

# Travel Pick & Go Single Trip

## 隨你飛旅遊保 單次旅遊保險

This policy is underwritten by QBE Hongkong & Shanghai Insurance Limited. Mox is an insurance agent appointed by QBE Hongkong & Shanghai Insurance Limited.

本保單由昆士蘭聯保保險有限公司承保。Mox為昆士蘭聯保保險有限公司委任的保險代理人。

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This Policy is underwritten by QBE Hongkong & Shanghai Insurance Limited (the "Company", also referred to as We/ Our/Us in this policy wording). Mox Bank Limited ("Mox") is an insurance agent appointed by the Company.

## 1. Cover

In consideration of the proposal and declarations made by, or on behalf of the Insured Person which form part of the contract between the Company and the Insured Person and are incorporated herein subject to the payment of premium, due observance and fulfilment of the terms, conditions and exclusions of this Policy insofar as they relate to anything to be done and complied with by the Insured Person; if any of the events referred to in this Policy shall happen, QBE Hongkong & Shanghai Insurance Limited shall pay the Benefits to the Insured Person or in the case of his or her death, to his or her Estate.

## 2. Introduction

This Policy is underwritten by the Company. As a leading general insurer, we provide a comprehensive range of non-life insurance solutions for both business and personal customers. We are part of the QBE Insurance Group a general insurance and reinsurance company, listed on the Australian Securities Exchange (ASX) and headquartered in Sydney. QBE Insurance Group employs more than 12,000 people in over 31 countries.

This Policy reflects the demands and needs of a person who wishes to purchase single trip travel insurance benefits.

This policy wording sets out the terms of single trip insurance cover underwritten by Us, so please read it carefully. It tells an Insured Person (also referred to as You/ Your/Yourself in this Policy) what is covered, what is not covered, what to do if You want to make a claim and whom to call if You need help.

You should familiarise Yourself with the cover provided by this Policy and all the terms, conditions, limitations and exclusions that apply.

You should read this Policy in conjunction with the Schedule and review the cover periodically to ensure it continues to meet Your needs.

If You have any questions about this Policy please contact Mox.

This policy wording, together with the Schedule, the application and any endorsements, collectively form evidence of the contract between You and Us and it applies to whichever level of cover that has been selected (Basic, Value, Max).

We agree to provide the insurance cover described in this policy wording to You provided that the premium is paid when it is due and You observe and fulfil the terms, conditions and exclusions of this Policy insofar as they relate to anything to be done or complied with by You.

In the event of any inconsistency or conflict between the English and Chinese versions of this Policy, the English version shall prevail.

## 3. Benefits

### 3.1 Table of Benefits

(please refer to Pages 4-7 for details)

Note applicable to this Table of Benefits: "Mox" refers to benefits that are eligible for uplifted limits when the relevant expenses are paid using a Mox Credit Card. Proof of payment with a Mox Credit Card is required at the time of claim.

## Table of Benefits

CORE BENEFITS	Maximum Limit (HK\$)		
	BASIC	VALUE	MAX
1. Medical Expenses <sup>1,2</sup> Medical expenses on Injury or Sickness incurred during the Journey, inclusive of the additional transportation and accommodation incurred as a result.	500,000	800,000	1,200,000
a) Follow up treatment in Hong Kong within 90 days upon return for continuation of medical treatment with reimbursement on the unused balance	On Injury or Sickness 10%	On Injury or Sickness 10%	On Injury or Sickness 10%
b) Follow up treatment by Chinese Medicine Practitioner	1,000 (150/day visit)	1,500 (150/day visit)	3,000 (150/day visit)
c) Follow up treatment by physiotherapist or chiropractor	2,000 (200/day visit)	3,000 (300/day visit)	5,000 (500/day visit)
2. Hospital or Quarantine Allowance	1,000 (200/day)	2,000 (300/day)	5,000 (500/day)
3. 24-Hour Worldwide Emergency Assistance Services			
a) Emergency medical evacuation and/or repatriation		Actual Cost	
b) Repatriation of mortal remains		Actual Cost	
c) Return of unattended Child(ren)		One-way economy airfare	
d) Hospital admission guarantee		50,000	
e) Compassionate visit	One economy return airfare and room accommodation at 10,000 (2,000/day)		
f) Convalescence assistance		10,000 (2,000/day)	
g) Hotline and referral services		Free	
4. Personal Accident <sup>3</sup>			
• Accidental death or permanent disablement	300,000	500,000	1,000,000
• Second or Third Degree Burn	150,000	250,000	500,000
5. Compassionate Cash Cash relief on death due to sudden sickness	Not covered	5,000	10,000
6. Personal Belongings			
a) Baggage and Personal Effects <sup>4</sup>	10,000	15,000	20,000
- Per item/pair/set limit	2,000	2,000	2,000
- Laptop or notebook per item/set	2,000	5,000	6,000
- Sports equipment per item/pair/set	2,000	3,000	5,000
- Mobile phone or tablet item	Not covered	Not covered	Not covered
b) Personal Money	Not covered	1,000	2,000
c) Document Loss – replacement cost for the loss of travel document and the additional transportation and accommodation expenses incurred as a result of Accidental loss, theft, robbery or burglary	2,000	3,000	10,000

CORE BENEFITS	Maximum Limit (HK\$)		
	BASIC	VALUE	MAX
<p>7. Trip Cancellation Loss of transportation and accommodation expenses paid in advance by cancellation of trip due to sudden death, Serious Injury or Sickness of the Insured Person, his/her Immediate Family Member, close business partner or travel companion, witness summons or jury service, compulsory quarantine, unexpected outbreak of Strike, Riot, civil commotion, Act of Terrorism, natural disaster or adverse weather at the scheduled destination within one (1) week from departure, Outbound Travel Alert ("OTA") to the scheduled destination or the Insured Person's home being seriously damaged by fire, flood or burglary within one (1) week from departure.</p> <ul style="list-style-type: none"> <li>• Loss of rewards <ul style="list-style-type: none"> <li>• Cancellation fee of US\$120; or</li> <li>• Asia Miles: Cash allowance of HK\$2 for each Asia Mile redeemed; or</li> <li>• Other frequent flyer programs: Cash allowance of HK\$1 for every 10 Rewards points redeemed</li> </ul> </li> </ul>	30,000	45,000	60,000
<ul style="list-style-type: none"> <li>• Loss of rewards <ul style="list-style-type: none"> <li>• Cancellation fee of US\$120; or</li> <li>• Asia Miles: Cash allowance of HK\$2 for each Asia Mile redeemed; or</li> <li>• Other frequent flyer programs: Cash allowance of HK\$1 for every 10 Rewards points redeemed</li> </ul> </li> </ul>	1,000	1,000	1,000
<p>8. Trip Curtailment Loss of or additional transportation and accommodation expenses incurred as a result of curtailment due to sudden death, Serious Injury or Sickness of the Insured Person, his/her Immediate Family Member, close business partner or travel companion, witness summons or jury service, unexpected outbreak of Strike, Riot, civil commotion, Act of Terrorism, natural disaster or adverse weather, OTA to the city or country travelling or the Insured Person's home being seriously damaged by fire, flood or burglary.</p> <ul style="list-style-type: none"> <li>• Loss of rewards <ul style="list-style-type: none"> <li>• Cancellation fee of US\$120; or</li> <li>• Asia Miles: Cash allowance of HK\$2 for each Asia Mile redeemed; or</li> <li>• Other frequent flyer programs: Cash allowance of HK\$1 for every 10 Rewards points redeemed</li> </ul> </li> </ul>	4,000	20,000	30,000
<ul style="list-style-type: none"> <li>• Loss of rewards <ul style="list-style-type: none"> <li>• Cancellation fee of US\$120; or</li> <li>• Asia Miles: Cash allowance of HK\$2 for each Asia Mile redeemed; or</li> <li>• Other frequent flyer programs: Cash allowance of HK\$1 for every 10 Rewards points redeemed</li> </ul> </li> </ul>	1,000	1,000	1,000
<p>9. Trip Re-route<sup>5</sup> Additional transportation expenses in re-routing to arrive at the scheduled destination if common carrier is cancelled or delayed due to Strike, Riot, civil commotion, Hijack, Act of Terrorism, Natural Disaster, adverse weather, mechanical and/or electrical breakdown.</p>	2,000 (8 full hrs)	5,000 (6 full hrs)	10,000 (6 full hrs)
<p>10. Baggage Delay<sup>4</sup> Emergency purchases of clothing, requisites or toiletries if the baggage is delayed.</p>	Not covered	1,000 (300 first 6 full hrs, 500 every 6 full hrs thereafter)	1,500 (500 first 6 full hrs, 1,000 every 6 full hrs thereafter)

CORE BENEFITS	Maximum Limit (HK\$)		
	BASIC	VALUE	MAX
11. Travel Delay <sup>5</sup>			
a) Cash allowance for the delay of departure of Common Carrier due to Strike, Riot, civil commotion, Hijack, Act of Terrorism, Natural Disaster, adverse weather, mechanical and/or electrical breakdown.	Not covered	2,000 (200 every 6 full hrs)	2,500 (250 every 6 full hrs)
b) Additional transportation expenses and overseas overnight accommodation incurred as a result.	Not covered	Not covered	2,000 (6 full hrs) (1,200/ day)
c) Loss of pre-paid transportation and accommodation expenses if the departure from Hong Kong is delayed resulting in cancellation of trips.	Not covered	Not covered	2,000 (6 full hrs)
12. Missed Event			
Overseas sports, music, entertainment, museum and theme park ticket paid in advance by credit card if the Insured Person is unable to attend due to sudden death, Serious Injury or Sickness of the Insured Person, his/her Immediate Family Member or travelling companion; witness summon or jury service; compulsory quarantined; or mechanical or electrical breakdown of the Common Carrier.	500 (Mox 1,500)	1,000 (Mox 2,000)	2,000 (Mox 3,000)
13. Rental Vehicle Excess	1,000	2,000	3,000
14. Personal Liability			
Legal liability to third party bodily injury or property damage	500,000	1,000,000	2,000,000
15. Aircraft Hijack			
Cash allowance if delay in excess of 12 hours caused by Hijack	2,000 (2,000/day)	2,000 (2,000/day)	2,000 (2,000/day)
16. Credit Card Protection <sup>6</sup>			
Unsettled balance on purchases made during the journey in the event of the accidental death	Not covered	10,000	20,000
17. Emergency Cash Allowance			
Cash allowance for the period of loss of travel documents that prohibits the continuation of journey	500 (500/day)	500 (500/day)	500 (500/day)
18. Home Contents Protection			
Loss or damage to home contents due to burglary whilst it is uninhabited	Not covered	5,000 (5,000/item)	5,000 (5,000/item)
19. Home Return Protection			
Accommodation at the airport in the event of unable to return home after the trip due to natural disaster or adverse weather conditions	Not covered	1,000	2,000

CORE BENEFITS	Maximum Limit (HK\$)		
	BASIC	VALUE	MAX
20. Fraudulent Use of Personal Credit Cards Cover for monetary loss caused by unauthorised use of the Insured Person's credit card	1,000	2,500	5,000
21. Theft of Mobile Phone Cover for mobile phone when it is stolen or damaged because of robbery or burglary	500	1,500	2,500

#### ADD-ON BENEFITS

1. Missed Event	1,000 (Mox 3,000)	2,000 (Mox 4,000)	4,000 (Mox 6,000)
2. Fraudulent Use of Personal Credit Cards	2,000	5,000	10,000
3. Theft of Mobile Phone	1,000	3,000	5,000
4. Adventurous Sports Extension Coverage for recreational and non-professional participation in adventurous sports	Covered	Covered	Covered
5. Food Poisoning Allowance Cash allowance if diagnosed with food poisoning during the trip and eligible under Benefit 1 Medical Expenses	300	500	1,000

Remarks: Any Insured Person between 70 and 100 years of age will be subject to a 20% premium loading.

<sup>1</sup> Reimbursement on in-patient medical expenses (other than in-patient doctor fee, surgical fee, operating theatre fee and anaesthetist's fee) shall be adjusted for hospital confinement in Semi-private Room to 50%; Single or Private Room to 25%.

<sup>2</sup> Any Insured Person above 70 years of age, medical expenses are subject to 50% of sum insured.

<sup>3</sup> Any Insured Person above 70 or below 18 years of age, Accidental Death or permanent disablement Benefits and Second or Third Degree Burn are subject to 50% of sum insured. Double indemnity for Accidental Death or permanent disablement on Common Carrier is not applicable.

<sup>4</sup> Either Baggage and Personal Effect or Baggage Delay is payable for the same item, pair or set.

<sup>5</sup> Either Trip Re-route or Travel Delay is payable.

<sup>6</sup> Credit Card Protection is not applicable to any Insured Person below 18 years of age.

### 3.2 Coverage

This Policy provides coverage for the following Benefits during the Journey, subject to the terms and conditions outlined in Section 3.3 Provisions.

#### Benefit 1 – Medical Expenses

We shall reimburse the Insured Person up to twelve (12) calendar months from the date of Injury or Sickness the customary, necessary and reasonable expenses incurred, as a result of an Injury sustained or Sickness contracted solely and directly during the Journey and incurred outside Hong Kong. This reimbursement is up to the amount stated in the Table of Benefits for medical, surgical and nursing home treatments including medical supplies, X-ray, laboratory tests made or recommended by a Registered Medical Practitioner and the use of ambulance as the result of an emergency.

The Company shall reimburse also the reasonable additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or returning to Hong Kong beyond the original return date after the interruption as a result of seeking medical treatment, provided that such additional expenses shall not be better than the original travel class or accommodation room type.

The cost of dental treatment shall be reimbursed provided that such treatment is necessarily incurred for sound and natural teeth (except milk teeth) and is caused by an Injury suffered during the Journey.

#### Local Follow-up Medical Expenses

Benefit 1 Medical Expenses shall include the actual and necessary local medical (excluding dental) expenses incurred in Hong Kong for the continuation of medical treatment rendered by a Registered Medical Practitioner within ninety (90) days immediately after the Insured Person returns to Hong Kong in relation to the Injury sustained or Sickness contracted during the Journey.

The Company shall reimburse reasonable and necessary medical expenses up to 10% of the unused portion of the limit.

The local follow-up medical expenses shall include medical treatment and consultation by a physiotherapist or chiropractor as recommended by a Registered Medical Practitioner subject to a maximum limit as stated per Table of Benefits.

#### Chinese Medicine Practitioner Expenses Extension

Local follow-up medical expenses is extended to cover medical treatment and consultation by a Chinese Medicine Practitioner subject to a maximum limit as stated per Table of Benefits.

#### Benefit 2 – Hospital or Quarantine Allowance

The Company shall pay a daily cash allowance which is up to the maximum sum insured as specified in the Table of Benefits if the Insured Person is:

- a) hospitalised outside Hong Kong for medical treatment including continuation of medical follow-up within ninety (90) days immediately after the Insured Person returns to Hong Kong due to Injury sustained or Sickness contracted during the Journey; or
- b) detained due to compulsory quarantine measure by the government authority in the country to which the Insured Person has travelled to;

provided that the daily cash allowance payable in regard to Hospital Confinement shall be based on the actual number of days of room and board are charged and on the condition that the claim is admissible under Benefit 1 Medical Expenses for the same Injury or Sickness.

#### Benefit 3 – 24-Hour Worldwide Emergency Assistance

Access to a Worldwide Emergency Assistance network operated by Our ASP of the following services for the Insured Person:

##### a) Emergency Medical Evacuation and/or Repatriation

In the event the Insured Person is suffering from an Injury or Sickness whilst travelling outside Hong Kong:

- i) Emergency Medical Evacuation shall be provided by utilizing appropriate and suitable means based on the Insured Person's medical condition, to arrange the Insured Person to the nearest Hospital or clinic with appropriate or adequate medical facility; and/or
- ii) Emergency Medical Repatriation shall be provided, if the Insured Person's medical conditions allow, to arrange the Insured Person back to Hong Kong for continuation of treatment.

