

Important Note:

Prior to applying for travel insurance, it is essential that you carefully read the “**Latest News**” section of BOCG Insurance's website for the latest information on specific travel-related incidents and our coverage arrangements for these events.

UNIVERSAL SMART TRAVEL INSURANCE PLAN POLICY

Whereas the Policyholder by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to BANK OF CHINA GROUP INSURANCE COMPANY LIMITED (*hereinafter called “the Company”*) for the insurance hereinafter contained and has paid the premium as consideration for such insurance.

Now this Policy witnesses that subject to the terms, exclusions, conditions, limit of liability contained herein, affixed hereto or endorsed herein (all of which are deemed to be incorporated herein and collectively referred to as the Terms of this Policy), the Company agrees to indemnify the Insured Person in respect of any or all the contingencies hereinafter mentioned happening during the Period of Insurance and for each Journey (except as otherwise specified under this Policy).

Provided always that the due observance and fulfillment by the Policyholder or Insured Person or anyone acting on his behalf insofar as they relate to anything to be done or complied with by the Policyholder or Insured Person of all the conditions contained or incorporated herein shall be a condition precedent to any liability on the part of the Company under this Policy.

For the purpose of this Policy and where the context permits, words importing the singular number only also include the plural and vice versa and save for the word Policyholder, words importing the masculine gender only also include the feminine and vice versa.

PART I – GENERAL DEFINITIONS

Any of the following words and expressions to which a specific meaning has been attached in the Policy, the Schedule/Insurance Certificate/endorsement and any memoranda shall bear such specific meanings wherever it may appear.

- 1. Act of Terrorism** means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s),

committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

2. **Adult** means a person Aged 18 to 80.
3. **Age or Aged** means the age last birthday of the Insured Person on the commencement date of the Period of Insurance and if the same shall be less than 1, Age or Aged means the attained age of the Insured Person on the commencement date of the Period of Insurance.
4. **Bodily Injury** means injury caused solely and directly by accidental, external, violent and visible means and which are independently of any other cause and not by Sickness, disease or gradual physical or mental disorder.
5. **Child** means all the dependent unmarried legitimate child(ren) including stepchild(ren) and legally adopted child(ren) of the Policyholder or Adult Insured Person who is Aged six (6) weeks to seventeen (17), residing in the Policyholder's or Adult Insured Person's household and for the entire Journey are:
 - (1) travelling with the Adult Insured Person (who must be his parent); or
 - (2) travelling under the custody care of Adult (applicable to minor who is insured on standalone basis and/or who is travelling for the purpose of short-term overseas study).
6. **Chinese Medicine Practitioner** means a registered Chinese medicine practitioner under the Chinese Medicine Ordinance Practitioner (Cap.549, Laws of Hong Kong) but excluding a Chinese medicine practitioner who is the Insured Person, the Spouse or relative of the Insured Person.
7. **Close Business Partner** means a business associate who has a share in the Insured Person's business.
8. **Compulsory Quarantine** means the Insured Person is confined in an isolated ward of a hospital or an isolated site appointed by the government for at least one (1) full day and continuously stays in there until his/her discharge from the quarantine.
9. **Country of Residence** means the country in which the Insured Person has his/her permanent home and shown on the Insured Person's passport. Immediate Family members assume the nationality of the Insured Person for the purposes of this Cover.
10. **Dangerous Activities** means bungee jump, hang-gliding, parachuting, aviation (other than as a fare paying passenger in a duly certified multi-engine passenger carrying aircraft flown in the course of licensed operations for the transportation of passengers by air by a properly-licensed crew), rafting, speed-boating, jet-skiing, trekking (at an altitude not greater than 5,000 meters above sea level), mountaineering (reasonable requiring the use of ropes or guides), rock-climbing & hot-air ballooning, underwater activities requiring the use of artificial breathing apparatus, and any other similar hazardous activities.
11. **Family** means the Adult Insured Person's immediate family which includes themselves, their Spouse and Child named in the Schedule/Insurance Certificate of the Policy.

- 12. Home Contents** means all the Insured Person’s furniture, furnishings, home appliances, household and personal belongings including household appliances hired by the Insured Person or the Insured Person’s Family.
- 13. Hong Kong** means the Hong Kong Special Administrative Region.
- 14. Hospital** means a legally constituted establishment operated pursuant to the laws of the country in which it is based, and meeting all of the following requirements in that it:
- (1) operates primarily for the reception and medical care and Treatment of sick, ailing or injured persons on an In-patient basis;
 - (2) admits In-patient only under the supervision of a physician or physicians one of whom is available for consultation at all times;
 - (3) maintains organized facilities for medical diagnosis and Treatment of such persons, and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by or available to the establishment;
 - (4) provides full-time nursing service by and under the supervision of a staff of nurses;
 - (5) maintains a legally licensed Physician in residence;
- “Hospital” shall not include the following:
- (1) a mental institution; an institution confined primarily to the Treatment of psychiatric disease including sub-normality; the psychiatric department of a Hospital;
 - (2) a place for the aged; a rest home; a place for drug addicts or alcoholics;
 - (3) a health hydro or nature cure clinic; a nursing or convalescent home; a special unit of a Hospital used primarily as a place for drug addicts or alcoholics, or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.
- 15. Infectious Disease** means any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.
- 16. Insurance Certificate** means the insurance certificate attached to and forms part of this Policy.
- 17. Insured Person** means
- (1) an Adult or Spouse or Family or Child named in the Schedule/ Insurance Certificate; or
 - (2) an Adult employee named in the Schedule/ Insurance Certificate if the Policyholder is a business entity/Company.
- 18. Journey** means trips to be taken outside Hong Kong. Such trip shall begin from the time the Insured Person leaves his place of resident or business in Hong Kong (whichever is later) and end at the time the Insured Person returns to his place of resident or business in Hong Kong (whichever is earlier).
- 19. Limit of Indemnity Table** means the maximum limits of the covered benefit items that the Company is liable to pay under this Policy.
- 20. Loss of One Eye** means the complete and irrecoverable and irremediable loss of the sight of an eye.

- 21. Loss of Hearing** means permanent irrecoverable loss of hearing rendering the Insured Person absolutely deaf in both ears irremediable by surgical or other means of treatment.
- 22. Loss of One Limb** means loss by physical severance or total and permanent loss of use of a hand at or above the wrist or of a foot at or above the ankle.
- 23. Loss of Speech** means total and permanent irrecoverable loss of speech irremediable by surgical or other means of treatment.
- 24. Major Burns** means the “Third Degree Burns” that has caused full thickness skin destruction and the total body surface area burnt at least by 10%.
- 25. Medical Practitioner** means any person legally authorized by the government as Western medical practitioner with jurisdiction in the geographical area of his practice to render medical or surgical service, but excluding a Medical Practitioner who is the Policyholder or Adult Insured Person, or the Spouse or relative of the Adult Insured Person.
- 26. Medical Treatment Expenses** means the actual expenses paid by the Insured Person to a Medical Practitioner or Hospital for medical, surgical or nursing treatment including the costs of medical supplies, ambulance hire or professional home-nursing fees, but excluding the cost of dental care and treatment unless such treatment is for emergency and necessitated by accidental injuries to sound natural teeth.
- 27. Outbound Travel Alert** means the alert issued by the Government of Hong Kong under the Outbound Travel Alert (OTA) System. There are 3 levels of Travel Alert: “Amber Alert”, “Red Alert” and “Black Alert”. Definition of the “Outbound Travel Alert” may be changed by the Company from time to time based on changes to the OTA System communicated by the Government of Hong Kong.
- 28. Period of Insurance** shall have the meaning as stated in the Schedule/Insurance Certificate and the Journey shall be subject to a maximum duration of 180 days for Single Travel Plan, and 90 days for Annual Travel Plan.
 (1) under Single Travel Plan means the period when the Insured Person commence the Journey until the time of completion of the Journey except for “Cancellation” under Section 11 in PART II, cover shall be effective immediately as from date of insurance application.
 (2) under Annual Travel Plan means the period commencing on the effective date of insurance as stated in the Schedule/ Insurance Certificate to cover unlimited number of Journey, until (i) the expiry date of insurance or (ii) completion of the Journey, whichever is the earlier. Provided that the commencement date of the Journey should be within the Period of Insurance.
- 29. Permanent Total Disablement** means absolute continuous disablement from engaging in or giving alteration to any gainful occupation or carrying out normal duties in daily life for twelve (12) calendar months and at the end of that time being beyond hope of improvement.
- 30. Personal Notebook Computer** means a laptop, notebook, sub-notebook computer or tablet personal computer.
- 31. Policyholder** means an individual or business entity who owns this Policy and named as Policyholder in the Schedule/Insurance Certificate of this Policy.

- 32. Pre-existing Condition** means injury, sickness, disease or medical condition which existed before:
(a) the Period of Insurance (for Single Travel Plan); or
(b) the beginning of each Journey (for Annual Travel Plan)
in respect of an Insured Person and which presented signs or symptoms of which the Insured Person was aware or should have reasonably been aware.
- 33. Public Conveyance** means 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 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 regularly scheduled airport limousine operating on fixed routes and schedules.
- 34. Schedule** means the schedule attached to and forms part of this Policy.
- 35. Serious Bodily Injury or Serious Sickness** means injury or Sickness which requires treatment by a physician and certified by that physician as being dangerous to life. Where the Insured Person and Travel Companion are concerned, the physician shall also certify that they are unfit to travel or continue with the Insured Person's Journey.
- 36. Sickness** means unforeseen illness or disease commencing or contracted by the Insured Person during the Period of Insurance which is the direct and independent cause of loss for which the claim is made and which requires the attendance of a Medical Practitioner.
- 37. Sinking** means complete or partial immersion of the cruise ship in the sea during Voyage caused by accident and results in serious damage to the cruise ship and all passengers on board are required to immediately evacuate from the cruise ship.
- 38. Spouse** means the legally married spouse of an Adult Insured Person, Aged 16 to 80.
- 39. Travel Companion** means the person made the travel booking or reservation together with the Insured Person and accompanied the Insured Person for the whole insured Journey other than the tour guide or the tour member.
- 40. Voyage** means the period of travel during which the Insured Person is onboard of the cruise ship as a passenger at the first port specified in the itinerary supplied to the Insured Person until the Insured Person disembark from the final port specified in the itinerary.
- 41. Winter Sports** means skiing, tobogganing, sledding and ice skating, including ice hockey and other non-professional sports requiring snow or ice for play.

PART II –BENEFITS (per Insured Person)

BASIC BENEFITS (Sections 1 – 15)

Section 1 – Personal Accident

In the event of Bodily Injury sustained by an Insured Person during the Period of Insurance which results in death or disablement, the Company shall pay benefits in accordance with the followings:

<u>Benefits</u>	<u>Percentage of the maximum benefit payable under the Schedule/Certificate</u>
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1. Accidental Death	100%
2. Permanent Total Disablement	100%
3. Major Burns	100%
4. Loss of both Eyes or Limbs or; Loss of One Eye and One Limb	100%
5. Loss of One Eye or One Limb	50%
6. Permanent total Loss of Speech or Hearing	50%

Provisions for Section 1

1. No benefits will be payable unless any one of the above items occurs within twelve (12) months from the date of Bodily Injury;
2. The amount payable under Major Burns is calculated in accordance with the percentage of total body surface area burnt;
3. The maximum amount of all benefits payable for one or more Bodily Injuries sustained by each Insured Person during the Period of Insurance or on each policy year for “Annual Travel Plan” shall not exceed 100% of the benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy;
4. This benefit is not applicable if “Item No.1.1 - Double Indemnity Clause” is payable.

1.1 Double Indemnity Clause (applicable to Insured Person at the time of injury is Aged 18 to 70 under “Single Travel Plan”.)

The maximum benefit payable under the Insurance Certificate/Limit of Indemnity Table for “Personal Accident” shall be doubled in the event of the Insured Person sustained accidental death or Permanent Total Disablement whilst travelling as a fare-paying passenger on board a Public Conveyance licensed to carry passengers.

Section 2 – Compassionate Death Cash Benefit

In the event of death of the Insured Person during the Period of Insurance as a result of Bodily Injury & Sickness, the Company shall immediately pay such cash relief up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy to the Insured Person’s beneficiary or the legal estate in the absence of beneficiary designation, provided that evidence of proof of loss is obtained from at least two (2) senior personnel of travel agent/organization or through the 24-hour Emergency Assistance Company or through media broadcasting. In the absence of such proof, benefit will only be payable with the evidence after receipt of the police report or death report.

Section 3 – Medical and Relevant Expenses

The Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy for each sick or injured Insured Person in respect of:

- 3.1 Medical Treatment Expenses, emergency transportation to a registered medical institution and additional accommodation and travelling expenses (including such additional expenses of a relative or friend required on medical advice to travel or remain behind with the Insured Person) necessarily incurred outside Hong Kong and within twelve (12) months of the date of incident giving rise to the

claim as a direct result of Bodily Injury or Sickness contracted or sustained during the Journey and the Period of Insurance.

- 3.2 The necessary Medical Treatment Expenses (including the cost of a private ambulance, professional home-nursing fees, Chinese Medicine Practitioner and bone-setting fees) reasonably incurred by the Insured Person in Hong Kong within three (3) months after the Insured Person's return from abroad. Such expenses should be resulted from an accident or Sickness abroad and occurred during the Period of Insurance.
- 3.3 Reasonable charges in the event of death for :
 - (1) burial of the Insured Person in the locality; or
 - (2) transportation of body of the Insured Person to Country of Residence or Hong Kong; or
 - (3) cremation of the Insured Person and transportation of ashes to Country of Residence or Hong Kong.
- 3.4 In the event that the Insured Person is diagnosed as suffering from a post-traumatic stress disorder by a Medical Practitioner as a direct result of his being a victim of serious Bodily Injury, armed robbery, fire, explosion, natural disasters, hi-jack or Act of Terrorism occurred during the Journey and requires counselling service from a registered psychiatrist or registered clinical psychologist, the Company shall pay the reasonable and necessary medical expenses incurred
 - (1) during the Journey; and/or
 - (2) in Hong Kong within 90 days of the Insured Person's return to Hong Kong upon the completion of the Journey for such counselling service.
- 3.5 Daily Hospital cash benefit: payable for Hospital confinement exceeding twenty-four (24) hours either outside Hong Kong or immediately return to Hong Kong as a result of Insured Person's Bodily Injury sustained or Sickness contracted during the Period of Insurance.

In no event shall the total amount payable under item 3.1 to 3.4 exceed 100% of the maximum benefits payable under item 3.1 under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy for each Insured Person.

Exclusions for Section 3

The Company shall not be liable for :

1. treatment or aid obtained in Hong Kong except as specifically covered in item 3.2, 3.4 & 3.5 under this Section;
2. surgery or medical treatment which in the opinion of the Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person returns to Hong Kong;
3. cost of single or private room accommodation at a Hospital, clinic or nursing home, except in the opinion of the Medical Practitioner, it is deemed necessary for the Insured Person for such accommodation;
4. dental care or treatment, except as necessitated by Bodily Injuries to sound natural teeth occurring during the Period of Insurance;
5. claims not supported by official receipts, medical certificates and diagnosis reports, showing the

- nature of the Bodily Injury or Sickness, issued by the attending registered Medical Practitioner;
6. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions thereof except necessitated by Bodily Injury occurring during the insured Journey;
 7. for treatment relating to Pre-existing Condition.

Section 4 - Baggage and Personal Effects

The Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person as a result of loss of or damage to baggage taken, sent in advance or purchase on the Journey (including sports equipments, clothing and personal effects worn or carried on the person, trunks, suitcases and the like receptacles) and theft or robbery of the Insured Person's Personal Notebook Computer owned by the Insured Person, occurring during the Period of Insurance.

The Company may make payment or at the option to reinstate or repair as the Company may elect, subject to due allowance for wear and tear and depreciation. In the event that the Insured Person purchases a comparable replacement for the damaged or lost article, the Company will pay the replacement cost providing the damaged or lost article is not more than two (2) years old at the date of loss. If the Insured Person cannot prove the age of the damaged or lost article or the article is more than two (2) years old, the Company will deal with the claim on the basis of intrinsic value of the article, or the cost of repair, whichever is the lower. If any article is proven beyond economical repair, the Company will deal with the claim as if the article had been lost.

Exclusions for Section 4

The Company shall not be liable for:

1. loss or damage arising from delay or confiscation or detention by Customs or other official;
2. loss or damage to foodstuff, stamps, contact or corneal lenses or damage to fragile articles;
3. loss of cash, banknotes, negotiable instruments, bonds or securities, deeds, plastic money (including credit cards and Octopus cards etc.) and other instruments of payment or documents of any kind, passports, visas, air tickets, transportation and accommodation or any other travel vouchers or coupons;
4. loss or damage to any pager, mobile phone, portable telecommunication equipment, personal digital assistant (PDA), computer equipment, software or accessories;
5. business goods or samples, data recorded on tapes, cards, discs or otherwise;
6. normal wear and tear, gradual deterioration, scratching, denting, mechanical or electrical breakdown or derangement;
7. loss or damage whilst in the custody of an airline or other carrier, unless such loss or damage is reported immediately on discovery and a "Property Irregularity Report" is obtained from an airline,
8. losses not reported to the police at the place of loss within 24 hours of discovery nor a report obtained; or
9. any loss of property when it is left unattended in public place, in unlocked vehicle or in vehicle which is left unattended with no one inside.

Section 5 - Delayed Baggage

In the event of the Insured Person's checked-in baggage being delayed for at least six (6) hours after the Insured Person's arrival at the scheduled destination abroad due to misdirection in delivery or hi-jack, the Company will reimburse the Insured Person for the actual costs of emergency purchases for each Journey of essential items, clothing or requisites up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy.

Exclusions for Section 5

The Company shall not be liable for:

1. any purchase for which the Insured Person fails to submit receipts for the purchase of essential items, clothing or requisites;
2. claims not supported by written confirmation from the Public Conveyance on the number of hours and the reason of such delay;
3. the Insured Person is not entitled to claim under both Sections 4 and 5 under this PART II for the loss of or damage to the same item.

Section 6 - Personal Money

The Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person in respect of loss of cash, bank notes, cheques, travelers' cheques, money orders taken on Journey as a direct result of theft, robbery or accident.

Exclusions for Section 6

The Company shall not be liable for:

1. loss or damage arising from delay or confiscation or detention by Customs or other official;
2. loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a "Property Irregularity Report" is obtained from an airline;
3. shortages due to error, omission, exchange or depreciation in value;
4. loss not reported to the police at the place of loss within 24 hours nor a report obtained;
5. loss of travellers' cheques not immediately reported to the local branch or agent of issuing authority;
6. any unexplained loss or mysterious disappearance;
7. any loss arising from fraud or deception;
8. if the Insured Person contributed to his own loss by leaving the personal money unsupervised in a public place; or
9. any loss of personal money not belonging to but being carried by the Insured Person.

Section 7 - Credit Card Protection

In the event of a claim is payable under this Policy for the death of the Insured Person as a result of accident, the Company shall also reimburse the estate of the Insured Person for any outstanding balance

charged to the Insured Person's credit card(s) for goods purchased by the Insured Person during the Journey up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy.

Exclusions for Section 7

The Company shall not be liable for

1. any goods purchased without formal receipts;
2. interest accrued or financial charges on the outstanding balance;
3. where this cover is available under any other insurance policy.

Section 8 - Travel Document and Travel Ticket

The Company will pay this benefit for loss of the Insured Person's travel document, travel pass and/or ticket as a direct result of theft, robbery or accident during the Journey. The Company will reimburse such Insured Person for :

- 8.1 the replacement cost of travel document and/or travel pass charged by the issuing body during the Journey; and/or
- 8.2 additional transportation (on economy class only) and accommodation expenses reasonably and necessarily incurred to obtain lost travel documents during the Period of Insurance.

Exclusions for Section 8

The Company shall not be liable for:

1. any loss which the Insured Person fails to report to police within 24 hours or as soon as practicable upon discovery of such loss;
2. any loss contributed to by the Insured Person leaving the travel document or travel pass unsupervised in a public place;
3. any benefit under this Section if the lost or stolen travel document or travel pass is not necessary for completing the Journey;
4. any loss of the travel document or travel pass arising from the confiscation by a government authority, customs official or police.

Section 9 - Personal Liability

The Company shall indemnify the Insured Person for legal liability to a third party up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy arising during the Period of Insurance as a result of:

- 9.1 Bodily Injury (including results in death or disease) to any person;
- 9.2 Accidental loss of or damage to property.

In addition, the Company shall indemnify the Insured Person for:

- (1) legal costs and expenses recoverable by any claimant from the Insured Person; and
- (2) the Insured Person's legal costs and expenses incurred with the prior written consent of the Company.

In any event the indemnity in this Section 9 shall not apply in respect of judgments that are not in the first instance delivered by or obtained from a court of competent jurisdiction within Hong Kong.

