



ALLIANZ TRAVEL PROTECTOR

POLICY WORDING
(EFFECTIVE 4TH OF OCTOBER 2019)

Underwritten by Liberty International Insurance Limited ,
Serviced by Allianz Worldwide Partners (Hong Kong) Limited

Allianz  **Travel**

GENERAL DEFINITIONS



For the purpose of this Policy:

"Accident" means an unforeseen and involuntary event which causes an Injury during an insured Journey.

"Accommodation" means room charge only.

"Acquired Immune Deficiency Syndrome" or "AIDS" has the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or Sickness in the presence of a seropositive test for HIV.

"Allianz Travel" means the Authorized Representative appointed by the Company, registered in Hong Kong as Allianz Worldwide Partners (Hong Kong) Limited, Suite 304-306, 3rd Floor, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong.

"Assistance Hotline" means the 24/7 call center provided by the Company or its Authorized Representative.

"Authorized Representative" means Allianz Worldwide Partners (Hong Kong) Limited.

"Baggage and Personal Effects" means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You including Your valuables. It does not include any bicycle, business samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, check, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on Your Certificate of Insurance.

"Black Travel Alert" means the black travel alert issued by the Hong Kong Security Bureau under the Outbound Travel Alert (OTA) System. This definition may be changed by the Company from time to time based on changes to the OTA System communicated by the Hong Kong Security Bureau.

"Certificate of Insurance" means a document issued to the Insured Person showing details of cover including Schedule of Benefits.

"Child(ren)" means minors under the age of 18.

"Chinese Medicine Practitioner" means any Chinese bonesetter, acupuncturist or Chinese medicine practitioner duly registered as a Chinese medicine practitioner according to the Chinese Medicine Ordinance (Cap. 549), but excluding a Chinese Medicine Practitioner who is You or Your Immediate Family Member.

"Common Carrier" 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 fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

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

"Departure Date" means the date where Insured Person departs from Hong Kong (or the Place of Departure if the insured Journey commences from a place other than Hong Kong) to their destination.

"Effective Date" means the date of the Period of Insurance starts as stated in the Certificate of Insurance.

"Epidemics" means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

"Expedition" means any journey to high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking trips around the coast of a country or trips to generally inaccessible

interiors of a country or areas previously unexplored or uncharted, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean Trekking and travel, outside of these previously given examples, provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warning), but always providing that the Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

"Extreme Sports and Sporting Activities" means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing; winter activities like luge, bobsledding, ski or snow board jumping or stunts; bicycle, motor, air or sea craft speed trials or stunts; diving to a depth greater than 30 meters below sea level; canoeing down rapids; cliff jumping; horse jumping; horse polo; and stunts. It does not mean usual tourist activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator/activity provider but always providing that Insured Person is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities.

"Expiry Date" means the date the Period of Insurance ends as stated in the Certificate of Insurance.

"Hong Kong" means the Hong Kong Special Administrative Region.

"Hong Kong Security Bureau" means The Security Bureau of the Government of the Hong Kong Special Administrative Region.

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

"Immediate Family Member" means Insured Person's spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

"Injury" means the bodily Injury sustained in an Accident directly and independently of all other causes.

"Insured Person" means the Insured Person(s) named in the Certificate of Insurance or subsequently endorsed herein.

"Journey" wherever used in this Policy means the Journey with the period of travel commencing from when the Insured Person leaves the Hong Kong (or the Place of Departure if the insured Journey commences from a place other than Hong Kong) immigration counter on the Departure Date for the purpose of commencement of his/her insured Journey and until the expiry of the period of travel as specified in the Certificate of Insurance or the Insured Person's arrival at any immigration counter for returning to Hong Kong (or the Place of Departure if the insured Journey commences from a place other than Hong Kong) after the insured Journey, whichever first occurs.

"Loss of" or "Loss of Use" means the Permanent total functional disablement or complete and Permanent physical severance through or above the wrists or ankle joints, and as used with reference to eyes, means the entire and irrecoverable loss of sight.

"Loss of Hearing" means Permanent total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment.

"Loss of Sight" means Permanent total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment.

"Loss of Speech" means Permanent total and irrecoverable loss of speech beyond remedy by surgical or other treatment.

"Mobile Device" means a portable computing device such as smartphone, laptop, smart watch or tablet computer.

"Medically Necessary Expenses" means expenses incurred and paid by the Insured Person to a legally Qualified Medical Practitioner, physician, surgeon, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, Hospital or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by Injury, and excluding any expenses incurred under Section 3.1 (Emergency Medical Evacuation) and Section 3.2 (Repatriation of Mortal Remains) of this Policy. All treatment must be prescribed by a Qualified

Medical Practitioner in order for expenses to be reimbursed under this Policy. Provided that in the event an Insured Person becomes entitled to a refund of all or part of such expenses from any other source, the Company will only be liable for the excess of the amount recoverable from such other sources.

“Mountaineering” means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead rope to top-rope anchoring equipment.

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

“Pandemics” means a form of an epidemic that extends throughout an entire continent, even the entire human race.

“Percentage of Principal Sum” is the Percentage of Principal Sum as stated in the Benefit Table in Section 4 (Personal Accident) herein used to calculate the compensation payable.

“Period of Insurance” means as follows:

- a) For Benefits Section 12, the period of insurance starts from the Policy Issue Date shown on the Certificate of Insurance, or 30 days prior to the Departure Date, whichever is later. For Benefits Section 12, the cover expires on the Departure Date, at the moment of the Journey commencement.
- b) For all other Benefits, the period of insurance starts on the Departure Date, at the moment of the Journey commencement. The cover expires upon any of the following (whichever comes first)
 - i. The Expiry Date stated on Your Certificate of Insurance
 - ii. Your return back to Hong Kong (or the Place of Departure if the insured Journey commences from a place other than Hong Kong);
 - iii. When the insurer determines that You should return to Hong Kong or the Place of Departure if the insured Journey commences from places other than Hong Kong for treatment.

“Permanent” means lasting twelve (12) consecutive months from the date of an Accident and at the expiry of the twelve (12) months period being beyond any hope of improvement.

“Permanent Total Disablement” means disablement which commences ninety (90) days from the date of the Accident and which is Permanent and which entirely prevents an Insured Person from attending to any business or gainful occupation of any and every kind or if he/she has no business or occupation from attending to any duties, which would normally be carried out by him/her in his/her daily life.

“Place of Departure” means a place other than Hong Kong where an Insured Person commences the insured Journey.

“Pre-Existing Condition” means any condition for which the Insured Person or Immediate Family Member received from or were recommended by a Qualified Medical Practitioner prior to the Effective Date of this Policy for:

- a) any medical treatment;
- b) any diagnosis;
- c) any consultation; or
- d) any prescribed drugs leading to a claim under this Policy; or any Symptom which existed prior to the Effective Date leading to a claim under this Policy.

“Principal Home” means an Insured Person’s primary place of residence in Hong Kong.

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

“Red Travel Alert” means the Red Travel Alert issued by the Security Bureau of the Hong Kong Government under the Outbound Travel Alert (OTA) System. This definition may be changed by the Company from time to time based on changes to the OTA System communicated by the Security Bureau of the Hong Kong Government.

“Rental Vehicle” means a campervan/motorhome that does not exceed 4.5 tonne, a sedan, coupe, hatchback, station wagon, SUV, four-wheel-drive or mini bus/people mover rented from a licensed motor vehicle rental company.

“Schedule of Benefits” means the table of benefits presented in the Certificate of Insurance that sets out the coverage that is provided under each policy and the limits We will pay in total for all claims under each section.

“Serious Injury or Serious Sickness” means an injury or sickness for which the Insured Person requires treatment and which is certified by a Qualified Medical Practitioner as being dangerous to life and as rendering the Insured Person unfit to travel or continue with his/her original insured Journey. When “Serious injury or Serious Sickness” is applied to the Insured Person’s Immediate Family Member(s), it means Injury or Sickness for which the Insured Person’s Immediate Family Member requires treatment and certified by a Qualified Medical Practitioner as being dangerous to life and which results in the Insured Person’s discontinuation or cancellation of his/her original insured Journey.

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

“Sum Insured” means the maximum amount of each of the benefits covered under this Policy as stated in the Schedule of Benefits.

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

“Terrorist” or “member of a Terrorist organization” means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a Terrorist.

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

“Traveling Companion” means the person who is accompanying the Insured Person for the whole insured Journey.

“Trekking” means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means, including but not limited to on animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For purpose of clarity it does not mean Mountaineering.

“Usual, Reasonable And Customary” means an expense which:

- a) is charged for treatment, supplies or medical services medically necessary for caring of the Insured Person(s) under the care, supervision, or order of a Qualified Medical Practitioner;
- b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
- c) does not include charges that would not have been made if no insurance existed.

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

“We” or “Our” or “Us” or “The Company” means Liberty International Insurance Limited.

“You” or “Your” means the Insured Person(s) named in the Certificate of Insurance or subsequently endorsed herein.

TRAVEL INSURANCE TERMS AND CONDITIONS



BENEFITS (SECTIONS 1 – 15)

1. SECTION 1 – MEDICAL EXPENSES

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, Liberty International Insurance Limited (hereinafter called “the Company”) agrees to provide insurance to the Insured Person(s) named in the Certificate of Insurance issued in relation to a Journey that commenced and occurred within the Period of Insurance subject to terms and conditions of this Policy (hereinafter called “insured Journey”) and promises to pay indemnity for loss to the extent provided herein.

The Company has appointed Allianz Travel (hereinafter called “the Authorized Representative”) as its agent and Authorized Representative, to provide You with claim and assistance services, and for the administration of Your Policy.

The Certificate of Insurance, these Travel Insurance Terms and Conditions and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the “Policy”). Please be sure to read and print a copy of Your Certificate of Insurance and these Travel Insurance Terms and Conditions, and pay attention to the sections “General Exclusions” and “General Provisions” herein which apply in all instances.

The Certificate of Insurance indicates the Schedule of Benefits, and You will find the important information such as plan type, period of coverage and details for Assistance Hotline therein.

This Policy is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this Policy. However, there are some circumstances where cover cannot be provided.

These limits, exclusions and conditions are described in the Benefits Section. However, We draw Your attention to some important points below:

- a) This Policy does not cover any Pre-Existing Condition. This does not apply to Section 3.2 (Repatriation of Mortal Remains).
- b) This Policy does not cover certain activities or travel, including but not limited to:
 - i) Extreme Sport or Sport Activities or competing in sporting competitions;
 - ii) Expeditions;
 - iii) manual work; or
 - iv) missionary or humanitarian travel
- c) We will not accept liability for any losses incurred in these ineligible countries. The ineligible countries are as follows: Cuba, Iraq, Iran, Syria, Afghanistan, Korea (North) and other countries under sanctions of the United Nations, the European Union or the United States.
- d) The terms and conditions in the Chinese policy wording is translated from this English version only for Your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.

Please read this Policy carefully to make sure that You have the coverage You need. Following payment of the premium stated in the Policy Schedule, We will provide insurance as described in these terms and conditions of this Policy for the coverage You have chosen.

1.1 **Overseas Medical Expenses.** Under this Section, if the Insured Person sustains an Injury or Sickness during the insured Journey and as a result the Insured Person incurs medical expenses for treatment of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the Insured Person up to the Sum Insured stated in the Schedule Of Benefits for that portion of the medical expenses which:

1.1.1 Are incurred by the Insured Person within one-hundred and eighty (180) days from his/her first sustaining the said Injury or Sickness; and

1.1.2 Constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner at the place of the treatment.

1.2 **Follow-up Medical Expenses.** In the event that the Insured Person, following his/her return to Hong Kong, requires follow-up medical treatment for the Injury or Sickness referred to in Section 1.1. (i.e. in addition to the treatment for the Injury or Sickness received prior to the Insured Person’s return), then the Company shall also reimburse the Insured Person up to the limit stated in the Schedule of Benefits for that portion of the follow-up medical expenses which i) are incurred within 3 months of the Insured Person’s return to Hong Kong and ii) constitute Usual, Reasonable and Customary Medically Necessary Expenses charged by a Qualified Medical Practitioner.

Where specified in the Schedule of Benefits, follow-up medical costs incurred through Chinese Medical Practitioners are also covered. Please refer to Schedule Of Benefits for limitations.

In no event, however, shall the total amount payable under this Section 1 (“Medical Expenses”) exceed 100% of the Sum Insured as stated in the Schedule of Benefits.

1.3 **Exclusions Applicable to Section 1- Medical Expenses.** No benefits will be paid:

1.3.1 For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.

1.3.2 If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner’s recommendation.

1.3.3 For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.

1.3.4 For failure to obtain a written medical report from the Qualified Medical Practitioner.

1.3.5 If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the insured Journey whilst the Insured Person’s physical condition at the time of recommendation is fit for travel.

1.3.6 For the follow up treatment expenses obtained outside Hong Kong.

1.3.7 For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.

1.3.8 For any cosmetic surgery, refractive errors of eyes, hearing- aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

1.3.9 Any loss and expenses that can be reimbursed or recovered from any local health insurance.

2. SECTION 2 – OVERSEAS HOSPITAL DAILY CASH

- 2.1 **Overseas Hospital Daily Cash.** The Company will pay the Insured Person the daily limit stated in the Schedule of Benefits for each complete and consecutive 24 hours period of overseas Hospital Confinement up to the Sum Insured as stated in the Schedule of Benefits in the event that the Insured Person is Confined in an overseas Hospital due to an Injury or Sickness sustained during the insured Journey.
- 2.2 **Exclusions Applicable to Section 2 - Overseas Hospital Daily Cash.** No benefits will be paid:
- 2.2.1 For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.
- 2.2.2 If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.
- 2.2.3 For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.
- 2.2.4 For failure to obtain a written medical report from the Qualified Medical Practitioner.
- 2.2.5 If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.
- 2.2.6 For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
- 2.2.7 For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental Injury occurring during the insured Journey.

3. SECTION 3 – EMERGENCY MEDICAL ASSISTANCE

- 3.1 **Emergency Medical Evacuation.** When as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling overseas during the insured Journey and if in the opinion of "The Company" or its Authorized Representative, it is medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to Hong Kong or his/her habitual residence, the Company or its Authorized Representative shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's physical condition. The Company shall pay directly to the medical service provider the covered expenses up to the Sum Insured stated in the Schedule of Benefits for such evacuation.

Covered expenses are expenses for services provided and/or arranged by the Company or its Authorized Representative for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person.