Evacuation or repatriation arrangement by ASP shall include but not limited to air ambulance, regular air transportation, road network or any other appropriate means and if required, the assignment of a Registered Medical Practitioner and/ or nurse to accompany the Insured Person throughout the process.

**b) Repatriation of Mortal Remains**

In the event of Accidental Death of the Insured Person whilst travelling outside Hong Kong, ASP shall:

- i) arrange and pay for repatriation of the Insured Person's mortal remains or ashes to Hong Kong or home country; or
- ii) pay for the cost of burial at the request of the Insured Person's Immediate Family Member outside Hong Kong but excluding the cost of cremation and ceremony, subject to the expenses for such burial shall not exceed the costs of repatriating the mortal remains or ashes as provided by this Benefit.

**c) Return of Unattended Children**

In the event of Accidental Death or Hospital Confinement of the Insured Person outside Hong Kong due to an Injury or Sickness, the cost for a one-way economy class airfare for the Insured Person's unattended Child(ren) under eighteen (18) years of age to return to Hong Kong is covered.

**d) Hospital Admission Guarantee**

In the event of Hospital Confinement of the Insured Person whilst travelling outside Hong Kong due to Injury or Sickness, a Hospital Admission Guarantee up to HK\$50,000 shall be provided for medical expenses incurred by the Insured Person. Such expenses are to be borne by the Insured Person unless the claim is covered under Benefit 1 Medical Expenses.

**e) Compassionate Visit**

In the event the Insured Person suffers an Injury or Sickness whilst travelling outside Hong Kong resulting in Hospital Confinement in excess of twenty-four (24) consecutive hours, the cost for one (1) economy class return airfare for one (1) Immediate Family Member or designated person or, additional economy class transportation expenses for one (1) travel companion to stay behind to care for the Insured Person, including the cost of an ordinary room accommodation in any reasonable hotel or establishment of similar

standard up to the maximum limit of HK\$2,000 per day and HK\$10,000 in aggregate, but excluding the cost of drinks, meals and other room services.

**f) Convalescence Assistance**

Accommodation expenses necessarily and unavoidably incurred by the Insured Person following Hospital discharge for convalescence outside Hong Kong shall also be covered subject to maximum limit of HK\$2,000 per day and up to a maximum limit of HK\$10,000 in aggregate.

**g) 24-Hour Hotline and Referral Services**

Travel enquiry services are available for:

- i) Pre-trip information assistance
- ii) Medical monitoring
- iii) Dispatch of physician
- iv) Embassy referral
- v) Emergency cash
- vi) Essential medication/medical equipment
- vii) Medical service provider referral
- viii) Lost passport assistance
- ix) Lost luggage assistance
- x) Interpreter referral
- xi) Legal referral

The above service scope is a summary only. All requests, services or arrangements shall be referred to ASP for approval. The Company shall not be liable for any services rendered by ASP.

**Benefit 4 – Personal Accident**

**Accidental Death or permanent disablement**

We shall pay compensation against the physical conditions stated against the events as described hereunder, caused directly, solely and independently of any other causes other than an Accidental Injury during the Journey or developed within twelve (12) calendar months from the date of Injury, which has lasted for an uninterrupted period of twelve (12) consecutive months from the date of Injury and at the expiry of that period is beyond possibility of improvement and recovery and shall continue for the remainder of the Insured Person's life as certified by a Registered Medical Practitioner.

The compensation payable under this Benefit is as follows:

EVENT	PERCENTAGE OF SUM INSURED
Accidental Death	100%
Permanent Total Disablement	100%
Loss of two or more limbs	100%
Loss of both hands, or of all fingers and both thumbs	100%
Total loss of sight of both eyes	100%
Total paralysis	100%
Complete and incurable insanity	100%
Injuries resulting in being permanently bedridden	100%
Loss of one Limb	100%
Loss of speech and hearing	100%
Loss of sight of one eye	50%
Loss of lens of one eye	50%
Loss of four fingers and thumb of one hand	50%
Loss of four fingers	40%
Loss of thumb	
• both phalanges	25%
• one phalanx	10%
Loss of index finger	
• three phalanges	10%
• two phalanges	8%
• one phalanx	4%
Loss of middle finger	
• three phalanges	6%
• two phalanges	4%
• one phalanx	2%
Loss of ring finger	
• three phalanges	5%
• two phalanges	4%
• one phalanx	2%
Loss of little finger	
• three phalanges	4%
• two phalanges	3%
• one phalanx	2%
Loss of metacarpals	
• first or second (each)	3%
• third, fourth or fifth (each)	2%
Loss of toes	
• all	15%
• great, both phalanges	5%
• great, one phalanx	2%
• other than great, if more than one toe lost, each	1%
Loss of hearing	
• both ears	75%
• one ear	15%
Loss of speech	50%

## Disappearance

If the Insured Person's body is not found after twelve (12) consecutive months after the date of the disappearance following sinking or wrecking of aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling at the time of the Accident and under such circumstances as would otherwise be covered hereunder, it shall be presumed that the Insured Person suffered death resulting from an Injury caused by Accident covered by this Policy at the time of such disappearance.

If after any amount is paid there is any proof that an Insured Person is still alive, the amount paid shall be refunded to Us.

## Exposure

If an Insured Person suffers death within twelve (12) consecutive months as the result of being unavoidably exposed to the elements due to an Injury sustained on a Journey during the Period of Insurance, the Accidental Death Benefit shall become payable subject to the terms and conditions of this Policy.

## Accidental Death or permanent disablement on Common Carrier

Compensation is doubled up to the amount specified in the Table of Benefits for Accidental Death or permanent disablement under the events defined above occurs while the Insured Person is travelling on a Common Carrier. This double benefit shall not apply to any Insured Person below eighteen (18) or above seventy (70) years of age nor in conjunction with other payable event under this Benefit.

## Second or Third Degree Burn

This Benefit shall include compensation if the Insured Person sustains an Injury (other than death) during a Journey and is certified by a Registered Medical Practitioner to have suffered from second or third degree burn listed hereunder. The Company shall pay in accordance with the following percentage bearing on the limit as specified in the Table of Benefits:

On 50% or more of body surface	100%
On 27% or more of body surface	40%
On 18% or more of body surface	30%
On 9% or more of body surface	15%
On 4.5% or more of body surface	10%

However, once a claim is payable under Second or Third Degree Burn, the total benefits under this Benefit that an Insured Person is entitled to shall be reduced by the same amount and all other claims payable shall be settled based on the reduced limit, provided that in no event shall the total amount payable under this Benefit exceed the maximum limits as specified in the Table of Benefits under Accidental Death or permanent disablement.

Payment shall not be made for more than one Burn caused by the same Accident and only the greatest Benefit payment shall apply.

For Insured Person below eighteen (18) or above seventy (70) years of age, any compensation payable under Second Degree or Third Degree Burn Benefit shall be calculated based on 50% of the applicable limits and in no event shall the total amount payable exceed such adjusted limit.

#### **Benefit 5 – Compassionate Cash**

In the event of the death of the Insured Person as a result of sudden Sickness contracted during the Journey, the Company shall pay a compassionate cash relief as stated in the Table of Benefits to the Estate of the Insured Person.

#### **Benefit 6 – Personal Belongings**

##### **a) Baggage and Personal Effects**

The Company shall pay for Accidental physical loss or damage to accompanied baggage or personal effects owned by the Insured Person including purchases made during the Journey provided that the limit for Baggage and Personal Effects shall not exceed the amount specified in the Table of Benefits in aggregate and is subject to individual limits in respect of any item, pair or set including accessories.

##### **b) Personal Money**

The Company shall also cover the Insured Person up to the limit stated in the Table of Benefits for irrecoverable loss of coins, banknotes, personalized Octopus Card, postal or money orders, traveller's cheques or other cheques as a result of theft, robbery or burglary during the Journey.

##### **c) Document Loss**

We shall reimburse the Insured Person up to the amount specified in the Table of Benefits, the Replacement Cost for the loss of Hong Kong Identification Card, China Re-entry Card, passport, credit card(s), driving license or travel tickets in the event of Accidental loss, theft, robbery or

burglary occurring during the Journey that inhibits the Insured Person from completing the scheduled Journey. We shall also pay for any additional transportation and accommodation expenses incurred outside Hong Kong in replacing the essential lost travel documents for completing the Journey.

#### **Benefit 7 – Trip Cancellation**

We shall reimburse the Insured Person up to the limit set out in the Table of Benefits for the irrecoverable loss of transportation and/or accommodation expenses paid in advance or for which the Insured Person is legally liable and not recoverable from any other source, if the Journey or any scheduled destination is cancelled due to any of the events listed under Section 3.3 Provisions.

#### **Benefit 8 – Trip Curtailment**

We shall reimburse the Insured Person up to the limit set out in the Table of Benefits for additional transportation and/or accommodation expenses incurred outside Hong Kong, or irrecoverable prepaid expenses, if the Journey is curtailed and the Insured Person returns directly to Hong Kong earlier than scheduled due to any of the events listed under Section 3.3 Provisions.

#### **Loss of Rewards**

The conditions under Benefit 7 Trip Cancellation and Benefit 8 Trip Curtailment also apply to loss of Rewards. The Company shall reimburse the Insured Person up to USD120 cancellation fee of the Rewards already redeemed for transportation and accommodation for the planned Journey, arising from the relevant Benefit 7 Trip Cancellation or Benefit 8 Trip Curtailment. Alternatively, the Company shall reimburse the loss of Reward points but excluding their expiry at HK\$2 for each one (1) Asia Miles or HK\$1 for each ten (10) Reward points and up to the maximum limit stated in the Table of Benefits.

#### **Benefit 9 – Trip Re-route**

In the event of the Common Carrier which the Insured Person was scheduled to travel during the Journey is cancelled and no alternative transportation is arranged or delayed in excess of the time as specified under the Table of Benefits due to Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier, the Company shall reimburse the Insured Person up to the limit stated in the Table of Benefits, for the reasonable and necessary additional costs incurred by using alternative public transportation to arrive at the Insured Person's scheduled destination, provided that such additional expenses shall not exceed the original travel class.

The Insured Person must obtain a report from the relevant Common Carrier or transportation provider as proof of such claim.

An Insured Person can only claim either Benefit 9 Trip Re-route or Benefit 11 Travel Delay for the same Journey.

#### **Benefit 10 – Baggage Delay**

We shall reimburse the Insured Person up to the limit specified in the Table of Benefits, for the purchases of the reasonable and necessary clothing, requisites or toiletries consequent upon the temporary deprivation of baggage from the time of arrival at destination outside Hong Kong in excess of the time as specified in the Table of Benefits due to misdirection in delivery during the Journey.

An incident report issued by the Common Carrier and purchase receipts of the clothing, requisites or toiletries must be obtained in substantiation of a claim under this Policy.

An Insured Person can only claim either Benefit 6(a) Baggage and Personal Effects or, Benefit 10 Baggage Delay for the same item.

#### **Benefit 11 – Travel Delay**

The Company shall pay up to the amount specified in the Table of Benefits to the Insured Person in the event that the departure of the Common Carrier in which the Insured Person was scheduled to travel during the Journey is delayed from the time specified in the scheduled itinerary due to Strike or other industrial action, Riot, civil commotion, Hijack, Acts of Terrorism, Natural Disaster, adverse weather conditions, mechanical and/or electrical breakdown of the Common Carrier.

#### **Benefit 12 – Missed Event**

The Company shall reimburse up to the amount specified in the Table of Benefits for the irrecoverable loss of ticket cost paid in advance by the Insured Person's or his/her legally married spouse's credit card(s) in the event that he/she is unable to attend the sports, music, entertainment, museum and theme park event due to cancellation of any of the planned destinations during the Journey.

If the add-on benefit is selected and stated in the Schedule, the maximum benefit payable under this section shall be increased to the enhanced limit as specified in the optional add-on benefits table.

#### **Benefit 13 – Rental Vehicle Excess Waiver**

The Company shall reimburse the excess or deductible of a comprehensive motor vehicle insurance which the Insured Person is legally liable, as a result of loss or damage to the Rental Vehicle during the Journey, up to the maximum limit of benefit stated in the Table of Benefits.

#### **Benefit 14 – Personal Liability**

The Company shall indemnify the Insured Person against legal liability in his/her personal capacity in respect of:

- i) Bodily Injury; or
- ii) Property Damage

occurring outside of Hong Kong during the Journey as a result of an event not reasonably foreseeable from the standpoint of the Insured Person.

The Company shall also pay legal costs and expenses incurred by the Insured Person with the written consent of the Company. The Company's maximum liability to all claims and expenses shall not exceed the limits as specified under this Benefit.

#### **Benefit 15 – Aircraft Hijack**

The Company shall pay a daily cash compensation to the Insured Person up to limits as specified in the Table of Benefits for the period of delay or interruption of the Journey, in excess of twelve (12) consecutive hours, which prohibits the Insured Person from arriving at the scheduled destination by the power-driven aircraft on which he/she is travelling as a fare-paying passenger due to aircraft Hijack.

#### **Benefit 16 – Credit Card Protection**

We shall pay for the Insured Person's outstanding credit card(s) balance for purchases made during the Journey up to the limit as specified in the Table of Benefits in the event of the Insured Person's Accidental Death provided that Event 1 Accidental Death under Benefit 4 Personal Accident is payable under this Policy and the Insured Person is legally liable for the outstanding balance and service charges.

This Benefit does not apply to any Insured Person below eighteen (18) years of age.

#### **Benefit 17 – Emergency Cash Allowance**

The Company shall pay a daily cash benefit per day of loss up to the limit as specified in the Table of Benefits if the Insured Person's loss of essential travel documents abroad prohibits the Insured Person from continuation of the Journey, until the earliest of the following:

- a) the document is available to be replaced/recovered;
- b) the Insured Person can continue with the Journey; or
- c) the Insured Person can leave the place where the loss occurred.

All essential travel document losses must be reported to the police or relevant authority within twenty-four (24) hours from the time of discovery.

Evidence of such loss must be obtained by way of a report from the consulate and/or police having jurisdiction over the place where the loss occurred.

#### **Benefit 18 – Home Contents Protection**

In the event of loss of or damage to the Household Contents of the Insured Person's place of residence in Hong Kong as the result of burglary involving the entering of the place of residence whilst it is uninhabited during the Journey of the Insured Person, the Company shall pay the cost of repair, reinstate or replace the Household Contents. For any item of the Household Content in which it is a pair or set, the Company shall only pay the proportionate part of the value of the particular part or parts which are damaged or lost, relative to the value of the pair or set and shall not consider any special value which such article or articles may have as part of such pair or set.

#### **Benefit 19 – Home Return Protection**

In the event that the Insured Person is unable to return to their place of residence or workplace in Hong Kong upon arrival at Hong Kong International Airport towards completion of the Journey due to:

- a) Natural Disaster or adverse weather conditions;
- b) airport closure or lockdown;
- c) suspension of public transport; or
- d) government-imposed curfew or travel restrictions.

The Company shall reimburse the Insured Person for:

- 1) additional overnight hotel accommodation near the airport, up to the limit stated in the Table of Benefits; and
- 2) reasonable transportation expenses for returning home (including but not limited to taxi, ride-hailing, Airport Express).

#### **Benefit 20 – Fraudulent Use of Personal Credit Cards**

We shall indemnify the Insured Person up to the amount as stated in the Table of Benefits in respect of monetary loss caused by unauthorised use of the Insured Person's credit card, if the Insured Person's credit card is lost overseas during the Journey. Our liability shall not include loss in the way of cash withdrawal through automatic teller machine. This Benefit does not apply for Insured Person below eighteen (18) years of age.

If the enhanced limit add-on is selected and stated in the Schedule, the maximum benefit payable under

this section shall be increased to the enhanced limit as specified in the optional add-on benefits table.