Exclusions for Section 9

The Company shall not be liable for any claims arising directly or indirectly from, in respect of or due to:

1. employer's liability, contractual liability or liability to a member of the Insured Person's Family;
2. property belonging to or held in trust or in the care, custody or control of the Insured Person;
3. any willful, malicious or unlawful act, or use of firearms;
4. pursuit of trade, business or profession;
5. ownership or occupation of land or buildings (other than occupation of any temporary residence),
6. ownership, possession or use of vehicles, aircraft or watercraft;
7. legal costs resulting from any criminal proceedings;
8. the influence of intoxicating liquor, mountaineering, Winter Sports, ski racing in major events, ski-jumping, ice hockey, the use bobsleighs or skeletons, riding or driving in races or rallies; or
9. liability arising from animals.

Section 10 - Travel Delay

In the event of departure of the Public Conveyance in which the Insured Person had arranged to travel is delayed for at least six (6) hours from the departure time specified in the Insured Person's original itinerary due to the strike, industrial action, hi-jack, adverse weather conditions, natural disasters, Act of Terrorism, winding-up of travel agent or airline company, closure of airport, mechanical breakdown, structural defect of that Public Conveyance or "Black Alert" is issued according to the Outbound Travel Alert (OTA) System for the country of planned destination where the Insured Person is visiting (notwithstanding General Exclusions 1(2)(a)) during the Period of Insurance (the "**Covered Delay**"), the Company will pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy for each Insured Person on either one of the following item:

- 10.1 cash benefit for each full 6 hours delay as a direct result of a Covered Delay (extended to cover delay due to "Red Alert" is issued according to the Outbound Travel Alert (OTA) System) ; or
- 10.2 additional travel costs including alternative public transportation costs and accommodation expenses necessarily and reasonably incurred overseas as a direct result of a Covered Delay by at least 6 consecutive hours.

If the Insured Person has consecutive connected flights, each period of delayed hours cannot be accumulated and the proximate cause of the delay must be due to the above-mentioned reasons.

Exclusions for Section 10

The Company shall not be liable for:

1. failure of the Insured Person to check in with the Public Conveyance (or their handling agents) according to the itinerary supplied to him;
2. the cause or condition leading to or resulting in the delay exists or is known to exist prior to the date of application for this insurance (for Single Travel Plan) or the date of booking the scheduled

Journey (for Annual Travel Plan);

3. late arrival of the Insured Person at the airport, port or station after check-in or booking-in (except for the late arrival due to causes as stated under Section 10 "Travel Delay");
4. claims not supported by report or certificate from the Public Conveyance describing the nature and the number of hours of delay.

Section 11 – Cancellation

The Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person as a result of loss of irrecoverable deposits or charges paid in advance or contracted to be paid or admission tickets for major sports events, musicals, concerts, museums and theme parks for the sole benefit of the Insured Person in the event of necessary and unavoidable cancellation of each booked Journey after this Policy has been effected by the Insured Person arising from

- 11.1 death, Serious Bodily Injury or Serious Sickness or like event occurring to the Insured Person or his Spouse, parent, parent-in-law, grandparent, Child, brother, sister, fiancé, fiancée or Close Business Partner resident in Hong Kong;
- 11.2 compliance with a witness summons, jury service or Compulsory Quarantine of the Insured Person;
- 11.3 bankruptcy of travel agents which are registered in the Travel Industry Council of Hong Kong or winding-up of airline company;
- 11.4 serious damage to the insured person's principal home in Hong Kong due to fire or flood within 7 days before the commencement date of the planned insured Journey;
- 11.5 "Black Alert" is issued according to the Outbound Travel Alert (OTA) System for the country of planned destination where the Insured Person is visiting within 7 days before the commencement date of the planned insured Journey.

Provisions for Section 11

The benefit payable under this Section is subject to the following conditions:

1. With respect to any event stated in item 11.1 of this Section, the benefit will only be payable if it happens after 24 hours from the successful enrolment (except the death, Serious Bodily Injury or Serious Sickness is directly caused by accident).
2. With respect to any event stated in item 11.2 of this Section, the benefit will only be payable if an order or notice of compliance is issued to the Insured Person after 24 hours from the successful enrolment.
3. The Insured Person shall provide and surrender the original unused travel and admission tickets to the Company.

Section 12 – Curtailment

Curtailment herein means abandonment by return to Country of Residence or Hong Kong of the booked Journey after arrival at the booked destination as shown on booking invoice.

In the event of Curtailment of the Insured Journey due to:

- 12.1 death, Serious Bodily Injury or Serious Sickness of the Insured Person, the Spouse, parent, parent-in-law, grandparent, Child, brother, sister, fiancé, fiancée or Close Business Partner resident in Hong Kong;
- 12.2 severe damage to the Insured Person's principal home in Hong Kong arising from fire or flooding;
- 12.3 "Black Alert" is issued according to the Outbound Travel Alert (OTA) System for the country of planned destination where the Insured Person is visiting;
- 12.4 hi-jack occurring to the Public Transportation in which the Insured Person is travelling.

The Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person in respect of :

1. proportional return of the irrecoverable prepaid deposits of the booked Journey (including the traveling expenses, air ticket, travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums or theme parks) as shown on the booking invoice, calculated at pro rata for each complete day of the booked Journey lost, due to the necessary and unavoidable curtailment of the booked Journey;
2. the additional travel expenses reasonably incurred for returning to Hong Kong by Public Conveyance.

Provision for Section 12

The benefit payable under this Section is subject to the following condition:

The Insured Person shall surrender any unused portion of his ticket to the Company if his original ticket is not valid for travel.

Exclusions for Section 11 and Section 12

The Company shall not be liable for:

1. government regulation or act, delay or amendment of the booked itinerary, or failure in provision of any part of the booked Journey (including error, omission or default) by the provider of any service forming part of the booked Journey as well as of the agent or tour operator through whom the Journey was booked;
2. disinclination to travel due to personal decision or financial circumstances of any Insured Person,
3. any unlawful act or criminal proceedings of any person on whom the Journey plans depend, other than attendance of the Insured Person under subpoena as a witness at a Court of Law;
4. failure to notify travel agent/tour operator or provider of transport or accommodation immediately when it is found necessary to cancel or curtail the travel arrangements;
5. the cause or condition leading to or resulting in the cancellation or curtailment exists or is known to exist before commencement of the Journey or the date of application for this insurance (for Single Travel Plan) or the date of booking the scheduled Journey (for Annual Travel Plan);
6. Loss that is covered by any other existing insurance scheme, government programme or loss which will be paid or refunded by a hotel, public common carrier, travel agent or any other provider of travel and/or accommodation;
7. any loss in relation to cancellations or curtailments to schedules that is not verified by the airline,

- travel agency or other relevant organizations;
8. failure to obtain a written medical report from the Medical Practitioner.

Section 13 - Loss of Home Contents

If the Insured Person's home in Hong Kong suffers loss of or damage to the Home Contents or personal effects as a result of burglary accompanied by forcible and violent entry to or exit from the premises whilst the home is unoccupied during the Period of Insurance, the Company will indemnify the Insured Person for the cost of replacement or repair of such contents or personal effects up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy-

Exclusions for Section 13

The Company shall not be liable for:

1. Loss due to use of any key or duplicate thereof irrespective whether the key belongs to the Insured Person or not;
2. Loss caused or facilitated by the reckless or willful act of the Insured Person or the Insured Person's Family;
3. Loss or damage not reported to the police within 24 hours of discovery.

Section 14 - Rental Vehicle Excess

Provided that the Insured Person rent or hire a private car during the insured Journey from a licensed car rental company in which the Insured Person is legally liable to a motor insurance excess or deductible for the loss of or damage to the rented car imposed under the motor insurance policy as attached to the rental agreement involved, the Company will pay such excess or deductible up to the maximum benefit payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy.

Exclusions for Section 14

The Company shall not be liable for:

1. motor cycle and cycle;
2. any loss if the Insured Person do not comply with all requirements of the rental agreement;
3. any loss if the Insured Person is not the named driver on the rental agreement;
4. any loss if the loss of or damage to the motor vehicle is the direct result of the Insured Person's act which against any of the traffic regulations in the local area;
5. any loss if there is no motor insurance attached to the rental agreement or the Insured Person elects not to be covered under the motor insurance;
6. the Insured Person is not duly licensed to drive the motor vehicle at the time of the accident or is taking part in or practicing for speed or time trials of any kind.

Section 15 – 24-Hour Emergency Assistance Services and Benefits Hotline : (852) 2861 9235

If the Insured Person shall suffer serious Bodily Injury or Sickness or is in need of medical, legal administrative emergency assistance outside his Country of Residence while arising out of and in the course of his Journey, provided that such Journey is not undertaken

- against the advice of the Medical Practitioner and/or
- for the purpose of obtaining or seeking any medical or surgical treatment aboard.

the following emergency assistance services and benefits are available directly from the Emergency Assistance Service upon specific verbal notification by the Insured Person or his personal representative to any of the specified 24-hour Alarm Center, provided that the Insured Person shall not be entitled to the reimbursement of any such expenses incurred or paid directly by him.

15.1 Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment

When medical advice is needed, the Insured Person may call the Emergency Assistance Service's Alarm Center for medical advice and evaluation from the attending physician. However, it shall be stressed that telephone conversation cannot establish a diagnosis and shall be considered as an advice only. If medically necessary, the Insured Person shall be referred to another physician or to a medical specialist for personal assessment and the Emergency Assistance Service will assist the Insured Person in making the medical appointment. All physician's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from the Emergency Assistance Service.

15.2 Medical Evacuation

Should the Insured Person suffer from Bodily Injury or Sickness outside his Country of Residence such that Emergency Assistance Service's medical team and the attending physician recommends hospitalization in another medical facility where the Insured Person can be suitably treated Emergency Assistance Service will arrange and pay for:

- (1) the transfer of the Insured Person into one of the nearest hospital and,
- (2) if necessary, on medical grounds to transfer the Insured Person with necessary medical supervision by any means (including but not limited to air ambulance, scheduled commercial flight, and road ambulance) to a hospital more appropriately equipped for the particular Bodily Injury or Sickness.

The medical team and attending physician will determine the necessary arrangements according to the circumstances.

To complete the Medical Evacuation, the Emergency Assistance Service will in accordance to the condition arrange for the following:

- (1) ambulance to transfer the Insured Person to the airport of departure
- (2) emigration/immigration and customs clearances at the airport of departure/destination
- (3) intensive care equipment
- (4) qualified medical escort (e.g. Anesthesiologist, Cardiologist, GP, Nurse) to stabilize the Insured Person and monitor his condition during the transport
- (5) ambulance on the tarmac to meet the Insured Person and the medical escort at the airport of arrival

- (6) immediate consultation by appropriate specialist upon arrival
- (7) reservation of bed in hospital
- (8) constant monitoring of the medical condition of the Insured Person during his hospitalization by the Emergency Assistance Service's doctor
- (9) liaison with the Family of the Insured Person and updating of the evolution of the treatment

15.3 Repatriation after Treatment

After local treatment, the Insured Person's medical condition in accordance with the medical opinion of both the attending physician and Emergency Assistance Service doctor will not prevent his medically supervised repatriation, the Emergency Assistance Service will arrange and pay for the repatriation of the Insured Person to his Country of Residence or Hong Kong by scheduled airline flight or any other appropriate means of transportation, including any supplementary cost of transportation to and from the airport, if his original ticket is not valid for the purpose, provided that (i) the Insured Person shall surrender any unused portion of his ticket to the Emergency Assistance Service, (ii) the fare class of the scheduled Public Conveyance shall not exceed the fare class of the original travel ticket of the Insured Person, (iii) any decision on the repatriation of the Insured Person shall be made jointly and exclusively by both the attending physician and the Emergency Assistance Service's Alarm Center under constant medical supervision.

15.4 Repatriation of Mortal Remains/Ashes

Upon the death of an Insured Person, the Emergency Assistance Service will make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay up to the maximum benefits payable under this item as specified in the Insurance Certificate/Limit of Indemnity Table for

- (1) the repatriation of the Insured Person's body or ashes to the Insured Person's Country of Residence or Hong Kong, or
- (2) at the request of the Insured Person's heirs or representative, the local burial of the Insured Person, provided that the Emergency Assistance Service's financial responsibility for such local burial shall be limited to the equivalent of the cost of repatriation of the Insured Person's body or ashes to the Insured Person's Country of Residence or Hong Kong. In any event cost of coffin is not covered.

15.5 Travel Information

The Insured Person may contact the Emergency Assistance Service to obtain the following information and services before starting or during his Journey.

- (1) Update immunizations and vaccinations requirement and needs
- (2) Weather information worldwide
- (3) Airport taxes
- (4) Customs requirements
- (5) Passport and visa requirements
- (6) Consulate and embassies addresses and contact numbers
- (7) Exchange rates
- (8) Banking days

(9) Language information & arrangement of interpreter services

(10) Arrangement of Child escort

(11) Transmission of urgent messages in case of Emergency

15.6 Luggage Retrieval

In the event of loss or misrouting of the Insured Person's luggage by a common carrier, the Emergency Assistance Service will liaise with the relevant entities such as but not limited to airline companies, customs officials, and will organize the dispatch of such luggage, if recovered, to such place as the Insured Person may direct.

15.7 Emergency Rerouting Arrangements

The Emergency Assistance Service will assist the Insured Person in reorganizing his flight schedule should an emergency oblige him to alter his original plan.

15.8 Administration Assistance on Loss of Travelling Document

In case of loss or theft of essential documents or personal identification documents (e.g. passport, entry visa, etc.), the Emergency Assistance Service will provide the Insured Person with the necessary information regarding the formalities to be fulfilled with the appropriate local authorities or entities, in order to obtain the replacement of such lost or stolen documents.

15.9 Legal Assistance

Worldwide referral of lawyers and solicitors firms at the Insured Person's request.

15.10 Compassionate Visit

In the event of the Insured Person suffering from Serious Bodily Injury or Serious Sickness resulting in hospital confinement outside his Country of Residence for more than ten (10) consecutive days, the Emergency Assistance Service will arrange and pay for the cost of a return scheduled airline (on economy fare basis) for a relative or designated person of the Insured Person to travel from the Insured Person's Country of Residence to the Insured Person's bedside, including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,200 per day for a maximum period of five (5) consecutive days, but excluding the cost of drinks, meals and other room services.

15.11 Return of Unattended Dependent Child to Country of Residence or Hong Kong

If any of the Insured Person's travelling dependent Child under eighteen (18) years of Age is left unattended by reason of the Insured Person's Serious Bodily Injury or Serious Sickness resulting in hospital confinement outside his Country of Residence or the death of Insured Person, the Emergency Assistance Service will organize and pay for the cost of a scheduled airline ticket-for such Child to return to his home in the Insured Person's Country of Residence or Hong Kong including any supplementary cost of transportation to and from the airport, if the original ticket is not valid for the return, provided that (i) the Insured Person shall surrender any unused portion of the return ticket to the Emergency Assistance Service, (ii) the fare class of the scheduled Public Conveyance shall not exceed the fare class of the original travel ticket of the Insured Person. If necessary, the Emergency Assistance Service will also hire and pay for a qualified attendant to accompany any such dependent Child for return Journey.

15.12 Deposit Guaranteeing of Hospital Admission

In case of hospital admission duly approved by both the attending physician and the Emergency

Assistance Service's Alarm Center doctor and the Insured Person is without means of payment of the required hospital admission deposit, the Emergency Assistance Service will on behalf of the Company guarantee or provide such payment up to HK\$50,000 and subject to the condition, covers and limits of Part II Section 3 – Medical and Relevant Expenses.

15.13 Hotel Room Accommodation for Convalescence

The Emergency Assistance Service will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up HK\$1,200 per day for a maximum of 5 (five) consecutive days, incurred by the Insured Person for the sole purpose of convalescence immediately following his discharge from the hospital, and if deemed medically necessary by Emergency Assistance Service's doctor.

15.14 Unexpected Return to the Country of Residence

In the event of the death of the Insured Person's immediate relative (shall mean parents, Spouse, Child or siblings) in his Country of Residence while the Insured Person is travelling overseas (excluding the case of immigration) necessitating an unexpected return to his Country of Residence, the Emergency Assistance Service will arrange and pay for the cost of a scheduled return airline ticket (on economy class basis) for the return of the Insured Person.

15.15 Exclusions

The Company shall not be liable for:

- (1) Costs which would have been payable by the Insured Person if the event giving rise to the intervention of Emergency Assistance Service had not occurred.
- (2) Cases of minor Sickness or Bodily Injury with the opinion of the Emergency Assistance Service's doctor can be adequately treated locally and which do not prevent the Insured Person from continuing their travels or work, the Emergency Assistance Service will not provide any service to the Insured Person.
- (3) No expenses incurred will be borne by the Emergency Assistance Service if the Insured Person in the opinion of the Emergency Assistance Service's doctor is physically able to return to his Country of Residence or Hong Kong sitting as a normal passenger and without medical escort, unless deemed necessary by the Emergency Assistance Service's doctor.

OPTIONAL BENEFITS

I. Enhanced Benefits (Sections 16 – 20)

Section 16 – Terrorism Extended Cover

16.1 Personal Accident Extended Cover

The Company shall pay according to the coverage, provisions, exclusions and the maximum benefits payable under **Section 1 – Personal Accident** as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person as a result of Bodily Injury sustained by an Insured Person arising from Act of Terrorism during the Period of Insurance which results in death or disablement, **provided this Section is not applicable if claim is payable under Basic Benefit Section 1 “Personal Accident” or “Double Indemnity”.**

16.2 Medical Expenses Extended Cover

The Company shall pay according to the coverage, provisions, exclusions and maximum benefits payable under **Section 3 – Medical and Relevant Expenses** as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person as a result of Bodily Injury sustained by an Insured Person arising from Act of Terrorism during the Period of Insurance. **Provided this Section is not applicable if claim is payable under Basic Benefit Section 3 “Medical and Relevant Expenses”.**

Terrorism Extended Cover - Endorsement

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy has been extended to include cover for Act of Terrorism other than for loss, death, Bodily Injury, Sickness, cost or expense of whatsoever nature directly or indirectly caused by, contributed by, resulting from or in connection with any Act of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

This endorsement also excludes loss, death, Bodily Injury, Sickness, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

Section 17 –Severe Incident Extended Cover

The Company shall pay according to the coverage, provisions, exclusions and maximum benefits payable under **Section 11 – Cancellation and Section 12 – Curtailment** as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person as a result of loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the sole benefit of the Insured Person in the event of necessary and unavoidable cancellation or curtailment of each booked Journey arising from:

17.1 unexpected outbreak of strike, industrial action, adverse weather conditions, natural disasters or Infectious Disease at the planned destination; or

17.2 death, Serious Bodily Injury or Serious Sickness of the person with whom the Insured Person is travelling.

Provisions for Section 17

The benefit payable under this Section is subject to the following conditions:

1. With respect to any event stated in **item 17.1** of this Section, the benefit under **Cancellation** cover will only be payable if it happens within 7 days before the commencement date of the insured Journey;
2. With respect to any event stated in **item 17.2** of this Section, the benefit under **Cancellation** cover will only be payable if it happens after 24 hours from the successful enrolment (except the death, Serious Bodily Injury or Serious Sickness is directly caused by accident); or
3. The Insured Person shall provide and surrender the original unused tickets to the Company.

Section 18 – Extra Cash Allowance

18.1 Infectious Disease Cash Allowance

The Company will pay a cash allowance for each complete day (i.e. a continuous period of 24 hours) of Compulsory Quarantine imposed on the Insured Person during the Journey or within 7 days of his return to Hong Kong for reason of being suspected or confirmed to have infected with Infectious Disease, subject to a maximum benefit as stipulated in the Insurance Certificate/Limit of Indemnity Table and the Insured Person must submit documentary proof for suspected to have Infectious Disease and having the Compulsory Quarantine by order of the government authority.

Exclusions for Section 18.1

The Company shall not be liable:

1. for any dwelling quarantine;
2. if the planned destination has been declared as an infected area by the local government and/or the World Health Organisation on or before the date of departure of the Period of Insurance;
3. if the confinement or quarantine period is less than a continuous period of 24 hours.

18.2 Black Travel Alert Cash Allowance

The Company will pay a one-off cash allowance for a delay of the scheduled departure or curtailment at least 6 consecutive hours due to the issuance of “Black Alert” according to the Outbound Travel Alert (OTA) System for the country of planned destination where the Insured Person is visiting during the Period of Insurance according to a maximum benefit as stipulated in the Insurance Certificate/Limit of Indemnity Table.

Provisions for Section 18.2

The benefit payable under this Section is subject to the following conditions:

1. such “Alert” is not in existence prior to the insurance application date (for Single Travel Plan), or the date of booking the scheduled Journey (for Annual Travel Plan);
2. in the event the “Travel Delay” and “Curtailed” happened simultaneously, only a one-off cash allowance will be payable for each Insured Person.

Section 19 – Personal Notebook Computer and Mobile Phone Cover

The Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person in respect of loss of Personal Notebook Computer and mobile phone taken on Journey as a direct result of:

19.1 accidental loss of Personal Notebook Computer;

19.2 theft, robbery or accidental loss of mobile phone.

