非您的名字。
15. 基於同一原因於第6b項「行李延誤」或第10項「高爾夫球保障」同時提出的索償。

5b. 個人金錢

若您在受保**旅程**期間遺失的現金、銀行鈔票、旅行支票及匯票，我們將賠償您實際所遺失的金額，但**不超過保障權益表所載之最高賠償為上限**；您必須於遺失事件發生後 24 小時內向當地警方報失，並於索償時提交書面文件及警方之正本報告。

適用於第 5b 項 -個人金錢的不保事項

以下情況不受保障：

1. 電子貨幣(包括任何信用卡或八達通等)或證券。
2. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
3. 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
4. 沒有立即向旅行支票的簽發銀行當地的分行或代理人報告旅行支票損失事宜。
5. 任何因神秘失蹤而導致之損失。
6. 直接或間接因暴動、反叛、革命、**戰爭**、**篡權**、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫的現金、銀行鈔票、旅行支票或匯票；或走私現金、銀行鈔票、旅行支票或匯票(或相關收益)或非法攜帶或交易的現金、銀行鈔票、旅行支票或匯票(或因此行動引致的相關收益)。

5c. 旅遊證件

若您在受保**旅程**期間直接因被搶劫、爆竊或偷竊而遺失之旅遊證件及/或旅遊票，我們將以**保障權益表所載之最高賠償為上限**賠償受保人(i)旅遊證件及/或旅遊票所需補領的費用；及/或(ii)因安排行程而必須衍生的額外合理的交通及/或住宿費用，而該費用僅作證件補領及**旅程**安排之用。

適用於第 5c項 -旅遊證件的不保事項

以下情況不受保障：

1. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
2. 與是次受保**旅程**無關之證件及/或簽證及/或旅遊票。
3. 任何因神秘失蹤而導致之損失。
4. 直接或間接因暴動、反叛、革命、**戰爭**、**篡權**、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；基於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品。
5. 同時擁有臨時或永久屬相同性質的旅遊證件，此情況下，您只能選擇索償其中一款。

第6 項 - 延誤保障

6a. 旅程延誤

若您在受保**旅程**中，直接因惡劣天氣、天然災害、機械故障、騎劫或所乘之**公共交通工具**機構員工罷工，引致您所乘搭的**公共交通工具**比顯示於由**公共交通工具**機構提供的行程表內的出發或到達時間延誤至少 5 小時，首滿 5 小時的延誤，我們會賠償 港幣300，其後每滿10小時的延誤賠償港幣700，但以**保障權益表**所規定之**最高賠償額**為上限。出發或到達延誤是根據由**公共交通工具**機構提供給您的行程表上列明的原本航班出發或到達時間，直至原本**公共交通工具**或有關**公共交通工具**機構安排之首班取替的交通工具實際出發/或到達的時間作出計算。

在同一**公共交通工具**的延誤下，您只可選擇索償出發或到達其中一項的延誤。此項保障須在有關**公共交通工具**機構或其授權代表公佈有關事件可引致**公共交通工具**延誤前購買才會有效。

適用於第 6a 項 -旅程延誤的不保事項

以下情況不受保障：

1. 未能獲取**公共交通工具**機構書面證明延誤的時間及原因。
2. 於申請投保前已宣佈會引致延誤的事件。
3. 您遲到機場或碼頭（即在最後登記時間結束後才到達，但因**公共交通工具**機構員工罷工引致的遲到則除外）。
4. 您最終未有登上有關**公共交通工具**機構所安排之首班取替交通工具。
5. 您於受保旅程中所乘搭之**公共交通工具**延遲到達而相繼引起各接駁**公共交通工具**之延誤或未能登上預定接駁**公共交通工具**而導致的損失。
6. 基於同一原因於第 4b.(2)項「更改旅程」中同時提出的索償。

6b. 行李延誤

若您於受保旅程中因所乘搭的**公共交通工具**機構誤送行李以致您於抵達目的地10小時後仍未取得其行李，我們將以保障權益表上所載賠償您，此保障只可於同一旅程中索償一次。

適用於第 6b 項 - 行李延誤的不保事項 以下情況不受保障：

1. 未能獲取**公共交通工具**機構書面證明延誤時間及原因。
2. 任何您蓄意以不同交通工具寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
3. 基於同一原因於第5a項「個人行李及物品」或第10項「高爾夫球保障」同時提出的索償。

第 7 項 - 個人責任

若您在受保旅程期間遇上下列情況而須負上法律須責任賠償予第三者，我們會以不超過保障權益表所規定之最高賠償額作出賠償：

1. 誤傷第三者身體或引致其死亡；
2. 誤損或遺失第三者之財物。

在未得到我們書面同意前，您不可向他人承認過失、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。

適用於第 7 項 - 個人責任的不保事項

以下情況不受保障：

1. 所有屬於您、您的直系親屬、僱主或法律上為您的僱員的財產損失。
2. 您對您的直系親屬、僱主或法律上為您的僱員的責任。
3. 屬於您或由您看管的財產。
4. 在合約預期下應擔當的責任。
5. 因您故意、蓄意或非法活動所引起的責任。
6. 由於擁有或使用車輛、飛機、輪船、槍械或動物所引起的責任。
7. 因貿易、商業或專業有關所引致的責任。
8. 任何因非法行為引致的責任。

第 8 項 - 信用卡保障

如您因意外死亡及已獲得本保單第 2 項 - 人身意外保障之賠償，我們亦會以不超過保障權益表所規定之最高賠償額，賠償您於受保旅程中以信用卡購買之物品而到期未繳之款項予您的合法遺產承繼人。

適用於第 8 項 - 信用卡保障的不保事項

以下情況不受保障：

1. 因過期未繳而需支付之利息或財政費用。
2. 已受其他保險的保障。
3. 一切由疾病或病毒引致的意外死亡。

第 9 項 - 家居物品保障

如您於受保旅程期間，您的香港主要住所遭爆竊，我們會以不超過保障權益表上所規定之最高賠償額，賠償您於該住所擁有、使用或穿戴但因此而遺失或損毀的家居用品。損失必需向警方報告及需持有由警方發出的書面文件或報告作證明。若家居物品已使用超過一年(由購買日期起計)，我們有權根據其損耗及折舊程度賠償其重估價值或維修此物品。

適用於第 9 項 - 家居物品保障的不保事項

以下情況不受保障：

1. 您的香港主要住所於受保旅程開始前 30 天或以上並未有任何人居住而引致的爆竊。
2. 以下物品的遺失或損毀不受保障：債券、匯票、現金、貨幣、支票、本票、郵政匯票、記錄或帳簿或類似的證明、餐券或任何贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、獎章、護照、郵票、股票、任何類型的隱形眼鏡、手提電話、旅遊票、食物、動物、汽車(包括配件)、電單車、船隻、發動機及其他交通工具、存錄於磁帶、記憶儲存咭、磁碟或其他之資料遺失。
3. 您於受保旅程完結返回香港後 24 小時內未有向警方報案及未能提交警方之報告。
4. 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
5. 任何用於工作上、或具有專業或商業用途的儀器或設備，或已受其他保險的保障。
6. 由合法進入香港主要住所人士作出的惡意或蓄意破壞。
7. 您未有為您的香港主要住所作出合理的防衛及預防以減低對本保單的索償。

第 10 項 – 高爾夫球保障 (自選保障)

(如保障列表包括及附加此保障，此保障才適用。)

10a. 高爾夫球物品

若您在受保旅程期間，屬於您的個人高爾夫球物品被偷竊或損毀，我們以不超過保障權益表所規定之最高賠償額賠償予您。若修理費用超越損毀物品之價值時，我們於處理該賠償申請時，會視該物品已遺失。我們有權根據損毀物品的損耗及折舊程度賠償其重估價值或維修該物品。

10b. 租用高爾夫球工具

若您的高爾夫球工具在受保旅程期間有所遺失、被竊或損毀，我們以不超過保障權益表所規定之最高賠償額賠償予您有關租用高爾夫球工具的費用。

10c. 草坪費用

若您在受保旅程期間因嚴重損害或嚴重疾病而不能使用已租的高爾夫球場或不能參加高爾夫球課程，我們將以不超過保障權益表的最高賠償額，賠償您有關此場地或課程的已預先支付不能退回或未能享用的草坪費用或高爾夫球課程費用或租用高爾夫球工具費用。我們將以該高爾夫球場或課程日數按比例賠償未能享用的費用。

適用於第 10 項 – 高爾夫球保障的不保事項

以下情況不受保障：

1. 於高爾夫球物品或高爾夫球工具使用時而導致的意外破損或損毀。
2. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病、或因受保人自行維修、清潔、更改任何高爾夫球物品或高爾夫球工具而導致的損失。
3. 租借高爾夫球物品或高爾夫球工具之遺失或損毀；
4. 直接或間接因暴動、反叛、革命、戰爭、篡權、恐怖行為或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫該財物；或走私財物或非法攜帶或交易的財物。
5. 受保於其他保險之高爾夫球物品或高爾夫球工具的損失或損毀，或將會獲得公共交通工具機構、酒店及其他服務供應商的退款。
6. 已獲第三者或機構提供維修服務，使操作回復正常的高爾夫球物品或高爾夫球工具。
7. 任何您蓄意以不同公共交通工具寄運或郵寄之高爾夫球物品或高爾夫球工具。
8. 在公眾場所沒有您的看管下，或因您的疏忽保管其財物而導致高爾夫球物品或高爾夫球工具的遺失
9. 在酒店或公共交通工具機構保管下的損失，除非於3日內以書面通知該酒店或公共交通工具機構，如該機構為航空公司，需獲得其財物紊亂報告。
10. 遺失後 24 小時內未有向當地警方報失及未能提交當地警方之遺失報告。
11. 基於同一原因於第5a項「個人行李及物品」或第6b項「行李延誤」索償。
12. 任何神秘失蹤之損失。
13. 遞交之索償物件收據上的名字並非您的名字。

第 11 項 - 郵輪假期(自選保障)

(如保障列表包括及附加此保障，此保障才適用。)

11a. 額外旅程阻礙保障

第4項-旅程阻礙保障之最高賠償額會根據此保障11a項-額外旅程阻礙保障在保障權益表的最高賠償額遞加。

所有適用於第4項-旅程阻礙保障的不保事項都適用於此保障。

11b. 郵輪阻礙保障

若您於旅程中，直接因惡劣天氣、天然災害、機械故障、騎劫或公共交通工具機構員工罷工，引致您所安排用以接駁其郵輪旅程之公共交通工具比顯示於行程表內的到達時間延誤至少8小時，以致您未能於指定之碼頭登上該郵輪，我們將以不超過列於保障範圍所規定之最高賠償額賠償您不能退回之未享用的郵輪旅程費用及/或因要前往下一個原定安排之目的地以繼續郵輪行程(如有者)而引致額外合理的旅費。

第 11b 項 - 「郵輪阻礙保障」是以您沒有在郵輪上之日數按比例賠償未享用的郵輪旅程費用。

適用於第 11b 項 - 郵輪阻礙保障的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、航空公司、旅行社、其他航運機構或旅館的退款。
2. 未能獲取公共交通工具機構書面證明延誤的時間及原因。
3. 於申請投保前已宣佈會引致延誤的事件。
4. 您遲到機場或碼頭(即在最後登記時間才到達，但因公共交通工具機構員工罷工引致的遲到則除外)。
5. 您最終未有登上有關公共交通工具機構所安排之首班代替航班。
6. 為同一損失在第4項「旅程阻礙保障」中同時進行的索償。

11c. 取消岸上觀光旅程

若您因蒙受損害或感染疾病或遇上惡劣天氣而需取消由郵輪公司安排之自費岸上觀光行程，我們將以不超過列於保障範圍所規定之最高賠償額賠償您不能退回之未享用的有關費用。

適用於第 11c 項 - 取消岸上觀光旅程的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、航空公司、旅行社、其他航運機構或旅館的退款。

