

This AHKNS Travelplus Insurance Plan Terms and Conditions ("T&C") is part of the *certificate of insurance* and shall be read together with the *certificate of insurance*. In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, we agree to insure the *insured person(s)* named in the *certificate of insurance* issued in relation to an *insured journey* and promise to pay indemnity for loss to the extent provided herein.

Part 1 – Definition

Certain words in this T&C have specific meanings. We have printed these words in italics throughout this T&C and have given the meanings below:

Accident / Accidental a sudden and unforeseen event that happens unexpectedly and causes *injury* during an *insured journey*.

Certificate of Insurance the certificate of insurance, together with this AHKNS Travelplus Insurance Plan Terms and Conditions, which contains the following information: List of *Insured Person*, Master Policy number and Table of Benefits.

China the territorial limit of the People's Republic of China, but excluding *Hong Kong* and *Macau*.

Close Business Partner 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*.

Compulsory Quarantine the *insured person* is being *confined* in an isolated ward of a *hospital* or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.

Confined/Confinement a person is registered as an in-patient in a *hospital* for a medical treatment for an injury or illness upon the recommendation of a *medical practitioner* and continuously stays in the *hospital* prior to his/her discharge from the *hospital*. *Hospital* confinement will be evidenced by a daily room and board charge by the *hospital*.

Effective Date either (i) the issue date of the *certificate of insurance* or (ii) the date on which the Cancellation of Trip benefit under Section 11 becomes effective, whichever is the later.

Follow-Up the medical treatments directly caused by the *injury* or *illness* suffered by the *insured person* for which the *insured person* has received treatment or *hospital confinement* during the *insured journey*.

Hong Kong Hospital the Hong Kong Special Administrative Region of the People's Republic of China, an establishment which meets all the following requirements:

- holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and
- operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and
- provides 24-hour a day nursing service by registered or graduated nurses; and
- has a staff of one (1) or more licensed physicians available at all times; and
- provides organized facilities for diagnosis and major surgical facilities; and
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.

Illness sickness or disease of the *insured person* contracted and commenced during the *insured journey* and which results in a loss covered by the *certificate of insurance*.

Immediate Family Member the *insured person's* spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

Injury bodily injury sustained in an *accident* directly and independently of all other causes, means the period of travel commencing from the time when the *insured person* departs from *Hong Kong* Immigration Department office/counter and until the time when the *insured person* on the date s (i) returns to *Hong Kong* on the date specified in the *certificate of insurance* or (ii) arrives at any immigration department office/counter for returning to *Hong Kong*, whichever first occurs. However, any period of insurance should not exceed one hundred and eighty (180) days for single trip travel plan.

Insured Person the person named in the *certificate of insurance* or subsequently endorsed hereon as insured person.

Itinerary the detailed plan for a journey issued and confirmed by *public common carrier*, travel agent, tour operator or cruise company, together with the tour receipt or confirmation, prior to the commencement of the *insured journey*.

Lap-top Computer a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA) and hand-held computer (HHC) are excluded from this category.

Loss of Hearing permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz
 If b dB = Hearing loss at 1,000 Hertz
 If c dB = Hearing loss at 2,000 Hertz
 If d dB = Hearing loss at 4,000 Hertz
 1/6 (a+2b+2c+d) is above 80dB.

the entire and permanent irrecoverable loss of sight.

Loss of Sight the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.

Loss of Speech permanent total functional disablement or complete and permanent physical separation at or above the wrists or ankle joints.

Loss of Use permanent total functional disablement or complete and permanent physical separation at or above the wrists or ankle joints.

Maximum Benefits the benefit amount of each of the benefits covered under the *certificate of insurance* as stated in the Table of Benefits.

Medically Necessary Expenses expenses incurred from the first day of sustaining an *injury* or *illness* during the *insured journey* which are paid by the *insured person* to a legally qualified *medical practitioner*, physiotherapist, nurse, *hospital* and/or ambulance service for medical, surgical, X-ray, *hospital* or nursing treatment including the cost of medical supplies and ambulance hire but excluding any expenses incurred under Section 2(b) - Emergency Medical Evacuation or Section 2(c) - Repatriation of Mortal Remains of the *certificate of insurance*. All treatments must be prescribed by a qualified *medical practitioner* in order for expenses to be reimbursed under the *certificate of insurance*. In the event an *insured person* becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.

Medical Practitioner a person other than the *insured person* or *immediate family member*, qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.

Permanent lasting not less than twelve (12) consecutive months from the date of an *accident* and at the expiry of that period being beyond hope of improvement.

Pre-existing Condition the *insured person* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.

Principal Home the house or building located in *Hong Kong* occupied as a private dwelling by the *insured person* as his/her only permanent residence.

Public Common Carrier any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire, including but not limited to bus, coach, ferry, hovercraft, hydrofoil, ship, train, tram or underground train.

Relevant Documents documents include *certificate of insurance*, tour receipt, riders, endorsements, attachments and amendments.

Serious Physical Injury or illness an injury or illness which requires treatment by a *medical practitioner* or serious illness results in the *insured person* or *travel companion* being certified by that *medical practitioner* as being unfit to travel or continue with the *insured person's* original travel arrangement and having to be *confined* in a *hospital*. Serious physical injury or serious illness shall also include such injury or illness due to which the *insured person* or *travel companion* is being denied to board the scheduled *public common carrier* or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When serious physical injury or serious illness is applied to the *immediate family member(s)* or *close business partner*, it shall mean injury or illness for which the *immediate family member* or *close business partner* requires treatment, and which is certified by *medical practitioner* as being dangerous to life and having to be *confined* in a *hospital*, and which results in the *insured person's* discontinuation or cancellation of his/her original *insured journey*.

Terrorism an act of terrorism includes any act, preparation or threat of action including the intention to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation, of any person or group(s) of persons whether acting alone or on behalf

of or in connection with any organization(s) or government(s) de jure or de facto committed for political, religious, ideological, or similar purposes, and which

- involves violence against one or more persons; or
- involves damage to property; or
- endangers life other than that of the person committing the action; or
- creates a risk to the health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic system.

Third Degree Burns Travel Companion

Travel Ticket Total Disablement

Voluntary Travel Insurance Policy

War

We, Us or Our You or Your or Yours

full thickness skin destruction due to burns.

the person who made the travel booking or reservation with the *insured person* and accompanied the *insured person* for the whole *insured journey* other than the tour guide or the tour member.

a travel ticket purchased for travelling on any *public common carrier*.

when as the result of *injury* and commencing within twelve (12) consecutive months from the date of an *accident* in which the *insured person* is totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which the *insured person* is reasonably qualified by reason of the *insured person's* education, training or experience, or if the *insured person* has no business or occupation, it means the inability of the *insured person* to perform any activities which would normally be carried out by the *insured person* in his/her daily life.

travel insurance policy actually paid by the *insured person* or the proposer as stated on the application form of such policy. Any group travel insurance policy which is actually paid by any company, group, or association to insure the *insured person* shall be excluded in this definition.

a contest by force between two or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (1) an interruption of peaceful relations and (2) a general contention by force, both authorized by the sovereign.

Zurich Insurance Company Ltd
 The owner of this policy

Part 2 - Benefits

Section 1 – Medical Cover

(a) Medical Expenses

If the *insured person* suffers from *injury* or *illness* during the *insured journey* and incurs reasonable *medically necessary expenses*, we will reimburse the actual *medically necessary expenses* to the *insured person*.

Follow-up Medical Expenses

This section also insures the *insured person* up to the sub-limit as stated in the Table of Benefits under the *certificate of insurance* against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the continuation of medical treatment sought by the *insured person* for the above *injury* or *illness* within three (3) months after the *insured person's* return to *Hong Kong*. The *follow-up* medical expenses shall also be extended to cover the medical expenses incurred for the same purpose paid to the Chinese medicine bone-setting, acupuncture or chiropractic treatment subject to an aggregate limit of HK\$1,500 and a per visit and per day limit of HK\$150. No *follow-up* medical expenses shall be provided if the *insured person* returns to *Hong Kong* after twelve (12) consecutive months from the first day of the above *injury* or *illness* was sustained.

In no event shall the total amount payable under this Section 1(a) - Medical Expenses (including *follow-up* medical expenses) exceed 100% of the *maximum benefits* as stated in the Table of Benefits under the *certificate of insurance*.

(b) Overseas Hospital Daily Cash Benefit

If the *insured person* is *confined* in an overseas *hospital* due to an *injury* or *illness* during the *insured journey*, we will pay a daily allowance of HK\$250 and up to the *maximum benefits* as stated in the Table of Benefits under the *certificate of insurance*.

Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment that is not recommended by a *medical practitioner*;
- any loss or medical expenses arising from any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment;
- dental care and treatment unless such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the *insured person* and is caused by *injury* during the *insured journey*;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions thereof except necessitated by *injury* occurring during the *insured journey*;
- surgery or medical treatment which is not substantiated by a written report from the qualified by a *medical practitioner*;
- surgery or medical treatment when in the opinion of the qualified *medical practitioner* treating the *insured person*, the treatment can be reasonably delayed until the *insured person* returns to *Hong Kong*;
- any *follow-up* medical expenses paid to the Chinese medicine bone-setter, acupuncturist or chiropractor who is the *insured person* or *immediate family member*;
- any additional cost of single or private room accommodation at a *hospital* or charges in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation under Section 2(b) - Emergency Medical Evacuation; non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
- any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel.

Section 2 – Zurich Emergency Assistance

Zurich Emergency Assistance will arrange the following benefits in the event that the *insured person* has suffered from *injury* or *illness* during the *insured journey* and pay for any costs and expenses arising thereof:

(a) Compassionate Visit

In the event that the *insured person* suffered from *serious physical injury* or *serious illness* and being *confined* in a *hospital* outside *Hong Kong* for over three (3) consecutive days, Zurich Emergency Assistance will pay for one (1) economy class round-trip travel ticket for one (1) *immediate family member* to travel over to be with and/or take care of the *insured person*. This coverage can only be utilized once during any one (1) *insured journey*.

(b) Emergency Medical Evacuation

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation or repatriation of the *insured person*. The timing, means and final destination of evacuation will be decided by Zurich Emergency Assistance and will be based entirely upon medical necessity.

(c) Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the *insured person's* mortal remains from the place of death back to either *Hong Kong*, or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.

(d) Return of Unattended Children

Zurich Emergency Assistance will pay for a one-way economy class *travel ticket* up to the *maximum benefits* as stated in the Table of Benefits under the *certificate of insurance* for returning the *insured person's* unattended child aged seventeen (17) years or below back to *Hong Kong* in the event of death or *confinement* of the *insured person* in a *hospital* outside *Hong Kong* for over three (3) consecutive days due to *serious physical injury* or *serious illness*. If necessary, Zurich Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) on the return journey.

(e) Deposit Guarantee for Hospital Admission

Upon admission to a *hospital*, Zurich Emergency Assistance will provide an admission deposit up to a limit of HKD39,000 in respect of any one (1) *insured person*. Such deposit shall be fully refunded to *us* and is borne solely by the *insured person* unless otherwise covered under Section 1 - Medical Cover of Part 2 of the *certificate of insurance*.