Exclusions for Section 19

The Company shall not be liable for:

1. loss or damage arising from delay or confiscation or detention by Customs or other official;
2. loss or damage whilst in the custody of an airline or other carrier, unless reported immediately on discovery and in the case of an airline, a “Property Irregularity Report” is obtained from an airline;
3. loss due to theft or robbery not reported to the police at the place of loss within 24 hours nor a report obtained;
4. any unexplained loss or mysterious disappearance;
5. any loss arising from fraud or deception;
6. if the Insured Person contributed to his own loss by leaving the personal belongings unsupervised in a public place;
7. any loss of property not belonging to but being carried by the Insured Person ; or
8. normal wear and tear, gradual deterioration, scratching, denting, mechanical or electrical breakdown or derangement.

Section 20 – Outbound Travel Alert Extended Cover

The Company shall pay according to the coverage, provisions, exclusions and maximum benefits payable under **Section 11 – Cancellation and Section 12 – Curtailment** as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy, and according to the coverage and provision under **item 11.5 and item 12.3**, this policy is extended to cover each Insured Person as a result of loss of irrecoverable deposits or charges paid in advance or contracted to be paid (the “**Loss Amount**”) for the sole benefit of the Insured Person in the event of necessary and unavoidable cancellation or curtailment of each booked Journey due to issuance of “Amber Alert” or “Red Alert”, **provided that** the benefits payable as follows:

	Amber Alert	Red Alert
Benefits payable for Cancellation or Curtailment of Journey due to the relevant OTA	25% of the Loss Amount	50% of the Loss Amount

II. CRUISE COVER (Sections 21 - 25)

Section 21 - Personal Accident Extended Cover

In the event of disappearance of the Insured Person due to Sinkage of the cruise ship, fire, natural disasters or the Insured Person being kidnapped by pirates during the Voyage, the Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person, **provided that** the body of the Insured Person has not been found within one (1) year after the date of the disappearance, it will be presumed that the Insured Person suffered death resulting from an accident covered by this Policy at the time of such disappearance.

Should a loss arise for which a claim under this Section is payable, no further claims shall be payable under Section 1 “Personal Accident” Benefit and Section 16 (item 16.1 “Personal Accident Extended Cover” Benefit) of this Policy in respect of the same loss.

Section 22 - Cruise Cancellation and Interruption Cover

In the event that the scheduled Public Conveyance in which the Insured Person has arranged for travelling to the port of departure is delayed by at least 8 consecutive hours counting from the scheduled time of arrival specified in the itinerary due to unanticipated adverse weather conditions, natural disasters, industrial action involving Public Conveyance, Act of Terrorism, hi-jack or mechanical breakdown of Public Conveyance or issuance of black Outbound Travel Alert during the Journey, directly result in the Insured Person’s failure to board the cruise ship at the designated boarding port. The Company shall pay up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy in all for each Insured Person on either one of the following item:

22.1 Cruise Cancellation

the deposits or any part of the payment made in advance for the cruise tour which is forfeited and irrecoverable from the tour operator, cruise ship company or any source; or

22.2 Cruise Interruption

additional travel expenses which are reasonably and inevitably incurred from the port of departure to the next scheduled port of call specified in the original itinerary to catch up with the cruise tour.

Should a loss arise for which a claim under this Section is payable, no further claims shall be payable under Section 10 “Travel Delay” Benefit, Section 11 “Cancellation” Benefit, Section 12 “Curtailement” Benefit and Section 17 “Severe Incident Extended Cover” Benefit of the Policy in respect of the same loss.

Section 23 - Post-Departure Cruise Cover

23.1 Curtailement of Cruise Trip

In the event that the Insured Person has to curtail the Journey due to the following causes which result in the cruise ship’s failure to continue the Voyage , the Company shall reimburse each Insured Person the unused portion of the irrecoverable prepaid deposit and the additional transportation expenses reasonably incurred to enable him/her to return to Hong Kong or the starting or ending point of the Voyage trip, up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy :

- (1) mechanical breakdown of the cruise ship;
- (2) compulsory detention by local government authorities when moored in the port.

23.2 Failure to Board The Cruise Ship

In the event that the Insured Person fails to board the scheduled cruise ship after shore excursion due to the following causes, the Company shall also reimburse the additional cost of additional transportation expenses reasonably incurred to enable the Insured Person to travel to the next scheduled port of call specified in the original itinerary of the Voyage and/or reasonable actual

accommodation expenses incurred by the Insured Person at the place of loss, up to the maximum benefits specified in the Insurance Certificate/Limit of Indemnity Table:

- (1) serious traffic accident of the Public Conveyance on which the Insured Person is travelling during the shore excursion;
- (2) Bodily Injury during the shore excursion which requires the Insured Person or his/her Travel Companion to be confined in the Hospital at the scheduled departure time of the cruise ship at the relevant port.

Should a loss arise for which a claim under this Section is payable, no further claims shall be payable under Section 10 “Travel Delay” Benefit, Section 11 “Cancellation” Benefit, Section 12 “Curtailed” Benefit and Section 17 “Severe Incident Extended Cover” Benefit of the Policy in respect of the same loss.

Section 24 -Shore Excursion Cancellation Allowance

In the event that the shore excursion, which the Insured Person has booked and paid before the commencement date of the Voyage, is cancelled as a direct result of:

1. Serious Bodily Injury or Serious Sickness suffered by the Insured Person or Travel Companion or;
2. Unanticipated adverse weather conditions, natural disasters, Infectious Disease, industrial action, riot/civil commotion (notwithstanding General Exclusion 1(2)(a)) or Act of Terrorism at the scheduled destination of the shore excursion.

The Company shall pay a lump sum allowance for each cancelled excursion to each Insured Person up to the maximum benefits payable under this Section as stated in the Insurance Certificate/Limit of Indemnity Table of this Policy.

Exclusions Applicable to the Cruise Benefits — Section 22, 23 and 24

The Company shall not be liable for:

1. any loss arising from any circumstances leading to the relevant delay or interruption of the Journey which is existing or announced before the date of application for this insurance;
2. any loss directly or indirectly arising from any government’s regulations, control or act (except Section 23 item 23.1(2)), or from the bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise ship company, and/or other provider of any service forming part of the scheduled itinerary of the Voyage;
3. any loss arising from any circumstances where the Insured Person fails to timely notify the travel agency, tour operator, cruise ship company, and/or other provider of any service forming part of the original itinerary of the Journey of the cancellation of any travel arrangement or to notify the relevant providers of the need to make any alternative arrangement immediately when it is found necessary to do so;
4. any loss arising from late arrival of the Insured Person at the port (i.e. arrival at a time later than the boarding time for the cruise or the time required for check-in, whichever is the earlier) except for the

causes specified in each of the benefits above as stated in Section 22 and Section 23;

5. the travel delay arises from the Insured Person's refusal or failure to take the first available alternative transportation offered by the relevant Public Conveyance provider or cruise ship company;
6. any loss in relation to alterations to original itinerary which is not accepted before commencement of the relevant shore excursion tour by the airline, travel agency, cruise ship company, or other relevant organisations;
7. any expenses incurred for services provided by a third party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled Voyage;
8. Loss that is covered by any other existing insurance scheme, government programme or loss which will be paid or refunded by a cruise, hotel, public common carrier, travel agent or any other provider of travel and/or accommodation;
9. any loss in relation to delays, cancellations or curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations.

Section 25 - Satellite Phone Expenses

In the event that the Insured Person must return directly to Hong Kong following Serious Bodily Injury or Serious Sickness of the Insured Person or Travel Companion which prevents the Insured Person from continuing the insured Journey. The Company will pay up to maximum benefits stated in the Insurance Certificate/Limit of Indemnity Table for satellite phone call expenses incurred by the Insured Person whilst on board a cruise ship.

Exclusions Applicable to Section 25

The Company shall not be liable for:

1. for failure to furnish an official receipt issued by the satellite phone service provider as proof of satellite phone call expenses incurred by the Insured Person;
2. for failure to obtain and provide a written report from the qualified Medical Practitioner certifying the Serious Bodily Injury or Serious Sickness suffered by the Insured Person or Travel 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, public common carrier, travel agency or any other provider of travel and/or accommodation;
4. that arises from any circumstances leading to the disruption of his/her insured Journey known to have existed before the effective date.

PART III - GENERAL EXCLUSIONS

1. This Policy does not cover claims:

- (1) for any Sickness disease infirmity physical defect or condition, which existed prior to the application for this insurance,
- (2) directly or indirectly occasioned happening through or in consequence of :

- (a) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority or riot or civil commotion (except as defined under PART II - Section 3 – Medical and Relevant Expenses),
- (b) professional sports team,
- (c) accidents whilst engaged in racing (other than on foot), motor rallies or competitions,
- (d) willfully self-inflicted injury or Sickness insanity, the effect or influence (temporary or otherwise) of alcohol, or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life),
- (e) nuclear fission, nuclear fusion or radioactive contamination, or
- (f) kidnap, ransom or any Act of Terrorism (except as otherwise specified under this Policy).
- (3) in respect of any property more specifically insured or any claim which but for the existence of this insurance would be recoverable under any other insurance,
- (4) for incidents which may give rise to a claim not notified direct in writing to the Company within thirty (30) days after the expiry of the Journey,
- (5) if the Insured Persons are travelling contrary to the advice of a Medical Practitioner or for the purpose of obtaining medical treatment,
- (6) for venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex),
- (7) for pregnancy, dystocia, miscarriage or childbirth,
- (8) if the Insured Person is over 80 years of Age during the Period of Insurance, except that
 - (a) for Single Travel Plan, coverage for such Insured Person will be provided until the end of the Journey;
 - (b) for Annual Travel Plan, coverage for such Insured Person will be continued to be provided until the expiry date of this Policy in the nearest year to come.
- (9) if the Insured Person is travelling for the purpose of migration or studying (except the Insured Person who is travelling for the purpose of short-term overseas study and who is covered under “Student Overseas Travel Cover”),
- (10) for delays or failures in providing assistance caused by any strike, war, invasion, act of foreign enemies, armed hostilities, (regardless of a formal declaration of war), civil war, rebellion, insurrection, Act of Terrorism (except as otherwise specified under this Policy), political coup, riot and civil, commotion, administrative or political impediments or radioactivity or any other event of force majeure, which prevents the Emergency Assistance Service from providing such assistance service and benefits,
- (11) for business travel involving any dangerous assignments, projects or occupation of a manual nature,
- (12) arising by engaging in Winter Sports (only applicable to the Insured Person at the time of

Bodily Injury or Sickness is Aged over 70) ;

(13) arising by engaging in Dangerous Activities (only applicable to the Insured Person at the time of Bodily Injury or Sickness is Aged under 18 or over 70) ;

(14) trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level.

2. Terrorism

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto, it is agreed that this insurance excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss (except as otherwise specified under this Policy)

This insurance also excludes loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism (except as otherwise specified under this Policy).

If the Company alleges that by reason of this exclusion, any loss, damage, liability, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Policyholder.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

3. IT Clarification Clause

Property damage covered under this Policy shall mean physical damage to the substance of property.

Physical damage to the substance of property shall not include damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure.

Consequently the following are excluded from this Policy:

- (1) Loss of or damage to data or software, in particular any detrimental change in data, software or computer programs that is caused by a deletion, a corruption or a deformation of the original structure, and any business interruption losses resulting from such loss or damage. Notwithstanding this exclusion, loss of or damage to data or software, which is the direct consequence of insured physical damage to the substance of property, shall be covered.
- (2) Loss or damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses

resulting from such loss or damage.

4. Sanctions Limitation and Exclusion Clause (LMA3100)

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

PART IV – ENDORSEMENT

STUDENT OVERSEAS TRAVEL COVER

This Policy is extended to cover the Insured Person who is travelling for the purpose of short-term overseas study and provided that the Insured Person must be a dependent unmarried student and Aged 23 years old or below during the Period of Insurance. The entire journey of short-term overseas study for students Aged 17 years old or below has to be accompanied by and with the custody care of an Adult.

FAMILY COVER

If Family is insured under this Policy, the maximum benefit payable by the Company in respective to each covered Section shall not exceed 200% in aggregate of the amount specified in the Insurance Certificate/Limit of Indemnity Table of this Policy. (Not applicable to Section 1 “Personal Accident”, Section 2 “Compassionate Death Cash Benefit”, Section 13 “Loss of Home Contents”, Section 15 “24-hour Emergency Assistance Service”, Section 16 - benefit item 16.1 “Personal Accident Extended Cover” and Section 21 - Cruise Protection “Personal Accident Extended Cover”.)

ONE WAY COVER MEMORANDUM (applicable to “Single Travel Plan” only)

For Insured Person not returning to Hong Kong, cover terminates no later than seven (7) days from scheduled time of arrival at the country of final destination or expiry of the original declared Period of Insurance whichever is the earlier.

AUTOMATIC EXTENSION FOR UNAVOIDABLE DELAY

The Policy cover provided will be automatically extended for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed during the Journey in the course of his scheduled itinerary as stipulated prior to departure incapacitating him from returning to Hong Kong within the Period of Insurance due to an unexpected reason or condition, solely and independently of any other cause, entirely beyond the Insured Person’s control. The extension will be terminated at the expiry of the maximum automatic extension period or on the date when such unavoidable cause of delay to the Insured Person ceases to exist, whichever is earlier.

PART V – TERMINATION OF INSURANCE (applicable to “Annual Travel Plan” only)

1. Termination by the Policyholder

The Policyholder can terminate this Policy or terminate coverage with respect to any Insured Person by giving thirty (30) days notice in writing to the Company. Such termination shall become effective

(1) for payment made by monthly installment:

on the date the notice is received by the Company, or the date specified in the notice, whichever is later. The Policyholder is required to pay the difference of the paid monthly installment premium with the minimum premium required by the Company with reference to the “Minimum Premium Table” below.

Period Covered (not exceeding)	Minimum Premium (according to annual premium multiplied by the following respective percentage)
5 months	50%
6 months	60%
7 months	70%
8 months	80%
9 months	90%
Over 9 months	100%

In the event that any claim has arisen or paid under this Policy during the policy year, the Policyholder is required to pay 100% of annual premium as the minimum premium required by the Company.

(2) for payment made in each year

on the date the notice is received by the Company, or the date specified in the notice, whichever is later. All premium paid annually will at all times be subject to the following premium refund rules:

Premium Refund Rules

Provided no claim has arisen or paid under this Policy during the policy year for an Adult Insured Person or Adult’s Family or each Adult Insured Person or Adult’s Family if the Policyholder is a business entity, the Policyholder shall be entitled to the following refund of premium but in no event shall exceed 50% of the annual premium paid:

Period Covered (not exceeding)	Premium Refund
5 months	50%
6 months	40%
7 months	30%
8 months	20%
9 months	10%
Over 9 months	0%

2. Termination by the Company

- (1) The Company can terminate this Policy by giving thirty (30) days notice in writing to the Policyholder at his last known address. In the event that the Policyholder is out of town, the thirty (30) days notice for Policy cancellation by the Company shall count from the date the Policyholder returns to Hong Kong or sixty (60) days after the Policyholder starts the latest Journey, whichever is earlier. Such termination shall become effective on the seventh (7th)

day following the date of such notice being issued. Any premium paid beyond the date of termination will be refunded to the Policyholder on pro-rata basis.

- (2) The Company shall be entitled at any time to terminate this Policy, or subject this Policy to different terms, if the Policyholder has at any time failed to observe the Terms of this Policy or failed to act with utmost good faith.

3. Automatic Termination

This Policy shall terminate forthwith upon the death of the Policyholder. Any Child shall cease to be an Insured Person forthwith upon his death or upon his ceasing to be Child as defined in the PART I – GENERAL DEFINITIONS. With respect to Insured Person who is an employee of the Policyholder, cover will terminate upon his termination of service with the Policyholder.

4. Termination for non-payment of premium

In the event initial premium charged to the Policyholder is not paid, this Policy shall be deemed to have been void from the intended start day of insurance as specified in the Schedule/Insurance Certificate. Provided one or more premiums charged to the Policyholder have been paid, non-payment of any subsequent premium shall terminate insurance under this Policy as of the expiry date of the Policy for which the premium has been paid.

PART VI – PREMIUM

1. This Policy shall become effective after the Policyholder has paid the premium.
2. Once the cover for “Single Travel Plan” is in effect, no refund of premium is allowed.
3. Premium shall be paid in accordance with the amount stated in the Schedule/Insurance Certificate, endorsement and any memoranda and shall be paid on the commencement date of this Policy and 1) upon the Policy expiry date of each subsequent policy year for premium settled in each year or 2) upon the same date in each month thereafter throughout the effective period of this Policy for premium settled by monthly installment basis.
4. If change of premium payment mode is required for “Annual Travel Plan”, the Policyholder shall give notice in writing to the Company at least forty-five (45) days before the coming Policy expiry date, such changes shall become effective only on the first (1st) day of the earliest coming renewal Policy year.
5. If the premium is settled in each year for “Annual Travel Plan”, except for the first year’s premium, the Company will provide the Policyholder one (1) month (not exceeding 31 days) grace period for premium payment for each renewal Policy year. If the required renewal premium is paid by the Policyholder within the grace period, this Policy shall continue to be in effect. If payment is not made within the grace period, this Policy shall become invalid from the Policy expiry date that provides for the said grace period.
6. For “Single Travel Plan”, upon the issuance of any type of “Outbound Travel Alert” for the planned destination, the Policyholder can give written notice to the Company to terminate the Policy before the commencement of the booked Journey. Provided that no claim has been paid, or has been agreed to paid, the Policyholder shall be entitled to full refund of premium. (Visit the website of Security Bureau – Hong Kong Special Administrative Region Government for updated information regarding

the “Outbound Travel Alert” system)

7. The Company reserves the right to adjust premium, maximum benefits payable as stated in the Limit of Indemnity Table and/or Terms of “Universal Smart Travel Insurance Plan” for all the Insured Plans in this Policy. The rates or premiums and any rates of premium discounts or surcharges shall be prescribed from time to time by the Company.

PART VII – RENEWAL (applicable to “Annual Travel Plan” only)

1. Automatic Renewal

Unless written notice of changes in Policy Terms or cancellation has been given by the Company prior to the Policy’s renewal date, this Policy will be renewed automatically upon payment of premium by the Policyholder. No renewal documents are issued and the Policyholder’s existing Policy plus premium payment is the evidence of valid cover under this Policy.

2. Revision of Benefit Structure

The Company reserves the right to revise the benefit structure under this Policy. The Company shall give the Policyholder a written notice no less than thirty (30) days prior to the end of a Period of Insurance of such revision specifying the revised Schedule and the Limit of Indemnity Table, the new premium and its effective date. The revised Schedule and the Limit of Indemnity Table and new premium shall take effect on the date specified unless the Policyholder declines in writing in which case this Policy shall automatically terminate on the next premium due date following the date of such written notification. Following each revision, an endorsement shall be issued together with the revised Schedule and the Limit of Indemnity Table.

PART VIII – DUPLICATE APPLICATION, ADDITIONS OR DELETIONS

1. Duplicate Application

The Policyholder or an Insured Person shall not be covered under more than one “Universal Smart Travel Insurance Plan” Policy issued by the Company for the same insured period. In the event that the Policyholder or an Insured Person is covered under more than one such Policy under the Company, the Company will consider that person to be insured under the Policy that provides the greatest amount of benefit. Where the benefit under each such Policy is identical, the Company will consider that person to be insured under the Policy first issued. The Company will refund any duplicated insurance premium payment that may have been made by or on behalf of that person and the duplicated policy shall be void in respect of such particular Insured Person.

2. Additions or deletions (applicable to “Annual Travel Plan” only)

- (1) The Policyholder is required to notify the Company in writing of any addition or deletion of Insured Person under this Policy. In the event of addition, the Company will charge a pro-rata premium not less than 30% of the annual premium for that Insured Person. In the event of deletion, the Company will refund a proportionate part of the premium corresponding to the unexpired portion of the Period of Insurance or 50% of the annual premium paid, whichever is lower for that Insured Person.
- (2) Subject to the approval by the Company with a duly signed endorsement, insurance for such

addition or deletion of Insured Person will become effective and commence on the date specified in the endorsement.

PART IX - GENERAL CONDITIONS

1. Interpretation

This Policy and the Schedule/Insurance Certificate/Limit of Indemnity Table, memoranda and endorsements hereto shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy, Schedule/Insurance Certificate/Limit of Indemnity Table, memoranda or endorsements hereto shall bear such meaning wherever it may appear. Should there be any discrepancy between the Chinese and English versions, the English version shall prevail.

2. Reasonable Care

The Policyholder or Insured Person must exercise reasonable care to prevent accidents, injury, Sickness, loss or damage.

3. Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then this Policy shall be void and no claim shall be payable.

