

# TCI勝景遊 Travel Insurance

## Travel Insurance Terms & Conditions

Certain words and phrases that appear in bold print have special meanings. Definitions appear in Part I: Definitions of this Policy. Please read this Policy carefully.

The **Company** in reliance upon the statements made in the **Policyholder's** proposal for insurance and in the application form completed by the **Insured**, if any, forming a part of this Policy and in consideration of the premium paid by the **Insured**, agrees to insure the **Insured** against loss covered under this Policy subject to and in accordance with the exclusions, limitations, provisions, and terms described herein.

Schedule of Benefits	Max. Benefit (HK\$)						
1 Personal Accident		4 Return of Mortal Remains	No Limit	15 Travel Delay	\$2,000	24A Superb Cover - Optional	\$40,000
1A- Accident whilst in a public common carrier	\$1,000,000	5 Hospital Income (\$500 per day)	\$5,000	(\$400 for the first 6 hours delay, and subsequently \$600 for each and every full 10 consecutive hours delay)		Trip Cancellation / Curtailment / Re-arrangement (additional amount of benefit)	
1B- Other Accident	\$500,000	6 Compassionate Visit	\$50,000	16 Baggage Delay (8 hours or above)	\$1,000	24B Cruise Cancellation (public common carrier delayed over 12 hours)	\$40,000
1C- Burns Benefit	\$250,000	7 Child Escort	\$30,000	17 Personal Liability	\$2,000,000	24C Excursion Tour Cancellation	\$10,000
* A person over the age of 75 or under 17 will be entitled to a maximum benefit of	\$250,000	8 Personal Baggage (\$3,000 per item/set/pair)	\$12,000	18 Credit Card Protection	\$20,000	24D Satellite Phone Fee	\$2,000
2 Medical Expenses	\$1,000,000	9 Golf Cover: hole-in-one	\$3,000	19 Scarring of The Face Benefit	\$20,000	25A Upgrade Personal	
- Follow-up medical treatment after return to HK within 90 days	\$100,000	10 Personal Money	\$3,000	20 Educational Fund Benefit	\$20,000	Accident Cover - Optional	
3 Emergency Medical Evacuation	No Limit	11 Loss of Travel Document	\$30,000	21 Rental Vehicle Excess	\$10,000	Accident Death or Permanent Disablement Extension Scale 2	
		12 Consolation Benefit	\$50,000	22 Hospital Confinement or Quarantine Cash Allowance due to Infection Disease	\$5,000	25B Rehabilitation Expenses /	
		13 Trip Cancellation	\$30,000	23 Loss of Home Contents	\$20,000	Home Renovation Expenses	\$20,000
		14 Trip Curtailment	\$40,000	(\$5,000 per article/pair/set/collection)		25C Kidnap Benefit	\$15,000
		14B Trip Re-arrangement	\$40,000				

### PART I : DEFINITIONS

**A Second Degree Burn** means both the epidermis and the underlying dermis are damaged.

**A Third Degree Burn** means the damage or destruction of the skin to its full depth and damage to the tissues beneath.

**Accident or Accidental** means a sudden, unforeseen and unexpected event happening by chance.

**Accidental Bodily Injury** means physical bodily injury which is **Accidental** and is the direct and independent cause of the loss for which claim is made during the Term of Coverage.

**Actual Cash Value** means the **Replacement Cost** for lost or damaged property, less allowance for physical deterioration and depreciation, including obsolescence in respect of articles more than one year old.

**Amount of Benefit** means the amount selected by the **Insured** in the application form and shown in the Schedule, and for which the premium has been paid.

**Burns** means tissue damage caused by the agent as heat only.

**Close Business Partner** means a close business partner of the **Insured Person** proved as such to the satisfaction of us on the basis of business registration or corporate registration documentation, which is acceptable to us.

**Company** means the Hong Kong Branch Office of Assicurazioni Generali S.p.A..

**Covered Trip** means the period of travel commencing when the **Insured** leaves the immigration counter at the **Place of Origin** on the departure date for the purpose of commencement of the Insured trip and until the expiry of the period of travel insurance or the **Insured** arrival at the immigration counter for returning to **Place of Origin** or the declared country of final destination after the Insured trip, whichever first occur.

**Degree** means the unit of measurement for the **Burns** customarily used by the local government in the place where this Policy is issued.

**Emergency Medical Treatment** means necessary medical treatment of any sudden, life threatening **Accidental Bodily Injury** or **Sickness** during a **Covered Trip**, where time is of the essence.

**Excess** means the deductible amounts of the **Rental Vehicle** insurance policy or any other insurance coverage available to the **Insured**.

**Family Policy Cover** means a policy providing cover for a family of 3 or more **Insured**, including a legal married couple or one of them and all children below 17 years of age. Each child must be related to either of the two adults.

**Hijack or Hijacking** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance and its crew, in which the **Insured** is travelling.

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

**Immediate Family Member** means spouse, children, siblings, parents, parents-in-law, grandparents, legal guardian, grandchildren, grandparents-in-law.

**Indemnity** means amounts the **Insured** shall be legally obligated to pay to an injured party for (a) loss or damage to property of others; (b) expenses incurred for first aid or land/marine ambulance service; or (c) expenses incurred in the conduct of suit, lawyer's fees for arbitration, compromise or conciliation, all incurred by the **Insured** with the consent of the **Company**.

**Insured** means the person or persons named in the Schedule and for whom the required premium has been paid.

**Loss of Hearing** means **Permanent** irrecoverable loss of hearing where one sixth of a+2b+2c+d is above 80 dB. (a dB = hearing loss at 500 Hertz, b dB = hearing loss at 1,000 Hertz, c dB = hearing loss at 2,000 Hertz, d dB = hearing loss at 4,000 Hertz)

**Loss of Speech** means the inability to articulate any three of the four sounds which contribute to speech, as follows: the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds. **Loss of Speech** also means total loss of use of vocal cords or damage to the speech centre in the brain, resulting in Aphasia.

**Loss of Sight** means complete blindness which is **Permanent** and incurable.

**Medical Facility** means a licensed clinic, hospital or similar institution operating primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients and providing 24-hour nursing service by licensed, registered, or graduate nurses, and having a staff of one or more licensed **Physicians** available at all times and which provides organised facilities for diagnosis and surgical procedures.

**Permanent** means lasting twelve (12) consecutive months from the date of **Accident** and at the expiry of that period being beyond hope of improvement.

**Permanent Total Disablement** means the **Insured** is prevented from engaging in each and every occupation or employment for compensation or profit for which the **Insured** is reasonably qualified by reason of education, training or experience, or if the **Insured** has no business or occupation, from attending to any duties which would normally be carried out by the **Insured** in the **Insured's** daily life, and such disability has continued for twelve (12) consecutive months. This condition must be certified by a **Physician**.

**Physician** means a person who is recognised by the laws of the jurisdiction in which treatment is received as qualified to treat the **Sickness** or **Accidental Bodily Injury**, and who is not an **Immediate Family Member** of the **Insured**.

**Place of Origin** shall mean the place where the journey of the **Insured Person** commences. Place of Origin will be considered to be **Hong Kong** unless otherwise specifically declared by the applicant before issued.

**Policyholder** means the organization to whom the Master Policy has been issued and who has issued a receipt and this Certificate to the **Insured**.

**Program Medical Advisor** means Emergency Assistance Provider or its authorized representatives.

**Public Common Carrier** means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire on fixed routes and schedules.

**Rental Vehicle** means any vehicle rented by the **Insured** pursuant to a licensed rental vehicle agreement, for or during a **Covered Trip**.

**Replacement Cost** means the cost on the date of loss to repair or replace lost or damaged property with material of like kind and quality, including customs duties, but not more than the **Insured** actually spends to repair or replace the property at the same or another premises for the same use in the same country. There is no deduction for depreciation.

**Robbery** means loss of or damage to baggage or personal property caused by use of intimidation or force to deprive the **Insured** of such baggage or personal property.

**Serious Injury or Serious Sickness** means an **Accidental Bodily Injury** or **Sickness** which requires treatment by a **Physician** or in the opinion of the **Program Medical Advisor** requires treatment and certified:

- Dangerous to the **Insured's** or **Immediate Family Member's** life or unable to travel or continue with the original travel arrangement;
- Dangerous to the **Traveling Companion's** life or unable to continue with the original travel arrangement;
- Dangerous to the **Close Business Partner's** life.

**Sickness** means illness or disease commencing during the Term of Coverage which is the direct and independent cause of loss for which claim is made, and which requires the attendance of a **Physician** and **Physician's** certificate can be provided.

**Theft** means loss of or damage to baggage or personal property caused by the taking of such baggage or personal property without the **Insured's** consent, other than **Robbery**.

**Transfer** means the least expensive means of scheduled **Public Common Carrier** transportation available and necessary to effect Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit or Child Escort for the **Insured**, as per Sections 3, 4, 6 and 7.

**Transfer Expenses** means direct out of pocket expenses determined to be reasonable and necessary to provide the **Insured** with Emergency Medical Evacuation, Return of Mortal Remains, Compassionate Visit and Child Escort services, less any monies refundable for the original return fare, as per Sections 3, 4, 6 and 7.

**Travel Provider** means a firm in the travel industry that arranges travel for a fee.

**Travelling Companion** means a person who travels with the **Insured** for the entire **Covered Trip** on share-room basis.

## PART II : DESCRIPTION OF COVERAGE

### SECTION 1. PERSONAL ACCIDENT

This section is extended to cover the injury sustained by the **Insured** while he/she is travelling directly from the place of residence in **Hong Kong** to the immigration counter within five (5) hours before the scheduled departure time of the **Public Common Carrier** in which the **Insured** has arranged to travel for the purpose of commencement of the **Covered Trip**; and while he/she is travelling directly from the immigration counter in **Hong Kong** to his/her place of residence within five (5) hours after the actual arrival time of the **Public Common Carrier** after completion of his/her **Covered Trip**.

### SECTION 1A. ACCIDENT WHILST IN A PUBLIC COMMON CARRIER

If, during a Term of Coverage:

- (i) the **Insured** sustains **Accidental Bodily Injury** which arises out of an **Accident** occurring while the **Insured** is riding as a fare paying passenger in or on boarding or alighting from a **Public Common Carrier**, a mechanically propelled vehicle or vessel arranged by travel agency, or riding in an automobile; and
- (ii) the **Accidental Bodily Injury** sustained causes the **Insured** to suffer loss of life, **Permanent Total Disablement** or other loss, then the **Company** will pay under this Section 1A, the compensation in the form of a percentage of the **Amount of Benefit** stated in the Schedule, as set forth below:
  1. Death 100%
  2. **Permanent Total Disablement** 100%
  3. **Permanent Loss or Incurable Paralysis of All Limbs** 100%
  4. **Permanent Total Loss of Sight in both eyes** 100%
  5. **Permanent Total Loss of Sight in one eye** 100%
  6. Loss of or the **Permanent Total Loss of Use of two limbs** 100%
  7. Loss of or the **Permanent Total Loss of Use of one limb** 100%
  8. **Permanent and Total Loss of Speech and Hearing** 100%
  9. **Permanent and Incurable Insanity** 100%
  10. **Permanent and Total Loss of Hearing**
    - both ears 75%
    - one ear 15%

### SECTION 1B. OTHER ACCIDENT

Other than Section 1A:

- a) Loss of life: If **Accidental Bodily Injury** to the **Insured**, sustained during a **Covered Trip**, causes loss of life within three hundred and sixty five (365) days of the date of **Accident**, the **Company** will pay 100% of the **Amount of Benefit** stated in the Schedule, for **Insured** from the ages of 17 to 75 years.
- b) Other Loss: If **Accidental Bodily Injury** to the **Insured**, sustained during a **Covered Trip**, causes loss as stated above within three hundred and sixty five (365) days from the date of **Accident**, the **Company** will pay compensation in the form of a percentage of the **Amount of Benefit** stated in the Schedule, as set forth in item 2 to 10 above.