(f) Travelling and Accommodation Expenses

Zurich Emergency Assistance shall pay the one-way economy class *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by the *insured person* in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of the

insured person's insured journey or to return him/her to Hong Kong up to a maximum amount of HKD1,950 per day and up to a limit of HKD7,800 per insured journey. Prior approval and determination of Zurich Emergency Assistance on the payment of the expenses incurred by the insured person shall be based entirely on medical necessity.

(g) 24-hour Telephone Hotline and Referral Services

- (i) Pre-trip Information Assistance
- (ii) Embassy Referral
- (iii) Medical Service Provider Referral
- (iv) Lost Passport Assistance
- (v) Lost Luggage Assistance
- (vi) Interpreter Referral
- (vii) Lawyer Referral
- (viii) Telephone Medical Advice
- (ix) Monitoring of Medical Condition When Hospitalized
- (x) Arrangement for Medical Expenses Guarantee

In respect of services (ix) and (x) above, all hospitalization expenses or medical expenses charged to the insured person by a hospital or physicians other than our approved doctors, or any other medical professions, are to be borne by the insured person unless otherwise covered under this policy.

ZURICH EMERGENCY ASSISTANCE is rendered by the service provider which is nominated by Zurich Insurance Company Ltd.

Exclusions applicable to Section 2

No service will be provided or paid under this section:

1. when the insured person is located in areas which represent war risks or political conditions such as to make the provision of services under this section impossible or reasonably impracticable;
2. for emergency medical evacuation or repatriation of mortal remains or other cost not approved in advance and in writing and/or not arranged by Zurich Emergency Assistance. This exclusion shall not apply to emergency medical evacuation from remote or primitive areas where Zurich Emergency Assistance cannot be contacted in advance and delay might reasonably be expected to result in loss of life or extreme prejudice to the insured person's prospect;
3. when the insured person is residing or travelling outside Hong Kong contrary to the advice of a medical practitioner;
4. when the insured person is residing or travelling outside Hong Kong for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 3 – Personal Accident

(a) Accident on Public Common Carrier or during Robbery

In the event that during the insured journey the insured person suffers from injury while:

- (i) riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any public common carrier; or
- (ii) being an innocent victim in a robbery or attempted robbery including escape of the perpetrators therefrom;

we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the maximum benefits as stated in the Table of Benefits under the certificate of insurance, but only to the extent and provided that such injury results in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the accident.

This cover shall not apply to any insured person aged at or below seventeen (17) years or at or over seventy-one (71) years upon the commencement of the insured journey.

(b) Other Accidents & (c) Burns Cover

In the event that the insured person suffers from injury or third degree burns resulting from accident other than the accident referred in Section 3(a) - Accident on Public Common Carrier or during Robbery" during the insured journey, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the maximum benefits as stated in the Table of Benefits under the certificate of insurance, but only to the extent and provided that if such injury or third degree burns results in any one (1) of the following Events within twelve (12) consecutive months after the date of the accident.

Compensation Table		
Events		Percentage of Maximum Benefits
Accidental Death and Disablement		
1. Death		100%
2. Permanent Total Disablement		100%
3. Permanent and Incurable Paralysis of all Limbs		100%
4. Permanent Total Loss of Sight of both Eyes		100%
5. Permanent Total Loss of Sight of 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. Loss of Speech and Hearing		100%
9. Permanent Total Loss of Hearing in		
(a) both ears		75%
(b) one ear		15%
Third Degree Burns		
Area	Damage as a percentage of total surface area	Percentage of Maximum Benefits
Head	(a) Equal to or greater than 12% damage of total head surface area	100%
	(b) Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	(c) Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
Body (Exclude Head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

- (i) Benefit shall not be payable for more than one (1) of the Events listed above in respect of the same accident. Should more than one (1) of the Events occur from the same accident, only the Event with the highest compensation will be payable under this section.
- (ii) Upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events/Area to any one (1) insured person in the certificate of insurance, all benefits under the certificate of insurance shall then immediately cease to be in force with regard to such insured person, but such termination shall be without prejudice to any claim originating out of the accident causing such loss.
- (iii) For any partial disablement in relation to Events 2-9 inclusive which existed prior to an injury covered under the certificate of insurance and becomes a total disablement as a result of such injury, the Percentage of Maximum Benefits payable shall be determined by us having regard to the extent of disablement caused by the covered injury. However, no payment shall be made in respect of any disablement which was totally disabled prior to the injury. In the event of third degree burns, for any third degree burns resulting a damage on an Area listed in the Third Degree Burns Table above and existed prior to an injury covered under the certificate of insurance, and which the same Area is damaged again due to third degree burns caused by such injury, the Percentage of Maximum Benefits payable shall be determined by us having regard to the extent of damage on the Area caused by the covered injury. In no event shall we pay for any damage on the Area sustained prior to the injury.
- (iv) For insured person aged at or below seventeen (17) years or at or over seventy-one (71) years upon the commencement of the insured journey, the maximum indemnity payable in regard to any accident as defined will be 50% of the maximum benefits as stated in the Table of Benefits under the certificate of insurance and subject to the Percentage of Maximum Benefits as stated in the above Compensation Table.

Extension to Section 3

1. Under this section, we extend to cover any injury sustained by the insured person while:

- (i) the insured person is travelling directly from his/her place of residence or place of regular employment in Hong Kong to an immigration counter in the territory of Hong Kong for the purpose of conducting immigration clearance procedures within three (3) hours before the scheduled departure time of the public common carrier in which the insured person has arranged to travel for the purpose of commencing the insured journey; and

- (ii) the insured person is travelling directly from an immigration counter in the territory of Hong Kong to his/her place of residence or place of regular employment within three (3) hours after the actual arrival time of the public common carrier in which the insured person has arranged to travel for returning to Hong Kong from the insured journey.

2. Disappearance Clause

If the body of the insured person has not been found within one (1) year after the date of the disappearance due to disappearance, sinking or wrecking of the aircraft or other public common carrier either on the 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 will be presumed that the insured person suffered death resulting from an accident covered by the certificate of insurance at the time of such disappearance, sinking or wrecking.

Maximum Liability on Personal Accident

Where any individual life is insured under multiple policies or certificates of insurance which include accidental death and permanent disablement covers as defined in each policy or certificate of insurance and are issued by us and/or our related companies, the maximum liability in respect of any one individual life under all accidental Death and Permanent Disablement covers shall not exceed HK\$5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.

Exclusions applicable to Section 3

This section does not cover any loss caused by an injury which is a consequence of any kind of disease and/or illness.

Section 4 – Compassionate Death Cash

In the event that the insured person dies (naturally or due to accident) during the insured journey, we will pay the Compassionate Death Cash as stated in the Table of Benefits under the certificate of insurance to the estate of the insured person as emergency cash or for funeral expenses.

Section 5 – Personal Baggage Cover

We will pay the insured person up to the maximum benefits as stated in the Table of Benefits under the certificate of insurance and subject to the sub-limits below, for the accidental loss of or damage to the personal possessions including luggage during the insured journey which are normally worn or carried by and owned by the insured person. We may make payment or at our option to reinstate or repair as we may elect, subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

Sub-limits applicable to Personal Baggage are as follows:

1. HK\$2,500 for any one article, pair, set or collection in respect of any one (1) insured person.
2. HK\$10,000 for one (1) lap-top computer in respect of any one (1) insured person.

Extension to Section 5

Golf Equipment

We will pay the insured person up to the maximum benefits as stated in the Table of Benefits under the certificate of insurance for the cost of replacement or repair of the article(s) or arrange for its repair and is subject to the sub-limits below, for the accidental loss of or damage to golf equipment during the insured journey, including but not limited to golf bags, golf balls, golf trolleys and umbrellas whilst in transit to or from or whilst at any recognized golf club. Sub-limits for Golf Equipment are as follows:

1. HK\$2,500 for any one article, pair, set or collection in respect of any one (1) insured person; and
2. The maximum amount we will pay under this extension shall not exceed HK\$5,000 per insured journey.

In no event shall the total amount payable under this Section 5 - Personal Baggage Cover exceed 100% of the maximum benefits stated in the Table of Benefits under the certificate of insurance.

Exclusion applicable to Section 5

This section does not cover:

1. the following classes of property: business goods or sample, foodstuffs and/or medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, or any other conveyances, household furniture, antiques, any kind of jewellery or accessories made of or contain of any kind of gold, platinum, diamond, jade or pearl, mobile phone (including PDA phone and other accessories), money (including cheques, traveller's cheques, etc), plastic money (including the credit value of credit card, Octopus cards, etc), coupons or securities, bonds, negotiable instruments, tickets or documents (including travel document, passport, ID card, etc);
2. lap-top computer with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
3. any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such report is not obtained;
4. any loss or damage caused by wear, tear, gradual deterioration, insects, vermin, corrosion, rot, mildew, fungus, atmospheric conditions, the action of light, any process of heating, drying, cleaning, dyeing, alteration or repair, scratching, denting, breakdown, misuse, faulty workmanship or design, the use of faulty materials, or its resulting loss or damage;
5. any loss or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, terrorism, or action taken by government authorities in hindering, combating or defending against such an occurrence; destruction under quarantine or customs regulations, confiscation or detention by customs or other government officials or risk of contraband or illegal transportation or trade;
6. any loss of property not being on the same public common carrier of the insured person, or souvenirs and articles mailed or shipped separately;
7. any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred to the insured person;
8. any loss of property when it is left unattended in public place;
9. any loss of property left in unlocked vehicle or in vehicle which is left unattended with no one inside, unless the property is locked inside a trunk of the vehicle;
10. any loss of data recorded on tapes, cards, diskettes;
11. damage to any brittle or fragile items such as glass or crystal;
12. any loss of or damage to property while in the custody of a hotel or public common carrier, unless reported immediately on discovery in writing to such hotel or public common carrier within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline;
13. any loss claimed under Section 10 - Baggage Delay/Emergency Purchases arising from the same cause;
14. any loss of or damage to property insured under any other insurance certificate/policy, or otherwise reimbursed by public common carrier or a hotel;
15. loss of golf balls unless contained in the golf bag which is lost at the same time;
16. damage to golf balls in play.

Section 6 – Loss of Personal Money

We will reimburse the insured person up to the maximum benefits as stated in the Table of Benefits under the certificate of insurance for the loss of personal money, defined as cash, cheques, money order or traveller's cheques only, belonging to and being carried by the insured person or in a locked hotel room due to robbery, burglary or theft occurring during the insured journey, up to the maximum benefits stated in the Table of Benefits under the certificate of insurance.

Exclusions applicable to Section 6

This section does not cover:

1. In respect of loss not reported to the local police, or hotel management or public authority, as appropriate, within twenty-four (24) hours from the occurrence of the incident and for which a relevant report is not obtained at the place of loss;
2. loss of traveller's cheque not immediately reported to the local branch or agent of the issuing authority;
3. shortage due to error, omission, exchange or depreciation in value;
4. any unexplained loss or mysterious disappearance.