#### **Benefit 21 – Theft of Mobile Phone**

We will pay the Insured Person up to the limit of benefit as stated in the Table of Benefits if the mobile phone is stolen or damaged because of robbery or burglary during the Journey. All essential losses must be reported to the police or relevant authority within twenty-four (24) hours from the time of discovery. Evidence of such loss must be obtained by way of a report from the consulate and/or police having jurisdiction over the place where the loss occurred.

If the enhanced limit add-on is selected and stated in the Schedule, the maximum benefit payable under this section shall be increased to the enhanced limit as specified in the optional add-on benefits table.

#### **Add-On Benefit 1- Food Poisoning Allowance**

In the event that the Insured Person suffers from food poisoning during the Journey and is eligible for a claim under Benefit 1 Medical Expenses, the Company shall pay a cash allowance up to the amount stated in the Table of Benefits.

#### **Add-On Benefit 2 – Adventurous Sports Extension**

If the adventurous sports extension add-on is selected and stated in the Schedule, the exclusion under Section 5 (k) shall not apply to the following activities, provided that such activities are undertaken on a recreational and non-professional basis during the Journey:

- Bungee jumping
- Hot air ballooning
- Parachuting
- Paragliding
- Hang gliding
- Rafting
- Canoeing
- Kayaking
- Kitesurfing or kite landboarding
- Water skiing
- Wakeboarding
- Surfing
- Wind surfing
- Skiing
- Snowboarding
- Snow skating
- Use of snow mobile

### 3.3 Provisions

#### Applicable to Benefit 1 – Medical Expenses

Reimbursement on medical expenses other than in-patient Registered Medical Practitioner fee, surgical fee, operating theatre fee and anaesthetist's fee shall be adjusted for Hospital Confinement in semi-private, single or private room. Adjustment shall apply as follows:

Semi-private room	50%
Single or private room	25%

For Insured Person above seventy (70) years of age, any compensation payable under Medical Expenses shall be calculated based on 50% of the applicable limits and in no event shall the total amount payable exceed such adjusted limit.

#### Applicable to Benefit 3 – 24-Hour Worldwide Emergency Assistance

a) In the event of an emergency:

The Insured Person or his/her representative must call the ASP service centre in Hong Kong at (852) 2862 0138.

The Insured Person or his representative is required to state:

- i) the Insured Person's name;
- ii) Policy number;
- iii) nature of Injury or Sickness;
- iv) details of attending Registered Medical Practitioner, if available; and
- v) present location and contact particulars.

b) The Insured Person shall be obliged to use all reasonable efforts to mitigate the effects of a medical emergency.

c) The Insured Person shall cooperate with ASP to obtain all documents and receipts from the relevant sources and assist at the Insured Person's expenses in complying with necessary formalities and procedures.

d) In the event that any payment is made in connection with the provision of assistance to an Insured Person, ASP shall be subrogated to the rights of such Insured Person to obtain payments from:

- i) any third party found legally responsible for the assistance, up to the amount of such payment made, and

- ii) any other insurance or assistance plan or right of indemnity or compensation which provides compensation to the assistance events.

#### Applicable to Benefit 4 – Personal Accident Accidental Death or permanent disablement

The Company shall not pay for more than one of the events listed in respect of the same Accident. If any Insured Person suffers more than one disablement in the same Accident, We shall only pay for the Benefit which attracts the highest maximum limits in accordance with the above Events scale of compensation.

When a limb which was partially disabled prior to an Injury covered under this Policy has become a total disablement as a result of such Injury, a proportionately lower percentage of compensation payable shall be determined by the Company at our sole discretion.

For Insured Person below eighteen (18) or above seventy (70) years of age, any compensation payable under Accidental Death or permanent disablement Benefit shall be calculated based on 50% of the applicable limits and in no event shall the total amount payable exceed such adjusted limit.

#### Applicable to Benefit 6 – Personal Belongings

1. The Company shall at its discretion choose to repair or replace the item, less depreciation, wear and tear; or pay the Replacement Cost of the item less depreciation, wear and tear. The decision on depreciation shall be taken account with reference to the item's age and condition at the Company's sole discretion. Any betterment and/or value appreciation of the item are excluded.
2. The Insured Person shall return the damaged item(s) together with all undamaged accessories, parts or part of a set to the Company upon request and the Company can deal with the salvages at its absolute discretion.
3. In the event of a loss of Benefit 6(a) Baggage and Personal Effects due to theft, robbery or burglary, loss of Benefit 6(b) Personal Money and Benefit 6(c) Document Loss, the Insured Person must report the incident within twenty-four (24) hours from discovery to the police and obtain a police report.
4. In the event of a loss of Benefit 6(a) Baggage and Personal Effects other than theft, robbery or burglary, the Insured Person must report the incident within twenty-four (24) hours to the relevant authority such as the police or customs, or in the event the item is in the custody of a carrier or hotel operator, a relevant report must be obtained in substantiation of a claim under this Policy.

5. An Insured Person can only claim either Benefit 6(a) Baggage and Personal Effects or Benefit 10 Baggage Delay for the same item.

**Applicable to Benefit 7 – Trip Cancellation and Benefit 8 – Trip Curtailment**

The covered events under both Benefits include:

- a) Sudden death, Serious Injury or Sickness of the Insured Person, Immediate Family Member, close business partner or travel companion;
- b) Witness summons, jury service, or compulsory quarantine of the Insured Person;
- c) Unexpected outbreak of Strike, Riot, civil commotion, Acts of Terrorism, Natural Disaster, or adverse weather conditions at the planned destination;
- d) Serious damage to the Insured Person’s home in Hong Kong due to fire, flood, or burglary;
- e) Issuance of a Red or Black Outbound Travel Alert (OTA) to the planned destination, subject to the following:

For Benefit 7 – Trip Cancellation:

The alert must be issued at least one (1) day after the issue date of this Policy and the cancellation must occur not earlier than seven (7) days before the scheduled departure date.

For Benefit 8 – Trip Curtailment:

The alert must be in effect during the Journey; and If an OTA was already in place at the date of issue of this Policy, a higher-level alert (Red or Black) must be issued during the Journey.

**Applicable to Benefit 11 – Travel Delay**

The Company shall pay:

- a) a cash allowance up to the amount specified in the Table of Benefits for the delay in excess of the time specified under the Table of Benefits; or
- b) the reasonable and necessary additional overnight accommodation expenses and transportation expenses up to the amount payable in the Table of Benefits, in the event of a delay outside Hong Kong in excess of the time as specified in the Table of Benefits, provided that such additional expenses shall not be better than the original travel class; or

- c) the irrecoverable loss of pre-paid travel and accommodation expenses which are forfeited and irrecoverable from any other source up to the limit payable in the Table of Benefits, in the event of a delay departure from Hong Kong in excess of the time as specified in the Table of Benefits, directly resulting in the Insured Person’s failure to proceed with the Journey or cancellation of the Journey, provided that the Insured Person shall provide and surrender the original unused ticket to the Company.

The Insured Person must obtain a report from the concerned Common Carrier as proof of such claim.

An Insured Person can only claim either Benefit 9 Trip Re-route or Benefit 11 Travel Delay for the same Journey.

**Applicable to Benefit 12 – Missed Event**

The covered events under the Benefits include:

- a) sudden death, Serious Injury or Sickness of the Insured Person, Immediate Family Member or travel companion and subject to Benefit 7 Trip Cancellation is payable;
- b) witness summons, jury services or compulsory quarantine of the Insured Person;
- c) mechanical and/or electrical breakdown of the Common Carrier occurred before the scheduled start time of the aforesaid event.
- d) Natural Disasters

**Applicable to Benefit 13 – Rental Vehicle Excess Waiver**

- a) The Rental Vehicle must be hired from a licensed rental vehicle company.
- b) Insured Person has taken out a comprehensive motor vehicle insurance against loss of or damage to the Rental Vehicle effective during the rental period.
- c) The Rental Vehicle is driven by Insured Person at the time of a road accident.
- d) All terms and conditions of the rental agreement is duly complied with.
- e) Proof of payment of excess to the vehicle rental company.

#### Applicable to Benefit 14 – Personal Liability

For the cover under this section:

“Bodily Injury”: means bodily Injury, Sickness or disease sustained by any Insured Person which occurs during the Journey, including death at any time resulting therefrom.

“Property Damage”: means (1) physical injury to or destruction of tangible property including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence.

#### Applicable to Benefit 21 – Theft of Mobile Phone

We will pay the lesser of:

- a) The Replacement Cost;
- b) The repair costs (in case of damage caused by robbery);
- c) The original purchase price; or
- d) The depreciated value after allowing for age, wear, and tear (percentage of deduction – 30% per year)

#### 3.4 Automatic Extension of Period of Insurance

In the event of the Journey being involuntarily delayed, this Policy shall automatically extend the cover up to a maximum of fourteen (14) calendar days.

## 4. Definitions

4.1 “Accident(al)” means an unforeseen, unexpected and involuntary event which happens by chance.

4.2 “Accidental Death” means death caused directly, solely and independently of any other causes from an Injury by an Accident that occurs during the Journey and the Period of Insurance, within twelve (12) consecutive months from the date of Accident.

4.3 “Acts of Terrorism” means an act(s) or threat(s) thereof, including but not limited to the use of force or violence against any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) which from its nature of context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including but not limited to the intention to influence any government and/or to put the public, or any section of the public, in fear.

4.4 “ASP” means appointed service provider.

4.5 “Benefits” means the benefits set out in Section 3.2 Coverage and any subsequent endorsements, where applicable.

4.6 “Burn” means tissue damage caused by heat only.

4.7 Child(ren) means any child(ren) below eighteen (18) years of age on the effective date of this Policy. Any child(ren) below twelve (12) years of age must be accompanied by an adult during the Journey.

4.8 “Chinese Medicine Practitioner” means Chinese medicine practitioner including general practitioner, acupuncturist and bonesetter whose name appears on the List of Registered or Listed Chinese Medicine Practitioners as approved and qualified practitioner administered by the Chinese Medicine Council of Hong Kong, but excluding the Insured Person, the Relative or the employer of the Insured Person.

4.9 “Common Carrier” means any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram, underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an airline or an air charter company which is duly licensed for regular transportation of fare-paying passengers, and any regularly scheduled airport limousine operating on fixed routes and schedules.

4.10 “Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms, and the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health.

4.11 “Estate” means all of Your property and financial assets and liabilities at the time of Your death according to the jurisdiction of Hong Kong.

- 4.12 "Hijack" means unlawful seizure and control of a public conveyance from the regular crew by use or threatened use of violent means.
- 4.13 "Hospital" means an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons, and which:
- a) has organised facilities for diagnosis, treatment and major surgery;
  - b) provides twenty-four (24) hours nursing services by registered graduate nurses;
  - c) is under the supervision of a Registered Medical Practitioner; and
  - d) is not primarily a clinic, a place for custodial care, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or home for the aged or similar establishment.
- 4.14 "Hospital Confinement" means the necessary confinement in a Hospital as an in-patient while under the care of a Registered Medical Practitioner for the treatment of an Injury or Sickness of the Insured Person and in which the Hospital makes a charge for room and board except when such confinement is in connection with an actual surgical operation which does not require the Insured Person to remain in a Hospital as a resident in-patient.
- 4.15 "Household Contents" means household items owned by the Insured Person and is located at the Insured Person's place of residence at the time of the burglary but excluding:
- i) items composed of gold, silver, precious metals or precious stones;
  - ii) antiques;
  - iii) valuable paintings or art pieces;
  - iv) jewellery;
  - v) cash and
  - vi) digital assets including any form of electronically stored value or content.
- 4.16 "Immediate Family Member" means the Insured Person's legally married spouse, Partner, parents, legal guardian, parents-in-law, siblings, grandparents, grandparents-in-law, and Child(ren).
- 4.17 "Infectious or Contagious Disease" means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- 4.18 "Injury" means bodily injury to the Insured Person caused solely and directly by Accidental means.
- 4.19 "Insured Person(s)" means the person(s) as described or named in the Schedule.
- 4.20 "Journey" means the time when the Insured Person leaves directly from his or her place of residence or workplace for embarkation in Hong Kong or four (4) hours before the scheduled departure time of the Common Carrier which the Insured Person has arranged to travel, whichever is the later, to commence the trip to the intended destination(s) outside Hong Kong up to a maximum duration of one hundred and eighty-two (182) days, with the exception of Benefit 7 Travel Cancellation which commences at the date of issue of this Policy or payment for the trip is made, whichever occurs later. By no means shall the coverage of Benefit 7 Travel Cancellation exceed sixty (60) days before the scheduled departure date. The Journey ceases on return to the Insured Person's place of residence or workplace in Hong Kong or four (4) hours after the Insured Person arrives at Hong Kong or on expiry of the Period of Insurance specified on the Policy Documents, whichever occurs first.
- 4.21 "Kidnap" means the wrongful abduction and detention of an Insured Person(s) against their will or by deception, by a person or group demanding payment by the Insured Person in exchange for the release of that Insured Person or a claim by a person or group demanding such a payment, to have carried out such a wrongful kidnapping.
- 4.22 "Loss of Limb" means permanent loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.
- 4.23 "Loss of Speech" means disability in articulating any three (3) of four (4) sounds which contribute to the speech such as the labial sounds, the alveololabia sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre of the brain resulting in aphasia.
- 4.24 "Natural Disaster" means a landslide, lightning, typhoon, earthquake, volcanic eruption, tsunami, hurricane or sandstorm.
- 4.25 "OTA Alert" means the travel alert issued by the Security Bureau of the Hong Kong SAR Government under the Outbound Travel Alert (OTA) System, such alert is herein referred to Red Alert or Black Alert.

- 4.26 "Partner" means a person of the same or different gender with whom the Insured Person has a committed relationship akin to marriage, and who has resided at the same residential address as the Insured Person for a continuous period of not less than six (6) months immediately prior to the commencement of the Period of Insurance. The Partner must not be related to the Insured Person by blood to a degree that would prohibit legal marriage.
- 4.27 "Permanent Total Disablement" means totally and permanently unable to engage in any occupation or employment for which an Insured Person is reasonably qualified by education, training or experience. In the event that an Insured Person is unemployed at the time of Injury, it shall mean totally and permanently unable to engage in his/her daily activities, inclusive of eating, dressing, bathing, using the lavatory and getting in and out of bed in all cases without assistance, of someone of the like age and gender. In either case, such disability must be resulting directly, solely and independently of other cause from an Injury that occurs during the Journey within the Period of Insurance, which has lasted for an uninterrupted period of twelve (12) calendar months from the date of Injury and at the expiry of that period is beyond possibility of improvement and recovery and shall continue for the remainder of the Insured Person's life as certified by a Registered Medical Practitioner.
- 4.28 "Policy" means this single travel insurance policy.
- 4.29 "Period of Insurance" means the period specified in the Schedule and any subsequent period for which the policyholder shall have paid and We shall have accepted a premium.
- 4.30 "Policy Documents" means this policy wording, the Schedule, Table of Benefits and any endorsements issued by Us, which set out the terms and conditions of this Policy.
- 4.31 "Pre-existing Medical Conditions" refers to any Injury, Sickness, medical or dental condition already existed or with sign or symptom presented, irrespective of whether the Insured Person is or should have reasonably been aware of, before the effective dates of respective sections of coverage under this Policy.
- 4.32 "Registered Medical Practitioner" means any person who is a legally qualified and registered accident medical practitioner to render medical or surgical service, but excluding a Registered Medical Practitioner who is the Insured Person, a Relative, employer or employee of the Insured Person.
- 4.33 "Relative" means Insured Person's legally married spouse, parents, legal guardian, parents-in-law, grandparents, grandparents-in-law, Child(ren), grandchild(ren), sibling(s), brother or sister-in-law, uncle or aunt, nephew or niece.
- 4.34 "Rental Vehicle" means a rented sedan, station wagon, hatchback, four-wheel-drive or any other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying the Insured Person on public roads.
- 4.35 "Replacement Cost" means the cost of repairing or replacing an item or any part thereof with the articles or parts of the same kind and quality at the time of loss or damage.
- 4.36 "Rewards" means any airline ticket, hotel stay or car rental arranged through a frequent flyer program upon redemption of the required number of miles credits.
- 4.37 "Riot" means the act of any persons taking part in any disturbance of the public peace (whether in connection with a strike or lock-out or otherwise).
- 4.38 "Schedule" means the document attached to this policy wording which sets out the person(s) covered, Benefits cover, sum insured, geographic limit, the Period of Insurance and the premium for this Policy.
- 4.39 "Serious Injury or Sickness" means Injury or Sickness certified by a Registered Medical Practitioner as being dangerous to life, causing critical impairment to health conditions or unfit to travel.
- 4.40 "Sickness" means illness or disease first contracted by an Insured Person during the Journey and shall exclude any Pre-existing Medical Conditions.
- 4.41 "Strike" means the willful act of any striker or lockout done in furtherance of a strike or in resistance to a lock-out; the action of any lawfully constituted authority in preventing or attempting to prevent any such act, or in minimizing the consequences of any such act.
- 4.42 "Underlying Limit" means the original maximum amount payable under the relevant Core Benefit.

