



TravelSure Insurance Plan Terms and Conditions **ZURICH**

This TravelSure Insurance Plan Terms and Conditions ("T&C") is part of the *certificate of insurance* and shall be read together with the *certificate of insurance* and *official tour receipt* issued by the *travel agent*.

PART 1 – DEFINITIONS

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

Accident/Accidental	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to the <i>insured person</i> during an <i>insured journey</i> .
Certificate of Insurance	the certificate of insurance, together with the TravelSure Insurance Plan Terms and Conditions, which contains the following information: name of the <i>travel agent</i> , master policy number, <i>table of benefits</i> .
China	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and <i>Macau</i> .
Chinese Medicine Practitioner	a Chinese medicine practitioner other than the <i>insured person</i> or an <i>immediate family member</i> , who is registered under the Chinese Medicine Ordinance in the Laws of <i>Hong Kong</i> .
Compulsory Quarantine	the <i>insured person</i> is being <i>confined</i> in an isolated ward of a <i>hospital</i> 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	the <i>insured person</i> is registered as an in-patient in a <i>hospital</i> for medical treatment for an <i>injury</i> or <i>illness</i> upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to his/her discharge from the <i>hospital</i> . <i>Hospital confinement</i> will be evidenced by a daily room and board charge by the <i>hospital</i> .
Domestic Partner	an adult aged eighteen (18) or above who have chosen to live with the <i>insured person</i> in an intimate and committed relationship, and has resided with the <i>insured person</i> for at least three (3) years, intends to do so indefinitely and is able to provide such proof of residence. Domestic partner does not include roommates or any <i>immediate family member</i> .
Effective Date	either (i) the issue date of the <i>certificate of insurance</i> as shown on the <i>official tour receipt</i> or (ii) the date on which the Cancellation of Trip benefit under Section 13(a) becomes effective, whichever is the later.
Follow-Up	the medical treatments directly caused by the <i>injury</i> or <i>illness</i> suffered by the <i>insured person</i> for which the <i>insured person</i> has received treatment during the <i>insured journey</i> .
Hong Kong	the <i>Hong Kong</i> Special Administrative Region of the People's Republic of China.
Hospital	an establishment which meets all the following requirements: <ul style="list-style-type: none"> 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 or more licensed <i>medical practitioner</i> 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 <i>insured person</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by the <i>certificate of insurance</i> .
Immediate Family Member	the <i>insured person's</i> spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
Infectious Disease	any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.
Injury	bodily injury sustained in an <i>accident</i> directly and independently of all other causes.
Insured Journey	when applied to single trip travel plan for group tour travel, it means the period of travel commencing from the time when the <i>insured person</i> arrives at the venue designated by the tour agent as the meeting point for the purpose of commencing the group tour and until the time when the <i>insured person</i> arrives at the appointed dismissal place upon the completion of such group tour. For <i>insured person</i> who is not returning to <i>Hong Kong</i> on the same day after the completion of the group tour, the period of travel shall terminate when the <i>insured person</i> arrives at any <i>Hong Kong</i> Immigration Department office/counter for returning to <i>Hong Kong</i> on the return day as specified in the <i>schedule</i> . when applied to a single trip travel plan for free <i>itinerary</i> travel, it means each period of travel commencing from the time when the <i>insured person</i> departs from an immigration counter in the territory of <i>Hong Kong</i> , until the time when the <i>insured person</i> (i) returns to <i>Hong Kong</i> on the date specified in the <i>schedule</i> or (ii) arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> , whichever is the earlier.
Insured Person	the person(s) named in the <i>official tour receipt</i> as customer(s) or subsequently endorsed hereon as <i>insured person</i> .
Itinerary	the detailed plan for a journey issued and confirmed by <i>public common carrier</i> , <i>travel agent</i> , tour operator or cruise company, together with the <i>official tour receipt</i> or confirmation, prior to the commencement of the <i>insured journey</i> .
Lap-top Computer	a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC) and tablet PC of any kind are excluded from this category.

Loss of Hearing	<i>permanent</i> 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.
Loss of Limb	loss by physical separation at or above the wrist or ankle joint.
Loss of Sight	the entire and <i>permanent</i> irrecoverable loss of sight.
Loss of Speech	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 Use	<i>permanent</i> total functional disablement or complete and <i>permanent</i> physical separation at the limb or organ.
Macau	the <i>Macau</i> Special Administrative Region of the People's Republic of China.
Maximum Benefits	the benefit amount of each of the benefits covered under the <i>certificate of insurance</i> as stated in the <i>table of benefits</i> .
Medically Necessary Expenses	expenses incurred from the first day of sustaining an <i>injury</i> or <i>illness</i> during the <i>insured journey</i> which are paid by the <i>insured person</i> to a legally qualified <i>medical practitioner</i> , physiotherapist, nurse, <i>hospital</i> and/or ambulance service for medical, surgical, X-ray, <i>hospital</i> 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 Part 2 of the <i>certificate of insurance</i> . All treatments must be prescribed by a qualified <i>medical practitioner</i> in order for expenses to be reimbursed under the <i>certificate of insurance</i> . In the event an <i>insured person</i> 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 <i>insured person</i> or <i>immediate family member</i> , qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
Official Tour Receipt	the official tour receipt is issued by the <i>travel agent</i> to the <i>insured person</i> stating the type of plan purchased by the <i>insured person</i> .
Permanent	lasting not less than twelve (12) consecutive months from the date of an <i>accident</i> and at the expiry of that period being beyond hope of improvement.
Pre-existing Condition	the <i>insured person</i> or <i>travel companion</i> received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a <i>medical practitioner</i> before the <i>effective date</i> .
Principal Home	the house or building located in <i>Hong Kong</i> occupied as a private dwelling by the <i>insured person</i> 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, cruise ship or underground train, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports.
Relevant Documents	documents include schedule, <i>official tour receipt</i> , <i>certificate of insurance</i> , enrollment form, T&C, riders, endorsements, attachments and amendments (regardless verbally or in written format).
Serious Physical Injury or Serious Illness	an <i>injury</i> or <i>illness</i> which requires treatment by a <i>medical practitioner</i> and results in the <i>insured person</i> or <i>travel companion</i> being certified by that <i>medical practitioner</i> as being unfit to travel (or continue) with the <i>insured person's</i> original <i>insured journey</i> and having to be <i>confined</i> in a <i>hospital</i> . <i>Serious physical injury</i> or <i>serious illness</i> shall also include such <i>injury</i> or <i>illness</i> due to which the <i>insured person</i> or <i>travel companion</i> is being denied to board the scheduled <i>public common carrier</i> or is being denied to enter into the scheduled destination by any legal, governmental or airport authorities. When <i>serious physical injury</i> or <i>serious illness</i> is applied to the <i>immediate family member(s)</i> or <i>domestic partner</i> , it shall mean <i>injury</i> or <i>illness</i> for which the <i>immediate family member</i> or <i>domestic partner</i> requires treatment, and which is certified by <i>medical practitioner</i> as being dangerous to life and having to be <i>confined</i> in a <i>hospital</i> , and which results in the <i>insured person's</i> discontinuation or cancellation of his/her original <i>insured journey</i> .
Table of Benefits	the table as shown on the <i>certificate of insurance</i> stating the <i>maximum benefits</i> of each benefit available in accordance to the type of plan.
Terrorism	an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended 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 for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, 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 any act with the use of nuclear engineering shall be excluded from this definition.