Section 7 – Credit Card Protection

If the insured person sustains injury during the insured journey and resulting in death, we will pay for the outstanding balance of the insured person's credit card as at the date of accident up to the maximum benefits stated in the Table of Benefits under the certificate of insurance. No benefit shall be payable for corporate credit cards or supplementary cards. This cover shall not apply to any insured person aged at or below seventeen (17) years upon the commencement of the insured journey.

Section 8 – Personal Liability

We will indemnify any amount which the insured person becomes legally liable to pay as compensation and/or legal expenses for an accident occurring during the insured journey which causes injury to a third party or damage to property of a third party, up to the maximum benefits stated in the Table of Benefits under the certificate of insurance. However, the insured person must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without our prior written approval.

Exclusions applicable to Section 8

This section does not cover liability arising directly or indirectly from:

1. any business, profession or trade;
2. any willful, malicious or unlawful act of the insured person or any criminal acts;
3. liability to any person who is the immediate family member or relative or employer or employee;
4. contractual liability;
5. ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
6. damage to property owned by or held in trust or in the custody of the insured person or the immediate family member or relative or employer;

7. any act of *terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
8. any action in controlling, preventing, suppressing, retaliating against or responding to any such act of *terrorism*.

Section 9 – Travel Delay

(a) Travel Delay

In the event that the *public common carrier* in which the *insured person* has arranged to travel is delayed for at least six (6) hours from the departure or arrival time specified in the *insured person's* original *itinerary* as a result of strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier*, we will pay HK\$300 for each and every full six (6) hours of delay up to a maximum of HK\$1,500.

The period of delay will be calculated from either:

- departure delay will be calculated from the original scheduled departure time of the *public common carrier* specified in the *itinerary* supplied to the *insured person* until the actual departure time (i) of the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*; or
- arrival delay will be calculated from the original arrival time specified in the *itinerary* provided by the *public common carrier* supplied to the *insured person* until the actual arrival time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*.

The *insured person* can only claim for either departure or arrival delay of the same *public common carrier*. If the *insured person* has consecutive connected flights, the delay is to be calculated based on the difference between actual arrival or departure time, as the case may be, and that stated on the *itinerary* regardless of the time spent on transit and the proximate cause of the delay must be one (1) of the causes set out in the first paragraph of this Section.

(b) Extra Hotel Cost due to Travel Delay

In the event that the outward or transit of the *public common carrier* in which the *insured person* has arranged to travel abroad is delayed for more than six (6) hours from the time specified in the *insured person's* original *itinerary* as a result of strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier*, we will pay the additional, reasonable and irrecoverable accommodation expenses incurred outside Hong Kong, up to the *maximum benefits* as stated in the Table of Benefits under the *certificate of insurance*.

Special Condition for Section 9

The *insured person* must check-in in accordance with the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason for such delay.

Exclusions applicable to Section 9

This section does not cover:

1. any circumstances leading to the relevant delay of the *insured journey* which is existing or announced before the *effective date*;
2. any loss arising from late arrival of the *insured person* at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to alternations to schedules that is not verified by the airline, travel agency or other relevant organizations;
4. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked *itinerary* (except for Section 9 (a) - Travel Delay).

Section 10 – Baggage Delay/Emergency Purchases

In the event of the *insured person's* checked-in baggage being delayed for over six (6) hours after the *insured person's* arrival at the schedule destination abroad, we will reimburse the *insured person* for the actual costs of emergency purchase of essential clothing or toiletries up to the *maximum benefits* as stated in the Table of Benefits under the *certificate of insurance*.

Special Condition for Section 10

All claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason of such delay.

Exclusions applicable to Section 10

This section does not cover:

1. any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately;
2. any loss for which the *insured person* fails to submit receipts for the purchase of emergency items or requisites;
3. in respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any Government of Public Authority or risk of contraband or illegal transportation or trade;
4. any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

Section 11 – Cancellation of Trip

In the event that the *insured person* has to cancel the *insured journey* as a result of any of the following:

- (i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member*, *close business partner* or *travel companion* within ninety (90) days before the commencement date of the *insured journey*;
- (ii) witness summons, jury service or *compulsory quarantine* of the *insured person* within ninety (90) days before the commencement date of the *insured journey*;
- (iii) unexpected outbreak of strike, riot, civil commotion, *terrorism* or adverse weather conditions at the planned destination arising within one (1) week before the departure date of the *insured journey*;
- (iv) serious damage to the *insured person's principal home* in Hong Kong arising from fire, flood or burglary within one (1) week before the departure date of the planned *insured journey* which requires the *insured person's* presence in Hong Kong on the departure date of the *insured journey* for the purpose of police investigation;

we will pay for the loss of unused travel fare and/or accommodation expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources, up to the *maximum benefits* stated in the Table of Benefits under the *certificate of insurance*.

Section 12 – Curtailment of Trip

In the event that the *insured person* has to abandon the *insured journey* and return to Hong Kong after the *insured journey* has begun due to:

- (i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member*, *close business partner* or *travel companion*;
 - (ii) unexpected outbreak of strike, riot, civil commotion, *terrorism* or adverse weather conditions at the planned destination which prevents the *insured person* from continuing with his/her scheduled journey;
 - (iii) serious damage to the *insured person's principal home* in Hong Kong arising from fire, flood or burglary;
- we will pay for the loss of unused travel fare and/or accommodation expenses for which the *insured person* is legally liable and which is not recoverable from any other sources, or additional actual travel fare and accommodation expenses reasonably and necessarily incurred.

The amount of benefit payable under this Section 12 will be calculated in proportion to the number of unused days of the *insured journey* after the relevant interruption in view of the original *itinerary* of the *insured journey*. The *insured person* can only claim either the forfeited expenses for unused days of the *insured journey* or additional expenses incurred for the curtailment. In no event shall the total amount payable under Section 12 – Curtailment of Trip exceeds the *maximum benefits* specified in the Table of Benefits under the *certificate of insurance*.

Exclusions applicable to Section 11 and Section 12

These sections do not cover:

1. any circumstances leading to the cancellation or curtailment of the *insured journey* which is existing or announced before the *effective date*;
2. if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
3. any medical condition or other circumstances known to have existed before the *effective date*;
4. any loss directly or indirectly arising from any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked *itinerary*;
5. failure to notify the travel agency, tour operator, *public common carrier* and/or other provider of any service forming part of the booked *itinerary* of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;
6. any loss in relation to cancellations or curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations;
7. any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier*, travel agent or any other provider of transportation and/or accommodation;

8. failure to obtain a written medical report from the *medical practitioner*;
9. any expenses incurred for services provided by another party for which the *insured person* is not liable to pay and/or any expenses already included in the cost of a scheduled *insured journey*;
10. any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to Hong Kong, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 12 - Curtailment of Trip only);
11. in respect of losses claimed under Section 9 - Travel Delay arising from the same cause (applicable to Section 12 - Curtailment of Trip only).

Section 13 – Missed Event Cover

We will reimburse the ticket cost paid in advance by the *insured person's* or his/her spouse's credit card in the event that he/she is unable to attend the overseas sports, music or entertainment event necessitated by the following and occurring within ninety (90) days (except for sub-paragraphs (iii)) before the commencement date of the *insured journey* as a result of:

- (i) death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member* or *travel companion*;
- (ii) witness summons, jury service or *compulsory quarantine* of the *insured person*;
- (iii) mechanical and/or electrical breakdown of the *public common carrier* occurred before the scheduled start time of the aforesaid event.

Part 3 – General Exclusions

This *certificate of insurance* does not cover any loss or liability directly or indirectly arising as a result of or in connection with:

1. any *pre-existing condition*, congenital and hereditary condition;
2. any illegal or unlawful act by the *insured person*; confiscation, detention, destruction by customs or other authorities;
3. the *insured person* is not taking all reasonable efforts to safeguard his/her property/money, or to avoid *injury* to minimize any claim under this insurance;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
5. suicide or intentional self-inflicted *injury*;
6. insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a qualified *medical practitioner*); alcoholism, drug addiction or solvent abuse;
7. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
8. any home leave while the *insured person* is confined to a hospital as an in-patient;
9. being a crew member or an operator of any air carrier;
10. any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
11. engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or air force service or operations or armed force services;
12. any *injury*, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof of however caused or however named;
13. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup or direct participation in strike, riot or civil commotion;
14. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
15. any *terrorism* except for Section 1 - Medical Cover, Section 2 - Zurich Emergency Assistance, Section 3 - Personal Accident, Section 9 - Travel Delay, Section 11 - Cancellation of Trip and Section 12 - Curtailment of Trip;
16. any medical treatment received during an *insured journey* which was made for the purpose of receiving medical treatment or if the *insured journey* was undertaken while the *insured person* was unfit to travel; or the *insured person* is travelling against the advice of a *medical practitioner*;
17. any expenses that can be compensated from any other sources except for Section 1(b) - Overseas Hospital Daily Cash Benefit, Section 3 - Personal Accident, Section 4 - Compassionate Death Cash and Section 9(a) - Travel Delay;
18. any *insured person* who is a holder of the People's Republic of China passport and travels to/within China. However, this exclusion will be waived if the *insured person* mentioned in the aforesaid has an official document issued by an overseas government (other than China) as proof that he/she is a legal resident of the relevant country of such government but travelling with a passport of the People's Republic of China; or
19. any expenses, consequential loss, legal liability or loss of or damage directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

Part 4 – General Conditions

1. At the time of effecting the *certificate of insurance* the *insured person* must be fit to travel; otherwise any claims shall result in our right to repudiate liability under the *certificate of insurance*.
2. All journeys must commence in Hong Kong.
3. For single trip travel plan, no refund of premium is allowed once the *certificate of insurance* has been issued and the *certificate of insurance* cannot be renewed once expired.
4. If the *insured person's insured journey* cannot be completed within the period stated in the original official *itinerary* issued by the travel agent, *public common carrier* or cruise company due to any circumstances which are beyond the *insured person's* control and arise after the *insured journey* has begun, we will automatically extend the cover period of insurance, subject always to a maximum period of ten (10) calendar days, without charge for such a period as is reasonably necessary for completion of the *insured person's insured journey*.
5. If a family is insured by one single *certificate of insurance* under which both parents are premium paying *insured person(s)* and the accompanying child(ren) aged at or under 17 years are non-premium paying *insured person(s)*, our maximum liability to the whole family for a claim arising from the same cause shall not exceed three hundred percent (300%) of the relevant section's *maximum benefits* as stated in the Table of Benefits.
6. If the same family is insured under more than one (1) *voluntary travel insurance policy* underwritten by us and our affiliated companies respectively and claims for the same benefit are made under such policies, only the policy with the greatest compensation for the same cover shall apply and our aggregate liability to the same family under such policies shall not exceed 300% of the benefit or sum insured of the same cover under the policy with the greatest compensation.
7. The maximum period of the *insured journey* cannot exceed one hundred and eighty (180) days per trip for single trip travel plan. For *insured person* who is not returning to Hong Kong and has purchased a one-way single trip travel plan, the maximum cover period after the *insured person's* arrival at the declared final destination shall not exceed seven (7) days.
8. The following benefits shall not be available for *insured person* who has purchased a one-way single trip travel plan and is not returning to Hong Kong: *Follow-up Medical Expenses* under Section 1(a) – Medical Expenses.
9. The insurance is valid only for conventional leisure travel or business travel during which the *insured person* performs office or management duties without any manual work. The insurance shall not apply to persons undertaking expeditions, treks or similar journey.
10. If the same *insured person* is insured by more than one (1) *voluntary travel insurance policy* underwritten by us or our affiliated companies respectively and claims for the same cover under such policies due to any one (1) *accident*:
 - For covers other than Section 1 (a) - Medical Expenses cover and Section 3 - Personal Accident cover, only the policy with the greatest compensation for the same cover shall apply, subject always to the above item 6 if such policy is a family policy.
 - In respect of Section 1(a) – Medical Expenses cover, our maximum liability to such *accident* for the same *insured person* shall not exceed an aggregate limit of HK\$1,500,000 or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - In respect of Section 3 – Personal Accident cover, our maximum liability to such *accident* for the same *insured person* shall not exceed an aggregate limit of HK\$2,000,000 (or HK\$750,000 for the *insured person* aged seventy-one (71) years or above or aged seventeen (17) years or below) or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - In respect of Section 1(a) – *Follow-up Medical Expenses*, the *follow-up* medical expenses paid to Chinese medicine bone-setting, acupuncture or chiropractic treatment under the sub-limit for *follow-up* medical expenses in medical expenses cover, our maximum liability to such *accident* for the *insured person* is subject to an aggregate limit of HK\$1,500 in any one (1) *accident per insured person*.