## 5. Exclusions

We shall not pay under this Policy for loss or liability arising from or as a result of:

### Applicable to all Benefits

- a) Any consequence of war, invasion, acts of foreign enemies, hostilities (whether declared or not), civil war, rebellion, revolution, insurrection of military or usurped power, direct participation in Riot and civil commotion.
- b) Intentional self-inflicted injury or suicide (whether felonious or not) or any attempted threat, whether sane or insane.
- c) Any loss related to Pre-existing Medical Conditions, congenital or hereditary conditions, venereal disease, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), howsoever this syndrome has been acquired or may be named.
- d) Insanity, psychiatric, nervous or mental disease or disorder.
- e) Childbirth, pregnancy, miscarriage, abortion and all complications in connection therewith notwithstanding that such event may have been accelerated or induced by an Accident.
- f) Intoxication by alcohol, narcotics or drugs not prescribed by a Registered Medical Practitioner and treatment in connection with addiction to drugs or alcohol.
- g) The Insured Person is
  - i) travelling against medical advice;
  - ii) travelling for the purpose of seeking medical treatment, or
  - iii) not returning to Hong Kong forthwith when medical conditions warranted and follow up treatment required after Serious Injury or Sickness occurred during the Journey.
- h) Any circumstances which shall be paid or refunded by a travel agent, tour operator or any other service provider forming part of the booked itinerary, government fund or scheme, or failure to notify travel/tour operator or provider of transport or accommodation immediately once it is found necessary to cancel the travel arrangement.
  - i) The Insured Person's participation in criminal act or resistance to arrest.
  - j) The Insured Person engaging in a sport in a professional capacity or where the Insured Person would or could earn remuneration from engaging in such sport.
  - k) Riding or driving in any kind of race, mountaineering or trekking at altitude over 5,000 meters above sea level, scuba diving deeper than 30 meters below sea level, engaging in aerial flight activities except as a passenger in a properly licensed power-driven aircraft (the word "passenger" does not include any member of the aircrew or a technician working in or upon an aircraft), extreme or adventurous sports.
  - l) The Insured Person engaging in naval, military, air force service or operation or armed forces; in any form of manual employment; offshore activities like commercial diving, oil rigging; mining; aerial photography; handling of explosives or hazardous chemicals; performing as an actor/actress; tour guide or tour escort; ship or air crews.
  - m) Claims directly or indirectly occasioned by, happening through, or in consequence of nuclear fission, nuclear fusion or radioactive contamination arising from such but not limited to power generation and nuclear weapon. This exclusion shall not apply to losses from nuclear and/or chemical and/or biological attacks arising from Acts of Terrorism in connection with this Policy.
  - n) Infectious or Contagious Disease which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a Registered Medical Practitioner before the date of any such declaration(s). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
  - o) Any loss, liability, claim, injury, cost, expense, or legal obligation of any kind directly arising from Communicable Disease:
    - i) which is or was categorised as a PHEIC declared by the Director General of the WHO, or characterised, referred to or in any other way communicated as a pandemic by the WHO; or

- ii) once a border closure is declared by an Insured Person's destination country or the government of the Insured Person's home country has issued a "Do not Travel" advice in respect of the Insured Person's destination country.

This exclusion shall apply to claims made after the date of any such categorisation(s), characterisation(s) or declaration(s) other than where a relevant diagnosis has been made by a Registered Medical Practitioner before the date of any such declaration(s). This exclusion will continue to apply after the categorisation/characterisation/declaration, as described under i), and ii) of this section above expires or is withdrawn.

**Applicable to Benefit 1 – Medical Expenses and Benefit 2 – Hospital or Quarantine Allowance**

- a) Any medical treatment which, in the opinion of the Registered Medical Practitioner treating the Insured Person, can be reasonably delayed until the Insured Person return(s) to Hong Kong or arrival in country of final destination for Insured Person not returning to Hong Kong.
- b) Charges and expenses for wheel-chair, iron lung, artificial limbs, braces, crutches or other prosthetic devices or Hospital equipment except for the rental of such devices or equipment during the Hospital Confinement period.
- c) Any costs for cosmetic or plastic surgery unless as necessitated due to Injury suffered during the Journey.
- d) General check-up, convalescence, custodial, rest or sanatorium care, or expenses incurred not in accordance with the diagnosis investigation and treatment of the condition which is not medically necessary.

**Applicable to Benefit 3 – 24-Hour Worldwide Emergency Assistance Services**

In no event shall the services offered by ASP entitle the Insured Person to reimbursement unless such services are approved by ASP in advance.

**Applicable to Benefit 6 – Personal Belongings and Benefit 16 – Credit Card Protection**

- a) Loss of or damage to Insured Person's baggage sent in advance or souvenirs and articles mailed or shipped separately.

- b) Unexplained or mysterious loss or damage; loss of or damage to Insured Person's Benefit 6 Personal Belongings items (a), (b) and (c) left unattended in any vehicle or public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such property.

- c) The following classes of property are excluded from Benefit 6(a) Baggage and Personal Effects: animals, perishable products or foodstuff, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, household furniture, antiques, art pieces, jewellery or precious stones or watches or accessories unless the loss takes place while they are being worn by or carried by the Insured Person or stored in a hotel safety deposit box, mobile phone or tablet, contact/corneal lenses, spectacles except sunglasses, artificial teeth or limbs, travel tickets or documents, Personal Money covered under Benefit 6(b), bonds or securities, coupons, vouchers, unauthorised use of credit cards, musical instruments, brittle or fragile articles of any kind, data recorded on tapes, cards, discs or otherwise, business documents, goods or samples, manuscripts or documents or stamps.

- d) For any loss or damage whilst in the custody of the hotel or carrier, unless for the balance of amount not fully compensated by the hotel or carrier.

- e) Loss of or damage caused by normal wear and tear, gradual deterioration or mechanical breakdown or derangement, cleaning, dyeing, repairing, restoring or alteration, moth or vermin atmospheric or climatic condition.

- f) Loss of or damage to hired or leased equipment.

- g) Loss of or damage to property resulting directly from insurrection, rebellion, revolution, civil war, usurped power, action taken by government authorities in hindering, combating or defending against such an occurrence, seizure or destruction under quarantine or customs regulation, confiscation by order of any government or custom authorities or risk of contraband or illegal transportation of trade items.

- h) Shortage due to error, omission, exchange or depreciation in value.

- i) Loss of money held in trust or custody of others.

**Applicable to Benefit 7 – Trip Cancellation and Benefit 8 – Trip Curtailment**

For any loss or expense related to Government’s regulation, control or act.

**Applicable to Benefit 13 – Rental Vehicle Excess Waiver**

- a) The Insured Person is driving the Rental Vehicle whilst under the influence of alcohol or a drug.
- b) The use of the Rental Vehicle on any road that is inaccessible to both two-wheel and four-wheel vehicles.
- c) The use of the Rental Vehicle by an Insured Person without holding a valid license for the country the motor vehicle is being operated in.
- d) The non-operation charges that the Insured Person is liable to pay to vehicle rental provider to cover loss of earnings incurred during the period of rental vehicle repair for any loss and/or damages.

**Applicable to Benefit 14 – Personal Liability**

- a) Admission, offer, promise, payment or indemnity made or given by or on behalf of the Insured Person without the written consent of the Company.
- b) Any motor vehicle, motor cycle, power-driven aircraft or sea vessel.
- c) The Insured Person’s trade, business or profession.
- d) Any express warranty or agreement unless liability would have existed in the absence of such express warranty or agreement.
- e) Bodily Injury or loss of or damage to property of any member or the Insured Person’s Immediate Family Member ordinarily residing with the Insured Person or with whom the Insured Person ordinarily resides or to any employee of the Insured Person arising out of or in the course of such employment.
- f) Loss or damage to property in the legal custody or control of the Insured Person.
- g) Any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from, in consequence of, contributed to or aggravated by asbestos in whatever form or quantity.
- h) i) Personal Injury or Property Damage arising, directly or indirectly, out of, or in any way

involving the Insured Person’s “Internet Operations”.

This exclusion does not apply to personal Injury or Property Damage arising out of any material which is already in print by the manufacturer in support of its product, including but not limited to product use and safety instructions or warnings, and which is also reproduced on its site.

“Internet Operations” means the following:

- Use of electronic mail systems by the Insured Person or the Insured Person’s employees, including part-time and temporary staff, contractors and others within the Insured Person’s organisation;
- Access through the Insured Person’s network to the worldwide web or a public internet site by the Insured Person’s employees, including part-time and temporary staff, contractors and others within the Insured Person’s organisation;
- Access to the Insured Person’s intranet (meaning internal company information and computing resources) which is made available through the worldwide web for customers of the Insured Person or others outside the Insured Person’s organisation; and
- The operation and maintenance of the Insured Person’s website.

Nothing in this exclusion shall be construed to extend coverage under this Policy to any liability which would not have been covered in the absence of this exclusion.

- ii) Property Damage to computer data or programs and their storage media arising directly or indirectly out of or caused by, through or in connection with:
  - the use of any computer hardware or software;
  - the provision of computer or telecommunication services by the Insured Person or on the Insured Person’s behalf; or
  - the use of computer hardware or software belonging to any third party, whether authorised or unauthorised including damage caused by any computer virus.

## 6. Geographic Limit

The Company shall reimburse the Insured Person based on Geographic Limit as specified on the Schedule:

Asia: Mainland China, Bangladesh, Brunei, Cambodia, India, Indonesia, Japan, Korea, Laos, Macau, Malaysia, Mongolia, Myanmar, Nepal, Pakistan, Philippines, Singapore, Taiwan, Thailand and Vietnam Worldwide:

All worldwide countries

## 7. Conditions

### Applicable to all Benefits

#### 7.1 Validity of Policy

This Policy is only valid for conventional leisure travel or business (clerical or administrative) travel, not applicable to expedition, adventure or similar journey.

#### 7.2 Benefit Entitlements

Unless otherwise specified, this Policy is only applicable to any Insured Persons departing from Hong Kong and returning to Hong Kong. The Table of Benefits sets out the maximum limits an Insured Person is covered under this Policy. Special conditions are applicable to Insured Person below eighteen (18) or above seventy (70) years of age in certain Benefits specified therein. The Insured Person and accompanying Chil(dren) under the child plan must be relatives in relationship being parents, legal guardian or grandparents and Chil(dren); siblings, cousins, uncle or aunts and nieces or nephews.

#### 7.3 Other Insurance (Applicable to Benefits 1, 3, 6-10, 11(b)-11(c), 12-14, 16, 18, 19, 21 and add-on benefits)

If a covered loss under this Policy is insured under any other policy, this Policy shall cover such loss, subject to its terms, conditions, exclusions and provisions, only to the extent that the amount of such loss is in excess of the amount of payment from such other insurance, whether such other insurance is stated to be primary, contribution, excess, contingent or otherwise.

#### 7.4 Arbitration

If any dispute, controversy, difference or claim shall arise out of or relating to this Policy, including the existence, validity, interpretation, performance, breach or termination thereof or any dispute regarding non-contractual obligations arising out of or relating to it (Dispute), such Dispute shall be determined by arbitration in Hong Kong in accordance with the prevailing Arbitration Ordinance (Cap. 609). The parties agree to refer to arbitration administered by the Hong Kong International Arbitration Centre (HKIAC) under the prevailing HKIAC Administered Arbitration Rules. The law of this arbitration clause shall be Hong Kong law. The seat of arbitration shall be Hong Kong. The number of arbitrators shall be one. The arbitration proceedings shall be conducted in English. If the parties fail to agree upon the choice of the arbitrator, then the choice shall be referred to the HKIAC.

It is hereby expressly stipulated that it shall be a condition precedent to any right of action or suit upon this Policy that an arbitration award shall be first obtained. If the Company shall disclaim liability to the Insured Person for any claim hereunder and such claim shall not within twelve (12) calendar months from the date of such disclaimer have been referred to arbitration under the provisions herein contained then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

#### 7.5 Claim Procedure and Settlement

Immediate notice shall be submitted through the Mox app of any occurrence likely to give rise to a claim under this Policy. Within thirty (30) days of any occurrence likely to give rise to claim under this Policy a detailed statement in writing describing the occurrence together with supporting documents shall be delivered to Us. We reserve the right to decline any claim if the Insured Person submits a claim later than thirty (30) days from the date of the occurrence. All Benefits provided shall be payable to the Insured Person or his/her Estate in the event of death, after receipt of proof acceptable to the Company.

7.6	Conduct of Claim	7.12	Policy Non Refundable
	The Insured Person must give whatever information or assistance upon request and must not admit, deny or negotiate any claim without the Company's written consent. Any writ, summons or other legal document served on the Insured Person in connection with a possible claim must be unacknowledged and sent to the Company immediately.		This Policy shall be non-renewable. No premium shall be refunded once this Policy is issued.
7.7	Disclaimer	7.13	Interpretation of Cover and Jurisdiction
	The Company makes every effort to see that only high quality services are offered by Worldwide Emergency Assistance to the Insured Person. However, the Company is not the supplier of the services and does not accept any liability whatsoever in respect of the services provided or any of the consequences arising thereof.		This Policy shall be interpreted in accordance with the laws of Hong Kong.
7.8	Duty of Care	7.14	More Than One Policy
	The Insured Person shall act in prudent manner and exercise reasonable care for their own health, or the safety and supervision of his property as if it is uninsured.		The Insured Person shall not be insured for the same Journey under more than one policy issued by the Company. In the event of the Insured Person being insured under more than one such policy the Company shall consider the Insured Person to be insured under the policy which provides the highest amount of benefit. The Company shall refund any excess insurance premium payment which may have been made by the Insured Person.
7.9	Mitigation of Loss	7.15	Policy Currency
	The Insured Person shall be obliged to use all reasonable efforts and/or means to mitigate the effects of a medical emergency and/or liability and/or any loss of and/or damage to any insured property(ies) under any circumstances.		This Policy is issued and denominated in Hong Kong currency.
7.10	Fraud	7.16	Proof of Loss
	If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used to obtain the benefits under this Policy the Company shall have no liability in respect of such claim.		It is a condition precedent to any liability of the Company under this Policy that the Insured Person shall at his/her own expense furnish to the Company such report, information and evidence as the Company may from time to time reasonably require in the form and of the nature described by the Company. The Company shall be allowed at its own expense upon reasonable notice to the Insured Person to have a medical examination of the Insured Person from time to time or in case of death upon reasonable notice to the Insured Person's personal representative to have a post mortem examination of the body. The death of the Insured Person shall be established by an official death certificate or in the event of his/her disappearance following an Accident or the total loss of a vessel or power-driven aircraft by a court order presuming the Insured Person's death.
7.11	Policy Not Assignable	7.17	Subrogation
	This Policy is not assignable and the Company shall not be committed to any notice of any trust, charge, lien, assignment or other dealing with this Policy. The receipt of the Insured Person or his/her legal personal representatives for any compensation payable herein shall in all cases be an effectual discharge of liability to the Company.		The Company shall be entitled to take over and conduct the defence or settlement of any third party claim at the Company's discretion. The Company shall also be entitled to use the Insured Person's name to enforce recovery rights against any other person whether before or after indemnification is received under this Policy.