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

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

- 3.2 **Repatriation of Mortal Remains.** When, as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey, the Insured Person dies during the course of the insured Journey, the Company or its Authorized

Representative shall make the necessary arrangements for the return of the Insured Person's remains to Hong Kong or his/her habitual residence. The Company shall pay the actual cost incurred up to the Sum Insured stated in the Schedule of Benefits for such repatriation.

In addition, the Company shall reimburse up to the Sum Insured stated in the Schedule of Benefits for expenses actually incurred at the place of death outside Hong Kong for the reasonable cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

- 3.3 **Compassionate Visit.** Under this Section, if the Insured Person sustains an Injury or Sickness during the insured Journey and as a result the Insured Person incurs an in Hospital medical treatment which is expected to exceed 7 days and Insured Person is unable to take care of him/herself of the said Injury or Sickness prior to his/her return to Hong Kong, the Company shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for one Immediate Family Member to travel from his/her regular residence to the place of the Insured Person to visit and take care of the Insured Person.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

- 3.4 **Compassionate Return.** Under this Section, if the Insured Person's Immediate Family Member sustains an Injury or Sickness in Hong Kong and as a result dies during the insured Journey period in Hong Kong, the Company shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the Insured Person to travel back to Hong Kong.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

- 3.5 **Return of Unattended Child(ren).** When, traveling overseas with effective documents and as a result of an Injury sustained or Sickness commencing while the Insured Person is traveling during the insured Journey, which leads to unattendance of his/her accompanying Child(ren), the Company or its Authorized Representative shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the Insured Person's immediate family member to repatriate his/her accompanying Child(ren) to the regular residence in Hong Kong.

The accompanying Child(ren) of the Insured Person shall use the original return travel ticket or electronic return travel ticket bought for the Journey. If the original return travel ticket or electronic return travel ticket bought by the Insured Person is expired due to the rescue, the assistance agency shall cover the return travel ticket for the accompanying minor Child(ren), provided that the Insured Person shall hand over the original return travel ticket or electronic return travel ticket to the assistance agency, or provide the evidence of his/ her purchase of such return travel ticket. If the Insured Person has no original return travel ticket or electronic return travel ticket, or cannot provide relevant evidence thereof, the return travel ticket of the accompanying Child(ren) to the original place shall be shouldered by the Insured Person.

The Insured Person or a person on his/her behalf must contact the Assistance Hotline for the arrangement.

- 3.6 **Exclusions Applicable to Section 3 - Emergency Medical Assistance.** No benefits will be paid:

3.6.1 For surgery or medical treatment if it is in the opinion of the Qualified Medical Practitioner treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.

3.6.2 If the purpose of the insured Journey is to obtain medical treatment or the insured Journey is undertaken against the Qualified Medical Practitioner's recommendation.

3.6.3 For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of a scheduled insured Journey.

3.6.4 For failure to obtain a written medical report from the Qualified Medical Practitioner.

3.6.5 If the Insured Person refuses to follow the recommendation of a Qualified Medical Practitioner to return to Hong Kong or to

continue the insured Journey whilst the Insured Person's physical condition at the time of recommendation is fit for travel.

- 3.6.6 For any additional cost of single or private room Accommodation at a Hospital or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
- 3.6.7 For any cosmetic surgery, refractive errors of eyes, hearing- aids, and prescriptions thereof except necessitated by accidental Injury occurring during the insured Journey.
- 3.6.8 For any expenses for a service not approved and arranged by the Company or its Authorized Representative except that this exclusion shall be waived in the event the Insured Person cannot contact the Assistance Hotline during an emergency medical situation for reasons beyond their control. In any event, for Section 3 ("Emergency Medical Evacuation"), the Company reserves the right to reimburse the Insured Person only for those expenses incurred for service which the Company or its Authorized Representative would have provided under the same circumstances.
- 3.6.9 For any expenses incurred for the transportation of the Insured Person's remains not approved and arranged by the Company or its Authorized Representative.

4. SECTION 4 – PERSONAL ACCIDENT

- 4.1 **Personal Accident.** The benefit under this Section 4 is payable to the Insured Person who suffers an Injury during the insured Journey which, directly and independently of all other causes, shall result in any event provided in the Schedule of Compensation hereunder (hereinafter called an "Event"), but only to the extent and if such Injury results in the Event happening within ninety (90) days after the date of the Accident.

Schedule of Compensation	
Accidental Death and Disablement	Percentage of Sum Insured
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total Loss of Hearing in:	
A) Both ears	75%
B) One ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the Permanent total Loss of Use of one limb	50%

- 4.1.1 **Compensation:**
 - 4.1.1.1 If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest Percentage of Principal Sum) will be payable under this Section 4 and in any event shall not exceed the Sum Insured stated in the Schedule of Benefits.
 - 4.1.1.2 The insurance for any Insured Person under this Policy shall be terminated upon the occurrence of any loss for which compensation is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the Accident causing such loss.
 - 4.1.1.3 When a limb or organ which had been partially disabled prior to the Accident covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Principal Sum payable shall be determined by the Company having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the Accident.

4.1.2 Exposure:

- 4.1.2.1 If by the reason of any covered Accident occurring during the insured Journey, the Insured Person is unavoidably exposed to the elements (including but not limited to prolonged and rigorous weather or environmental conditions) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of Accident, the Company will pay in accordance with the Events as stated in the Schedule of Compensation under Section 4 hereinabove.

4.1.3 Disappearance:

- 4.1.3.1 If the Insured Person disappears as a result of the disappearance, sinking or wrecking of the Common Carrier caused by an Accident in which the Insured Person was traveling at the time of the Accident during the course of the insured Journey and remains missing after twelve (12) months from the date of the Accident, and the Company has reason to believe that the Insured Person has died in the Accident, the Company will pay the Personal Accident benefit, subject to receipt of a signed undertaking by the personal representative of the Insured Person's estate that any such payment shall be refunded to the Company if it is later discovered that the Insured Person did not die as a result of the Accident.

- 4.2 **Exclusion Applicable to Section 4 - Personal Accident.** For the purpose of Section 4, in no event shall the Company be liable to pay for any loss caused by an Injury or otherwise which is a consequence of any kind of disease or Sickness.

5. SECTION 5 – BAGGAGE AND PERSONAL EFFECTS COVER

- 5.1 **Baggage and Personal Effects Cover.** The Company will pay the Insured Person up to the Sum Insured as stated in the Schedule of Benefits if Your Baggage and Personal Effects are stolen, accidentally damaged, or are permanently lost during the insured Journey. The Company will pay the lesser of:
 - 5.1.1 the repair cost;
 - 5.1.2 the replacement cost;
 - 5.1.3 the amount it would cost the Company to repair or replace the item(s) allowing for any trade discounts the Company is entitled to;
 - 5.1.4 the original purchase price; or
 - 5.1.5 the depreciated value after allowing for age, wear and tear as per table below.

Table of Calculation of Property Depreciation	
Category	Percentage of deduction
Clothes	20% per year
Shoes	20% per year
Cosmetic	50% per year
Luggage, bags	10% per year
Electronic equipment and accessories	30% per year
Others	20% per year

Please refer to the Schedule of Benefits for detail on any sub-limit that may be imposed.

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

5.2 Exclusions Applicable to Section 5 - Baggage and Personal Effects Cover.

- No benefits will be paid for:
 - 5.2.1 The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), Mobile Device, money (including checks, traveler's checks, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), securities, tickets or documents.

- 5.2.2 Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property.
- 5.2.3 Any loss of or damage to hired or leased equipment.
- 5.2.4 Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
- 5.2.5 Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise.
- 5.2.6 Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.
- 5.2.7 With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.
- 5.2.8 Valuables and electronic equipment that are left unattended in a vehicle at any time or are checked in with the Common Carrier.
- 5.2.9 Any baggage or personal effects that are checked in with the Common Carrier contrary to the terms and conditions of Common Carrier.
- 5.2.10 Items left unattended in any unlocked paid accommodation room or private dwelling.
- 5.2.11 Valuables and electronic equipment left unattended and not secured in a safe at the time of loss when such is provided at the paid accommodation at which You are staying.
- 5.2.12 Any loss of the Insured Person's baggage or personal effects when it is left unattended in public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
- 5.2.13 Any loss of data recorded on tapes, cards, diskettes or otherwise.
- 5.2.14 Any loss or damage to headphones or earphones.
- 5.2.15 Breakage or damage to fragile articles (including but not limited to glasses, sunglasses or glass products);
- 5.2.16 Any loss or damage while in the custody of a hotel or Common Carrier, unless reported immediately on discovery in writing to such hotel or Common Carrier within three (3) days and a Property Irregularity Report is obtained in the case that the event occurred with an airline.
- 5.2.17 Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
- 5.2.18 Any loss claimed under Section 6 ("Mobile Device Cover"), Section 7 ("Loss of Personal Money"), Section 8 ("Loss of Travel Documents") and Section 11 ("Baggage Delay Allowance") arising from the same cause.
- 5.2.19 Loss by any mysterious disappearance.
- 5.2.20 Shortage due to error, omission, exchange or depreciation in value.
- 5.2.21 Items received as gifts or for receipts of the claimed items submitted which are not in the Insured Person's name

6. SECTION 6 – MOBILE DEVICE COVER

6.1 **Mobile Device Cover.** The Company will pay the Insured Person up to the Sum Insured as stated in the Schedule of Benefits if Mobile Device are stolen, accidentally damaged during the insured Journey. The Company will pay the lesser of:

- 6.1.1 the repair cost;
- 6.1.2 the replacement cost;
- 6.1.3 the amount it would cost the Company to repair or replace the item(s) allowing for any trade discounts The Company is entitled to; or
- 6.1.4 the original purchase price; or
- 6.1.5 the depreciated value after allowing for age, wear and tear as per table below:

Table of Calculation of Property Depreciation	
Category	Percentage of deduction
Mobile Device	30% per year

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

6.2 Exclusions Applicable to Section 6 - Mobile Device Cover.

No benefits will be paid for:

- 6.2.1 Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the Insured Person to repair, clean or alter any property.
- 6.2.2 Any loss of or damage to hired or leased equipment.
- 6.2.3 Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
- 6.2.4 Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a Common Carrier, a hotel, and any service providers or otherwise.
- 6.2.5 Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.
- 6.2.6 Any loss of the Insured Person's Mobile Device when it is left unattended in public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security of such property.
- 6.2.7 Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
- 6.2.8 Any loss claimed under Section 5 (Baggage and Personal Effects Cover) and Section 11 (Baggage Delay Allowance) arising from the same cause.
- 6.2.9 Loss by any mysterious disappearance.
- 6.2.10 Shortage due to error, omission, exchange or depreciation in value.
- 6.2.11 Any loss or damage to property insured not in possession of the Insured Person.
- 6.2.12 Any claim arises without supporting photo of damage and purchase invoice.
- 6.2.13 The excess amount in respect to claim under this Schedule of Benefits.

7. SECTION 7 – LOSS OF PERSONAL MONEY

- 7.1 **Loss of Personal Money.** The Company will reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the loss of cash, bank notes, traveler's check and money order as a direct result of robbery, burglary or theft occurring during the insured Journey. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty- four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report from such police.
- 7.2 **Exclusions Applicable to Section 7 - Loss of Personal Money.**
No benefits will be paid:
- 7.2.1 In respect of any form of the plastic money (including any credit card, Octopus cards, etc.) or securities.
- 7.2.2 If the loss is not reported to the police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.
- 7.2.3 In respect of shortage due to error, omission, exchange or depreciation in value.
- 7.2.4 In respect of loss of traveler's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.
- 7.2.5 For loss by any mysterious disappearance.
- 7.2.6 Any loss claimed under Section 5 ("Baggage and Personal Effects Cover") arising from the same cause.
- 7.2.7 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

8. SECTION 8 – LOSS OF TRAVEL DOCUMENT

- 8.1 **Loss of Travel Document.** In the event that the Insured Person loses his/ her travel documents during the insured Journey as a direct result of robbery, burglary or theft, the Company will reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the replacement cost for travel documents, including necessary and reasonable travel and accommodation costs.
- 8.2 **Exclusions Applicable to Section 8 - Loss of Travel Document.**
No benefits will be paid for any loss:
- 8.2.1 In respect of loss not reported to the police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
- 8.2.2 In respect of loss of any travel document and/or visa which is not needed to complete to the insured Journey.
- 8.2.3 For loss by any mysterious disappearance.
- 8.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
- 8.2.5 For both the temporary and permanent versions of the same travel document. In the event of such loss, an Insured Person may claim either one (1) version but not both.

9. SECTION 9 – PERSONAL LIABILITY

- 9.1 **Personal Liability.** The Company shall pay the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for legal liability to a third party arising during the insured Journey as a result of:
- 9.1.1 death or accidental bodily Injury to a third party;
- 9.1.2 accidental loss of or damage to property of a third party
- However, the Insured Person must not make any offer or promise of payment or admit his/her fault to any other party, or become involved in any litigation without the Company's written approval.
- 9.2 **Exclusions Applicable to Section 9 - Personal Liability.**
No benefits will be paid for:
- 9.2.1 Property of any person who is the Insured Person, Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.
- 9.2.2 Liability to any person who is the Insured Person's Immediate Family Member or employer or deemed by law to be his/her employee.
- 9.2.3 Property which belongs to the Insured Person or is in his/her care of custody or control.
- 9.2.4 Any liability assumed under contract.
- 9.2.5 Liability relating to the willful, malicious, or unlawful act on the part of the Insured Person.
- 9.2.6 Liability arising from the ownership, possession or use of vehicles, aircraft, drone, watercraft, firearms or animals.
- 9.2.7 Liability arising from the undertaking of any trade, business or profession.
- 9.2.8 Liability arising from any criminal acts.
- 9.2.9 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

10. SECTION 10 – TRAVEL DELAY

- 10.1 **Travel Delay.** The Company shall pay up to the Sum Insured as stated in the Schedule of Benefits in the event that the Common Carrier for the Insured Person to travel is delayed from the departure time specified in the itinerary, where such delay is caused directly by inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the Common Carrier during the insured Journey.
- Departure delay will be calculated from the original scheduled departure time specified in the itinerary provided by the Common Carrier to the Insured Person until the actual departure time of i) the original Common Carrier or ii) the first available alternative transportation offered by the administration of the relevant Common Carrier.
- 10.2 **Exclusions Applicable to Section 10 - Travel Delay.**
No benefits will be paid for:
- 10.2.1 Any loss arising from failure of the Insured Person to obtain written confirmation from the Common Carrier on the number of hours of and the reason for such delay.
- 10.2.2 Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
- 10.2.3 Any loss arising from late arrival of Insured Person at the

airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the Common Carrier).