Part 5 – General Provisions

1. Entire Contract

The *certificate of insurance* including *relevant documents* will constitute the entire contract between the

parties. No agent or other person has the authority to change or waive any provision of the *certificate of insurance*. No changes in the *certificate of insurance* shall be valid unless approved by our authorized officer and evidenced by endorsement of amendment.

2. Age Limit

For single trip travel plan, the insurance shall apply to any *insured person* at all ages. When a family policy is issued, the accompanied child(ren) must be aged at or below seventeen (17) years.

3. Misstatement of Age

If the *insured person's* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that the *insured person's* age has been misstated and if, according to the correct age, the coverage provided by the *certificate of insurance* would not have become effective, or would have ceased prior to the acceptance of each premium or premiums, then our liability shall be limited to the refund of all premiums paid for such *certificate of insurance*, and we will be entitled to void or terminate such *certificate of insurance* totally.

4. Notice of Claims

Written notice of claim must be given to us within thirty (30) days of the date of the incident causing such loss. In the event of *accidental* death, immediate notice thereof must be given to us by the insured's legal representative.

5. Proof of Loss

Written proof of loss must be furnished to us within thirty (30) days from our receipt of the claim form provided by us. Failure to furnish such proof within the time required shall not invalidate any claims if it was not reasonably practicable to give proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as we may reasonably require shall be furnished without expense to us.

6. Medical Examination

We shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by us whenever required and in the event of death to have a post-mortem examination at our expense.

7. Payment of Claims

Indemnity for death of the *insured person* is payable to the estate of the *insured person*. All other indemnities are payable to the *insured person* except under Section 2(b) - Emergency Medical Evacuation and Section 2(c) - Repatriation of Mortal Remains where the benefits will be paid based on actual cost directly to the provider of service.

8. Liability Claims

The *insured person* must not admit, deny, or settle a claim without our consent.

9. Misrepresentation

If the *insured person* or anyone acting on behalf of the *insured person* makes a statement in the application or in connection with any claim knowing that the statement is false, we will not be liable for any claim and all covers and benefits under relevant *certificate of insurance* shall cease, or we may void or terminate the relevant *certificate of insurance* totally. If any benefit has been paid by us, the *insured person* shall refund such benefit to us within seven (7) working days from the date of our notice of demand.

10. Legal Action

No legal action shall be brought to recover on the *certificate of insurance* prior to the expiration of sixty (60) days after written proof of claims has been filed in accordance with the requirements of the *certificate of insurance*, nor shall such action be brought at all unless commenced within one (1) years from the expiration of the time within which proof of claims is required.

11. Governing Law and Jurisdiction

This *certificate of insurance* shall be governed by and interpreted in accordance with the laws and regulations of Hong Kong. Subject to the Alternative Dispute Resolution clause herein, the parties agree to submit to the exclusive jurisdiction of the Hong Kong courts.

12. Subrogation

We have the right to proceed at our own expense in the name of the *insured person* against third parties who may be responsible for an occurrence giving rise to a claim under the *certificate of insurance*.

13. Alternative Dispute Resolution

In the event of a dispute arising out of this *certificate of insurance*, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of Hong Kong and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within ninety (90) days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ("HKIAC") under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be Hong Kong law and the seat of arbitration shall be Hong Kong. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under this *certificate of insurance* and the *insured person* do(es) not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of the our disclaimer, the *insured person's* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this *certificate of insurance*.

14. Compliance with General Provisions

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

15. Zurich Emergency Assistance

The service provider of Zurich Emergency Assistance is an independent service provider providing such respective services to the *insured person* upon his/her request. We or any of our affiliates, agents, or employees of any of them has no responsibility or liability of any act, default, negligence, error or omission of the relevant service provider of Zurich Emergency Assistance or any of its respective employees, agents or representatives.

16. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also covers the same benefits as the *certificate of insurance*, we will only be liable for our proportionate share (except for Section 1(b) - Overseas Hospital Daily Cash Benefit, Section 3 - Personal Accident, Section 4 - Compassionate Death Cash and Section 9(a) - Travel Delay).

17. Statement of purpose for collection of personal data

All personal data collected and held by Zurich Insurance Company Ltd ("Zurich") will be used in accordance with Zurich's privacy policy, as notified to the insured person from time to time and available at this website: www.zurich.com.hk/eng/cs_nonlifepolicyservices_privacy.htm.

The policyholder shall, and shall procure the insured / insured members to, authorise Zurich to use and transfer data (within or outside Hong Kong), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of Hong Kong, for the obligatory purposes as set out in Zurich's privacy policy as applicable from time to time.

When information about a third party is provided by the policyholder / insured / insured member to Zurich, the policyholder / insured / insured member warrants that proper consents from the relevant data subjects have been obtained before the personal data are provided to Zurich, enabling Zurich to assess, process, issue and administer this policy, including without limitation, conducting any due diligence, compliance and sanction checks on such data subjects.

18. Rights of third parties

Other than the policyholder or the insured / insured persons, or as expressly provided to the contrary, a person who is not a party to this policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

Claims Procedure

Step One: Notify us within 30 days of any occurrence which may give rise to a claim.

Step Two: Complete and provide a claim form and the following documents to us.

Medical Expenses

- Diagnosis and treatment, including the *insured person's* name, diagnosis and date of diagnosis certified by medical practitioner, and receipt
- Original hospital bill with itemized list/receipts issued by a clinic or hospital

Personal Accident

- Certificate issued by a medical practitioner certifying the degree or severity of disability
- Police report, where relevant

Accidental Death/Compassionate Death Cash

- Death certificate
- Coroner's report
- (in the event of a disappearance) Presumption of death as proclaimed by a court or documents proving the disappearance of the body for one year due to sinking or wrecking of the transport
- Letters of Administration or Grant of Probate

Personal Baggage, Loss of Personal Money, Travel Document and/or Travel Ticket

- Receipts, including date of purchase, price, model and type of items lost or damaged
- Official documentation such as property irregularity report from airline/public common carrier and their official acknowledgement in writing when loss or damage has occurred in transit
- Police report (which must be made within 24 hours of the occurrence)
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within 24 hours of the occurrence)

Credit Card Protection

- Customer copy of the credit card sales slip, bill, invoice and/or payment receipt

Loss of Home Content due to Burglary

- Receipts including date of purchase, price, model and type of items lost or damaged
- Police report (which must be made within 24 hours upon return from the *insured journey*)

Personal Liability

- Statement of the nature and circumstances of the incident or event (no admission of liability or settlement can be made or agreed to without our written consent)
- All associated documentation received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)

Travel Delay/Extra Re-routing Costs due to Travel Delay

- Official documentation such as delay confirmation report from the airline/public common carrier including date, times and duration of the delay, ticket for original itinerary, and ticket for the alternative means of transport travel to the planned destination

Baggage Delay Allowance

- Official documentation such as property irregularity report from airline/public common carrier including date, times and duration of the delay

Cancellation or Curtailment of Trip or Missed Event Cover

- All bills, receipts, coupons, credit card invoices or presentation of the actual tickets
- Diagnosis and treatment, including the *insured person/immediate family member / travel companion's* name, diagnosis and date of diagnosis certified by medical practitioner, and receipt
- Summons to a witness or jury service or subpoena or compulsory quarantine
- Documentary evidence which can verify the seriousness of damage to the *insured person's* principal home
- Written confirmation from the public common carrier including date, times in the event of mechanical and/or electrical breakdown

Unauthorized use of Lost Credit Card

- Police report (which must be made within 24 hours of the occurrence)
- Customer copy of the credit card sales slip, bill, invoice and/or payment receipt

Additional documents relevant to the claim may be required and to be forwarded upon our request.

What To Do When the Insured Person Needs Help

In a medical or other emergency, call our 24-hour Emergency Assistance hotline in Hong Kong +852 2886 3977 and quote the *insured person's* name and the Master Policy Number printed on the *certificate of insurance*. An experienced assistance coordinator will handle the *insured person's* enquiry.

To make a claim, call our claims hotline on +852 2903 9388. For our customer service, call our Customer Services Hotline: +852 2968 2288. Our office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.

Note: In case of any discrepancy or inconsistency between the above 2 clauses with any existing clauses in the policy, the above 2 clauses shall prevail and replace the wording of such existing clauses to the extent of the discrepancy or inconsistency. The above wording will automatically apply to your policy (in the case of a new policy) or renewal policy (in the case of policy renewal) on the policy effective or renewal effective date (as the case may be). Unless as otherwise specified, other terms and conditions of the policy will not be affected.