11d. 衛星電話費用

於受保之郵輪旅程期間，如您或您的旅遊夥伴因損害或疾病而導致您不能繼續其受保旅程及必須返回香港，我們會以不超過列於保障範圍所規定之最高賠償額賠償您因此原因而需於郵輪上使用衛星電話的費用。

適用於第 11d 項 - 衛星電話費用的不保事項 以下情況不受保障：

1. 您未能提供證明由衛星電話服務供應商發出證明使用衛星電話費用的正式收據。
2. 未能提供由郵輪上的合格醫生發出的書面報告證明損害或疾病是於郵輪上發生及發生日期。
3. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、公共交通工具、旅行社、其他航運機構或住宿供應商的賠償或退款。
4. 在購買此保險前已意識到可能引致取消或中斷您的旅程的情況。

第 12 項 – 水肺潛水保障(自選保障)

(如保障列表包括及附加此保障，此保障才適用。)

12a. 潛水旅程

若您於受保旅程期間蒙受損害或感染疾病，經合格醫生診斷後認為的身體情況不適合潛水我們將按比例賠償您不能退回已於受保旅程前已支付之潛水旅程費用；但以不超過保障權益表所規定之最高賠償額為上限。

如在潛水期間蒙受損害或感染疾病：

1. 您必須在認可潛水教練或潛水指導員的指導下進行潛水及潛水深度最高 18 米；或
2. 您已獲由認可潛水教練簽發潛水證書並在證書訂明的最高深度內潛水

適用於第 12a 項 - 潛水旅遊的不保事項 以下情況不受保障：

1. 您未能提供由合格醫生所簽發的醫療報告確定您在醫療上必須取消/中斷潛水旅程。

12b. 租用設施費用

若您的潛水器材於受保旅程期間有所遺失、被竊、損毀或於運送期間暫時遺失超過 12 小時，我們以不超過保障權益表所規定之最高賠償額賠償予您有關租用潛水器材之費用。

適用於第 12b 項 - 租用設施費用的不保事項

以下情況不受保障：

1. 如您沒有合理地看管您的個人財物；
2. 在公眾場所沒有您的看管下導致您的潛水器材遺失、破壞、損毀或被竊；
3. 您的潛水器材遺失或被竊後 24 小時內您未有向當地警方報失及未能提交當地警方之遺失報告；
4. 如您的潛水器材有所遺失、被竊或運送途中延誤，而您：
(a) 沒有立刻通知交通工具機構(航空公司、船公司等)及取得交通工具機構之書面報告(如該機構為航空公司，需獲得行李事故報告書)或
(b) 未能立刻取得有關之報告並沒有於 7 日內以書面形式跟進索取交通工具機構書面報告或行李事故報告書(適用於航空公司)。

主要不保項目

我們不會賠償任何保單內直接或間接因以下事項而引致的遺失、損害、損毀或責任：

1. 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；
2. 本保單不會負責已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克的旅程直接或間接地所引致的任何損失、損害、受損或法律責任；
3. 本保單不會負責古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克的居民所蒙受或遭受的任何索償、損失、損害或法律責任；
4. 凡我們提供之受保條款、索償賠償或我們提供之保障會導致我們、我們母公司或其最終控制實體受到任何聯合國決議的制裁、禁止或限制，歐盟或美國的貿易或經濟制裁、法律或規例，我們不會被當作提供該些保障及我們不會負責任何該些索償或提供任何有關之保障。
5. 由任何政府機構、衛生部門或世界衛生組織宣告的傳染病或流行病（包括 2019 新型冠狀病毒並不限於 2019 新型冠狀病毒及其任何變種、品種或變異），或任何世界衛生組織宣告的國際突發公共衛生事件（包括任何變種、品種或變異的病毒）；威脅或恐懼任何關於傳染病、流行病、疾病或事件；目的為防止傳染病或流行病的傳播之任何預防性及預設行為。
6. 您不法的行為，或遭海關或有關當局充公、扣留或破壞；
7. 任何政府的法案或禁令；您違反政府法案；或在預先警告會爆發公共交通工具職員罷工、暴動或民變、惡劣天氣、自然災害、或傳染病的情況下，您沒有作出合理的預防以防止索償的出現；
8. 任何恐怖行為，但第 1 項「緊急醫療費用及援助」、第 2 項「人身意外保障」、第 3 項「緊急入息援助」及第 8 項「信用卡保障」除外；
9. 您沒有合理地看管您的個人財物、避免損害或減低索償；
10. 以乘客或司機身份參與任何類型之賽車；比賽；職業運動或因參與該運動而可賺取收入或報酬；
11. 與服用酒精或藥物有關的損失，但由合格醫生所處方之酒精或藥物除外；

12. 妊娠、分娩或與之有關的**損害或疾病**；
13. 自殺、企圖自殺或故意自我傷害；或自我暴露於不必要的危險中；
14. 任何**受保前已存在之狀況**；先天性或遺傳病；
15. **愛滋病**或於人體免疫不全病毒血清測試呈陽性反應下出現之**損害或疾病**；
16. 性病；精神病、睡眠、精神或神經失調；
17. 您從事或參與海陸空服務或行動；持械工作；以航空公司空勤人員身份乘搭飛機；測試交通工具；參與體力勞動性工作；參與離岸活動，如商業潛水；油田鑽探、採礦、空中攝影；爆炸品處理；演員；地盤工人、漁夫、廚師或廚房工人；導遊或領隊；
18. 旅遊之目的為醫治**疾病**，或您在身體不適合旅遊的情況下旅遊或您違反**合格醫生**勸告出外旅遊；
19. 已從其他方面獲得的賠償，但第1b項「海外住院現金津貼」、第2項「人身意外保障」、第3項「恩恤金」及第9項「延誤保障」則除外；已從其他方面獲得的賠償，但第1d項「海外住院現金津貼」、第2項「人身意外保障」、第3項「緊急入息援助」及第6項「延誤保障」則除外；
20. 您持有中華人民共和國護照及以此護照往返中華人民共和國(香港、台灣及澳門除外)，但若您同時擁有由其他國家政府(不包括中華人民共和國，但香港、台灣及澳門則除外)所簽發的法定文件證明為該地合法居民，此不保事項則會被撤消。

定義

「**意外**」是指於受保**旅程**期間遇上不能預料及非自願的事件而引致**損害**。

「**住宿**」是指房租費用。

「**後天免疫力缺乏綜合症**」或「**愛滋病**」是參照世界衛生組織之定義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現機會性感染、惡性腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症候群或其他病症。

「**中醫**」是指任何跌打、針灸或中醫師根據中醫藥條例(香港法例第549章)合法註冊成為中醫，但是若果中醫為您本人或您的直系親屬則除外。

「**密切商業夥伴**」是指您的密切商業夥伴，可提供商業登記或公司的註冊文件予我們作為佐證。

「**公共交通工具**」是指由註冊的航運公司經營以接載付款乘客的巴士、旅遊巴士、的士、渡輪、氣墊船、水翼船、船、火車、電車或地下火車；及由註冊的航空公司或包機公司營運以接載付款乘客的飛機及直升機，來往於商業機場或直升機場之間；及有固定路線及班次的機場巴士。

「**強制隔離**」是指您被政府或有關授權機構指令隔離。

「**留院**」是指因醫療上的需要而在**合格醫生**的建議下入住**醫院**，被接納為留院病人接受治療。住院期間是指**醫院**因提供治療而需要向您收取住房及膳食費用的期間。

「**潛水器材**」是指自攜式水下呼吸系統、浮力控制器、鉛帶、鉛、蛙鞋、面鏡、呼吸管、刀、手電筒、照明彈、潛水旗、浮標及捲軸、濕衣及乾衣、壓力及深度計、指南針及潛水電腦。

「**生效日期**」是指1)本保單的簽發日期或2)取消旅程保障開始生效之日期，以較遲者為準。

「**高爾夫球物品**」是指高爾夫球杆和高爾夫球袋

「**高爾夫球工具**」是指高爾夫球杆、高爾夫球袋或高爾夫球車(機動式的高爾夫球車除外)。

「**香港**」是指香港特別行政區,英文簡稱 HKSAR.

「**醫院**」是指合法經營並為受傷及患病病人提供治療和照顧之**醫院**(不包括老人院、長期病患中心、靜養、護理、戒酒或戒毒等類似服務之醫療機構)，此外，須設有完善的診斷及外科手術設備和24小時專業護理及醫療服務。

「**直系親屬**」是指您的配偶、父母、配偶之父母、祖父母、子女、繼子女、合法的被監護人、兄弟姊妹、孫、合法監護人。

「**損害**」是指您遭遇**意外**事故，在直接及別無其他原因之下引致之身體損害。

「**旅程**」是指該段旅遊期間由您離開香港入境事務處櫃檯開始，直至您於此段旅遊完結後到達香港入境事務處櫃檯為止，或受保日期的到期日，以較早者為準。

「**喪失**」或「**喪失功能**」是指永久完全失去功能或手腕或足踝以上之部位完全分離；若套用於眼睛，是指完全及無法恢復的視力。

「**失聰**」是指永久及無法恢復之聽力：

1. 如果 a 分貝 — 損失聽力至 500 赫
 2. 如果 b 分貝 — 損失聽力至 1,000 赫
 3. 如果 c 分貝 — 損失聽力至 2,000 赫
 4. 如果 d 分貝 — 損失聽力至 4,000 赫
- (a+2b+2c+d) 之 1/6 高於 80 分貝。

「**喪失語言能力**」是指構成語言之口唇音、齒舌音、口蓋音、喉頭音等之四種語言機能中，有三種以上不能發出者，聲帶全部剔除或因腦部言語中樞神經的損傷而患失語症。

「**澳門**」是指澳門特別行政區，英文簡稱 Macau SAR.

「**惡性腫瘤**」是指在**後天免疫力缺乏**症存在下出現包括但不限於卡波西士腫瘤、中樞神經系統淋巴瘤或其他已知或未知之惡性病變，直接導致死亡、疾病或殘廢。

「**最高賠償額**」是指列於本保單的**保障權益表**內每項受保保障的賠償額。

「**醫療必需費用**」是指您所須支付予**合格醫生**、醫生、外科醫生、護士、**醫院**及/或救傷車服務的費用，包括醫藥、手術、X光檢查、**醫院**或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理(除非因**意外**而損害健全及天然之牙齒所必須之診治費用)。亦不包括本保單內第1b項「緊急醫療運送」及第1c項「運返費用」兩項保障利益所需的任何費用。本保單僅負責賠償經由合格醫生所處方或治療的費用。倘受保人可從其他來源取回全部或部份費用，我們則根據保單條款負責賠償剩餘的費用。