10.2.4 Any loss arising from failure of Insured Person to get on-board the first available alternative transportation offered by the administration of the relevant Common Carrier.

10.2.5 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

11. SECTION 11 – BAGGAGE DELAY ALLOWANCE

11.1 **Baggage Delay Allowance.** The Company shall pay up to the Sum Insured as stated in the Schedule of Benefits for the actual expenses incurred for emergency purchase of essential items or requisites in consequence of temporary deprivation of the Insured Person's baggage due to the delay, misdirection or temporary misplacement in delivery of the baggage by the Common Carrier on or in which the Insured Person is traveling during the insured Journey.

11.2 **Exclusions Applicable to Section 11 - Baggage Delay Allowance.** No benefits will be paid.

11.2.1 For the failure of the Insured Person to obtain written confirmation from the Common Carrier as to the number of hours and the reason for such delay.

11.2.2 The Insured Person's return trip to Hong Kong.

11.2.3 With respect to any of the Insured Person's baggage which the Insured Person either intentionally sent by a different Common Carrier than the one in which the Insured Person was traveling, or with respect to any baggage, souvenir or other items which the Insured Person mailed or shipped separately.

11.2.4 Any loss deemed by the Company or its Authorized Representative as being purchased for non-essential reasons; or if it is determined that the Insured Person has not acted in a manner to reduce the additional costs incurred during the delay.

11.2.5 Any loss claimed under Section 5 ("Baggage and Personal Effects Cover") arising from the same cause.

11.2.6 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

12. SECTION 12 – CANCELLATION OF JOURNEY

12.1 **Cancellation of Journey.** The Company shall reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for loss of travel fare on Common Carrier and/or accommodation expenses paid in advance by the Insured Person and for which the Insured Person is legally liable and which is not recoverable from any other source consequent upon the cancellation of the insured Journey necessitated by the occurrence of any of the following, within the period of thirty (30) days before the Departure Date of the insured Journey (except for Sections 12.1.3 to 12.1.6 below):

12.1.1 Death or Serious Injury Or Serious Sickness of the Insured Person,

Traveling Companion and/ or Immediate Family Member;

12.1.2 Witness summons, jury service or compulsory quarantine of the Insured Person;

12.1.3 Sudden occurrence of strike by the employees of the Common Carrier, unanticipated outbreak of riot or civil commotion within the period of one (1) week before the Departure Date of the planned insured Journey;

12.1.4 Serious damage to the Principal Home of the Insured Person or Traveling Companion in Hong Kong from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the Departure Date of the planned insured Journey which requires the Insured Person's presence in the premises on the Departure Date of the insured Journey.

12.1.5 The unexpected issuance of a Black Travel Alert for a destination scheduled in the Journey at least one (1) day after this policy becomes effective and which is in force at any time within one week of the Departure Date of the planned insured Journey, resulting in cancellation of the Journey.

12.1.6 The unexpected issuance of a Red Travel Alert for a destination scheduled in the Journey at least one (1) day after this policy becomes effective and which is in force at any time within one (1) week of the Departure Date of the planned insured Journey, resulting in cancellation of the Journey, the Company will reimburse up to 50% of the Sum Insured as stated in the Schedule of Benefits.

This coverage under Section 12 ("Cancellation of Journey") shall not be valid once the Insured Person has commenced the insured Journey.

12.2 **Exclusions Applicable to Section 12 - Cancellation of Journey.** No benefits will be paid for any loss:

12.2.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any Common Carrier, travel agent or any other provider of transportation and/or Accommodation.

12.2.2 That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.

12.2.3 That arises from any circumstances leading to the cancellation and/ or disruption of his/her insured Journey before the purchase of this travel insurance.

12.2.4 That directly or indirectly arises from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or Accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 12.1.1 to 12.1.3.

12.2.5 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

12.2.6 Any travel when Black Travel Alert or Red Travel Alert were hosted or announced by Hong Kong Security Bureau prior to the Effective date of the Policy.

13. SECTION 13 – CURTAILMENT OF JOURNEY

13.1 **Curtailment of Journey.** The Company shall reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the unused and forfeited travel cost where the Insured Person has to terminate and cut short the insured Journey and return to Hong Kong as a result of the following reasons:

13.1.1 Death or Serious Injury Or Serious Sickness of the Insured Person, Traveling Companion and/ or Immediate Family Member;

13.1.2 Sudden occurrence of strike by the employees of a Common Carrier,

unanticipated outbreak of riot or civil commotion, natural disasters, or epidemic which prevents the Insured Person from continuing with his/her scheduled insured Journey.

13.1.3 The unexpected issuance of a Black Travel Alert for a destination scheduled in the Journey during this policy effective and which is in force at any time during the Journey, resulting in curtailment of the Journey.

13.1.4 The unexpected issuance of a Red Travel Alert for a destination scheduled in the Journey during this policy effective and which is in force at any time during the Journey, resulting in curtailment of the Journey, the Company will reimburse, up to 50% of the Sum Insured as stated in the Schedule of Benefits.

13.2 Exclusions Applicable to Section - Curtailment of Journey.

No benefits will be paid for any loss:

13.2.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any Common Carrier, travel agent or any other provider of transportation and/or Accommodation.

13.2.2 That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or Common Carrier.

13.2.3 That arises from any circumstances leading to the cancellation and/ or disruption of his/her insured Journey before the purchase of this travel insurance.

13.2.4 That directly or indirectly arises from the Insured Person's failure to notify the travel agent/ tour operator or provider of transportation or Accommodation immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 13.1.1 to 13.1.2.

13.2.5 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil War, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

13.2.6 Any travel when Black Travel Alert or Red Travel Alert is hosted or announced by Hong Kong Government agencies prior to departure.

14. SECTION 14 – RENTAL VEHICLE EXCESS

14.1 **Rental Vehicle Excess.** The Company shall reimburse the Insured Person up to the Sum Insured as stated in the Schedule of Benefits for the Insured Person if the Insured Person rents or hires a Rental Vehicle in the course of the insured Journey which is involved in a collision whilst under the control of the Insured Person or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition). We shall reimburse the Insured Person for the Rental Vehicle excess which is payable in respect of the loss of or damage to the Rental Vehicle for the liable loss or damage of the rental vehicle. In no event shall this benefit be paid more than once per Insured Journey. The Insured Person must take relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the Rental Vehicle during the rental period.

14.2 Exclusions Applicable to Section 14 - Rental Vehicle Excess.

No benefits will be paid if there is:

14.2.1 Any use of the Rental Vehicle by the Insured Person that is in violation of the terms of the rental agreement or applicable comprehensive motor insurance policy.

14.2.2 Any condition under the influence of alcohol or drugs of the Insured Person who is in charge of a Rental Vehicle.

14.2.3 Any illegal or unlawful use of the Rental Vehicle by the Insured Person during the rental period.

14.2.4 The Insured Person not holding a valid driving license of the

country.

14.2.5 Any Rental Vehicle that has not taken out a comprehensive motor vehicle insurance,

14.2.6 Any loss of items such as, but not limited to, tires and/ or windscreens if such items are not covered by the comprehensive motor vehicle insurance.

15. SECTION 15 – JOURNEY RE-ROUTE

15.1 **Journey Re-Route.** In the event that a Journey has to be re-routed because of the unanticipated occurrence during the Period of Insurance of a strike by the employees of Common Carrier, riot or civil commotion, adverse weather, natural disaster or epidemic at the scheduled destination, which prevents the Insured Person from continuing his/her scheduled Journey, The Company will reimburse the reasonable and necessary additional travel fare and/or accommodation incurred by an Insured Person to enable him or her to arrive at their scheduled destination, up to the Sum Insured stated in the Schedule of Benefits.

15.2 Exclusions Applicable to Section 15 - Journey Re-route.

No benefits will be paid if the loss is:

15.2.1 Refundable to, or recoverable by the Insured Person from any other source of indemnity or reimbursement;

15.2.2 Incurred as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government;

15.2.3 Incurred due to the negligence, misconduct or insolvency of the travel agent through whom the Journey was booked;

15.2.4 Incurred due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons;

15.2.5 Incurred as a direct or indirect result of financial hardship experienced by an Insured Person, changes in an Insured Person's circumstances or contractual obligations or an Insured Person's general disinclination to proceed with the Journey;

15.2.6 Arising from a circumstance which, at the time of booking a Journey or on the date the Journey first begins, existed or might reasonably have been anticipated, as being likely to result in the Journey being interrupted;

15.2.7 Any loss claimed under Section 10 ("Travel Delay") and Section 13 ("Curtailment of Journey") arising from the same cause.

16. SECTION 16 – CREDIT CARD PROTECTION

16.1 **Credit Card Protection.** The Company will reimburse You up to the Sum Insured stated in the Schedule of Benefits for Your non-recoverable legal liability for payment arising out of unauthorized use of Your credit cards and/or the cost replacing credit cards if Your credit cards are stolen by any person other than Your Immediate Family Member or Travelling Companion during the Journey.

This reimbursement is subject to the condition that the relevant loss must have been reported to the police and credit card provider at the place of the loss within twenty-four (24) hours from the occurrence of the incident and such claim must be accompanied by written documentation and report from such police and the credit card provider.

17. SECTION 17 – MISSED EVENT

17.1 **Missed Event.** The Company will reimburse the actual cost of purchasing of the ticket which has been paid in advance and forfeited by the Insured Person, up to the Sum Insured stated in the Schedule of Benefits; if during the Period of Insurance the Insured Person is unable to participate in a planned visit of theme parks, concerts,

artistic performance or any additional activities (save and except any event arranged as part of the group tour's original itinerary) due to the following reasons:

- 17.1.1 The sudden and unexpected death of an Insured Person, an Immediate Family Member or Travel Companion, or the Bodily Injury or Sickness of an Insured Person, occurring after this Policy has been purchased and within thirty (30) days of the date of the Journey is scheduled to begin. That Bodily Injury or Sickness must be certified by a Qualified Medical Practitioner as rendering that Insured Person or Immediate Family Member or Travel Companion unfit to participate in the covered event or as being a danger to their life or health; or
- 17.1.2 The event being missed due to mechanical fault and/or electrical failure of Common Carrier which directly prevents the Insured Person from participating in the missed event. Written confirmation is required from the Common Carrier associated with the missed event.

17.2 Exclusions Applicable to Section 17 – Missed Event.

This Section 17 does not cover any amount which:

- 17.2.1 an Insured Person is not legally obliged to pay;
- 17.2.2 Is refundable to, or recoverable by, an Insured Person from any other source of indemnity or reimbursement;
- 17.2.3 For any claim under this Section 17 which is not accompanied by the required documents.

18. SECTION 18 – LOSS OF HOME CONTENT

18.1 The Company will reimburse up to the Sum Insured stated in the Schedule of Benefits for the loss or damage to household contents owned, used or worn by you contained within your Principal Home in Hong Kong as a direct result of burglary while You are travelling on the Journey. Such loss must be reported to the police and supported by written documentation and report from the police. The Company may make payment or at Our opinion reinstate or repair subject to due allowance for wear and tear and depreciation.

18.2 Exclusions Applicable to Section 18 – Loss of Home Content.

No benefits will be provided:

- 18.2.1 Arising out of burglary while Your Principal Home in Hong Kong or any part thereof is unoccupied for more than thirty (30) days from or prior to the departure date of the Journey;
- 18.2.2 For any loss/ damage of bonds, bills of exchange, cash, coins, check, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephone, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, discs or otherwise;
- 18.2.3 For any loss not reported to the police within twenty-four (24) hours of loss when you return back to Hong Kong after the Journey and a police report for such loss not having been obtained;
- 18.2.4 For shortage due to error, omission, exchange or depreciation in value;
- 18.2.5 For special equipment or apparatus used in connection with any profession, business or employment;
- 18.2.6 For malicious damage or vandalism by any person lawfully in the Principal Home in Hong Kong;
- 18.2.7 For loss arising from You not taking all reasonable efforts to take due care and precautions for the safeguarding and security of Your home contents within Your Principal Home in Hong Kong to avoid or to minimize any claim and loss under this insurance.

19. GENERAL CONDITIONS

19.1 At the time this insurance becomes effective, the Insured Person must be fit to travel and not be aware of any circumstances which could lead

to cancellation or disruption of the insured Journey, otherwise any claim could be forfeited.

- 19.2 Upon issuance of the Policy, all the insurance details, including the Insured Persons, Departure Date, Insurance Expiry Date and Destinations, are confirmed and final and cannot be changed.
- 19.3 Eligibility of this policy is restricted to residents of Hong Kong travelling overseas.
- 19.4 For any Journey which is not commencing from Hong Kong, all the words of "Hong Kong" which appears in the policy (save and except for the words "Hong Kong" appearing under "Definitions", "General Conditions" and "General Provisions") shall be changed to read as "Place of Departure", except for the currency which should remain to be Hong Kong dollars. Follow-up Medical Expenses under Section 1.2 of this policy shall not be available unless the insured Journey is departing from and returning to Hong Kong.
- 19.5 This Policy may not be renewed or extended. However, If any circumstance exists during the insured Journey which is outside the Insured Person's control and the insured Journey is extended beyond the period stated in the Certificate of Insurance, the Company will automatically extend this Policy for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the Insured Person's insured Journey.
- 19.6 If the Insured Person is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the Company for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
- 19.7 Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.

20. GENERAL PROVISIONS

- 20.1 **Entire contract.** The Certificate of Insurance, Travel Insurance Terms and Conditions, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by the Company and such approval is endorsed hereon.
- 20.2 **Time of notice of claim.** Written notice of loss on which a claim may be based must be given to the Company within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to the Company.
- 20.3 **Forms for proof of loss.** The Company, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the Company shall be furnished at the expense of the Insured Person/ claimant or his legal personal representatives and shall be in such form and of such nature as the Company may prescribe.
- 20.4 **Time for filing proof of loss.** Affirmative proof of loss must be furnished to the Company at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the Company is liable. If it shall be shown not to have been reasonable possible to give such notice within such time, such proof is furnished as soon as reasonable possible and within one (1) year after the date of such loss.
- 20.5 **Sufficiency of notice.** Such notice by or on behalf of the Insured Person given to the Company, with particulars sufficient to identify the Insured Person shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.
- 20.6 **Immediate payment of indemnities.** All indemnities provided in this Policy for loss other than that of time on account of disability will be paid immediately after receipt of due proof.
- 20.7 **To whom indemnities are payable.** Any indemnity paid for loss of life

shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person except for Emergency Medical Evacuation and Repatriation of Mortal Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this Policy.