Third Degree Burns	the damage or destruction of the skin to its full depth and damage to the tissues beneath.
Total Disablement	when as the result of <i>injury</i> and commencing within twelve (12) consecutive months from the date of an <i>accident</i> the <i>insured person</i> is totally and prevented from engaging in each and every occupation or employment for compensation or profit for which the <i>insured person</i> is reasonably qualified by reason of <i>his/her</i> education, training or experience, or if the <i>insured person</i> has no business or occupation, total disablement means the inability of the <i>insured person</i> to perform any activities which would normally be carried out by the <i>insured person's</i> daily life.
Travel Agent	the travel agency as stated in the <i>certificate of insurance</i> .
Travel Companion	the person who made the travel booking or reservation with the <i>insured person</i> and accompanied the <i>insured person</i> for the whole <i>insured journey</i> other than the tour guide or the tour member.
Travel Ticket	a travel ticket purchased for travelling on any <i>public common carrier</i> .
Voluntary Travel Insurance Policy	travel insurance policy actually paid by the <i>insured person</i> or the proposer as stated on the enrollment form of such policy. Any group travel insurance policy which is actually paid by any company, group, or association to insure the <i>insured person</i> shall be excluded from this definition.
War	a contest by force between two (2) or more nations, carried on for any purpose; or an armed conflict of sovereign powers, in either case whether such contest or armed conflict is declared or undeclared and open hostilities; or the state of nations among whom there is i) an interruption of peaceful relations and ii) a general contention by force, both authorized by the respective sovereigns of such nations.
We, Us or Our	Zurich Insurance Company Ltd

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* during the *insured journey*, 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* 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* from the *insured journey*. The *follow-up* medical expenses shall also be extended to cover the medical expenses incurred for the same *injury* or *illness* paid to a *Chinese medicine practitioner*, or for the purposes of Chinese medicine bone-setting, acupuncture or chiropractic treatment, subject to an aggregate limit of HKD 3,000 and a per visit and per day limit of HKD 200. No *follow-up* medical expenses shall be provided unless the *insured person* returns to *Hong Kong* within twelve (12) months from the first day of *injury* or *illness*.

Extension to Section 1(a)

Under this section, we extend to reimburse:

- any additional travelling expenses (a receipt of the transportation fee is required as a proof of claim) up to the *maximum benefits* as stated in the *table of benefits* incurred by the *insured person* for the purpose of seeking medical treatment in an overseas *hospital* if the *insured person* suffers from *injury* or *illness* during the *insured journey*; and
- any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the medical treatment sought by the *insured person* for *infectious disease* that is contracted during the *insured journey* and corresponding diagnosis within ten (10) days after the *insured person's* return to *Hong Kong* from the *insured journey*. This extension forms part of the *follow-up* medical expenses under Section 1(a), and the total amount payable under this extension (ii) shall not exceed the sub-limit for *follow-up* medical expenses as stated in the *table of benefits*.

In no event shall the total amount payable under this Section 1(a) – Medical Expenses (including *follow-up* medical expenses and extension to Section 1(a)) exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

For *insured person* aged at or over seventy-six (76) years upon the commencement of the *insured journey*, the maximum indemnity payable in regard to medical expenses pursuant to this Section 1(a) (except for the travelling expenses under extension to Section 1(a)(i)) will be 50% of the *maximum benefits* as stated in the *table of benefits*.

(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 HKD 500 and up to the *maximum benefits* as stated in the *table of benefits*.

(c) Compulsory Quarantine Cash Allowance due to Infectious Disease

If the *insured person* is suspected or confirmed to have contracted *infectious disease* during the *insured journey* and results in *compulsory quarantine* by the local government or by the *Hong Kong* Government within three (3) days upon completion of the *insured journey* and returning to *Hong Kong*, we will pay a daily *compulsory quarantine* allowance up to the *maximum benefits* as stated in the *table of benefits*.

In the event that more than one (1) *compulsory quarantine* have been arising in the same *insured journey*, the maximum amount payable under this benefit shall not exceed the *maximum benefits* as stated in the *table of benefits*.

Special Conditions applicable to Section 1(c)

- Any home quarantine is excluded from this benefit.
- No benefit shall be payable if the planned destination(s) has been declared as an infected area on or before the departure date of the *insured journey*.

(d) Hotel Room Accommodation for Convalescence and Travelling Expenses

Where the *insured person* has suffered from *serious physical injury* or *serious illness* which necessitates *hospital confinement* during the *insured journey*, and upon his/her discharge from the *hospital* and as recommended by the attending *medical practitioner* to convalesce before continuing with the travelling, we will pay for the actual cost of hotel accommodation incurred overseas for the sole purpose of convalescence and subject to HKD 1,000 per day. We will also pay for the additional one-way *travel ticket* (economy class only) incurred for the *insured person* to return to *Hong Kong*.

In no event shall the total amount payable under this Section 1(d) – Hotel Room Accommodation for Convalescence and Travelling Expenses exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment or any 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 work or treatment, unless procedures necessitated by damage to sound and natural teeth as a result of an *injury* or *accident* occurring during the *insured journey*. Benefit is payable purely for emergency condition and to alleviate the pain and in a legally registered dental clinic or *hospital* but in all circumstances shall not cover any restorative or remedial work, the use of any precious metals, orthodontic treatment of any kind, replacement of natural teeth, denture and prosthetic services such as bridges and crowns, their replacement and related expenses;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
- surgery or medical treatment which is not substantiated by a written report from a *medical practitioner*;
- surgery or medical treatment when in the opinion of the *medical practitioner* treating the *insured person*, the treatment is not urgent and *medically necessary* during the *insured journey*, and can be reasonably delayed until the *insured person* returns to *Hong Kong*;
- any *follow-up* medical expenses paid to the *medical practitioner*, *Chinese medicine practitioner*, *Chinese medicine bone-setter*, *acupuncturist* or *chiropractor* who is the *insured person* or *immediate family member*;
- any additional cost of single or private room or semi-private room accommodation at a *hospital* (unless written document issued by *hospital* which has proven that ward room was fully occupied and has to be hospitalized in a semi-private room accommodation); or charges in respect of special or private nursing; non-medical personal services such as radio, telephone and the like;
- procurement or use of special braces (unless the use of special braces is resulting from *accident* only and it is recommended by *medical practitioner*), appliances or equipment; or
- 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 for 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) Deposit Guarantee for Hospital Admission

Upon admission to a *hospital*, Zurich Emergency Assistance provides guarantee for admission deposit up to a limit of HKD 39,000 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*.

(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 *Hong Kong*, or the cost of local burial at the place of death as approved by Zurich Emergency Assistance.

(d) 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 one (1) economy class round-trip *travel ticket* for one (1) *immediate family member* or *domestic partner* to travel to the location of the *insured person*, and hotel accommodation expenses necessarily and unavoidably incurred by the *immediate family member* or *domestic partner* up to a maximum amount of HKD 700 per day and a maximum period of five (5) days. This benefit cannot be claimed for more than once during any one (1) *insured journey*.

(e) 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 HKD 1,950 per day and up to a limit of HKD 7,800 per *insured journey*.

Any approval on the payment of the expenses incurred by the *insured person* is subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity.

(f) Return of Unattended Children

Zurich Emergency Assistance will arrange and pay the one-way economy class *travel ticket* for returning the *insured person's* unattended child(ren) aged below seventeen (17) year old 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*, up to the *maximum benefits* as stated in the *table of benefits*. If necessary, Zurich Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) during the return journey.

(g) 24-hour Telephone Hotline and Referral Services

- Pre-trip Information Assistance
- Embassy Referral
- Medical Service Provider Referral
- Lost Passport Assistance
- Lost Luggage Assistance
- Interpreter Referral
- Lawyer Referral
- Telephone Medical Advice
- Monitoring of Medical Condition When Hospitalized
- 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 *medical practitioner* other than our approved doctors, or any other medical professions are to be borne by the *insured person* unless otherwise covered under the *certificate of insurance*.

ZURICH EMERGENCY ASSISTANCE is rendered by a 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:

- 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*; or
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

In the event of an *accident* described under Section 3(a) or 3(b) as below which causes *injury* to the *insured person*, and such *injury* results in any one (1) of the following Events listed in the Compensation Table hereunder within twelve (12) consecutive months after the date of the *accident*, we will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the *table of benefits*.

(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;

This cover shall not apply to any *insured person* aged seventeen (17) year old or below or any *insured person* aged at or over seventy-six (76) on the commencement date of the *insured journey*.

(b) Other Accidents

The *insured person* suffers from *injury* resulting from *accident* other than the *accident* referred in Section 3(a) – “Accident on Public Common Carrier or during Robbery” above, during the *insured journey*.