本護協優遊樂旅遊保險計劃條款(「條款」)乃屬於「保險證書」之一部份,需連同「保險證書」一同閱讀。

當「本公司」收受保費後,即依據本「條款」或批註內的定義、不承保事項、限制、條款和條件,同意承保名字列於「保險證書」(Certificate of Insurance)內之「受保人」及對有關「受保旅程」之損失作出賠償。

第一部份 – 詞彙的定義

本「條款」內某些詞彙具有指定含意,釋義已分別列明於下。為方便識別有關詞彙,將此等詞彙在本「條款」上全部加上引號。

「意外」	在「受保旅程」中,任何不可預見或預料並導致「受保人」蒙受「損傷」之突發事件。
「保險證書」	保險證書連同本護協優遊樂旅遊保險計劃條款並包含以下資料:「受保人」列表、主保單號碼及保障表。
「中國」	指中華人民共和國,惟不包括「香港」及「澳門」。
「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」作為佐證。
「強制隔離」	是指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整日,並連續逗留於該隔離地點直至可以離開隔離區為止。
「住院」	因損傷或疾病而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據,以作證明。
「生效日期」	是指以下其中一項:(i)「保險證書」的簽發日期或(ii)第十一節–取消行程保障之生效日期;以較遲者為準。
「覆診」	直接因「受保人」在「受保旅程」中已接受治療或「住院」的「損傷」或「疾病」所引致的治療。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列條件的機構: <ul style="list-style-type: none"> • 持牌醫院(如所在國家或司法管轄區規定領有牌照); • 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務; • 駐有註冊護士或合格護士每天24小時提供看護服務; • 有一名或以上持牌「醫生」時刻駐院; • 提供有組織的設施為住院病人進行醫學診斷及大型外科手術;及 • 主要業務並非診所、護理院、療養院、復康院或同類機構,亦非戒酒所或戒毒所。
「疾病」	「受保人」於「受保旅程」中感染或開始患上的疾病或病症,以致構成本「保險證書」所承保的損失。
「直系親屬」	「受保人」的配偶、父母、配偶父母、祖父母、子女、兄弟姊妹、孫子女或合法監護人。
「損傷」	「受保人」純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
「受保旅程」	是指「受保人」離開「香港」入境處櫃檯開始,直至「受保人」(1)於「保險證書」內列明之日期返回「香港」或(2)返回「香港」抵達「香港」入境處櫃檯為止,二者以較先為準。無論如何,單次旅遊計劃之保險日數不得超過一百八十天。
「受保人」	「保險證書」或批註內註明為受保人之人士。
「行程表」	在「受保旅程」開始前已由「公共交通工具」機構、旅行社、旅遊承辦商或郵輪公司確定,並連同購買收據或確認文件一同發發的詳細計劃行程。
「手提電腦」	手提電腦、記事簿型電腦或迷你記事簿型電腦,惟不包括個人數碼助理(PDA),掌上電腦(HHC)或任何類型的平板電腦。
「失聰」	「永久」及無法恢復之聽力,如: <ul style="list-style-type: none"> a–分貝 = 500 赫茲失聰 b–分貝 = 1,000 赫茲失聰 c–分貝 = 2,000 赫茲失聰 d–分貝 = 4,000 赫茲失聰 即 $1/6(a + 2b + 2c + d)$ 高於 80 分貝。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語音中的三種,例如唇音、齒齶音、顎音及軟顎音,或聲帶完全喪失功能,或大腦控制說話的中樞受損,導致語言失能症。
「殘廢」	「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。
「最高賠償額」	列於「保險證書」的保障表內每項受保障的賠償額。
「醫療必需費用」	是指「受保人」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所須支付予合格「醫生」、物理治療師、護士、「醫院」及「救傷車」服務的費用,包括醫藥、手術、X光檢查、「醫院」或護理治療包括醫療用品及租用救傷車的費用,但不包括本「保險證書」內第二節(b)–緊急醫療運送及第二節(c)–遺體運返兩項保障所需的任何費用。本「保險證書」僅負責賠償經由合格「醫生」所處方或治療的費用。倘「受保人」可從其他來源取回全部或部份費用,「本公司」則只會負責賠償剩餘的費用。
「醫生」	擁有西方醫學學位及已獲准在其執業的地區合法提供醫療及外科服務的人士,惟「受保人」或「直系親屬」除外。
「永久」	「意外」事故發生之日起計,損害情況持續至少十二個月,並於此段時間終結時沒有好轉之跡象。
「投保前已存在的傷疾」	指「受保人」於「生效日期」前已曾接受「醫生」之治療、診症或傷疾處方服藥,又或「醫生」曾作出醫療建議或治療的任何狀況。
「主要居所」	在「香港」被用作為私人住宅的屋苑或樓宇,而該屋苑或樓宇須為「受保人」唯一的永久住所。
「公共交通工具」	任何由個別公司或個人持牌出租的機動客運交通工具,包括但不限於公共巴士、旅遊巴士、渡輪、氣墊船、水翼船、輪船、火車、電車、地下火車。
「有關文件」	包括「保險證書」、旅行團收據、附加契約、批單、附件及修訂本。
「嚴重損傷」或	需經由「醫生」治療的損傷或疾病,並經「醫生」證實「受保人」或「同行人士」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「受保人」或「同行人士」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或拒絕入境。若套用於「直系親屬」或「緊密商業夥伴」,是指其「直系親屬」或「緊密商業夥伴」的損傷或疾病,經「醫生」證明他們會有生命危險及必須於「醫院」「住院」,以致「受保人」需要停止或取消原定「受保旅程」。
「恐怖活動」	恐怖活動包括任何人或團體不論合法與否獨自行動或代表任何組織或政府,為達到政治、宗教、意識或類似目的,包括不論合法與否意圖

影響任何國家、政治部門,由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇行動包括:

- 涉及以暴力對待一人或多人;或
- 涉及財物損毀;或
- 危害生命但不包括執行行動的人;或
- 對健康或公眾或部份公眾的安全製造風險;或
- 設計去干擾或破壞某電子系統。

皮膚所有皮膚層被燒毀。
「三級燒傷」
「同行人士」
與「受保人」一同報名參加或預訂旅遊行程的人士,於整個「受保旅程」一直與「受保人」同行,而非其導遊或團友。

「旅行票」
「完全傷殘」
用以乘坐任何「公共交通工具」的旅行票。
「受保人」遭遇「意外」而蒙受「損傷」,並且於事發後連續十二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。

「自願性旅遊保險保障」
由「受保人」或列明於保單申請表上之申請人實際購買及繳付之旅遊保險保障。惟任何由公司、團體或機構實際購買及繳付而保障「受保人」之團體旅遊保險保障並不包括於此定義內。

「戰爭」
兩國或多國因任何事故交戰,或主權國家之間的武裝衝突,不論正式或未正式宣戰的公開軍事衝突,又或與國之間經國家正式批准而:

- (1) 宣佈終止和平關係;及
- (2) 陷入武裝敵對局面。

「本公司」

「閣下」
本保單持有者之人士。

第二部份 – 保障

第一節 – 醫療保障

(a) 醫療費用

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」而需支付合理的「醫療必需費用」,「本公司」會賠償有關實際之「醫療必需費用」予「受保人」。

「覆診」費用
本節亦承保「受保人」於返回「香港」後三個月內,因以上的「損傷」或「疾病」需要繼續接受「醫生」的醫藥治療,「本公司」將負責賠償「受保人」所需的實際「醫療必需費用」,但不超過「保險證書」內之保障表所規定之「覆診」費用限額。而「覆診」費用當中亦包括中醫跌打、針灸或脊椎治療費用,每日每次上限為港幣150元,最高累積至港幣1,500元。
如「受保人」於蒙受上述「損傷」或感染上述「疾病」當日起計連續十二個月後返回「香港」,則不會獲得任何「覆診」費用之賠償。
在任何情況下,第一節(a)–醫療費用(包括「覆診」費用及第一節(a)的額外保障)的合共總賠償額不可超過「保險證書」內保障表所規定之「最高賠償額」。

(b) 海外「住院」現金津貼保障

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」而需於海外「醫院」「住院」,「本公司」將支付每日港幣250元現金津貼及以「保險證書」內之保障表所載之「最高賠償額」為限。

第一節的不承保事項

本節並不承保:

1. 非必要及未經任何「醫生」建議的醫療治療;
2. 任何有違「醫生」之勸喻出外旅遊,或旅遊的目的為接受醫療或手術治療而所衍生之任何損失或治療費用;
3. 牙科護理及治療,除非此等費用是於「受保旅程」中因「損傷」而導致「受保人」原本健全及天然之牙齒必須接受治療;
4. 整容手術、糾正眼屈折的誤差或配用助聽器,以及有關的處方費用,除非於「受保旅程」中因「損傷」導致之必須診治費用;
5. 任何未能提供合格「醫生」的醫療報告佐證的手術或治療;
6. 根據合格「醫生」的意見,在合理情況下該手術或治療可延期至「受保人」返回「香港」後進行;
7. 任何「覆診」費用支付予同時為「受保人」或「直系親屬」之中醫跌打師、針灸師或脊醫;或
8. 任何「醫院」內獨立或私人房間住宿、特別或私家看護的額外費用,惟第二節(b)–緊急醫療運送所述的緊急醫療運送或運返所需費用除外;非醫療用的個人服務,包括收音機、電話及類似的物品;採購或採用特別支架、儀器或裝置的額外費用。
9. 在身體狀況許何下,「受保人」拒絕依循「醫生」之建議返回「香港」繼續治療,或繼續其「受保旅程」。

第二節 – 蘇黎世緊急支援

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」,蘇黎世緊急支援將安排以下保障及支付有關所需費用:

(a) 近親探望

如「受保人」在「受保旅程」中遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天以上,蘇黎世緊急支援將支付一張來回經濟客位「旅行票」予一名「直系親屬」前往該地以陪伴及/或照顧「受保人」。本保障只可在同一「受保旅程」中索償一次。

(b) 緊急醫療運送

支付有關「受保人」因緊急醫療運送或運返所引致的必要及無可避免的交通、醫療服務及醫療用品費用。離境的時間、交通工具及離境最後目的地均由蘇黎世緊急支援服務完全根據醫療需要作出決定。

(c) 遺體運返

將「受保人」之遺體由身故地點運送回「香港」所引致合理及無可避免的開支,又或經蘇黎世緊急支援服務批准於身故地殮葬的費用。

(d) 隨行兒童運送

如「受保人」在「受保旅程」中死亡、或遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天以上,其同行之十七歲或以下之兒童因此而失去照顧,蘇黎世緊急支援將支付一張單程的經濟客位「旅行票」予該名(等)兒童返回「香港」,最高至「保險證書」內之保障表所載之「最高賠償額」。如有需要,蘇黎世緊急支援亦可安排一名合資格的服務員陪伴該名(等)兒童返回「香港」。

(e) 入院保證金

蘇黎世緊急支援將為每名「受保人」提供因入住「醫院」而需繳付的「醫院」醫藥費用保證金,惟不超過39,000港元。如該保證金並非「保險證書」第一節–醫療保障承保之項目,則一律由「受保人」自付。

(f) 交通及住宿費用

蘇黎世緊急支援將支付「受保人」因使用本節(b)之緊急醫療運送後恢復「受保旅程」的行程或返回「香港」而引致之必要及無可避免的額外酒店住宿費用及一張單程經濟客位「旅行票」。酒店住宿費用的賠償上限為港幣7,800元，而每日賠償額為港幣1,950元。惟此事件必須基於醫療理由及預先得到蘇黎世緊急支援批核及確認。

(g) 24小時電話熱線諮詢及轉介服務

- (i) 啟程前諮詢援助
- (ii) 轉介領事館
- (iii) 轉介醫療服務人員或機構
- (iv) 遺失護照援助
- (v) 遺失行李援助
- (vi) 轉介傳譯服務
- (vii) 轉介律師
- (viii) 電話醫療顧問服務
- (ix) 住院期間監察病情
- (x) 醫療費用保證金安排

除非本保險單另行訂明承保，有關以上(i)至(x)項的服務，「受保人」必須負責支付「醫院」、醫療人員(「本公司」指定的「醫生」除外)或任何其他醫療專業團體或人士收取的費用。