For **Insured** under 17 or over 75 years of age, the above percentage of the **Amount of Benefit** payable for covered loss under Sections 1A and 1B shall subject to not exceeding HK\$ 250,000.

**Permanent** and total loss includes **Permanent** and total loss of use of such organ(s). The **Company** shall pay compensation under this Section for only one item of loss with the greatest amount. The **Company** will not pay more than the **Amount of Benefit** stated in the Schedule, for all of the **Accidental Bodily Injuries** resulting from one **Accident**.

Disappearance: If the **Insured's** body has not been found within one (1) year after the date of the disappearance, sinking or wrecking of the aircraft or other conveyance either on the ground or at sea in which the **Insured** was travelling at the time of the injury and under such circumstances as would otherwise be covered hereunder, it will be presumed that the **Insured** suffered loss of life resulting from Bodily Injury caused by an **Accident** covered by this Policy at the

time of such disappearance, sinking or wrecking.

### SECTION 1C. BURNS BENEFIT

If as a result of **Accidental Bodily Injury** the **Insured** is diagnosed by **Physician** to have suffered any of the Events listed hereunder, the **Company** will pay the **Insured** in respect of the following Events according to the percentage bearing hereunder.

Events	Percentage of Compensation
<b>Burns, Second Degree or Third Degree</b>	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

Compensation shall not be payable for more than one of the above Events in respect of the same **Accidental Bodily Injury**. Should more than one of the Events occur from the same **Accidental Bodily Injury**, the **Company** shall only be liable for the greatest Compensation.

For **Insured** under 17 or over 75 years of age, the above percentage of the **Amount of Benefit** payable for covered loss under this Section 1C shall subject to not exceeding HK\$ 250,000.

The Compensation payable for loss of life under Section 1A or 1B, if any, shall be reduced by any Compensation payable under this Section 1C in respect of the same **Accidental Bodily Injury**.

### SECTION 2. MEDICAL EXPENSES

If **Accidental Bodily Injury** or **Sickness** suffered by an **Insured** during a **Covered Trip** requires treatment by a **Physician**, confinement in a **Medical Facility**, treatment performed by a health care service if continued hospitalisation would otherwise have been required, x-ray examination, medicines and/or required consumables, the use of land/marine ambulance, the **Company** will reimburse the reasonable costs of such goods and services actually rendered overseas (except meals and foodstuffs) within three hundred and sixty five (365) days from the date of loss, up to the **Amount of Benefit** stated in the Schedule.

The **Company** will reimburse the reasonable costs for dental treatment as a result of an **Accidental Bodily Injury** to sound and natural teeth, and 100% reimbursement subject to not exceeding HK\$1,000, for the relief of sudden and acute pain suffered by an **Insured** during a **Covered Trip**, provided the dental treatment is considered necessary certified by the **Physician**.

Follow-up medical expenses incurred after returning to **Hong Kong**, and for which treatment has been initially sought overseas, will be covered for up to ninety (90) days period after returning to **Hong Kong**, up to the **Amount of Benefit** for follow-up medical treatment stated in the Schedule. Out-patient medical treatment will subject to HK\$300 per visit per day for registered general practitioner / physiotherapist and HK\$600 per visit per day for registered medical specialist/X-ray and lab test. Written referral from a **Physician** is required to obtain treatment from a registered medical specialist/physiotherapist and for X-ray/lab test.

This follow-up medical expenses shall extend to include expenses payable to Registered or Listed Chinese bonesetter, acupuncturist and Chinese Medicine Practitioner up to HK\$3,000 per **Accidental Bodily Injury** or **Sickness**, subject to not exceeding HK\$150 per visit per day.

If **Accidental Bodily Injury** or **Sickness** suffered by an **Insured** during a **Covered Trip** requires confinement in a **Medical Facility**, the **Company** will pay to the **Amount of Benefit** stated in the Schedule, the interpreter services expenses incurred, and such expenses shall be approved by **Program Medical Advisor**.

In no circumstances shall the overall reimbursement payable under this Section 2 exceed 100% of the **Amount of Benefit** stated in the Schedule.

### SECTION 3. EMERGENCY MEDICAL EVACUATION

If **Accidental Bodily Injury** or **Sickness** of an **Insured** occurs during a **Covered Trip** and requires **Emergency Medical Treatment** not available locally, the **Company** will pay up to the **Amount of Benefit** stated in the Schedule, the **Transfer Expenses** incurred if it becomes medically necessary to **Transfer** the **Insured** to a more appropriate **Medical Facility**, or return to **Hong Kong** if necessary, less any monies refundable from the original return airfare. The **Transfer** shall be approved by the **Program Medical Advisor**.

### SECTION 4. RETURN OF MORTAL REMAINS

If an **Insured** dies during a **Covered Trip** as a result of **Accidental Bodily Injury** or **Sickness**, the **Company** will pay the **Transfer Expenses** incurred for the **Transfer** of mortal remains to **Hong Kong**. The **Transfer** shall be approved by the **Program Medical Advisor**.

### SECTION 5. HOSPITAL INCOME

The **Company** will pay the **Insured** HK\$500 per day for confinement abroad as a result of covered **Accidental Bodily Injury** or **Sickness**, and subsequent confinement within ninety (90) days after returning to **Hong Kong**, up to the **Amount of Benefit** stated in the Schedule. Such confinement shall be as an in-patient in a **Medical Facility** under treatment by any **Physician**. One day of confinement shall mean a period for which a **Medical Facility** makes a charge for room and board. Payment shall be made after the period of confinement ends.

### SECTION 6. COMPASSIONATE VISIT

If the **Insured** is hospitalised for over twenty four (24) hours or dead in a foreign country, the **Company** will reimburse the **Transfer Expenses** to include a round-trip, economy class air ticket and accommodation to bring one **Immediate Family Member**, or a person whose presence is necessary, chosen by the **Insured**, or if no **Insured** alive, chosen by the **Company**, traveling to or stay behind at the place of hospitalisation, provided the **Transfer** is considered necessary by the **Program Medical Advisor**. The **Company's** liability for all **Transfers** as described above shall not exceed the maximum **Amount of Benefit** stated in the Schedule.

### SECTION 7. CHILD ESCORT

If an **Insured** is below 17 years of age, and is left unattended

by the hospitalisation or death of the accompanying **Insured** adult, the **Company** will reimburse **Transfer Expenses** to include a one-way economy class air ticket, plus escort services, for the unattended **Insured** child to return to **Hong Kong**, provided the **Transfer** is considered necessary by the **Program Medical Advisor**. The **Company's** liability for all **Transfers** as described above shall not exceed the maximum **Amount of Benefit** stated in the Schedule.

## **SECTION 8. PERSONAL BAGGAGE NOTIFY ANY LOSS IMMEDIATELY TO THE PROPER AUTHORITIES**

Obtain a Police Report! This is Required to Process Your Claim!

The **Company** will reimburse the **Insured** up to HK\$ 3,000 for each set/pair of item, subject to the total **Amount of Benefit** stated in the Schedule for all items, arising out of **Accidental** loss of or damage to the **Insured's** baggage and personal property contained in such baggage which occurs during a **Covered Trip**. The **Company's** liability will be the **Actual Cash Value** of the article at the time of loss. The **Insured** must take every possible step to safeguard their accompanied baggage or personal property, and not leave them unattended. The loss or damage must occur: (a) as a result of an **Accident**; or (b) while the baggage or personal property is in the possession of hotel staff or a **Public Common Carrier**; or (c) as a result of **Robbery** or **Theft**. Proof of such losses or damage must be obtained in writing from the hotel management, the **Public Common Carrier**, or through making a report to the police having jurisdiction over the place of the loss. The police report must be filed within twenty four (24) hours of the loss. All such proofs and receipts and proofs of possession must be made available to the **Company**.

The **Company's** liability under this section of all cameras, including accessories and the like, shall not exceed HK\$3,000. The maximum reimbursement for all laptop computers, including accessories and the like, shall not exceed HK\$3,000.

In no circumstances shall the over reimbursement payable under this Section 8 exceed 100% of the **Amount of Benefit** stated in the Schedule.

## **SECTION 9. GOLF COVER: HOLE-IN-ONE**

If the **Insured** experiences "Hole-in-One" during a **Covered Trip**, the **Company** shall pay the **Amount of Benefit** stated in the Schedule. Any claim must be accompanied by written proof and documentation of such event.

## **SECTION 10. PERSONAL MONEY**

While overseas during a **Covered Trip**, if the **Insured** experiences a loss of cash, banknotes, money order or traveller cheque, the **Company** shall pay up to the **Amount of Benefit** stated in the Schedule to compensate for actual loss incurred. The loss must be reported to the police having jurisdiction over the place of loss within twenty four (24) hours of the loss. Any claim must be accompanied by written documentation from the police. The **Insured** must take every possible precaution to ensure the security of the **Insured's** cash or banknotes. For **Insured** aged under 17, the **Amount of Benefit** under this Section 10 shall not exceed HK\$1,000 per person.

## **SECTION 11. LOSS OF TRAVEL DOCUMENT**

If the **Insured** experiences a loss of necessary travel

documents for immigration clearance and travel ticket while overseas that leads to delay of his/her **Covered Trip**, the **Company** shall pay up to the **Amount of Benefit** stated in the Schedule to compensate for actual loss incurred, including additional travelling expenses, accommodation expenses and replacement fees. Any claim must be accompanied by written documentation from the police having jurisdiction over the place of loss and reported within twenty four (24) hours of the loss.

## **SECTION 12. CONSOLATION BENEFIT**

If the **Insured** suffers loss of life during a **Covered Trip** resulting from **Accident** or **Sickness**, the **Company** will pay the **Amount of Benefit** stated in the Schedule.

## **SECTION 13. TRIP CANCELLATION**

The **Company** will pay for loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured** and for which the **Insured** is legally liable and which are non-refundable and not recoverable from any other source upon cancellation prior or within ninety (90) days before the departure of the **Covered Trip** as a direct result of:

- 1) The Death, **Serious Injury** or **Serious Sickness** of the **Insured**, the **Insured's Immediate Family Member**, **Close Business Partner** or **Travelling Companion**, If cancellation of the **Covered Trip** is due to **Serious Injury** or **Serious Sickness** of the **Insured**, the **Insured's Immediate Family Members**, **Close Business Partner** or **Travelling Companion** not resulting in confinement in a hospital as an in-patient, the benefit under this Section will be paid based on 50% of the forfeited amount.
- 2) the unexpected outbreak of strike. Epidemic, riot, civil commotion arising out of events beyond the **Insured's** control at the planned destination, or the **Insured** being called up for witness summons, jury service.
- 3) compulsory quarantine.
- 4) the **Insured's** or **Travelling Companion's** residence being seriously damaged in fire, flooding, inclement weather or natural disaster, within one week before departure of the **Covered Trip**.