- 7.18 To Whom Indemnity is Payable
- Indemnity for loss of life of the Insured Person is payable to the Estate of the Insured Person.
- 7.19 Right of Third Parties
- Any person who is not a party to this Policy has no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623) or any other applicable law to enforce any term of this Policy.
- 7.20 Sanction Limitation and Exclusion Clause
- No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- Personal Information Collection Statement ("PICS")**
- In relation to the personal data collected by QBE Hongkong & Shanghai Insurance Limited ("QBE HK"), I/we agree and acknowledge that:
- a) the personal data requested is necessary for QBE HK to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed.
- b) the personal data collected in this form may be used by QBE HK for the purposes stated in its Privacy Policy found at <https://www.qbe.com/hk/en/privacy-policy>. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes)
- c) QBE HK may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) above:
- i) third parties providing services related to the administration of my/our policy (including reinsurance);
- ii) financial institutions for the purpose of processing this application and obtaining policy payments;
- iii) in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
- iv) another member of the QBE group (for all of the purposes stated in (b)) in any country; or
- v) other parties referred to in QBE's Privacy Policy for the purposes stated therein
- d) I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via email or post at:
- QBE Hongkong & Shanghai Insurance Limited
- Address: 33/F, Oxford House, Taikoo Place,  
979 King's Road, Quarry Bay, Hong Kong  
Email: info.hk@qbe.com.hk
- e) That where I/we are providing personal data on behalf of another person to QBE HK, I/we have obtained consent from the other person who have agreed that their personal data will be released to QBE HK in accordance with paragraphs (a), (b) and (c) above.
- f) That in the event of differences between the English and Chinese, the English version shall prevail.

本保單由昆士蘭聯保保險有限公司（「本公司」，在本保單中亦稱為「我們」）承保。Mox Bank Limited（「Mox」）為本公司委任之持牌保險代理人。

## 1. 保障範圍

鑒於受保人或其代表已提交構成本保單合約一部分並納入本保單的投保申請及聲明書，並在已繳付保費及妥為遵守及履行本保單之條款、條件及不受保事項（只要其與受保人須履行之事項相關）後，如本保單所載之任何受保事故發生，昆士蘭聯保保險有限公司將向受保人支付相關賠償；如受保人身故，則該賠償將支付予其遺產。

## 2. 簡介

本保單由本公司承保。作為全球領先的一般保險公司，我們為企業及個人客戶提供全面的非人壽保險解決方案。本公司隸屬於昆士蘭保險集團，該集團為一家一般保險及再保險公司，於澳洲證券交易所（ASX）上市，總部設於悉尼，並於全球逾31個國家及地區聘用超過12,000名員工。

本保單條款旨在滿足希望購買單次旅遊保障的人士的需求。

本保單條款列明由本公司承保的單次旅遊保障條款，請閣下細閱本文件。本保單將向受保人（於本保單中亦稱為「閣下/您的」）說明保障範圍、不受保事項、索償程序及如需協助時的聯絡方式。

閣下應了解本保單保障範圍以及適用的所有條款、條件、限制及不保事項。

閣下應連同保單承保和本保單一併閱讀，並定期查閱承保範圍，確保其內容仍然符合您的需求。

如閣下對本保單有任何疑問，請聯絡 Mox。

本保單條款連同保單承保表、申請表及任何批單，組成閣下與我們達成合約的證據，並適用於所選任何一個保障級別（基本、標準、優越）。

我們同意向閣下提供本保單條款所述的保障範圍，前提是，閣下須要按時支付保費，閣下亦須要遵守以及履行保單中與閣下將履行或遵守的任何有關的條款、條件及不保事項。

如本保單之中文及英文版本內容有任何歧異或衝突，一概以英文版本為準。

## 3. 保障

### 3.1 保障列表

（詳情請參閱下第26-28頁）

備註：「Mox」指當相關費用以 Mox 信用卡支付時，可享提升保障限額之保障項目。索償時必須提供以 Mox 信用卡付款之證明。

## 保障列表

核心保障	最高賠償額 (港元)		
	基本	標準	優越
1. 醫療費用 <sup>1,2</sup> 因意外或疾病所需的醫療費用，並包括因此而引致之額外住宿和交通費用。	500,000	800,000	1,200,000
a) 受保人於旅途中所患疾病或意外導致回港後90日內仍需繼續覆診治療，其所支付的合理覆診費用可獲賠償的未使用限額	受傷或疾病所致 10%	受傷或疾病所致 10%	受傷或疾病所致 10%
b) 中醫覆診	1,000 (150/每日每次)	1,500 (150/每日每次)	3,000 (150/每日每次)
c) 物理治療/脊醫覆診	2,000 (200/每日每次)	3,000 (300/每日每次)	5,000 (500/每日每次)
2. 住院或隔離現金津貼	1,000 (200/日)	2,000 (300/日)	5,000 (500/日)
3. 24小時全球緊急援助			
a) 緊急醫療護送及/或運返		實際開支	
b) 運送遺體		實際開支	
c) 安排無人照顧的兒童返港		單程經濟客位機票	
d) 入院保證金		50,000	
e) 安排親友探望		來回經濟客位機票及酒店住宿10,000 (2,000/日)	
f) 康復期住宿		10,000 (2,000/日)	
g) 熱線及轉介服務		免費	
4. 個人意外 <sup>3</sup>			
• 意外死亡或永久傷殘	300,000	500,000	1,000,000
• 二級或三級燒傷	150,000	250,000	500,000
5. 撫恤金 受保人因突發疾病引致死亡之現金補償	不受保	5,000	10,000
6. 個人財物			
a) 行李及私人財物 <sup>4</sup>	10,000	15,000	20,000
- 每件/對/套限額	2,000	2,000	2,000
- 手提電腦每件/套	2,000	5,000	6,000
- 體育用品每件/對/套	2,000	3,000	5,000
- 手機或平板每部	不受保	不受保	不受保
b) 個人錢財	不受保	1,000	2,000
c) 證件遺失 因意外遺失、盜竊、搶劫或入屋盜竊而引致遺失旅遊證件之補領費用及所引致之額外交通及酒店費用	2,000	3,000	10,000
7. 取消旅程 賠償因受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證、出任陪審團或被強制隔離；計劃目的地於出發前一星期內發生非預期的罷工、暴動、內亂、恐怖主義活動、自然災害或惡劣天氣；目的地被發出外遊警示或受保人住所於出發前一星期內因火災、水浸或盜竊而嚴重損毀所引致取消旅程而不獲退回之預繳住宿和交通費用。	30,000	45,000	60,000
• 兌換獎勵的損失	1,000	1,000	1,000
• 取消手續費 US\$120；或			
• 亞洲萬里通：每1里現金賠償 HK\$2；或			
• 其他獎勵計劃：每10分現金賠償 HK\$1			

核心保障	最高賠償額 (港元)		
	基本	標準	優越
8. 縮短旅程 賠償因受保人、直系親屬、緊密商業夥伴或旅行同伴突然死亡、重傷或重病；受保人被傳召作證；出任陪審團；非預期的罷工、暴動、內亂、恐怖主義活動、自然災害或惡劣天氣；身處的城市或國家被發出外遊警示或受保人住所因火災、水浸或盜竊而嚴重損毀所引致縮短旅程而不獲退回之預繳住宿和交通費用。  • 兌換獎勵的損失 • 取消手續費 US\$120；或 • 亞洲萬里通：每 1 里現金賠償 HK\$2；或 • 其他獎勵計劃：每 10 分現金賠償 HK\$1	4,000	20,000	30,000
9. 更改路線 <sup>5</sup> 保障受保人所乘搭之交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障等因素取消或延誤而要支付之額外交通費用以趕及原定行程。	2,000 (滿8小時)	5,000 (滿6小時)	10,000 (滿6小時)
10. 行李延誤 <sup>4</sup> 因旅程中行李延誤而需要購買衣服、必需品及洗漱用品之費用。	不受保	1,000 (滿首6小時 300, 其後每滿6小時 500)	1,500 (滿首6小時 500, 其後每滿6小時 1,000)
11. 行程延誤 <sup>5</sup> a) 賠償受保人原定乘坐之公共交通工具因罷工、暴動、內亂、被騎劫、恐怖主義活動、自然災害、惡劣天氣、機械或電力故障影響而引致延誤之現金津貼。 b) 因旅程延誤而需額外支付的交通費用及海外過夜住宿費用。 c) 由香港出發時間延誤，受保人取消旅程而不能退回已繳付之交通及住宿費用。	不受保	2,000 (每滿6小時200)	2,500 (每滿6小時250)
12. 缺席活動 賠償受保人、直系親屬或旅行同伴因突然死亡或重病；受保人被傳召出任陪審團或被強制隔離；公共交通工具機械或電力故障所引致缺席以信用卡預訂的海外體育、音樂、娛樂活動、博物館及主題公園的門票損失。	500 (Mox 1,500)	1,000 (Mox 2,000)	2,000 (Mox 3,000)
13. 租車自負額保障	1,000	2,000	3,000
14. 個人法律責任保障 受保人導致他人身體受傷或財物損失之法律責任。	500,000	1,000,000	2,000,000
15. 飛機騎劫 為受保人因乘坐的飛機遭騎劫超過連續12小時導致行程延誤或中斷提供現金補償。	2,000 (2,000/日)	2,000 (2,000/日)	2,000 (2,000/日)

核心保障	最高賠償額 (港元)		
	基本	標準	優越
16. 信用卡保障 <sup>6</sup> 保障受保人意外身故時，於旅程中以信用卡簽賬而未繳之結餘及費用。	不受保	10,000	20,000
17. 應急現金津貼 為受保人因遺失旅遊證件而需滯留當地作出現金補償。	500 (500/日)	500 (500/日)	500 (500/日)
18. 家居保障 受保人在港的空置居所因盜竊而引致的損失。	不受保	5,000 (5,000/件)	5,000 (5,000/件)
19. 回程返家保障 行程完結返港後因自然災害或惡劣天氣而滯留機場所引致的住宿費用。	不受保	1,000	2,000
20. 個人信用卡盜用 信用卡在海外遺失，對因未經授權使用受保人信用卡而造成的金錢損失進行賠償。	1,000	2,500	5,000
21. 手機盜竊保障 保障手機因搶劫或入室盜竊而被盜或損壞。	500	1,500	2,500

#### 自選附加保障

1. 缺席活動	1,000 (Mox 3,000)	2,000 (Mox 4,000)	4,000 (Mox 6,000)
2. 個人信用卡盜用	2,000	5,000	10,000
3. 手機盜竊保障	1,000	3,000	5,000
4. 極限運動或冒險運動保障 保障範圍涵蓋於旅程期間以非職業性質及休閒方式參與之冒險運動活動。	受保	受保	受保
5. 食物中毒現金津貼 如受保人於旅程期間被診斷患有食物中毒，並符合第一節「醫療保障」之索償資格，本公司將支付的現金津貼。現金津貼。	300	500	1,000

備註：如受保人年齡在70至100歲之間，將被加收20%的保費加成。

<sup>1</sup> 住院醫療費用（住院醫生費、手術費、手術室費和麻醉師費除外）的賠償將根據入住半私家病房調整至50%；單人病房或私家病房調整至25%。

<sup>2</sup> 如受保人年齡為70歲或以上，「醫療費用」之最高賠償額為原有計劃的50%。

<sup>3</sup> 如受保人年齡為70歲或以上或18歲以下，「意外死亡或永久傷殘」及「二級或三級燒傷」之最高賠償額為原有計劃的50%，「於公共運輸交通工具上意外死亡或永久傷殘」之保障並不適用。

<sup>4</sup> 就同一件/對/套財物之索償，「行李及私人財物」及「行李延誤」中只限其中一項為可償付保障。

<sup>5</sup> 「更改路線」及「行程延誤」中只限其中一項為可償付保障。

<sup>6</sup> 「信用卡保障」不適用於年齡為18歲以下的受保人。

### 3.2 保障範圍

本保單於旅程期間提供下列保障，惟須受第3.3節「條款」所載細則規限。

#### 第一節 – 醫療費用

本公司將於受保人受傷或患病之日起十二(12)個曆月內，根據保單承保表所載限額，賠償受保人於旅程期間在香港境外因該受傷或疾病而直接及純粹引致之慣常、必要及合理的醫療、手術及療養院治療費用，包括註冊西醫施用或建議的醫療用品、X光檢查、化驗測試，以及因緊急情況而使用之救護車服務。

本公司亦須賠償受保人因求醫而在中斷行程後恢復原定行程或在原定返港日期之後返港而產生的合理額外交通及/或住宿費用，惟該額外費用不得高於原定艙位級別或客房類型。

牙科治療費用可獲得賠償，惟此等治療必須用於完好及天然的牙齒(乳齒除外)，且是因在旅程中受傷而致。

#### 回港後覆診費用

本節保障包括如受保人因旅程中所受損傷或所患疾病而在回港後九十(90)日內仍需接受註冊西醫的跟進治療，其所支付的實際及必要醫療開支(不包括牙科)可獲賠償。

本公司賠償的合理及必要醫療費用最高限額為未用賠償限額之10%。

回港後跟進治療費用包括由註冊西醫推薦的物理治療師或脊醫的治療及診症費用，賠償額將根據保障列表所載之最高限額支付。

#### 中醫費用伸延保障

回港後跟進治療費用伸延而涵蓋由中醫或表列中醫的治療及診症費用，賠償額將根據保障列表所載之最高限額支付。

#### 第二節 – 住院或隔離現金津貼

在下列情況下，本公司會以保障列表所載之最高投保額為限，提供每日現金津貼：

- a) 受保人因旅程中所受損傷或所患疾病而在香港境外住院以接受治療，包括受保人回港後九十(90)日內接受的跟進治療；或

- b) 受保人於旅程中在旅遊目的地因當地政府機關的強制隔離措施而被扣留，

惟住院現金津貼須按照醫院就食宿收費的實際日數計算，且前提是索償屬於第一節醫療費用的受保範圍，並與同一損傷或疾病相關。

#### 第三節 – 24小時全球緊急援助

受保人可使用由我們的指定ASP承辦的24小時全球緊急援助服務，服務範圍包括：

##### a) 緊急醫療護送及/或運返

若受保人於香港境外旅遊時受傷或患上疾病：

- i) 根據受保人的身體狀況，以適當方式提供緊急醫療護送，以便安排受保人到最就近設有適當及足夠醫療設施的醫院或診所；及/或
- ii) 如受保人的身體狀況許可，則提供緊急醫療運送，以便安排受保人返回香港繼續接受治療。

由ASP提供的護送或運送方式包括但不限於空中救護服務、常規航空運送、道路網絡或任何其他適當的途徑。如有需要，全球緊急援助會委派一名註冊西醫及/或護士在運送過程中陪伴受保人。

##### b) 運送遺體

如受保人於香港境外旅行時意外死亡，全球緊急援助會：

- i) 安排將受保人的遺體或骨灰運返香港或原居地並支付所需費用；或
- ii) 在受保人直系親屬的要求下，賠償受保人於香港境外的殮葬費用但不包括火葬或儀式費用，惟費用不能超逾將遺體或骨灰運返香港的所需費用。