蘇黎世緊急支援服務由蘇黎世保險有限公司所委任的服務機構提供。

第二節的不承保事項

本節不會就下列情況提供本節任何服務或支付其費用：

1. 如「受保人」身處的地點有爆發「戰爭」的危險或政治危機，以致無法或實際上不可提供本節訂明的服務；
2. 事前未經蘇黎世緊急支援服務書面同意及/或未經由蘇黎世緊急支援服務安排緊急醫療運送或遺體運返或其他費用。如「受保人」必須從偏遠或落後地區緊急撤離就醫而事前無法通知蘇黎世緊急支援服務，鑒於任何延誤可能危害「受保人」性命或構成嚴重影響，則屬例外；
3. 任何有違「醫生」勸喻，而到「香港」境外的國家旅遊或居住；或
4. 「受保人」離開「香港」旅行或居住之目的是為啟程前已發生的意外或疾病而接受治療、休養或療養。

第三節 – 個人「意外」

(a) 乘坐「公共交通工具」或遇劫時發生之「意外」

如「受保人」在「受保旅程」中乘坐「公共交通工具」或遇劫時因以下情況中發生「意外」而蒙受「損傷」：

- (i) 以乘客身份(並非操作員、機師或機員)乘坐、登上或離開任何「公共交通工具」時；或
- (ii) 於遇劫或被企圖行劫事故中，包括於逃離有關事故時，成為無辜受害者；而該「損傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以「保險證書」內之保障表所載之「最高賠償額」為上限。
本保障並不適用於「受保旅程」開始時年齡為十七歲或以下，或年齡為七十一歲或以上之「受保人」。

(b) 其他「意外」及(c) 燒傷保障

如「受保人」在「受保旅程」中因「意外」而蒙受「損傷」或「三級燒傷」，但並非因上述第三節(a)乘坐「公共交通工具」或遇劫時發生之「意外」導致，而該「損傷」或「三級燒傷」於「意外」發生當日起計連續十二個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「最高賠償額」百分比作出賠償，但以「保險證書」內之保障表所載之「最高賠償額」為上限。

賠償表		
保障項目		「最高賠償額」百分比
意外死亡及傷殘		
1. 死亡		100%
2. 「永久完全傷殘」		100%
3. 「永久」及無法痊癒之四肢癱瘓		100%
4. 雙眼「永久」完全「失明」		100%
5. 單眼「永久」完全「失明」		100%
6. 喪失任何兩肢或任何兩肢「永久」完全「殘廢」		100%
7. 喪失任何單肢或任何單肢「永久」完全「殘廢」		100%
8. 「喪失說話能力」及「失聰」		100%
9. 「永久」完全「失聰」：		
(a) 雙耳		75%
(b) 單耳		15%
「三級燒傷」		「最高賠償額」百分比
部位	燒傷部位佔表面總面積的百分比	
頭部	(a) 燒傷佔頭部表面總面積達12%或以上	100%
	(b) 燒傷佔頭部表面總面積達8%或以上，但不足12%	75%
	(c) 燒傷佔頭部表面總面積達5%或以上，但不足8%	50%
	(d) 燒傷佔頭部表面總面積達2%或以上，但不足5%	25%
身體(不包括頭部)	(a) 燒傷佔身體表面總面積達20%或以上	100%
	(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

- (i) 同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一次「意外」事件中遭受多於一項保障項目，則只會獲得較高賠償之保障項目。
- (ii) 任何於「保險證書」內之「受保人」就上述任何一項保障項目獲得賠償後，該「受保人」於「保險證書」內之所有保障即時終止，但不會影響因該「意外」所導致的索償事宜。
- (iii) 如「受保人」蒙受「損傷」前已出現有關以上2-9保障項目所述的局部殘缺，而在「保險證書」所承保之「損傷」後變成完全殘缺，「本公司」會就該「損傷」所引致的殘缺部份決定「最高賠償額」百分比作為賠償。而於「損傷」前已出現的任何完全殘缺，則不會獲得任何賠償。如屬「三級燒傷」，任何於以上賠償表列明之部位曾經因「三級燒傷」受損，而該部位在「保險證書」所承保之「損傷」後再次被「三級燒傷」，「本公司」會就該「損傷」所引致的受損部位決定「最高賠償額」百分比作出賠償。在任何情況下，「本公司」不會就「損傷」前曾受損之部位作出賠償。
- (iv) 於「受保旅程」開始時年齡為十七歲或以下，或七十一歲或以上之「受保人」，其最高賠償(不論任何類型之「意外」)均為「保險證書」內之保障表所載之「最高賠償額」的百分之五十

(50%)及根據賠償表所列的「最高賠償額」百分比作出賠償。

第三節的額外保障

1. 於本節中，「本公司」提供額外保障予「受保人」於以下時間蒙受的任何「損傷」：

- (i) 「受保人」於安排乘坐的「公共交通工具」預定離港時間前三小時內，直接從「香港」住所或慣常工作地點為出境「香港」而啟程到香港入境事務處/櫃檯以開始「受保人」的「受保旅程」；及
- (ii) 「受保人」在結束「受保旅程」時，於安排乘坐的「公共交通工具」實際抵港時間後三小時內，直接從香港入境事務處/櫃檯進入「香港」境內返回「受保人」的「香港」住所或慣常工作地點。

2. 失蹤條款

倘若「受保人」乘搭之飛機、陸上或海上之「公共交通工具」發生「意外」，並導致失蹤、墮毀或沉沒，而「受保人」之遺體於該次「意外」事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本「保險證書」承保的「意外」事故中死亡而作出賠償。

個人「意外」之最高賠償責任

如任何個別受保人士同時受保於多張由「本公司」及/或其有關公司所簽發之保單或保險證書而每張均包括其個別定義之意外死亡及永久傷殘保障，該名受保人士於所有有關之保單或保險證書的意外死亡及永久傷殘保障合共總賠償額不可超過5,000,000港元，而每份保單或保險證書的賠償將根據總賠償額按比例分配。

第三節的不承保事項

本節並不承保一切由病毒及/或疾病引致的「損傷」。

第四節 – 身故恤金

如「受保人」在「受保旅程」中死亡(意外死亡或自然死亡)，「本公司」將根據「保險證書」內之保障表所列支付一筆身故恤金以用作緊急現金或殮葬費用予其遺產承辦人

第五節 – 行李保障

如「受保人」穿戴或攜帶及屬於「受保人」的個人財物，包括行李，於「受保旅程」中意外遺失或損毀，「本公司」將根據以下個別限額上限，但以不超過「保險證書」內之保障表所列的「最高賠償額」作出賠償。「本公司」有權根據其損耗及折舊程度賠償其重估價值或維修該物品。若修理費用超越損毀物品之價值時，「本公司」於處理該賠償申請時會視該物品已遺失。

個人行李的個別限額如下：

1. 每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為港幣2,500元。
2. 每位「受保人」的「手提電腦」最高賠償限額為港幣10,000元。

第五節的額外保障

高爾夫球用具

如「受保人」在「受保旅程」中意外遺失或損毀攜帶之高爾夫球用具，包括但不限於高爾夫球袋、球、推車及傘，「本公司」將根據以下個別限額上限，但以不超過「保險證書」內之保障表所列的「最高賠償額」作出賠償予以重新購買或修補該物件或作出安排修補的費用。

高爾夫球用具個別限額如下：

1. 每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為2,500港元；及
2. 每次「受保旅程」的合共最高賠償限額為5,000港元。

在任何情況下，第五節-行李保障的合共總賠償額不可超過「保險證書」內之保障表所列之「最高賠償額」上限。

第五節的不承保事項

本節並不承保：

1. 以下之物品：商務貨品或樣本、食品或飲料及/或藥物、隱形眼鏡、假牙及/或其配備、動物、汽車(包括配件)、電單車、單車、船、發動機、或任何交通工具、家用傢具、古董、任何以黃金、白金、鑽石、翡翠或珍珠做成或配有以上物料的手飾或配件、任何手提電話(包括電子手帳電話，任何擁有對話功能之類似儀器及其他配件)、金錢(包括支票、旅行支票等)、電子貨幣(包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件(包括旅遊證件或旅遊證件等)；
2. 「手提電腦」因軟件或病毒問題故障或操作不善(包括但不限於下載軟件)；
3. 任何在發現遺失後二十四小時內未向當地警方或公共機構報告及未能提供有關報告的任何損失；
4. 任何由於磨損、逐漸退化、蟲蛀、侵蝕、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、或在加熱、弄乾、清潔、染色、更換或維修過程中、刮損、凹痕、故障、用不當、手工或設計欠佳、使用有問題物料，造成或引致的損失或損毀；
5. 任何直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、對防禦此等動亂所引起的損失；由於被海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品；
6. 與「受保人」不同「公共交通工具」寄運之物品，或因獨立郵寄或付運紀念品與物件所引致的損失；
7. 已獲第三者或機構提供維修服務，使操作回復正常的物品，而「受保人」並不需要支付任何額外費用；
8. 任何在公眾場所因無人看管而遺失的物品；
9. 在沒上鎖的車輛內或無人在車內看管的車輛內引致遺失的物品，除非該物品被存放在已上鎖的行李箱中；
10. 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
11. 任何易碎或易破物品的損毀，如玻璃或水晶；
12. 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀，除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構，如該機構為航空公司，亦需獲得財物紊亂報告；
13. 任何基於同一原因於第十節-行李延誤/緊急購物同時提出的索償；
14. 任何遺失或損毀之物品已受其他保險承保，或已獲「公共交通工具」機構或酒店賠償的損失；
15. 損失高爾夫球，但如高爾夫球盛載於高爾夫球袋內並同時遺失則除外；或
16. 玩球時損毀的高爾夫球。

第六節 – 遺失個人現金

如「受保人」在「受保旅程」中因搶劫、爆竊或偷竊而損失隨身攜帶或放在已鎖的酒店客房內的現金、支票、匯票或旅行支票，「本公司」將根據「保險證書」內之保障表所列的「最高賠償額」為上限作出賠償。

第六節的不承保事項

本節並不承保：

1. 任何在發現遺失後二十四小時內未向當地警方、或酒店管理或公共機構報告及未能提供有關報告的任何損失；
2. 在發現遺失旅行支票後，未即時向當地有關簽發機構或代理公司報告；
3. 因錯誤、遺漏、兌換或貶值而減少的金額；或
4. 任何原因不明的遺失或神秘消失。

第七節 – 信用卡保障

如「受保人」於「受保旅程」中蒙受「損傷」及因此而身故，「本公司」將以「保險證書」內之保障表所列的「最高賠償額」為上限，賠償「受保人」於「意外」發生當日其信用卡之結欠。本保障並不包括商務信用卡或附屬信用卡。本保障亦不適用於「受保旅程」開始時年齡為十七歲或以下之「受保人」。

第八節 – 個人責任

如「受保人」在「受保旅程」中發生「意外」令第三者蒙受「損傷」或財物損失，以致必須承擔法律賠償責任及/或任何法律費用，「本公司」將作出賠償。「本公司」的賠償將以「保險證書」內之保障表所載之「最高賠償額」為上限。惟在未取得「本公司」書面同意前，「受保人」不可向他人承認責任、提出或允許付出任何賠償或有關承諾、或牽涉入任何訴訟中。