## **SECTION 14A. TRIP CURTAILMENT**

The **Company** will pay for loss of travel and/or accommodation expenses paid in advance or forfeited by the **Insured** and/or additional travel and/or accommodation expenses incurred, after the commencement of a **Covered Trip** which are non-refundable and not recoverable from any other source in the case that the **Insured** must return directly to **Hong Kong** following Death, **Serious Injury** or **Serious Sickness** of the **Insured**, the **Insured's Immediate Family Member** or **Close Business Partner** who is resident in **Hong Kong**, or **Travelling Companion**, or the unexpected outbreak of strike, riot, civil commotion, inclement weather, **Hijacking**, natural disaster, or epidemic at the planned destination which prevent the **Insured** from continuing the **Covered Trip**.

## **SECTION 14B. TRIP RE-ARRANGEMENT**

The **Company** will pay for additional travel and/or accommodation expenses incurred after the commencement of a **Covered Trip** which are not recoverable from any other source in the case that the **Insured** must re-route the **Covered Trip** due to unexpected outbreak of strike, riot, civil commotion, inclement weather, natural disaster, or epidemic at the planned destination which prevent the **Insured** from

continuing the **Covered Trip**.

Sections 13, 14A and 14B are effective only if the **Insured** purchases the coverage before becoming aware of any circumstances which could lead to the disruption of the **Covered Trip**.

The **Company** will only be liable to pay either Section 14A or 14B for the same event.

#### **SECTION 15. TRAVEL DELAY**

In the event the **Insured's Covered Trip** is delayed by a **Public Common Carrier** due to unexpected outbreak of inclement weather, natural disaster, strike, equipment failure of such **Public Common Carrier** or **Hijacking** after the commencement of the **Insured's Covered Trip**, and the scheduled arrival time is delayed exceeds 6 consecutive hours from the time specified in the itinerary, the **Company** will pay HK\$400 for the first 6 hours delay, and subsequently HK\$600 for each and every full 10 consecutive hours delay, up to the **Amount of Benefit** stated in the Schedule.

This coverage is effective only if the **Insured** purchases the coverage before becoming aware of any circumstances which could lead to the delay of the **Covered Trip**. The **Company** will only be liable to pay either Section 14B or 15 for the same event.

#### **SECTION 16. BAGGAGE DELAY NOTIFY ANY LOSS IMMEDIATELY TO THE PUBLIC COMMON CARRIER**

Obtain a Property Irregularity Form! This is Required to Process Your Claim!

The **Company** will pay the **Insured** HK\$500 cash and reimburse for the emergency purchase of essential toiletries and clothing if checked-in baggage is delayed, misdirected or temporarily misplaced by the **Public Common Carrier** for a period of 8 consecutive hours after the **Insured's** arrival at the airport of the scheduled destination abroad during a **Covered Trip**. Claims shall not be made for the same loss under both Sections 8 and 16 of this Policy.

If loss occurs while the **Insured** is returning to **Hong Kong**, the **Company** will only be liable to the HK\$500 cash. In no circumstances shall the overall reimbursement and cash payable under this Section 16 exceed the **Amount of Benefit** stated in the Schedule.

#### **SECTION 17. PERSONAL LIABILITY**

The **Company** will pay the **Indemnity** for damages which the **Insured** becomes legally liable to pay because of bodily injury to any other person or destruction of property of others caused by an **Accident** occurring on a **Covered Trip** during the Period of Insurance stated in the Schedule. The **Company's** liability shall be limited to the maximum **Amount of Benefit** stated in the Schedule.

#### **SECTION 18. CREDIT CARD PROTECTION**

The **Company** will pay up to the Amount Insured stated in Schedule of Benefit for the outstanding balance of the **Insured's** credit card(s) for purchases during **Covered Trip** and services charges, if the **Insured Person** suffers loss of life during **Covered Trip**.

#### **SECTION 19. SCARRING OF FACE**

During the **Covered Trip**, if the **Insured** suffers Bodily Injury results in **Permanent** disfigurement or **Permanent** scarring of the face of at least one square centimeter or two centimeters in length, the **Company** will pay the **Amount of Benefit** stated in the Schedule of Benefits. The **Amount of Benefit** payable will not take into account any psychological effects.

#### **SECTION 20. EDUCATIONAL FUND BENEFIT**

If during the **Covered Trip**, the **Insured** sustains Bodily Injury which directly causes or results in his/her death, the **Company** will pay the Amount Insured stated in the Schedule of Benefits or subsequent endorsement(s) (if any) for the **Insured Person's** child(ren) as an education subsidy. The child(ren) must be unmarried and unemployed, aged between 1 and 18 years old or up to 23 if full time student.

#### **SECTION 21. RENTAL VEHICLE EXCESS**

In the event of loss by theft, collision or damage to a **Rental Vehicle** during a **Covered Trip**, the **Company** will pay the **Insured** 50% of **Excess** if the loss incurred in China / Macau, or 80% of **Excess** if the loss incurred elsewhere other than in China / Macau, that the **Insured** is legally liable to pay for such loss by **Theft**, collision or damage, up to the **Amount of Benefit** stated in the **Schedule**.

The benefit will be payable provided that

- (a) the vehicle must be hired from a licensed rental agency;
- (b) the rental agreement includes an **Excess** (or deductible or similar condition) which makes the **Insured** liable for loss of or damage to the vehicle;
- (c) it is as a result of **Accidental** loss or damage to the vehicle caused by collision or theft while it is in the **Insured's** control;
- (d) the **Insured** has complied with all requirements of the rental agreement and of the insurer under insurance policy applicable to the **Rental Vehicle**;
- (e) the **Insured** was at the time of the **Accident** duly licensed to drive the vehicle and was not taking part in or practicing for speed or time trails of any kind.

#### **SECTION 22. HOSPITAL CONFINEMENT OR QUARANTINE CASH ALLOWANCE DUE TO INFECTIOUS DISEASE**

If the **Insured** is confined in an overseas hospital due to infectious disease during the **Covered Trip**, we will pay a daily hospital confinement allowance of HK\$500 and up to a maximum of ten (10) days to HK\$5,000.

In the event that the **Insured** is suspected or confirmed to have contracted infectious disease during the **Covered Trip** and results in compulsory quarantine by the local government, or by the **Hong Kong** Government, we will pay the **Insured** a daily quarantine allowance of HK\$250 and up to a maximum of twenty (20) days to HK\$5,000.

In the event that more than one compulsory quarantine has been arisen as a result of the same **Covered Trip**, the maximum amount payable under this benefit shall not exceed twenty (20) days to HK\$5,000 in aggregate.

#### **SECTION 23. LOSS OF HOME CONTENTS**

We will pay up to the maximum benefits as stated in the Table of Benefits for the loss or damage to the home

contents within the **Insured's** principal home in **Hong Kong** which is uninhabited during the **Covered Trip** as a direct result of burglary involving the use of forcible and violent entry to or exit from the premises while the **Insured** is travelling on the **Covered Trip**. The **Company** may make payment or at our opinion reinstate or repair subject to due allowance for wear and tear and depreciation and shall be subject to maximum of HK\$5,000 for any one article, pair, set or collection.

**Special Definition:**

Home contents shall be limited to: household goods, personal belongings, furniture, fixtures and fittings (including interior decorations) belonging to the **Insured** or a member in the principal home.

**SECTION 24. SUPERB COVER-OPTIONAL SECTION 24A. TRIP CANCELLATION / TRIP CURTAILMENT / TRIP RE-ARRANGEMENT**

Subject to the **Company's** approval and additional premium being paid by the **Insured**, the **Company** will pay additional **Amount of Benefit** under this Section 24A to reimburse loss eligible under Section 13, Section 14A and Section 14B.

The coverage under Section 13 will be replaced by the following if Superb Cover is purchased.

The **Company** will pay for loss of travel and/or accommodation expenses paid in advance of forfeited by the **Insured** and for which the **Insured** is legally liable and which are non-refundable and not recoverable from any other source upon cancellation prior to the **Covered Trip**. The cause of the cancellation must be the Death, **Serious Injury** or **Serious Sickness** of the **Insured**, the **Insured's Immediately Family Member, Close Business Partner** or **Travelling Companion**, or the unexpected outbreak of strike, epidemic, riot, civil commotion arising out of events beyond the **Insured's** control, or the **Insured** being called up for witness summons, jury services or compulsory quarantine, within one hundred and twenty (120) days before the departure of the **Covered Trip**, or the **Insured's** or **Travelling Companion's** residence being seriously damaged in fire, inclement weather or natural disaster or being uninhabited, within one week before departure of the **Covered Trip**.

**SECTION 24B. CRUISE CANCELLATION**

The **Company** will reimburse the **Insured** up to the **Amount of Benefit** selected as stated in the Schedule against loss of deposits or charges paid in advance by the **Insured** and for which he/she is legally liable and which are not recoverable from any other source consequent upon the cancellation of cruise package by reason only of the **Public Common Carrier** in which the **Insured** has arranged to travel to enable the **Insured** to board the cruise being delayed in excess of twelve (12) hours from the arrival time specified in the itinerary supplied to the **Insured** ("the delay") being the sole cause of the **Insured** being unable to aboard the cruise. Such delay must arise from inclement weather, natural disaster, hijacking, equipment failure of such **Public Common Carrier** or unexpected outbreak of strike on which the **Insured** has arranged to travel during the **Covered Trip**.

**SECTION 24C. EXCURSION TOUR CANCELLATION**

The **Company** will pay the **Insured** up to the Maximum Benefit stated in the Schedule of Benefits for the non-refund and forfeiture of payments made in relation to the excursion tour if the excursion tour is cancelled due to **Accidental Bodily Injury** or **Sickness** of the **Insured** or Inclement weather at the planned destination.

**SECTION 24D. SATELLITE PHONE FEE**

The **Company** will pay up to the **Amount of Benefit** stated in the Schedule for expenses of satellite phone incurred on board of a cruise paid by the **Insured**, after the commencement of a **Covered Trip**, in the case that the **Insured** must return directly to **Hong Kong** following **Accidental Bodily Injury** or **Sickness** of the **Insured**, or **Travelling Companion** which prevent the **Insured** from continuing the **Covered Trip**.

Section 24A, 24B, 24C and 24D are effective only if the **Insured** purchases the coverage before becoming aware of any circumstances which could lead to the disruption of the **Covered Trip**.

Should a loss arise for which a claim for Section 24B is payable, no further claims shall be made for benefit of Sections 13, 14A, 14B and 24A for the same loss.