- 20.8 **Fraudulent claims.** If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the behalf to obtain any benefit under this Policy, all benefit in respect of such claims shall be forfeited.
- 20.9 **Right of recovery.** In the event that authorization of payment and/or payment is made by the Company and/or its authorized representative for a claim which is not covered under this Policy or when the limit of liability of this insurance exceeds, the Company reserves the right to recover the said sum or excess from the Insured Person.
- 20.10 **Rights of third parties.** Nothing in this Policy is intended to confer a direct enforceable benefit on any party other than the Insured Person(s) and the Company, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that the Company and the Insured Person(s) named in the Certificate of Insurance alone have the right to amend this Policy by agreement or (if any such rights exist in the Policy) to cancel or terminate the Policy, without giving notice, or requiring the consent of any other person.
- 20.11 **Medical examination and treatment.** The Company at its own expense shall have the right and opportunity to conduct medical examination on the Insured Person when and as often as it may reasonably require during a pending claim under this Policy and to make an autopsy in the case of death where it is not forbidden by law. The Insured Person shall as soon as possible after the occurrence of any Injury or Sickness obtain and follow the advice of a duly Qualified Medical Practitioner and the Company shall not be liable for any consequences arising by reason of the Insured Person's failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.
- 20.12 **Subrogation.** In the event of any payment under this Policy, the Company shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.
- 20.13 **Legal actions.** No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.
- 20.14 **Limitations controlled by statute.** If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such law.
- 20.15 **Compliance with policy provisions.** Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.
- 20.16 **Policy interpretation.** This Policy is subject to the laws of Hong Kong and the parties hereto agree to submit to the exclusive jurisdiction of the courts of Hong Kong.
- 20.17 **Assignment.** No notice of assignment of interest under this Policy shall be binding upon. The Company unless and until the original or a duplicate thereof is filed at the Home Office of Allianz Worldwide Partners (Hong Kong) Limited, Suite 304-306, 3/F., 12 Taikoo Wan Road, Taikoo Shing, Hong Kong and the Company's consent to such assignment is endorsed. The Company does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim arising.
- 20.18 **Data privacy.** The Insured Person/Policyholder/Applicant agrees that:

20.18.1 The personal data collected during the application process or administration of this policy may be used by Allianz Travel or by Liberty International Insurance Limited for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting

renewals, data matching, claim processing, investigation, payment and subrogation).

- 20.18.2 Allianz Worldwide Partners (Hong Kong) Limited may use the Insured Person's/Policyholder's/Applicant's contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the Allianz Travel (if Allianz Travel has obtained the agreement of the Insured Person/Policyholder/ Applicant to use such contact details for this purpose).
- 20.18.3 Allianz Worldwide Partners (Hong Kong) Limited may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purpose identified. Such persons may be located in other countries such as Mainland China, France and Switzerland. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Hong Kong's privacy laws. This transfer of personal data may apply to:
- 20.18.3.1 Third parties providing services related to the administration of this policy, including reinsurers (per 20.18.1 above);
- 20.18.3.2 Financial institutions for the purpose of processing this policy and obtaining policy payments (per 20.18.1 above);
- 20.18.3.3 In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers,
- 20.18.3.4 Retailers, medical providers and travel carriers (per 20.18.1 above);
- 20.18.3.5 For the purpose of conducting direct marketing activities (subject to 20.18.2 above), marketing companies authorized by the Allianz Travel;
- 20.18.3.6 Another member of Allianz Travel (for all of the purposes stated in 20.18.1 and 20.18.2) in any country; or
- 20.18.3.7 Other parties referred to in Allianz Worldwide Partners (Hong Kong) Limited's Data Privacy Policy for the purposes stated therein.
- 20.18.4 The Insured Person/Policyholder/Applicant may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of Allianz Worldwide Partners (Hong Kong) Limited at Suite 304- 306, 3rd Floor, 12 Taikoo Wan Road, Taikoo Shing, Hong Kong. The same addresses may be used to contact Allianz Travel with any comments in relation to the services it provides.

20.19 **Clerical error.** Clerical errors by the Company shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

20.20 **Prevailing language.** The terms and conditions in the Chinese policy wording is translated from this English version only for Your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.

20.21 **Cancellation.**

20.21.1 **For Single trip.** No refund of premium will be allowed once the Policy is issued.

20.21.2 **For Annual Cover.** The Policy may be cancelled by giving the Company written notification, in which case the prorated portion of the premium paid shall be refunded as

Calendar Months since Effective Date	Refund Premiums
Up to one (1) month	60% of premium paid
Up to two (2) months	50% of premium paid
Up to three (3) months	30% of premium paid
Up to four (4) months	10% of premium paid
Over four (4) months	No refund

20.21.3 The Company may cancel the Policy by giving seven (7)

days' notice by registered letter to the Insured Person's last known address. A proportionate part of the premium may be refunded.

20.22 **Age restriction.** The age of Insured Person should be between 60 days and 85 years old (both dates inclusive), unless otherwise stipulated in any specific sections under these terms and conditions.

20.23 **Journey Duration.** For Annual Cover the maximum duration of Journey is limited to 90 days per trip while the number of Journeys per policy is unlimited.

21. GENERAL EXCLUSIONS

21.1 **General Exclusions Applicable to The Policy.** The Company will not pay under any section of this policy for loss, injury, damage or liability suffered and/ or sustained by or arising directly or indirectly as a result of or in connection with any of the following:

- 21.1.1 War, civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- 21.1.2 We will not accept liability for any losses incurred in these ineligible countries. The ineligible countries are as follows: Cuba, Iraq, Iran, Syria, Afghanistan, Korea (North) and other countries under sanctions of the United Nations, the European Union or the United States;
- 21.1.3 Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destination from media outlets or governmental agencies being issued prior to the Effective Date of the Policy.
- 21.1.4 Any losses resulting from Your participation in Mountaineering, or undertaking Expeditions or similar activities.
- 21.1.5 Any losses resulting from Your participation in Trekking above 3,000 meters.
- 21.1.6 An Insured Person who is: a Terrorist; a member of a Terrorist organization; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons.
- 21.1.7 Any illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities;
- 21.1.8 Any prohibition or regulations by any government; any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a Common Carrier, riot or civil commotion, inclement weather, natural disasters, or epidemic;
- 21.1.9 The Insured Person is not taking all reasonable efforts to safeguard his/her property/money, to avoid Injury or to minimize any claim under this insurance;
- 21.1.10 Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income; or participation in any of Extreme Sports and Sporting Activities;
- 21.1.11 Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
- 21.1.12 Pregnancy or childbirth, and any Injury or Sickness associated with pregnancy or childbirth;
- 21.1.13 Suicide or attempted suicide or intentional self-Injury, or self-exposure to needless peril;
- 21.1.14 Any Pre-Existing Condition, congenital and heredity condition. This does not apply to Section 3.2 (Repatriation of Mortal Remains);
- 21.1.15 AIDS or any Injury or Sickness commencing in the presence of a seropositive test for HIV and related disease, sexually transmitted disease;
- 21.1.16 Pandemics or Epidemics;
- 21.1.17 Psychosis, sleep disturbance disorder, mental or nervous disorders;
- 21.1.18 The Insured Person engaging in naval, military or air force service or operations; armed force service; being as a crew member or

an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/ actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;

21.1.19 Any medical treatment received during an insured Journey which was made for the purpose of receiving medical treatment or if the insured Journey was undertaken while the Insured Person was unfit to travel; or the Insured Person is traveling against the advice of a Qualified Medical Practitioner;

21.1.20 Any loss and expenses that can be reimbursed or recovered from any other source;

21.1.21 Arising from nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

22. ONGOING DUTY OF DISCLOSURE

If you or a person to be covered under this Policy suffers a new medical or dental event or your general state of health deteriorates after you have purchased this Policy, but before your departure for your journey, you must contact us, otherwise the consequences of your change in health may not be covered under the Policy once your journey commences

In this circumstance, we reserve the right to review the cover granted including withdrawing or amending cover previously approved for the journey. If we apply new cover restrictions and the new restrictions imposed by us prevent you from undertaking the planned journey, then you will have the right to lodge a claim under Section 12 (Cancellation of Journey).

23. PERSONAL INFORMATION COLLECTION AND USE STATEMENT

- 23.1 The Company may use the personal data We collect about you for the following purposes:
 - 23.1.1 Processing and evaluating Your insurance application and any future insurance application You may make;
 - 23.1.2 Administering Your insurance policy and providing services in relation to Your insurance policy;
 - 23.1.3 Investigating, processing and paying claims made under Your insurance policy;
 - 23.1.4 Invoicing and collecting premiums and outstanding amounts from You;
 - 23.1.5 Reinsurance purposes;
 - 23.1.6 Statistical research, data matching and/or verification purposes;
 - 23.1.7 Contacting You for any of the above purposes;
 - 23.1.8 Other ancillary purposes which are directly related to the above purposes; and
 - 23.1.9 Complying with applicable laws, regulations or any industry codes or guidelines or requests.
- 23.2 Such personal data may be disclosed, shared, divulged, supplied or otherwise transferred, within or outside Hong Kong, to:
 - 23.2.1 Any of Our related or associated companies, third party service providers, intermediaries, professional advisers and/ or vendors in relation to any of the aforesaid purposes;
 - 23.2.2 Any association, federation or similar organization of insurance companies and/ or other business participants in

the insurance industry that exists or is formed from time to time for the benefit and interest of the insurance industry or any members thereof or for regulating the insurance companies or other business participants or any other individual/organization/third party as We may consider necessary or desirable in Our discretion;

23.2.3 Any regulator or government body or authority.

If you do not agree to the provision of the personal data requested on the form or the use of such data for the above purposes, we may not be able to process your application.



安聯旅遊 保險

保險條款

(生效日期: 二零一九年十月四日)

由利寶國際保險有限公司承保,
由Allianz Worldwide Partners (Hong Kong) Limited提供服務

安聯旅遊

定義



在本保單內，下列詞彙應具有以下涵義：

「意外」是指在受保旅程期間因不可預見及非自願事件而造成損傷。

「住宿」是指房間收費。

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

「安聯旅遊」是指由本公司所委任的授權代表Allianz Worldwide Partners (Hong Kong) Limited (於香港註冊，地址為香港太古城太古灣道12號3樓304-306室)。

「救援熱線」是指本公司提供的全日24小時客戶電話中心。

「授權代表」是指安聯旅遊。

「行李及個人物品」是指您的行李箱、行李箱及類似容器，包括其存放的物品或您穿戴或攜帶的物品，包括您的貴重物，但不包括任何單車、商業樣本或您計劃交易的物品、護照或旅遊文件、現金、鈔票、紙幣、支票、可轉讓票據、任何類型的船隻(衝浪板除外)、傢俬、家具陳設、家居電器、租用品或任何其他於您的保險證明書列為不包括的物品。

「黑色外遊警示」是指由香港政府保安局於「外遊警示制度」下就旅遊目的地發出的黑色外遊警示，就此定義，本公司會配合香港政府保安局就「外遊警示制度」的修訂不時作出修改。

「保險證明書」是指發給受保人的列明詳情(包括保障表)的文件。

「子女」是指未滿18歲的未成年人。

「中醫」是指一位跌打、針灸或中醫師根據中醫藥條例(香港法例第549章)合法註冊成為中醫，但是若果中醫為受保人本人或其直系家屬則除外。

「公共運輸工具」是指由正式持牌定期運載乘客的運輸商所提供及經營的任何巴士、旅遊巴士、的士、渡輪、氣墊船、水翼船、輪船、火車、電車或地下鐵路，以及正式持牌定期運載乘客的航空公司或包機公司所提供及經營的定翼飛機，以及由正式持牌定期運載乘客的航空公司提供及經營並僅來往既定商用機場或持牌商用直升機場的直升機，以及任何設有固定路線及時間表的機場客車。

「住院」是指受保人因醫療需要被醫院接收為住院病人以接受執業醫生專業護理的期間，並就相關住院的受傷或疾病須治療向醫院支付病房及膳食費用。

「出發日期」是指受保人從香港(或出發地，如果受保旅程非由香港出發)出發前往目的地的日期。

「生效日期」是指保險期開始之日。

「大規模流行性疾病」是指傳染性疾病，在某個本僅發展為風土疾病的地區或在一個先前未受其影響的社區突然發展及迅速散播。

「探險」是指前往高風險、交通不便及/或荒涼的地點的任何旅程，包括但不限於在一個國家的海岸附近的私人組織皮划艇旅行或前往一個未經探索或地圖未標明且一般交通不便的國家領土或地區的旅行，或為科學、研究或政治目的前往該等地點的旅行或前往南極洲或類似的偏遠荒涼的地點的旅行。探險並不是指在前述例子以外，由獲認可的導遊公司提供、開放予公眾參與且不設限制(一般健康狀況或合適性警告除外)的跋涉及旅行，但前提始終是您在導遊公司的合資格導遊及/或是指導員是指引及監督下行動。

「極限運動及體育活動」是指其性質存有高度的危險性(即涉及高度專門技術、超乎正常的體力運用、使用專門工具或特技等)的任何運動或體育活動，包括但不限於衝浪；冬季活動例如運動雪橇、有舵雪橇、雪橇或滑雪板跳躍或特技表演；單車、機動車、飛行器或船舶速度測試或特技表演；獨木舟激流；跳懸崖；馬術障礙賽；馬球和特技表演。這不是指開放予公眾參與、不設限制(高度或一般健康狀況或合適性警告除外)並由獲認可的當地導遊公司/活動提供者提供的一般旅遊活動，但前提始終是您在開展該旅遊活動的導遊公司/活動提供者的合資格導遊及/或是指導員是指引及監督下行動。

「屆滿日期」是指保險證明書上保險期完結之日。

「香港」是指香港特別行政區。

「香港保安局」是指香港特別行政區政府的保安局。

「醫院」是指依法運作的醫院(不包括用作照顧老人或長期病患者的機構或療養、休養或護理機構、或酗酒或吸毒者治療所，或類似的機構)，用以照顧及治療患病或受傷人士，設有診斷及施行手術的設施，並提供24小時護理服務及醫療監察。