「**機會性感染**」包括但不限於肺囊原蟲肺炎、慢性腸炎之生物體、過濾性病毒或散佈性的真菌感染。

「**保額百分率**」是指保單第2項「人身意外保障」中之保障表中的投保百分率，用以計算保障之最高賠償。

「**受保日期**」是指附加於此保單的保障列表上所列明之受保日期。

- 「永久」是指由意外事故發生之日起計損害情況持續至少 12 個月，並於此段時間終結時沒有好轉之跡象。
- 「永久完全殘廢」是指由意外事故發生之日起計至少 90 天，您因蒙受損害而永久及完全不能從事任何業務或有薪酬的工作；若您沒有從事任何工作，則指完全不能進行一般日常生活活動。
- 「保單」是指本保單以及於本保單基本條款第一點提及的所有文件。
- 「保單列表」是指本保單其中之一附頁名為 Policy Schedule，我們隨時有權對其作出更改。
- 「受保前已存在之狀況」是指您、您的直系親屬或旅遊夥伴於保單生效日期前因任何疾病或狀況，曾接受合格醫生之治療或建議(a)藥物治療；或 (b) 確診；或(c)醫療意見；或(d)處方服藥，或於保單生效日期前已患有任何病徵而導致向我們索償的情況。
- 「主要住所」是指您的永久居住及只用作為私人寓所的房子或樓宇。
- 「保額」是指最高賠償額。
- 「合格醫生」是指得到當地政府承認並准許在其管轄範圍內提供醫療服務之人士，但不包括您本人或您的直系親屬。
- 「保障權益表」是指在保障列表中所名為的「保障權益表」，我們有權隨時對其作出更改。
- 「嚴重損害或嚴重疾病」若套用於您或旅遊夥伴，是指您或您的旅遊夥伴需要合格醫生診治，及證明會有生命危險及不適合旅行或繼續原定受保之旅程；若套用於您的直系親屬或密切商業夥伴，是指您的直系親屬或密切商業夥伴需要治療及經合格醫生證明他們會有生命危險，以致您需要停止或取消原定受保之旅程。
- 「疾病」是指於受保旅程期間在直接及別無其他原因之下所開始罹患或感染之病症。
- 「病徵」是指個別人士於失調或疾病前經歷的症候及跡象。
- 「恐怖行為」是指所有確實發生或恐嚇使用武力或暴力手段造成損毀、傷害或混亂的行為，或此等行為對個人、財物或政府造成人命傷亡或財物損失，以達至經濟、部落、民族、種族或宗教上的利益，無論有否陳述其追求之目的。若盜竊或其他罪行主要是基於犯案者的個人利益出發，純粹只是犯罪者及犧牲者的關係，則不被視為恐怖行為。恐怖行為是必定要得到（有關）政府証實及承認才算是恐怖主義的行為。
- 「三級程度燒傷」是指全部皮膚層因燃燒而完全遭到破壞。
- 「旅遊夥伴」是指在整個受保旅程中與您的同行的人士。
- 「旅遊票」是指用以乘坐任何公共交通工具的經濟客位票。
- 「實際、合理及慣常」是指
- (1)在合格醫生之照顧、監管或指示下為您提供必須的治療、醫療設施及服務的收費；
 - (2)不超過同一地區內接受類似治療、醫療設施及服務費用之正常水平的收費；及
 - (3)不包括在沒有保險的情況下便不會收取之費用。
- 「戰爭」是指戰爭（不論有否宣戰），或任何類似戰爭的行為，包括任何國家利用軍事力量達到經濟、地理、民族、政治、種族、宗教或其他目的。
- 「我們」或「我們的」是指美亞保險香港有限公司。
- 「您」或「您的」是指保障列表所列或隨後於本文件附加上的受保人。

一般條件

1. 在此保險生效時，您身體狀況必須適合旅遊及未意識到任何可引致取消或擾亂受保旅程的狀況，否則會喪失索償的權利。
2. 若此保單已經簽發，所有保費均不能退還。
3. 此保險不能續保或延長，若您於受保旅程期間在不能控制的情況下，原列在保障列表內之受保日期需要延長，在合理及必需的情況下，我們會免費延長保單的受保日期至最高 10 日，以便您可以完成受保旅程。
4. 如超過一個旅程在受保日期內開始，只有最早開始的旅程才是受保旅程。
5. 受保旅程必須由香港出發。
6. 若您為同一旅程購買多於一份由我們承保的自購綜合旅遊保險，我們只會根據可獲較高賠償額的一份保單作出賠償。
7. 此保單只適用於常規的假期旅遊及文職商務旅遊，而不適用於探險跋涉或類似旅程。
8. 此旅遊保險計劃每次受保旅程的保障期最長為 182 日。
9. 如您蓄意隱瞞或提供錯誤的重要資料，此保單將在生效日期起便失效。

基本條款

1. 完整的保險契約

保障列表、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約。您未有在投保書上作出的任何陳述，除欺詐外，均不得作為廢除本契約或利用於合法的訴訟程序。任何營業員均無權更改或刪除本保險的任何條款，任何保險的更改需由我們簽署同意並簽發批註後，方為有效。

2. 受保資格

年齡限制：70歲或以下。

家庭計劃：合法夫婦及其 17 歲以下子女。

3. 申請賠償通知的期限

任何賠償申請需於事故發生後 30 日內以書面通知我們，任何因意外引致的死亡，應立即以書面通知我們。

4. 損害證明文件

我們於接獲該書面通知後，會將申請賠償表格送交您，以作填寫損害證明之用。倘您於書面通知書發出後 15 日內仍未收到該申請賠償表格，您可將事故的發生、性質與損害程度於本保單內損害證明文件遞交之期限前提交我們，我們會將此書面證明視作已符合本保

單條款之要求。我們所需之任何證明文件，須依據我們所定之形式及性質提交，而所需費用概由您或您的合法代理人負責。

5. 證明文件遞送之期限

倘您要申請傷殘賠償，您需於發生損害後 60 日內將損害證明文件送達我們；若您在合理情況下未能於此限期內遞交證明文件，則須於合理時間內及事發日後 1 年內呈交。

6. 充足的通知期

申請賠償通知書可由您或您的代表人送交我們，並提供足夠資料以證明您的身份。倘有合理之緣由不能於本保單之限期內將通知書送交我們，而已盡可能將通知書於限期後即送出，則不會被認為放棄申請賠償權利。

7. 賠償金支付時間

當我們接獲所需的證明文件後，將根據本保單立即作出合理賠償。

8. 賠償金之支付

倘您死亡，賠償金將賠償予您的遺產承繼人，其他賠償則賠償予您本人，而緊急醫療運送及運返費用之賠償則根據本保單的條款直接支付有關之服務提供機構。

9. 欺騙索償

倘若您或您的代表人在本保單的索償中存有任何欺詐成份，所有賠償均會作廢。

10. 追討權利

若我們及/或我們的授權代表支付了不包括在此保單保障範圍內的索償，或超過此保險的賠償限額時，我們會保留追討受保人之權利。

11. 第三者權利

除您及我們以外，此保單未有賦予其它人士享有按《合約（第三者權利）條例》或以其它方式直接強制執行此保單條款的權益。惟特此說明及同意只有我們及您方可享有在無須給予其它人士通知或無須獲其它人士同意的情况下，可藉協議修改本保單或取消/終止此保單（如此保單載有此權利）的權利。

12. 身體檢查

於處理本保單的賠償申請時，我們有權隨時要求您作身體檢查。倘您死亡，除法律不允許外，我們有權要求解剖驗屍，而費用則由我們負擔。您於遭遇損害發生或感染疾病後需聽從合格醫生的醫療建議，若您沒有依從正確的療法，我們不會負上任何賠償責任。

13. 債權人之取代

若我們已向您作出本保單的賠償，便可取代其爭取賠償的權利，向有關人士或機構追討，而您必須簽署及遞交法律文件和身份證件，或利用任何方法去保證此項的權利，對於損失此權利後，您不可採取任何行動。

14. 法律訴訟

依據本保單所規定之條款及期限內，將損害證明文件送交我們後，60 日內不得進行法律訴訟以求賠償。倘須訴訟應於本保單規定之損害證明文件送交我們限期後 3 年內進行，否則不得再進行訴訟。

15. 國家之法律限制

倘本保險有關呈交損害通知書或證明文件之期限少於香港法例所允許之期限，則將依法例延長至所容許之最低限度的期限。

16. 保單條款之遵從

倘您有違反本保單內所載的任何條文，所有賠償申請均不會被接納。

17. 保單詮釋

本保單受香港法例之約束。本保單所涉及之人仕均同意服從香港特別行政區法庭之裁決。

18. 轉讓

本保單的轉讓權益不會對我們構成法律的約束力，除非此轉讓權益的正本或副本已保存於美亞保險香港有限公司位於香港港島東華蘭路 18 號港島東中心 7 樓的辦事處，及獲得我們的確認。此外我們不會對轉讓的有效性承擔責任。任何的憲章、條款或法規均不可以阻礙本保單的索償，除非有關條款已詳細列於本保單內。

19. 私隱條例

您/保單持有人/申請人謹此同意及確認：

- 美亞保險可按列於其私隱政策的用途使用於處理此保單申請或管理此保單所收集之個人資料，其用途包括核保及管理已申請的保單（包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權）；
- 美亞保險可使用您/保單持有人/申請人的聯絡資料（姓名、地址、電話號碼及電郵地址）聯絡您/保單持有人/申請人有關其它由 AIG 集團提供之保險產品（如美亞保險已獲您/保單持有人/申請人同意可如此使用其聯絡資料）；
- 美亞保險亦可向以下類別的人士（不論在香港或海外）轉交該些個人資料，作上述列明之用途：

- (i) 提供有關本人/吾等保單管理服務的第三者（包括再保險公司）（如上（a）項所述）；
 - (ii) 財務機構，作處理此申請及收取保費（如上（a）項所述）；
 - (iii) 公證人、調查員、第三者管理人、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構，以處理索償事宜（如上（a）項所述）；
 - (iv) AIG 集團授權的市場推廣公司，以作直銷之用（如上（b）項所述）；
 - (v) 其它在任何國家之 AIG 集團之成員公司，作上述（a）及（b）項所有列明之用途；或
 - (vi) 其它於美亞保險私隱政策所列明的人士，作於私隱政策列明之用途。
- (d) 您/保單持有人 / 申請人可隨時致函到美亞保險香港有限公司之私隱事務主任（地址：香港郵政總局信箱 456 號或電郵：cs.hk@aig.com）查閱、或要求修改其個人資料（美亞保險可就查閱及修改要求收取合理費用），或更改有關其個人資料被使用作直銷用途的選擇。如對美亞保險提供的服務有任何意見，可按上述地址聯絡美亞保險。美亞保險私隱政策的全文載於 www.aig.com.hk。

20. 筆誤

我們的筆誤不會令生效的保單因而失效，或令失效的保單因而生效。

此旅遊保險條文及條款的版權為美亞保險香港有限公司所有。未經美亞保險香港有限公司同意不得複製全部或部分旅遊保險條文及條款之內容。（此中文譯本乃供參考之用，如中文譯本與英文有異，一概以英文為準）

旅遊智易保(全年旅程計劃)

旅遊保險條文及條款

當我們收妥保費後，即依據保障列表或批註內的定義、不保事項、限制、條款和條件，我們同意承保您的保單列表內的名字及根據本保單之條文及條款對在受保日期內所出發和發生的旅程(以下稱為“受保旅程”)之損失作出賠償。

保單列表、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約(以下稱為“保單”)。

此保險只適用於常規的假期旅遊及文職商務旅遊，而不適用於探險跋涉或類似旅程。

保障範圍

第1項 - 緊急醫療費用及援助

1a. 醫療費用

在此項下，若您於受保旅程期間蒙受損害或疾病而引致在返回香港前治療的醫療費用，我們將以不超過保障權益表所規定之最高賠償額賠償您有關醫療費用。該醫療費用必須是

1. 由您首次蒙受該損害或疾病起365日以內所引致的；及
2. 實際、合理及慣常醫療必需費用。

覆診費用

如您於返回香港後因以上的損害或疾病而需要覆診(意即繼續接受您在回港前有關損害或疾病的治療)，我們將賠償不超過港幣50,000的覆診費用，但該覆診費用必須是

1. 您返回香港後90日內引致的。
2. 由執業西醫之合格醫生收取的實際、合理及慣常醫療必需費用。

此覆診費用亦包括中醫診治，每日每症最高為港幣150，最高累積至港幣1,800。

在任何情況下，第1a項「醫療費用」的總賠償額不可超過保障權益表所規定最高賠償額。

1b. 緊急醫療運送

若您受保旅程期間於海外蒙受損害或感染疾病，於我們或ATAP的意見下，認為醫療上適合將您運送至其他地方接受治療，或運送回香港或日常居住地，而我們或ATAP亦會根據您當時的受傷程度或病情，安排最適當之醫療運送方式，我們則會直接支付該醫療運送所需之有關保障費用。保障費用是指由我們或ATAP因緊急運送您而提供或安排之醫療運送、服務及設備等費用。