4. Claims Notification

- (1) Any occurrence of loss, which may give rise to a claim, should be advised in writing immediately to the Company. The Policyholder or Insured Person shall not be entitled to admit liability on behalf of the Company or to give any representations or other undertakings binding upon them except with the Company's written consent.
- (2) If medical attention is received for Bodily Injury or Sickness, the Policyholder or Insured Person should pay and obtain an official receipt issued by a Medical Practitioner together with a Medical Certificate showing the nature of the injury or Sickness.
- (3) For any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company, etc), notification must be given immediately in writing to such carriers and a report should be obtained.
- (4) Any loss of money or property must be reported to the police at the place of loss within 24 hours of discovery and a report must be obtained.
- (5) In no event should a claim be notified later than thirty (30) days after the expiry of the Journey. The Policyholder or Insured Person should render his full co-operation during the course of investigation or assessment of the claim.

5. Payment of Claims

- (1) The Policyholder or the Insured Person may designate a beneficiary at the time of concluding this contract of insurance. In case of absence of such designation, the benefits shall be paid to the legal successors of the Insured Person. The beneficiary for disability or benefits provided, other than PART II Section 1 – Personal Accident, Section 16 – benefit item 16.1 “Personal Accident Extended Cover” and Section 21 – Cruise Protection “Personal Accident Extended Cover”, is the Policyholder or Insured Person himself and any designation shall not be accepted.
- (2) Upon the payment of a claim to the Policyholder or Insured Person under this Policy, any unpaid

premium may be deducted from such claim payment.

(3) Premium and benefits payable under this Policy shall be in the currency of Hong Kong and based on the exchange rate prevailing at the date of loss.

(4) The receipt of the Policyholder or Insured Person or designated beneficiary or legal successors for any compensation payable under this Policy shall in all cases be full and effectual discharge of all liabilities of the Company.

6. Company's Right After Claim

The Company shall be entitled to conduct in the name and on behalf of the Policyholder or Insured Person the defense or settlement of any legal action and take proceedings at its own expenses and for its own benefit but in the name of the Policyholder or Insured Person to recover compensation from any third party in respect of anything covered by this Policy. In the event of the death of the Insured Person, the Company shall have the right to have a post mortem at its own expenses.

7. Other Insurance Policy

If at the time of any happening giving rise to any loss, damage, expenses or liability for which indemnity is provided under this Policy (except PART II Section 1 – Personal Accident, Section 16 – benefit item 16.1 “Personal Accident Extended Cover” and Section 21 – Cruise Protection “Personal Accident Extended Cover”) there shall be any other insurance against such loss, damage, expense or liability or any part thereof the Company shall not be liable for more than its ratable proportion thereof.

8. Interest: No benefit and expenses payable under this Policy shall carry interest.

9. Contracts (Rights of Third Parties) Ordinance

Any person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

10. Entire Contract and Changes

This Policy, including the Schedule, Insurance Certificate, Limit of Indemnity Table, endorsements, any memoranda, appendix and amendments (if any), will constitute the entire contract between the parties. Any change in this Policy is not valid unless evidenced by the Company's endorsement or amendment. The Company reserves the right to underwrite, amend the terms and/or adjust the premium and maximum limit for coverage under this Policy.

11. Arbitration

All difference arising out of this Policy shall be determined by arbitration in accordance with the Arbitration Ordinance as amended from time to time. If the parties fail to agree upon the choice of the arbitrators, then the choice shall be referred to the Chairman of Hong Kong International Arbitration Centre. It is expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Policyholder, Insured Person or Family for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not hereafter be recoverable hereunder.

12. Prohibition on Trust or Assignment

This Policy is not assignable and the Policyholder or Insured Person warrants that this Policy is not subject to a trust and will not be made subject to a lien or charge and that this Policy will be kept in the Policyholder's or Insured Person's possession throughout the effective period of this Policy.

13. Proper Law and Jurisdiction

This Policy shall be subject to the jurisdiction of Hong Kong and shall in all respects be governed by and construed in accordance with the laws of Hong Kong and the Courts of Hong Kong shall have sole and exclusive jurisdiction in relation to any dispute, claim or legal proceedings arising from anything or matter in connection with this Policy.

14. Errors and Omissions

Clerical errors in keeping the records shall not invalidate coverage otherwise validly in force nor continue coverage otherwise validly terminated. If the Age or date of birth or other relevant facts relating to an Insured Person shall be found to have been inadvertently misstated, and if such misstatement affects the scale of benefits or has anything to do with the coverage or any provisions or Terms under this Policy, the true Age and facts shall be used in determining whether benefits are secured under the Terms of this Policy, and if so, in what amount, and an adjustment of premium shall be made by the Company in its absolute discretion in the event it considers benefits are payable under this Policy.

15. Emergency Assistance Notification

- (1) In a life threatening situation, the Insured Person or his representative should always try to arrange for emergency transfer to an hospital near the place of occurrence through the most appropriate and immediate means and then call the Emergency Assistance Service's Alarm Center to provide the appropriate information as soon as possible.
- (2) In the event of Bodily Injury or Sickness resulting in the hospitalization of the Insured Person prior to notifying the Emergency Assistance Service, the Insured Person or his representative, where possible, shall contact the Emergency Assistance Service within three (3) days of the occurrence of such emergency or any complication directly relating to such emergency. In the absence of such notice, the Emergency Assistance Service shall not be held liable under this Policy.

16. Repatriation Assistance

In the event of repatriation, in order to facilitate prompt response, the Insured Person or his representative shall provide:

- (1) The name, address and telephone number of the hospital or other medical facility where the Insured Person has been taken, and,
- (2) The name, address and phone number of the attending physician and, if necessary the Insured Person's family doctor.

17. Emergency Assistance Service

- (1) The Emergency Assistance Service's medical team or other representatives shall have free access to the Insured Person in order to assess the Insured Person's condition. Without reasonable justification for denial of such an access, the Insured Person will not be eligible for further

medical assistance.

- (2) On a case per case basis, the medical team will decide whether repatriation is appropriate and will choose the date and means of such repatriation.
- (3) In the event of repatriation of the Insured Person by the Emergency Assistance Services, the Insured Person shall deliver the unused portion of his ticket, or the value thereof, to the Emergency Assistance Service to offset the cost of such repatriation.
- (4) The Insured Person or any party will not be entitled to the reimbursement of any expenses without obtaining a prior approval from the Emergency Assistance Service.
- (5) The Insured Person shall be obliged to use reasonable efforts to mitigate the effects of an emergency.
- (6) The Insured Person shall cooperate with the Emergency Assistance Service to enable the Emergency Assistance Service to get all documents and receipts from the relevant sources and assisting the Emergency Assistance Service at his expenses in complying with necessary formalities.
- (7) Any claim with respect to an assistance event or the right to any legal action or claim shall be forfeited unless such claim is filed within two (2) years of the occurrence of such event.

Personal Information Collection Statement

The information you provide to Bank of China Group Insurance Company Limited ("the Company") is collected to enable the Company to carry on insurance business and may be used for the purpose of:

- (1) processing and evaluating your insurance application and any future insurance application you may make;
- (2) administering your insurance policy and providing services in relation to your insurance policy;
- (3) analysis or investigating, processing and paying claims made under your insurance policy;
- (4) invoicing and collecting premiums and outstanding amounts from you;
- (5) any alterations, variations, cancellation or renewal of any insurance related product or service;
- (6) contacting you for any of the above purposes;
- (7) exercising any right of subrogation by the Company ;
- (8) other ancillary purposes which are directly related to the above purposes; and
- (9) complying with applicable laws, regulations or any industry codes or guidelines.

The Company may disclose your personal data for the above purposes to the following classes of transferees:

- (a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
- (b) in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- (c) in the event of default, debt collectors and recovery agents;
- (d) insurance reference bureaus or credit reference bureaus;

- (e) reinsurers and reinsurance brokers;
- (f) your insurance broker (if you have one);
- (g) the Company's legal and professional advisors;
- (h) the Company's related companies (as that term is defined in the Companies Ordinance);
- (i) any association, federation or similar organization of insurance companies ("Federation") and its members that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
- (j) any member(s) of the "Federation" by the "Federation" for any of the above or related purposes;
- (k) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;
- (l) the Insurance Claims Complaints Bureau and similar industry bodies; and
- (m) government agencies and authorities as required or permitted by law.

The Company is hereby authorized to obtain access to and/or to verify any of your data with the information collected by the Federation from the insurance industry.

Moreover, the Company may also use and disclose your personal data otherwise with your consent.

You have the right to obtain access to and to request correction of any personal information concerning yourself held by the Company. Requests for such access can be made to the Company's Legal and Compliance Department (Tel: 2867 0888 / Fax: 3906 9939).

Use of Personal Data in Direct Marketing

With your written consent given for direct marketing purpose (which includes an indication of no objection), the Company intends to use your data in direct marketing. The Company will only act in accordance with the rules about direct marketing contained in the Ordinance. Please note that:

- (1) your name, contact details, products and services portfolio information and demographic data held by the Company may be used by the Company in direct marketing from time to time;
- (2) the following classes of services, products and subjects may be marketed:
 - (i) financial, insurance and related services and products;
 - (ii) reward, loyalty or privileges programmes and related services and products;
 - (iii) services and products offered by the Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (iv) donations and contributions for charitable and/or non-profit making purposes;
- (3) the above services, products and subjects may be provided to or (in the case of donations and contributions) contributed to by the Company and/or:

- (i) the Company or BOC Hong Kong (Holdings) Limited or any of its subsidiaries;
 - (ii) third party reward, loyalty, co-branding or privileges programme providers;
 - (iii) co-branding partners of the Company and BOC Hong Kong (Holdings) Limited (the names of such co-branding partners can be found on the application form(s) for the relevant services and products, as the case may be); and
 - (iv) charitable or non-profit making organisations;
- (4) in addition to marketing the above services, products and subjects itself, the Company also intends to provide the data described in paragraph (1) above to all or any of the persons described in paragraph (3) above for use by them in marketing those services, products and subjects, and the Company requires your written consent (which includes an indication of no objection) for that purpose.

If you do not wish the Company to use or provide to other persons your data for use in direct marketing as described above, you shall exercise your opt-out right by notifying the Legal and Compliance Department of the Company (Tel.:2867 0888, Fax no.:3906 9939).

LIMIT OF INDEMNITY TABLE

Basic Benefit

Insured Items and Coverage	Maximum Benefits Payable ¹ (each insured person) (HK\$)		
	(Applicable to Single & Annual Plan)		(Only applicable to Single Plan)
	Diamond Plan	Gold Plan	Silver Plan
1. Personal Accident - In the event of the death or permanent disablement of the insured person as a result of an accident, claim will be payable according to the “Table of Personal Accident Benefit” under the policy. - Major Burns due to Accident (calculated according to the body surface area burnt). - Insured Person aged under 18 or over 70. (This benefit is not applicable to the insured person who has obtained compensation under Insured Item 1.1 “Double Indemnity”)	2,000,000	1,200,000	600,000
1.1 Double Indemnity Payment for accidental death or permanent total disablement arising from the use of public conveyance (not applicable to persons aged under 18 or over 70, and only applicable to Single Travel Plan).	800,000	600,000	300,000
	4,000,000	2,400,000	1,200,000
2. Compassionate Death Cash Benefit Death of the insured person as a result of accident or sickness occurred during the journey. (in the event of death caused by sickness, maximum benefit payable is 30% of the specified amount)	60,000	40,000	20,000
3. Medical and Relevant Expenses 3.1 Medical, hospital and treatment expenses incurred as a direct result of accidental bodily injury or sickness occurred during the journey. (Insured persons aged under 18 or over 70)	1,500,000	1,000,000	500,000
3.2 Medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person’s return from abroad. (For Chinese herbalists and bonesetters treatment expenses, maximum benefit payable is HK\$150 per day and up to a total of HK\$1,500)	600,000	400,000	250,000
3.3 Medical, hospital and treatment expenses incurred in Hong Kong within 3 months after the insured person’s return from abroad. (For Chinese herbalists and bonesetters treatment expenses, maximum benefit payable is HK\$150 per day and up to a total of HK\$1,500)	120,000	70,000	40,000
3.4 Expenses associated with transport of body to Country of Residence in the event of death of the insured person.	100,000	100,000	50,000
3.5 Trauma Counselling Protection: reasonable medical expenses of Counselling services incurred if the insured person is diagnosed as suffering from post-traumatic stress disorder due to a serious accident during the journey.	20,000 (1,500/per day)	10,000 (1,000/per day)	5,000 (800/ per day)
3.5 Daily hospital cash benefit: payable for hospital confinement exceeding 24 hours either outside Hong	12,000 (800/per day)	7,500 (500/per day)	4,500 (300/per day)

<p>Kong or immediately return to Hong Kong as a result of bodily injury or sickness.</p> <p>(In no event shall the total amount payable under item 3.1 to 3.4 exceed 100% of the corresponding limit in item 3.1 as stated in the selected plan)</p>			
<p>4. Baggage and Personal Effects Loss of or damage to baggage and personal effects due to theft, robbery or accident, including :</p> <p>4.1 Loss or damage of sports equipments (including golf and diving equipments), maximum for any one article / any one pair/ any one set of articles.</p> <p>4.2 Other Baggage, maximum for any one article/any one pair/ any one set of articles.</p> <p>Extended Cover Loss of Insured Person's Personal Notebook Computer due to theft or robbery, maximum for any one article/any one pair / any one set of articles.</p>	18,000	15,000	6,000
	5,000	3,500	2,500
	3,000	2,500	2,500
	5,000	3,500	2,500
<p>5. Delayed Baggage Emergency purchases of essential items or clothing due to baggage being delayed for at least 6 hours after the insured person's arrival at the scheduled destination abroad due to misdirection in delivery or hi-jack. (Purchase invoice should be provided when submitting a claim)</p>	3,000	2,000	1,000
<p>6. Personal Money Loss of cash / travelers' cheques as a direct result of theft or robbery.</p> <p>Extended Cover Accidental loss of cash.</p>	5,000	3,000	2,000
	1,000	500	300
<p>7. Credit Card Protection In the event of accidental death of the insured person during the journey, any outstanding balance charged to the insured person's credit card(s) for goods purchased by the insured person during the journey will also be reimbursed.</p>	20,000	10,000	5,000
<p>8. Travel Document and Traffic Ticket In the event of loss of air ticket, travel pass and/or travel documents due to theft, robbery or accident, the insured person will be reimbursed :</p> <p>8.1 replacement cost of air ticket, travel pass and/or travel documents.</p> <p>8.2 additional travel and accommodation expenses incurred to obtain the lost travel documents. (Maximum daily limit for accommodation expenses)</p>	10,000	5,000	3,000
	(1,500/per day)	(800/per day)	(500/per day)
<p>9. Personal Liability Indemnifies the insured person's legal liability as a result of accidental bodily injury to a third party or accidental loss of or damage to the third party's property due to negligence.</p>	3,500,000	2,500,000	1,500,000

<p>10. Travel Delay</p> <p>In the event of delay of public conveyance due to adverse weather conditions, natural disaster, strike, industrial action, Act of Terrorism, winding-up of travel agent or airline company, closure of airport, hi-jack, mechanical breakdown of the public conveyance or “Black Alert” is issued to the planned destination, the insured person will be reimbursed one of the following benefits:</p> <p>10.1 cash allowance of HK\$300 for the delay of each and every period of 6 consecutive hours (extended cover for red outbound travel alert); or</p> <p>10.2 reasonable and inevitable additional travel expenses and overseas accommodation costs due to delay of at least 6 consecutive hours.</p> <p>(if due to the issuance of “Black Alert”, the maximum benefits of Gold & Silver Plan will be increased to HK\$10,000)</p>	<p>3,600</p> <p>10,000</p>	<p>2,700</p> <p>5,000</p>	<p>2,100</p> <p>3,500</p>
<p>11. Cancellation</p> <p>In the event of cancellation of the journey as a direct result of the following causes, the insured person will be reimbursed the irrecoverable prepaid fees, including the deposits, traveling expenses, air ticket, travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums, and theme parks:</p> <p>11.1 death, serious bodily injury or sickness of the insured person, his/her family members, close business partner;</p> <p>11.2 compliance with a witness summons, jury service or compulsory quarantine of the insured person;</p> <p>11.3 bankruptcy of travel agents which are registered in the Travel Industry Council of Hong Kong or winding-up of airline company;</p> <p>11.4 fire or flood damage to the insured person's home within 7 days before the departure date;</p> <p>11.5 issuance of black outbound travel alert in the destination within 7 days before the departure date.</p>	<p>50,000</p>	<p>40,000</p>	<p>30,000</p>
<p>12. Curtailment</p> <p>In the event of curtailment of the journey as a direct result of the following causes, the insured person will be reimbursed the unused portion (calculated on pro-rata basis) of the irrecoverable prepaid travel expenses (including the deposits, traveling expenses, air ticket, travel tickets, accommodation expenses, tour package fee or admission tickets for major sports events, musicals, concerts, museums, and theme parks), and the additional travel expenses reasonably incurred for returning to Hong Kong by public conveyance:</p> <p>12.1 death, serious bodily injury or sickness of the insured person, his/her family members, close business partner;</p>	<p>50,000</p>	<p>40,000</p>	<p>30,000</p>

12.2 fire or flood damage to the insured person's home results in insured person's failure to continue the journey; 12.3 issuance of black outbound travel alert in the destination; 12.4 hi-jack of the public conveyance in which the insured person is travelling			
13. Loss of Home Contents Cover loss of or damage to home contents due to burglary happening at the insured person's unoccupied home whilst the insured person is traveling away from Hong Kong.	30,000 (5,000/item)	20,000 (4,000/item)	10,000 (3,000/item)
14. Rental Vehicle Excess In the event of any accidental loss or damage or theft of the rented vehicle during the journey, protects the insured person who is liable to pay the motor insurance excess under the rental agreements.	5,000	4,000	2,500
15. 24-hour Emergency Assistance Service² Designated person is assigned to provide emergency medical assistance and travel information emergency assistance services to the insured person. At the same time, the Plan also offers the following value-added services: Hospital Deposit Guarantee Emergency Evacuation Return to the Country of Residence Return of unattended dependent child(ren) Compassionate visit Referral Services		50,000 Unlimited Actual Expenses Actual Expenses A return scheduled airline ticket and 5 days hotel accommodation (HK\$1,200 per day) Referral services including legal assistance, interpreter and replacement of lost travel document or travel pass.	