**SECTION 25. UPGRADE PERSONAL ACCIDENT COVER-OPTIONAL SECTION 25A. ACCIDENT DEATH OR PERMANENT DISABLEMENT EXTENSION**

- 1) It is hereby noted and agreed that with effect from inception, of the compensation table of Personal Accident in Section 1 is deemed to be deleted and replaced by the following:-
- 2) The **Accident Bodily Injury** sustained causes the **Insured** to suffer loss of life, **Permanent Total Disablement** or other loss during the **Covered Trip**, then the **Company** will pay the compensation in the form of a percentage of the **Amount of Benefit** stated in the Schedule as below:

Events	Percentage of Principal Sum
1. Death	100%
2. <b>Permanent Total Disablement</b>	100%
3. <b>Permanent</b> and Incurable Paralysis of all Limbs	100%
4. <b>Permanent Total Loss of Sight</b> of both Eyes	100%
5. <b>Permanent Total Loss of Sight</b> of one Eye	100%
6. Loss of or the <b>Permanent Total Loss</b> of use of two Limbs	100%
7. Loss of or the <b>Permanent Total Loss</b> of use Right Hand	100%
Left Hand	100%
One Foot	100%
8. <b>Loss of Speech and Hearing</b>	100%
9. <b>Permanent</b> and Incurable Insanity	100%
10. <b>Permanent Total Loss of Hearing</b> in both Ears	75%
one Ear	15%
11. Loss of Speech	50%
12. <b>Permanent Total Loss</b> of the Lens of one Eye	50%
13. Loss of or the <b>Permanent Total Loss</b> of use of four Fingers and Thumb of Right Hand	70%
Left Hand	50%
14. Loss of or the <b>Permanent Total Loss</b> of use of four Fingers of	

- |            |     |
|------------|-----|
| Right Hand | 40% |
| Left Hand  | 30% |
15. Loss of or the **Permanent** Total Loss of use of one Thumb
 

both Right Joints	30%
one Right Joint	15%
both Left Joints	20%
one Left Joint	10%
  16. Loss of or the **Permanent** Total Loss of use of Fingers
 

three Right Joints	15%
two Right Joints	10%
one Right Joint	7.5%
three Left Joints	10%
two Left Joints	7.5%
one Left Joint	5%
  17. Loss of or the **Permanent** Total Loss of use of Toes
 

all – one Foot	20%
great – both Joints	7.5%
great– Joint	5%
  18. Fractured Leg or Patella with established non-union 15%
  19. Shortening of Leg by at least 5cm 10%
  20. **Permanent** Disablement not otherwise provided for under Events 10 to 19 inclusive. Such percentage of the Principal Sum Insured as the **Company** shall in its absolute discretion determine and being in its opinion not inconsistent with the Compensation provided under Events 10 to 19 inclusive.

If more than 1 event incurred in one accident which happened in the Covered Trip, the **Company** shall pay compensation under Personal Accident Section for only one event of loss with the greatest amount.

### SECTION 25B. REHABILITATION EXPENSES/ HOME RENOVATION EXPENSES BENEFIT

If during the **Covered Trip**, the **Insured** sustains Bodily Injury which directly causes or results in any of the disabilities covered under Section 1 or 25A (if applicable) permanent total or partial disablement of this Policy which requires rehabilitation training as recommended by a Registered Medical Practitioner treating the **Insured**, the **Company** will pay the Amount Insured stated in the Schedule of Benefits for the reasonable cost incurred for tuition or advice from a licensed vocational school, a licensed educational institution or a Hospital. Provided such tuition or advice is undertaken with our prior written agreement and the agreement of the **Insured's** attending Registered Medical Practitioner. Compensation payable under this benefit will be limited to the reasonable cost incurred subject to the maximum amount stated in the Schedule of Benefits subject to a maximum of six (6) months after the **Covered Trip**. Provided the benefit under permanent total or partial disablement of this Policy must be paid before the **Insured** is entitled to this benefit

### SECTION 25C. KIDNAP BENEFIT

If during the **Covered Trip** the **Insured** is kidnapped, the **Company** shall pay HK\$500 for each completion of twenty-four (24) hours stated in the Schedule Benefits per one Accident subject to maximum of thirty (30) days. Policy report for such kidnapping must be obtained when claim submission

### PART III : TERM OF COVERAGE

Coverage commences when the **Insured** leaves the

immigration counter at the **Place of Origin** on the departure date for the purpose of commencement of the **Insured** trip and ceases at the earlier of:

- a) The expiry of the Period of Insurance specified in the Schedule, or
- b) One hundred and eighty two (182) days after the commencement of the **Covered Trip**, or
- c) The **Insured's** return to his/her **Place of Origin**

**Extension of Coverage:** The Term of Coverage will be extended up to ten (10) consecutive days at no extra charge if the **Insured** is unavoidably delayed, the reason for the delay is beyond the **Insured's** control and the delay prevents the **Insured** from completing the **Covered Trip** by the end of the Term of Coverage.

The Term of Coverage shall be extended only if consent is given by the **Company** prior to the expiry of the Period of Insurance specified in the Schedule.

### PART IV : GENERAL CONDITIONS

**Assignment and Beneficiary Change:** No assignment of interest under this Policy shall be binding upon the **Company** unless and until the original or a duplicate thereof is filed at the **Company**. The **Company** does not assume any responsibility for the validity of an assignment. No change of Beneficiary under this Policy shall bind the **Company**, unless consent thereto is formally endorsed herein by the **Company**. No change of Beneficiary under this Policy shall bind the **Company**, unless the **Company** receives written notice of such change.

**Beneficiary:** The Loss of life **Amount of Benefit** will be paid to the **Insured's** estate under Hong Kong Ordinance. All other **Amounts of Benefit** are paid to the **Insured**, except the **Amounts of Benefit** payable under Sections 3, 4, 6 and 7 which are paid to Emergency Assistance Provider or other provider of services rendered to the **Insured**.

**Claims Investigation:** In the event of a claim, the **Company** may make any investigation it deems necessary and both the **Insured** and the **Policyholder** shall co-operate fully with such investigation. Failure by the **Insured** or the **Policyholder** to co-operate with the **Company's** investigation may result in denial of the claim or cancellation of this Policy.

**Compliance with Policy Provisions:** Failure by the **Policyholder** or the **Insured** to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

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

**Duplicate Coverage:** If the **Insured** is covered for loss under more than one individual annual or single trip travel insurance policy, or is issued more than one Certificate of Insurance for the same **Covered Trip**, then the **Company** will only be liable to pay for one covered loss under all such policies and/or certificates, whichever is the highest, and will refund the premium paid for the duplicate coverage.

**Entire Contract/ Alteration:** The Policy, together with all amendments and other attachments, if any, constitutes the entire contract of insurance. If a proposal form is completed by the **Policyholder** or an application form is completed by the **Insured**, that proposal form and/or application form will be part of this Policy. This Policy shall not be modified except by written amendment attached hereto and signed by an authorised representative of the **Company**.

**Examination of Books and Records:** The **Company** may examine the **Insured's** or the **Policyholder's** books and

records relating to this Policy at any time during the Policy term and up to three (3) years after the expiration of this Policy or until final adjustment and settlement of all claims under this Policy.

**Jurisdiction:** This Policy shall be governed and construed in accordance with the laws of **Hong Kong**. Any dispute under this Policy shall be settled in accordance with the laws of **Hong Kong**.

**Legality:** This insurance shall not apply to the extent it is illegal in any jurisdiction, outside the Hong Kong Special Administrative Region, for the citizens of such jurisdiction to be insured by an insurer which is not registered within such jurisdiction.

**Legal Action:** No legal action shall be brought to recover on this Policy until 60 days after the **Company** has been given written Proof of Loss. No such action shall be brought after 2 years from the date of loss.

**Limits of Liability and Deductibles:** This Policy is subject to the Limits of Liability and Deductibles stated in the Schedule.

**Other Insurance (Applicable to Sections 2, 3, 4, 6, 7, 8, 10, 11, 13, 14, 16, 17, 18, 21 and 24):** If a covered loss under this Policy is insured under any other valid policy, prior or current, then this Policy shall cover such loss, subject to its limitations, exclusions, conditions, provisions and other terms, 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, contributory, excess, contingent or otherwise.

**Physical Examinations and Autopsy:** The **Company**, at its expense, has the right to have the **Insured** examined as often as reasonably necessary while a claim is pending. It may also have an autopsy made unless prohibited by law.

**Refunds:** There will be no refund of premium to the **Insured** once coverage under any Section dedicated to a **Covered Trip** has become operative. If this Policy is cancelled, the **Company** will return the unearned pro-rata portion of the premium with respect to any **Covered Trip** for which coverage has not yet become operative under any Section of this Policy.

**Rights of Recovery:** In the event that authorisation of payment and/or payment is made by the **Company** or on its behalf by its authorised representatives, to include Emergency Assistance Provider, the **Company** reserves the right to recover against the **Insured** the full sum which has been paid, or for which the **Company** is liable, to a **Medical Facility** to which the **Insured** has been admitted, less the **Company's** liability under the terms of this Policy.

**Subrogation (Applicable to All Sections Except Sections 1, 5, 9, 12 and 15):** In the event of any payment made under this Policy, the **Company** shall be subrogated to all the **Insured's** rights of recovery and indemnity against any person or organisation and the **Insured** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Insured** shall take no action to prejudice such rights.

**Territory:** Worldwide.

## PART V : EXCLUSIONS

### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

The Policy does not cover loss arising out of:

1. pre-existing, congenital or heredity conditions. A pre-existing condition means prior **Sickness** or **Accidental Bodily Injury** of an **Insured, Immediate Family**

**Member of the Insured, Travelling Companion or Close Business Partner**, for which medical treatment or advice has been given or the symptoms of which would cause a reasonably prudent person to seek diagnosis, care or treatment within ninety (90) days prior to the commencement of a **Covered Trip**. For the purpose of Trip Cancellation and Trip Curtailment sections, **Sickness** or **Accidental Bodily Injury** should occur after the coverage is purchased but not earlier than 90 days before the commencement of the **Covered Trip**.

2. travelling abroad contrary to the advice of a **Physician**, or for the purpose of obtaining medical treatment or services.
3. suicide, attempted suicide or intentional self-infliction of bodily injury.
4. abortion, miscarriage, normal pregnancy or resulting childbirth.
5. dental cares (unless resulting from **Accidental Bodily Injury** to sound and natural teeth or for the relief of sudden and acute pain).
6. mental or nervous disorders, insanity.
7. war (whether declared or not), invasion, act of foreign enemies, civil war, revolution, civil unrest amounting to a popular uprising against government, or from the **Insured** directly participating in riot and strike, or performing duties as a member of armed forces, or police, or as a volunteer and engaged in war or crime suppression.
8. participation in professional sports events or an **Insured** would or could earn income or remuneration from engaging in such sport, racing except on foot, equipped mountaineering (unless approved by the **Company**).
9. prohibition or regulation by any government, or customs detention.
10. damage relating to the unlawful, wilful, malicious acts of the **Insured**.
11. actions of the **Insured** while under the influence of alcohol or drugs to the extent of legal impairment.
12. riding in any aircraft except as a fare-paying passenger in a properly licensed aircraft flown by a qualified pilot.
13. the **Insured's** actions in the course of committing a felony or while under arrest by authorities because of commission of a felony.
14. AIDS or AIDS Related Complex, any **Accidental Bodily Injury** or **Sickness** commencing at the time of or subsequent to a sero-positive test for HIV or related disease, or any other sexually transmitted diseases.
15. the **Insured** engaging in manual labour or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.
16. the **Insured** is not taking all reasonable efforts to safeguard his/her property/money, or to avoid injury to minimize any claim under this policy.