For *insured person* aged seventeen (17) years old or below or any *insured person* aged at or over seventy six (76) on 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* and subject to the Percentage of *Maximum Benefits* as stated in the below Compensation Table.

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 and incurable insanity	100%
10. Permanent total loss of hearing in	
(a) both ears	75%
(b) one ear	15%
11. Loss of speech	50%
12. Permanent total loss of the lens of one eye	50%
13. Loss of or the permanent total loss of use of four fingers and thumb of	
(a) right hand	70%
(b) left hand	50%
14. Loss of or the permanent total loss of use of four fingers of	
(a) right hand	40%
(b) left hand	30%
15. Loss of or the permanent total loss of use of one thumb	
(a) both right joints	30%
(b) one right joint	15%
(c) both left joints	20%
(d) one left joint	10%
16. Loss of or the permanent total loss of use of fingers	
(a) three right joints	15%
(b) two right joints	10%
(c) one right joint	7.5%
(d) three left joints	10%
(e) two left joints	7.5%
(f) one left joint	5%
17. Loss of or the permanent total loss of use of toes	
(a) all toes – one foot	20%
(b) great toe – both joints	7.5%
(c) great toe – one joint	5%
18. Permanent disability not otherwise provided for under Events 10 to 17 inclusive, such Percentage of <i>Maximum Benefits</i> as we shall in our absolute discretion determine and being in our opinion not inconsistent with the Compensation provided under Events 10 to 17 inclusive.	

- (iii) For any partial disablement in relation to Events 2-17 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*.
- (iv) If an *insured person* is left-handed, the Percentage of *Maximum Benefits* for Events 13-16 for the various disabilities of right hand and left hand will be transposed.

(c) Burns Cover

In the event that the *insured person* suffers from *third degree burns* as a result of an *accident* during the *insured journey*, we will pay in accordance with the percentage stated in the *Third Degree Burns Table* hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *third degree burns* results in the specified damage to any one (1) of the following specified Areas within twelve (12) consecutive months after the date of the *accident*.

For *insured person* aged seventeen (17) year old or below, or any *insured person* aged at or over seventy-six (76) on the commencement of the *insured journey*, the maximum indemnity payable will be 50% of the *maximum benefits* as stated in the *table of benefits* and subject to the Percentage of *Maximum Benefits* as stated in the below *Third Degree Burns Table*.

Third degree burns table		Percentage of maximum benefits
Area	Damage as a percentage of total surface area	
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 Areas listed above in respect of the same *accident*. If *injury* occurs to more than one (1) of the Areas as a result of the same *accident*, we shall pay only for the Area for which the highest compensation is payable under this section.
- (ii) 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*.

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, 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.

Special Condition applicable to Section 3

The *maximum benefits* as shown on the *table of benefits* for each *insured person* is based on the *insured person's* age on the departure date of the *insured journey*.

Maximum Liability for 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 HKD 5,000,000 in aggregate and each policy or *certificate of insurance* shall bear a proportionate share of the total loss.

Exclusion 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 and Visit

(a) 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* to the estate of the *insured person*.

(b) Compassionate Visit

We will also pay for one (1) economy class round-trip *travel ticket* and the reasonable hotel accommodation expenses necessarily incurred and up to the *maximum benefits* as stated in the *table of benefits* to one (1) *immediate family member* or *domestic partner* to travel over to the place where the *insured person* dies.

Section 5 – Personal Baggage Cover

We will pay the *insured person* up to the *maximum benefits* as stated in the *table of benefits* 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*. For any personal possession and belonging that are kept inside an unattended

- (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 as a result of 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 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.

and locked vehicle, it must be locked inside a trunk of the vehicle. We may make payment or at our option, reinstate or repair the personal possessions 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. HKD 3,000 for any one (1) article, pair, set or collection in respect of any one (1) *insured person*.
2. HKD 10,000 for one (1) *lap-top computer* in respect of any one (1) *insured person*.
3. An aggregate maximum limit of HKD 5,000 for all cameras and camcorders and their accessories and related equipment in respect of any one (1) *insured person*.
4. HKD 3,000 (Deluxe Plan only) for one (1) mobile phone and its accessories and related equipment in respect of any one (1) *insured person*. This benefit cannot be claimed for more than once for any one (1) *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*.

Exclusions applicable to Section 5

This section does not cover:

1. the following classes of property: business merchandise or sample, foodstuffs and/or medicine, tobacco, 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 any kind of gold, platinum, diamond, jade or pearl, 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;
2. mobile phone including PDA phone, smart phone or similar device with telecommunications function and other accessories (except for Deluxe Plan);
3. *lap-top computer* with any problems or defects triggered by software and malicious code (including but not limited to download of such software);
4. any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such local report is not obtained;
5. 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;
6. any loss or damage resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by government 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;
7. any loss of property which occurs when it is not being on the same *public common carrier* as the *insured person*, or souvenirs and articles mailed or shipped separately;
8. 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 by the *insured person*;
9. any loss of property when it is left unattended in public place; any unexplained loss or mysterious disappearance;
10. any loss of property left in unlocked vehicle, any property is not locked inside a trunk of the vehicle;
11. any loss of data recorded on tapes, cards, diskettes;
12. damage to any brittle or fragile items such as glass or crystal;
13. 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 if the event occurs in an aircraft;
14. any loss claimed under Section 12 – Baggage Delay Allowance of Part 2 of this policy arising from the same cause;
15. any loss of or damage to property insured under any other policy or *certificate of insurance*, or otherwise reimbursed by *public common carrier* or a hotel;

Section 6 – Loss of Personal Money

We will reimburse the *insured person* for the loss of personal money, that is, 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*.

Exclusions applicable to Section 6

This section does not cover:

1. in respect of any loss not reported to the local police, or hotel management or public authority, as appropriate, within twenty-four (24) hours upon discovery of loss 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; or
5. any loss arising from fraud or deception.

Section 7 – Credit Card Protection

If the *insured person* sustains *injury* during the *insured journey* which results in death, we will pay 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*. No benefit shall be payable for corporate credit cards or supplementary cards. This cover shall not apply to any *insured person* aged seventeen (17) or below on the commencement of the *insured journey*.

Section 8 – Loss of Travel Document and/or Travel Ticket

We will pay the replacement cost of the *Hong Kong Identity Card*, credit cards, driving licence, *travel ticket* or travel document belonging to the *insured person* which is accidentally lost during the *insured journey*. In the event of the *accidental* loss of *travel ticket* and/or travel document belonging to the *insured person* during the *insured journey*, we will also reimburse the additional travelling expenses and/or accommodation expenses incurred by the *insured person*, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for accommodation as stated in the *itinerary*.

In no event shall the total amount payable under this Section 8 – Loss of Travel Document and/or *Travel Ticket* exceed 100% of the *maximum benefits* stated in the *table of benefits*.

Exclusions applicable to Section 8

This section does not cover:

1. any loss not reported to the local police within twenty-four (24) hours upon discovery of loss and for which such police report is not obtained at the place of loss;
2. any loss of travel document and/or visa and/or *travel ticket* which is not necessary for completing the *insured journey*;
3. any unexplained loss or mysterious disappearance;
4. any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or

5. the replacement costs of both the temporary and permanent versions of the same travel document. In the event of such loss, the *insured person* may claim only one (1) version of the same document.

Section 9 – Loss of Home Contents due to Burglary

We will pay for the loss or damage to the home contents within the *insured person's principal home in Hong Kong* which is uninhabited by any person during the *insured journey* as a direct result of burglary involving the use of forcible and violent entry to or exit from the premises, up to the *maximum benefits* as stated in the *table of benefits*.

We may make payment or at our sole discretion reinstate or repair the lost or damaged home contents subject to due allowance for wear and tear and depreciation, up to a maximum amount of HKD 5,000 for any (1) one article, pair, set or collection.

Special Definition applicable to Section 9

Home contents mean household goods, personal belongings, furniture, fixtures and fittings (including interior decorations) belonging to the *insured person* or a member living in the *principal home*.