所有醫療運送方式及最終目的地均由我們或ATAP決定及根據當時醫療情況安排，包括租用空中或陸上救護車、航空運輸、鐵路或其他適合的運送方式。您或您的代表必須致電(852) 3516 8699 聯絡ATAP作出有關安排。

1c. 運返費用

若您在旅程期間因蒙受損害或感染疾病而死亡，我們或ATAP 將安排運返您的遺體返回香港或日常居住地。我們將直接支付有關費用。此外，我們將賠償在身故地的殯儀承辦者提供之棺材、防腐和火化事宜上的實際費用予您的遺產承繼人。您的代表必須致電(852) 3516 8699 聯絡ATAP 作出有關安排。

1d. 海外住院現金津貼

若您於受保旅程期間，因蒙受損害或感染疾病需入住當地醫院為留院病人，我們將按您的留院之日數每日賠償港幣500 予您，但以不超過保障權益表所規定之最高賠償額為上限。在任何情況下，第1d 項「海外住院現金津貼」的總賠償額不可超過保障權益表所規定之最高賠償額。

1e. 緊急啟程

若您受保旅程期間死亡、遭遇嚴重損害或嚴重疾病，需要一名已成年的直系親屬前往或一名旅遊夥伴停留該地陪伴及/或照顧您，我們將根據保障權益表所載最高賠償額為限賠償其合理的額外住宿費用及/或旅遊票。此保障只可在同一旅程中索償一次。

1f. 子女護送

若您受保旅程期間，因遭受嚴重損害或感染嚴重疾病需入住當地醫院，而其同行之 15 歲以下 之小童沒有其他直系親屬陪伴，我們將根據保障權益表所載最高賠償額為限賠償一名直系親屬或一名旅遊夥伴之合理額外的住宿及/或交通費用，以便陪伴您的小童返回香港。

適用於第 1 項 - 緊急醫療費用及援助的不保事項

以下情況不受保障：

1. 根據合格醫生之意見，在合理的情況下治療您之該項手術或治療可延期至返回香港後進行。
2. 旅遊之目的為醫治疾病或您違反合格醫生之勸告出外旅遊。
3. 一切毋須由您支付及/或已包括於旅程費用中的支出。
4. 未能提供合格醫生之醫療報告。
5. 您拒絕依循合格醫生之建議返回香港繼續治療，或在身體狀況許可下，拒絕繼續其受保旅程。
6. 任何不經由我們或ATAP同意及提供服務的費用，除非您或您的旅遊夥伴在緊急及不能控制的情況下無法致電ATAP，在此情形下，我們只補償您在同一情況下，我們或ATAP會提供的服務而衍生的費用(只適用於第 1b 項「緊急醫療運送」)。

7. 未經由我們或ATAP允許及安排之遺體運返(只適用於第 1c 項「運返費用」)。
8. 任何香港以外地方的覆診費用。
9. 任何醫院內獨立或私人房間、特別或私家看護的額外費用；非醫療用的個人服務，包括收音機、電話(第 1 項「海外住院現金津貼除外」)及類同的物品；採購或採用特別支架、儀器或裝置的額外費用。
10. 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的驗光單，但於受保旅程期間因意外蒙受損害所引致的除外。
11. 基於同一原因於第1e項「緊急啟程」及第1f項「子女護送」同時提出的索償。

第 2 項 - 人身意外保障

2a. 乘搭交通工具之意外

若您在受保旅程期間，以付款乘客身份（不是機師、操作員或空中服務員）乘搭或上落公共交通工具期間發生意外，於事故發生當日起計 90 天內在直接及並無其他原因下引致以下之損害事項，我們將依據保障表及其保額百分率賠償予您。此部份提供額外保障予您在乘搭或上落由旅行社安排的交通工具、或駕駛或乘坐汽車期間發生之意外，於事故發生當日起計 90 天內在直接及並無其他原因下引致以下之損害事項，我們將依據保障表及其保額百分率賠償予您。

2b. 其他意外

若您在受保旅程期間，因遭遇意外而蒙受損害，而非上述第 2a 項「乘搭交通工具之意外」，於事故發生當日起計 90 天內在直接及並無其他原因下引致以下的損害事項，我們將依據保障表及其保額百分率賠償予您。

保障表

意外死亡及永久傷殘		
損害事項		保額百分率
1. 死亡		100%
2. 永久完全殘廢		100%
3. 永久及無法痊癒之四肢癱瘓		100%
4. 一眼或雙眼永久完全失明		100%
5. 喪失任何一肢或任何一肢永久完全喪失功能		100%
6. 喪失任何雙肢或任何雙肢永久完全喪失功能		100%
7. 雙耳完全失聰及喪失言語能力		100%
8. 永久完全失聰		
(a) 雙耳		75%
(b) 單耳		15%
三級程度燒傷		
部位	受損佔有關部位總面積之百分比	保額百分率
1. 頭部	達頭部總面積之 8%或以上	100%
	達頭部總面積之 5%至 8%以下	75%
	達頭部總面積之 2%至 5%以下	50%
2. 身體 (頭部以外)	達其餘身體部份總面積之 20%或以上	100%
	達其餘身體部份總面積之 15%至 20%以下	75%
	達其餘身體部份總面積之 10%至 15%以下	50%

賠償

1. 於同一次損害中，我們只負責賠償以上任何一項之損害事項，若遭受多於一項損害事項，我們則以最高賠償額(即最高保額百分率)的事項及以不超過列於保障權益表所載之最高賠償額為賠償依據。
2. 倘我們已賠償以上保障表其中一項的損害事項，您所有的保障會即時終止，但不會影響該意外所導致之損害賠償事宜。
3. 倘您蒙受損害前局部手足或器官已喪失功能，而在損害後變成全部殘廢，我們會決定保額百分率作為賠償該損害所引致的殘廢部份，而於受保意外發生前已永久喪失功能的部份則不獲賠償。
4. 此保單生效日期時，您的年齡為17歲以下，我們會根據第2項「人身意外保障」之保障表的損害事項及其保額百分率作出賠償，最高賠償至港幣250,000。

此部份提供額外保障予您在以下期間蒙受的損害：

1. 當您於原定公共交通工具出發前3小時內直接由日常香港住所或工作地點前往香港入境事務處的期間以開始您的旅程；
2. 受保旅程完畢，當您回香港後3小時內直接由香港入境事務處返回日常住所或工作地點的期間。

暴露

倘您在受保旅程期間發生意外，及在無法避免的情況下身處於自然環境中(包括但不限於長期及嚴酷的天氣或環境狀況)，並於意外發生後 12 個月內直接因此無法避免的情況下引致死亡或傷殘，我們將按照保障表賠償予您。

失蹤處理

倘您在旅程中所乘搭之公共交通工具發生意外而導致失蹤、墮毀或沉沒，您因而失蹤及於該次意外事件發生後連續12個月內仍無法尋回，則

我們有理由相信您已因該次意外死亡，並作出人身意外保障的賠償。但您的遺產管理者必須先填妥及遞交保證書，同意日後如發現您並未因該次意外導致死亡，將退回此項賠償予我們。

適用於第 2 項 - 人身意外保障的不保事項

1. 於此第 2 項保障，我們不負責一切由疾病或病毒引致的損害。

第 3 項 - 緊急入息援助

如您於受保旅程中蒙受損害及於返回香港後，根據合格醫生之建議下不能返回其慣常及可賺取收入的工作最少 7 天，我們會按每滿 1 週之病假賠償港幣 1,250，最高賠償為 24 週及以不超過保障權益表為上限。

適用於第 3 項 - 緊急入息援助的不保事項

以下情況不受保障：

1. 您未能出示由您的僱主發出證明您的受僱狀況的正式或合法證明文件。
2. 未能出示由合格醫生發出證明您不能返回其慣常及可賺取收入的工作之醫療報告。

第 4 項 - 旅程阻礙保障

4a. 取消旅程

若您於原定受保旅程出發前 90 天內因下列原因（以下(3)及(4)除外）而需要取消受保旅程，我們以不超過保障權益表內所規定之最高賠償額賠償您無法由其他途徑取回其已支付及法律上須負責支付之旅費及/或住宿費用：

1. 您、您的直系親屬、密切商業夥伴或旅遊夥伴死亡、遭受嚴重損害或患上嚴重疾病；
2. 您收到傳票需出庭作證、當陪審員；
3. 您於原定受保旅程出發前 1 星期內，突然爆發公共交通工具機構員工罷工、暴動或民亂。
4. 您及/或您的旅遊夥伴之香港主要住所於受保旅程出發前 1 星期內因火災、水淹、地震或類似的天然災害，導致嚴重損毀，需要您及/或您的旅遊夥伴於出發當日留於該處。若您已開始您的受保旅程，此第 4a 項「取消旅程」保障便不再生效。

4b. 旅程中斷

1. 提早結束旅程

若您於受保旅程期間，因下列原因必須結束及縮短受保旅程返回香港，我們將以不超過保障權益表內所規定的最高賠償額，賠償您不能退還之未享用的旅費及/或住宿費用及/或額外合理及/或實際的交通及/或住宿費用：

- (e) 您或於香港居住的密切商業夥伴死亡、蒙受嚴重損害、患上嚴重疾病或遭遇騎劫；
- (f) 您的直系親屬或旅遊夥伴死亡、蒙受嚴重損害或患上嚴重疾病；
- (g) 在未能預料情況下，目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、天然災害，以致您不能繼續原定的受保旅程。

2. 更改旅程

若您於開始您的受保旅程後因目的地突然爆發公共交通工具機構員工罷工、暴動或民亂、惡劣天氣、天然災害，我們將以不超過保障權益表內之最高賠償額賠償您因要繼續前往原本包括於受保旅程目的地而引致額外合理的交通及/或住宿費用。

第 4b(1)項「提早結束旅程」的保障是根據受保旅程中斷後，按比例賠償剩餘旅程日數之未享用的旅費及/或住宿費用。受保旅程中第 4b(1)項「提早結束旅程」及第 4b(2)項「更改旅程」的額外交通及/或住宿實際費用的賠償不可超過保障權益表內所載的最高賠償額。您在任何已知情況引致受保旅程中斷前購買本保險，第 4b. 旅程中斷保障方被視為有效。

適用於第 4 項 - 旅程阻礙保障的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得酒店、公共交通工具、旅行社、其他航運機構或酒店的賠償或退款。
2. 直接或間接因政府之規例或監管，旅行社、導遊公司或公共交通工具機構的破產、結束或違約。
3. 在購買此保險前已意識到可能引致取消或中斷旅程的情況。
4. 直接或間接因您未能盡早通知旅行社、導遊公司、航運機構或旅館因第 4a 項「取消旅程」其中 1 至 4 項的原因而要取消旅程或因第 4b(1)項「提早結束旅程」其中 a 至 c 項的原因而要提早結束旅程。
5. 基於同一原因於第 6a 項「旅程延誤」、第 4b(1)項「提早結束旅程」及第 4b(2)項「更改旅程」同時提出的索償。

第 5 項 - 個人財物保障

5a. 個人行李及物品

若您於受保旅程期間，屬於您的個人行李、衣服及個人物品有所遺失或損毀（包括穿戴或存放於行李箱內），本以不超過保障權益表所規定之最高賠償額賠償予您。若修理費用超越損毀物品之價值時，我們於處理該賠償申請時，會視該物品已遺失或被竊。賠償額為該物品之實際價值，但以每件、每對或每套的最高港幣 3,000 為限額。若物品已使用超過一年（由購買日期起計），我們有權根據其損耗及折舊程度賠償其重估價值或維修此物品。