### EXCLUSIONS APPLICABLE TO SECTION 8: PERSONAL BAGGAGE

The following causes or property are excluded from coverage under this Policy:

1. Animals, motors/motor vehicles/motorcycles or their accessories, boats or any other conveyances, household furniture, drugs, foodstuffs, antiques, computer parts/software/accessories, mobile tele-communication equipment/accessories, artificial teeth or limbs, securities, tickets, valuable papers other than travel documents or data recorded on disks, tapes, cards or other equipment.
2. Loss or damage caused by wear and tear, gradual

deterioration, workmanship or vermin.

3. Loss of or damage to hired or leased equipment.
4. Loss of or damage to business goods or samples.
5. Loss of or damage to unattended baggage sent in advance, souvenirs, or articles mailed or shipped separately, or under custody of other person.
6. Loss by any mysterious disappearance.
7. For breakage or damage to fragile articles.
8. Loss of or damage to the **Insured's** personal property or baggage left unattended in any vehicle or conveyance, or in any public place or arising out of the **Insured's** failure to take due care and precautions for the safeguard and security of such property.

### **EXCLUSIONS APPLICABLE TO SECTION 10: PERSONAL MONEY**

The following causes of property are excluded from coverage under this Policy:

1. Loss of electronic money or monies not in paper form.
2. Loss due to unattended or negligence or under custody of other person.
3. Loss by any mysterious disappearance.

### **EXCLUSIONS APPLICABLE TO SECTIONS 13, 14A, 14B AND 24A: TRIP CANCELLATION, TRIP CURTAILMENT AND TRIP RE-ARRANGEMENT**

The Policy does not cover loss arising out of:

1. Government regulation or control, bankruptcy, liquidation or default of **Travel Provider(s)**.
2. **Public Common Carrier** caused cancellations or delays.
3. Changes in plans, financial circumstances and any business or contractual obligations of the **Insured**, or an **Immediate Family Member** of the **Insured**.
4. Any event or circumstance which occurs prior to the Term of Coverage.

### **EXCLUSIONS APPLICABLE TO SECTION 17: PERSONAL LIABILITY**

The Policy does not cover loss arising out of:

1. Bodily Injury to any person who is a relative of the **Insured** or who is in the **Insured's** custody or control, or damage to property which belongs to the **Insured** or which is in the **Insured's** custody or control.
2. Damages relating to any liability assumed under a contract.
3. The ownership, possession, lease or rental of any vehicles, aircraft, firearms or animals.
4. The undertaking of any trade or profession.
5. Any criminal acts or proceedings.

### **EXCLUSIONS APPLICABLE TO SECTION 21: RENTAL VEHICLE EXCESS**

The Policy does not cover loss arising out of:

1. Loss or damage arising out of operation of the **Rental Vehicle** in violation of the terms of the rental agreement.
2. Loss or damage to a **Rental Vehicle** arising out of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the period of rental.
3. Any loss or expenses arising from the **insured** committing or attempting to commit suicide, or intentionally inflicting self injury.

### **EXCLUSIONS APPLICATION TO SECTION 23: LOSS OF HOME CONTENTS**

This Policy does not cover loss arising out of:

1. Any loss or damage of bonds, bills of exchange, cash, coins, cheques, jewellery or accessories, promissory notes, postal or money orders, record or book or similar tokens, luncheon vouchers or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephones, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, diskettes or otherwise;
2. Any loss not reported to the police within twenty-four (24) hours after the **Insured** returns to Hong Kong from the **Insured** and a police report for such loss not having been obtained;
3. Shortage due to error, omission, exchange or depreciation in value; or
4. Special equipment or apparatus used in connection with any profession, business or employment.

### **EXCLUSIONS APPLICABLE TO SECTION 24B: CRUISE CANCELLATION**

No Benefits will be payable for any loss arising from or due to:

1. Failure of the **Insured** to check in according to the itinerary supplied to him/her and obtains written confirmation from the **Public Common Carrier** or their handling agents on the number of hours and the reason for such delay.
2. Strike or industrial action existing on the date when this coverage is purchased.
3. Late arrival of the **Insured** at the airport or port after check-in or booking-in time (except for the late arrival due to strike).
4. **Insured** not getting on board the first available alternative transportation offered by the **Public Common Carrier**.

## **PART VI : HOW TO MAKE A CLAIM**

Any occurrence or loss which may give rise to a claim should be reported in writing immediately but in any event NOT LATER THAN 30 DAYS AFTER THE INCIDENT TO:

Assicurazioni Generali S.p.A.

21/F, Cityplaza One, 1111 King's Road, Taikoo Shing, Hong Kong  
Telephone No. (852) 3187 6868 Fax No. (852) 2521 8018

**Proof of Loss:** Written Proof of Loss must be given to the **Company** within 30 days after the date of such loss including original copies of all relevant documentation. The **Insured** shall notify the **Company** promptly of the reason and possible time frame for submission when such Proof of Loss is delayed. Failure to give written Proof of Loss within 180 days will invalidate the claim. Any loss should be proven with reason. For medical claims, written Proof of Loss must be accompanied by diagnosis.

**Time of Payment of Claims:** Benefits payable under this Policy will be paid within 30 days of receipt of a completed Proof of Loss.

### **24-HOUR WORLDWIDE EMERGENCY ASSISTANCE HOTLINE SERVICE**

For any emergency assistance service, simply call

**(852) 3187 6887 (24-Hour)**

**GENERAL HOTLINE**

**(852) 3187 6868 (Office Hour)**

# 勝景旅遊保

## 旅遊保險條文及條款

本保單證明書內之粗體詞彙具有特定含意。釋義已分別列於第一部份：詞彙的定義。請小心閱讀其內容。

保單持有人作為代表每位受保人申請保險而所呈交之投保申請書，陳述，包括向本公司所作出之聲明將成為本保險合約的一部份。本公司於收受保費後，同意依據保單內的定義，不保事項，限制，條款和條件，承保受保人蒙受下文所述之損失。

<b>保障範圍</b>		5 住院現金(每日港幣\$500)	\$5,000	15 旅程延誤	\$2,000	24A 尊尚保障 - 自選	\$40,000
	最高賠償額(港幣)	6 親屬探望	\$50,000	(首滿6小時後可獲港幣\$400補償, 其後每滿10小時可獲港幣\$600補償)		取消旅程/縮短旅程/更改旅程 (額外旅遊保障)	
1 人身意外		7 子女護送	\$30,000	16 行李延誤(8小時或以上)	\$1,000	24B 取消郵輪旅程 (public common carrier delayed over 12 hours)	\$40,000
1A- 交通保障	\$1,000,000	8 個人行李 (每項套裝物品最高賠償額為港幣\$3,000)	\$12,000	17 個人責任	\$2,000,000	24C 取消岸上觀光旅程保障	\$10,000
1B- 其他意外保障	\$500,000	9 高爾夫球一桿入洞	\$3,000	18 信用卡保障	\$20,000	24D 衛星電話費	\$2,000
1C- 燒傷保障	\$250,000	10 個人錢財	\$3,000	19 毀容保障	\$20,000	25A 升級個人意外保障 - 自選	
* 17歲以下及75歲以上之投保人人士之最高賠償金額為	\$250,000	11 證件遺失	\$30,000	20 教育基金	\$20,000	個人意外死亡或永久傷殘延伸保障	Scale 2
2 醫療費用	\$1,000,000	12 恩恤保障	\$50,000	21 租車自負額	\$10,000	25B 復康/家居保障	\$20,000
- 回港後90日內繼續治療的費用	\$100,000	13 取消旅程	\$30,000	22 傳染病引致的住院或隔離現金津貼	\$5,000	25C 綁架保障	\$15,000
3 緊急醫療運送	No Limit	14 縮短旅程	\$40,000	23 損失家居物品 (每件/套/組物品最高賠償額為港幣\$5,000)	\$20,000		
4 遺體運返	No Limit	14B 更改旅程	\$40,000				

### 第一部份：定義

**2級燒傷** 指表皮及在下面的真皮因燃燒而遭到破壞。

**3級燒傷** 指全部皮膚因燃燒而遭完全破壞。

**意外** 指不可預見及預料之突發事件。

**意外身體損傷** 指受保障範圍保障的意外損傷，在直接及別無其他原因之下引致的身體損害。

**實際現金價值** 指損失物品之重置費用扣除自然減值及折舊額，自然減值及折舊額將應用在使用超過1年的物品。

**賠償額** 指由受保人於申請書內所選擇及列於保單內的賠償額，及需交妥保費後方為有效。

**燒傷** 指組織因高溫而遭到破壞。

**緊密商業夥伴** 指受保人的緊密商業夥伴，可提供其商業註冊或公司的註冊文件予本公司作為證明。

**本公司** 指忠意保險有限公司香港分公司。

**受保旅程** 指以受保人因受保旅程由離開起保地點的入境事務署櫃檯開始，直至受保期屆滿或受保人返回起保地點的入境事務署櫃檯或已申報作為受保旅程結束後之最終目的地之國家為止，以較先為準。

**程度** 指本保單發出地方之政府習慣上用以量度燒傷程度的單位。

**緊急醫療處理** 指受保旅程中因突發性及對生命有危險之病患或意外受傷而提供之即時及必需治療。

**自負額** 指受保人租用車輛的保單或其他保險計劃中的墊底費。

**家庭保單保障** 指保障3名受保人或以上之家庭的保單，包括1對合法夫婦或其中一人及所有17歲以下子女。

**騎劫** 指受保人旅程中所乘搭的飛機、交通工具及人員遭非法奪取或控制。

**香港** 指香港特別行政區。

**直系親屬** 指配偶，子女，兄弟姊妹，父母，配偶之父母，祖父母，合法監護人，孫兒女，配偶之祖父母。

**賠償** 指受保人於法律上有責任必須對受損害一方所賠償的金額 a) 其他人的財物的損失或損毀；b) 急救或陸上/海上救護車所引致的費用；c) 訴訟費用、仲裁、和解或撫恤的律師費用。以上所有因受保人引起的賠償須取得本公司同意。

**受保人** 指承保表內所列受保障人士的名字。惟其保費需已繳妥。

**失聰** 指永久及無法恢復之聽力，即如果a分貝=損失聽力至500赫，b分貝=損失聽力至1,000赫，c分貝=損失聽力至2,000赫，d分貝=損失聽力至4,000赫，當a+2b+2c+d

之1/6高於80分貝。

**喪失說話能力** 指構成語言之口唇音、齒舌音、口蓋音、喉頭音、等之四種語言機能中，有三種以上不能發出者，聲帶功能完全喪失或因腦部言語中樞神經的損傷而患失語症。

**失明** 指完全且無法復原之視力永久喪失。

**醫療設施** 指合法持牌經營，並為患病、不適或意外受傷者提供接收及治療之診所，醫院或類似的機構，其同時駐有註冊及合格護士每天24小時提供看護服務，有一名或以上持牌醫生時刻駐院，能提供有組織的設施為住院病人進行醫學診斷及外科手術。

**永久** 指於意外事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。

**永久完全傷殘** 指受保人經醫生診斷為連續12個月內完全不能從事任何根據受保人的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如受保人並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。