##### c) 安排無人照顧的兒童返港

倘受保人於旅程中意外死亡或因受傷或患上疾病住院，ASP會為受保人支付單程經濟客位的機票，將未滿十八(18)歲無人照顧的子女送返香港。

##### d) 入院保證金

倘受保人於旅程中因受傷或患上疾病需要在香港境外住院，ASP會墊支最高\$50,000港元的入院保證金，以應付受保人所需的醫療開支。除非此等開支的索償屬於本保單第一節 - 醫療費用的保障範圍，否則需由受保人承擔。

e) 安排親友探望

倘受保人於香港境外旅程中因受傷或患上疾病而住院超過連續二十四(24)小時，全球旅遊緊急援助會支付受保人一(1)位直系親屬或指定人士之一(1)張雙程經濟客位機票的費用，或一(1)位同行夥伴的額外經濟客位交通費用，以便家屬或指定人士留下來照顧受保人，亦包括於任何於合理酒店或同類設施的普通房間住宿費用，上限為每日\$2,000港元，最高總保障額為\$10,000港元，但不包括餐飲或其他客房服務的費用。

f) 康復期住宿

如受保人在出院後於香港境外渡過康復期，則賠償受保人因此招致的必要及無可避免的住宿開支，上限為每日\$2,000港元，最高總保障額為\$10,000港元。

g) 24小時熱線及轉介服務

旅遊查詢服務提供以下支援：

- i) 出發前資訊支援
- ii) 醫學監察
- iii) 派遣醫生
- iv) 大使館轉介
- v) 緊急現金
- vi) 必要藥物/醫療器材
- vii) 醫療服務提供者轉介
- viii) 遺失護照支援
- ix) 遺失行李支援
- x) 傳譯員轉介
- xi) 法律轉介

以上服務範圍純屬撮要，任何要求、服務或安排需事先取得ASP的批准。本公司對全球緊急援助提供的服務概不負責。

#### 第四節 – 個人意外

##### 意外死亡或永久傷殘

倘受保人於旅程中在不牽涉任何其他因由的情況下，直接及純粹因意外受傷而構成下述事件對應的身體狀況，或者在受傷之日起計十二(12)個曆月內出現該等身體狀況，而身體狀況在受傷當日起計持續連續十二(12)個曆月，並獲註冊西醫確認在該段時間過後受保人的身體狀況改善及康復無望，且在受保人餘生持續，我們會支付賠償。

根據本保障應予支付的賠償為：

事件	投保額之百分比
意外死亡	100%
永久完全傷殘	100%
喪失兩肢或以上	100%
喪失雙手，或全部手指及拇指	100%
雙目完全喪失視力	100%
全身癱瘓	100%
完全永久及無法治癒的精神錯亂	100%
受傷導致永久臥床	100%
喪失一肢	100%
喪失聽覺及說話能力	100%
單目喪失視力	50%
單目喪失眼球晶狀體	50%
喪失單手之五指	50%
喪失除拇指外之四指	40%
喪失拇指	
• 兩節	25%
• 一節	10%
喪失食指	
• 三節	10%
• 兩節	8%
• 一節	4%
喪失中指	
• 三節	6%
• 兩節	4%
• 一節	2%

事件	投保額之百分比
喪失無名指	
• 三節	5%
• 兩節	4%
• 一節	2%
喪失尾指	
• 三節	4%
• 兩節	3%
• 一節	2%
喪失掌骨	
• 第一或第二掌骨 (每塊)	3%
• 第三、第四或第五掌骨 (每塊)	2%
喪失腳趾	
• 全部	15%
• 大腳趾兩節	5%
• 大腳趾一節	2%
• 除大腳趾外, 如喪失多於一隻腳趾 (每隻)	1%
喪失聽覺	
• 雙耳	75%
• 單耳	15%
喪失說話能力	50%

## 失蹤

如受保人在旅程中遭遇意外 — 其乘坐的飛機或其他陸上或海上交通工具沉沒或失事。而受保人的遺體於發生意外當日起計連續十二(12)個月內仍未尋回, 且該等意外情況除失蹤外本應屬於本保單的保障範圍, 則本公司須假設受保人失蹤期間因意外導致受傷並繼而死亡。

如作出賠償後有任何證據證明受保人仍然生存, 則必須向本公司退還任何已支付的賠償。

## 暴露

如受保人因於保險期內在旅程中受傷而不可避免地暴露於風雨日曬之中, 並因此導致連續十二(12)個月內身故, 本公司將根據本保單條款及條件作出意外死亡賠償。

## 於公共交通工具上意外死亡或永久傷殘

倘受保人乘搭公共交通工具時意外死亡或永久傷殘, 受保人可根據上文定義的事件, 就意外死亡或永久傷殘保障獲保障列表所示金額的雙倍賠償。此項雙倍賠償並不適用於任何十八(18)歲以下或七十(70)歲以上的受保人, 或與本保障內其他應獲賠償之事件一同享有賠償。

## 二級或三級燒傷

本保障包括就受保人於旅程中受傷 (死亡除外) 並由註冊醫生證明屬二級燒傷或三級燒傷而作出的賠償。本公司會根據保障列表指明的限額按以下百分比作出賠償:

50%或以上的身體表面面積	100%
27%或以上的身體表面面積	40%
18%或以上的身體表面面積	30%
9%或以上的身體表面面積	15%
4.5%或以上的身體表面面積	10%

然而, 倘個案根據二級或三級燒傷應獲得賠償, 有關賠償的金額將會從受保人可獲支付本保障的總賠償金額中扣減, 而所有其他應獲得賠償會根據扣減後之限額計算。惟在任何情況下, 根據本保障應獲得的賠償總額不會超逾保障列表上意外死亡或永久完全傷殘部分所指明的上限。

如受保人因同一宗意外遭受多於一項燒傷, 本公司不會就多於一項燒傷作出賠償, 並僅按上表中百分比最高的一項作出賠償。

就十八(18)歲以下或七十(70)歲以上的受保人而言, 二級或三級燒傷保障下的賠償按適用賠償限額的50%計算, 且在任何情況下應予支付的總金額概不超逾該已調整限額。

## 第五節 – 撫恤金

倘受保人於海外旅程中因為突然患上疾病而死亡, 本公司會按保障列表所述發放一筆撫恤金, 並撥歸受保人的遺產。

## 第六節 – 個人財物

### a) 行李及私人財物

本公司會就受保人擁有的隨身行李或私人財物 (包括於旅程中購買的物品) 意外遺失或損毀作出賠償, 惟賠償將受保障列表指明的限額總數及個別一件、一對或一套物件 (包括配件) 的相關保障限額限制。

### b) 個人錢財

本公司會以保障列表上所示的最高保障額為限, 就受保人因在旅程中失竊、被劫或被盜而無法收回的硬幣、鈔票、個人八達通卡、郵政匯票或匯票、旅行支票或其他支票的損失作出賠償。

### c) 證件遺失

本公司會以保障列表上所示的最高保障額為限，就受保人在旅程中因意外、失竊、被劫或被盜遺失香港身份證、回鄉證、護照、信用卡、駕駛執照或機票/車票/船票致使無法完成原定旅程而補領的費用作出賠償。本公司亦會就受保人為了完成旅程而補領已遺失的必要旅行證件而在香港境外招致的任何其他必要及合理的額外交通及住宿開支作出賠償。

### 第七節 – 取消旅程

本公司將根據保障列表上所示的最高保障額為限，就受保人因發生「第3.3節保障條款（適用於第七節及第八節）」所列之任何情況而取消整段旅程或其中任何一個目的地，所招致的以下損失作出賠償：

- 受保人已預付且無法討回的交通及住宿費用；或
- 受保人因此須承擔的法律責任，且無法從其他來源討回的費用。

### 第八節 – 縮短旅程

本公司將根據保障列表上所示的最高保障額為限，就受保人因發生「第3.3節保障條款（適用於第七節及第八節）」所列之任何情況而需提前結束旅程並直接返回香港，所招致的以下損失作出賠償：

- 於香港境外產生的額外交通及/或住宿費用；或
- 已預付但無法討回的交通及住宿費用。

### 兌換獎勵的損失

第七節取消旅程費用及第八節縮短旅程費用保障條款同樣適用於兌換獎勵的損失。本公司會賠償受保人因取消或縮短旅程而取消已兌換用於旅程交通及住宿之獎勵的手續費，金額上限為\$120美元；

或者，本公司會以保障列表上所示的最高保障額為限，以\$2港元賠償每一（1）亞洲萬里通里數，或以\$1港元賠償每十（10）飛行里數（亞洲萬里通除外）之損失。

### 第九節 – 更改路線

倘受保人在旅程中計劃乘搭之公共交通工具的班次因罷工或其他工業行動、暴動、內亂、騎劫、恐怖主義活動、自然災害、惡劣天氣狀況、公共交通工具機件及/或電力故障而被取消且未獲替代交通安排或延誤時間超過保障列表上所示者，本公司將會以保障列表上所示的最高保障額為限，賠償受保人因使用替代公共交通工具或路線以抵達計劃目的地

而招致的合理額外開支，惟該額外開支不得高於原定艙位級別或客房類型。

受保人必須取得由有關公共交通工具或運輸服務提供者發出的報告以作證明。

就同一旅程而言，受保人只可二選其一，根據保障第九節更改路線或保障第十一節行程延誤提出索償。

### 第十節 – 行李延誤

如行李在旅程中因錯誤運送，以致於抵達香港境外目的地時暫時無法取得行李，而延誤時間超過保障列表上所示的時間，本公司會以保障列表上所示的最高保障額為限，賠償受保人購買合理及必要之衣物、必需品或洗漱用品的費用。

惟索償必須提供由公共交通機構簽發行李延誤之報告及購買必要之衣物、必需品或洗漱用品的收據。

就同一物件而言，受保人只可二選其一，根據保障第六節(a)行李及私人財物或保障第十節行李延誤提出索償。

### 第十一節 – 行程延誤

倘受保人在旅程中計劃乘搭之公共交通工具因罷工或其他工業行動、暴動、內亂、騎劫、恐怖主義活動、自然災害、惡劣天氣狀況、公共交通工具機件及/或電力故障而遲於原定班次時間出發，本公司將根據保障列表所示之最高保障額向受保人支付賠償。

### 第十二節 – 缺席活動

倘因旅程中的任何原定目的地被取消，使受保人未能出席體育、音樂、娛樂活動、博物館或主題公園活動，本公司須以保障列表上所示之最高保障額為限，賠償受保人預先以自己或其合法配偶的信用卡繳付的門票費用的無法討回損失。

倘已選擇並於保單承保表中列明附加保障項目，本節下之最高賠償額將提升至自選附加保障表所載之最高賠償額。

### 第十三節 – 租車自負額保障

倘因租賃車輛被盜或損毀而受保人須對綜合汽車保險的自負額或免賠額承擔法律責任，本公司會以保障列表上所示的最高投保額為限作出賠償。

### 第十四節 – 個人法律責任保障

本公司會就下列相關的法律責任賠償受保人以其個人身份招致的損失：

- i) 身體受傷；或

## ii) 財產損毀

且乃於旅程中在香港境外發生，並且非受保人可預計及非受保人故意導致的。

本公司在發出書面同意後，亦會繳付受保人有關的法律費用及開支。本公司對於所有索償及承擔的費用不會超逾此節保障的指明上限。

### 第十五節 – 飛機騎劫

倘作為付費乘客的受保人因乘坐之飛機被騎劫以致未能由動力飛行器送抵原定目的地，導致旅程受延誤或中斷超過連續十二(12)小時，則本公司會就延誤或中斷期間，向受保人繳付保障列表指明上限的每日現金補償。

### 第十六節 – 信用卡保障

倘受保人意外死亡，本公司會以保障列表所示的最高賠償額為上限，為受保人繳付其於旅程中消費所產生的信用卡簽賬之未結帳項。惟第四節 – 個人意外下第一項事件須為可予償付者，且受保人就未結帳項及服務費負有法律責任。

本保障不適用於任何十八(18)歲以下的受保人。

### 第十七節 – 應急現金津貼

倘受保人在香港境外遺失必要的旅遊證件以致未能繼續旅程，直至在下述最早出現的情況之前，本公司會按保障列表所示的上限，就每個遺失日向受保人支付的每日現金補償：

- a) 已替換/重獲所需的證件；或
- b) 受保人可以繼續旅程；或
- c) 受保人可以離開遺失證件的地方。

受保人必須於發現遺失必要的旅遊證件後二十四(24)小時內向警方或相關當局報失。

且必須取得由對遺失證件的地方有司法管轄權的領事館及警方發出的報告以作證明。

### 第十八節 – 家居保障

倘於旅程期間，受保人的香港寓所因無人居住而遭強行進入屋內爆竊，以致有家居物品遺失或損毀，本公司會賠償家居物品的維修、修復或重置費用。對於任何一對或一套的家居物品，本公司僅會對損壞或遺失部分的價值按比例作出賠償，而不會顧及該物品作為一對或一套時的任何特別價值。

### 第十九節 – 回程返家保障

倘於旅程完成而抵達香港國際機場後，受保人因下列情況而未能返回其在香港的住所或工作地點：

- a) 自然災害或惡劣天氣；
- b) 機場關閉或封鎖；
- c) 公共交通暫停；或
- d) 政府實施之宵禁或出行限制。

本公司將賠償受保人：

- 1) 機場附近之額外過夜酒店住宿費用，上限以保障列表所載為準；及
- 2) 合理之返家交通費用（包括但不限於的士、共乘、機場快線）。

### 第二十節 – 個人信用卡盜用

倘受保人在旅程中其信用卡在海外遺失，則本公司將根據保障列表所示的最高保障額，對因未經授權使用受保人信用卡而造成的金錢損失進行賠償。本公司的責任不包括通過自動櫃員機提取現金所造成的損失。此保障不適用於十八(18)歲以下的受保人。

倘已選擇並於保單承保表中列明附加保障項目，本節下之最高賠償額將提升至自選附加保障表所載之最高賠償額。

### 第二十一節 – 手機盜竊保障

倘在旅程中因搶劫或入室盜竊而導致手機被盜或損壞，本公司將根據保障列表所示的最高保障額，對受保人進行賠償。受保人必須於被盜後二十四(24)小時內向警方或有關當局報失，並須提供由當地領事館及/或具管轄權之警方所發出的報告作為索償證明。

倘已選擇並於保單承保表中列明附加保障項目，本節下之最高賠償額將提升至自選附加保障表所載之最高賠償額。

### 自選附加保障1 – 食物中毒現金津貼

倘受保人於旅程期間因食物中毒而符合第一節醫療費用保障下的索償資格，本公司將按保障列表所載之金額上限，向受保人支付現金津貼。

## 自選附加保障2 – 極限運動或冒險運動保障

倘已選擇並於保單承保表中列明此附加保障項目，則本保單第五條不保事項第(k)項所載之不保範圍將不適用於下列活動，惟有關活動必須於旅程期間以消閒及非專業性質進行：

- 笨豬跳
- 熱氣球
- 跳傘
- 滑翔傘
- 懸掛式滑翔
- 激流
- 獨木舟
- 皮划艇
- 風箏衝浪或陸地風箏滑板
- 滑水
- 水上滑板
- 衝浪
- 滑浪風帆
- 滑雪
- 單板滑雪
- 雪地滑板
- 使用雪地電單車

### 3.3 條款

#### 適用於第一節 – 醫療費用

醫療費用（住院註冊西醫費用、手術費、手術室費用和麻醉師費用除外）的賠償須根據住院時乃入住半私家病房、單人病房抑或私家病房而進行調整。調整適用如下：

半私家病房	50%
單人病房或私家病房	25%

就七十(70)歲以上的受保人而言，醫療費用保障下的任何賠償按適用賠償限額的50%計算，且在任何情況下應予支付的總金額概不超過該已調整限額。

#### 適用於第三節 – 24小時全球緊急援助

- a) 如遇緊急情況：
- 受保人或其代表必須致電設於香港的ASP服務中心，電話(852)2862 0138。受保人或其代表需註明：
- i) 投保人姓名；
  - ii) 保單號碼；
  - iii) 受傷或疾病性質；
  - iv) 主診註冊西醫的資料（如有）；及
  - v) 當時位置及聯絡資料；
- b) 受保人有責任盡一切合理努力減低緊急醫療狀況的影響。
- c) 受保人須與ASP合作以便從相關途徑取得所有文件及收據，並協助遵從相關手續，費用由受保人承擔。
- d) 倘若ASP因提供援助而支付任何款項，則ASP可代替受保人向以下人士收取此等費用：
- i) 任何在法律上有責任提供協助的第三者，金額上限相等於已付款額；及
  - ii) 任何其他就有關支援事件作出賠償的保險或支援計劃。