「直系家屬」是指受保人的配偶、父母、配偶之父母、(外)祖父母、子女、兄弟姐妹、(外)孫子女或合法監護人。

「受傷」是指直接在意外及別無其他原因下蒙受的身體損傷。

「受保人」是指保險證明書是指明或本保單隨後批註的受保人。

「旅程」每當於本保單中使用時是指受保人為開始其受保旅程於出發日期離開香港(或出發地，如果受保旅程非由香港出發)入境事務處櫃檯開始，至保險證明書述明旅遊期間完結或受保人於受保旅程後返回香港(或出發地，如果受保旅程非由香港出發)並到達任何入境事務處櫃檯為止(以較早者為準)的旅遊期間。

「喪失」或「喪失功能」是指手腕或足踝以上之部位永久完全失去功能或手腕或足踝以上之部位永久完全分離；若套用於眼睛，須是指視力完全喪失及無法恢復。

「失聰」是指一隻耳朵的聽力永久完全喪失及該耳朵無法藉外科手術或其他治療來恢復此喪失聽力。

「失明」是指一隻眼睛完全喪失視力及該眼睛無法藉外科手術或其他治療來恢復此喪失視力。

「喪失語言能力」是指永久完全喪失語言能力且無法藉外科手術或其他治療來恢復此喪失語言能力。

「流動設備」是指便攜式電腦設備，如智能手機，筆記本電腦，智能手錶或平板電腦。

「醫療必需費用」是指由受保人引出及所須支付予執業醫生、醫生、外科醫生、護士、醫院及/或救護車服務的費用，包括醫藥、手術、X光檢查、醫院或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理(除非因受傷而損害健全及天然之牙齒所必須之診治費用)，亦不包括本保單內第3.1條(緊急醫療運送)及第3.2條(遺體運返)所需的任何費用。本保單僅負責賠償執業醫生所處方或治療的費用。倘受保人可從任何其他來源取回全部或部分費用，本公司則僅負責賠償剩餘未取回的費用。

「登山」是指通常必需使用特定設備上山或下山的活動，該等設備包括但不限於冰爪、鎬、錨、螺釘、登山扣及登山繩或頂繩錨固設備。

「機會感染」包括但不限於卡氏肺囊蟲肺炎(pneumocystis carinii pneumonia)、慢性腸炎生物體(organism of chronic enteritis)、病毒及/或擴散性真菌傳染。

「廣泛性流行性疾病」是指散播至整個大洲甚至全人類的大規模流行性疾病。

「保額百分比」是指本保單第4項(個人意外)中之賠償表中的投保額百分比，用以計算應付賠償。

「保險期」是指以下：

就第12項的保障而言，保險期由保險證明書所示的保單發出日期或出發日期前30日開始(以較遲者為準)。就第1項的保障而言，保障於出發日期旅程開始的時候屆滿。

就所有其他保障而言，保險期由出發日期旅程開始的時候開始。保障於以下任何一項發生時屆滿(以較早者為準)：

- 保險證明書所示的屆滿日期；
- 您返抵香港(或出發地，如果受保旅程非由香港出發)；
- 當安聯旅遊認為您應返回香港(或出發地，如果受保旅程非由香港出發)接受治療。

「永久」是指由意外發生之日起計損害情況持續至少十二(12)個月，並於此段時間結束時沒有任何好轉跡象。

「永久完全傷殘」是指由意外發生之日九十(90)天後變成傷殘，且屬永久及完全妨礙受保人從事任何類型的業務或有薪工作，或倘受保人沒有從事任何業務或工作，則是指完全不能進行其日常一般會進行的活動。

「出發地」是指受保人非由香港出發及開始其受保旅程的地點。

「已先存在狀況」是指受保人或直系家屬於本保單生效日期前接受執業醫生治療或建議並引致本保單項下索賠的任何情況，治療或建議是指A)任何藥物治療；B)任何確診；C)任何醫療意見；或D)任何處方藥物；或於生效日期前已存在並引致本保單項下索賠的任何病徵。

「主要居所」是指受保人在香港的主要居所。

「執業醫生」是指於其執業地區獲具司法管轄權的政府合法授權提供醫療或外科服務的任何人士，惟倘執業醫生為受保人或受保人直系家屬則不包括在內。

「紅色外遊警示」是指由香港政府保安局於「外遊警示制度」下就旅遊目的地發出的紅色外遊警示，就此定義，本公司會配合香港政府保安局就「外遊警示制度」的修訂不時作出修改。

「租賃車輛」是指從授權汽車租賃公司或機構租用的不超過4.5噸的露營車/房車、轎車、轎跑車、兩廂車、旅行車、越野車、四輪驅動或小巴/捷運。

「保障表」是指在保險證明書中記錄保障的列表和該保單向受保人提供的總賠償額及個別項目賠償額的詳細列表。

「嚴重受傷或病重」是指受保人需接受治療、且被執業醫生診斷為有生命危險及令受保人不適宜旅遊或繼續其原定受保旅程的受傷或疾病。當「嚴重受傷或病重」引用在受保人的直系家屬時，其須是指受保人直系家屬需接受治療、且被執業醫生診斷為有生命危險及引致受保人不能再繼續或須取消其原定受保旅程的受傷或疾病。

「疾病」是指在受保旅程期間直接及別無其他原因被感染且於受保旅程期間開始的疾病或病症。

「投保額」是指本保單中的保障表所載的各項受保保障的最高額。「病徵」是指一名人士出現失調或染病的跡象或症狀。

「恐怖分子」或「恐怖分子組織成員」是指任何作出或企圖作出恐怖活動、或參與或促成恐怖活動、及/或被任何政府或機關或委員會核實或認定或是指稱為恐怖份子的任何人士。

「恐怖活動」是指進行任何實際或恐嚇使用武力或暴力手段務求或造成損害、損傷、傷害或干擾的行為，或任何針對個人、財產或政府且對生命或財產構成威脅的行為，而表明或未有表明的目的為達至經濟、血統、民族、政治、種族或宗教利益，不論該等利益有否被宣告。主要為個人利益而作出的刑事行為及主要為因施虐者及受害人先前的個人關係導致的行為，不得被視為恐怖活動。恐怖活動亦包括經（相關）政府核實或認定為恐怖活動的任何行為。

「旅伴」是指於整個受保旅程中陪同受保人的人士。

「跋涉」是指通過山地、國家公園或保護區過夜的遠足、徒步、跋涉或類似活動，通常通過徒步進行，但可以通過其他方式，包括但不限於動物或越野車輛，其中涉及到在野外過夜，包括露營地、棚屋或小屋。為澄清起見，這並不是指登山。

「正常、合理及慣性」是指以下的費用是：

- (1) 在執業醫生照料、監督或命令下為照料受保人和醫療所需而使用的治療、藥物或醫療服務；
- (2) 在局部地區引出的治療、藥物或醫療服務，其收費不超出類似項目的正常水平；及
- (3) 不包括當沒有保險時將不會收取的費用。

「戰爭」是指戰爭（無論有否宣戰）或任何近似戰爭的活動，包括任何主權國動用軍事力量以達至經濟、地理、民族、政治、種族、宗教或其他目的。

「我們」或「我們的」或「我們」或「本公司」是指利寶國際保險有限公司。

「您」或「您的」是指保險單上所列或隨後在本保險單上背書的受保人。



保障(第1 – 15項)

當利寶國際保險有限公司(以下稱為「本公司」)收妥保費後,即依據本保單或批註內的定義、不受保項目、限制、條款和條件,同意承保名字列於保險證明書內之受保人及根據本保單之條文及條款對在受保日期內所出發和發生的旅程(以下稱為「受保旅程」)之損失作出賠償。

本公司已任命安聯旅遊(以下稱為「授權代表」)為其代理及授權代表,為您提供索賠及救援服務,以及管理您的保單。保險證明書、本旅遊保險條款及條件及批註(如有)將構成完整的保險。

合約(以下稱為「保單」)。請緊記細閱及列印保險證明書及本旅遊保險條款及條件,並留意「主要不保項目」及「一般條文」兩條規定。

保險證明書列示了保障表,您會找到重要的資訊,例如計畫類型、保障區間和有關救援熱線的詳情。

本保單主要是為常規的假期旅遊及文職商務旅遊而設計及生效。本保單提供多種權益。然而,若干情況不受保障。

該等限制、不保事項和條件載於權益一項。然而,我們謹請您注意以下重要事項:

- a) 本保單不承保受保前已存在之狀況。此項規定不適用於第3.2條(遺體運返)。
- b) 本保單不承保若干活動或旅行,包括但不限於:
 - i) 極限運動或體育活動或參加體育競賽;
 - ii) 探險;
 - iii) 體力勞動工作;或
 - iv) 宣道或人道主義旅行。
- c) 我們不承擔在這些不符條件的國家發生的任何損失。不符條件的國家包括古巴、伊拉克、伊朗、敘利亞、阿富汗、朝鮮(北韓)及其他聯合國、歐盟或美國制裁的國家。
- d) 中文保單的條款和細則中的用辭是由英文版本翻譯而成,僅供參考。若中文版本與英文版本在保單的用辭上有任何歧異,則以英文版本為準。

請仔細閱讀本保單,以確保您獲得您所需的保障。在繳付本保單附表所列的保費後,我們會根據本保單所列的條款及細則,為您所選擇的保險項目提供保障。

1. 第1項 - 海外醫療費用

1.1 **海外醫療費用。**若受保人在旅程期間因受傷或疾病,需在當地治療之受傷或疾病醫療費用,本公司將根據保障表訂定的投保額賠償有關醫療費用,該醫療費用須

1.1.1由受保人於首次受傷或感染疾病起計一百八十(180)日內導致的;及

1.1.2於當地由執業醫生所收取的正常、合理及慣性醫療所需費用。

1.2 **覆診醫療費用。**倘若受保人返回香港後須就有關第1.1條項下的損傷或疾病覆診(即除了受保人返回香港前有關傷或疾病接受的治療),本公司將根據保障表列明的相應投保額向受保人賠償覆診醫療費用,惟覆診醫療費用須 i)於受保人返回香港後三個月內產生及 ii)由執業醫生收取的正常、合理及慣性醫療所需費用。

凡在保障表列明,此覆診醫療費用亦包括中醫診治,請參閱保障表所列明最高賠償額。

惟在任何情況下,根據本第1項訂定(「醫療費用」),賠償金額不超過保障表所列明的相應投保額的百分之一百。

1.3 適用於第1項 - 海外醫療費用的不受保項目

以下各項將不受保障:

1.3.1 根據執業醫生的意見,受保人的手術或治療可以合理地延期至受保人返回香港後進行。

1.3.2 倘受保旅程的目的是為進行醫療相關之治療;或受保旅程是在違反執業醫生的建議下進行。

1.3.3 任何由另一方提供但受保人無需支付的任何費用或服務,或已包括在受保旅程所支出的任何費用。

1.3.4 未能提供執業醫生之書面醫療報告。

1.3.5 受保人拒絕跟從執業醫生的建議返回香港或在受保人身體狀況許可下,拒絕繼續其受保旅程。

1.3.6 在香港以外的覆診醫療費用。

1.3.7 任何於醫院獨立或私家病房住院、或特別或私家看護費用;非醫療個人服務,例如收音機、電話等;購買或使用特別支架、器具或儀器的額外費用。

1.3.8 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用,但於受保旅程期間因意外受傷所引致的除外。

1.3.9 任何本地醫療保險中可以報銷或獲得賠償的損失和費用。

2. 第2項 - 海外住院每日現金保障

2.1 **海外住院每日現金保障。**倘受保人於旅程期間因受傷或疾病而需海外住院連續24小時或以上,本公司將向受保人支付,金額不超過保障表所列明的投保額。

2.2 適用於第2項 - 海外住院每日現金保障的不受保項目

以下各項將不受保障:

2.2.1 根據執業醫生的意見,受保人的手術或治療可以合理地延期至受保人返回香港後進行。

2.2.2 倘受保旅程的目的為進行醫療相關之治療;或受保旅程是在違反執業醫生的建議下進行。

2.2.3 任何由另一方提供但受保人無需支付的任何費用或服務,或已包括在受保旅程費用的任何支出。

- 2.2.4 未能提供執業醫生之書面醫療報告。
- 2.2.5 受保人拒絕跟從執業醫生的建議返回香港或在受保人身體狀況許可下，拒絕繼續其受保旅程。
- 2.2.6 任何於醫院獨立或私人病房住院、或特別或私家看護的額外費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。
- 2.2.7 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間因意外受傷所引致的除外。
- 3.6.3 由另一方提供的服務但其任何費用並非由受保人負責，或已包括在受保旅程費用的任何支出。
- 3.6.4 未能提供執業醫生的書面醫療報告。
- 3.6.5 受保人拒絕跟從執業醫生的建議返回香港，或在受保人的身體狀況許可下，拒絕繼續其受保旅程。
- 3.6.6 任何於醫院的獨立或私人病房住院、或特別或私家看護的額外費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。
- 3.6.7 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間的意外受傷所引致的除外。

3. 第3項 – 緊急醫療救援

- 3.1 **緊急醫療運送。**當受保人因於受保旅程期間因行程中受傷或疾病，並在本公司或其授權代表經醫療評估後認為適宜將受保人移送至另一個地點接受治療，或將受保人送返香港或其慣常居住地，本公司或其授權代表會根據受保人身體狀況的醫療嚴重性，安排最合適的醫療運送方法。本公司將直接向醫療服務供應商支付保障費用，金額不超過保障表所載相關運送的投保額。

保障費用是指由本公司或其授權代表因緊急運送受保人而提供及/或安排之運送、醫療服務及醫療設備等產生的必需費用。

本公司或其授權代表安排的運送方式可包括空中救護、地面救護、一般航空運輸、鐵路或任何其他合適方式。有關運輸方式及最終目的地的所有決定將由本公司或其授權代表作出，並只會基於醫療上的必要性作出決定。

受保人或其代表必須致電救援熱線以獲得上述安排。

- 3.2 **遺體運返。**當受保人於受保旅程期間因行程中受傷或疾病而死亡，本公司或其授權代表將安排受保人的遺體運返香港或其慣常居住地。本公司將支付金額不超過保障表所載相關運返的投保額的實際開支。