**醫生** 指其有醫學資格，獲認可及合法授權從事疾病或意外受傷診療的人士，惟受保人之直系親屬除外。

**起保地點** 指受保人旅程開始的地方。除非申請人在保單發出前特別申報，否則起保地點將指香港。

**保單持有人** 指簽發收據及此證明書予受保人及主保單上列明的機構。

**計劃醫療顧問** 指緊急醫療服務公司及其授權代表。

**公共交通工具** 指任何由個別公司或個人持牌出租的機動客運交通工具

**出租汽車** 指受保人在受保旅程中按照合法的租用合約所租用的車輛。

**重置費用** 指以相同或相似物料修復或取代損失或損毀財物的費用，當中包括關稅；而賠償以不於受保人修復或取代損失或損毀財物以回復以往相同用途的實際費用為上限，當中並不扣除折舊差價。

**搶劫** 指受保人因受威迫或強迫而令行李或個人財物損失或損毀。

**嚴重身體受傷或嚴重疾病** 指由醫生或計劃醫療顧問診治的意外身體損傷或疾病，並經醫生或計劃醫療顧問證實：

- 受保人或其直系親屬有生命危險或不適宜旅遊或繼續原定的旅遊行程；
- 旅遊夥伴有生命危險或不適宜繼續原定的旅遊行程；
- 緊密商業夥伴有生命危險。

**疾病** 指於受保障期間及條款範圍內經由醫生診斷及書面證明所罹患或感染，以致構成索償要求之病症。

**盜竊** 指除搶劫外，**受保人**的行李或個人財物在沒有**受保人**同意下遭奪走或損毀。

**轉移** 指以最低費用而可供選擇的預定班次的**公共交通工具**；必須的緊急醫療運送、遺體運返、親屬探望及子女護送 詳情請參閱第3,4,6及7節。

**轉移費用** 指由**本公司**代**受保人**支付的合理及必須費用，包括緊急醫療運送、遺體運返、親屬探望及子女護送的服務；並扣除任何退回的交通費用。詳情請參閱第3,4,6及7節。

**旅行提供者** 指收取費用以作提供旅行安排服務之旅遊業公司。

**旅遊夥伴** 指在整個**受保旅程**中與**受保人**同行及同房的人士。

## 第二部份：保障詳情

### 第1節 個人意外

本節延伸保障**受保人**於安排乘坐的**公共交通工具**預定離港前五(5)小時內直接從**香港**居住地啟程到**香港**入境事務署櫃檯以開始**受保人**的**受保旅程**；及以**受保人**於安排乘坐的**公共交通工具**實際抵港時間後五(5)小時內，直接從**香港**入境事務署櫃檯返回**受保人**的**香港**居住地為完結。

#### 第1A節. 乘坐公共交通工具時發生之意外

如在**受保期限**：—

- (i) **受保人**以付款乘客身份乘坐、登上或離開任何**公共交通工具**；或由旅行社安排的任何機動汽車或船艦；或駕駛汽車時發生的**意外身體損傷**；及
- (ii) 如**受保人**在**受保旅程**中因**意外**而導致死亡、**永久完全傷殘**或其他損傷，**本公司**將根據第1A節的賠償額按下表所列的百分比作出賠償：

1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 永久完全喪失雙眼視力	100%
5. 永久完全喪失單眼視力	100%
6. 喪失任何雙肢或任何雙肢完全失去功能	100%
7. 喪失任何單肢或任何單肢完全失去功能	100%
8. 雙耳完全失聰及完全喪失說話能力	100%
9. 永久及無法痊癒之精神錯亂	100%
10. 永久完全失聰	
- 雙耳	75%
- 單耳	15%

#### 第1B. 節 其他意外保障

除第1A節外：

- a) 死亡：若**受保人**在**受保旅程**中因**意外身體損傷**並於意外發生後365天內死亡，**本公司**將賠償上表所列的100%賠償額予17至75歲的**受保人**。
- b) 其他損害：若**受保人**在**受保旅程**中因**意外身體損傷**並於意外發生後365天內引致上表所列的損害，**本公司**按比例將賠償上表所列賠償額。

如**受保人**年齡為17歲以下或75歲以上，在第1A及1B節

的賠償比例不可超過港幣250,000元。

**永久及完全喪失**是指**永久及完全喪失**器官的功能。**本公司**將按此節賠償最高賠償額的一項。如因同一意外而引致身體多處損害，**本公司**亦以表列的**賠償額**作最高上限。

失蹤條款：若**受保人**乘搭的飛機、陸上或海上之交通工具發生意外並導致失蹤、沉沒或墜毀，而**受保人**之遺體於該次意外發生後1年內仍無法尋回；**本公司**將視**受保人**在本保單承保的意外事故中蒙受損害並導致死亡而作出賠償。

### 第1C節. 燒傷保障

若**受保人**因**意外身體損傷**而經**醫生**診斷受到下表損害，**本公司**將根據下表所列之比例作出賠償。

損害事項	賠償比例
燒傷，2級燒傷或3級燒傷	
達身體總面積45%或以上	100%
達身體總面積27%或以上	60%
達身體總面積18%或以上	50%
達身體總面積9%或以上	30%
達身體總面積4.5%或以上	20%

同一宗**意外身體損傷**只會賠償以上保障項目的其中一項。如在同一宗**意外身體損傷**遭受到多於一項保障項目，則按其中最高賠償額的一項作出賠償。

如**受保人**年齡為17歲以下或75歲以上，在第1C節的賠償比例不可超過港幣250,000元。

如**本公司**在同一宗**意外身體損傷**在第1A或1B節中已作出死亡賠償，在第1C節中的賠償將被扣減。

### 第2節. 醫療費用

如**受保人**於**受保旅程**期間因**意外身體損傷**或疾病需要**醫生**診治，需要提供醫療設施、由醫院提供的康復護理治療、X光檢查、藥物或必須的消費品、陸上/海上救護車的使用，**本公司**將賠償以上海外治療所需的物品及服務的實際合理費用（膳食及糧食除外），賠償由**意外**發生日後365天內及以表中賠償額為上限。

**受保旅程**期間，**本公司**將賠償**受保人**的自然及狀況良好之牙齒因**意外身體損傷**；或突發性牙痛，經**醫生**診斷並確定為必須的牙齒治療後，將賠償診治費用的100%並以港幣1,000元為上限。

覆診費用是指**受保人**返回**香港**後繼續接受治療的費用。**本公司**將根據覆診費用的賠償額支付**受保人**於返回**香港**後90天內因海外遭受的**意外身體損傷**或疾病需要繼續治療的費用。普通科/物理治療門診的賠償以每日每次港幣300元為限；專科門診/X光及化驗測試的賠償以每日每次港幣600元為限，惟專科門診/物理治療/X光

及化驗測試的治療需先取得**醫生轉介信**。  
覆診費用亦包括註冊中醫、跌打及針灸治療，賠償以每日每次港幣150元為限，最高**賠償額**為港幣3,000元。

於**受保旅程**期間，**受保人**因**意外身體損傷**或**疾病**住院，**本公司**將賠償有關翻譯費用及**醫療費用**，而事先須取得**計劃醫療顧問**的批核。

在任何情況下，第2節的**賠償額**不可超過表列的100%。

### 第3節. 緊急醫療運送

若**受保人**於**受保旅程**期間因**意外身體損傷**或**疾病**需要運送至其他地方接受治療，**本公司**將以表列的**賠償額**賠償轉移費用，包括轉移**受保人**至較合適的**醫療設施**或於必要時運送回**香港**，並扣除任何退回的交通費用。所有轉移須事先取得**計劃醫療顧問**的批核。

### 第4節. 遺體運返

若**受保人**於**受保旅程**期間因**意外身體損傷**或**疾病**導致死亡，**本公司**將支付轉移遺體回**香港**所引致的**轉移費用**。所有轉移須事先取得**計劃醫療顧問**的批核。

### 第5節. 住院現金

若**受保人**於**受保旅程**期間因**意外身體損傷**或**疾病**而需接受住院治療，**本公司**將支付**受保人**於海外及返回**香港**後90天內、每日港幣500元的賠償，並以表列的**賠償額**為上限。住院治療需於**醫療設施**中接受**醫生**治療，而每日住院的計算是以**醫療設施**所列的住房及用膳收據為準。賠償將於**受保人**出院後作出賠償。

### 第6節. 親屬探望

若**受保人**於**受保旅程**期間因**意外身體損傷**或**疾病**而於海外死亡或住院超過24小時，經**計劃醫療顧問**的批核，**本公司**將支付**轉移費用**包括來回經濟客位機票及住宿予一名由**受保人**指定的**直系親屬**前往或逗留**受保人**留院當地；若**受保人**死亡，探望人士將由**本公司**決定。以上的安排需先取得**計劃醫療顧問**的批核，**本公司**將支付不超過表列的最高**賠償額**。

### 第7節. 子女護送

如**受保人**年齡在17歲以下並其同行的成年**受保人**因住院治療或死亡而無人照顧，經**計劃醫療顧問**的批核，**本公司**將支付單程經濟客位機票及提供護送服務將**受保**小童運送回**香港**。**本公司**將負責以上的**轉移費用**不可超過表列的**賠償額**。

### 第8節. 個人行李

如遇有任何損失，請即通知相關機構

警方報告是索償的必須文件！

若**受保人**於**受保旅程**期間因**意外**導致行李及個人財物損失或損毀，**本公司**將根據表列的**賠償額**按損失時的**實際現金價值**以每套、每對物品最高港幣3,000元賠償予**受保**

**人**。**受保人**應盡可能保管個人行李及財物及加以看管。保障的損失或損毀需由以下原因引致 a) 因**意外**導致；b) 行李或個人財物由酒店員工或**公共交通工具**保管；c) 由**搶劫**或**盜竊**導致，而有關的損失或損毀需取得酒店、**公共交通工具**書面報告，或於損失後24小時內向當地警方報案以取得警方報告；而所有有關的證明、收據及保管證明須提交予**本公司**。

保障相機及配件、手提電腦，最高賠償額不可超過港幣3,000元。

在任何情況下，第8節的**賠償額**不可超過表列的100%。

### 第9節. 高爾夫球：一棒(桿)入洞

若**受保人**於**受保旅程**期間參與高爾夫球活動時一棒入洞，**本公司**將支付表列的**賠償額**。索償時需提供該事件的書面證明及文件。

### 第10節. 個人錢財

若**受保人**在**受保旅程**期間遺失現金、銀行鈔票、匯票或旅行支票，**本公司**將賠償不超過列於保障範圍所載之最高**賠償額**，而**受保人**必須於遺失事件發生後24小時向當地警方報失，並於索償時提交書面文件及警方之正本報告。惟**受保人**應盡可能保管個人錢財。若**受保人**年齡為17歲以下，本節最高賠償額以不超過港幣1,000元為限。