第八節的不承保事項

本節並不承保因下列原因直接或間接引起的責任：

1. 任何商業、專業或貿易活動；
2. 「受保人」任何故意、蓄意及不法行為或刑事行為；
3. 「受保人」對任何「直系親屬」或親友或僱主或僱員的責任；
4. 合約責任；
5. 擁有、佔用、使用或控制任何陸路、空中、水中的駕駛或運載工具、土地、建築物、機械或動物；
6. 「受保人」或「直系親屬」或親友或僱主擁有、持控托管或保管的財物損毀；
7. 任何「恐怖活動」，不論損失是由同時或連接發生之其他原因或事故所引起；
8. 任何「恐怖活動」或因政府意圖抑制、防止、鎮壓、報復或回應此等動亂所引起的損失。

第九節 – 旅程延誤

(a) 旅程延誤

如「受保人」安排乘坐及列明於原定「行程表」上之「公共交通工具」因罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障而延誤超過六小時，則每滿六小時的延誤，「本公司」會賠償港幣300元，最高至港幣1,500元。

延誤時間將以下列其中一項方式計算：

- 出發延誤是由列明於「受保人」原定「行程表」上之「公共交通工具」的開出時間，直至(i)該「公共交通工具」的實際開出時間或(ii)由該「公共交通工具」機構安排的首班取替交通工具的實際開出時間作出計算；或
- 到達延誤是由列明於「受保人」原定「行程表」上之「公共交通工具」的到達時間，直至(i)該「公共交通工具」的實際到達時間或(ii)由該「公共交通工具」機構安排的首班取替交通工具的實際到達時間作出計算。

在同一班次的「公共交通工具」延誤下，「受保人」只可索償出發延誤或到達延誤其中一項。假如「受保人」有連續的接駁航班，不論轉機所需之時間，延誤均以「行程表」上列明和實際之出發或到達時間的差別作出計算，而延誤的主因必須為上述事故所導致。

(b) 因旅程延誤引致之額外酒店費用

如「受保人」安排乘坐及列明於「行程表」上為出發或過境之海外「公共交通工具」因罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障而延誤超過六小時，「本公司」將支付「受保人」於「香港」境外所引致的額外及合理而且無法從其他途徑取回之額外住宿費用，惟以「保險證書」內之保障表所載之「最高賠償額」為上限。

第九節的特別條款

「受保人」必須按照原定安排乘坐的「公共交通工具」辦理登機手續，及於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

第九節的不承保事項

本節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」延誤的情況；
2. 因「受保人」遲到機場或碼頭所引起的任何損失（即在最後登記時間結束後才到達，惟因「公共交通工具」機構員工罷工導致遲到除外）；
3. 任何未經航空公司、旅行社或其他有關機構證實的更改或取消行程的損失；或
4. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由旅行社、旅遊承辦商或旅遊行程內提供服務的機構/人士承諾賠償或退款（第九節(a)-旅程延誤除外）。

第十節 – 行李延誤/緊急購物

如「受保人」已登記寄艙的行李於「受保人」抵達海外目的地後超過六小時，該行李仍未送抵，「本公司」將賠償予「受保人」需緊急購買必需衣物及梳洗用具的實際費用，惟不超過「保險證書」內之保障表所載之「最高賠償額」為限。

第十節的特別條款

於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

第十節的不承保事項

本節並不承保：

1. 任何並非與「受保人」所乘坐的「公共交通工具」同時寄運之行李，或因獨立郵寄或付運紀念品與物件所引致的損失；
2. 任何「受保人」未能遞交購買緊急必需衣物及梳洗用具的收據；
3. 直接或間接因暴動、反叛、革命、內戰、暴亂、「恐怖活動」或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府充公之違禁品或非法攜帶或交易的物品；或
4. 任何基於同一原因於第五節-行李保障同時提出的索償。

第十一節 – 取消行程

如「受保人」因以下事故而需要取消行程：

- (i) 「受保人」、「直系親屬」、「緊密商業夥伴」或「同行人士」於「受保旅程」出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - (ii) 「受保人」於「受保旅程」出發前90日內被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；
 - (iii) 於「受保旅程」出發前一星期內，預定前往之目的地突然發生不可預見的罷工、騷亂、暴亂、「恐怖活動」或惡劣天氣；或
 - (iv) 「受保人」在「香港」的「主要居所」於「受保旅程」出發前一星期內因火災、水浸或盜竊而嚴重損毀，而「受保人」需於出發當日留於該處協助警方調查；
- 「本公司」會根據保障表列明的「最高賠償額」為上限，賠償「受保人」未有使用及無法從其他途徑追討但已依法支付或預付的旅行或住宿費用，惟以「保險證書」內之保障表所載之「最高賠償額」為限。

第十二節 – 縮短行程

如「受保人」於「受保旅程」啟程後因以下事故而必需放棄行程返回「香港」：

- (i) 「受保人」、「直系親屬」、「緊密商業夥伴」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - (ii) 預定的行程目的地突然發生「受保人」不可預見的罷工、騷亂、暴亂、「恐怖活動」或惡劣天氣以致「受保人」未能繼續其已計劃的行程；或
 - (iii) 「受保人」在「香港」的「主要居所」因火災、水浸或盜竊而遭嚴重損毀；
- 「本公司」將賠償「受保人」未有使用及無法從其他途徑追討已支付及須依法支付的旅遊費用及/或住宿費用，或額外所衍生的實際而合理的交通及住宿費用。
- 有關第十二節之賠償將根據「受保旅程」中斷後按原定「行程表」內列明之「受保旅程」尚剩餘日數按比例計算。「受保人」只可索償「受保旅程」尚剩餘日數內被沒收之費用，或因縮短行程而額外衍生的費用其中一項。於任何情況下，第十二節-縮短行程的賠償總額亦不可超過「保險證書」內之保障表列明的「最高賠償額」。

第十一及第十二節的不承保事項

此兩節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」取消或中斷的任何情況；
2. 「受保旅程」之目的為接受醫藥治療或違反「醫生」之勸告進行「受保旅程」；
3. 於「生效日期」前已發生或已得知的任何身體醫療狀況或情況；
4. 任何因政府法例及規條限制；因旅行社、旅遊承辦商、「公共交通工具」及/或於旅遊行程內提供服務的機構/人士破產、清盤、錯誤、疏忽或不負責任的行為；
5. 「受保人」已知必須取消或縮短行程但未在即時通知旅行社、旅遊承辦商、「公共交通工具」及/或於旅遊行程內提供服務的機構/人士；
6. 任何未經航空公司、旅行社或其他有關機構證實的取消或縮短行程的損失；
7. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「公共交通工具」、旅行社、旅遊承辦商或任何其他交通及/或住宿服務機構/人士承諾賠償或退款；
8. 未能提供「醫生」之醫療報告；
9. 一切毋須由「受保人」支付及/或已包括於「受保旅程」中的費用；
10. 「受保人」拒絕依循「醫生」之建議返回「香港」接受治療，或在身體狀況許可下，拒絕繼續其「受保旅程」（只適用於第十二節-縮短行程）；或
11. 基於同一原因於第九節-旅程延誤同時提出的索償（只適用於第十二節-縮短行程）。

第十三節 – 缺席特別活動保障

如「受保人」因以下事故於「受保旅程」出發前90日（第(iii)項除外）內未能出席已預先以「受保人」或其配偶之信用卡購買海外體育、音樂或娛樂活動之門票，「本公司」將賠償此門票費用予「受保人」：

- (i) 「受保人」、「直系親屬」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- (ii) 「受保人」被傳召作證人、履行陪審員責任或需按規定接受隔離檢疫；或
- (iii) 在上述活動之原定開始時間前發生的「公共交通工具」的機械及/或電路故障。

第三部份 – 不承保事項

本「保險證書」將不會承保直接或間接由下列項目所引致的損失或責任：

1. 任何「投保前已存在的傷疾」、先天及遺傳性疾；
2. 「受保人」任何違法或非法行為，或海關或其他機關充公、扣留、毀滅的財物；
3. 「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；
4. 以乘客或司機身份參與任何形式的賽車，又或參加職業體育活動或「受保人」可能或可以賺取收入或報酬的體育活動；
5. 自殺或蓄意自我傷害；
6. 神經錯亂、心智或精神不正常；受到酒精或藥物影響（除非由合格「醫生」處方）；酗酒、濫用藥物或其他溶劑；
7. 任何因妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；
8. 「受保人」以病人身份在「醫院」「住院」期間離院返家；
9. 出任為任何空中乘載工具的機務人員或操作員；
10. 「受保人」進行或涉及任何空中活動，除非當時「受保人」(i)是以付費乘客身份在持牌航空公司航班或包機上，或(ii)所參予之活動是由另一位已持牌帶領有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地有關當局授權；
11. 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、探礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作；
12. 由於HIV（人類免疫力缺乏症病毒）及/或愛滋病與HIV有關的任何疾病及/或不論如何引起或不論如何定名的有關疾病，其任何突變體衍化物或變種造成的任何「損傷」、「疾病」、死亡、損失、費用或其他責任；
13. 「戰爭」、侵略、外敵行動、敵對局面（不論曾正式宣戰與否）、內戰、叛亂、暴動、軍事力量或改變所引起的任何事件或參與罷工、騷亂或暴亂；
14. 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
15. 任何「恐怖活動」，惟第一節-醫療保障、第二節-蘇黎世緊急支援、第三節-個人「意外」、第九節-旅程延誤、第十一節-取消行程、第十二節-縮短行程除外；
16. 「受保人」旅遊目的為醫藥治療，或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；
17. 已從其他方面獲得的賠償，惟第一節(b)-海外「住院」現金津貼保障、第三節-個人「意外」、第四節-身故恩恤金及緊急啟程及第九節(a)-旅程延誤除外；
18. 任何持有中華人民共和國護照以及以往返「中國」之「受保人」，但若該「受保人」同時擁有由其他國家政府（「中國」除外）所簽發的法定文件證明為該地合法居民，則本項不適用；或
19. 直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何財產損失或損毀：
 - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
 - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質。