此外，對於在香港以外的死亡地點就棺材、殯葬業者或殯儀員進行的屍體防腐處理及火葬程序產生的合理開支，本公司將賠償金額不超過保障表所載相關投保額的實際開支。

受保人或其代表必須致電救援熱線以獲得上述安排。

- 3.3 **親屬探訪。**根據本條，倘受保人在受保旅程期間因行程中受傷或疾病，因而需於當地醫院治療而預計會住院超過七天，而受保人在返回香港前因受傷或疾病無法照料自己，本公司將為一位直系家屬賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）產生的合理及所需開支，讓其從慣常居住地前往探望及照料受保人。

受保人或其代表必須致電救援熱線以獲得上述安排。

- 3.4 **返程親屬探訪。**根據本項，若受保人於受保旅程期間，其直系家屬在香港因受傷或疾病而在香港死亡，本公司將賠償受保人返回香港的一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）產生的合理及所需開支。

受保人或其代表必須致電救援熱線以獲得上述安排。

- 3.5 **隨行未獲照料子女送返。**當受保人於旅程期間因於使用有效文件的海外行程中受傷或疾病，導致其隨行子女未獲照料，本公司或其授權代表將賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）產生的合理及所需開支，以讓其直系家屬送返其隨行子女至其香港慣常居住地。

受保人的隨行子女須使用該旅程的原回程旅遊票或電子回程旅遊票。若受保人購買的原回程旅遊票或電子回程旅遊票因拯救期間過期，救援代理須承擔隨行子女的回程旅遊票，惟受保人須向救援代理提交原回程旅遊票或電子回程旅遊票，或提供其購買該回程旅遊票的證明。若受保人並無原回程旅遊票或電子回程旅遊票，或無法就此提供相關證明，隨行子女返回原來地點的回程旅遊票須由受保人承擔。

受保人或其代表必須致電救援熱線以獲得上述安排。

- 3.6 **適用於第3項 - 緊急醫療救援的不受保項目**

以下各項將不受保障：

- 3.6.1 根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。
- 3.6.2 倘受保旅程的目的為進行醫療相關之治療或；受保旅程是在違反執業醫生的建議下進行。

4. 第4項 – 個人意外

- 4.1 **個人意外。**如在受保旅程期間受保人受傷，而該受傷直接及獨立於其他原因導致以下賠償表所列出的事件的發生（以下稱為「事件」），受保人可獲得此保障，惟事件必須於意外發生當日起九十（90）天內發生。

賠償表	
意外死亡及殘疾	投保額百分比
1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 雙眼永久完全失明	100%
5. 喪失任何雙肢或任何雙肢永久完全殘廢	100%
6. 永久喪失說話能力	100%
7. 永久完全失聰：	
A) 雙耳	75%
B) 單耳	15%
8. 一眼永久完全失明	50%
9. 喪失任何一肢或任何一肢永久完全殘廢	50%

4.1.1 賠償：

- 4.1.1.1 倘若多於一（1）項上述的事件合資格，則僅最高賠償額（即投保額百分比最高者）的事件可根據第4項獲賠償，並且在任何情況下賠償不得超出保障表所載的相應投保額。

- 4.1.1.2 當受保人出現任何損失，因而可索取上述任何一（1）項事件的賠償時，本保單的保險便會終止；惟該終止不會影響因意外造成該損失的任何索賠。

- 4.1.1.3 當受保人的手腳任何一肢或器官於本保單受保意外前已喪失部份功能，現因受傷變成完全傷殘時，本公司須以傷殘程度釐定應付的投保額百分比；惟意外前手腳任何一肢或器官已永久傷殘，其損失則不會獲得任何賠償。

4.1.2 風險性元素：

- 4.1.2.1 倘若受保人在受保旅程期間發生任何受保意外，受保人因此無可避免地暴露於風險性元素（包括但不限於持續及惡劣天氣或環境情況），由意外當日起計十二（12）個月內，相關風險性元素直接及無可避免地導致死亡、損失或傷殘，本公司將根據第4項的保障表所列的事件支付賠償。

4.1.3 失蹤：

- 4.1.3.1 倘若受保人在受保旅程期間遇上意外，導致其乘坐的公共運輸工具失蹤、沉沒或失事及受保人失蹤，而在意外當日起計十二（12）個月後受保人仍然失蹤時，並本公司有理由相信受保人已在意外中死亡，本公司將支付個人意外保障，惟必須先收到由受保人的遺產代理人簽署的承諾書，承諾如果日後發現受保人沒有因該意外死亡，本公司將獲所支付金額的退還。

4.2 適用於第4項-個人意外的不受保項目。在第4項下，於任何情況下本公司均無需就因受傷或任何種類病症或疾病造成的損失負責支付賠償。

5. 第5項 – 行李及個人財物保障

5.1 行李及個人財物保障。倘若在受保旅程期間，受保人的行李及個人物品被盜竊、意外損毀或永久遺失，本公司將賠償受保人，賠償金額不超過保障表所載的相應投保額。本公司祇支付下列費用的最低者：

- 5.1.1 維修開支；
- 5.1.2 更換開支；
- 5.1.3 倘若由本公司去維修或更換物品的金額，扣除本公司可享有的任何商業折扣；
- 5.1.4 原本零售價；或
- 5.1.5 物品因使用年期及損耗所餘下的折舊值，按如下列表扣減：

類別	扣減百分比
服裝	每年20%
鞋履	每年20%
化妝品	每年50%
行李、提包	每年10%
電子設備及附件	每年30%
其他	每年20%

有關副限額詳情，請參閱保障表。

對於任何物品，或屬於一對或一套的物品，本公司考慮其損耗情況後，可能支付賠償，或按本公司決定作出更換或維修。

5.2 適用於第5項-行李及個人財物保障的不受保項目-
以下情況將不受保障：

- 5.2.1 屬於以下類別的財產：商業貨品或樣本、食品、動物、機動車輛（包括配件）、電單車、單車、船隻、摩打、任何其他運輸工具、家用傢俱、古董、珠寶首飾或飾物、手提電話（包括個人數碼助理電話及其他配件）、流動設備、金錢（包括支票、旅行支票等）、塑料貨幣（包括具信貸價值的信用卡、八達通卡等）、證券、門票或文件。
- 5.2.2 因正常損耗及消耗、逐漸惡化、蟲蛀、害蟲、固有缺陷而導致的損失或損毀，或由受保人為物品發起的任何維修、清潔或改動處理而導致的損毀。
- 5.2.3 屬於租用或借用的儀器的損失或損毀。
- 5.2.4 財產的任何損失或損毀是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關財產；或有關財產屬違禁品或正被或曾被非法運送或買賣。
- 5.2.5 財產的損失或損毀有任何其他保險的保障，或可以獲得有關公共運輸工具、酒店、任何服務供應方或其他方式的賠償。
- 5.2.6 任何財產的損失或損毀經第三方修理或維修後可正常運作。
- 5.2.7 受保人故意不使用其乘坐的公共運輸工具運送受保人的任何行李，或受保人另行郵寄或寄送的任何行李、紀念品或其他物品。
- 5.2.8 貴重或電子設備在無人看管的情況下於任何時候被置於汽車上或已辦理手續登上公共交通工具。
- 5.2.9 任何已辦理手續登上公共交通工具的個人行李違反公共交通工具的條件及條款。
- 5.2.10 物品在無人看管的情況下被置於任何未上鎖的已付費房間或私人寓所。
- 5.2.11 若您所投宿的已付費住所提供保險櫃，而貴重或電子設備於遺失時是在無人看管且未確保安全的情況下被置於該保險櫃。
- 5.2.12 在公眾地方無人看管下受保人個人行李或因受保人沒有小心謹慎和作出預防措施去確保該財產的保護和保安而導致的損失。
- 5.2.13 存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。
- 5.2.14 任何聽筒或耳筒的損失或損毀。

5.2.15 屬於易碎物品的破損或損毀（包括但不限於眼鏡，太陽眼鏡或玻璃製品）。

5.2.16 於酒店或公共運輸工具看管期間發生的損失或損毀，除非在發現後三（3）天內立即向相關酒店或公共運輸工具作書面報告，及如果事件發生於航空公司，獲取財物事故報告。

5.2.17 沒有於事故發生後二十四（24）小時內向警方報案的損失，和沒有獲取損失發生當地的警方報

5.2.18 於第6項（「流動設備保障」），第7項（「個人金錢損失」），第8項（「旅行文件遺失」）以及第11項（「行李延誤津貼」）項下已因同一原因索賠的任何損失。

5.2.19 因神秘失蹤而導致的損失。

5.2.20 因失誤、遺漏、兌換率的浮動或貶值而出現的缺額。

5.2.21 禮物或提交之索賠物品單據並非受保人名下。

6. 第6項 – 流動設備保障

6.1 流動設備保障。倘若在受保旅程期間，受保人的流動設備被盜竊、意外損毀，本公司將賠償受保人，賠償金額不超過保障表所載的相應投保額。本公司祇支付下列費用的最低者：

- 6.1.1 維修開支；
- 6.1.2 更換開支；
- 6.1.3 倘若由本公司去維修或更換物品的金額，扣除本公司可享有的任何商業折扣；
- 6.1.4 原本零售價；或
- 6.1.5 物品因使用年期及損耗所餘下的折舊值，按如下列表扣減：

類別	扣減百分比
流動設備	每年30%

對於任何物品，或屬於一對或一套的物品，本公司考慮其損耗情況後，可能支付賠償，或按本公司決定作出更換或維修。

6.2 適用於第6項 – 流動設備保障的不受保項目
以下情況將不受保障：

- 6.2.1 因正常損耗及消耗、逐漸惡化、蟲蛀、害蟲、固有缺陷而導致的損失或損毀，或由受保人為物品發起的任何維修、清潔或改動處理而導致的損毀。
- 6.2.2 屬於租用或借用的儀器的損失或損毀。
- 6.2.3 財產的任何損失或損毀是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關財產；或有關財產屬違禁品或正被或曾被非法運送或買賣。
- 6.2.4 財產的損失或損毀有任何其他保險的保障，或可以獲得有關公共運輸工具、酒店、任何服務供應方或其他方式的賠償。
- 6.2.5 任何財產的損失或損毀經第三方修理或維修後可正常運作。
- 6.2.6 在公眾地方無人看管下受保人的流動設備或因受保人沒有小心謹慎和作出預防措施去確保該財產的保護和保安而導致的損失。
- 6.2.7 沒有於事故發生後二十四（24）小時內向警方報案的損失，和沒有獲取損失發生當地的警方報告。
- 6.2.8 第5項（「行李及個人財物保障」）以及第11項（「行李延誤津貼」）項下已因同一原因索賠的任何損失
- 6.2.9 因任何的神秘失蹤而導致的損失。
- 6.2.10 因失誤、遺漏、兌換率的浮動或貶值而出現的缺額。
- 6.2.11 非受保人持有的流動設備的任何損失和損壞。
- 6.2.12 任何無照片留證及無法提供購買發票的索賠。
- 6.2.13 於保障表下超出投保額的金額。

7. 第7項 – 個人金錢損失

- 7.1 **個人金錢損失。**在受保旅程期間，倘若因搶劫、爆竊或盜竊直接導致受保人的現金、鈔票、旅行支票及匯票的損失，本公司將作出賠償，賠償金額不超過保障表所載的相應投保額。受保人必須於事故發生後二十四(24)小時內在損失當地向警方報失，並於索賠時附上當地警方的書面文件及報告。
- 7.2 **適用於第7項 – 個人金錢損失保障的不受保項目**
以下情況將不受保障：
- 7.2.1 屬於任何形式的塑料貨幣(包括任何信用卡、八達通卡等)或證券。
- 7.2.2 未有於事故發生後二十四(24)小時內向警方報失，且未能提交當地警方的報告。
- 7.2.3 因失誤、遺漏、兌換率的浮動或貶值而出現的缺額。
- 7.2.4 沒有即時向發行旅行支票機構的當地分行或代理報告損失旅行支票。
- 7.2.5 因神秘失蹤而導致的損失。
- 7.2.6 第5項(「行李及個人財物保障」)項下已因同一原因索賠的任何損失。
- 7.2.7 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關現金、鈔票、支票或金錢；或任何現金、鈔票、支票或金錢屬違禁品(或其收益)或正被或曾被非法運送或交易(或其活動帶來的收益)。

8. 第8項 – 旅遊證件遺失

- 8.1 **旅遊證件遺失。**在受保旅程期間，倘若因搶劫、爆竊或盜竊直接導致受保人遺失其旅遊證件，本公司將賠償受保人，賠償金額不超過保障表所載有關旅遊證件替換的投保額，包括必需及合理的交通及住宿的開支。
- 8.2 **適用於第8項 – 個人金錢損失保障的不受保項目**
以下情況將不受保障：
- 8.2.1 未有於事故發生後二十四(24)小時內向警方報失，且未能提交當地警方的報告。
- 8.2.2 受保旅程不需要所遺失的旅遊證件及/或簽證去完成。
- 8.2.3 因神秘失蹤而導致的損失。
- 8.2.4 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或任何現金、鈔票、支票或金錢屬違禁品(或其收益)或正被或曾被非法運送或交易(或其活動帶來的財物收益)。
- 8.2.5 倘若同一份旅遊證件有臨時及永久版本受保人僅可索賠其中一(1)個版本，而不可索賠兩個。

9. 第9項 – 個人責任

- 9.1 **個人責任。**對於在受保旅程期間因下列原因要對第三方負起的法律責任，本公司將賠償受保人，賠償金額不超過保障表所載的相應投保額：
- 9.1.1 使第三方死亡或意外身體受傷；
- 9.1.2 使第三方財產意外損失或損毀。
- 然而，在未有本公司的書面批准下，受保人不得向任何其他方作出任何付款建議或承諾或承認過失，或牽涉任何訴訟。
- 9.2 **適用於第9項 – 個人責任的不受保項目**
以下情況將不受保障：
- 9.2.1 涉及的財產屬於受保人或受保人的直系親屬、僱主或法律上被視為受保人的僱員。

- 9.2.2 責任的對象是受保人的直系親屬、僱主或法律上被視為受保人的僱員。
- 9.2.3 財產屬於受保人或由其照顧或看管或控制。
- 9.2.4 任何根據合約承擔的責任。
- 9.2.5 因受保人蓄意、惡意或進行不法活動產生的責任。
- 9.2.6 因擁有、持有或使用車輛、飛機、航拍機、船隻、槍械或動物產生的責任。
- 9.2.7 因任何貿易、商業或專業產生的責任。
- 9.2.8 因任何刑事行為產生的責任。
- 9.2.9 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品(或其財物收益)或正被或曾被非法運送或交易(或其活動帶來的財物收益)。