#### 適用於第四節 – 個人意外死亡或永久傷殘

倘因同一意外引致多於一項上述事件，本公司不會就多於一項上述事件作出賠償。如受保人因任何一宗意外引致多於一項永久傷殘，本公司僅會按以上事件列表中投保額百分比最高的一項作出賠償。

如在本保單涵蓋的受傷情況之前已局部傷殘的一肢因此次受傷以致完全傷殘，則須按本公司全權酌情決定相應地下調應付賠償百分比。

就十八(18)歲以下或七十(70)歲以上的受保人而言，意外死亡或永久完全傷殘保障下的任何賠償按適用賠償限額的50%計算，且在任何情況下應予支付的總金額概不超過該已調整限額。

#### 適用於第六節 – 個人財物

- 1) 本公司可全權酌情選擇維修或在減除折舊、損耗後替換物件；或在減除折舊、損耗後，支付有關物件的重置費用。本公司須根據物品的使用年期及狀況全權酌情決定物品的折舊程度，並會摒除物件的改善及/或增值情況。
- 2) 在本公司要求下，受保人須退回已損毀及所有完好的配件、零件及部件予本公司，而本公司有絕對酌情權處理其剩餘價值。
- 3) 在第六節(a)行李及私人財物發生失竊、被劫或被盜、第六節(b)個人錢財及第六節(c)證件遺失事件時，受保人必須在發現遺失後二十四(24)小時內向警方報失，並必須取得警方報告。
- 4) 在遺失第六節(a)行李及私人財物非因失竊、被劫或被盜時，受保人應在二十四(24)小時內向警方或海關等有關機關匯報，或者倘物件由承運人員或酒店工作人員保管，則必須取得相關報告，在根據本保單提出索償時用作證明。
- 5) 就同一物件而言，受保人只可二選其中，根據保障第六節(a)行李及私人財物或保障第十節 – 行李延誤提出索償。

#### 適用於第七節 – 取消旅程及第八節 – 縮短旅程

以下情況適用於上述兩項保障：

- a) 受保人、直系親屬、緊密商業夥伴或同行旅伴突然身故、嚴重受傷或患上嚴重疾病；
- b) 受保人被傳召作證、獲邀擔任陪審團或被強制隔離；
- c) 計劃前往目的地突發罷工、暴動、內亂、恐怖主義活動、自然災害或惡劣天氣情況；
- d) 受保人於香港的住所因火災、水浸或入屋盜竊而嚴重損毀；
- e) 計劃前往目的地被發出紅色或黑色外遊警示 (OTA)，並符合以下條件：

就第七節 – 取消旅程而言：

- 該警示必須於保單簽發日後最少一 (1) 日發出；及
- 取消旅程必須於預定出發日前不少於七 (7) 日發生。

就第八節 – 縮短旅程而言：

- 該警示必須於旅程期間生效；及
- 若保單簽發時已存在外遊警示，則旅程期間必須發出更高級別 (紅色或黑色) 之警示。

#### 適用於第十一節 – 行程延誤

本公司將根據保障表所列金額，於延誤時間超出保障表所列標準時，作出以下其中一項賠償：

- a) 現金津貼；或
- b) 因於香港境外延誤而產生之合理及必要的額外住宿及交通費用 (惟不得高於原定艙位級別)；或
- c) 因於香港出發延誤而導致未能啟程或取消旅程，所招致之已預付但無法追回的交通及住宿費用損失 (須提交未使用之原票據)。

受保人必須向有關公共交通工具營辦商索取報告以作索償證明。

同一旅程中，受保人僅可就第九節 – 更改路線或第十一節 – 行程延誤其中一項提出索償。

#### 適用於第十二節 – 缺席活動

以下情況適用於此保障：

- a) 受保人、直系親屬或同行旅伴突然身故、嚴重受傷或患上嚴重疾病，並符合第七節取消旅程的賠償條件；或
- b) 受保人被傳召作證、獲邀擔任陪審團或被強制隔離；或
- c) 公共交通工具於活動開始前發生機件及/或電力故障；或
- d) 自然災害。

#### 適用於第十三節 – 租車自負額保障

- a) 租賃車輛必須租自持牌租車公司。
- b) 受保人已就租賃車輛被盜或損毀風險，投購在租車期間有效的綜合汽車保險。
- c) 租賃車輛在發生交通事故時由受保人駕駛。

- d) 租賃協議的所有條款及細則均獲妥為遵守。
- e) 向租車公司支付自負額外之付款證明。

#### 適用於第十四節 – 個人法律責任

就本保障項目而言：

- 「身體受傷」指受保人於旅程期間遭受之身體損傷、疾病或病症，包括因此而導致之死亡。
- 「財物損毀」指(1)有形財產之實體損傷或毀壞，包括因此而失去使用權；或(2)有形財產雖未受損但因某事件而失去使用權。

#### 適用於第二十一節 – 手機失竊保障

本公司將就下列金額中較低者作出賠償：

- a) 替換成本；
- b) 因搶劫導致損壞之維修費用；
- c) 原始購買價格；或
- d) 考慮到年齡、磨損和損耗後的折舊價值（每年扣除百分比為30%）。

#### 3.4 自動延長保險期

倘旅程無可避免地受延誤，本保單之保障將自動延長最多十四(14)個曆日。

## 4. 定義

- 4.1 「意外」指偶然發生的不可預見、意料之外及非故意的事件。
- 4.2 「意外死亡」指於旅程期間及保險期內，在不牽涉任何其他因由的情況下，直接及純粹因意外導致受傷，並因此於意外當天起計連續十二(12)個曆月內死亡。
- 4.3 「恐怖主義活動」指恐怖主義的行為或威脅，包括但不只限於向任何人士或團體使用武力或暴力，不論是單獨行動或代表或涉及任何機構或政府，而其性質乃為出於或涉及政治、宗教、思想、種族或類近目的或原因，包括影響任何政府及/或使公眾或任何界別之公眾恐慌的意圖。
- 4.4 「ASP」指由本公司委任的服務提供者。
- 4.5 「保障項目」指第3.2節「保障範圍」所列之保障，以及任何其後的批註（如適用）。
- 4.6 「燒傷」指僅因高溫而導致身體組織受損。
- 4.7 「兒童」指年齡在保單生效日當天未滿十八(18)歲的人士，而未滿十二(12)歲的兒童在旅程中必須與成年人同行。
- 4.8 「中醫」指包括普通科中醫、針灸師及跌打師在內之中醫，其姓名須載於由香港中醫藥管理委員會管理的註冊或表列中醫名冊上，惟不包括受保人本人、其親屬或其僱主。
- 4.9 「公共交通工具」指由正式持牌定期運載購票乘客的運輸商所提供及經營的任何巴士、旅遊巴士、的士、酒店專車、渡輪、氣墊船、水翼船、輪船、火車、電車、地下鐵路，以及正式持牌定期運載購票乘客的航空公司或包機公司所提供及經營的任何飛機，以及任何按固定路線及班次運作的定期機場接駁巴士。
- 4.10 「傳染性疾病」指任何可通過任何物質或因子從一個生物傳播到另一個生物的疾病，其中：
  - a) 該物質或因子包括但不限於病毒、細菌、寄生蟲或其他生物體或任何變種，不論其是否被視為活的；
  - b) 傳播方式，無論是直接還是間接，包括但不限於空氣傳播、體液傳播、通過任何表面或物體、固體、液體或氣體在生物之間的傳播，該疾病、物質或因子可造成或威脅身體傷害、疾病、情緒痛苦或對人類健康的損害。
- 4.11 「遺產」指根據香港法律，在受保人身故時所擁有的全部財產、金融資產及負債。
- 4.12 「騎劫」指透過使用或威脅使用暴力，非法地從正規乘務員手中奪取及操控公共交通工具。
- 4.13 「醫院」指正式構建及註冊為醫院以供護理及治療患病及受傷人士的設施，而該設施：
  - a) 配備有組織的設施以供進行診斷、治療及大型外科手術；
  - b) 提供每日二十四(24)小時註冊護士看護服務；
  - c) 由註冊西醫監督；及
  - d) 主要業務並非作為診所、監護所、戒酒所或戒毒所、護理院、療養或復康中心、安老院或同類機構。

- 4.14 「住院」指受保人必須作為住院病人留住醫院，並接受註冊西醫就受傷或患病之情況進行之治療，而醫院將就病房及膳食收取費用，除非該住院乃為了進行受保人毋須作為住院病人留院的實際外科手術。
- 4.15 「家居物品」指由受保人擁有，並於劫案發生時存放於受保人寓所的家居物品，但不包括
- i) 有金、銀、貴金屬或寶石成份的物品；
  - ii) 古董；
  - iii) 名畫或藝術品；
  - iv) 珠寶首飾；
  - v) 現金；和
  - vi) 數碼資產，包括任何形式以電子方式儲存的價值或內容。
- 4.16 「直系親屬」指受保人之合法配偶、伴侶、父母、法定監護人、配偶之父母、兄弟姊妹、祖父母、配偶之祖父母及子女。
- 4.17 「傳染病或接觸性傳染病」指能夠通過任何方式由一受感染人士、動物或物種傳染給另一人士、動物或物種的疾病。
- 4.18 「受傷」指純粹及直接由意外方式對受保人造成人身傷害。
- 4.19 「受保人」指保單承保表中所描述或標示為受保人的人士。
- 4.20 「旅程」指從受保人離開寓所或工作地點以直接由香港啟程之時，或受保人已安排的公共交通工具的預定出發時間前四(4)小時起(以較遲發生者為準)，啟程前往香港境外目的地，展開最長一百八十二(182)日的旅程，但保障第七項 - 取消旅程(於保單獲簽發或繳付行程費用(以較遲發生者為準)後開始生效)除外。保障第七項 - 取消旅程的保障範圍無論如何將不超過行程出發日期前六十(60)日。旅程將於受保人返回其香港寓所或工作地點之時，或受保人抵達香港後四(4)小時，或保單文件列明的保險期到期日(以較早發生者為準)結束。
- 4.21 「綁架」指受保人在違背本人意願或受騙的情況下被某一人士或團體非法擄拐和扣留，且該人士或團體索取款項以換取受保人獲得釋放，或索取有關款項的某一人士或團體聲稱已作出非法綁架的情況。
- 4.22 「喪失肢體」指手掌因從手腕之處或之上或腳掌因從腳踝之處或以上實際分離而永久喪失。
- 4.23 「喪失說話能力」指無法發出說話所需的四(4)種語音中的三(3)種，例如唇音、齒齶音、顎音及軟顎音，或因聲帶完全喪失功能或大腦控制語言的中樞受損而導致失語症。
- 4.24 「自然災害」指山體滑坡、雷擊、颱風、地震、火山爆發、海嘯、颶風或沙塵暴。
- 4.25 「外遊警示」指由香港特別行政區政府保安局根據外遊警示制度發出的旅遊警告，本保單所述的有關警示分為紅色警示及黑色警示。
- 4.26 「伴侶」指與受保人不論性別地維持如婚姻般穩定關係之人士，並於保險期開始前連續不少於六(6)個月與受保人同住於同一住址。該人士不得與受保人有任何法律上禁止結婚之血緣關係。
- 4.27 「永久完全傷殘」指受保人完全永久地無法從事任何憑其所受教育、培訓或經驗而合理地獲得有關資格的職業或工作。如受保人在受傷之時無業，則指受保人完全永久地無法獨自進行適乎其年齡和性別的日常活動，包括進食、穿衣、沐浴、使用洗手間及上下床。以上兩種情況下的傷殘必須在不牽涉任何其他因由的情況下，直接及純粹因在保險期內的旅程中受傷而造成，而傷殘的狀況在受傷當日起計持續連續十二(12)個曆月，並獲註冊西醫確認在該段時間過後傷殘的狀況改善及康復無望，且傷殘情況在受保人餘生持續。
- 4.28 「保單」指本單次旅遊保險保單。
- 4.29 「保險期」指保單承保表或任何後續批單所列明的期間，而投保人應已就該期間繳付保費並已獲我們接受。
- 4.30 「保單文件」指本保單條款、保單承保表、保障列表及由本公司發出之任何批註，載列本保單之條款及細則。
- 4.31 「已存在病症」指任何在旅程前已存在或出現病徵的受傷、疾病、醫療或牙科狀況，不論受保人在本保單各項保障範圍之生效日期前是否已知悉或合理地應該知悉該狀況。
- 4.32 「註冊西醫」指合資格及已註冊西醫，以提供醫療或手術服務的任何人士，但不包括本身為受保人、親屬或其僱主的註冊西醫。

- 4.33 「親屬」指受保人的合法配偶、父母或法定監護人、合法配偶的父母、祖父母、合法配偶的祖父母、子女、孫子女、兄弟姊妹、配偶之兄弟姊妹、表或堂兄弟姊妹、伯父伯母、叔叔嬸嬸、姑丈姑母姑姐、姨丈姨母、小姨、舅父舅母、侄子侄女或外甥外甥女。
- 4.34 「租賃汽車」指向持牌汽車租賃公司租用的轎車、旅行車、掀背車、四驅車或任何其他非商業用車輛，其唯一用途為在公用道路上乘載受保人。
- 4.35 「重置費用」指維修或重置某一物品或其任何部份的費用，並以損失或損壞時同類型、同品質物品的價值作為標準。
- 4.36 「兌換獎勵」指任何經由飛行常客計劃以所需里數積分兌換的機票、酒店住宿或汽車租賃服務。
- 4.37 「暴動」指任何人士參與任何擾亂公眾治安的行為（不論是否與罷工或停工或其他原因有關）。
- 4.38 「保單承保表」指隨附於本保單條款且列明本保單受保人士、保障項目、投保額、地區範圍、保險期及保費的文件。
- 4.39 「嚴重受傷或疾病」指經註冊西醫證明會危及生命、對健康構成嚴重的損傷或不適合外遊的受傷或疾病。
- 4.40 「疾病」指受保人在旅程中首次患上的疾病，並不包括任何已存在的病症。
- 4.41 「罷工」指任何罷工工人或被停工工人為推動罷工或抗衡停工而蓄意作出的行為；任何依法成立的機關為阻止或試圖阻止有關行為或將有關行為的影響降至最低而採取的行動。
- 4.42 「基本保障額」指相關基本保障下應支付的最高金額。
- b) 蓄意自我傷害或自殺（無論是否屬重罪）或任何試圖威嚇，不論受保人是否精神失常。
- c) 任何與已存在的病症、先天性或遺傳性疾病、性病、人類免疫力缺乏病毒(HIV)、愛滋病(AIDS)、愛滋病相關綜合症 (ARC) (不論此綜合症以何種方式受感染或命名) 有關的損失。
- d) 精神失常、精神病、神經病或心理病或失常。
- e) 分娩、懷孕、流產、墮胎及所有相關併發症，儘管此等情況可能是由意外促成或引發。
- f) 使用非由註冊西醫處方的酒精、麻醉劑或藥物而導致中毒，以及關於毒癮或酒癮的治療。
- g) 受保人
- i) 不理會醫生建議而外遊；
- ii) 以尋求治療為目的而外遊，或
- iii) 於旅程期間嚴重受傷或患上嚴重疾病，經治療後病情穩定，但沒有依照指示立即返港接受所需之跟進治療。
- h) 任何應由旅行社代理、旅行社或任何其他構成已訂行程、政府撥款或計劃一部分的服務提供者支付或退還款項的情況，或須取消行程但未有立即通知旅行社/導遊或交通或住宿供應商。
- i) 受保人參與任何違法行動或拒捕。
- j) 受保人參與任何專業性質運動，或參與可獲得或可能獲得報酬的運動。
- k) 任何種類的策騎或駕駛競賽、登山或遠足（高於海拔5,000米）、水肺潛水（水深超過30米）、參與航行活動（作為乘客乘坐持有適當牌照之動力飛行器除外，但乘客一詞並不包括任何機組人員或於機上工作之技術員）、極限運動或冒險運動。
- l) 受保人參與海陸空軍服務或行動或機動部隊；或受僱作體力勞動；離岸活動如商業潛水、鑽油、採礦；空中攝影；處理爆炸或危險物品；作出演員演出；擔任導遊或領隊；擔任船員或飛機機組人員。
- m) 因包括但不限於核能發電及核子武器所引致的核分裂、核融合或放射性污染而直接或間接引起、與之同時發生或因此產生的索償。此不保事項並不適用於與本保單相關之恐怖主義活動所引起的核武及/或化武及/或生物襲擊造成的損失。