第四部份 – 一般條款

1. 本「保險證書」生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本「保險證書」的賠償款項。
2. 所有旅程必須於「香港」出發。
3. 單次旅遊計劃中，「保險證書」一經簽發，恕不退還任何保費，而「保險證書」亦不能續保。
4. 如「受保人」因不能控制之事故而未能於原列於由旅行社或「公共交通工具」機構發出的「行程表」內之日期完成其「受保旅程」，「本公司」會免費延長保險的受保期至「受保人」能合理及必需地完成其「受保旅程」，惟最長以十日為上限。
5. 於家庭保單中，「本公司」對全家庭於同一意外中所負之責任及合共總賠償不會超過本「保險證書」保障表內各節所載「最高賠償額」之百分之三百(300%)。
6. 如同時受保於同一份保單之家庭，而父母均為已繳付保費之「受保人」及所有年齡為17歲或以下之同行兒童但不需繳付保費之「受保人」，「本公司」對該家庭於同一事故引致的索償中所負之責任及合共總賠償不會超過本「保險證書」保障表內有關該節所載「最高賠償額」之百分之三百(300%)。
7. 單次旅遊計劃的最長「受保旅程」期限不得超過一百八十天。如「受保人」不會返回「香港」及只購買單程的單次旅遊計劃，其「受保旅程」最長限不得超過所申報之最終目的地計後七天。
8. 以下之保障並不適用於只購買單程的單次旅遊計劃及不會返回「香港」之「受保人」：第一節(a)-醫療費用中之「覆診」費用。
9. 本保險只適用於常規的假期旅遊及商務旅遊（只限不涉及任何體力勞動的文書工作）。本保險亦不適用於「受保人」進行探險、跋涉、附有裝備之登山運動或類似旅程。
10. 若「受保人」為同一「受保旅程」購買多於一份由「本公司」或「本公司」之附屬公司承保的「自願性旅遊保險保單」及於同一意外索償間之保障：
 - 除第一節(a)-醫療費用保障及第三節-個人「意外」保障外，賠償均以有關相同保障中最高保障額的一份保單為準，如該保單為家庭保單，賠償則根據上述第6項為限。
 - 於第一節(a)-醫療費用保障中，「本公司」對同一「意外」所負之責任及合共總賠償不會超過港幣1,500,000元，或以最高保障額的一份保單為準，以較高者為準。
 - 於第三節-個人「意外」保障中，「本公司」對同一意外所負之責任及合共總賠償不會超過港幣2,000,000元（如「受保人」年齡為七十一歲或以上或十七歲或以下，則為港幣750,000元），或以最高保障額的一份保單為準，以較高者為準。
 - 於第一節(a)-醫療費用中的「覆診」費用內包括之中醫跌打、針灸或脊椎治療費用中，「本公司」對同一意外所負之責任及合共總賠償不會超過港幣3,000元。

第五部份 – 基本條款

1. 整體協議

本「保險證書」包括「有關文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本「保險證書」的任何條款。本「保險證書」如有任何修改，必須獲得「本公司」的授權人員批准並簽發批單作實，方始生效。

2. 年齡限制

單次旅遊計劃：本保險提供保障予任何年齡之「受保人」。於家庭保單中，同行之兒童年齡必須為十七歲或以下。

3. 年齡錯誤陳述

如「受保人」年齡被錯誤陳述，「本公司」會按正確年齡應付之保費而退回或收取保費的差額。倘「受保人」投保時的正確年齡未符合本「保險證書」的要求或已超出限制，「本公司」只會退回「保險證書」之保費而不負責任何承保責任，「本公司」亦有權完全取消此「保險證書」。

4. 索償通知

「受保人」必須於引致損失的事件發生後30天內向「本公司」遞交索償通知書。如「受保人」意外死亡，其合法代理人必須立刻通知「本公司」。

5. 損失證明

所有損失證明文件需於「本公司」收到賠償申報表後30日內呈交給「本公司」。倘有合理的緣由不能於限期內將有關證明文件送交「本公司」，但已盡可能於限期後立即送出，且不超過180日之限，則不會被視為放棄申請賠償的權利。「本公司」所需之證書、資料及證據，須依據「本公司」所定之形式及性質提交，「本公司」概不會負責任何費用。

6. 身體檢查

如「受保人」蒙受非致命「損傷」，「本公司」有權按需要要求由「本公司」指定的醫療機構為「受保人」進行身體檢查。如「受保人」身故，「本公司」有權自費進行驗屍。

7. 支付索償

如「受保人」身故，「本公司」將支付賠償予「受保人」的遺產承辦人。所有其他賠償一律付予「受保人」，惟第二節(b)–緊急醫療運送及第二節(c)–遺體運返則實報實銷，直接付予服務提供者。

8. 責任索償

「受保人」未經「本公司」同意，不可承認、否認或解決任何索償。

9. 虛報資料

如「受保人」或任何「受保人」的代表於投保表格或就任何索償知情地作出任何虛假聲明，「本公司」概不就任何索償履行賠償責任，本「保險證書」規定之所有保障亦停止生效，或「本公司」有權完全取消此「保險證書」。如「本公司」已支付本任何保障，「受保人」必須於收到「本公司」發出之還款通知書後七日內退還有關之保障賠償予「本公司」。

10. 法律訴訟

依據本「保險證書」規定，當索償證明文件送交「本公司」後，60日內不得進行法律訴訟以求賠償。此外，「受保人」亦不得在「本公司」要求其提供索償證明的指定限期屆滿一年後提出訴訟。

11. 管轄法律及司法裁判權

本「保險證書」受「香港」法律及條約管轄及按其詮釋。有關之各方必須服從「香港」的專有司法裁判權及本部份所述的替代性爭議解決方案。

12. 代位權

「本公司」有權自費以「受保人」名義對任何導致索償的承保事件的第三者進行追討。

13. 替代性爭議解決方案

如有任何關乎本「保險證書」出現的爭議，爭議各方可根據「香港」司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。如有關之爭議未能於90日內調解，爭議各方向香港國際仲裁中心呈交有關之爭議及根據香港國際仲裁中心發出仲裁通知書當時生效之仲裁規則以仲裁方式裁定。仲裁地點必須於「香港」並根據「香港」的仲裁法律，整個仲裁過程只可有一名仲裁人及必須以英文進行。

現明文述明，在爭議各方根據本「保險證書」行使任何法律權利前，必須先取得仲裁決定。不論何類型爭議解決方案的任何狀況或結果，如「本公司」否認或否決「受保人」追索本「保險證書」之任何責任，而並未能於「本公司」所發出之通知12個月內按以上規定展開仲裁，「受保人」之賠償申請即被視作已被撤回或放棄，並且不能根據本「保險證書」再次進行追討。

14. 遵從基本條款

如「受保人」違反本「保險證書」任何條款，所有就本「保險證書」提出的索償均告無效。

15. 蘇黎世緊急支援服務

蘇黎世全球緊急支援機構乃是一間獨立公司，為「受保人」提供服務。如該機構之員工、代理或代表有任何錯誤或疏忽，皆與「本公司」、「本公司」的附屬機構、代理或旗下的員工無關。

16. 其他保險

如「受保人」於索償時同時受保於其他保險公司保單內的相同保障，「本公司」只會按比例作出賠償（惟第一節(b)–海外「住院」現金津貼保障、第三節–個人「意外」、第四節–身故恩恤金及第九節(a)–旅程延誤除外）。

17. 個人資料收集目的

蘇黎世保險有限公司（「本公司」）將根據「本公司」不時通知「閣下」的私隱政策使用所有已收集及持有的個人資料，「閣下」亦可透過此網址查閱有關私隱政策：www.zurich.com.hk/ch/cs_nonlifepolicysservices_privacy.htm。

「閣下」會，及會促使「受保人」，授權「本公司」根據「本公司」於不時適用之私隱政策所詳列的強制性用途，使用及轉發（至「香港」境內或境外）包括屬敏感性如「香港」法例第486章《個人資料（私隱）條例》中所定義之個人資料。

如「閣下」/「受保人」向「本公司」提供任何第三者資料，「閣下」/「受保人」必須保證於提供此等個人資料予「本公司」前已獲得有關資料當事人之正式同意，使「本公司」可以評估、處理、簽發及執行管理本保單，包括並不限於進行任何對有關資料當事人進行審慎調查、合規及製裁查核。

18. 第三者權益

除保單持有人或受保人，或本保單以明示方式指明以外，任何人如非本保單之一方並沒有權利執行或享有本保單條款的保障。任何有關合約第三者權益之法律將不適用於本保單。不論本保單任何條款所列，任何保單變更（包括任何解除責任或責任妥協）或終止均不須第三者同意。

賠償程序

步驟一：於可能導致索償的事件發生後30天內通知「本公司」。

步驟二：填寫賠償申報表及提交下列適當證明文件。

醫療費用

- 經「醫生」證明的診斷及治療，包括「受保人」的姓名、症狀、診治日期及收據
- 詳列各項費用之診所或「醫院」正本賬單

個人「意外」

- 「醫生」簽發的證明書，證明傷殘的嚴重程度
- 如適用者，提供警方報告

意外死亡 / 身故恩恤金

- 死亡證
- 法醫官報告
- (如屬失蹤)因所乘搭的交通工具發生沉沒或撞毀，引致法院宣佈「受保人」假設死亡的證明或以致屍體失蹤一年的證明文件

文件行李保障、個人現金、旅遊證件及/或「旅行票」遺失

- 收據，包括遺失或損壞物件之購買日期、價格、型號及類別
- 如行李在轉境時遺失，提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構的正式通知或確認書
- 警方報告(必須於事發後24小時內發出)
- 致旅行支票簽發機構之遺失通知書副本(必須於事發後24小時內發出)

信用卡保障

- 以信用卡簽賬的持卡人存根、票據、單據及/或付款收據

因竊竊而損失家居物品

- 收據包括遺失或損壞物品的購買日期、價格、型號及類別
- 警方報告(必須於「受保旅程」結束後24小時內發出)

個人責任

- 事發或事件經過及聲明(未經「本公司」書面同意，不得承認責任或作出解決或協議)
- 就事發或事件收到的所有有關文件(包括任何法院傳票副本、所有法院文件、律師函件及其他法律往來文件)

旅程延誤或因旅程延誤引致之更改行程費用

- 提交正式文件如航空公司的延誤報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間、未使用原定「行程表」及票據、為抵達預先計劃目的地而更改行程的票據行

行李延誤津貼

- 提交正式文件如航空公司的財物紊亂報告/「公共交通工具」機構所發出的正式文件，包括日期、時間及延誤的時間

取消或縮短行程或缺席特別活動保障

- 所有賬單、收據、代用券、信用卡繳費單或呈交實際的門票
- 經「醫生」證明的診斷及治療，包括「受保人」/「直系親屬」/「同行人士」的姓名、症狀、診治日期及收據
- 證人/陪審員傳票或傳召出庭令或隔離檢疫之文件
- 「受保人」的「主要居所」損毀證明
- 提交「公共交通工具」機構所發出的正式文件證明其機械及/或電路故障，並包括日期及時間

遺失之信用卡被盜用

- 警方報告(必須於事發後24小時內發出)
- 顧客存留之信用卡購物收據、賬單、發票及/或付款收據

如有需要，「本公司」將要求索償人提供額外之有關文件以供處理索償事宜用途。

求助須知

如「受保人」急需協助，可致電「香港」蘇黎世24小時緊急支援熱線：+852 2886 3977，說出「受保人」姓名及載於「保險證書」上的主保單號碼。「本公司」的資深援助主任將提供協助予「受保人」的查詢及提供協助。如需索償，請致電「本公司」賠償熱線：+852 2903 9388。聯絡客戶服務，請致電「本公司」查詢熱線：+852 2968 2288。辦公時間為星期一至星期五上午9時至下午5時30分。

註：如以上條款與保單任何現有條款產生差異或矛盾，將以以上條款為準並以其取代保單現有條款相關之差異或矛盾部分。以上條款將於閣下保單生效(如現為新保單)或續保生效(如現為保單續保)時自動生效。除非另作註明，保單內的其他條款及細則將不受影響。

此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。