10. 第10項 – 旅程延誤

- 10.1 **旅程延誤。**倘若受保人在受保旅程期間擬乘坐的公共運輸工具較其行程表所列的出發時間延誤，而該延誤是直接由於惡劣天氣、天災、儀器故障、騎劫或公共運輸工具的僱員罷工，本公司將支付金額不超過保障表所載的相應投保額。

計算延誤離開的時間，是由公共運輸工具提供的行程表上所列的出發時間起計，直至 i)該公共運輸工具或 ii)由該公共運輸工具的行政部門提供的最早替代交通工具的實際出發時間為止。

10.2 適用於第10項 – 旅程延誤的不受保項目

以下情況將不受保障：

- 10.2.1 受保人沒有提供公共運輸工具的書面證明列明延誤的小時數目及延誤原因。
- 10.2.2 購買本保險前已公佈有事件或事故會導致相關的延誤。
- 10.2.3 受保人沒有準時到達機場或港口(即其到達時間遲於辦理登記或預訂手續所規定的時間，因公共運輸工具僱員罷工除外)
- 10.2.4 受保人沒有登上由相關公共運輸工具的行政部門提供的最早替代交通工具。
- 10.2.5 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品(或其財物收益)或正被或曾被非法運送或交易(或其活動帶來的財物收益)。

11. 第11項 – 行李延誤津貼

- 11.1 **行李延誤津貼。**在受保旅程期間，倘若因受保人乘坐的公共運輸工具延誤把受保人的行李送運、送運到錯誤地方或錯誤轉寄或暫時誤放，導致受保人在抵達目的地暫時無法獲得該行李，因此必須緊急購買必需物品，因此必須緊急購買，本公司將支付此實際開支，支付金額不超過保障表所載的相應投保額。

11.2 適用於第11項 – 行李延誤津貼的不受保項目

以下情況將不受保障：

- 11.2.1 受保人沒有提供公共運輸工具的書面證明列明延誤的小時間數目及延誤原因。
- 11.2.2 受保人返回香港時發生的損失。
- 11.2.3 受保人故意以另一公共運輸工具(而非受保人乘坐者)運送任何受保人行李，或受保人另行郵寄或寄送任何行李、紀念品或其他物品。
- 11.2.4 本公司或其授權代表認為不是基於必要的購買；或受保人被認為在延誤期間沒有打算減低額外開支。
- 11.2.5 基於相同原因，根據第5項(「行李及個人財物保障」)索賠。
- 11.2.6 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府

或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或會被非法運送或交易（或其活動帶來的財物收益）。

額的50%。

13.2 適用於第13項 – 旅程取消的不受保項目

以下情況將不受保障：

- 13.2.1 有任何現有保險計劃、政府計劃的保障，或有任何公共運輸工具、旅遊代理或任何其他運輸及/或住宿供應方支付或退回損失。
- 13.2.2 直接或間接因政府的規例或控制、旅行社、旅行團營運商及/或公共運輸工具破產、清盤或違責引致。
- 13.2.3 在購買本旅遊保險前已出現導致受保旅程取消及/或中斷的任何情況。
- 13.2.4 基於第13.1.1至第13.1.2條的原因，受保人必須取消或中斷旅遊時，因未有即時知會旅行社/旅行團營運商或運輸或住宿供應方而直接或間接引致的損失。
- 13.2.5 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或會被非法運送或交易（或其活動帶來的財物收益）。
- 13.2.6 香港保安局在被受保人出發之前就針對旅行目的地發出紅色外遊警示或黑色外遊警示的任何旅遊。

12. 第12項 – 旅程取消

12.1 旅程取消。倘在受保旅程出發日期前三十(30)天內發生下列任何事件(第12.1.3至12.1.6條除外)，而受保旅程必須取消，及受保人已預先支付旅遊開支並對其承擔法律責任，而該責任不能經任何其他來源來彌補，本公司將賠償有關損失給受保人，賠償金額不超過保障表所載的相應投保額：

- 12.1.1 受保人、旅伴及/或直系家屬死亡或嚴重受傷或病重。
- 12.1.2 受保人被傳召擔任證人、出任陪審員或強制隔離。
- 12.1.3 在原定受保旅程出發日期前一(1)星期，公共運輸工具的僱員突然罷工、爆發不能預料的暴亂或內亂。
- 12.1.4 在原定受保旅程出發日期前一(1)星期，受保人或旅伴的主要住所因火災、水浸、地震或類似天災被嚴重損壞，因此需要受保人在出發日期出現在其住所。
- 12.1.5 於保單生效不少於一(1)天後，在未能預計的情況下旅程的計劃目的地被發出黑色外遊警示，而此黑色外遊警示在旅程計劃開始日期前一(1)週內的任何時間內生效，導致旅程必須取消。
- 12.1.6 於保單生效不少於一(1)天後，在未能預計的情況下旅程的計劃目的地被發出紅色外遊警示，而此紅色外遊警示在旅程計劃開始日期前一(1)週內的任何時間內生效，導致旅程必須取消，而本公司將賠償金額不超過保障表所載的相應投保額的百分之五十。

第12項(「旅程取消」)的保障於受保人開始受保旅程便立即失效。

12.2 適用於第12項 – 旅程取消的不受保項目

以下情況將不受保障：

- 12.2.1 有任何現有保險計劃、政府計劃的保障，或有任何公共運輸工具、旅遊代理或任何其他運輸及/或住宿供應方支付或退回損失。
- 12.2.2 直接或間接因政府的規例或控制、旅行社、旅行團營運商及/或公共運輸工具破產、清盤或違責。
- 12.2.3 在購買本旅遊保險前已出現導致其受保旅程取消及/或中斷的任何情況。
- 12.2.4 基於第12.1.1至第12.1.3條的原因受保人必須取消或中斷旅遊時，因未有即時知會旅行社/旅行團營運商或運輸或住宿供應方而直接或間接引致的損失。
- 12.2.5 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或會被非法運送或交易（或其活動帶來的財物收益）。
- 12.2.6 香港保安局在受保人旅遊保險生效日期之前就針對旅行目的地發出紅色外遊警示或黑色外遊警示的任何旅遊。

13. 第13項 – 旅程中斷

13.1 旅程中斷。因下列原因使受保人必須終止及縮短受保旅程並返回香港時，對於未被使用及不獲發還的旅遊支出，本公司將賠償受保人，賠償金額不超過保障表所載的相應投保額：

- 13.1.1 受保人或直系家屬或旅伴死亡、嚴重受傷或病重
- 13.1.2 公共運輸工具的僱員突然罷工、爆發不能預料的暴亂或內亂、天災或大規模流行性疾病，使受保人無法繼續原定受保旅程。
- 13.1.3 於保單生效期間，在未能預計的情況下旅程的計劃目的地被發出黑色外遊警示，而此黑色外遊警示在旅程計劃開始日期後及旅程計劃結束日期前的任何時間內生效，使受保人旅程中斷。
- 13.1.4 於保單生效期間內，在未能預計的情況下旅程的計劃目的地被發出紅色外遊警示，而此紅色外遊警示在旅程計劃開始日期後及旅程計劃結束日期前的任何時間內生效，使受保人旅程中斷。本公司將賠償金額不超過保障表所載的相應投保

14. 第14項 – 租賃車輛自負額

14.1 租賃車輛自負額。受保旅程中受保人租用的租賃車輛，在受保人控制車輛過程中發生碰撞或被盜取或受損，而租賃協議包含自負額（或墊底費或類似條款），我們將賠償受保人對租賃車輛自負額部分應付的損失或損毀，賠償金額不超過保障表所載的相應投保額。此保障每次受保旅程賠償次數不得超過一次。受保人在租用租賃車輛期間必須購買租賃組織提供的綜合汽車保險，以保障損失或損壞。

14.2 適用於第14項 – 租賃車輛自負額的不受保項目

以下情況將不受保障：

- 14.2.1 受保人對租賃車輛的使用，違反租賃協議條款或者適用的綜合汽車保險。
- 14.2.2 負責租賃車輛的受保人在酒精或藥物的影響下引致的任何狀況。
- 14.2.3 受保人在租賃期間任何非法或不法使用租賃車輛。
- 14.2.4 受保人沒有持有當地有效駕照。
- 14.2.5 租賃車輛未有購買綜合汽車保險
- 14.2.6 綜合汽車保險內的任何不受保障物品的損失，例如（但不限於）輪胎和/或擋風玻璃。

15. 第15項 – 變更旅程

15.1 變更旅程。在旅程期間於計劃目的地發生未能預計的涉及公共運輸工具營運商的僱員罷工、暴亂、內亂、惡劣天氣、自然災害或大規模流行性疾病而導致受保人未能繼續其計劃的旅程，本公司將對受保人產生的合理及必要的旅行和住宿費用進行賠償，使受保人到達原定目的地；賠償金額不超過保障表所載的相應投保額。

15.2 適用於第15項 – 變更旅程的不受保項目

以下情況將不受保障：

- 15.2.1 受保人可從任何其他彌償或賠償來源獲得退款或收回款項。
- 15.2.2 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接引致。
- 15.2.3 由於接受旅程預訂的旅行代理的疏忽、行為失當或無力償債而引致。
- 15.2.4 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而引致。
- 15.2.5 由於受保人出現財務困難，或受保人的情況或合約責任有變，或受保人不願繼續旅程，而直接或間接引致。
- 15.2.6 因在預訂旅程時或於開始第一日旅程時，已存在或於當時可合

地理預計可能會導致旅程被阻礙的情況所致的損失。

15.2.7 第10項(「旅程延誤」)以及第13項(「旅程中斷」)項下已因同一原因索賠的任何損失。

16. 第16項 – 信用卡保障

16.1 **信用卡保障。**若您的信用卡在旅程期間被任何人士(除您的直系親屬或旅伴外)盜取,我們將賠償您因您的信用卡被未授權使用而產生的不能退回且需負責支付的及/或補領信用卡的費用,惟賠償金額不超過保障表所載的相應投保額。

此項賠償的條件是相關遺失須已於意外發生後24小時內在遺失地向警方報案及通知信用卡發卡行,索償時須同時提交警方及信用卡發卡行發出的書面文件及報告。

17. 第17項 – 缺席海外節目門票保障

17.1 **缺席海外節目門票。**假若受保人於保險期因為以下原因不能參與已計劃遊覽的主題公園、音樂會或藝術表演或其他已安排的附加活動(團體原有行程的部份除外),本公司將補償受保人所預付及被沒收的實際購票費用(惟金額上限為保障表所列投保額)。

假若:

17.1.1 受保人、直系親屬或旅伴在購買本保單後及在旅程計劃開始日期前三十(30)天內突然及未能預期地身故或遭受身體受傷或患病;是指受保人需接受治療、且被執業醫生診斷為有生命危險及令受保人不適宜旅遊或繼續其原定受保旅程的受傷或疾病。該身體受傷或疾病必須由執業醫生證明,證明受保人、直系親屬或旅伴不適合參加承保項目或對其生命或健康構成危險;或

17.1.2 事因出現公共運輸工具機件及/或電子故障引致錯過行程而直接至使受保人不能參與已計劃遊覽的活動。索償時須同時提交公共運輸工具承運人與錯過行程有關的書面確認。

17.2 **適用於第17項 – 缺席海外節目門票保障的不受保項目**
以下情況將不受保障:

17.2.1 受保人並無法律責任需支付的任何款項;

17.2.2 受保人可從任何其他途徑獲得彌償或賠償退款或收回款項;

17.2.3 任何未能提供所需文件的第17項下之索償

18. 第18項 – 家居物品保障

18.1 如您於旅程期間,您的香港主要居所遭爆竊,我們會以不超過保障權益表上所規定之最高賠償額,賠償您於該住所擁有、使用或穿戴但因此而遺失或損毀的家居用品。損失必需向警方報告及需持有由警方發出的書面文件或報告作證明。我們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之費用。

18.2 **適用於第18項 – 家居物品保障的不受保項目**
以下情況將不受保障:

18.2.1 您的香港主要居所於旅程開始前30天或以上並未有任何人居住而引致的爆竊。

18.2.2 以下物品的遺失或損毀不受保障:債券、匯票、現金、貨幣、支票、本票、郵政匯票、記錄或帳簿或類似的證明、餐券或任何贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、獎章、護照、郵票、股票、任何類型的隱形眼鏡、手提電話、旅遊票、食物、動物、汽車(包括配件)、電單車、船隻、發動機及其他交通工具、存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失。

18.2.3 您於旅程完結返回香港後24小時內未有向警方報案及未能提交警方之報告。

18.2.4 因錯誤、遺漏、兌換率的浮動或貶值而出現的缺額。

18.2.5 任何用於工作上、或具有專業或商業用途的儀器或設備,或已受其他保險的保障。

18.2.6 由合法進入香港主要居所人士作出的惡意或蓄意破壞。

18.2.7 您未有為您的香港主要居所出合理的防衛及預防以減低對本保單的索償。

19. 第19項 – 一般條件

19.1 在本保險生效時,受保人必須適宜旅遊及不知悉任何可能導致受保旅程取消或中斷的情況,否則一切索賠不將受理。

19.2 本保單一經發出,所有保險資料,包括受保人、出發日期、保險屆滿日期及目的地,均屬已確定的最終確定,不會接受任何變更。

19.3 本保單僅供前往海外的香港居民申請。

19.4 若受保旅程的出發地並非香港,本保單內所提及的「香港」一詞(出現在「定義」、「一般條件」及「一般條文」的「香港」一詞除外)將更改為「出發地」,惟貨幣除外並一律以港幣為準。除非投保旅程離開並返回香港,否則以下保障將無法獲得:根據本保單第1.2條的「覆診醫療費用」。

19.5 本保單不可續期或延長。然而,如果在受保旅程期間出現任何超出受保人控制範圍的情況,使受保旅程超過其保險證明書上所定的日期時,本公司將自動免費最多延長連續十(10)天,讓受保人享有合理需要的時間去完成受保旅程。

19.6 倘若受保人就同一旅程擁有多於一(1)個由本公司核保的全面性自願旅遊保險保單時,將使用佔最大賠償額的旅遊保險保單,並按其保障獲取賠償。

19.7 任何個別資料如未有披露或出現欺詐性失實陳述,將令本保單自初始起失效。

20. 第20項 – 一般條文

20.1 **完整合約。**保險的完整合約須包括有保險證明書、旅遊保險條款及條件和批註(如有)。但凡本保險不包括的,申請人不得引用用作廢除本保單,或被用於任何訴訟程序中(後者除非申請人所作陳述有欺詐成分)。任何代理均無權更改本保險或豁免其任何條文。除非經本公司批准,並註有簽署同意該批准,否則本保險任何變更均屬無效。