Exclusions applicable to Section 9

This section does not cover:

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 phones, *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 person* returns to *Hong Kong* from the *insured journey* and for which a police report has not 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.

Section 10 – 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*. 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 10

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

1. any business, profession or trade;
2. any wilful, malicious or unlawful act of the *insured person* or any criminal acts;
3. any cause whatsoever liability to any person who is the *immediate family member* or *domestic partner* or relative or employer or employee of the *insured person*;
4. contracts;
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 *domestic partner* or relative or employer of the *insured person*;
7. any act of *terrorism*, regardless of any other cause or event contributing concurrently or in any other sequence to the loss; or
8. any action in controlling, preventing, suppressing, retaliating against or responding to any such act of *terrorism*.

Section 11 – 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 (except for Section 11(d) 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*, or airport closure, we will pay the following benefits to the *insured person*:

(a) Travel Delay

HKD 300 for each and every full six (6) hours of delay up to the *maximum benefits* as stated in the *table of benefits*.

The period of delay will be calculated as follows:

- departure delay will be calculated starting from the original scheduled departure time of the *public common carrier* specified in the *itinerary* provided to the *insured person* until the actual departure time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*; or
- arrival delay will be calculated starting from the original arrival time specified in the *itinerary* provided 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 connecting 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 11.

(b) Extra Hotel Cost due to Travel Delay (for Deluxe Plan and Smart Plan only)

The additional, reasonable and irrecoverable accommodation expenses incurred outside *Hong Kong* as a result of the delay up to the *maximum benefits* as stated in the *table of benefits*.

(c) Extra Re-routing Costs due to Travel Delay (for Deluxe Plan and Smart Plan only)

The additional costs incurred by the *insured person* for the purchase of the one-way economy class *travel ticket* in order to travel to the planned destination as specified in his/her original *itinerary* by an alternative *public common carrier*, up to the *maximum benefits* stated in the *table of benefits*. This benefit cannot be claimed for more than once during any one (1) *insured journey*.

(d) Cancellation due to Travel Delay

We will pay the *insured person* up to the *maximum benefit* as stated in the *table of benefits* for the unused travel fare and/or accommodation expenses paid in advance and are not recoverable from any other source if he/she cancels the *insured journey* due to delay of departure from *Hong Kong* for at least ten (10) hours from the original scheduled departure time.

Special Condition for Section 11

1. The *insured person* must have checked-in for 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 of delay and the reason for such delay or such other proof as we may reasonably require.

2. In the event that the original scheduled *public common carrier* is cancelled due to the above-mentioned reasons as stated in the first paragraph of this section and no alternative transportation is arranged to the *insured person* by that *public common carrier*, the *insured person* can only claim for Section 11(a) – Travel Delay or Section 11(c) – Extra Re-routing Costs due to Travel Delay.
3. Where an *insured person* is reimbursed under Section 11(d) – Cancellation of Trip due to Travel Delay, then all other losses arising from the same cause are not reimbursable under Sections 11(a) to 11(c).

Exclusions applicable to Section 11

This section does not cover:

1. delay of the *insured journey* as a result of any circumstances 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 except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to alterations to original *itinerary* that is not verified by the airline, travel agency or other relevant organizations;
4. any loss arising from air traffic control by local government or relevant authorities; or any loss arising from any government's regulations control or act;
5. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by *public common carrier*, travel agency, tour operator or other provider of any service forming part of the booked *itinerary* (except for Section 11(a) – Travel Delay) ; or
6. any losses reimbursed under Section 13 – Cancellation of Trip arising from the same cause.

Section 12 – Baggage Delay Allowance

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 scheduled destination abroad, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the *table of benefit* to the *insured person*, and subject to the same delayed checked-in baggage can only be claimed once by one (1) *insured person* in any one (1) *insured journey*.

Special Condition for Section 12

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

Exclusions applicable to Section 12

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 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; or
3. any loss claimed under Section 5 – Personal Baggage Cover arising from the same cause.

Section 13 – Cancellation of Trip

(a) 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*, *domestic 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 departure date of the *insured journey*;
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the planned destination arising within one (1) week before the departure date of the *insured journey*; or
- (iv) serious damage to the *insured person's* or *travel companion's principal home* in *Hong Kong* due to 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*.

(b) Single Occupancy

We will reimburse the *insured person*, up to the *maximum benefits* stated in the *table of benefits*, for the additional cost incurred as a result of a change in the per person occupancy rate applicable to the prepaid *travel ticket* and/or accommodation, or tour package, in the event of death, *serious physical injury* or *serious illness* of the *travel companion* which occurs within one (1) week before the departure date of the *insured journey* and the *insured person* decides to travel as planned.

Special Conditions for Section 13

The *insured person* may make a claim pursuant to either Section 13(a) or 13(b) , but not both Section 13(a) and 13(b), in respect of any losses arising from the same cause.

Section 14 – Interruption of Trip

In the event that after the *insured journey* has begun, the *insured person* has to:

- (i) abandon the *insured journey* and return to *Hong Kong* due to:
 - death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member*, *domestic partner* or *travel companion*;
 - unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the planned destination which prevents the *insured person* from continuing the *insured journey*; or
 - serious damage to the *insured person's* or *travel companion'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 for the *insured person* to return to *Hong Kong*.

If the *insured journey* is a packaged group tour arranged by travel agency, the benefit payable for the curtailment expenses in relation to the loss of unused travel fare and/or accommodation expenses forfeited will be calculated in proportion of the packaged group tour cost to the number of days remaining after the relevant interruption 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.

OR

- (ii) rearrange the *insured journey* due to unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the planned destination which prevents the *insured person* from travelling to that planned destination, we will pay for the additional actual travel fare and/or accommodation expenses reasonably and necessarily incurred for the *insured person* to travel to the next planned destination shown on the *itinerary* to continue with the *insured journey*.

In no event shall the total amount payable under Section 14 – Interruption of Trip exceed the *maximum benefits* stated in the *table of benefits*.

Exclusions applicable to Section 13 and Section 14

These sections do not cover:

1. any circumstances leading to the cancellation or curtailment or rearrangement 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, or air traffic control by local government or relevant authorities; 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 rearrange the travel arrangement immediately when it is found necessary to do so;
6. any loss in relation to cancellations or rearrangements 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 14 – Interruption of Trip only); or
11. in respect of losses reimbursed under Section 11 – Travel Delay arising from the same cause.

Section 15 – Overseas Emergency Calls

In the event that the *insured person* must return directly to *Hong Kong* following *injury* or *illness* of the *insured person* or *travel companion* which prevents the *insured person* from continuing the *insured journey*, we will pay up to the *maximum benefits* as stated in the *table of benefits* for the cost overseas emergency calls allowance which are incurred by the *insured person* for the sole purpose of contacting us and/or Zurich Emergency Assistance only during the *insured journey*.

Exclusion applicable to Section 15

This section does not cover:

1. failure to furnish an official receipt issued by the overseas emergency calls services provider as proof of overseas emergency calls expenses incurred by the *insured person*;
2. failure to obtain and provide a written report from a qualified *medical practitioner* certifying the *injury* or *illness* suffered by the *insured person* or *travel companion* during the *insured journey*;
3. any expenses covered by any other existing insurance scheme, government program, or which will be paid or refunded by a hotel, *public common carrier*, *travel agent* or any other provider of travel and/or accommodation; or
4. any circumstances leading to the disruption of his/her *insured journey* known to have existed before purchase of this travel insurance.

Section 16 – Trauma Counselling Benefits

If during the *insured journey*, an *insured person* is the victim of a traumatic event including *accident* on *public common carrier*, armed hold-up, assault, natural disaster or acts of *terrorism*, we shall pay the cost of trauma counselling incurred within three (3) months after the *insured person's* return to *Hong Kong*. The trauma counselling must be recommended by a *medical practitioner* in writing and agreed by us with our prior written consent. The maximum limit we will pay shall not exceed HKD 1,000 per visit per day and up to the *maximum benefits* as stated in the *table of benefits*.