### 第11節. 證件遺失

**本公司**將賠償不超過保障範圍所規定的最高**賠償額**予**受保人**在**受保旅程**期間因遺失旅遊證件或交通票證而延誤旅程所衍生的額外交通費用、住宿費用及旅遊證件或交通票證補領之實際費用。而**受保人**必須於遺失事件發生後24小時向當地警方報失，並於索償時提交書面文件及警方之正本報告。

### 第12節. 恩恤保障

若**受保人**於**受保旅程**期間因**意外身體損傷**或**疾病**導致死亡，**本公司**將按列於保障範圍所規定作出賠償。

### 第13節. 取消旅程

**本公司**以不超過列於保障範圍所規定之最高**賠償額**賠償**受保人**無法由其他途徑追討其不能退回及已支付之旅遊及住宿費用；賠償**受保人**於旅程出發前90天內因以下原因而必須取消行程：

- 1) 因**受保人**、其**直系親屬**、**緊密商業夥伴**、或**旅遊夥伴**之死亡、蒙受**嚴重身體受傷**或**嚴重疾病**，如**受保人**、其**直系親屬**、**緊密商業夥伴**、或**旅遊夥伴**之**嚴重身體受傷**或**嚴重疾病**不涉及住院治療，賠償將為50%。
- 2) 突然發生**受保人**不能控制及不可預計的罷工。目的地爆發傳染病、暴動或民亂，或**受保人**被傳召作證人、履行陪審團員責任。
- 3) 需接受隔離。
- 4) **受保人**或**旅遊夥伴**之寓所在出發前一星期內因**火災**、**水災**、**惡劣天氣**或**天然災害**而嚴重損毀。

#### 第14A節. 縮短旅程

本公司以不超過列於保障範圍所規定之最高賠償額賠償受保人於受保旅程出發後無法由其他途徑追討其不能退回及已支付之未使用及/或額外之旅遊及住宿費用；賠償受保人於受保旅程期間因以下原因而必須縮短行程直接回香港：

因受保人、旅遊夥伴、居住於香港之直系親屬或緊密商業夥伴之死亡、蒙受嚴重身體受傷或嚴重疾病；預定的海外行程目的地突然發生不可預計的罷工、暴動或民亂、惡劣天氣、遭遇騎劫、天然災害或傳染病以致受保人未能繼續已計劃之行程。

#### 第14B節. 更改旅程

本公司以不超過列於保障範圍所規定之最高賠償額賠償受保人於受保旅程出發後無法由其他途徑追討其已支付之額外旅遊及住宿費用；賠償受保人於受保旅程期間因以下原因而必須更改行程：預定的海外行程目的地突然發生不可預計的罷工、暴動或民亂、惡劣天氣、天然災害或傳染病以致受保人未能繼續已計劃之行程。

第13、14A及14B節只有在受保人知道任何將會引致旅程取消或中斷的事件前購買才會生效。

基於同一事件所引致的損失，本公司只會對第14A或14B節作出一次之賠償。

#### 第15節. 旅程延誤

若受保人原定行程列明之公共交通工具因不可預計的惡劣天氣、天然災害、罷工、公共交通工具的機械故障或騎劫而導致到達時間延誤超過6小時，本公司將就首滿6小時的延誤賠償港幣400元，其後每滿10小時延誤賠償為港幣600元，以不超過列於保障範圍所規定之最高賠償額為限。

本節只有在受保人知道任何將會引致旅程延誤的事件前購買才會生效。基於同一事件所引致的損失，本公司只會對第14B或15節作出一次之賠償。

#### 第16節. 行李延誤

如有任何損失，請即通知相關的公共交通機構

財物損毀報告是索償的必須文件！

若受保人已登記寄艙之行李因所乘搭的公共交通工具因誤送以致受保人到達海外目的地逾8小時後仍未送抵，本公司將提供港幣500元現金津貼及賠償受保人購買應急必需品之費用。基於同一事件所引致的損失，本公司只會對第8或16節作出一次之賠償。

如事件發生在受保人回程返回香港，本公司只會提供港幣500元現金津貼。賠償以不超過列於保障範圍所規定之最高賠償額為限。

#### 第17節. 個人責任

若受保人在受保旅程期間發生意外令第三者蒙受損傷或財物損失以致必須承擔法律責任，本公司將以不超過列於保障範圍的最高賠償額所規定作出賠償。

#### 第18節. 信用卡保障

若受保人在受保旅程期間因意外身體損傷或疾病導致死亡，在旅程期間以信用卡簽賬購物之未繳結餘及費用，將由本公司支付。賠償以不超過列於保障範圍所規定之最高賠償額為限。

#### 第19節. 毀容保障

若受保人於受保旅程期間因意外導致永久性毀容或臉部永久性疤痕達1立方厘米或2厘米長，本公司將按表列的賠償額作出賠償。本保障並不包括因是次毀容意外而導致之心理創傷。

#### 第20節. 教育基金

若受保人於受保旅程期間因意外導致死亡，本公司將按表列賠償教育資助予受保人未婚及未就業之1至18歲子女，或23歲以下的全職學生。

#### 第21節. 租車自負額

若受保人在受保旅程中租用出租車輛，在受保旅程中車輛被盜、發生碰撞或遭到損毀，本公司將賠償受保人必須依法支付的自負額並以不超過列於保障範圍所規定作出賠償。若損失事件及發生在中國 / 澳門，本公司將賠償自負額的50%；若事件發生在其他地方，本公司將賠償自負額的80%

此保障須符合以下條件才會生效

- 車輛必須由持牌租車機構租出；
- 受保人須就租用合約中的自負額（墊底費或相類似條款）負上被盜或遭到損毀責任；
- 租用車輛是在受保人使用途中因意外遭到損毀或被盜；
- 受保人履行所有租用合約中的要求；
- 受保人持有當地合法駕駛證件並沒有參與任何賽車或速度練習

#### 第22節. 傳染病引致的現金津貼

如受保人在受保旅程中因傳染病需於海外醫院住院，本公司將支付每日港幣500元的住院現金津貼，最多十日至港幣5,000元。

如受保人於受保旅程中因被懷疑或確診感染傳染病而被有關之當地政府或香港政府強制隔離，受保人可於被強制隔離期間獲得隔離現金津貼，每日港幣250元，最多二十日至港幣5,000元。

如因同一受保旅程而引致多於一次之強制隔離，本保障之合共最高賠償額以最多二十日至港幣5,000元為上限。

#### 第23節. 損失家居物品

如受保人於受保旅程期間，其香港主要住所因在沒有人居住的情況下遭爆竊(即被強行或使用暴力進出)，引致該住所內之家居用品損失或遭到破壞，本公司會以不超過保障表上所列之最高賠償額賠償受保人因此而遺失或

損毀的家居用品。

本公司有權根據家居用品之損耗及折舊程度賠償其重估價值或維修該物品之費用，而每件、每對、每套或每組物品的最高賠償限額為港幣5,000元。

#### 第九節的特別詞彙

家居用品是指**受保人**或主要居所內之成員擁有的家居物件、個人物件、傢俱、裝置或裝修(包括室內擺設)。

#### 第24節. 額外尊尚保障—自選

##### 第24A節. 取消旅程/縮短旅程/更改旅程

假若本公司同意及額外保費已繳妥，本公司將提供額外表列保障由第13、14A及14B節所引致之賠償。

如已購買額外尊尚保障，第13節保障將由以下保障取代。本公司以不超過列於保障範圍所規定之最高賠償額賠償**受保人**無法由其他途徑追討其不能退回及已支付之旅遊及住宿費用；賠償**受保人**於旅程出發前120天內因以下原因而必須取消行程：因**受保人**、其直系親屬、緊密商業夥伴、或**旅遊夥伴**之死亡、蒙受嚴重身體受傷或嚴重疾病；預先計劃行程的目的地突然發生**受保人**不能控制及不可預計的罷工、傳染病、暴動或民亂；**受保人**被傳召作證人、履行陪審團員責任或需接受隔離；**受保人**或**旅遊夥伴**之寓所在出發前一星期內因火災、惡劣天氣或天然災害而嚴重損毀。

##### 第24B節. 取消郵輪旅程

若**受保人**因惡劣天氣、天然災害、**騎劫**或公共交通工具的機械故障或不可預計的罷工而導致乘搭的公共交通工具較原定到達時間延誤超過12小時而未能登船及取消行程，本公司將賠償**受保人**所支付及必須依法支付而無法從其他途徑追討之訂金或旅遊費用，以不超過列於保障範圍所規定之最高賠償額為限。

##### 第24C節. 取消岸上觀光旅程保障

若**受保人**因意外身體損傷或疾病或遇上惡劣天氣而需取消自費岸上觀光行程，本公司將以不超過列於保障範圍所規定之最高賠償額賠償**受保人**不能退回之未享用的有關費用。

##### 第24D節. 衛星電話費

若**受保人**或**旅遊夥伴**於**受保旅程**出發後因意外身體損傷或疾病而導致**受保人**需直接返回香港，於郵輪上所由**受保人**支付的衛星電話費用將獲得賠償，以不超過列於保障範圍所規定之最高賠償額為限。

第24A、24B、24C及24D節只有在**受保人**知道任何將會引致索償的事件前購買才會生效。

若本公司就24B作出賠償，基於同一事件所引致的損失，本公司將不會對第13、14A、14B及24A節作出賠償。

#### 第25節. 升級個人意外保障—自選

##### 第25A節. 個人意外死亡或永久傷殘延伸保障

- 1) 此延伸保障同意由保險證明書生效日起取消第1節個人意外賠償表並由以下賠償表取代：
- 2) 如**受保人**在**受保旅程**期間因**意外身體損傷**而導致死亡、**永久完全傷殘**或其他損傷，本公司將根據下表所列百分比作出賠償：

損害事項	賠償 (保額百分率)
1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 永久完全喪失雙眼視力	100%
5. 永久完全喪失單眼視力	100%
6. 喪失任何雙肢或任何雙肢完全失去功能	100%
7. 喪失任何單肢或任何單肢完全失去功能	
右手	100%
左手	100%
一足	100%
8. 雙耳完全失聰及完全喪失說話能力	100%
9. 永久及無法痊癒之精神錯亂	100%
10. 永久完全失聰	
雙耳	75%
單耳	15%
11. 完全喪失言語能力	50%
12. 永久完全喪失一眼晶狀體	50%
13. 喪失或永久完全喪失四隻手指及拇指功能	
右手	70%
左手	50%
14. 喪失或永久完全喪失四隻手指功能	
右手	40%
左手	30%
15. 喪失或永久完全喪失一隻拇指功能	
兩個右關節	30%
一個右關節	15%
兩個左關節	20%
一個左關節	10%
16. 喪失或永久完全喪失手指功能	
三個右關節	15%
兩個右關節	10%
一個右關節	7.5%
三個左關節	10%
兩個左關節	7.5%
一個左關節	5%
17. 喪失或永久完全喪失腳趾功能	
所有腳趾 —— 一隻腳	20%
腳拇趾 —— 兩個關節	7.5%
腳拇趾 —— 一個關節	5%
18. 折斷腿部或膝蓋而無法聯合	15%
19. 腿部因 <b>意外</b> 而做手術後導致縮短五厘米或以上10%	
20. 一切在上述第10至19項損害事項以外的永久殘缺，忠意保險有限公司有絕對判斷權利決定該永久殘缺的保額百分率，但不會與以上第10至19項之百分率不一致。	