適用於第 5a 項 - 個人行李及物品的不保事項

以下情況不受保障：

1. 貨物或貨辦、食物、動物、汽車(包括配件)、電單車、單車、船隻、發動機、其他交通工具、傢俱、古董、珠寶手飾或配件、手提電話(包括電子手帳電話及配件)、現金(包括支票/旅遊支票等)、電子貨幣(包括信用卡或八達通等)、證券、票或文件。
2. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病、或因維修、清潔、更改而導致的損失。
3. 租借物品之遺失或損毀；
4. 直接或間接因暴動、反叛、革命、**戰爭**、**篡權**、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫該財物；或走私財物或非法攜帶或交易的財物。
5. 受保於其他保險，或將會獲得**公共交通工具**機構、酒店及其他服務供應商的退款。
6. 已獲第三者機構提供維修服務，使操作回復正常的物品。任何您蓄意以不同**交通工具**寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
7. 在公眾場所沒有您的看管下，或因您疏忽保管您的財物而導致行李及個人物品的遺失。
8. 存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。
9. 易碎物品的破裂或損毀。
10. 在酒店或**公共交通工具**機構保管下的損失，除非於3天內以書面通知該酒店或**公共交通工具**機構，如該機構為航空公司，需獲得其財物紊亂報告。
11. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
12. 任何因神秘失蹤而導致之損失。
13. 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
14. 遞交之索償物件收據上的名字並非您的名字。
15. 基於同一原因於第6b項「行李延誤」或第10項「高爾夫球保障」同時提出的索償。

5b. 個人金錢

若您在受保**旅程**期間遺失的現金、銀行鈔票、旅行支票及匯票，我們將賠償您實際所遺失的金額，但以不超過**保障權益表**所載之**最高賠償**為上限；您必須於遺失事件發生後 24 小時內向當地警方報失，並於索償時提交書面文件及警方之正本報告。

適用於第 5b 項 - 個人金錢的不保事項

以下情況不受保障：

1. 電子貨幣(包括任何信用卡或八達通等)或證券。
2. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
3. 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
4. 沒有立即向旅行支票的簽發銀行當地的分行或代理人報告旅行支票損失事宜。
5. 任何因神秘失蹤而導致之損失。
6. 直接或間接因暴動、反叛、革命、**戰爭**、**篡權**、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫的現金、銀行鈔票、旅行支票或匯票；或走私現金、銀行鈔票、旅行支票或匯票(或相關收益)或非法攜帶或交易的現金、銀行鈔票、旅行支票或匯票(或因此行動引致的相關收益)。

5c. 旅遊證件

若您在受保**旅程**期間直接因被搶劫、爆竊或偷竊而遺失之旅遊證件及/或旅遊票，我們將以**保障權益表**所載之**最高賠償**為上限賠償受保人(i)旅遊證件及/或旅遊票所需補領的費用；及/或(ii)因安排行程而必須衍生的額外合理的交通及/或住宿費用，而該費用僅作證件補領及**旅程**安排之用。

適用於第 5c 項 - 旅遊證件的不保事項

以下情況不受保障：

1. 遺失後24小時內未有向當地警方報失及未能遲交當地警方之遺失報告。
2. 與是次受保**旅程**無關之證件及/或簽證及/或旅遊票。
3. 任何因神秘失蹤而導致之損失。
4. 直接或間接因暴動、反叛、革命、**戰爭**、**篡權**、**恐怖行為**或因政府意圖防止此等動亂所引起的損失；基於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品。
5. 同時擁有臨時或永久屬相同性質的旅遊證件，此情況下，您只能選擇索償其中一款。

第6 項 - 延誤保障

6a. 旅程延誤

若您於受保**旅程**中，直接因惡劣天氣、天然災害、機械故障、騎劫或所乘之**公共交通工具**機構員工罷工，引致您所乘搭的**公共交通工具**比顯示於由**公共交通工具**機構提供的行程表內的出發或到達時間延誤至少 5 小時，首滿 5 小時的延誤，我們會賠償 港幣300，其後每滿10小時的延誤賠償港幣700，但以**保障權益表**所規定之**最高賠償額**為上限。出發或到達延誤是根據由**公共交通工具**機構提供給您的行程表上列明的原本航班出發或到達時間，直至原本**公共交通工具**或有關**公共交通工具**機構安排之首班取替的交通工具實際出發/或到達的時間作出計算。

在同一**公共交通工具**的延誤下，您只可選擇索償出發或到達其中一項的延誤。此項保障須在有**公共交通工具**機構或其授權代表公佈有關事件可引致**公共交通工具**延誤前購買才會有效。



適用於第 6a 項 - 旅程延誤的不保事項

以下情況不受保障：

1. 未能獲取**公共交通工具**機構書面證明延誤的時間及原因。
2. 於申請投保前已宣佈會引致延誤的事件。
3. 您遲到機場或碼頭（即在最後登記時間結束後才到達，但因**公共交通工具**機構員工罷工引致的遲到則除外）。
4. 您最終未有登上有關**公共交通工具**機構所安排之首班接替交通工具。
5. 您於受保旅程中所乘搭之**公共交通工具**延遲到達而相繼引起各接駁**公共交通工具**之延誤或未能登上預定接駁**公共交通工具**而導致的損失。
6. 基於同一原因於第 4b.(2)項「更改旅程」中同時提出的索償。

6b. 行李延誤

若您於受保旅程中因所乘搭的**公共交通工具**機構誤送行李以致您於抵達目的地10小時後仍未取得其行李，我們將以保障權益表上所載賠償您，此保障只可於同一旅程中索償一次。

適用於第 6b 項 - 行李延誤的不保事項 以下情況不受保障：

1. 未能獲取**公共交通工具**機構書面證明延誤時間及原因。
2. 任何您蓄意以不同交通工具寄運之行李或分開寄運或郵寄的行李、紀念品或其他物品。
3. 基於同一原因於第5a項「個人行李及物品」或第10項「高爾夫球保障」同時提出的索償。

第 7 項 - 個人責任

若您於受保旅程期間遇上下列情況而須負上法律須責任賠償予第三者，我們會以不超過保障權益表所規定之最高賠償額作出賠償：

1. 誤傷第三者身體或引致其死亡；
2. 誤損或遺失第三者之財物。

在未得到我們書面同意前，您不可向他人承認過失、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。

適用於第 7 項 - 個人責任的不保事項

以下情況不受保障：

1. 所有屬於您、您的直系親屬、僱主或法律上為您的僱員的財產損失。
2. 您對您的直系親屬、僱主或法律上為您的僱員的責任。
3. 屬於您或由您看管的財產。
4. 在合約預期下應擔當的責任。
5. 因您故意、蓄意或非法活動所引起的責任。
6. 由於擁有或使用車輛、飛機、輪船、槍械或動物所引起的責任。
7. 因貿易、商業或專業有關所引致的責任。
8. 任何因非法行為引致的責任。

第 8 項 - 信用卡保障

如您因意外死亡及已獲得本保單第 2 項 - 人身意外保障之賠償，我們亦會以不超過保障權益表所規定之最高賠償額，賠償您於受保旅程中以信用卡購買之物品而到期未繳之款項予您的合法遺產承繼人。

適用於第 8 項 - 信用卡保障的不保事項

以下情況不受保障：

1. 因過期未繳而需支付之利息或財政費用。
2. 已受其他保險的保障。
3. 一切由疾病或病毒引致的意外死亡。

第 9 項 - 家居物品保障

如您於受保旅程期間，您的香港主要住所遭爆竊，我們會以不超過保障權益表上所規定之最高賠償額，賠償您於該住所擁有、使用或穿戴但因此而遺失或損毀的家居用品。損失必需向警方報告及需持有由警方發出的書面文件或報告作證明。若家居物品已使用超過一年(由購買日期起計)，我們有權根據其損耗及折舊程度賠償其重估價值或維修此物品。

適用於第 9 項 - 家居物品保障的不保事項

以下情況不受保障：

1. 您的香港主要住所於受保旅程開始前 30 天或以上並未有任何人居住而引致的爆竊。
2. 以下物品的遺失或損毀不受保障：債券、匯票、現金、貨幣、支票、本票、郵政匯票、記錄或帳簿或類似的證明、餐券或任何贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、獎章、護照、郵票、股票、任何類型的隱形眼鏡、手提電話、旅遊票、食物、動物、汽車(包括配件)、電單車、船隻、發動機及其他交通工具、存錄於磁帶、記憶儲存咭、磁碟或其他之資料遺失。
3. 您於受保旅程完結返回香港後 24 小時內未有向警方報案及未能提交警方之報告。
4. 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。
5. 任何用於工作上、或具有專業或商業用途的儀器或設備，或已受其他保險的保障。

6. 由合法進入香港主要住所人士作出的惡意或蓄意破壞。
7. 您未有為您的香港主要住所作出合理的防衛及預防以減低對本保單的索償。

第 10 項 – 高爾夫球保障 (自選保障)

(如保障列表包括及附加此保障，此保障才適用。)

10a. 高爾夫球物品

若您在受保旅程期間，屬於您的個人高爾夫球物品被偷竊或損毀，我們以不超過保障權益表所規定之最高賠償額賠償予您。若修理費用超越損毀物品之價值時，我們於處理該賠償申請時，會視該物品已遺失。我們有權根據損毀物品的損耗及折舊程度賠償其重估價值或維修該物品。

10b. 租用高爾夫球工具

若您的高爾夫球工具在受保旅程期間有所遺失、被竊或損毀，我們以不超過保障權益表所規定之最高賠償額賠償予您有關租用高爾夫球工具的費用。

10c. 草坪費用

若您在受保旅程期間因嚴重損害或嚴重疾病而不能使用已租的高爾夫球場或不能參加高爾夫球課程，我們將以不超過保障權益表的最高賠償額，賠償您有關此場地或課程的已預先支付不能退回或未能享用的草坪費用或高爾夫球課程費用或租用高爾夫球工具費用。我們將以該高爾夫球場或課程日數按比例賠償未能享用的費用。

適用於第 10 項 – 高爾夫球保障的不保事項

以下情況不受保障：

1. 於高爾夫球物品或高爾夫球工具使用時而導致的意外破損或損毀。
2. 正常之磨損、消耗、蟲蛀、寄生蟲、固有毛病、或因受保人自行維修、清潔、更改任何高爾夫球物品或高爾夫球工具而導致的損失。
3. 租借高爾夫球物品或高爾夫球工具之遺失或損毀；
4. 直接或間接因暴動、反叛、革命、戰爭、篡權、恐怖行為或因政府意圖防止此等動亂所引起的損失；或由任何政府或公共機構基於任何海關或其他條例採取的行動而扣留、破壞、隔離或檢疫該財物；或走私財物或非法攜帶或交易的財物。
5. 受保於其他保險之高爾夫球物品或高爾夫球工具的損失或損毀，或將會獲得公共交通工具機構、酒店及其他服務供應商的退款。
6. 已獲第三者或機構提供維修服務，使操作回復正常的高爾夫球物品或高爾夫球工具。
7. 任何您蓄意以不同公共交通工具寄運或郵寄之高爾夫球物品或高爾夫球工具。
8. 在公眾場所沒有您的看管下，或因您的疏忽保管其財物而導致高爾夫球物品或高爾夫球工具的遺失
9. 在酒店或公共交通工具機構保管下的損失，除非於3日內以書面通知該酒店或公共交通工具機構，如該機構為航空公司，需獲得其財物紊亂報告。
10. 遺失後 24 小時內未有向當地警方報失及未能提交當地警方之遺失報告。
11. 基於同一原因於第5a項「個人行李及物品」或第6b項「行李延誤」索償。
12. 任何神秘失蹤之損失。
13. 遞交之索償物件收據上的名字並非您的名字。

第 11 項 – 郵輪假期(自選保障)

(如保障列表包括及附加此保障，此保障才適用。)

11a. 額外旅程阻礙保障

第4項-旅程阻礙保障之最高賠償額會根據此保障11a項-額外旅程阻礙保障在保障權益表的最高賠償額遞加。
所有適用於第4項-旅程阻礙保障的不保事項都適用於此保障。

11b. 郵輪阻礙保障

若您於旅程中，直接因惡劣天氣、天然災害、機械故障、騎劫或公共交通工具機構員工罷工，引致您所安排用以接駁其郵輪旅程之公共交通工具比顯示於行程表內的到達時間延誤至少8小時，以致您未能於指定之碼頭登上該郵輪，我們將以不超過列於保障範圍所規定之最高賠償額賠償您不能退回之未享用的郵輪旅程費用及/或因要前往下一個原定安排之目的地以繼續郵輪行程(如有者)而引致額外合理的旅費。