20.2 **索賠通知的期限。**損失索賠的書面通知,必須於造成相關損失事故發生之日起計三十(30)天內送交本公司。如果意外涉及死亡,則必須立刻通知本公司。

20.3 **損失證明的形式。**本公司接獲索賠通知後,將申請賠償表格給予索賠人,為損失的證明存檔。假如索賠人於通知發出後十五(15)天仍未收到該申請賠償表格,索賠人可將事故的發生、性質與損害程度於本保單內損害證明遞交之期限前提交本公司,本公司會將此證明視作已符合本保單條款之要求。本公司所需之任何證明、資料及證據,須依據本公司所定之形式及性質提交,而所需費用概由受保人/索賠人或其法定遺產代理人承擔。

20.4 **提交損失證明的期限。**受保人如要申索損失賠償時,則必須於本公司負責的投保期完結後六十(60)天內把損失證明提交本公司前文所述辦事處。倘若受保人在合理情況下未能於該限內提交相關通知,則須於合理可行的情況下儘快在相關損失發生之日一(1)年內提交。

20.5 **充份通知。**由受保人或其代表發予本公司、且當中所載資料足以識別受保人身份的通知,須視為是為發送本公司的通知。假如通知未能於本保單訂明時間內發出,惟可證明在合理情況下於訂明時間發出通知並不可行,並且有關通知已於合理可行的情況下已儘快提供,則任何索賠均不會無效。

20.6 **即時支付賠償金。**除有關殘疾的損失索賠外,當接獲所需的證明文件後,將根據本保單立即作出合理賠償。

20.7 **賠償金之支付。**倘若受保人死亡,賠償金將賠償予受保人的遺產,任何其他賠償則支付給受保人本人,惟緊急醫療運送及遺體運返除外;根據本保單相關條款,這兩項的有關金額將直接支付給服務供應方。

20.8 **欺詐性索賠。**倘若索賠存有任何欺詐成份,或受保人或其代表以任何欺詐手段或方法獲取本保單任何索賠,則相關索賠的所有賠償均會作廢。

20.9 **追討權利。**倘若本公司及/或其授權代表授權支付及/或已支付不包括在本保單保障範圍內的索賠,或超出本保險的責任上限,本公司保留向受保人追討上述款項或超額部份的權利。

- 20.10 **第三方權利。**除受保人及本公司以外，本保單未有賦予其他人士享有按《合約（第三者權利）條例》或其他等直接強制執行本保單條款的權益。惟特此說明及同意，只有本公司及於保險證明書列明的受保人，有權在無需給予任何其他人士通知或無需獲得任何其他人士同意的情况下，藉協議修改本保單或取消/終止本保單（如本保單載有任何相關權利）。
- 20.11 **身體檢查及治療。**於處理本保單的賠償申請時，在合理需要時本公司將有權及機會對受保人進行合理需要次數的身體檢查，有關費用由本公司負責。或如果受保人死亡，在法律許可下進行驗屍。受保人在出現任何損傷或疾病後須儘快獲取及跟從執業醫生的建議。對於因受保人未有獲取及跟從相關建議及未有使用可能處方的相關用具或補救方法引致的任何後果，本公司無需負責。
- 20.12 **取代權。**根據本保單支付任何款項後，本公司將取得受保人向任何人士或機構追討賠償的一切權利。受保人須為使本公司取得相關權利簽立及交付文據及文件，並進行其他所需的行動。受保人在損失後不得採取任何對相關權利造成損害的行動。
- 20.13 **法律行動。**在根據本保單規定提交書面損失證明後的六十(60)天屆滿前，不得採取法律上或衡平法上的行動以要求賠償。任何訴訟不得於損失證明提交時限後的三(3)年屆滿後提出。
- 20.14 **法規限制。**倘若本保險任何時間限制(就為索賠發出通知或提供損失證明而言)較香港法律容許者短，相關限制謹此延長至法律容許的最短期限。
- 20.15 **遵從保單條文。**受保人如未有遵從本保單所載任何條文，本保單項下所有索賠將屬無效。
- 20.16 **保單詮釋。**本保單受香港法律規限，訂約各方謹此同意接受香港法院的專屬司法管轄權管轄。
- 20.17 **轉讓。**所有本保單項下的權益轉讓通知對本公司未能有無約束力，直至其正本或複印本獲提交至Allianz Worldwide Partners (Hong Kong)Limited的總辦事處(地址為香港太古城太古灣道12號3樓304-306室)，並且本公司同意相關轉讓約束力才有效。本公司對轉讓的有效性不會承擔任何責任。本公司任何憲章、章程或規定不得用以妨礙本保單的任何索賠，除非有關條文已完整納入本保單內。
- 20.18 **資料私隱。**受保人/保單持有人/申請人同意：
- 20.18.1 在本保單申請程序或管理期間收集的個人資料可被Allianz Worldwide Partners (Hong Kong) Limited或利寶國際保險有限公司用於資料私隱政策訂明的目的，包括核保及管理所申請的私隱政策(包括取得再保險、就續期核保、資料配對、處理索賠、調查、付款及處理取代權)。
- 20.18.2 Allianz Worldwide Partners (Hong Kong) Limited可使用受保人/保單持有人/申請人的聯絡資料(姓名、地址、電話及電郵地址)與其聯絡，介紹其他由Allianz Worldwide Partners (Hong Kong) Limited提供的保險服務(假設Allianz Worldwide Partners (Hong Kong) Limited已得到受保人/保單持有人/申請人同意，去使用他/她聯絡資料作這些用途)。
- 20.18.3 Allianz Worldwide Partners (Hong Kong) Limited為了進行識別，會轉移個人資料予以下類別的人士(不論以香港或是海外為根據地)。相關人士可身處其他國家，例如中國內地、法國及瑞士。您同意雖然該等人士通常受保密或私隱責任規限，但可能不會一直跟從香港私隱法例的具體要求。個人資料轉移可適用於：就管理本保單提供服務的第三方，包括再保險人(根據上文20.18.1段)；
- 20.18.3.1 就管理本保單提供服務的第三方，包括再保險人(根據上文20.18.1段)；
- 20.18.3.2 財務機構，以處理本保單及取得保單款項(根據上文20.18.1段)；
- 20.18.3.3 在出現索賠時，理賠師、估值員、第三方管理人、緊急服務供應方、法律服務供應方，
- 20.18.3.4 零售商、醫療服務供應方及旅遊承運人(根據上文20.18.1段)；
- 20.18.3.5 獲Allianz Worldwide Partners (Hong Kong) Limited授權的市場推廣公司(根據上文20.18.2段)，以處理直接市場推廣活動；
- 20.18.3.6 Allianz Worldwide Partners (Hong Kong) Limited於任何國家的另一間成員公司(就20.18.1及20.18.2所述的所有目的)；或
- 20.18.3.7 其他方是指Allianz Worldwide Partners

(Hong Kong) Limited的資料私隱政策，用作之前所述用途。

- 20.18.4 受保人/保單持有人/申請人可查閱或要求修正其個人資料(兩者均須支付合理費用)，或在任何時間變更其先前就使用其聯絡資料作直接市場推廣所選取的選項，方法為以書面通知Allianz Worldwide Partners (Hong Kong) Limited的私隱合規專員，地址為香港太古城太古灣道12號3樓304-306室。倘有任何關於Allianz Worldwide Partners (Hong Kong)Limited所提供服務的意見，亦可透過上述地址與Allianz Worldwide Partners (Hong Kong) Limited聯絡。
- 20.19 **書寫錯誤。**本公司就文書錯誤而引致的事項，並不會對保險的效力做成任何影響。
- 20.20 **語言。**本中文版的保單條款和條件乃根據英文版翻譯而成，以供參考，如發現與英文版本的條款有差別，條款將以英文版本為準。
- 20.21 **取消保單。**
- 20.21.1 **單次來回旅程。**一經發出保單，將不允許退回保費。
- 20.21.2 **全年保障。**您可藉給與本公司書面通知以取消保單，在此情況下，您將有權獲退還按照以下保費退款表計算按比例計算退還保費，惟此舉僅限於本保單未有就全年保障作出任何索償。
- | 由保單生效日期起計已過日期 | 退還保費 |
|---------------|------------|
| 直至一(1)個月 | 您已支付保費的60% |
| 直至兩(2)個月 | 您已支付保費的50% |
| 直至三(3)個月 | 您已支付保費的30% |
| 直至四(4)個月 | 您已支付保費的10% |
| 超過四(4)個月 | 沒有退款 |
- 20.21.3 本公司可寄掛號信到受保人的最後已知地址，以給予七(7)天通知期取消本保單。保費的按比例計算部分可能會退還。
- 20.22 **年齡限制。**受保人的年齡必須在出生60日和85歲(首尾兩日亦包括在內)之間，除非在保障的任何特定部分另有規定。
- 20.23 **旅程為期。**對於全年保障，每次旅行的最長時間限制為90天，而每份保單的旅行次數則不受限制。

21. 主要不保項目

- 21.1 **適用於所有條目的一般不受保項目。**因為或有關以下任何一項項目直接或間接引致、蒙受及或承擔的遺失、受傷、損毀或責任，本公司不會支付本保單任何條目下的保障：
- 21.1.1 戰爭、內戰、侵略、騷亂、革命、使用軍事力量、或政府或軍事奪權；
- 21.1.2 請留意，前往下列任何國家將不符合受保資格。在這些不合資格國家所招致的任何損失，本公司一概不會承擔責任。不合資格國家包括：古巴、伊拉克、伊朗、敘利亞、阿富汗、北韓及其他正受聯合國、歐盟或美國制裁的國家；
- 21.1.3 前往任何為人知悉屬高風險的國家，在保障生效日期前，傳媒或政府機關已充份發出反對旅遊的警告；
- 21.1.4 任何因您參與登山或探險或類似活動引致的損失；
- 21.1.5 任何因您參與跋涉高於海拔3000公尺以上地方所引致的損失。
- 21.1.6 受保人是：恐怖份子；恐怖份子組織成員；毒販、或核子、化學或生物武器供應商；
- 21.1.7 受保人任何違法或不法行為或海關或其他機關的任何充公、拘押、銷毀；
- 21.1.8 任何政府的任何禁制或規例；對政府規例的任何違反或有關公共運輸工具僱員任何計劃罷工、暴亂或內亂、惡劣天氣、天災或大規模流行性疾病發出警告後，受保人未有採取合理防範措施避免本保險項下索賠；
- 21.1.9 受保人未有盡所有合理努力保護其財產/金錢、避免損傷或減低本保險項下的索賠；
- 21.1.10 受保人乘坐或駕車輛用作賽車、比賽或任何專業運動，當中受保人會或可以賺取收入或酬金作為收入來源；或受保人參與任何極限運動及體育活動；

- 21.1.11 酒精或非執業醫生處方藥物的影響引致損失；
- 21.1.12 懷孕或分娩, 及與懷孕或分娩有關的任何受傷或疾病；
- 21.1.13 自殺或企圖自殺或蓄意自殘, 或自行暴露於非必要危害中；
- 21.1.14 任何已存在狀況、先天及遺傳狀況；此項不適用於第3.2條(遺體運返)
- 21.1.15 愛滋病或人體免疫力缺乏病毒血清測試呈陽性反應的任何受傷或疾病及相關疾病、經由性接觸傳染的疾病；
- 21.1.16 廣泛性流行性疾病或大規模流行性疾病；
- 21.1.17 精神病、睡眠障礙症、精神或神經錯亂；
- 21.1.18 受保人參與海軍、陸軍、空軍服務或行動；武裝部隊服務；作為任何航空運輸工具的成員或操作員；測試任何類型的運輸工具；參與任何類型的體力工作；參與離岸活動，例如商業潛水、鑽油、採礦或航拍；處理爆炸品；以演員身份演出；擔任地盤工人、漁民、廚師或於廚房工作；導遊或領隊
- 21.1.19 於以下情況下在受保旅程期間接受的任何治療：受保旅程目的為接受治療，或受保人在不適宜旅遊的情況下進行受保旅程，或受保人不理會執業醫生的反對進行旅遊；
- 21.1.20 可經任何其他來源獲賠償或追討的任何損失及開支；
- 21.1.21 由於核爆炸包括其所引致的後果或因游離輻射引致的放射性污染或因核燃料或因核燃料燃燒及/或持續燃燒產生的任何核廢料所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質，及/或散播或運用致病或有毒生物或化學材料；或釋放致病或有毒生物或化學材料。

22. 持續披露責任

- 22.1 若您或將受本保單保障的人士於您購買本保單後但在您啟程開始您的旅程前出現新的醫療或牙科事件，或您的整體健康狀況惡化，您須聯絡我們，否則一旦您的旅程開始後，您的健康狀況變化造成的後果可能不受本保單保障。
- 22.2 在此情況下，我們保留權利以審核已授出的保障，包括撤銷或修訂先前就旅程批准的保障。若我們採用新的保障限制，而我們施加的新限制阻止您展開原定旅程，則您有權根據第12項「旅程取消」提出索償。

23. 收集個人資料的聲明

- 23.1 本公司可就我們收集有關您的個人資料作以下用途：
 - 23.1.1 處理及評估您的保險申請及您未來作出之任何保險申請；
 - 23.1.2 辦理保單文件及提供有關您保單之服務；
 - 23.1.3 調查、處理及償付您保單之索償；
 - 23.1.4 處理發票及向您收取保費及未付之費用；
 - 23.1.5 再保用途；
 - 23.1.6 統計研究、資料配對及/或調之用；
 - 23.1.7 就以上任何用途與您聯絡；
 - 23.1.8 其他與以上用途直接有關之輔助用途；及
 - 23.1.9 符合適用之法例、規則或任何業內守則或是指引或要求。
- 23.2 這些個人資料可披露、分享、透露、提供或轉移至香港境內或境外的：
 - 23.2.1 任何與上述目的有關的相關或相關聯公司、第三方服務供應商、代理、專業顧問和/或供應商；及
 - 23.2.2 任何保險業協會、聯會、保險公司及/或業務參與者為業界利益不時成立的組織，任何為了規範保險公司或其他業務參與者的成員或任何我們認為必須的個人/組織/第三方；及
 - 23.2.3 任何監管機構，政府或官方機構。

如果您不同意為了上述目的而提供表格上要求的個人資料，我們將無法處理您的申請。