Exclusions applicable to Section 16

This section does not cover any trauma counselling not induced directly and solely by the incident the *insured person* encountered during the *insured journey* and any unnecessary counselling treatment.

Section 17 – Missed Event Cover

We will reimburse the ticket cost not included in the travel tour package arranged by the *travel agent* and paid in advance by the *insured person's* or his/her spouse's or *domestic partner's* credit card in the event that he/she is unable to utilize such ticket(s) which being tickets to overseas theme parks, or overseas sports events, music or performance events as caused by the following (which must occur within ninety (90) days (except for sub-paragraphs (iii)) before the departure date of the *insured journey*):

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

Section 18 – Rental Vehicle Excess

If the *insured person* rents a rental vehicle in the course of the *insured journey* which is involved in a collision whilst under the control of the *insured person* or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), we will reimburse the *insured person* for the rental vehicle excess up to the *maximum benefits* stated in the *table of benefits* for the liable loss or damage of the rental vehicle. This benefit cannot be claimed for more than once for any one (1) *insured journey*.

Special Condition for Section 18

The *insured person* must take relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the rental vehicle during the rental period.

Exclusions applicable to Section 18

This section does not cover:

1. any use of the rental vehicle by the *insured person* that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
2. any condition under the influence of alcohol or drugs of the *insured person* who is in charge of a rental vehicle;
3. any illegal or unlawful use of the rental vehicle by the *insured person* during the rental period;
4. the *insured person* not holding a valid driving license of the country.

PART 3 – GENERAL EXCLUSIONS

The *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's* direct participation in strike, riot or civil commotion or *terrorism* or confiscation, detention, destruction by customs or other authorities; 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, competition 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 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;
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 medical treatment received during an *insured journey* which was taken for the purpose of receiving medical treatment or if the *insured journey* was taken while the *insured person* was unfit to travel; or the *insured person* is travelling against the advice of a *medical practitioner*;
16. any expenses that can be compensated from any other sources except for Section 1(b) – Overseas Hospital Daily Cash Benefit, Section 1(c) – Confinement or Quarantine Cash Allowance due to *Infectious Disease*, Section 3 – Personal Accident, Section 4 (a) – Compassionate Death Cash, Section 11(a) – Travel Delay and Section 12 – Baggage Delay Allowance of Part 2 of this policy; or
17. 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 such *insured person* 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 but travelling with a passport of the People's Republic of China.
18. 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. For *insured journey* which is not departing from Hong Kong, all the words "Hong Kong" which appears in the *certificate of insurance* (Except for the definitions of "China" and "Hong Kong" under Part 1 and all provisions under Part 5) shall be changed to read as "Departure Country" except for the currency, and provided that the travel arrangements must be made and paid in Hong Kong. The following benefits shall not be available unless the *insured journey* is departing from and returning to Hong Kong: Follow-up Medical Expenses under Section 1(a) – Medical Expenses and Section 9 – Loss of Home Contents due to Burglary of Part 2 of this certificate of insurance.
3. No refund of premium is allowed once the *certificate of insurance* has been issued and the *certificate of insurance* cannot be renewed once it has 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. The maximum period of the *insured journey* cannot exceed one hundred and eighty (180) days per trip for Deluxe Plan and Smart Plan or seven (7) days for China & Macau Plan. For *insured person* who does not return to Hong Kong and has purchased a one-way single trip travel plan, the *insured journey* shall end within seven (7) days upon the *insured person's* arrival at the declared final destination.
6. 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, equipped mountaineering or similar journey.
7. If the same *insured person* is insured under more than one (1) *voluntary travel insurance policy* underwritten by us or our affiliated companies and claims for the same benefit are made under such policies:
 - In respect of benefits other than Section 1(a) – Medical Expenses and Section 3 – Personal Accident cover of Part 2 of this policy, only the policy with the greatest compensation for the same cover shall apply.
 - In respect of Section 1(a) – Medical Expenses cover of Part 2 of this policy, our maximum liability to any one (1) *insured person* in respect of such claim shall not exceed an aggregate limit of HKD 4,500,000 (or HKD 2,250,000 for the *insured person* aged 76 or above or aged 17 or below) 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 any one *insured person* in respect of such claim shall not exceed an aggregate limit of HKD 1,500,000 (or HKD 750,000 for the *insured person* aged 76 or above or aged 17 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 paid to *Chinese Medicine Practitioner* or for the purpose of Chinese medicine bone-setting, acupuncture or chiropractic treatments, our maximum liability to any one *insured person* in respect of such claim shall not exceed an aggregate limit of HKD 3,000 in any one accident.

PART 5 – GENERAL PROVISIONS

1. **Entire Contract**
The *certificate of insurance* including all *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**
Unless specifically mentioned in the contrary, this insurance applies to any *insured person* at all ages.
3. **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. All certificates, information and evidences required by us shall be furnished at the expenses of the *insured person's* or their personal representative and shall be in such form and of such nature as we may prescribe. If the *insured person* does not comply with this condition, we shall have the sole discretion to decide not to pay any benefits under this policy.
4. **Proof of Loss**
Written proof of loss must be furnished to us within thirty (30) days from the date of issuance of our receipt of the claim form provided to us. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide 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 at the expense of the claimant without any expense to us.
5. **Claims Admittance**
In no case shall we be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.
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 if we deem necessary and in the event of death to have a post-mortem examination at our expense. The result of such examination shall be our property.
7. **Payment of Claims**
We will pay all benefits (except for Section 2(b) and 2(c)) to the *insured person* for their respective rights and interests. Benefits payable under Section 2(b) – Emergency Medical Evacuation and Section 2(c) – Repatriation of Mortal Remains will be paid directly to the service provider. All payment of claims in this policy shall be in Hong Kong dollars and are payable to the *insured person* after the receipt of due proof upon our approval. In the event of *accidental death* of the *insured person*, we will pay all the pending benefits to the estate of the *insured person*. All indemnities provided in this policy will be paid immediately after the receipt of due proof upon our approval.
8. **Liability Claims**
The *insured person* must not admit, deny, or settle a claim without our consent.
9. **Misrepresentation or Non-disclosure**
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, or fail to disclose *pre-existing conditions* or fail to act in utmost good faith, we will not be liable for any claim and all covers and benefits under the *certificate of insurance* shall cease immediately. We will not be liable to refund any premium paid. 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. **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 premiums paid for the *certificate of insurance*, and we will be entitled to void or terminate the *certificate of insurance* totally. No refund shall be provided for any child(ren) covered under a family plan.
11. **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.
12. **Other Insurance**
If at the time of a claim there is any other policy insured by other insurance company which also provides 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 1(c) – Confinement or Quarantine Cash Allowance due to *Infectious Disease*, Section 3 – Personal Accident, Section 4(a) – Compassionate Death Cash, Section 11(a) – Travel Delay and Section 12 – Baggage Delay Allowance of Part 2 of this policy).
13. **Clerical Error**
Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
14. **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) year from the expiration of the time within which proof of claims is required.
15. **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 this policy or *certificate of insurance*, and the *insured person* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we are entitled by virtue of our right hereunder.
16. **Alternative Dispute Resolution**
In the event of a dispute arising out of the *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 the *certificate of insurance*. Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under the *certificate of insurance* and the *insured person* does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of 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 the *certificate of insurance*.

17. Rights of Third Parties

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

18. Compliance with Policy Provisions

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

19. Statement of Purpose for Collection of Personal Data

All personal data collected and held by us will be used in accordance with our privacy policy, as notified to the *insured person* from time to time and available at this website: <https://www.zurich.com.hk/en/services/privacy>

The *insured person* shall, and shall procure all other *insured person* covered under the policy to, authorize us 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 our privacy policy as applicable from time to time.

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

20. Governing Law and Jurisdiction

The policy 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.

Claims Procedure

Step 1: Notify us within thirty (30) days of any occurrence which may give rise to a claim.

Step 2: Submit the claim via eClaim (www.zurich.com.hk/eclaim/en) with the QR code below, or complete and provide a claim form and the following documents to us.