第 11b 項 - 「郵輪阻礙保障」是以您沒有在郵輪上之日數按比例賠償未享用的郵輪旅程費用。

適用於第 11b 項 - 郵輪阻礙保障的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、航空公司、旅行社、其他航運機構或旅館的退款。
2. 未能獲取公共交通工具機構書面證明延誤的時間及原因。
3. 於申請投保前已宣佈會引致延誤的事件。
4. 您遲到機場或碼頭(即在最後登記時間才到達，但因公共交通工具機構員工罷工引致的遲到則除外)。
5. 您最終未有登上有關公共交通工具機構所安排之首班代替航班。
6. 為同一損失在第4項「旅程阻礙保障」中同時進行的索償。

11c. 取消岸上觀光行程

若您因蒙受損害或感染疾病或遇上惡劣天氣而需取消由郵輪公司安排之自費岸上觀光行程，我們將以不超過列於保障範圍所規定之最高賠

償額賠償您不能退回之未享用的有關費用。

適用於第 11c 項 - 取消岸上觀光旅程的不保事項

以下情況不受保障：

1. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、航空公司、旅行社、其他航運機構或旅館的退款。

11d. 衛星電話費用

於受保之郵輪旅程期間，如您或您的旅遊夥伴因損害或疾病而導致您不能繼續其受保旅程及必須返回香港，我們會以不超過列於保障範圍所規定之最高賠償額賠償您因此原因而需於郵輪上使用衛星電話的費用。

適用於第 11d 項 - 衛星電話費用的不保事項 以下情況不受保障：

1. 您未能提供證明由衛星電話服務供應商發出證明使用衛星電話費用的正式收據。
2. 未能提供由郵輪上的合格醫生發出的書面報告證明損害或疾病是於郵輪上發生及發生日期。
3. 受保於其他保險或政府計劃，或將會獲得郵輪、酒店、公共交通工具、旅行社、其他航運機構或住宿供應商的賠償或退款。
4. 在購買此保險前已意識到可能引致取消或中斷您的旅程的情況。

第 12 項 – 水肺潛水保障(自選保障)

(如保障列表包括及附加此保障，此保障才適用。)

12a. 潛水旅程

若您於受保旅程期間蒙受損害或感染疾病，經合格醫生診斷後認為的身體情況不適合潛水我們將按比例賠償您不能退回已於受保旅程前已支付之潛水旅程費用；但以不超過保障權益表所規定之最高賠償額為上限。

如在潛水期間蒙受損害或感染疾病：

1. 您必須在認可潛水教練或潛水指導員的指導下進行潛水及潛水深度最高 18 米；或
2. 您已獲由認可潛水教練簽發潛水證書並在證書訂明的最高深度內潛水

適用於第 12a 項 - 潛水旅遊的不保事項 以下情況不受保障：

1. 您未能提供由合格醫生所簽發的醫療報告確定您在醫療上必須取消/中斷潛水旅程。

12b. 租用設施費用

若您的潛水器材於受保旅程期間有所遺失、被竊、損毀或於運送期間暫時遺失超過 12 小時，我們以不超過保障權益表所規定之最高賠償額賠償予您有關租用潛水器材之費用。

適用於第 12b 項 - 租用設施費用的不保事項

以下情況不受保障：

1. 如您沒有合理地看管您的個人財物；
2. 在公眾場所沒有您的看管下導致您的潛水器材遺失、破壞、損毀或被竊；
3. 您的潛水器材遺失或被竊後 24 小時內您未有向當地警方報失及未能提交當地警方之遺失報告；
4. 如您的潛水器材有所遺失、被竊或運送途中延誤，而您：
(a) 沒有立刻通知交通工具機構(航空公司、船公司等)及取得交通工具機構之書面報告(如該機構為航空公司，需獲得行李事故報告書)或
(b) 未能立刻取得有關之報告並沒有於 7 日內以書面形式跟進索取交通工具機構書面報告或行李事故報告書(適用於航空公司)。

主要不保項目

我們不會賠償任何保單內直接或間接因以下事項而引致的遺失、損害、損毀或責任：

1. 戰爭、內戰、敵侵、叛亂、革命、運用軍事力量、篡奪政府或軍權；
2. 本保單不會負責已經計劃或實際在、前往或途經古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克的旅程直接或間接地所引致的任何損失、損害、受損或法律責任；
3. 本保單不會負責古巴、伊朗、敘利亞、北韓、克里米亞、頓涅茨克、盧甘斯克的居民所蒙受或遭受的任何索償、損失、損害或法律責任；
4. 凡我們提供之受保條款、索償賠償或我們提供之保障會導致我們、我們母公司或其最終控制實體受到任何聯合國決議的制裁、禁止或限制，歐盟或美國的貿易或經濟制裁、法律或規例，我們不會被當作提供該些保障及我們不會負責任何該些索償或提供任何有關之保障。
5. 由任何政府機構、衛生部門或世界衛生組織宣告的傳染病或流行病（包括 2019 新型冠狀病毒並不限於 2019 新型冠狀病毒及其任何變種、品種或變異），或任何世界衛生組織宣告的國際突發公共衛生事件（包括任何變種、品種或變異的病毒）；威脅或恐懼任何關於傳染病、流行病、疾病或事件；目的為防止傳染病或流行病的傳播之任何預防性及預設行為。
6. 您不法的行為，或遭海關或有關當局充公、扣留或破壞；
7. 任何政府的法案或禁令；您違反政府法案；或在預先警告會爆發公共交通工具職員罷工、暴動或民變、惡劣天氣、自然災害、或傳染病的情況下，您沒有作出合理的預防以防止索償的出現；
8. 任何恐怖行為，但第 1 項「緊急醫療費用及援助」、第 2 項「人身意外保障」、第 3 項「緊急入息援助」及第 8 項「信用卡保障」除外；

9. 您沒有合理地看管您的個人財物、避免損害或減低索償；
10. 以乘客或司機身份參與任何類型之賽車；比賽；職業運動或因參與該運動而可賺取收入或報酬；
11. 與服用酒精或藥物有關的損失，但由合格醫生所處方之酒精或藥物除外；
12. 妊娠、分娩或與之有關的損害或疾病；
13. 自殺、企圖自殺或故意自我傷害；或自我暴露於不必要的危險中；
14. 任何受保前已存在之狀況；先天性或遺傳病；
15. 愛滋病或於人體免疫不全病毒血清測試呈陽性反應下出現之損害或疾病；
16. 性病；精神病、睡眠、精神或神經失調；
17. 您從事或參與海陸空服務或行動；持械工作；以航空公司空勤人員身份乘搭飛機；測試交通工具；參與體力勞動性工作；參與離岸活動，如商業潛水；油田鑽探、採礦、空中攝影；爆炸品處理；演員；地盤工人、漁夫、廚師或廚房工人；導遊或領隊；
18. 旅遊之目的為醫治疾病，或您在身體不適合旅遊的情況下旅遊或您違反合格醫生勸告出外旅遊；
19. 已從其他方面獲得的賠償，但第1b項「海外住院現金津貼」、第2項「人身意外保障」、第3項「恩恤金」及第9項「延誤保障」則除外；已從其他方面獲得的賠償，但第1d項「海外住院現金津貼」、第2項「人身意外保障」、第3項「緊急入息援助」及第6項「延誤保障」則除外；
20. 您持有中華人民共和國護照及以此護照往返中華人民共和國(香港、台灣及澳門除外)，但若您同時擁有由其他國家政府(不包括中華人民共和國，但香港、台灣及澳門則除外)所簽發的法定文件證明為該地合法居民，此不保事項則會被撤消。

定義

「意外」是指於受保旅程期間遇上不能預料及非自願的事件而引致損害。

「住宿」是指房租費用。

「後天免疫力缺乏綜合症」或「愛滋病」是參照世界衛生組織之定義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現機會性感染、惡性腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症候群或其他病症。

「中醫」是指任何跌打、針灸或中醫師根據中醫藥條例(香港法例第549章)合法註冊成為中醫，但是若果中醫為您本人或您的直系親屬則除外。

「密切商業夥伴」是指您的密切商業夥伴，可提供商業登記或公司的註冊文件予我們作為佐證。

「公共交通工具」是指由註冊的航運公司經營以接載付款乘客的巴士、旅遊巴士、的士、渡輪、氣墊船、水翼船、船、火車、電車或地下火車；及由註冊的航空公司或包機公司營運以接載付款乘客的飛機及直升機，來往於商業機場或直升機場之間；及有固定路線及班次的機場巴士。

「強制隔離」是指您被政府或有關授權機構指令隔離。

「留院」是指因醫療上的需要而在合格醫生的建議下入住醫院，被接納為留院病人接受治療。住院期間是指醫院因提供治療而需要向您收取住房及膳食費用的期間。

「潛水器材」是指自攜式水下呼吸系統、浮力控制器、鉛帶、鉛、蛙鞋、面鏡、呼吸管、刀、手電筒、照明彈、潛水旗、浮標及捲軸、濕衣及乾衣、壓力及深度計、指南針及潛水電腦。

「生效日期」是指1)本保單的簽發日期或2)取消旅程保障開始生效之日期，以較遲者為準。

「高爾夫球物品」是指高爾夫球杆和高爾夫球袋

「高爾夫球工具」是指高爾夫球杆、高爾夫球袋或高爾夫球車(機動式的高爾夫球車除外)。

「香港」是指香港特別行政區，英文簡稱 HKSAR。

「醫院」是指合法經營並為受傷及患病病人提供治療和照顧之醫院(不包括老人院、長期病患中心、靜養、護理、戒酒或戒毒等類似服務之醫療機構)，此外，須設有完善的診斷及外科手術設備和24小時專業護理及醫療服務。

「直系親屬」是指您的配偶、父母、配偶之父母、祖父母、子女、繼子女、合法的被監護人、兄弟姊妹、孫、合法監護人。

「損害」是指您遭遇意外事故，在直接及別無其他原因之下引致之身體損害。

「旅程」是指該段旅遊期間您離開香港入境事務處櫃檯開始，直至您於此段旅遊完結後到達香港入境署櫃檯為止，或受保旅程出發後90日，或受保日期的到期日，以較早者為準。

「喪失」或「喪失功能」是指永久完全失去功能或手腕或足踝以上之部位完全分離；若套用於眼睛，是指完全及無法恢復的視力。

「失聰」是指永久及無法恢復之聽力：

5. 如果 a 分貝 — 損失聽力至 500 赫

6. 如果 b 分貝 — 損失聽力至 1,000 赫

7. 如果 c 分貝 — 損失聽力至 2,000 赫

8. 如果 d 分貝 — 損失聽力至 4,000 赫

(a+2b+2c+d) 之 1/6 高於 80 分貝。

「喪失語言能力」是指構成語言之口唇音、齒舌音、口蓋音、喉頭音等之四種語言機能中，有三種以上不能發出者，聲帶全部剔除或因腦部言語中樞神經的損傷而患失語症。

「澳門」是指澳門特別行政區，英文簡稱 Macau SAR。

「惡性腫瘤」是指在後天免疫力缺乏症存在下出現包括但不限於卡波西腫瘤、中樞神經系統淋巴瘤或其他已知或未知之惡性病變，直接導致死亡、疾病或殘廢。

「最高賠償額」是指列於本保單的保障權益表內每項受保保障的賠償額。

「醫療必需費用」是指您所須支付予合格醫生、醫生、外科醫生、護士、醫院及/或救傷車服務的費用，包括醫藥、手術、X光檢查、醫院或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理(除非因意外而損害健全及天然之牙齒所必須之診治費用)。亦不包括本保單內第1b項「緊急醫療運送」及第1c項「運送費用」兩項保障利益所需的任何費用。本保單僅負責賠償經由合格醫生所處方或治療的費用。倘受保人可從其他來源取回全部或部份費用，我們則根據保單條款負責賠償剩餘的費用。