如在同一**意外**中涉及1個或以上損害事項，本公司將賠

償最高賠償額的一項。

#### 第25B節. 復康/家居保障

若受保人於受保旅程期間因意外導致永久完全或部份傷殘而須接受註冊醫生建議之復康培訓，本公司將按表列賠償有關持牌進修機構、持牌教育機構或醫院所需之合理費用，惟有有關之費用必須事先取得本公司或註冊醫生之同意。

賠償以受保旅程結束後六個月內及不超過列於保障範圍所規定之最高賠償額為限。惟保障項目永久完全或部份傷殘必須因是次意外得到賠償後，復康/家居保障才會得到賠償。

#### 第25C節. 綁架保障

若受保人在受保旅程中不幸被綁架挾持，每滿24小時可獲港幣500元賠償，最高賠償30日。索償時需提供警方報告。

### 第三部份：受保期限

保障以受保人離開起保地點的入境事務處櫃檯以開始受保人的受保旅程，並以以下較早者為完結：

- a) 保單上列明的保障結束日，或
- b) 開始受保旅程的182日後，或
- c) 受保人到達他/她的起保地點。

延長保障：若受保人在受保旅程期間因不能避免及受保人不能控制的情況下而被迫延長至超越受保期限，本公司將按需要延長受保旅程最多連續十日而不另收費。

惟此延長保障需在原定受保期限完結前取得本公司同意才會生效。

### 第四部份：一般條款

**轉讓權益及受益人更改：**除非本公司收到書面轉讓權益要求/受益人申報，否則此保單任何轉讓權益要求/受益人申報都不具約束力。本公司將不會對轉讓權益/受益人申報的有效性負上任何責任。

**受益人：**若受保人死亡，本公司將支付賠償予受益人申報表中列明的受益人，所有其他賠償一律付予受保人，惟第3、4、6及7節則直接賠償予緊急醫療服務公司或服務提供者。如受保人沒有申報受益人或沒有受益人在受保人死亡時仍然生存，本公司將支付賠償予受保人的遺產承繼人。

**索償調查：**遇本公司需對索償作出調查時，受保人及保單持有人應充分合作，否則可能導致賠償或保單作廢。

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

**遵從保單條款：**如保單持有人或受保人違反保單內列明的條款，所有就本保單提出之索償均告無效。

**重複保障：**若受保人於同一旅程中受保多於一份由本公司承保的個人全年旅遊保險、旅遊綜合保險或保險證明書，本公司只會根據較高賠償額的一份保單作出賠償，並退回重複保單的保費。

**整體協議：**本保單包括所有修訂本及附件(如有)，乃立約各方之間的整體協議。保單的所有修改須經本公司代表簽署同意並簽發修改後，才會生效。

**審查資料及記錄：**本公司可就受保人或保單持有人3年內的保單相關資料、記錄及索償作出審查。

**司法裁判權：**本保單及香港法律管轄及按其詮釋，並服

從香港的專有法律裁決。

**合法性：**此保單並不保障任何非法的活動，不論任何香港特別行政區以外的司法制度。

**法律訴訟：**依據本保單所規定，當證明文件送交本公司後，60天內不得進行法律訴訟以求賠償。此外，受保人亦不得在損失日起計2年後提出訴訟。

**賠償及墊底費限額：**此保單的賠償及墊底費限額已列明於利益表上。

**其他賠償來源 (適用於第2.3.4.6.7.8.10.11.13.14.16.17.18.21及24節)：**若受保人按保單提出任何索償，而是次索償已由其他有效的保險計劃承保，該有效的保險計劃將定為優先索償。本保單只負責支付該有效的保險計劃或其他來源賠償不足的金額。

**身體檢查及驗屍：**於處理本保單索償申請時，本公司有權隨時要求受保人作身體檢查。若受保人死亡，除法律不允許外，本公司有權要求解剖驗屍。而費用則本公司承擔。

**退還：**如受保旅程已開始，本保單任何保障環節的保費均不能退還。如受保旅程尚未開始時取消保單，本公司將退還保障尚未生效的部份。

**追討權利：**若本公司及/或其授權代表，包括緊急醫療服務公司支付了不包括在此保單保障範圍內的醫療索償，或超過此保單的賠償限額時，本公司會保留追討受保人之權利。

**代位權 (除第1.5.9.12及15B節外，適用於本保單所有保障項目)：**若本公司已向受保人作出賠償，便可取代其爭取賠償的權利，向有關人士或機構追討。而受保人必須簽署及遞交法律文件和身份證件，或利用任何方法以保證此權利。對於失去此權利後，受保人不可採取任何行動。

**保障範圍：**全球性保障

### 第五部份：不保事項

**一般不承保事項—適用於本保單所有保障項目**

本保單不會承保由下列項目所引致的損失：

1. 任何已存在、先天性或遺傳的疾病、症狀或身體狀況。已存在的狀況是指受保人、受保人直系親屬、旅遊夥伴或緊密商業夥伴在受保人出發前90日內求診的意外身體損傷或疾病。在索償取消旅程及縮短旅程時，意外身體損傷或疾病應在購買保單後及不早於受保旅程出發前90天內發生
2. 違反醫生勸喻外出旅遊，或旅遊目的在於接受醫療
3. 自殺、企圖自殺或故意自我傷害
4. 墮胎、流產、妊娠或分娩
5. 牙齒護理治療 (因意外而導致自然及狀況良好的牙齒受傷及突發性牙痛除外)
6. 神經錯亂、心智或精神不正常
7. 戰爭 (不論正式宣戰與否)、侵略、外敵入侵、內戰、叛亂、內亂；或受保人直接參與罷工及暴動；或受保人以軍隊、警察或自願者身份從事或參與戰爭或鎮壓
8. 參與專業運動或因參與該運動可賺取收入或報酬、非雙足之競賽、需輔以工具之爬山或攀崖活動 (得本公司同意除外)
9. 任何政府或海關的法案或禁令

10. 受保人不法的行為、故意或惡意破壞
11. 受酒精或藥物導致的損失
12. 進行航空活動但以付費乘客身份乘搭由持牌航空公司的持牌載客客機則不在此限
13. 受保人觸犯嚴重罪行期間或被捕期間
14. 愛滋病或愛滋病相關疾病，或於人體免疫不全病毒血清測試呈陽性反應下出現之損害或疾病、性病
15. 從事體力勞動或危險性工作，包括但不限於離岸鑽探、採礦、處理爆炸品、地盤工作、特技表演及空中攝影
16. 受保人並未採取所有合理行動保障個人物品/金錢，或盡量避免蒙受損傷以減低對本保險提出索償機會

#### 不保事項：適用於第8節：個人行李

本保單不會承保由以下原因或財物所引致的損失：

1. 動物、汽車及電單車(包括零件)、船隻及其他交通工具、傢俱、藥物、食物、古董、電腦零件/軟件/配件、手提電話及配件、假牙及義肢、證券、票、磁盤、存於磁帶/備置片及其他裝備的資料、文件(旅遊文件除外)
2. 因穿著或使用而導致逐漸磨損、消耗或蟲蛀
3. 租用或借用的物品
4. 商業用品或樣本
5. 預先已寄出及無人看管之行李、紀念品、郵寄或與受保人不同航班寄運之物品，或交由他人看管之物品
6. 任何神秘失蹤的物品
7. 易碎物品
8. 在汽車、交通工具或任何公共場所沒有受保人看管下而導致行李損失；或受保人沒有看管或提供合理保管下而導致的財物損失

#### 不保事項：適用於第10節：個人錢財

本保單不會承保由以下原因或財物所引致的損失：

1. 電子貨幣或任何不是紙張型式的貨幣
2. 無看管、疏忽保管或由他人看管下的損失
3. 任何神秘失蹤的損失

#### 不保事項：適用於第13,14A,14B及24A節：取消旅程、縮短旅程及更改旅程

本保單不會承保由以下原因或財物所引致的損失：

1. 任何政府法例或規條限制、旅遊行程內服務提供者的破產或清盤
2. 公共交通工具主動取消班次或延誤。
3. 受保人或其直系親屬的計劃、財務狀況更改、需履行商業或契約責任
4. 受保期限前已發生的事件或情況

#### 不保事項：適用於第17節：個人責任

本保單不會承保由以下原因或財物所引致的損失：

1. 受保人的親屬、或由受保人看管及照顧的人士的身體損傷；屬於受保人或受其託管或看管的財物
2. 任何合約規定的責任
3. 任何擁有、佔用、借用或租用汽車、飛機、槍炮或動物
4. 從事任何貿易或專業活動
5. 任何刑事行為或訴訟

#### 不保事項：適用於第18節：租車自負金額

本保單不會承保由以下原因或財物所引致的損失：

1. 受保人違反租車條款使用車輛
2. 因使用而導致逐漸耗損、機件故障而導致意外損毀及租用前已存在的損毀
3. 任何因受保人自殺、企圖自殺或故意自我傷害所引致的損失

#### 不保事項：適用於第23節：損失家居物品

本保單不會承保由以下原因或財物所引致的損失：

1. 債券、匯票、現金、貨幣、支票、珠寶手飾或配件、本票、郵政匯票、記錄或帳簿或類似的證明、餐券或任何贈券、儲值卡、信用卡、契約、所有權證明文件、原稿、獎章、護照、郵票、股票、任何類型的隱形眼鏡、手提電話、旅行票、食物、動物、汽車(包括配件)、電單車、船隻、發動機及其他交通工具、存錄於磁帶、記憶儲存咭、磁碟或其他的資料遺失或損毀
2. 受保人於受保旅程完結返回香港後二十四小時內未有向警方報案及未能遲交警方之報告
3. 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額
4. 任何用於工作上、或具有專業或商業用途的儀器或設備

#### 不保事項：適用於第24B節：取消郵輪旅程

本保單不會承保由以下原因或財物所引致的損失：

1. 未能取得公共交通機構書面證明延誤的時間及原因
2. 罷工或工業行動在購買保單日或之前發生
3. 受保人於登記時間後才到達機場或碼頭(因罷工而導致延誤除外)
4. 受保人最終未有登上由有關公共交通機構所安排的首班取替航班

## 第六部份：索償程序

任何索償申請需於事故發生後30天內以書面通知本公司：

忠意保險有限公司

香港英皇道1111號太古城中心一期21樓

電話：(852) 3187 6868 傳真：(852) 2521 8018

**損失證明：**受保人須於事故發生後30天內將有關文件正本交予本公司，如未能如期提交損失證明，受保人應盡快通知本公司延誤原因及可提交證明時限。於180天內仍未能提交損失證明，將導致索償失效。

**處理索償期限：**賠償將於文件整全後30天內發出。

(此中文譯本乃供參考之用，如中文譯本與英文有異，一概以英文為準)

### 24小時全球緊急支援服務

如需要緊急援助，請致電

(852) 3187 6887 (24小時)

一般查詢

(852) 3187 6868 (辦公時間)