Medical Expenses

- Original medical bills issued by a clinic or *hospital* with the itemized list and/or details of the medical expenses
- Copy of a dated medical report/certificate showing the name of the *insured person*, diagnosis and treatment certified by *medical practitioner*
- Referral letter issued by a *medical practitioner* certifying that the recommendation for trauma counselling is based solely on the a traumatic event the *insured person* has experienced during the *insured journey*

Personal Accident

- Copy of a death certificate
- Copy of a dated medical report/certificate issued by a *medical practitioner* certifying the degree or severity of disability
- Police report and/or coroner's report, where relevant
- Letters of Administration or Grant of Probate
- (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 transportation means

Compassionate Death Cash/Visit

- Copy of a death certificate
- Copy of documents for the proof of relationship (e.g. birth certificate, marriage certificate, etc)
- Original official receipts for the paid travel fare and/or accommodation

Personal Baggage

- Copy of police report (which must be made within twenty-four (24) hours of the occurrence) and/or property irregularity report from airline/*public common carrier*, where relevant
- Original purchase receipts for the lost/damaged item(s)
- Copy of repair quotation for the damaged item(s)
- Photographs showing the extent of damage to the claim item(s)

Loss of Personal Money, Travel Document and/or Travel Ticket, unauthorized use of lost credit card

- Copy of police report (which must be made within twenty-four (24) hours of the occurrence)
- Original official receipts for extra accommodation fee, travel expenses and replacement cost of the lost travel document and/or *travel ticket*
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within twenty-four (24) hours of the occurrence)
- Copy of notification to the issuing authority (which must be made within thirty (30) calendar days of the credit card statement issued by the issuing authority or the date the *insured person* discovers the un-authorization, whichever is the earlier)
- Copy of statements and investigation outcome issued by the credit card issuing authority showing the incident of unauthorized use of credit card

Travel Delay/Re-routing cost/Extra Hotel Cost/Cancellation due to Travel Delay

- Copy of written report from the related *public common carrier* including date, times and duration and reason of the delay
- Original receipt(s) issued by the public common carrier for the cost of the actual ticket(s)
- Original receipt issued by the hotel for the cost of the accommodation
- Original official receipts for the prepaid travel fare and/or accommodation and/or travel tour and/or shore excursion tour

Baggage Delay

- Copy of written report from the related *public common carrier* including date, times and duration and reason of the delay
- Original purchase receipts for the emergency items due to baggage delay

Cancellation or Interruption of Trip or Single Occupancy or Missed Event

- Original official receipts for the prepaid travel fare and/or accommodation and/or travel tour and/or shore excursion tour
- Copy of a death certificate/dated medical report/certificate showing the name of the *insured person*/close business partner/immediate family members/domestic partner/travel companion, diagnosis and treatment certified by *medical practitioner*
- Summons to a witness or jury service or compulsory quarantine
- Evidence showing the serious 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
- Copy of documents for the proof of relationship (e.g. birth certificate, marriage certificate, etc.)
- Copy of written confirmation issued by airlines/*public common carrier*/cruise company/accommodation provider and *travel agent* indicating whether there is any refund for the paid travel fare and/or accommodation and/or travel tour and/or excursion tour
- Original/copy of booked ticket cost to overseas theme park or sports events or music or performance events(receipt or payment details)

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)
- Copy of police report or incident report issued by relevant authority
- All associated documentation received in connection with the incident or event (including copies of any summons, all court documents, solicitors' and other legal correspondence)

Overseas Emergency Calls Allowance

- Official receipt from the telecommunication service provider showing the date and number of the overseas emergency calls
- Medical report/doctor's certificate issued by an overseas registered *medical practitioner* including the *insured person's* name, diagnosis and date of diagnosis certified by *medical practitioner*, and receipt

Trauma Counselling Benefits

- Referral letter from an attending registered *medical practitioner* clearly showing that the recommendation is based solely on the traumatic event the *insured person* experienced during the *insured journey*
- Diagnosis and treatment, including the *insured person's* name, diagnosis and date of diagnosis certified by *medical practitioner*, and receipt

Rental Vehicle Excess

- Copy of Vehicle rental agreement
- Copy of the comprehensive motor vehicle insurance showing details of coverage and the deductible taken out by the *insured person* for the rental vehicle
- Copy of incident report issued by vehicle rental company and/or police report, both documents showing details of *accident*
- Original invoice/receipt showing the charge of the rental vehicle excess by the rental company

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* via +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 customer service, call our Customer

「樂趣·安心」旅遊保險計劃條款

本「樂趣·安心」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」及由「旅行社」發出之「購買收據」一同閱讀。

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，特將此等詞彙在本「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。	「殘廢」	「永久」完全喪失功能效用，其性質與完全失去肢體或器官相同。
「保險證書」	保險證書連同「樂趣·安心」旅遊保險計劃條款並包含以下資料： 「旅行社」名稱、主保單號碼、「保障表」。	「澳門」	中華人民共和國澳門特別行政區。
「中國」	指中華人民共和國，惟不包括「香港」及「澳門」。	「最高賠償額」	列於「保險證書」的「保障表」內每項受保保障的賠償額。
「中醫」	指任何根據香港法律內的中醫藥條例合法註冊成為中醫的人士，若中醫為「受保人」本人或「直系親屬」則除外。	「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/或救傷車服務的費用，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「保險證書」單第二部份第二節(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。
「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天，並連續逗留於該隔離地點直至可以離開隔離區為止。	「醫生」	擁有西方醫藥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。
「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。	「購買收據」	由「旅行社」發給「受保人」的正式購買收據，其上必須已列明「受保人」所購買之保險計劃。
「同居伴侶」	一名年齡十八歲或以上、選擇以親密和忠誠的關係與「受保人」共同生活的未婚成年人，與「受保人」同居於一起最少三年或以上並以此為長遠目標，以及能提供相關住址證明。同居伴侶並不包括室友或任何「直系親屬」。	「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。
「生效日期」	是指以下其中一項：(i)「購買收據」內「保險證書」的簽發日期或(ii)第十三節(a) – 取消行程保障之生效日期；以較遲者為準。	「投保前已存在的傷疾」	指「受保人」或「同行人士」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。
「覆診」	直接因「受保人」在「受保旅程」中已接受治療的「損傷」或「疾病」所引致的治療。	「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。
「香港」	中華人民共和國香港特別行政區。	「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以接載付款乘客，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、郵輪或地下火車，及由註冊的航空公司或包機公司營運以接載付款乘客、來往於商業機場之間的飛機。
「醫院」	符合下列所有條件的機構： • 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。	「有關文件」	包括「附表」、申請表、聲明、附加保障、批單、附件及修訂本（不論以口述或書面形式）。
「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。	「嚴重損傷」或「嚴重疾病」	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）其原定的「受保旅程」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「同居伴侶」，是指其「直系親屬」或「同居伴侶」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」。
「直系親屬」	「受保人」的配偶、父母、配偶父母、祖父母/外祖父母、子女、兄弟姊妹、孫兒女或合法監護人。	「保障表」	指在「保險證書」上的報表，當中列明各保險計劃中不同保障的「最高賠償額」。
「傳染病」	指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。	「恐怖活動」	任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為，準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣佈。惟本定義並不包括「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、軍事力量或政變，或任何使用核子技術的行為。
「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。	「三級燒傷」	皮膚所有皮層被燒毀。
「受保旅程」	於團體旅遊的單次旅遊計劃中，是指「受保人」於旅程出發日到達「旅行社」指定之集合地點開始其團體旅程，直至「受保人」完成該團體旅遊後到達指定之解散地點為止。如「受保人」並非於團體旅遊完結當天回程，旅程則在列明於「附表」內之回程日返回「香港」抵達香港入境事務處/櫃檯為止。無論如何，單次旅遊計劃之保險日數不得超過180天。於自訂行程旅遊的單次旅遊計劃中，是指「受保人」為出境「香港」而離開香港入境事務處/櫃檯開始，直至「受保人」(i)於列明於「附表」內之日期返回「香港」或(ii)返回「香港」境內抵達香港入境事務處/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180天。 於全年旅遊計劃中，是指每次「受保人」為出境「香港」而離開香港入境事務處/櫃檯開始，直至(i)「受保人」返回「香港」境內抵達香港入境事務處/櫃檯或(ii)每次旅程出發日起計90天為止的一段期間，二者以較先為準。	「完全傷殘」	「受保人」遭遇「意外」而蒙受「損傷」，並且於事發後連續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。
「受保人」	「購買收據」或批註內註明為受保人之人士。	「旅行社」	指在「保險證書」上註明的旅行社。
「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」或確認文件一同簽發的詳細計劃行程。	「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。
「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。	「旅行票」	用以乘坐任何「公共交通工具」的旅行票。
「失聰」	「永久」及無法恢復之聽力，如： 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。	「自願性旅遊保險保障」	由「受保人」或列明於有關保單申請表上之申請人實際購買及繳付之旅遊保險保單，惟任何由公司、團體或機構實際購買及繳付而保障「受保人」之團體旅遊保險保單並不包括於此定義內。
「斷肢」	失去手腕或足踝處或其以上的肢體部份。	「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，又或未正式宣戰的公開軍事衝突，又或國與國之間經主權國正式授權而：(i)終止和平關係及(ii)陷入武裝敵對的局面。
「失明」	視力完全喪失及「永久」無法復原。	「本公司」	蘇黎世保險有限公司。
「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。		