Optional Benefit

I. Enhanced Benefit (Free cover for Annual Plan)			
Insured Items and Coverage	Maximum Benefits Payable¹ (each insured person) (HK\$)		
	(Applicable to Single & Annual Plan)		(Only applicable to Single Plan)
	Diamond Plan	Gold Plan	Silver Plan
16. Terrorism Extended Cover³			
16.1 Personal Accident Extended Cover Extended cover in the event of the death or permanent disablement of the insured person as a result of Act of Terrorism ³ , claim will be payable according to the "Table of Personal Accident Benefit" under the policy. (Insured Persons aged under 18 or over 70)	2,000,000	1,200,000	600,000
16.2 Medical Expenses Extended Cover If bodily injury is incurred due to Act of Terrorism ³ during the journey, claim will be payable according	800,000 1,500,000	600,000 1,000,000	300,000 500,000

to benefit item 3, including medical treatment expenses, expenses associated with transport of body to Hong Kong, trauma Counselling expenses and daily hospital cash etc. (Insured persons aged under 18 or over 70)	600,000	400,000	250,000
17. Severe Incident Extended Cover Extended cover for the item 11(Cancellation) and item 12 (Curtailement) : 17.1 Unanticipated outbreak of strike, industrial action, adverse weather, natural disaster or infectious disease at the destination (the events resulting in Cancellation must be happened within 7 days before the departure date). 17.2 Serious bodily injury or sickness of the Insured Person's travel companion.	50,000	40,000	30,000
18. Extra Cash Allowance 18.1 Compulsory Quarantine Cash Allowance Compulsory quarantine of the Insured Person during the journey or within 7 days upon return to Hong Kong due to an infectious disease. 18.2 Black Travel Alert Cash Allowance Curtailement or travel delay for at least 6 hours due to the issuance of a Black Alert to the destination, one-off cash allowance will be payable. (in the event that "Curtailement" and "Travel Delay" happened simultaneously, only a one-off cash allowance will be payable for each insured person)	12,000 (800/per day) 2,000	7,500 (500/per day) 1,500	4,500 (300/per day) 1,000
19. Personal Notebook Computer and Mobile Phone Cover 19.1 accidental damage of Personal Notebook Computer 19.2 loss of mobile phone due to theft, robbery or accidental damage.	5,000 2,500	3,500 1,500	2,500 1,000
20. Outbound Travel Alert Extended Cover (Reimburse the irrecoverable prepaid travel expenses and reasonable transportation fees in returning to Hong Kong. For details, please refer to the table of Outbound Travel Alert Benefit)	Red Alert		Amber Alert
	Percentage of Loss Payable		
According to the benefit limit of the Basic Benefit item 11 - Cancellation	50%	25%	
According to the benefit limit of the Basic Benefit item 12 - Curtailement	50%	25%	

II. Cruise Protection (Not applicable to Annual Travel Plan)			
Insured Items and Coverage	Maximum Benefits Payable¹ (each insured person) (HK\$)		
	Diamond Plan	Gold Plan	Silver Plan
21. Personal Accident Extended Cover Extended cover for Disappearance of the insured person due to Sinkage of Cruise Ship, Fire, Natural Disaster or Kidnap by Pirates during Voyage, and the body of the insured person has not been found within one year. (Insured Persons aged under 18 or over 70) (this item is not applicable if claim is payable under	2,000,000 800,000	1,200,000 600,000	600,000 300,000

benefit item 1 “Personal Accident” , 1.1 “Double Indemnity” or 16.1 “Terrorism Extended Cover – Personal Accident”.)			
<p>22. Cruise Cancellation and Interruption Cover⁴ If the journey to the designated port of departure by public conveyance is delayed for at least 8 hours due to adverse weather conditions, natural disasters, unanticipated outbreak of strike, industrial action, Act of Terrorism, hi-jack or mechanical breakdown of the public conveyance or issuance of black outbound travel alert during the journey, directly results in the insured person’s failure to board the cruise ship, the insured person will be reimbursed:</p> <p>22.1 Cruise Cancellation irrecoverable prepaid cruise cost; or</p> <p>22.2 Cruise Interruption Additional travel expenses - reasonable expenses incurred for rejoining the cruise at the next scheduled port of call.</p>	50,000 15,000	30,000 8,000	15,000 4,000
<p>23. Post-Departure of Cruise Cover⁴ 23.1 Curtailment of Cruise Trip If the cruise trip is abandoned due to the following causes which result in the cruise ship’s failure to continue the voyage, the insured person will be reimbursed the unused portion of the irrecoverable prepaid deposit and the additional transportation expenses reasonably incurred to enable him/her to return to Hong Kong, the starting or ending point of the voyage trip :</p> <ul style="list-style-type: none"> • serious mechanical breakdown of the cruise ship; • compulsory detention by local government authorities when moored in the port. <p>23.2 Failure to Board The Cruise Ship Covers the additional costs of travel ticket for rejoining the cruise at the next scheduled port of call and/or accommodation expenses at the relevant port of call incurred by the insured person if the insured person fails to board the cruise ship after shore excursion due to:</p> <ul style="list-style-type: none"> • serious traffic accident of the public conveyance on which the insured person is travelling during the shore excursion; • bodily injury during the shore excursion which requires the insured person or his/her travel companion to be confined in the hospital at the scheduled departure time of the cruise ship at the relevant port. 	50,000 15,000	30,000 8,000	15,000 4,000
<p>24. Shore Excursion Cancellation Allowance Extra cash allowance for irrecoverable prepaid costs of shore excursion is cancelled as a direct result of:</p> <ul style="list-style-type: none"> • serious bodily injury or sickness of the insured person or his/her travel companion; or 	7,500 (1,500/ per excursion)	5,000 (1,000/ per excursion)	2,500 (500/ per excursion)

<ul style="list-style-type: none"> adverse weather conditions, natural disasters, unanticipated outbreak of infectious disease, industrial action, riot/civil commotion or Act of Terrorism at the scheduled destination of the shore excursion. 			
<p>25. Satellite Phone Expenses If insured person must return directly to the Hong Kong following serious bodily injury or sickness of himself/herself or his/her travel companion during the journey which prevents him/her from continuing the journey, the insured person will be reimbursed the reasonable satellite phone call expenses incurred on board a cruise ship.</p>	3,000		

Notes:

1. Payable on a “per journey basis” (except for “Personal Accident” benefit under the Annual Travel Plan which is payable on a “per policy year basis”).
2. 24-hour Emergency Assistance Service is provided by a service provider designated by BOCG Insurance. For details of the arrangement and provision, please refer to Section 15 – 24-hour Emergency Assistance Services and Benefits.
3. Extended to cover the losses arising from the Act of Terrorism (except for using nuclear weapon or device or chemical or biological agent).
4. If claim is payable under item 22 “Cruise Cancellation and Interruption Cover” or item 23 “Post-Departure of Cruise Cover ”, no claim will be payable under item 10 “Travel Delay ”, item 11 “Cancellation”, item 12 “Curtailed” and item 17 enhanced cover “Severe Incident Extended Cover”

香港德輔道中 71 號永安集團大廈 9 樓
客戶服務熱線：3187 5100 傳真：3906 9919

注意事項：

客戶投保前必須留意並參閱中銀集團保險網站「**最新消息**」以瞭解中銀集團保險就旅遊事故之最新消息及保障安排。

環宇智選旅遊保障計劃保單

保單持有人以一份投保書及聲明謹向中銀集團保險有限公司（下稱“本公司”）申請下述保險。該份投保書及聲明已被納入本合約內，成為本合約之基礎。保單持有人已繳付保費，作為本保險的代價。

茲證明本保單或批單上所列之承保條件、除外條款、基本條款、責任限額（當中全被當作納入條款內）為依歸下，本公司同意賠償給受保人任何或所有以下所列在承保期內及每次旅程（在本保單另有列明則除外）所發生之承保事項。

但在任何情況下，保單持有人或受保人或其任何代表完全遵守及履行保單所載條件，是為本公司在保單的任何責任的先決條件。

在本保單內，如內容許可，只表達單數的字詞亦可包括眾數，反之亦然。只表達男性的字詞亦可包括女性（保單持有人的字詞除外），反之亦然。

第一部份 定義

以下任何字詞或字句應用於保單、承保表/保險證、批單或備忘錄均具有該意義。

1. 「恐怖主義活動」 意指任何人士或團體，不論單獨行事或代表或與任何組織或政府一併行事，所採取的一項行動，包括但不限於使用武力或暴力，或以作為威脅，以達到政治、宗教、意識形態或類似目的，包括意圖影響任何政府，以及令公眾人士或其任何部份感到惶恐。
2. 「成人」 意指年齡 18 歲至 80 歲。
3. 「年齡」 意指受保人於受保期生效日起計的上一個生日時的年歲，而如在此情況下受保人少於一歲，年齡將以受保人於受保期生效日時的實際年齡為準。
4. 「身體損傷」 意指因意外、外在、暴力及可見事件完全及直接構成的傷害，並不牽涉任何其他因素及並非由疾病或逐步由生理或精神失調所構

成。

5. 「子女」

意指保單持有人或成人受保人的未婚及未有工作的合法子女，包括繼子女和合法領養的子女。其年齡由 6 個星期至 17 歲，與保單持有人或成人受保人同住及在整個旅程中：
(1) 與成人受保人一起同行（該成人受保人必須為其父母）；或
(2) 在成人照顧下一起同行（適用於獨立投保本保單的孩童及或該孩童旅程之目的為短期海外遊學）。
6. 「中醫」

意指任何根據中醫藥條例（香港法律第 549 章）合法註冊成為中醫的人士，但是若果中醫為受保人本人、受保人的配偶或親屬則除外。
7. 「緊密業務夥伴」

意指受保人的業務中擁有其股份的業務夥伴。
8. 「強制隔離」

意指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。
9. 「原居地」

意指受保人永久住宅所處的國家，此應與受保人護照內所示的相同。根據本保障，如申請人無特別註明，受保人直系家屬的國籍，將被視作與受保人相同。
10. 「危險活動」

意指吊索跳崖、懸掛滑翔、跳降落傘、參加航空活動（但購票乘搭由正式持牌作定期運輸的航空或包機公司所提供及經營的雙引擎飛機則不在此限）、激流、快艇、水上電單車、徒步旅行（在不超過海拔 5,000 米進行高山遠足）、登山（使用繩索或在嚮導帶領下登山）、攀石、熱氣球、使用呼吸儀器裝備的水底活動及任何其他相近的危險活動。
11. 「家庭」

意指名字載於承保表/保險證內成人受保人的直系家屬，包括其本人，其配偶及子女。
12. 「家居財物」

意指受保人之所有家具、陳設品、家居電器、家居及個人用品包括受保人及其家庭所租用的家居電器。
13. 「香港」

意指香港特別行政區
14. 「醫院」

意指合法成立及按其所在地法律運作的機構，並符合以下所有要求：
(1) 主要以住院病人形式接待、治療及護理不適、患病或受傷的人士；
(2) 只在可隨時向其諮詢的醫生監管下始能接納住院病人入院；
(3) 為有關人士提供系統化的醫療設施以進行醫療診斷和治療，並在醫院範圍或醫院可使用或控制的設施下提供進行大型手術的設施（如適用）；
(4) 在護理人員的監督下提供全日護理服務；
(5) 維持一名合法註冊的駐院醫生。
「醫院」的含義並不包括：
(1) 精神護理機構，泛指為精神病者包括弱智人士提供護理的機構、醫院精神病部門；
(2) 老人院、療養院、戒毒或戒酒治療所；

- (3) 保健或天然療養診所、護理或療養院、醫院特為戒毒或戒酒而設的部門、或護理、療養、復康、特別護理或靜養所。
15. 「傳染病」 意指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
16. 「保險證」 意指附於本保單的保險證，並為本保單的一部份。
17. 「受保人」 意指
 (1) 名字載於承保表/保險證內的成人受保人或配偶或家庭或子女；或
 (2) 如保單持有人為商業機構/公司，名字載於承保表/保險證內的成人僱員。
18. 「旅程」 意指離開香港以外地區的旅程。該旅程由受保人離開其香港的住所或辦公室(以較後者為準)起計，直至受保人返回其在香港的住所或辦公室(以較早者為準)終止。
19. 「賠償限額表」 意指本公司於本保單每項受保章節內須承擔之最高金額。
20. 「喪失一目」 意指一目完全及無法復原及不能醫治下喪失視力。
21. 「失聰」 意指永久及完全無法復原地雙耳失去聽覺能力，並不可以手術或其他治療方法補救。
22. 「喪失一肢」 意指失去手掌或手腕以上部份，或足部或足踝以上部份，或完全及永久失去功能。
23. 「喪失語言能力」 意指永久及完全無法復原地失去語言能力，並不可以手術或其他治療方法補救。
24. 「嚴重燒傷」 意指燒傷程度達第三級並且引致全部皮層被破壞及燒傷佔身體總表面積達 10%或以上。
25. 「醫生」 意指依據當地政府司法下合法註冊，可提供西醫治療、手術服務的任何人士，但不包括保單持有人、成人受保人、成人受保人的配偶或親屬。
26. 「醫療費用」 指受保人向醫生或醫院支付的實際費用，以接受內科、外科或護理治療，包括醫療物料費用、召喚救護車或專業家居護理服務的費用，但不包括口腔護理及治療費用，除非有關治療屬緊急必須性質，以及由意外受傷引致健全的牙齒受損。
27. 「外遊警示」 意指由香港政府根據「外遊警示制度」下所發出之警示。有關警示主要分為三級：「黃色警示」、「紅色警示」及「黑色警示」。本公司將會根據香港政府對「外遊警示制度」之改動隨時更改該「外遊警示」之定義。
28. 「承保期」 意指承保表/保險證內所列的受保日期起至終止之日，但為旅程最長期限所限，單次旅程計劃中的旅程最長承保期為 180 天，而全年保險計劃則為 90 天。
 (1) 載於承保表/保險證內為「單次旅程計劃」下，意指：
 由受保人展開旅程起計，直至完成旅程為止，而「第二部份第 11 章 - 取消旅程」則由投保日開始計算。
 (2) 載於承保表/保險證內為「全年保險計劃」下，意指：

保障無限次旅程，直至(i) 承保期的終止之日或(ii) 受保人完成旅程為止，以較先者為準。惟該旅程的出發日須於承保期內。

29. 「永久完全傷殘」 意指意外發生後 12 個月內持續完全傷殘，不可從事任何可賺取收入的工作，並完全不能進行一般日常生活活動及在該段期間屆滿時並無任何改善的希望。
30. 「個人手提電腦」 意指手提電腦、記事簿型電腦、迷你記事簿型電腦或平板電腦。
31. 「保單持有人」 意指擁有本保單的個人或商業機構，其姓名在此保單的承保表/保險證內註明為保單持有人的人士
32. 「已存在的病狀」 意指在
(a) 承保期開始前（適用於「單次旅程計劃」）
(b) 每次旅程出發前（適用於「全年保險計劃」）
已存在的受傷、疾病、病症或醫療狀況，而受保人當時已知悉或應已知悉所出現病徵或徵兆。
33. 「公共交通工具」 意指任何由正式持牌運輸機構提供和營運的公共巴士、長途巴士、計程車、渡輪、氣墊船、水翼船、輪船、火車、電車或地下火車，作為定期運載購票乘客之用，以及任何由正式持牌航空或包機公司提供和經營的飛機，作為定期運載購票乘客之用，以及任何定期行走固定路線和班次的機場接送車輛。
34. 「承保表」 意指附於本保單的承保表，並為本保單的一部份。
35. 「嚴重身體受傷」或
「嚴重疾病」 意指需接受醫生治療的傷患或疾病並由醫生證實為有生命危險。當涉及受保人和同行夥伴時，更須獲得醫生證明為不適合旅遊或繼續受保人的旅程。
36. 「疾病」 意指受保人在承保期內所罹患或感染不可預知的疾病，該疾病必須直接及單獨地導致索償及須接受醫生的治療。
37. 「沉船」 意指郵輪在「海上旅遊」途中，因「意外」於海上完全或部份沉沒，導致郵輪嚴重受損，船上所有乘客必須即時緊急撤離郵輪。
38. 「配偶」 意指成人受保人的合法配偶，年齡 16 歲至 80 歲人士。
39. 「同行夥伴」 意指與受保人一同報名參加或預訂旅遊行程的人士，於整個受保旅程一直與受保人同行，而非其導遊或團友。
40. 「海上旅遊」 意指受保人以乘客身份登上郵輪的旅遊期間，由受保人於行程表內註明的第一個郵輪港口登船開始，直至受保人在行程表註明的最後一個郵輪港口離船終止。
41. 「冬季運動」 意指滑雪、長橈運動、雪橈滑行或滑冰，包括冰上曲棍球與任何其他在雪地或冰上進行的非職業性運動。

第二部份 保障範圍 (每名受保人)

基本保障(第 1 - 15 章)

第 1 章 - 人身意外

倘若受保人在承保期內身體損傷而引致死亡或傷殘，本公司將按照下列保障賠償：

保障	承保表/保險證內最高賠償額百分率
1. 意外死亡	100%
2. 永久完全傷殘	100%
3. 嚴重燒傷	100%
4. 喪失雙目或雙肢或；喪失一目及一肢	100%
5. 喪失一目或一肢	50%
6. 永久完全喪失語言能力或失聰	50%

第 1 章條文

1. 除非從身體損傷日期起的 12 個月內出現上述任何一項損傷，否則將不獲賠償。
2. 嚴重燒傷的賠償額是按照身體總表面積燒傷的百分率計算。
3. 每名受保人在承保期或在「全年保險計劃」的每一個保單年度內遭受一次或多次身體損傷，最高賠償額合共不得超過本保單保險證/賠償限額表內就此章所列的 100%。
4. 本保障不適用於已在「項目 1.1 - 雙倍賠償條款」內支付。

1.1 雙倍賠償條款 (只適用於「單次旅程計劃」保障內在受傷當日為 18 歲至 70 歲之受保人)

倘若受保人以付費乘客身份，因乘坐有合法牌照載客之公共交通工具而導致意外死亡或永久完全傷殘，可獲保險證/賠償限額表「人身意外」保障內就此章所列最高賠償額的雙倍賠償。

第 2 章 - 身亡撫恤金

倘受保人在承保期內因身體損傷或疾病導致身亡，本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額即時向受保人的受益人作出賠償。倘無指定受益人，賠償將支付予受保人的合法承繼人。惟死亡證據須由最少 2 名旅行社高級人員或經 24 小時緊急支援公司或經公共傳播媒介提供。倘無上述死亡證據，賠償將在收到警方或死亡報告後才作出支付。

第 3 章 - 醫療及有關費用

本公司將按照本保單保險證/賠償限額表內就此章所列可達的最高賠償額，支付受保人有關下述每次疾病或受傷的費用：

- 3.1. 受保人在承保期內於旅程期間在香港以外地方因身體損傷或疾病，並在該導致提出索償的事件發生之日 12 個月內在在香港以外地方支付的醫療費用、緊急運送到註冊的醫療機構及額外住宿及交通費用(包括由醫生建議須由一名親屬或朋友陪同受保人前往別處或留在當地所引致的額外費用)所引致的索償。

- 3.2. 受保人從外地返回香港三個月內的醫療費用(包括私家救護車費用、專業家居看護費用、中醫及跌打費用)。此等費用須為受保人於承保期內，在外地遭遇意外或疾病所引致。
- 3.3 因死亡事故引致的合理費用：
 - (1) 受保人在身故地點殮葬；或
 - (2) 運送受保人遺體返回原居地或香港；或
 - (3) 受保人遺體火化及骨灰運返原居地或香港。
- 3.4 如受保人在旅程中遇上嚴重身體損傷或因親身經歷持械行劫、火災、爆炸、天然災難、騎劫或恐怖主義活動而被醫生診斷患上創傷後壓力症，並需接受註冊精神科醫生或臨床心理學家的輔導服務，本公司將支付受保人
 - (1) 於旅程中；及/或
 - (2) 旅程完結後返回香港 90 天內於香港就該輔導服務引致的合理及必需的醫療費用。
- 3.5 每日住院現金津貼：支付受保人在承保期內因身體損傷或疾病而在香港以外地方住院或即時返回香港後住院的每日住院現金津貼。(住院需超過 24 小時)

在任何情況下本公司在本保單保險證/賠償限額表內就此章所列的項目 3.1 至 3.4 內，就每名受保人的合計最高賠償額不得超過項目 3.1 最高賠償額的 100%。

第 3 章除外責任

本公司無須對以下項目負責：

1. 在香港境內接受的治療或救援，除非在此章的項目 3.2，3.4 及 3.5 內特別註明；
2. 診治受保人的醫生認為可合理地延遲接受手術或診治，直至受保人返回香港；
3. 醫院的單人或私家病房膳宿、診所或護理的費用，除非醫生認為受保人必需要此等安排；
4. 牙科護理或診治，除非在承保期內因身體損傷導致天然健康牙齒受創；
5. 未能提供由註冊主診醫生列明因身體損傷或疾病性質發出的正式收據、醫學証書及診斷報告的索償；
6. 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於旅程中因身體損傷導致之必須診治費用；
7. 因已存在的病狀引致的索償。

第 4 章 - 個人行李及財物

本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償每名受保人在承保期內由受保人攜帶、預先送往目的地或在旅程上購買並由其擁有的行李遺失或損毀(包括運動設備、穿著在身上或放於行李箱、手提箱及類似的儲存品內的衣服或個人財物)，及保障因被盜或搶劫而導致屬於受保人的個人手提電腦的遺失或損毀。

本公司有權根據其損耗及折舊程度賠償其重估價值或維修該物品。若損失物品購入不超過兩年，而受保人於損失後補購物件，本公司將賠償受保人補購的費用。如受保人未能證明損失物品的購入日期或該物品已購入超過兩年，本公司將按該物品的實際價值或維修費用處理有關索償，以較低者為準。任何物品如證明不能維修，本公司將以該物品已遺失的情況賠償。

第4章除外責任

本公司無須對以下項目負責：

1. 因海關或其他官員延誤、充公、扣留而引致的遺失或損毀；
2. 食品、郵票、合約或隱形眼鏡的遺失或損毀或易碎物品的損毀；
3. 現金、鈔票、可轉讓票據、債券或證券、契約、代用貨幣(包括信用卡、八達通卡等)及其他任何類型的文件或付款工具、護照、簽證文件、機票、交通及住宿代用券或任何旅遊代用券的損失。
4. 傳呼機、手提電話、手提之通訊設施、電子手帳、電腦設備、軟件或其附件的遺失或損毀；
5. 商業物品或樣本，儲存在錄影帶、儲存卡、鐳射光碟或類似物品的資料；
6. 因正常磨損、逐漸變質、刮損、凹痕或機械或電力故障或失靈而引致的損失；
7. 在航空公司或其他運輸公司保管期間引致的遺失或損毀，除非在發現後立即報失及取得航空公司的「財物損失報告」；
8. 沒有在發現遺失後24小時內向當地警方報失及取得報告；
9. 任何在公眾場所因無人看管下而遺失的物品，或在沒上鎖的車輛內或無人在車內看管的車輛內引致遺失的物品。

第5章 - 行李延誤

如受保人已登記寄艙的行李於受保人抵達海外目的地後最少延誤六小時，因航空公司誤送或因騎劫導致該行李延遲達目的地而需緊急購買每次旅程的基本物品或衣服或必需品。本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額，賠償每名受保人該基本物品或衣服或必需品的實際費用。

第5章除外責任

本公司無須對以下項目負責：

1. 受保人未能遞交購買緊急基本物品或衣服或必需品的收據；
2. 於索償時未能提供公共交通工具機構書面證明其延誤時間及原因之書面證明；
3. 受保人不可因同一物品的遺失或損毀而在第二部份第4及5章內作出相同索償。

第6章 - 個人錢財

本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額，賠償每名受保人以下損失在旅程期間，因被搶劫、盜竊或意外直接導致其所攜帶的現金、銀行錢幣、支票、旅行支票，現金匯票等的損失。