- 「機會性感染」包括但不限於肺囊原蟲肺炎、慢性腸炎之生物體、過濾性病毒或散佈性的真菌感染。
- 「保額百分率」是指保單第 2 項「人身意外保障」中之保障表中的投保百分率，用以計算保障之最高賠償。
- 「受保日期」是指附加於此保單的保障列表上所列明之受保日期。
- 「永久」是指由意外事故發生之日起計損害情況持續至少 12 個月，並於此段時間終結時沒有好轉之跡象。
- 「永久完全殘廢」是指由意外事故發生之日起計至少 90 天，您因蒙受損傷而永久及完全不能從事任何業務或有薪酬的工作；若您沒有從事任何工作，則指完全不能進行一般日常生活活動。
- 「保單」是指本保單以及於本保單基本條款第一點提及的所有文件。
- 「保單列表」是指本保單其中之一附頁名為 Policy Schedule，我們隨時有權對其作出更改。
- 「受保前已存在之狀況」是指您、您的直系親屬或旅遊夥伴於保單生效日期前因任何疾病或狀況，曾接受合格醫生之治療或建議(a)藥物治療；或(b) 確診；或(c)醫療意見；或(d)處方服藥，或於保單生效日期前已患有任何病徵而導致向我們索償的情況。
- 「主要住所」是指您的永久居住及只用作為私人寓所的房子或樓宇。
- 「保額」是指最高賠償額。
- 「合格醫生」是指得到當地政府承認並准許在其管轄範圍內提供醫療服務之人士，但不包括您本人或您的直系親屬。
- 「保障權益表」是指在保障列表中所名為的「保障權益表」，我們有權隨時對其作出更改。
- 「嚴重損害或嚴重疾病」若套用於您或旅遊夥伴，是指您或您的旅遊夥伴需要合格醫生診治，及證明會有生命危險及不適合旅行或繼續原定受保之旅程；若套用於您的直系親屬或密切商業夥伴，是指您的直系親屬或密切商業夥伴需要治療及經合格醫生證明他們會有生命危險，以致您需要停止或取消原定受保之旅程。
- 「疾病」是指於受保旅程期間在直接及別無其他原因之下所開始罹患或感染之病症。
- 「病徵」是指個別人士於失調或疾病前經歷的症候及跡象。
- 「恐怖行為」是指所有確實發生或恐嚇使用武力或暴力手段造成損毀、傷害或混亂的行為，或此等行為對個人、財物或政府造成人命傷亡或財物損失，以達至經濟、部落、民族、種族或宗教上的利益，無論有否陳述其追求之目的。若盜竊或其他罪行主要是基於犯案者的個人利益出發，純粹只是犯罪者及犧牲者的關係，則不被視為恐怖行為。恐怖行為是必定要得到(有關)政府証實及承認才算是恐怖主義的行為。
- 「三級程度燒傷」是指全部皮膚層因燃燒而完全遭到破壞。
- 「旅遊夥伴」是指在整個受保旅程中與您的同行的人士。
- 「旅遊票」是指用以乘坐任何公共交通工具的經濟客位票。
- 「實際、合理及慣常」是指
 - (1)在合格醫生之照顧、監管或指示下為您提供必須的治療、醫療設施及服務的收費；
 - (2)不超過同一地區內接受類似治療、醫療設施及服務費用之正常水平的收費；及
 - (3)不包括在沒有保險的情況下便不會收取之費用。
- 「戰爭」是指戰爭(不論有否宣戰)，或任何類似戰爭的行為，包括任何國家利用軍事力量達到經濟、地理、民族、政治、種族、宗教或其他目的。
- 「我們」或「我們的」是指美亞保險香港有限公司。
- 「您」或「您的」是指保障列表所列或隨後於本文件附加上的受保人。

一般條件

1. 在此保險生效時，您身體狀況必須適合旅遊及未意識到任何可引致取消或擾亂受保旅程的狀況，否則會喪失索償的權利。
2. 若此保單已經簽發，所有保費均不能退還。
3. 此保險不能續保或延長，若您於受保旅程期間在不能控制的情況下，原列在保障列表內之受保日期需要延長，在合理及必需的情況下，我們會免費延長保單的受保日期至最高 10 日，以便您可以完成受保旅程。
4. 受保旅程必須由香港出發。
5. 若您為同一旅程購買多於一份由我們承保的自購綜合旅遊保險，我們只會根據可獲較高賠償額的一份保單作出賠償。
6. 此保單只適用於常規的假期旅遊及文職商務旅遊，而不適用於探險跋涉或類似旅程。
7. 此旅遊保險計劃每次受保旅程的保障期最長為 90 日。
8. 如您蓄意隱瞞或提供錯誤的重要資料，此保單將在生效日期起便失效。

基本條款

1. 完整的保險契約

保障列表、旅遊保險條文及條款和批註(如有者)將構成完整的保險契約。您未有在投保書上作出的任何陳述，除欺詐外，均不得作為廢除本契約或利用於合法的訴訟程序。任何營業員均無權更改或刪除本保險的任何條款，任何保險的更改需由我們簽署同意並簽發批註後，方為有效。

2. 受保資格

年齡限制：70歲或以下。

家庭計劃：在本保單生效日，年滿17歲至70歲的合法夫婦及其所有未滿17歲的合法子女。

3. 申請賠償通知的期限

任何賠償申請需於事故發生後 30 日內以書面通知我們，任何因意外引致的死亡，應立即以書面通知我們。

4. 損害證明文件

我們於接獲該書面通知後，會將申請賠償表格送交您，以作填寫損害證明之用。倘您於書面通知書發出後 15 日內仍未收到該申請賠

償表格，您可將事故的發生、性質與損害程度於本保單內損害證明文件遞交之期限前提交我們，我們會將此書面證明視作已符合本保單條款之要求。我們所需之任何證明文件，須依據我們所定之形式及性質提交，而所需費用概由您或您的合法代理人負責。

5. 證明文件遞送之期限

倘您要申請傷殘賠償，您需於發生損害後 60 日內將損害證明文件送達我們；若您在合理情況下未能於此限期內遞交證明文件，則須於合理時間內及事發日後 1 年內呈交。

6. 充足的通知期

申請賠償通知書可由您或您的代表人送交我們，並提供足夠資料以證明您的身份。倘有合理之緣由不能於本保單之限期內將通知書送交我們，而已盡可能將通知書於限期後即送出，則不會被認為放棄申請賠償權利。

7. 賠償金支付時間

當我們接獲所需的證明文件後，將根據本保單立即作出合理賠償。

8. 賠償金之支付

倘您死亡，賠償金將賠償予您的遺產承繼人，其他賠償則賠償予您本人，而緊急醫療、運送及運返費用之賠償則根據本保單的條款直接支付有關之服務提供機構。

9. 欺騙索償

倘若您或您的代表人在本保單的索償中存有任何欺詐成份，所有賠償均會作廢。

10. 追討權利

若我們及/或我們的授權代表支付了不包括在此保單保障範圍內的索償，或超過此保險的賠償限額時，我們會保留追討受保人之權利。

11. 第三者權利

除您及我們以外，此保單未有賦予其它人士享有按《合約（第三者權利）條例》或以其它方式直接強制執行此保單條款的權益。惟特此說明及同意只有我們及您方可享有在無須給予其它人士通知或無須獲其它人士同意的情况下，可藉協議修改本保單或取消/終止此保單（如此保單載有此權利）的權利。

12. 身體檢查

於處理本保單的賠償申請時，我們有權隨時要求您作身體檢查。倘您死亡，除法律不允許外，我們有權要求解剖驗屍，而費用則由我們負擔。您於遭遇損害發生或感染疾病後需聽從合格醫生的醫療建議，若您沒有依從正確的療法，我們不會負上任何賠償責任。

13. 債權人之取代

若我們已向您作出本保單的賠償，便可取代其爭取賠償的權利，向有關人士或機構追討，而您必須簽署及遞交法律文件和身份證件，或利用任何方法去保證此項的權利，對於損失此權利後，您不可採取任何行動。

14. 法律訴訟

依據本保單所規定之條款及期限內，將損害證明文件送交我們後，60 日內不得進行法律訴訟以求賠償。倘須訴訟應於本保單規定之損害證明文件送交我們限期後 3 年內進行，否則不得再進行訴訟。

15. 國家之法律限制

倘本保險有關呈交損害通知書或證明文件之期限少於香港法例所允許之期限，則將依法例延長至所容許之最低限度的期限。

16. 保單條款之遵從

倘您有違反本保單內所載的任何條文，所有賠償申請均不會被接納。

17. 保單詮釋

本保單受香港法例之約束。本保單所涉及之人仕均同意服從香港特別行政區法庭之裁決。

18. 轉讓

本保單的轉讓權益不會對我們構成法律的約束力，除非此轉讓權益的正本或副本已保存於美亞保險香港有限公司位於香港港島東華蘭路 18 號港島東中心 7 樓的辦事處，及獲得我們的確認。此外我們不會對轉讓的有效性承擔責任。任何的憲章、條款或法規均不可以阻礙本保單的索償，除非有關條款已詳細列於本保單內。

19. 私隱條例

您/保單持有人/申請人謹此同意及確認：

(a) 美亞保險可按列於其私隱政策的用途使用於處理此保單申請或管理此保單所收集之個人資料，其用途包括核保及管理已申請的保單（包括獲取再保險、核保續保之保單、資料配對、處理索賠、調查、付款及行使代位權）；

(b) 美亞保險可使用您/保單持有人/申請人的聯絡資料（姓名、地址、電話號碼及電郵地址）聯絡您/保單持有人/申請人有關其它由 AIG 集團提供之保險產品（如美亞保險已獲您/保單持有人/申請人同意可如此使用其聯絡資料）；

(c) 美亞保險亦可向以下類別的人士（不論在**香港**或海外）轉交該些個人資料，作上述列明之用途：

- (i) 提供有關本人/吾等**保單**管理服務的第三者（包括再保險公司）（如上（a）項所述）；
- (ii) 財務機構，作處理此申請及收取保費（如上（a）項所述）；
- (iii) 公證人、調查員、第三者管理人、緊急支援服務提供者、法律服務提供者、零售商、醫療提供者、及交通工具機構，以處理索償事宜（如上（a）項所述）；
- (iv) AIG 集團授權的市場推廣公司，以作直銷之用（如上（b）項所述）；
- (v) 其它在任何國家之 AIG 集團之成員公司，作上述（a）及（b）項所有列明之用途；或
- (vi) 其它於美亞保險私隱政策所列明的人士，作於私隱政策列明之用途。
- (h) 您/ 保單持有人 / 申請人可隨時致函到美亞保險香港有限公司之私隱事務主任（地址：香港郵政總局信箱 456 號或電郵：cs.hk@aig.com）查閱、或要求修改其個人資料（美亞保險可就查閱及修改要求收取合理費用），或更改有關其個人資料被使用作直銷用途的選擇。如對美亞保險提供的服務有任何意見，可按上述地址聯絡美亞保險。美亞保險私隱政策的全文載於 www.aig.com.hk。

20. 筆誤

我們的筆誤不會令生效的保單因而失效，或令失效的保單因而生效。

此旅遊保險條文及條款的版權為美亞保險香港有限公司所有。未經美亞保險香港有限公司同意不得複製全部或部分旅遊保險條文及條款之內容。（此中文譯本乃供參考之用，如中文譯本與英文有異，一概以英文為準）

旅遊智易保附加批註

本美亞保險(香港) 旅遊保單已根據幾個有關新型冠狀病毒的情況而作出修改，意思是指某些保障已擴展至包括因新型冠狀病毒引起而合理引致索償的損失，並發生於新型冠狀病毒被定義為已知風險之後(主要不保事項已列出其餘非保障範圍內的情況，並適用於您的整份保單內所有項目)。本批單列出有關新型冠狀病毒之保障及不保障範圍。