第二部份－保障

第一節－醫療保障

(a) 醫療費用

如「受保人」蒙受「損傷」或感染「疾病」並在「受保旅程」中已支付合理的「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」的醫療治療，「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「保障表」所載之「覆診」費用限額。而「覆診」費用當中亦包括因同一「損傷」或「疾病」引起的「中醫」、跌打、針灸或脊醫治療，每日每次上限為200港元，最高累積至3,000港元。

「受保人」必須於蒙受上述「損傷」或感染上述「疾病」當日起計12個月內返回「香港」，否則不會獲得任何「覆診」費用之賠償。

第一節(a)的額外保障

「本公司」將支付「受保人」：

- (i) 於「受保旅程」中蒙受「損傷」或感染「疾病」而需往海外「醫院」求診之額外交通費用（索償時須提供有關交通費用之發票及／或收據），以「保障表」所載之「最高賠償額」為上限；及
- (ii) 於「受保旅程」中已感染但至返回「香港」後十日內才確診感染「傳染病」，由「香港」醫生「收取的「醫療必需費用」。本額外保障(ii)是第一節(a)「覆診」費用的一部份，而總賠償額將不超過「保障表」所載「疾病」之「覆診」費用限額。

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「保障表」所規定之「最高賠償額」的100%。

於「受保旅程」開始時年齡為76歲或以上之「受保人」，「本公司」將支付其於本第一節(a)醫療費用之最高賠償「保障表」所載之「最高賠償額」的百分之五十（50%）（第一節(a)額外保障(i)之交通費用除外）。

(b) 海外「醫院」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」將支付每日現金津貼，以「保障表」所載之「最高賠償額」為限。

(c) 「傳染病」引致的「強制隔離」現金津貼

如「受保人」於「受保旅程」中因被懷疑或確診感染「傳染病」而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「本公司」將支付「強制隔離」現金津貼，以「保障表」所載之「最高賠償額」為上限。

如因同一「受保旅程」而引致多於一次之「強制隔離」，本保障之合共總賠償額不可超過「保障表」所載之「最高賠償額」為上限。

「傳染病」引致的「強制隔離」現金津貼之特別條款

- 1. 任何家居隔離並不包括於此保障之內。
- 2. 如於「受保旅程」出發當日或之前，有關之行程目的地已被宣佈為疫埠，則不會獲得任何保障。

(d) 休養期間酒店住宿費用及交通費用

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「醫院」「住院」，於出院時經主診「醫生」之建議需先作休養再繼續旅程，「本公司」將支付「受保人」因此休養目的而引致於海外之實際酒店住宿費用，以每日1,000港元為上限。「本公司」亦會支付「受保人」一張單程的經濟客位「旅行票」予「受保人」返回「香港」。

在任何情況下，第一節(d)－休養期間酒店住宿費用及交通費用的合共總賠償額不可超過「保障表」所載之「最高賠償額」的100%。

第一節的不承保事項

本節並不承保：

- 1. 任何非必要的醫療治療或任何並非由「醫生」推薦的醫療治療；
- 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. 任何性質之牙科療程或治療，惟因天然牙齒在「受保旅程」內因「意外」受損而需要治療則除外；保障只適用於緊急情況並用以減輕痛楚及必須在合法之牙科診所或「醫院」內進行治療，惟在任何情況下均不保障修復或補救程序、任何貴金屬的應用、矯齒治療、補牙、假牙及假體服務（例如齒橋及假齒冠及其修補及相關費用）；
- 4. 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於「受保旅程」中因「損傷」導致之必需診治費用；
- 5. 任何未能提供「醫生」的醫療報告佐證的手術或治療；
- 6. 根據「醫生」的意見，在合理情況下該手術或治療在「受保旅程」中並非急切及醫療必須，而且可合理地延期至「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「醫生」或「中醫」、中醫跌打師、針灸師或脊醫；
- 8. 任何「醫院」內獨立或私人房間或半私人房間住宿（除非「受保人」可提供「醫院」發出之書面文件以證明「醫院」內之大房已完全被佔用繼而需要人住半私人房間住宿）；或特別或私家看護的額外費用；非醫療用的個人服務，包括收音機、電話及類同的物品；
- 9. 採購或採用特別支架（除非該特別支架的用途是由「意外」引致並由「醫生」建議使用）、儀器或裝置的額外費用；或
- 10. 在身體狀況許可下，「受保人」拒絕依循「醫生」之建議返回「香港」，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) 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」而需繳付的住院保證金，惟不超過39,000港元。如該保證金用並非「保險證書」第一節－醫療保障承保之項目，則金額需退還給「本公司」，並一律由「受保人」自付。

(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批准於身故地殮葬的費用。

(d) 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」或「同居伴侶」前往該地及其「直系親屬」或「同居伴侶」必要及無可避免地在當地引起的酒店住宿費用，每日上限為700港元及最高至五日，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。

(e) 交通及住宿費用

蘇黎世緊急支援將支付「受保人」一張單程經濟客位「旅行票」及因接受緊急醫療運送（如第二節(b)定義）後以恢復「受保旅程」的行程或返回「香港」前所引致的必要及無可避免的酒店住宿費用。本節的賠償上限為每日1,950港元及每「受保旅程」7,800港元。惟此事件必須基於醫療需要及預先得知蘇黎世緊急支援獨有決定權批核。

(f) 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17歲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「保障表」所載之「最高賠償額」為上限。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」。

(g) 24小時電話熱線諮詢及轉介服務

- (i) 啟程前諮詢援助
- (ii) 轉介領使館
- (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「保險證書」另行訂明承保，有關以上(ix)及(x)項的服務並非由「本公司」指定的醫生或專業醫療人員負責，有關之「醫院」或「醫生」收取之住院或醫療費用一律由「受保人」負責支付。

蘇黎世緊急支援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書面同意及／或未經由蘇黎世緊急支援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，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」

如「受保人」因遭遇以下第三節(a)或(b)項列明之「意外」事故而蒙受「損傷」，而該「損傷」於「意外」發生後連續12個月內引致以下賠償表內任何之保障項目，「本公司」將根據賠償表所載該項目的百分比作出賠償，最高至「保障表」所載之「最高賠償額」為上限。

(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」中因以下情況蒙受「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；
- 本保障並不適用於「受保旅程」開始時年齡為17歲或以下，或年齡為76歲或以上之「受保人」。

(b) 其他「意外」

如「受保人」在「受保旅程」中因「意外」而蒙受「損傷」，但並非因以上第三節(a)所述乘坐「公共交通工具」或遇劫時發生之「意外」導致之「損傷」。

於「受保旅程」開始時年齡為17歲或以下，或76歲或以上之「受保人」，其最高賠償（不論任何類型之「意外」）均為「保障表」所載之「最高賠償額」的百分之五十（50%）及根據「三級燒傷」賠償表所列的「最高賠償額」之百分比作出賠償。