第6章除外責任

本公司無須對以下項目負責：

1. 因海關或其他官員延誤、充公、扣留而引致的遺失或損毀；
2. 在航空公司或其他運輸公司保管期間引致的損失，除非在發現後立即報失及取得航空公司的「財物損失報告」；
3. 因錯誤、遺漏、匯兌或貶值而引致的損失；
4. 沒有在發現遺失後24小時內向當地警方報失及取得報告；

5. 沒有立即向發行機構設於當地的分行或代理行報失的旅行支票；
6. 任何原因未明的遺失或神秘消失；
7. 任何因欺詐或行騙引致的損失；
8. 受保人將個人錢財放在公眾地方而不加看管；或
9. 由受保人攜帶但不屬於其個人的錢財。

第 7 章 - 信用卡保障

如受保人意外身故而根據本保單可獲賠償，本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償受保人於旅程中以信用卡簽賬購物而未繳之款項予受保人的遺產。

第 7 章除外責任

本公司無須對以下項目負責：

1. 沒有正式收據的任何所購買之物品；
2. 因過期未繳款項而需支付之利息或行政費用；
3. 此保障已由其他保險提供。

第 8 章 - 旅遊證件及交通票據

如受保人於旅程期間直接因遭盜竊、搶劫或意外而遺失的旅遊證件及/或交通票據，本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額，賠償每名受保人以下損失：

- 8.1 在旅程期間由簽發旅遊證件及/或發行交通票據之機構所收取的補領費用；及/或
- 8.2 在承保期內因有關補領證件所引致的合理額外酒店住宿及交通費用(以經濟客位為限)。

第 8 章除外責任

本公司無須對以下項目負責：

1. 受保人未有在發現旅遊證件及/或交通票據遺失後的 24 小時內或於可行的情況下盡快向當地警方報案；
2. 受保人將旅遊證件或交通票據放在公眾地方而不加看管；
3. 遺失或遭盜竊的旅遊證件及交通票據並非為完成旅程所必須的；
4. 旅遊證件或交通票據被政府機構、海關或警方充公。

第 9 章 - 個人責任

本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償受保人因以下原因在承保期內須對第三者負上的法律責任：

- 9.1 導致任何人士的身體損傷（包括所引致的死亡或疾病）；
- 9.2 由意外導致財物的遺失或損毀。

此外，本公司更會向受保人賠償：

- (1) 索償人向受保人討回的法律費用及開支；及
- (2) 獲得本公司書面同意下的法律費用及開支。

在這第 9 章的任何賠償將不適用於並非由香港境內有法定司法權的法庭首次作出裁決的事項。

第 9 章除外責任

本公司無須負責由以下事故直接或間接引致的索償：

1. 僱主責任、合約性責任或受保人對其家庭成員的責任；
2. 屬於受保人或由受保人受信託所管有，或由其照顧、看管或控制的財物；
3. 任何故意、惡意或非法行為或槍械的使用；
4. 從事貿易、商業或專業的活動；
5. 擁有或佔有土地或建築物（佔用臨時居所除外）；
6. 擁有、保管或使用汽車、飛機或船隻；
7. 由任何刑事程序導致的法律費用；
8. 被酒精影響、攀山、冬季運動、參加大型滑雪比賽、滑雪跳躍、冰上曲棍球、使用連撬或滑翔器具、賽車或越野賽車；或
9. 由動物引致的責任。

第 10 章 - 旅程延誤

在承保期內，倘若因罷工或工業行動、公共交通工具被騎劫、惡劣天氣、天然災害、恐怖主義活動、旅遊或航空公司倒閉、機場關閉、公共交通工具出現機械故障或結構問題或目的地根據外遊警示制度被發出黑色外遊警示(即使有一般除外責任1(2)(a)的規定)，致令受保人安排乘搭的公共交通工具較受保人在旅程表上列明的啟程時間延遲超過六小時，本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額向每名受保人作出以下其中一項賠償：

- 10.1 每 6 小時延誤的現金賠償(延伸保障外遊警示制度被發出紅色外遊警示)；或
- 10.2 連續最少 6 小時延誤引致的合理及無可避免的額外轉乘其他公共交通工具及海外住宿費用

假如受保人有連續的接駁航班，則不可累積計算每段航班的延誤時間，而延誤的主因必須為上述事故所導致。

第 10 章除外責任

本公司無須對以下項目負責：

1. 受保人未能按照既定行程的時間向公共交通工具機構(或其代理)辦理登機手續或報到；
2. 引致延誤之原因或情況於保險申請日前(適用於單次旅程計劃)或預訂原定旅程前(適用於全年保險計劃)已存在或已知其存在；
3. 受保人的遲誤，未能在辦理入關登記前抵達機場、碼頭或車站。(除非因第 10 章「旅程延誤」保障內定明的原因所引致的延遲)；或
4. 未能提供公共交通工具機構的書面報告或證明其延誤時間及原因的索償。

第 11 章 - 取消旅程

本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償每名受保人在保單生效後，因下述事故而必須及無可避免地取消計劃旅程及損失已預繳或承諾支付而不可退回的訂金、旅費、機票費用或表演活動如，大型運動賽事、音樂劇、演唱會、博物館或主題公園的入場券門票費用

- 11.1 受保人或其配偶、父母、姻親父母、祖父母、子女、兄弟、姊妹、未婚夫、未婚妻或居住在香港的緊密業務夥伴因身故、嚴重身體受傷或嚴重疾病或相類事故；
- 11.2 受保人需出庭作供、出任陪審員或接受強制性隔離；
- 11.3 香港旅遊業議會的註冊旅行社破產或航空公司倒閉；
- 11.4 出發前 7 天內受保人的居所發生火災或水災引致嚴重受損而不能成行；
- 11.5 出發前 7 天內，計劃的旅遊目的地根據外遊警示制度被發出黑色外遊警示。

第 11 章條文

此部分的保障受限於以下規定：

1. 就上文所載列的11.1項引致取旅程消的直接原因，該事件須於成功投保24小時後發生(因意外直接引致的身故、嚴重身體受傷或嚴重疾病則不受此限)。
2. 就上文所載列的11.2項引致取消旅程的直接原因，有關的命令、公告或通知須於成功投保24小時後向受保人頒布或發出。
3. 受保人須把未曾使用的原有票據或門券交由本公司處置。

第 12 章 - 縮短旅程

縮短旅程是指抵達在預訂發票上所註明的目的地後，放棄原本計劃之旅程返回原居地或香港。

如受保人於旅程啟程後因以下事故而縮短旅程：

- 12.1 受保人或其配偶、父母、姻親父母、祖父母、子女、兄弟、姊妹、未婚夫、未婚妻或居住在香港的緊密業務夥伴因死亡、嚴重身體受傷或患嚴重疾病；
- 12.2 受保人在香港的主要居所因火災、水浸而遭嚴重損毀；
- 12.3 目的地根據外遊警示制度被發出黑色外遊警示；或
- 12.4 受保人所乘搭的公共交通工具被騎劫。

本公司根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償每名受保人以下費用：

1. 在預訂發票已繳付而不可退回的訂金（包括旅費、機票費用、交通費、住宿費、團費或表演活動如：大型運動賽事、音樂劇、演唱會、博物館或主題公園的入場券門票費用），按比例計算每一整日的賠償；
2. 返回香港的合理額外公共交通費用。

第 12 章條文

此部分的保障受限於以下規定：

受保人須把未曾使用但不適用於餘下旅程的原有交通票據部分交由本公司處置。

第 11 章及 12 章除外責任

本公司無須對以下項目負責：

1. 政府規例或法令、預定的旅程延遲或修訂、或提供預訂旅程的機構及其代理或旅行社未能預訂任何一部份的旅程（包括錯誤、遺漏或違約）；
2. 任何受保人因個人意願或財政狀況而不願成行；

3. 任何負責旅程計劃人士的非法行動或刑事程序，受保人應傳票在法庭作供除外；
4. 發現必須取消或縮短旅程時，未有立即通知旅遊代理/旅行社或提供交通、住宿的機構；
5. 引致取消或縮短旅程之原因或情況於旅程開展前或保險申請日前(適用於單次旅程計劃)或預訂原定旅程前(適用於全年保險計劃) 已存在或已知其存在；
6. 任何受保於其他保險或政府計劃，或將會獲得酒店、航空公司、旅行社、其他航運機構或旅館的賠償或退款；
7. 任何未經航空公司、旅行社或其他有關機構證實的取消或縮短旅程的損失；
8. 未能提供醫生之醫療報告。

第 13 章 - 家居財物損失

在承保期內，受保人於香港的住所當空置期間，遭人使用暴力進出該住所及入屋爆竊並留下明顯痕跡，本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償受保人家居財物或個人財物的損失、重置或修理費用。

第 13 章除外責任

本公司無須對以下項目負責：

1. 因使用任何鑰匙而導致的損失，無論該鑰匙是否屬於受保人。
2. 因受保人或其家庭成員的魯莽或故意行為而導致的損失。
3. 當發現損失事故後，在 24 小時內未曾通知警方。

第 14 章 - 租車自負額

受保人於受保旅程中因意外而損毀由領有牌照的汽車租賃公司所租用的私家車而須承擔根據與汽車租賃公司租賃協議所列明的汽車保險單的自負金額或免賠額，本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠付此自負金額或免賠額。

第 14 章除外責任

本公司無須對以下項目負責：

1. 電單車及單車；
2. 受保人不遵守租賃協議內所有要求而造成的任何損失；
3. 受保人不是租賃協議內所指定的司機而造成的任何損失；
4. 若汽車之任何損失是直接因為受保人觸犯當地的交通規例而造成的；
5. 若租賃協議沒有汽車保險單保障，或受保人不受租賃協議內所列明汽車保險所保障的任何損失；
6. 受保人在意外發生時不被許可駕駛車輛，或正在參與任何形式的速度或時間的測試。

第 15 章 - 24 小時緊急支援服務及保障

熱線電話(852) 2861 9235

若受保人在原居地以外地方旅行或公幹時因發生嚴重身體受傷或疾病或需要醫療、法律諮詢緊急協助，而這旅程並非

- 違反醫生的勸告及/或
- 是為接受或尋求海外醫療或手術治療

受保人或其代表可直接口頭上通知國際救援 24 小時緊急中心，要求以下服務及保障。任何由受保人自行支付的有關費用，將不會獲發還。

15.1 醫療建議、評估及轉介約見

當需要醫療建議時，受保人可致電國際救援的緊急中心並向中心內當值醫生索取醫療建議及評估。但該項電話對話只屬建議性質，並不能視作對受保人之診斷。若醫療上有需要，受保人可轉介至合適之醫生或專科醫生，以獲取其個人評估；而國際救援可代為預約有關醫生。但所有醫療費用及相關之費用需由受保人自行支付。

15.2 緊急護送

若受保人在原居地以外地方遭遇身體損傷或患上疾病，而國際救援中心的醫療隊伍及受保人的主診醫生均建議受保人需要轉往其他醫療機構接受所需之適當治療，國際救援將安排及支付：

- (1) 運送受保人至最就近的醫院；及
- (2) 如站在醫療的角度上有需要，國際救援利用一切方法(包括但不限於救護機，固定班次之商務客機及陸上救傷車)以運送受保人至一所在設備上就該項身體損傷或病更為適合的醫院。

而有關以上的安排須由國際救援中心的醫療隊伍及受保人的主診醫生共同決定。

為了完成醫療運送，國際救援會根據情況作出以下安排：

- (1) 救護車連接醫院及機場
- (2) 離境及入境手續
- (3) 提供深切治療器材
- (4) 在運送期間由合適醫務人員(如:麻醉師、心臟科醫生、普通科醫生、護士)護送，控制及穩定受保人的情況
- (5) 救護車於機場接載及護送受保人
- (6) 合適專科醫生在目的地候診
- (7) 預留醫院床位
- (8) 國際救援中心醫生密切跟進病人入院後病情
- (9) 與受保人家屬聯絡並知會治療進展

15.3 治療後之護送服務

在當地治療後，根據受保人的主治醫生和國際救援的醫生共同認定，受保人的病情不會被影響下，將受保人護送回原居地或香港，而其機票並不能用於護送服務，則國際救援將妥善安排受保人乘坐固定班次之航機或其他運輸方法返回其原居地或香港，一切護送費用包括往來機場的附加費用將由國際救援支付，惟(i)受保人須把原有機票之未使用部份交回國際救援，(ii) 安排之公共交通工具的等級並不可高於受保人原有交通票據的等級，(iii)任何有關是否需要將受保人送返香港的決定必須由主診醫生和本公司共同作出。

15.4 運返遺體/骨灰回國

如受保人不幸身故，國際救援將作出安排(包括任何達到當地規例的步驟)及支付按照保險證/賠償限額表內所列可達的最高賠償額

- (1) 運返其遺體或骨灰至受保人的原居地或香港，或

- (2) 應受保人之繼承人或代表之要求，安排當地安葬，但該費用不得超過運送受保人遺體返回原居地或香港之費用。棺木費用於任何情況下都不受保障。

15.5 旅遊諮詢

受保人可在旅程前或旅程期間，向國際救援諮詢以下資料或服務：

- (1) 最新的免疫及防疫要求及需要
- (2) 世界各地天氣
- (3) 機場稅
- (4) 海關條例
- (5) 護照/簽證要求
- (6) 領事館/大使館之地址及聯絡電話
- (7) 貨幣兌換率
- (8) 銀行工作日
- (9) 當地語言及翻譯服務
- (10) 護送子女回國
- (11) 因醫療緣故需傳遞緊急訊息

15.6 代尋行李

如運送機構遺失或誤送受保人的行李，國際救援可代為向有關機構包括航空公司、海關及政府機關查詢代尋。若尋回行李將轉送到受保人之指定地方。

15.7 更改行程之緊急安排

若受保人遇緊急事故需更改原先行程，國際救援將會協助受保人重新安排所乘坐之飛機班次。

15.8 護照補發支援

當受保人旅程所需之文件或個人證件(如護照、簽證等)遺失或被盜竊，國際救援中心將向受保人提供所需資料，以便受保人向有關當局補辦證件。

15.9 法律轉介

應受保人要求，國際救援可提供全球律師及律師行的轉介服務。

15.10 親友探病

若受保人在原居地以外地方因嚴重身體受傷或嚴重疾病入住醫院連續 10 天以上，國際救援將安排及支付受保人一名親屬或其指定人士，由受保人原居地乘搭固定航班之客機(以經濟客位為準)，前往受保人所在地點探望受保人，並包括最長連續 5 天，每天不超過港幣 1,200 元的酒店普通房間的合理費用，但不包括飲料、膳食及其他額外房間服務費。

15.11 護送隨行之未成年子女返回原居地或香港

若受保人在原居地以外地區，因嚴重身體受傷或嚴重疾病而住院或不幸去世，遺下同行而未滿 18 歲受供養之子女，而其子女之回程機票已失效，國際救援將安排該名子女乘坐固定航班之客機返回原居地或香港，國際救援將支付有關機票費用，包括往返機場的交通費，但(i)受保人須把機票的未使用部份交回國際救援，(ii)安排之公共交通工具的等級並不可高於受保人原有交通票據的等級。如有需要，國際救援更會聘請及支付專人陪同受保人的子女返回原居地或香港。

15.12 住院按金保證

當國際救援緊急支援中心之醫生及當地主診醫生均同意受保人須入住醫院時，國際救援可在受保人無法即時支付住院按金的情況下，提供達港幣 50,000 元之住院按金保證，但須依據第二部份第 3 章 - 醫療及有關費用的保障範圍及限額。

15.13 出院後療養住宿

若受保人之主診醫生及國際救援之醫生認為受保人於出院後需即時進行療養，國際救援將會為受保人安排及支付出院後之酒店住宿費用，每天上限則為港幣 1,200 元，並最長可達連續 5 天。

15.14 安排緊急回國料理親人後事

當受保人於海外旅程期間（不包括移民）獲悉其直系親屬身故（指父母、配偶、子女或兄弟姊妹），須立即折返其原居地，國際救援將安排受保人乘坐客機（單程經濟客位）返回原居地及支付有關的機票費用。

15.15 除外責任

本公司無須對以下項目負責：

- (1) 在無國際救援介入的情況下，受保人理應支付早已產生的費用。
- (2) 根據國際救援醫生的意見，受保人因輕微疾病或身體損傷可在當地獲妥當的治療後，便能繼續旅程或返回工作，國際救援將不會為該受保人作出任何支援服務的安排。
- (3) 經國際救援之醫生意見認為受保人在無醫療人員陪同下，仍能如一般乘客可乘坐普通航班返回原居地或香港，國際救援將不負責所支出的費用。除非國際救援的醫生認為有需要的則除外。

自選保障

I. 升級保障（第 16 章 - 20 章）

第 16 章 - 恐怖主義活動延伸保障

16.1 人身意外延伸保障

本公司將根據本保單第 1 章-人身意外所列的保障、條款、除外責任及最高賠償額，延伸賠償每名受保人在承保期內由「恐怖主義活動」事故引致身體損傷而死亡或傷殘，惟本保障不適用於已獲取基本保障 1 章「人身意外」或「意外雙倍賠償」賠償的受保人。

16.2 醫療費用延伸保障

本公司將根據本保單第 3 章-醫療及有關費用所列的保障、條款、除外責任及最高賠償額，延伸賠償每名受保人在承保期內由「恐怖主義活動」事故引致身體損傷而產生的醫療費用，惟本保障不適用於已獲取基本保障 3 章「醫療及有關費用」賠償的受保人。

恐怖主義活動延伸保障 - 批註

不論此保單內容或其任何批註當中含有任何相反條款，現特同意，此保單保障恐怖主義活動，惟不包括任何因使用、釋放或威脅使用任何核子武器或設備、化學或生物劑的恐怖主義活動而直接或間接引致、引起、或與之有關的損失、死亡、身體受傷、患病費用或支出，不論有關損失是否由其他

因由或事件同時或以任何時序所引致。

此批註亦不保障任何恐怖主義活動其中為了控制、阻止以任何形式鎮壓任何恐怖主義活動中使用及發佈任何核子武器或設備或生物或化學物品所直接或間接引致、引起、或與之有關的損失、死亡、身體受傷、患病費用或支出。

第 17 章 - 嚴重事故延伸保障

本公司將根據本保單**第11章-取消旅程及第12章-縮短旅程**所列的保障、條款、除外責任及最高賠償額，延伸賠償每名受保人在承保期內由以下事故引致必須及無可避免地取消計劃旅程及損失已預繳或承諾支付而不可退回的訂金或旅費：

- 17.1 預定的旅程目的地突然發生受保人不可預見的罷工、工業行動、惡劣天氣、天災、傳染病；
或
- 17.2 同行夥伴死亡、蒙受嚴重身體受傷或患上嚴重疾病。

第 17 章條文

此部分的保障同時受限於以下規定：

1. 上文所載列的**17.1項**引致**取消旅程**的原因須發生於出發前7天內；
2. 就上文所載列的**17.2項**引致**取消旅程**的原因，該事件須於成功投保24小時後發生(因意外直接引致的死亡、嚴重身體受傷及嚴重疾病則不受此限)；或
3. 受保人須把未曾使用的原有票據或門券交由本公司處置。

第 18 章 - 額外現金補償津貼

18.1 傳染病現金津貼

如受保人因被懷疑或確診感染傳染病而於旅程期間或於返回香港後7天內被強制隔離，本公司將按隔離日數(以每連續24小時作一天計)，根據本保單保險證/賠償限額表內就此章所列的最高賠償額支付此現金津貼。受保人必須提供文件以證明因感染或被懷疑感染傳染病而遭政府機關強制性隔離。

第18.1章除外責任

本公司無須對以下項目負責：

1. 任何家居隔離；
2. 若受保人預定前往的目的地於出發日或之前已被當地政府及/或世界衛生組織宣佈為傳染病區域；
3. 若住院或隔離時間少於連續24小時。

18.2 黑色外遊警示現金津貼

如受保人因目的地根據外遊警示制度已被發出「黑色外遊警示」而導致受保人原定計劃的旅程遭遇無法避免的旅程縮短或旅程延誤連續最少6小時，本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額支付每名受保人一次性的現金津貼。

第18.2章條文

此部分的保障受限於以下規定：

1. 「黑色外遊警示」在保險申請日前(適用於單次旅程計劃)或預訂原定旅程前並不存在(適用於全年保險計劃)；
2. 如「縮短旅程」及「旅程延誤」的情況同時出現，每位受保人最多只可獲一次性現金津貼。

第 19 章 - 個人手提電腦及流動電話保障

本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額，賠償每名受保人在旅程期間，其所攜帶的個人手提電腦及流動電話，由以下原因直接引致的損失：

- 19.1 個人手提電腦的意外損毀；
- 19.2 流動電話被盜竊、搶劫或意外損毀。

第 19 章除外責任

本公司無須對以下項目負責：

1. 因海關或其他官員延誤、充公、扣留而引致的遺失或損毀；
2. 在航空公司或其他運輸公司保管期間引致的損失，除非在發現後立即報失及取得航空公司的「財物損失報告」；
3. 沒有在發現被盜竊或搶劫事故後 24 小時內向當地警方報失及取得報告；
4. 任何原因未明的遺失或神秘消失；
5. 任何因欺詐或行騙引致的損失；
6. 受保人將個人物品放在公眾地方而不加看管；
7. 由受保人攜帶但不屬於其個人的物品；或
8. 因正常磨損、逐漸變質、刮損、凹痕或機械或電力故障或失靈而引致的損失。