## 5. 不受保事項

本公司不會根據本保單就下述各項引致的損失或法律責任根據本保單作出賠償：

### 適用於各節

- a) 任何因戰爭、入侵、外敵行動、敵對行動（不論是否已宣戰）、內戰、叛亂、革命、軍隊起義或奪權、直接參與暴動及內亂造成的結果。

- (n) 由世界衛生組織宣佈為國際關注公共衛生事件的傳染病或接觸性傳染病。

此不保事項適用於該宣佈發出後才提出的索償，而非該宣佈發出前已由註冊西醫確診的索償申請。

此不保事項持續生效至世界衛生組織取消或收回任何相關國際關注公共衛生事件。

- o) 直接源於傳染性疾病的任何損失、責任、索賠、傷害、費用、開支或任何形式的法律義務
- i) 該疾病已被世界衛生組織總幹事歸類為國際關注的突發公共衛生事件，或被世界衛生組織以任何方式描述、涉及或溝通為大流行病；或
- ii) 一旦被保險旅行者的目的地國家宣布邊境關閉，或被保險旅行者的原籍國政府就該目的地國家發佈「不建議前往」的建議。

本除外條款應適用於在任何上述歸類、特徵或宣佈之後提出的索賠，但在任何此類宣佈之前，已經由合格醫師作出相關診斷的情況除外。本除外條款將在i) 和ii) 所述的歸類/特徵/宣佈到期或撤銷後繼續適用。

#### 適用於第一節 - 醫療費用及第二節 - 住院或隔離現金津貼

- a) 負責治療受保人的註冊西醫認為可合理推遲至受保人返回香港或抵達最終目的地國家（倘受保人未返回香港）才接受的任何醫學治療。
- b) 輪椅、人工呼吸器、義肢、支架、拐杖或其他假體裝置或醫院裝備的費用及開支，在住院期間租用此等裝置或設備則除外。
- c) 任何整容或整形手術的費用，在旅程中受傷引起的必要費用則除外。
- d) 一般檢查、復康、看管護理或休養護理或療養護理，或並非醫療所需的診斷、調查及治療涉及的開支。

#### 適用於第三節 - 24小時全球緊急援助

在任何情況下，ASP提供的服務概不使受保人有權獲得償付，除非此等服務已事先獲得ASP許可。

#### 適用於第六節 - 個人財物及第十節 - 信用卡保障

- a) 受保人預先寄運或分開郵寄或船運之行李、紀念品及物件的遺失或損毀。

- b) 任何未能解釋或原因不明的遺失或損毀；受保人在任何交通工具或公共地方無人看管的個人財物(第6節(a), (b), (c))的遺失，或由於受保人未能適當保管及採取預防措施保全該等財物而造成的遺失或損毀。

- c) 以下類別的財產不在第六節(a)行李及私人財物保障範圍之內：動物、易腐爛的產品或食物、汽車（包括配件）、電單車、船、發動機、任何其他運輸工具、家用家具、古董、藝術品、首飾或寶石或名錶或配飾（除非受保人在佩戴或攜帶或在酒店保險箱內存放時被盜）、手機或平板電腦、隱形眼鏡、眼鏡（太陽眼鏡除外）、假牙或義肢、機票/車票/船票或文件、個人錢財(除非於第六節(b)下承保)、債券或證券、優惠券、贈券、未經授權而使用的信用卡簽帳、樂器、任何類型的易折或易碎物品、記錄於磁帶、卡、光碟或其他媒體的資料、商業文件、貨品或樣品、手稿或文件或郵票。

- d) 在由酒店或運輸公司保管期間發生的任何損失或損毀，除非是就酒店或運輸公司未作出足額賠償的餘額而言。

- e) 由一般損耗、逐漸退化或機械故障或脫位、清潔、染色、維修、修復或改動、蟲蛀、氣候狀況造成的損失或損毀。

- f) 租用或租賃設備的損失或損毀。

- g) 因叛亂、叛變、革命、內戰、奪權行動、政府機關為阻止、防止、防衛以上事件所作出的行動、根據檢疫隔離或海關規例沒收或銷毀、被任何政府或海關當局下令充公，或因貿易品的走私風險或非法運輸而直接引致的財物損失或損毀。

- h) 因錯誤、遺漏、匯兌或價值折舊而產生的不足之數。

- i) 由其他人以信託或託管形式持有之現金的損失。

#### 適用於第七節 - 取消旅程及第八節 - 縮短旅程

與政府的條例、管制或行為有關的損失或開支。

#### 適用於第十三節 - 租車自負額保障

- a) 受保人在酒精或藥物的影響下駕駛租賃汽車。

- b) 受保人在任何不容許雙輪和四輪驅動汽車通過的道路上使用租賃汽車。

- c) 受保人於未有領取在當地合法駕駛租賃汽車的牌照的情況下使用該汽車。
- d) 租賃汽車在租賃期間因受保人造成的損失或損毀而無法使用，受保人須付予租賃汽車公司在修理期間無法使用車輛所承受的營業損失。

#### 適用於第十四節 – 個人法律責任保障

- a) 在未得本公司書面同意的情况下，受保人或代表受保人作出或給出承認、要約、承諾、付款或賠償。
- b) 任何汽車、電單車、動力飛行器或船艦。
- c) 受保人之貿易、商業或專業。
- d) 任何明示的保證或協議，除非在沒有該等明示的保證或協議的情況下仍然存在責任。
- e) 任何通常與受保人同住的受保人直系家屬，或受保人通常與之同住的人士，或受保人的任何僱員因受聘或在受聘期間出現的身體受傷或財物的損失或損毀。
- f) 受保人合法保管或控制的財物的遺失或損毀。
- g) 就石棉直接或間接引起、致使、產生、導致或因而加劇的損失提出之索償的實際或據稱的責任，不論石棉是任何形態或份量。
- h) i) 由受保人的「互聯網操作」直接或間接引起、或以任何形式相關的人身傷害或財物損毀。

此不保事項不適用於因生產商印製以支持其產品的任何材料（包括但不限於其網頁上發布的產品使用說明、安全指引或警告）而引起的人身傷害或財物損毀。

「互聯網操作」的涵義如下：

- 受保人或受保人的僱員（包括兼職及臨時員工、承判商及受保人組織內的其他人等）使用電子郵件系統；
- 受保人的僱員（包括兼職及臨時員工、承判商及受保人組織內的其他人等）通過受保人的網絡接通互聯網或公眾互聯網網頁；
- 在互聯網上供受保人的客戶或受保人組織以外的其他人等使用的內聯網（即公司內部資訊及電腦資源）；及

- 受保人的網頁的操作及維修。

此不保事項不應詮釋為擴大本保單的承保範圍至如無此不保事項則不獲涵蓋的責任。

- ii) 由以下各項直接或間接引起或導致或與之相關的電腦數據或程式及其儲存媒介的財物損毀：

- 任何電腦硬件或軟件的使用；
- 由受保人提供或代表受保人提供的電腦或電訊服務；
- 使用屬於任何第三者的電腦硬件或軟件，不論是經授權或未經授權的使用，包括電腦病毒導致的損毀。

## 6. 地區範圍

本公司會按保單承保表上列明的地區範圍作出賠償：

亞洲：中國內地、孟加拉、汶萊、柬埔寨、印度、印尼、日本、韓國、寮國、澳門特別行政區、馬來西亞、蒙古、緬甸、尼泊爾、巴基斯坦、菲律賓、新加坡、台灣、泰國及越南

全球：全球所有國家

## 7. 條款

### 適用於各節

#### 7.1 有效保險

本保單只適用於一般觀光旅遊或公幹（文書或行政）旅遊，不適用於探險、冒險或類似之行程。

#### 7.2 可獲保障

除非在保單承保表另有註明，本保單只適用於任何從香港出發及返回香港的受保人。受保人按本保單可獲得的保障列表列示的最高保障額。十八(18)歲以下或七十(70)歲以上的受保人將受保單註明的特別條款限制。兒童計劃中之成人及同行兒童必須具親屬關係，包括父母或法定監護人與子女、祖父母與孫兒女、兄弟姊妹、表或堂兄弟姊妹、伯父伯母、叔叔嬸嬸、姑丈姑母、姨丈姨母小姨、舅父舅母、侄子侄女或外甥外甥女。

### 7.3 其他保險 (適用於保障第一、三、六至十、十一(b)至十一(c)、十二至十四、十六、十八、十九、二十一節及自選附加保障)

如本保單保障的損失同時受任何其他保單保障，本保單應根據其條款、條件、不保事項和保障條款就該損失提供保障，惟僅限於該損失超逾其他保險作出之賠償的情況，不論該等其他保險是屬於主險、分攤保險、超額損失保險、非保償保險或其他類別保險。

### 7.4 仲裁

凡因本保單產生或與之相關的任何爭議、爭論、差異或索賠(爭議)，包括其存在、效力、解釋、履行、違反或終止，或因本保單引起的或與之相關的任何非合同性爭議，均應提交由香港國際仲裁中心(HKSIAC)管理的機構仲裁，並按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》最終解決。該仲裁條款的法律適用香港法律。仲裁地應為香港。仲裁員人數應為一名。仲裁程序應以英語進行。如果雙方未能就仲裁員的選擇達成一致，則該仲裁員選擇應交由HKSIAC決定。

本保單明確規定，根據本保單享有任何訴訟權的先決條件為先取得仲裁裁決。倘若本公司卸棄對受保人按照本保單提出的任何索償的責任，且該索償未在有關免責聲明日期起計十二(12)個曆月內按照本保單所載條款提交仲裁，則就各方面而言該索償將被視為已經放棄，往後不能按照本保單作出追討。

### 7.5 索償程序及理賠

在出現任何很可能產生本保單索償的情況後，應透過Mox應用程式立即提交通知。在出現任何很可能產生本保單下索償的情況後的三十日內必須向我們提交描述情況的詳細書面陳述，連同證明文件。倘若受保人於情況產生日期起三十日後提交索償，我們保留拒絕任何索償的權利。除非另有要求，本公司接納證明後會向受保人發放所有應付賠償；倘受保人身故，則發放至其遺。

### 7.6 索償守則

受保人必須應要求提供任何資料或協助，且未得本公司書面同意不得承認、否認或磋商任何索償。任何送達予受保人且與可能的索償相關的令狀、傳票或其他法律文件不得予以回覆，而須即時寄送予本公司。

### 7.7 免責聲明

本公司將盡力確保全球緊急援助只會提供優質服務予受保人。然而，本公司並非有關服務的提供者，亦不會就有關服務或其引致的任何後果承擔任何責任。

### 7.8 謹慎責任

受保人應以審慎方式行事以及採取合理謹慎措施照顧其健康、或看管其財物以確保安全，猶如該等財物並未受保一樣。

### 7.9 減低損失

受保人在任何情況下均有責任盡一切合理努力及/或方法，以減低緊急醫療狀況的影響及/或對受保財物之責任及/或任何損失及/或損毀。

### 7.10 欺詐

倘本保單下提出的任何索償在任何方面屬於欺詐或倘使用任何欺詐的方法或手段以獲取本保單的保障，本公司概不就有關索償承擔任何責任。

### 7.11 保單不可轉讓

本保單不可轉讓。即使本公司獲告知本保單被加以任何信託、押記、留置權、讓渡或其他處置，本公司仍不受其約束。只要投保人或其法定遺產代理人收到保險賠償，在任何情況下，本公司的責任即得到有效解除。

### 7.12 保費不可退款

本保單不可續保。保單一旦發出，保費即不得退還。

### 7.13 對保障詮釋及司法管轄權

本保單應依照香港法律解釋。

### 7.14 多於一份保單

受保人不應就同一旅程投購多於一份由本公司發出的保單。倘受保人受保於超過一份此等保單，則本公司會當受保人受保於提供最高保障額的保單。本公司會退還任何受保人可能已繳付的過多保費。

### 7.15 保單貨幣

本保單以香港貨幣簽發及計值。

## 7.16 損失證明

本公司根據本保單負有責任的先決條件為，受保人應在本公司不時合理地要求下，自費提供本公司所指格式及性質的有關報告、資料及證據。本公司亦應獲許在本公司自費並向受保人發出合理通知後，要求受保人不時接受身體檢查；或倘受保人身故，則在向受保人的遺產代理人發出合理通知後要求剖驗屍體。受保人身故應由正式死亡證書證明。倘在意外後或船艦或動力飛行器失蹤後未能尋回受保人，則應由法院頒命推定其身故。

## 7.17 代位權

本公司有權酌情決定接管任何第三者索償以及就任何第三者索償進行抗辯或理賠。本公司亦有權以受保人的名義針對其他任何人士行使追討權利，不論賠償是在根據本保單收到賠償之前或之後。

## 7.18 受益人

受保人的身故賠償應發放至受保人的遺產。

## 7.19 第三者權利

任何並非本保單一方的人士無權根據《合約(第三者)權利條例》(第623章)或其他適用法律強制執行本保單的任何條款。

## 7.20 制裁、限制及不保事項條款

倘提供本保單下之保障範圍、支付本保單下之索償或提供本保單下之賠償會使任何保險公司(再保險公司)遭受聯合國決議下之任何制裁、禁令或限制，或遭受歐盟、英國或美國的貿易或經濟制裁、法律或規範，則該保險公司(再保險公司)不被視為提供有關保障，亦毋須根據本保單支付任何有關索償或提供任何有關保障。

## 個人資料收集聲明

關於昆士蘭聯保保險有限公司(「昆士蘭保險」)收集之個人資料，本人/我們同意並承認：

- a) 索取之個人資料對於昆士蘭保險處理本人/我等之保險或索償申請乃屬於必需。若未提供此類資料，可能導致無法處理此項申請或索償。
- b) 昆士蘭保險可以將此表格所收集的個人資料用於其網頁<https://www.qbe.com/hk/zh-hk/privacy-policy>。所載私隱政策當中表明之目的，其中包括承保和管理本人/我等正在申請之保險(包括獲得再保險、承保續期、理賠、調查、付款、代位索償以及各種相關目的)。
- c) 昆士蘭保險可為以上(b)項指明之目的，將個人資料轉交以下無論是在香港還是在海外之各類人士：
  - i) 提供與本人/我等的保險(包括再保險)之管理有關的服務的第三方；
  - ii) 為處理此項申請並獲得保單付款，將個人資料轉交金融機構；
  - iii) 在發生索償時，將個人資料轉交有關的損失理算師、評估師、第三方管理人員、緊急服務提供者、法律服務提供者、零售商、醫療服務提供者和旅行社；
  - iv) 昆士蘭保險集團不論位於任何國家或地區的另一成員(為以上(b)項所述各種目的而提供該個人資料)；
  - v) 為昆士蘭保險私隱政策所指的各種目的，將個人資料提供予該私隱政策提及的其他人士。
- d) 本人/我等可以查閱或要求更正自己的個人資料(在這兩種情況下均需支付一筆合理費用)。提出有關要求，可經電郵或郵遞方式向以下地址發信：

昆士蘭聯保保險有限公司

地址： 香港鰂魚涌英皇道979號  
太古坊濠豐大廈33樓  
電郵： info.hk@qbe.com.hk
- e) 若本人/我等乃代表另一人士向昆士蘭保險提供個人資料，本人/我等已徵得該人士表示同意根據以上(a)、(b)、(c)款將其個人資料發放給昆士蘭保險。
- f) 若本文件之中、英文版之間意義有分歧，應以英文版為準。