請注意：

1. 本批單屬於您的保單之一部分並附加於您的保單上。
2. 本批單受保單之所有基本條款，限制及不保事項約束，除非相關條款於本批單上作出修改。如保單之任何基本條款，限制及不保事項與此批單不一致，則本批單為有效。請注意一般條款及主要不保事項適用於保單上之所有項目。
3. 保單及本批單上的所有定義及參考意思相同。本批單的粗體用詞皆已在保單定義或本批單的基本定義上被明確解釋及定義。

基本定義

“隔離”意思是指由醫療或政府機構所發出的活動及外出限制，目的為防止傳染性疾病的傳播。

新型冠狀病毒保障

本保單將對新型冠狀病毒相關的索償提供保障，我們會按下列表以不多於最高賠償之金額作賠償(或按您的保單內其他適用項目，賠償不多於保障權益表上的最高賠償額)。

保障	保障內容及不保事項											
醫療費用、緊急醫療運送及遺體或骨灰運返費用	<p>如您於香港以外的旅程中確診新型冠狀病毒，我們會按照您已選擇並顯示在保障權益表上之計劃，賠償您因旅程中確診新型冠狀病毒後之必要及合理醫療費用，並不多於以下最高賠償金額列表之金額。</p> <table border="1"> <thead> <tr> <th rowspan="2">計劃</th> <th colspan="3">最高賠償金額</th> </tr> <tr> <th>基本</th> <th>優悠</th> <th>超卓</th> </tr> </thead> <tbody> <tr> <td>醫療費用</td> <td>HK\$300,000</td> <td>HK\$800,000</td> <td>HK\$1,200,000</td> </tr> </tbody> </table> <p>如您的旅程中確診新型冠狀病毒，我們會按照您已選擇並顯示在保障權益表上之計劃，支付緊急醫療運送之必須醫療費用，並已包括於以上最高賠償金額列表上的保障限額。</p> <p>本保障亦包含運返您的遺體或骨灰回到香港的費用，並不多於保障權益表上的最高賠償額。</p> <p>如您違反合格醫生之勸告進行旅遊，或您行為上違反合格醫生之勸告(包括並不限於出現新型冠狀病毒病徵下進行旅遊)我們不會賠償任何因此產生之索償。</p> <p>任何情況下，您或您的代表必須立即聯繫我們的支援團隊。</p>	計劃	最高賠償金額			基本	優悠	超卓	醫療費用	HK\$300,000	HK\$800,000	HK\$1,200,000
計劃	最高賠償金額											
	基本	優悠	超卓									
醫療費用	HK\$300,000	HK\$800,000	HK\$1,200,000									
海外住院現金	<p>本保單內之海外住院現金保障不適用於旅程中任何因新型冠狀病毒引起之住院。有關醫療費用詳情請參考以上。</p>											



取消旅程	<p>如您或您的直系親屬於原定旅程出發日期前確診新型冠状病毒，因此無法避免及必須取消旅程，並不能就已付款之合約進行退款，我們會作出賠償並不多於保障權益表上之最高賠償額。</p> <p>我們不會就任何原居地或目的地政府，衛生部門或世界衛生組織而發出的傳染病或流行病相關之旅遊建議而取消的旅程作出賠償。</p> <p>我們不會就邊境關閉，隔離或其他政府之命令，建議，限制及指令而對取消的旅程作出賠償。</p> <p>如您改變主意，不情願或對旅遊感到害怕而取消您的旅程，我們不會就此作出賠償。</p> <p>如航空公司，酒店，旅行社或其他旅遊及/或住宿服務提供者提供兌換卷，信用額或重新預訂旅程作為取消該旅程之賠償，我們不會就取消旅程作出賠償。</p> <p>如您違反合格醫生之勸告進行旅遊，或您行為上違反合格醫生之勸告（包括並不限於出現新型冠状病毒病徵下進行旅遊）我們不會賠償任何因此產生之索償。</p>											
提早結束旅程	<p>如您或您的直系親屬於旅行期間被診斷為確診新型冠状病毒，而您的旅程必須及無可避免地被中斷，並需要比原定計劃提早返回香港，我們會作出賠償並不多於保障權益表上之最高賠償額。按以下情況，我們會保障：</p> <ol style="list-style-type: none">1. 您已支付的並且不能退款、合理及必須之旅遊及住宿支出。2. 返回香港之合理及必須之額外旅費支出。 <p>我們不會就邊境關閉，隔離或其他政府之命令，建議，限制及指令而對旅程中斷支出作出賠償。</p> <p>如您違反合格醫生之勸告進行旅遊，或您行為上違反合格醫生之勸告（包括並不限於出現新型冠状病毒病徵下進行旅遊）我們不會賠償任何因此產生之索償。</p>											
旅程延誤	<p>如您於機場未能通過新型冠状病毒相關之測試或醫學篩查，而導致旅程延誤，我們不會作出賠償。</p>											
新型冠状病毒確診海外隔離津貼	<p>如您於香港以外的旅程中確診新型冠状病毒，及意料之外地被安排於香港以外強制隔離，我們會按照您已選擇並顯示在保障權益表上之計劃，賠償以下最高賠償金額列表之不多於港幣200元，最多連續14日。</p> <table border="1" data-bbox="492 1270 1495 1375"><thead><tr><th rowspan="2">計劃</th><th colspan="3">最高賠償金額</th></tr><tr><th>基本</th><th>優悠</th><th>超卓</th></tr></thead><tbody><tr><td>每日隔離津貼</td><td>不適用</td><td>港幣\$100</td><td>港幣\$200</td></tr></tbody></table> <p>我們會按以上註明之金額賠償合理及必須之住宿費用、餐飲或其他與隔離相關之費用。本保障不適用於情況如當所有抵達乘客必須強制隔離，或對某些特定國家或地區的乘客實施之強制隔離。</p> <p>如您違反合格醫生之勸告進行旅遊，或您行為上違反合格醫生之勸告（包括並不限於出現新型冠状病毒病徵下進行旅遊）我們不會賠償任何因此產生之索償。</p> <p>任何新型冠状病毒確診海外隔離津貼之索償，將會被我們於同一事件上已支付或可能支付之取消旅程、提早結束旅程及/或旅程中斷之賠償抵消。</p>	計劃	最高賠償金額			基本	優悠	超卓	每日 隔離 津貼	不適用	港幣\$100	港幣\$200
計劃	最高賠償金額											
	基本	優悠	超卓									
每日 隔離 津貼	不適用	港幣\$100	港幣\$200									



緊急援助服務	
請注意:保單持有人須負責由第三方衍生之支出及美亞保險之個案行政費用, 本保險並不包括這些費用。(詳情請參考保單上的緊急援助部分)	
因發燒或其他醫學症狀導致被拒絕登機	美亞保險職員將會安排商討下一步的計劃及選項。如需要, 當您醫學上容許飛行回程, 我們會提供協助包括預約醫療診症, 預訂酒店住宿及/或機票返回香港。聯絡資料請參考您的保單。
因發燒或其他醫學症狀導致被拒絕入境	我們會提供協助包括預約醫療診症, 預訂酒店住宿及/或機票返回香港。聯絡資料請參考您的保單。
於海外旅程期間感到不適 (您必須立刻聯繫我們的緊急援助部門, 以便您得到適當保障)	美亞保險職員將會安排商討下一步的計劃及選項。如需要, 當您醫學上容許飛行回程, 我們會提供協助包括預約醫療診症, 預訂酒店住宿及/或機票返回香港。聯絡資料請參考您的保單。

旅遊保險批註

旅遊智易保

生效日期：2022年3月1日至2025年8月31日（以出發日期為準）

我們於此聲明及同意由2022年3月1日至2025年8月31日，以下保障將附加於本保單的**超卓計劃**。除非文意另有所指，本旅遊保險批註使用的詞彙及用語與本保單所訂的涵義相同。

外遊警示保障權益表（以下稱為「警示」）

外遊警示	紅色警示保障	黑色警示保障
因相關旅遊警示而需取消旅程的保障金額	損失的 50%	損失的 100%
因相關旅遊警示而需旅程中斷的保障金額	未享用的金額及 / 或額外支出的 50%	未享用的金額及 / 或額外支出的 100%

保障

若香港政府根據外遊警示制度宣佈或發出紅色警示或黑色警示，建議香港旅客要避免前赴非必要或不應前赴在您的原定旅程中的城市、地點或國家，而有關引致發出旅遊警示（以下稱為「警示」）的事件令您不能開始或繼續已計劃的旅程，我們將提供以下保障：

a. 取消旅程

若您需要取消受保旅程，我們將根據本旅遊保險批註的旅遊警示保障權益表賠償您無法由其他途徑取回其已支付或法律上須負責支付之旅費及 / 或住宿費用（統稱為「損失」），但不超過本保單保障權益表內第4a項「取消旅程」之最高賠償額。

惟：取消受保旅程必須 (a) 直接因為引致警示的事故而導致及 (b) 於原本受保旅程出發前 7 日內發生。

b. 旅程中斷

我們將以本旅遊保險批註的旅遊警示保障權益表，及以不超過本保單保障權益表內第4b項「旅程中斷」的最高賠償額，賠償以下 1) 提早結束旅程或 2) 更改旅程其中一項：

1. 提早結束旅程

若您直接因引致警示的事件而必須縮短香港以外的受保旅程並立即返回香港，我們將根據本旅遊保險批註的旅遊警示保障權益表及以不超過本保單第4b項「旅程中斷」最高賠償額賠償您

- i. 不能退回之未享用的旅費及 / 或住宿費用（統稱為「未享用的金額」），及 / 或
- ii. 合理必須衍生的額外交通及 / 或住宿費用（統稱為「額外支出」）

或

2. 更改旅程

我們將以本旅遊保險批註的旅遊警示保障權益表，及以不超過本保單保障權益表內第4b項「旅程中斷」的最高賠償額，賠償您在香港以外的受保旅程開始後，因引致警示的事故而合理必須衍生的額外交通及 / 或住宿費用（統稱為「額外支出」）。有關額外支出必須為繼續前往原本包括於受保旅程目的地之用途才可獲得賠償。

就上述 b (1) 及 b (2)

- i. 於 b (1) 部分，「提早結束旅程」的保障是根據受保旅程中斷後，按比例賠償剩餘旅程日數中未享用的旅費及 / 或住宿費用
- ii. 您引致的旅費及 / 或住宿實際費用的賠償將根據本旅遊保險批註的旅遊警示保障權益表及以不超過本保單保障權益表所載有關項目保障的最高賠償額。

適用於本旅遊保險批註的所有保障項目的條件

1. 您於受保期間因同一原因只可索償一次以下任何一項保障：
 - a. 旅遊警示保障；或
 - b. 第4項「旅程阻礙保障」
2. 只有在有關旅遊警示制度下發出級別"2"或"3"警示前購買此保險，此級別"2"警示保障才生效。
3. 只有在有關旅遊警示制度下發出級別"3"級警示前購買此保險，此級別"3"警示保障才生效。
4. 所有一般條件都適用。

適用於本旅遊保險批註的所有保障項目的不保事項包括

1. 我們不會賠償任何本旅遊保險批註內直接或間接因以下事項而引致的索償：

- a. 核爆炸包括其所引致的後果或因游離輻射引致的放射性污染或因核燃料或因核燃料燃燒及 / 或持續燃燒產生的任何核廢料所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質；或
- b. 散播或運用致病或有毒生物或化學材料，或釋放致病或有毒生物或化學材料。

2. 所有適用於第4項「旅程阻礙保障」的不保事項及一般不保事項都適用以上保障。
除特別註明外，**保單**中所有條文及條款及不保事項將維持原有效力。

香港, 2022年9月1日

此批註由下列公司簽發



美亞保險香港有限公司

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(此中文譯本乃供參考之用，如有異議，均以英文為準)*