第 20 章 - 外遊警示擴充保障

本公司將根據本保單第11章-取消旅程及第12章-縮短旅程所列的保障、條款、除外責任及最高賠償額，並按項目11.5及項目12.3的保障及條款延伸賠償每名受保人在承保期內，因目的地已被發出「黃色外遊警示」或「紅色外遊警示」而導致受保人原定計劃的旅程遭遇必須及無可避免的取消或縮短，因而損失已預繳或承諾支付而不可退回的費用或訂金(“可償損失金額”)，惟按以下比例賠償：

	黃色警示	紅色警示
因相關外遊警示而導致取消或縮短旅程之保障	可償損失之25%	可償損失之50%

II. 郵輪保障 (第 21 章 - 25 章)

第 21 章 - 人身意外延伸保障

如受保人因海上旅遊期間郵輪沉沒、火災、自然災害導致墜海或被海盜綁架並導致失蹤，而受保人之遺體於事件發生後一年內，仍無法尋回；本公司將視受保人在本保單承保的意外事故中死亡而支付賠償，最高金額為保障表列明的最高賠償額。

就同一損失而言，如受保人依照本部分獲得賠償，本公司則無須再就本保單的第 1 章(「人身意外」保障)及第 16 章(項目 16.1「人身意外延伸保障」)作出賠償。

第 22 章 - 郵輪旅程取消及阻礙保障

於旅程期間，因不可預見的惡劣天氣情況、天然災害、公共交通工具的罷工或工業行動、恐怖主義活動、公共交通工具被騎劫或機械性故障、黑色外遊警示，導致受保人乘搭前往出發港口的公共交通工具比載列於行程表內的原定抵達時間延誤最少連續8小時，而直接導致受保人未能於該指定港口登上郵輪。本公司根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償每名受保人以下其中一項：

22.1 郵輪旅程取消

因上述原因延誤導致取消郵輪旅程，其已預先付費的郵輪旅程的訂金或任何部分費用被沒收或需被迫放棄，而有關旅行社、郵輪公司或其他相關機構並不退回該金額；或

22.2 郵輪旅程阻礙

如直接因上述延誤導致受保人需要由出發港口前往載列於行程表的原定下一個停泊港口以重返該郵輪繼續旅程，本公司將就此部分賠償期間所引致合理及無可避免的額外交通費用。

就同一損失而言，如受保人依照本部分獲得賠償，本公司則無須再就本保單的第10章（「旅程延誤」保障）、第11章（「旅程取消」保障）、第12章（「縮短旅程」保障）及第17章（「嚴重事故延伸保障」）作出賠償。

第 23 章 - 郵輪啟程後保障

23.1 縮短郵輪旅程

郵輪旅程開始後因下述事故直接導致郵輪不能繼續旅程而需要提早終止郵輪旅程，受保人將按比例獲賠償其不能退回的已繳付郵輪假期費用及返回香港或郵輪起航地點或終點的合理額外交通費用，而本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額作賠償：

- (1) 郵輪發生嚴重機件故障
- (2) 郵輪泊港時被當地政府強制扣押

23.2 延誤登船

在離船登岸期間，因下列事故直接導致受保人未能返回船上，受保人可獲賠償前往旅遊行程表內的下個停泊港口所導致之額外旅行票及／或於當地的額外住宿費用，而本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額作賠償：

- (1) 受保人於岸上觀光期間乘坐的公共交通工具發生嚴重交通意外
- (2) 受保人或同行夥伴於岸上觀光期間身體受傷，以致需要在郵輪原訂從有關港口啟程的時間於醫院住院

就同一損失而言，如受保人依照本部分獲得賠償，本公司則無須再就保單的第 10 章（「旅程延誤」保障）、第 11 章（「取消旅程」保障）、第 12 章（「縮短旅程」保障）及第 17 章（「嚴重事故延伸保障」）作出賠償。

第 24 章 - 取消岸上觀光津貼

如受保人於海上旅遊啟程前預訂並已付款的岸上觀光行程因下列事故取消：

1. 受保人或同行夥伴於海上旅遊期間蒙受嚴重身體受傷或患上嚴重疾病；或
2. 載列於岸上觀光行程的原定前往之目的地遇上不可預見的惡劣天氣情況、天然災難、廣泛性傳染病或工業行動、暴動或內亂（即使有一般除外責任1(2)(a)的規定）或恐怖主義活動，導致受保人未能繼續其旅程。

本公司會就每次取消的岸上觀光行程支付一筆現金津貼，根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償每名受保人。

第22、23及24章除外責任

本公司無須對以下項目負責：

1. 因於保險申請日前已存在或宣佈的情況而導致相關旅程延誤或阻礙所招致的任何損失；
2. 直接或間接因政府法例及規條限制（第23章項目23.1(2)除外）或因旅行社、旅遊承辦商、郵輪公司及／或根據原定行程表，會於航程中提供服務的機構／人士破產、清盤、錯誤、疏忽或不負責任的行為所招致的任何損失；
3. 受保人已知必須取消或縮短旅程但未有即時通知旅行社、旅遊承辦商、郵輪公司、及／或於原定行程表內航程提供服務的機構／人士以即時另作安排而導致的損失；
4. 因受保人的遲誤，而未能抵達機場或停泊港口所引起的任何損失（即在最後登船或報到時間後才到達，以較早者為準），惟以上第22及23章之每項保障各自訂明的原因所致除外；
5. 因受保人拒絕乘搭由有關公共交通工具機構或郵輪公司所提供的最先可啟程的代替交通工具所引致的旅程延誤；
6. 任何未經航空公司、旅行社、郵輪公司或其他有關機構於岸上觀光行程開始前同意向原定行程作出的修訂；
7. 就第三者提供的服務所招致的費用而言，該費用毋須由受保人支付及／或已包括在原定航程費用中；
8. 任何受保於其他保險或政府計劃，或將會獲得郵輪公司、酒店、航空公司、旅行社、其他航運機構或旅館的賠償或退款；
9. 任何未經航空公司、旅行社或其他有關機構證實的延誤、取消或縮短旅程的損失。

第 25 章 - 衛星電話

如受保人或其同行夥伴於旅程期間因嚴重身體受傷或嚴重疾病，而未能繼續其旅程及必須直接返回香港。本公司將根據本保單保險證/賠償限額表內就此章所列的最高賠償額賠償每名受保人於郵輪上使用衛星電話之合理費用。

第 25 章除外責任

本公司無須對以下項目負責：

1. 受保人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受保人或同行夥伴之身體受傷或疾病是於郵輪上發生；
3. 受保於其他保險或政府計劃，或將會獲得郵輪公司、酒店、航空公司、旅行社、其他航運機構或旅館的賠償或退款；

4. 任何於生效日期前已存在而可能引致取消或中斷旅程的情況。

第三部份 一般除外責任

1. 本保單不保以下索償：

- (1) 任何在申請本保單前已存在的疾病或身體缺陷；
- (2) 直接或間接由下列原因而招致的損失：
 - (a) 戰爭、侵略、外敵行動、戰爭(不論是否正式宣戰)內戰、叛亂、革命、起義、軍事或奪權或充公或國有化或任何政府或公共或當地政府部門的行動或指令造成的財物損毀或暴動或民眾騷亂(在第二部份第 3 章 - 醫療及有關費用註明則不在此限)；
 - (b) 職業性運動；
 - (c) 參與競賽(跑步除外)、越野賽車或比賽時發生的意外事故；
 - (d) 蓄意自我傷害或精神錯亂、酒精引致的反應或影響(不論暫時性與否)；或服用藥物的影響(經醫生處方服用者除外，但不包括戒毒治療)，身處於不必要的危險地(意圖拯救他人性命除外)；
 - (e) 核分裂、核聚變或輻射污染；
 - (f) 綁架、勒索或任何恐怖主義活動(在本保單另有列明則除外)。
- (3) 有關任何已經另行特別投保的財物或任何可向其他保險索回補償的物品；
- (4) 未有在旅程完結後三十天內以書面直接向本公司提出的索償；
- (5) 如受保人違反醫生的勸告或以醫治疾病為目的之旅程；
- (6) 性病、經性接觸傳染的疾病包括愛滋病(後天免疫力缺乏症)或(愛滋病的有關併發症)；
- (7) 懷孕、難產、流產或分娩；
- (8) 在承保期內受保人年齡超過 80 歲，除在
 - (a) 「單次旅程計劃」內，受保人的保障可延至旅程完畢；
 - (b) 「全年保險計劃」內，受保人的保障可延至保單年度最近的到期日止。
- (9) 如受保人以移民或升學(該受保人旅程之目的為短期海外遊學及受保於“學童海外遊學保障”除外)為目的之旅程；
- (10) 國際救援將不負責因罷工、戰爭、敵國入侵、武裝衝突(不論是否正式宣戰)、內戰、內亂、叛亂、恐怖主義活動(在本保單另有列明則除外)、政變、暴動、群眾騷擾、政治或行政干預、輻射或自然災難等的不可抗力事項或不可歸責於國際救援之事由所導致救助行動延誤、無法提供或進行而產生的任何責任；
- (11) 商務旅程從事危險任務、計劃或勞動工作；
- (12) 參與冬季運動(只適用於在身體損傷或患疾病當日為 70 歲以上的受保人)；
- (13) 參與危險活動(只適用於在身體損傷或患疾病當日為 18 歲以下或 70 歲以上的受保人)；
- (14) 在海拔 5,000 米以上進行高山遠足，或在 40 米水深以下潛水。

2. 恐怖主義

不論此保單內容及其任何批單當中含有任何相反條款，現特同意，此保障並不包括由恐怖主義活動直接或間接所導致、引起，或與之有關的任何性質損失、損壞、費用或支出，不論是否同時受任何其他原因或事件影響，或與該項損失以任何次序接續發生(在本保單另有列明則除外)。

此保單亦排除為了控制、阻止、鎮壓，或以任何恐怖主義活動方式所採取的行動，而直接或間接所導致、引起，或與之有關的任何性質損失、損壞、費用或支出(在本保單另有列明則除外)。

倘若本公司聲稱基於本除外責任，本保單不保障任何損失、損壞、費用或支出，提出任何相反舉證的責任須由保單持有人承擔。

倘若此項的除外責任的任何部份被證實為失效或無法履行，其餘部份仍須保持全面生效及有效。

3. 資訊科技澄清條款

此保單所保障的財產損壞指財產本體的實質損壞。

財產本體的實質損壞並不包括數據或軟件的損壞，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何不利的改變。

因此，下列事項排除於此保單的保障範圍以外：

- (1) 數據或軟件的損失或損毀，尤其是由於原本結構遭刪除、破壞或變形，以致數據、軟件或電腦程式發生任何不利的改變，及由於該等的損失或損毀而導致的任何商業停頓損失。雖然有此除外責任，因財產本體受保障的實質損壞，而直接導致的數據或軟件損失或損毀，將會受到保障。
- (2) 由於數據、軟件或電腦程式的功能、可用性、使用範圍或可讀取性受損，而導致損失或損毀，以及因該等損失或損毀而導致的任何商業停頓損失。

4. 制裁限制及除外條款 (LMA3100)

保險人(再保險人)不得提供承保及支付任何賠款或提供任何利益給下述，依據聯合國決議有關制裁、禁令或限制之國家，或經歐盟、英國或美國所作貿易或經濟制裁、法律或規範之國家。

第四部份 批註

學童海外遊學保障

在承保期內，本保單延伸保障受保人以短期海外遊學為目的之旅程，惟該受保人須為年齡 23 歲或以下、未婚及未有工作的學生，而年齡 17 歲或以下的人士在遊學期間必須在成人照顧及陪同下完成整個旅程。

家庭保障

如在本保單的受保人是家庭，本公司在每一受保項目的合計最高賠償額不得超過本保單保險證/賠償限額表內所列最高賠償額的 200%。(不適用於第 1 章「人身意外」、第 2 章「身亡撫恤金」、第 13 章「家居財物損失」、第 15 章「24 小時全球緊急支援服務」、第 16 章(項目 16.1「人身意外延伸保障」)及第 21 章(郵輪保障「人身意外延伸保障」)。

單次旅程保障備忘（只適用於「單次旅程計劃」）

對於不擬回港的受保人，此保障將於受保人抵達最後目的地後 7 天，或原定承保期滿後終止，以較先者為準。

因不能避免的延誤所引致自動延長保險期

如受保人在出發前已訂定的旅程在旅程期間，全因意料之外的原因或情況、並無其他原因及完全在受保人控制範圍以外，出現無可避免的延誤，令其無法在受保期內返回香港，保險期限將自動延長最多10天。本自動延長保險期會於自動延長期屆滿時或當該導致無可避免延誤的原因不復存在當日終止，以較早者為準。

第五部份 終止保單（只適用於「全年保險計劃」）

1. 保單持有人終止保單

保單持有人可以書面發出 30 日通知本公司終止保單，或終止本保單內有關任何受保人的保障，有關終止生效日為

(1) 就分期月繳保費模式

本公司接獲有關通知書當日或按通知書內列明的日期取消，以較遲者為準。保單持有人須根據以下項目的「最低保費表」向本公司支付已繳分期保費之總數與此保單最低保費的差額。

已受保期（不超過）	最低保費 （根據每年保費乘以相關之百份比計算）
5 個月	50%
6 個月	60%
7 個月	70%
8 個月	80%
9 個月	90%
超過 9 個月	100%

倘若曾在保單年度內就本保單提出任何索償，保單持有人需要向本公司支付 100%的全年保費作為最低保費。

(2) 就每年支付保費模式

本公司接獲有關通知書當日或按通知書內列明的日期取消，以較遲者為準。已繳全年保費退還將根據下述退還保費條款而定：

退還保費條款

倘若成人受保人或其家庭成員，或若保單持有人為商業機構，其每個成人受保人或其家庭成員，不曾在保單年度內就本保單提出任何索償，保單持有人可獲退還以下保費但不得超

過已繳全年保費的 50%：

已受保期（不超過）	退還保費
5 個月	50%
6 個月	40%
7 個月	30%
8 個月	20%
9 個月	10%
超過 9 個月	0%

2. 本公司終止保單

- (1) 本公司可向保單持有人以書面發出 30 日通知以終止本保單。該通知將送出或郵寄至保單持有人最後通知地址。倘若保單持有人身在外地，則本公司的 30 日取消保單通知期將由保單持有人返抵香港或保單持有人開始最近旅程的 60 日後計算，以較早者為準。有關終止保單的生效日為該通知書發出後 7 日終止。尚未屆滿承保期的保費將可獲得按比例退回。
- (2) 若保單持有人在任何時候未能履行本保單的條款或未能本著絕對真誠行事，本公司有權隨時終止本保單或更改本保單的條款。

3. 自動終止保單

本保單將於保單持有人身故時終止。任何子女身故或不再符合第一部份-定義內所界定的子女，則該子女將不再是受保人。倘若受保人為保單持有人的僱員，保障將於其終止為保單持有人服務時終止。

4. 未繳保費取消保單

倘若保單持有人未能支付所須保費，本保單將由承保表/保險證所載的保單生效日起作廢。保單持有人已繳付一期或以上保費，其後若未能支付任何保費，則本保單所載保險將於已繳付保費的保單期滿日終止。

第六部份 保費

1. 保單持有人在繳交保費後，本保單方可生效。
2. 「單次旅程計劃」保障一經生效，保費將不會獲退還。
3. 保費需按承保表/證書、批單或備忘錄上所列繳付，保費亦需在保單起保日時及 1)若以每年繳款，其後每個保單年度的保單期滿日時繳交全年保費 2)若以每月分期付款，其後每月的同一日繳交當月保費。
4. 倘若要求更改「全年保險計劃」的保費付款模式，保單持有人須於保單期滿日前最少45天向本公司作出書面通知，有關更改只會在來年續保的保單年度的首天開始生效。
5. 倘若以每年繳付「全年保險計劃」保費，除首年保費外，對每個保單年度續期保費，本公司給予保單持有人 1 個月（不超過 31日）的繳費寬限期。保單持有人若在繳費寬限期內繳交所須繳付的續期保費，本保單繼續有效。如超過繳費寬限期仍未繳費者，本保單由給予保單持有人繳費寬限期日開始即時失效。
6. 若計劃前往的目的地被發出任何外遊警示，在旅程未出發之前，「單次旅程計劃」的保單持有

人可書面通知本公司取消保單。如不曾獲任何賠償或承諾可獲賠償，保單持有人可獲退還全部保費。(可瀏覽香港特別行政區政府「保安局」網頁，查詢有關「外遊警示」制度的最新資訊)。

7. 本公司有權調整「環宇智選旅遊保障計劃」中所有的保費、最高賠償限額及／或本保單中各項條款。收費率或保費及任何保費折扣或附加費將由本公司不時指定。

第七部份 續保（只適用於「全年保險計劃」）

1. 自動續保

本保單於保單持有人繳付保費時自動續保，並且不會發出續保文件，除非於續保日前接獲本公司更改保單條款或取消保單的書面通知。保單持有人現時持有的保單及已繳付保費的收據將是本保單有效的證明。

2. 保障利益架構修訂

本公司將保留不時修訂本保單之保障利益架構的權利。本公司應於保險期完結前不少於三十（30）天以書面形式通知保單持有人有關修訂並列明經修訂的承保表、賠償限額表、新保費及其生效日期。除非保單持有人以書面拒絕有關修訂，否則經修訂的承保表、賠償限額表及新保費應於所定明的日期生效。若保單持有人以書面拒絕有關修訂，本保單會於該通知日期後的第一個保費到期日自動終止。於每次修訂後，本公司應發出有關批註，並附隨經修訂的承保表及賠償限額表一併發出。

第八部份 重複投保、增加或刪減

1. 重複投保

保單持有人或受保人不得投保多於一份由本公司承保相同承保期的「環宇智選旅遊保障計劃」保單。若保單持有人或受保人於本公司投保多於一份相同保險，本公司將視受保人受其中最高保障額的保單所保障。如各保單的保障額相同，本公司將視受保人受最先發出之保單所保障。本公司將向受保人或其代表人發還重複支付的保費，而重複投保的保單則由起保日開始作廢。

2. 增加或刪減（只適用於「全年保險計劃」）

- (1) 保單持有人須以書面向本公司註明有關在本保單內增加或刪減的受保人。倘若增加受保人，本公司將按比例收取該受保人不少於全年保費的 30%。若刪減受保人，本公司將按比例向該受保人退回尚未屆滿承保期的保費或已繳全年保費的 50%，以較低者為準。
- (2) 經本公司同意及加簽批單，有關增加或刪減受保人的保險於批單內列明的日期開始生效。

第九部份 一般保單條文

1. 解釋

本保單應與其承保表、保險證、賠償限額表、備忘錄及批單一併閱讀，而本保單、其承保表、保險證、賠償限額表、備忘錄或批單任何部份內之任何字詞或字句如帶有特定解釋，在任何情況下出現都視作帶有此種解釋。如中、英文版本有任何歧異，概以英文版本為準。

2. 合理保護

保單持有人或受保人必須合理保護自己免受意外、受傷、疾病或財物遺失或損毀。

3. 欺詐

如有任何欺騙或蓄意誇大的索償，或有任何虛假的聲明或陳述，本保單將會失效及索償不會獲得賠償。

4. 索償通知

- (1) 發生任何的遺失，必須盡快以書面通知本公司。除獲得本公司書面同意外，保單持有人或受保人不得自行以本公司的名義承擔責任，或作出任何對其有約束力的陳述或承諾。
- (2) 如保單持有人或受保人因身體損傷或疾病接受治療，須先行支付有關費用及取得由醫生發出列有受傷或疾病性質的正式收據。
- (3) 任何行李由運送公司在付運途中的遺失或損毀(航空、巴士公司等)，應立即以書面通知有關運送公司及取得報告。
- (4) 任何金錢或財物的遺失，必須於發現遺失後 24 小時內報警及取得報告。
- (5) 在任何情況下不可超過旅程完結後 30 天才提出索償通知。保單持有人或受保人須於調查或評估索償的過程中提供充分合作。

5. 支付賠償

- (1) 保單持有人或受保人可於達成本保險合約時選定受益人。倘無指定受益人，賠償將支付予受保人的合法承繼人。除了第二部份第 1 章「人身意外」、第 16 章(項目 16.1「人身意外延伸保障」)及第 21 章(郵輪保障「人身意外延伸保障」)，任何傷殘或保障利益的受益人須是保單持有人或受保人，任何其他受益人均不會被接納。
- (2) 在本保單內任何未繳交的保費將在保單持有人或受保人的有關賠償金額中扣除。
- (3) 在本保單內的保費及保障賠償均以港幣計算，賠償亦將根據損失當日之兌換率計算。
- (4) 保單持有人或受保人或指定受益人或合法承繼人就收訖任何賠償後簽訂的收據，均被視為本公司完全履行所有法律責任。

6. 本公司於索償後的權利

本公司有權代表保單持有人或受保人並以彼等之名義，解決任何法律訴訟或提出抗辯。本公司亦可自費並為其本身利益，而以保單持有人之名義就保單之任何賠償向任何第三者追討。若受保人身故，本公司有權支付費用進行驗屍。

7. 其他保險

任何遺失、損毀的費用及責任，如在提出索償時已獲其他保險單保障，本公司將不負責超出按比例賠償的部份。(第二部份第 1 章「人身意外」、第 16 章(項目 16.1「人身意外延伸保障」)及第 21 章(郵輪保障「人身意外延伸保障」不在此限)

8. 利息

本保單支付的保障均不帶利息。

9. 合約(第三者權利)條例

任何不是本保單某一方的人士或實體，不能根據《合約(第三者權利)條例》(香港法例第 623 章)強制執行本保單的任何條款。

10. 完整合約及修改

本保單包括承保表、保險證、賠償限額表、批單、備忘錄、附錄與修訂(如有)，將構成雙方之間的完整合約。除經本公司批准，並得批單和修訂本為證，否則本保單的任何修改均屬無效。本公司將保留對所有本保單作核保、修改條款及/或調整保費及最高賠償額的權利。

11. 仲裁

所有因本保單而引起之歧見須根據仲裁條例(及不時之修訂)作出決定。若然雙方對委任一名仲裁人不能達成協議，則有關選擇需交由香港國際仲裁中心之主席作出決定，在這裡明確申明，取得仲裁裁決為任何有關本保單之訴訟權利或官司之先決條件。若然本公司對保單持有人及/或家屬就任何依本保單提出之索償表示無須負責，而該索償又未在作出拒賠日後 12 個月內轉交仲裁，則無論如何，該索償將被視作已被放棄，而此後亦不得再追討。

12. 信託或轉讓之禁制

本保單不可轉讓，同時保單持有人或受保人保證本保單並不隸屬於任何信託，亦不涉及任何留置權或押記。本保單將於承保期內由保單持有人或受保人擁有。

13. 法律及司法管轄權

本保單在所有方面均受香港法律管限，並按香港法律釋義。對於本保單有關的任何事項所產生的爭議、索償或法律訴訟，香港法院將具有唯一和獨有的司法管轄權。

14. 錯誤與遺漏

整理記錄時的文書錯誤不應使在其他方面均有效的保障項目失效，亦不會使在其他方面均已有效地終止的保障項目繼續有效。若受保人的年齡或出生日期或其他有關資料無意中報錯，以致影響賠償或保障範圍或本保單任何條款，則本公司將按真實的年齡及資料來決定是否就本保單的條款給予賠償，並決定賠償額。若本公司認為應按本保單支付賠償，則絕對有權酌情調整保費。

15. 緊急救援通知

- (1) 當生命受到威脅的情況，受保人或其代表應設法立即安排緊急轉送到事發地點就近的最合適的醫院及盡快聯絡國際救援服務的緊急中心提供適當的資料。
- (2) 倘若在通知國際救援服務公司前，受保人因身體損傷或疾病入住醫院，受保人或其代表如許可，須在該緊急情況發生後 3 天內直接聯絡國際救援服務，在未接獲通知的情況下，國際救援服務不會承擔於此保單的責任。

16. 運送援助

在遣送回國的情況下，為使容易及迅速處理，受保人或其代表需提供以下資料：

- (1) 受保人入住的醫院或其他醫療設施的名稱、地址及電話號碼，或
- (2) 提供受保人的主診醫生姓名、地址及電話號碼及如必要提供家庭醫生資料。

17. 緊急救援服務

- (1) 國際救援服務公司的醫療隊伍或其他代表可隨時接觸受保人以評估受保人的情況，如受保人在沒有合理辯解的情況下拒絕該評估，受保人將不符合資格接受進一步的醫療援助。
- (2) 按每一事件的準則下，醫療隊伍將決定運送回國是否適當或選擇該次運送日期及方式。
- (3) 在國際救援服務公司運送受保人回國時，受保人須交回其機票未有使用的部份或價值，以抵銷國際救援服務運送回國的成本。
- (4) 在未獲國際救援同意前，受保人或任何人士將不會獲任何開支補償。
- (5) 受保人須使用合理方法避免產生緊急情況。
- (6) 受保人須盡力與國際救援服務合作，確保其可從任何途徑取得所有文件或收條，而有關費用由受保人自行負擔。
- (7) 受保人須在事故發生後兩年內就國際救援服務提出索償或採取法律行動，否則當作放棄論。

收集個人資料聲明

您提供的資料，為中銀集團保險有限公司（“本公司”）提供保險業務所需，並可能使用於下列目的：

- (1) 處理及審批您的保險申請或您將來提交的保險申請；
- (2) 執行您保單的行政工作及提供與您保單相關的服務；
- (3) 分析或調查、處理及支付您保單有關的索償；
- (4) 發出繳交保費通知及向您收取保費及欠款；
- (5) 任何與保險有關的產品或服務的任何更改、變更、取消或續期；
- (6) 就以上用途聯絡您；
- (7) 本公司行使任何代位權；
- (8) 其它與上述用途有直接關係的附帶用途；及
- (9) 遵循適用法律，條例及業內守則及指引。

本公司亦可因應上述用途將您的個人資料移轉予下列各方：

- (a) 就上述用途，向本公司提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問（包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；
- (b) 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- (c) 追討欠款的收數公司或索償代理；
- (d) 保險資料服務公司及信貸資料服務公司；
- (e) 再保公司及再保經紀；
- (f) 您的保險經紀（若有）；
- (g) 本公司的法律及專業業務顧問；
- (h) 本公司的關連公司（以《公司條例》內的定義為準）；
- (i) 現存或不時成立的任何保險公司協會或聯會或類同組織（「聯會」）及其會員，以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；
- (j) 透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的；
- (k) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；
- (l) 保險索償投訴局及同類的保險業機構；及
- (m) 法例要求或許可的政府機關。

您在此授權本公司可向「聯會」從保險業內收集的資料中查閱及/或核對您任何資料。

此外，經您同意，本公司可能會以其它方式使用及披露您的個人資料。

您有權查閱及要求更正由本公司持有有關您及/或受保人的個人資料。如有需要，可向本公司法律與合規部提出（電話：2867 0888，傳真：3906 9939）。

使用資料作直接促銷

在取得您的有關書面同意下(包括您不反對之表示)，本公司擬使用您的資料作直接促銷。本公司會遵從條例內有關直接促銷的規定。請注意以下：

- (1) 本公司持有您的姓名、聯絡詳情、產品及服務組合信息及統計資料可不時被本公司用於直接促銷；
- (2) 以下服務類別可作推廣：
 - (i) 財務、保險及相關服務和產品；
 - (ii) 獎賞、年資獎勵或優惠計劃及相關服務和產品；
 - (iii) 本公司的聯名合作夥伴提供之服務和產品(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及
 - (iv) 為慈善及或非牟利的目的之捐款及資助；
- (3) 上述服務、產品及標的可由本公司及/或下述人士提供或(如涉及捐款及資助)募捐：
 - (i) 本公司或中銀香港(控股)有限公司或其附屬公司之任何成員；
 - (ii) 第三方獎賞、年資獎勵、聯名合作及優惠計劃供應商；
 - (iii) 本公司及本集團之聯名合作夥伴(有關服務和產品的申請表上會提供聯名合作夥伴的名稱(視屬何情況而定))；及
 - (iv) 慈善或非牟利組織；
- (4) 除本公司推廣上述服務、產品及標的外，本公司同時擬提供列明於上述第(1)段之資料至上述第(3)段的所有或其中任何人士，該等人士藉以用於推廣上述服務、產品及標的，並本公司須為此目的取得您的同意(其中包您不反對之表示)；

若您不同意本公司使用或提供其資料予其他人士，藉以用於以上所述之直接促銷，您應通知本公司法律與合規部(電話：2867 0888, 傳真：3906 9939)以行使其不同意此安排的權利。

註：本保單中文譯本只供參考之用，如與英文原文有歧異，概以英文本為準。

賠償限額表

基本保障

保障項目及承保範圍	最高賠償額 ¹ (每位受保人) (HK\$)		
	(適用單次旅程及全年保險計劃)		(只適用單次旅程)
	鑽石計劃	金計劃	銀計劃
1. 人身意外 - 如因意外不幸身故或永久傷殘，將按保單內「個人意外保障項目表」賠償。 - 因意外導致嚴重燒傷（按燒傷範圍計算） - 18歲以下或70歲以上受保人 (本保障不適用於已獲取保障項目 1.1「雙倍賠償」的受保人)	2,000,000	1,200,000	600,000
1.1 意外雙倍賠償 因乘搭公共交通工具而導致意外死亡或永久完全傷殘（本保障不適用於18歲以下或70歲以上受保人，並只適用於單次旅程計劃）	800,000	600,000	300,000
1.1 意外雙倍賠償 因乘搭公共交通工具而導致意外死亡或永久完全傷殘（本保障不適用於18歲以下或70歲以上受保人，並只適用於單次旅程計劃）	4,000,000	2,400,000	1,200,000
2. 身亡撫恤金 受保人於旅遊期間因意外或疾病身故（如因疾病身故，最高賠償額為所列金額的30%）	60,000	40,000	20,000
3. 醫療及有關費用 3.1 在旅程期間因意外身體損傷或疾病而產生的醫療費用，包括門診、手術費及醫生費用（18歲以下或70歲以上受保人） 3.2 回港後3個月內的覆診費（包括跌打及中醫診治費，最高賠償額為每天HK\$150及總額不超過HK\$1,500） 3.3 身故後遺體運返原居地費用 3.4 創傷輔導保障：在旅程中如受保人發生嚴重意外事故而被醫生診斷罹患創傷後壓力症，並需接受心理輔導的合理醫療費用 3.5 每日住院現金津貼：支付受保人在旅程期間因身體損傷或疾病而在外地住院或即時返回香港後住院而需超過24小時的每日住院現金津貼 (在任何情況下，項目3.1至3.4的合計最高賠償額不得超過項目3.1所選計劃內最高賠償額的100%)	1,500,000 600,000 120,000 100,000 20,000 12,000 (800/每天)	1,000,000 400,000 70,000 100,000 10,000 7,500 (500/每天)	500,000 250,000 40,000 50,000 5,000 4,500 (300/每天)
4. 個人行李及財物 個人行李及財物被盜、意外遺失或損毀，包括： 4.1 運動設備損失或損毀（包括高爾夫球及潛水設備），每件/每對/每套上限 4.2 其他行李，每件/每對/每套上限 延伸保障 受保人個人手提電腦被盜竊或搶劫而導致的損失，每件/每對/每套上限	18,000 5,000 3,000 5,000	15,000 3,500 2,500 3,500	6,000 2,500 2,500 2,500

5. 行李延誤 在出發前往外地，受保人的行李因誤送或劫機而延遲抵達目的地最少 6 小時，受保人需緊急購置必需品或衣服的費用 (索償時必須提供購買單據)	3,000	2,000	1,000
6. 個人錢財 因被搶劫或盜竊引致損失現金或旅行支票 延伸保障 現金意外遺失	5,000	3,000	2,000
7. 信用卡保障 受保人在旅遊期間因意外死亡，可獲得賠償其於旅程中以信用卡購物簽賬而未繳付之款項	20,000	10,000	5,000
8. 旅遊證件及交通票據 因機票、交通票據或其他旅遊證件被盜竊、搶劫或意外遺失，受保人可獲賠償： 8.1 機票、交通票據或其他旅遊證件的補領費用 8.2 因補領旅遊證件期間所引致的額外交通及住宿費用 (住宿費用的每天最高賠償額)	10,000	5,000	3,000
9. 個人責任 保障受保人因疏忽引致第三者身體受傷或第三者之財物意外損失而須承擔的法律責任	3,500,000	2,500,000	1,500,000
10. 旅程延誤 因惡劣天氣、天然災難、罷工、工業行動、恐怖主義活動、旅遊或航空公司倒閉、機場關閉、公共交通工具被騎劫或機件故障或旅遊目的地被發出黑色外遊警示，而引致早已安排的公共交通工具延誤，受保人可獲以下其中一項賠償： 10.1 每個完整及連續6小時的延誤可獲HK\$300現金津貼(延伸保障紅色外遊警示)；或 10.2 連續最少6小時延誤引致的合理及無可避免的額外轉乘其他公共交通工具及海外住宿費用 (如因黑色外遊警示引致，金計劃及銀計劃保額將提升至HK\$10,000)	3,600	2,700	2,100
11. 取消旅程 因下述原因直接導致需取消旅程，受保人可獲賠償不能退回的預繳費用，包括訂金、旅費、機票費用、交通票據、住宿、旅行團費或表演活動如大型運動賽事、音樂劇、演唱會、博物館或主題公園的入場券門票： 11.1 因受保人、其近親或緊密商業夥伴身故、嚴重受傷或患嚴重疾病 11.2 受保人需出庭作供、出任陪審員或接受強制性隔離 11.3 香港旅遊業議會的註冊旅行社破產或航空公司倒閉 11.4 出發前 7 天內受保人的居所發生火災或水災引致嚴重受損而不能成行 11.5 出發前 7 天內旅遊目的地被發出黑色外遊警示	50,000	40,000	30,000

12. 縮短旅程 如旅程開始後因下述原因直接導致需縮短旅程，受保人將按比例獲賠償其未使用但不獲退回的預繳費用（包括訂金、旅費、機票費用、交通票據、住宿、旅行團費或表演活動如大型運動賽事、音樂劇、演唱會、博物館或主題公園的入場券門票），及返回香港的合理額外公共交通費用： 12.1 因受保人、其近親、緊密商業夥伴身故、嚴重受傷或患嚴重疾病 12.2 受保人的居所發生火災或水災引致嚴重受損而不能繼續行程 12.3 目的地被發出黑色外遊警示 12.4 所乘的公共交通工具被騎劫	50,000	40,000	30,000
13. 家居財物損失 受保人於離港旅遊期間，其居所在空置情況下遭爆竊而導致家居財物損失或損毀	30,000 (每項 5,000)	20,000 (每項 4,000)	10,000 (每項 3,000)
14. 租車自負額 受保人在旅遊期間租用的私家車因被盜竊或意外損毀，而須承擔租賃協議內汽車保險單的自負額	5,000	4,000	2,500
15. 24 小時全球緊急支援服務² 由專人為受保人提供緊急醫療救援及旅遊諮詢等緊急援助服務。同時，本計劃亦備有以下多項增值服務： 入院按金保證 緊急運送 送返原居地 子女護送 親屬探訪 轉介服務		50,000 不設上限 實際費用 實際費用	雙程固定班次機票及 5 晚酒店住宿(每日\$1,200) 法律援助、傳譯及補領遺失旅遊證件或交通票據之轉介服務

自選附加保障

I. 升級保障 (全年保險計劃可免費獲贈此項保障)	最高賠償額 ¹ (每位受保人) (HK\$)		
保障項目及承保範圍	(適用單次旅程及全年保險計劃)		(只適用單次旅程)
	鑽石計劃	金計劃	銀計劃
16. 恐怖主義活動延伸保障³ 16.1 人身意外延伸保障 延伸因恐怖主義活動 ³ 不幸身故或永久傷殘，將按保單內「個人意外保障項目表」賠償。 (18 歲以下或 70 歲以上受保人) 16.2 醫療費用延伸保障 延伸在旅程中因恐怖主義活動 ³ 引致的受傷，可獲基本保障項目 3 所列的保障，包括醫療費用、身故後遺體運返、創傷輔導費用及每日住院現金等 (18 歲以下或 70 歲以上受保人)	2,000,000 800,000 1,500,000 600,000	1,200,000 600,000 1,000,000 400,000	600,000 300,000 500,000 250,000

17. 嚴重事故延伸保障 延伸基本保障第 11 項(取消旅程)及第 12 項(縮短旅程)的受保範圍： 17.1 旅遊目的地發生不可預見之罷工、工業行動、惡劣天氣、天然災難或廣泛性傳染病事故 (引致取消旅程的事故必須發生於出發前 7 天內) 17.2 受保人的同行夥伴身故、嚴重受傷或患嚴重疾病	50,000	40,000	30,000
18. 額外現金補償津貼 18.1 傳染病現金津貼 於旅遊期間或回港後 7 天內因傳染病被強制隔離的現金津貼 18.2 黑色外遊警示現金津貼 因旅遊目的地被發出黑色外遊警示導致縮短旅程或旅程延誤最少 6 小時,可獲一次性現金津貼 (如以上情況同時出現,每位受保人亦只可獲右列所示金額的一次性現金津貼)	12,000 (800/每天) 2,000	7,500 (500/每天) 1,500	4,500 (300/每天) 1,000
19. 個人手提電腦及流動電話保障 19.1 保障個人手提電腦因意外而損毀 19.2 保障手提電話被盜竊、搶劫或意外損毀	5,000 2,500	3,500 1,500	2,500 1,000
20. 外遊警示擴充保障 (賠償不能退回的預繳費用及返回香港的合理額外公共交通費用,詳情請看外遊警示保障一覽表)	紅色警示		黃色警示
	可償損失之百分比		
按基本保障第 11 項取消旅程保額	50%		25%
按基本保障第 12 項縮短旅程保額	50%		25%

II. 郵輪保障 (不適用於全年保險計劃)			
保障項目及承保範圍	最高賠償額¹(每位受保人)(HK\$)		
	鑽石計劃	金計劃	銀計劃
21. 人身意外延伸保障 延伸保障於海上旅遊期間因郵輪沉沒、火災、自然災害導致意外墜海或被海盜綁架而導致失蹤,且超過一年仍未尋回遺體。 (18 歲以下或 70 歲以上受保人) (本保障不適用於已獲取保障項目 1「人身意外」、1.1「意外雙倍賠償」或 16.1「恐怖主義活動延伸保障 - 人身意外」的受保人)	2,000,000	1,200,000	600,000
	800,000	600,000	300,000
22. 郵輪旅程取消及阻礙保障⁴ 於旅程期間,因不可預見的惡劣天氣、天然災難、罷工、工業行動、恐怖主義活動、公共交通工具被騎劫或機件故障、黑色外遊警示,引致早已安排至出發港口的公共交通工具延誤連續最少 8 小時,直接導致受保人未能登上原定郵輪,受保人可獲得以下賠償： 22.1 郵輪旅程取消 • 預繳及不獲退款的郵輪費用；或	50,000	30,000	15,000

22.2 郵輪旅程阻礙 • 額外交通費用 - 前往下一個停泊港口接駁郵輪的合理費用。	15,000	8,000	4,000
23. 郵輪啟程後保障⁴ 23.1 縮短郵輪旅程 郵輪旅程開始後因下述事故直接導致郵輪不能繼續行程而需要提早終止郵輪旅程，受保人可獲賠償其未使用但不獲退回的預繳郵輪費用及返回香港、起航地點或終點的合理額外交通費用 • 郵輪發生嚴重機件故障 • 郵輪泊港時被當地政府強制扣押 23.2 延誤登船 在離船登岸期間，因下列事故未能返回船上，受保人可獲賠償前往旅遊行程表內的下個停泊港口所導致之額外旅行票及／或於當地的額外住宿費用： • 受保人於岸上觀光期間乘坐的公共交通工具發生嚴重交通意外 • 受保人或同行夥伴於岸上觀光期間受傷，以致在郵輪原訂從有關港口啟程的時間於醫院住院	50,000	30,000	15,000
24. 取消岸上觀光津貼 因下述原因直接導致取消已預繳的岸上觀光費用，可獲一筆現金津貼： • 受保人或同行夥伴嚴重身體受傷或患嚴重疾病；或 • 原定之觀光目的地出現不可預見的惡劣天氣、天然災難、廣泛性傳染病、工業行動、暴動或內亂或恐怖主義活動。	7,500 (每個岸上觀光點 1,500)	5,000 (每個岸上觀光點 1,000)	2,500 (每個岸上觀光點 500)
25. 衛星電話費用 於旅程期間，如受保人或同行夥伴因嚴重身體受傷或患嚴重疾病而導致受保人須終止旅程及直接返回香港，可獲賠償因此而須於郵輪上使用衛星電話的合理費用。	3,000		

註：

1. 以每次旅程計算（惟全年保險計劃的「人身意外」保障以每保單年度計算）。
2. 24小時全球緊急支援服務是由中銀集團保險指定的服務供應商提供，有關詳情安排及規定，請查閱第15章 - 24小時緊急支援服務及保障。
3. 保障因恐怖主義活動而引致之損失（惟不包括使用任何核子武器或設備或生物或化學物品的恐怖主義活動）。
4. 如第22項自選郵輪保障項目的「郵輪旅程取消及阻礙保障」或第23項的「郵輪啟程後保障」已獲賠償，保障項目第10項 - 旅程延誤、第11項 - 取消旅程、第12項 - 縮短旅程及第17項升級保障-取消及縮短旅程延伸保障，將不會獲得賠償。