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」及無法痊癒之精神錯亂	100%
10. 「永久」完全「失聰」：	
(a) 雙耳	75%
(b) 單耳	15%
11. 「喪失說話能力」	50%
12. 「永久」完全喪失一眼晶狀體	50%
13. 喪失四隻手指及姆指或「永久」完全「殘廢」	
(a) 右手	70%
(b) 左手	50%
14. 喪失四隻手指或「永久」完全「殘廢」	
(a) 右手	40%
(b) 左手	30%

15. 喪失一隻姆指或「永久」完全「殘廢」 (a) 兩個右關節 (b) 一個右關節 (c) 兩個左關節 (d) 一個左關節	30% 15% 20% 10%
16. 喪失手指或「永久」完全「殘廢」 (a) 三個右關節 (b) 兩個右關節 (c) 一個右關節 (d) 三個左關節 (e) 兩個左關節 (f) 一個左關節	15% 10% 7.5% 10% 7.5% 5%
17. 喪失腳趾或「永久」完全「殘廢」 (a) 所有腳趾 — 一隻腳 (b) 腳姆趾 — 兩個關節 (c) 腳姆趾 — 一個關節	20% 7.5% 5%
18. 倘完全傷殘狀況並未包括於上述保障項目10至17內，「本公司」有絕對決定權以符合上述傷殘程度之比例釐定應予賠償之「最高賠償額」百分比，但不會與以上第10至17項之百分比不一致。	

- (i) 在同一宗「意外」事件中只會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，則只按其在本節中可獲最高賠償額的一項賠償。
- (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」前已有任何與以上2-17保障項目所述的局部殘缺，而在「保險證書」所承保之「損傷」後導致完全殘缺，「本公司」會就該「損傷」所引致的殘缺部份決定「最高賠償額」之百分比作為賠償。而於「損傷」前已出現的任何完全殘缺或「完全傷殘」，「本公司」會就該「損傷」所引致的殘缺部份決定「最高賠償額」之百分比作為賠償。而於「損傷」前已出現的任何完全殘缺，則不會獲得任何賠償。
- (iv) 如「受保人」慣用左手，則賠償表內13至16項的右右手及左手傷殘賠償額的百分比將互相對調。

(c) 燒傷保障

如「受保人」在「受保旅程」中因「意外」而蒙受「三級燒傷」，而該「三級燒傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所載的「最高賠償額」百分比作出賠償，但以「保障表」所載之「最高賠償額」為上限。

於「受保旅程」開始時年齡為17歲或以下，或76歲或以上之「受保人」，其最高賠償（不論任何類型之「意外」）均為「保障表」所載之「最高賠償額」的百分之五十（50%）及根據「三級燒傷」賠償表所列的「最高賠償額」之百分比作出賠償。

賠償表		
「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部位的其中一處燒傷部位。假如在同一次「意外」事件中多於一處部位蒙受「損傷」，則只按其在本節中可獲最高賠償之部位賠償。
- (ii) 任何於以上賠償表明列之部位曾經因「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。

第三節的額外保障

- 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。
- 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」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。

第三節的特別條款

每名「受保人」於「保障表」所載之「最高賠償額」將根據「受保人」於「受保旅程」出發當日之年齡為準。

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 — 身故恩恤金及緊急啟程

(a) 身故恩恤金

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「保障表」所載支付一筆身故恩恤金予其遺產承辦人。

(b) 緊急啟程

「本公司」會根據「保障表」所載之「最高賠償額」為上限，支付一張來回經濟客位「旅行票」以及合理及必需的酒店住宿費用予一名「直系親屬」或「同居伴侶」前往「受保人」身故當地。

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「保障表」所載的「最高賠償額」作出賠償。而任何存放在無人看管的上鎖汽車內之個人財物，則必需存放在上鎖的汽車行李箱內。「本公司」有權根據有關財物之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：

- 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3,000港元。
- 每位「受保人」的每部「手提電腦」最高賠償限額為10,000港元。
- 每位「受保人」的攝錄及／或攝影器材上，及其所有輔助配件或有關物品的最高賠償總額將不超過5,000港元。
- 每位「受保人」的每部手提電話及其所有輔助配件或有關物品的最高賠償限額為3,000港元（只適用於優越計劃）。本保障只可在同一「受保旅程」中索償一次。

在任何情況下，第五節 — 行李保障的合供總賠償額不可超過「保障表」所載之「最高賠償額」之100%。

第五節的不承保事項

本節並不承保：

- 以下之物品：商業貨品或樣本、食品或飲料及／或藥物、煙草、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、家用傢俱、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、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；
- 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（優越計劃除外）；
- 「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）；
- 任何在發現遺失後24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；
- 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、故障、使用不當、手工或設計欠佳、使用有關問題物料等所造成或引致的損失或損毀；
- 任何直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻礙、對或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；
- 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；
- 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；
- 任何在公眾場所因無人看管而遺失的物品；任何原因未明的遺失或神秘失蹤；
- 在沒上鎖的車輛內或無人在車內，或未有放置於已上鎖的行李箱中；
- 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
- 任何易碎或易破物品的損毀，如玻璃或水晶；
- 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，亦需獲得由該航空公司發出之財物紊亂報告；
- 任何基於同一原因於第十二節 — 行李延誤津貼同時提出的索償；
- 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；

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：

- 任何在發現遺失後24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；
- 在發現遺失旅行支票後，未即時向當地有關發機機構或代理公司報告；
- 因錯誤、遺漏、兌換或貶值而減少的金額；
- 任何原因未明的遺失或神秘失蹤；或
- 任何因欺詐或行騙引致的損失。

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「保障表」所載的「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。

本保障並不適用於「受保旅程」開始時年齡為17歲或以下之「受保人」。

第八節 — 遺失旅遊證件及／或「旅行票」

若「受保人」的香港身份證、信用卡、駕駛執照、「旅行票」或旅遊證件於「受保旅程」中意外遺失，「本公司」將支付其補領費用。如「受保人」於「受保旅程」中意外遺失「旅行票」及／或旅遊證件，「本公司」將支付因此而衍生的額外交通及／或住宿費用，惟此交通座位及住宿房間等級不能比「受保人」原定「行程表」上的交通座位及／或住宿房間等級為高。

在任何情況下，第八節-遺失旅遊證件及／或「旅行票」的合共總賠償額不可超過「保障表」所載之「最高賠償額」上限之100%。

第八節的不承保事項

本節並不承保：

- 任何在發現遺失後24小時內未向當地警方報告及未能提供有關報告的任何損失；
- 沒有需要於是次「受保旅程」使用之任何旅遊證件及／或簽證及／或「旅行票」；
- 任何原因未明的遺失或神秘消失；
- 因「受保人」未有或延誤補領證件而需繳納的任何罰款；或
- 同時索償臨時或永久但屬相同性質的旅遊證件之補領費用，此情況下，「受保人」只能選擇索償其中之一款。

第九節 — 因爆竊而損失家居物品

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入），引致該住所之「家居用品」損失或遭到破壞，「本公司」會以不超過「保障表」上所載之「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5,000港元。

第九節的特別詞彙

「家居用品」是指「受保人」或「主要居所」內居住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）。

第九節的不承保事項

以下情況不受保障：

- 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、記憶儲存卡、磁碟或其他的資料遺失或損毀；

- 「受保人」於「受保旅程」完結返回「香港」後24小時內未有向警方報案及未能遲交警方之報告；
- 錯誤、遺漏、兌換率的浮動或貶值而出現的缺額；或
- 任何用於工作上、或具有專業或商業用途的儀器或設備。

第十節 – 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。

第十節的不承保事項

本節並不承保因下列原因直接或間接引起的責任：

- 任何職業、商業、專業或貿易活動；
- 「受保人」任何故意、蓄意及不法行為或刑事行為；
- 「受保人」對任何「直系親屬」或「同居伴侶」或親屬或僱主或僱員的責任；
- 合約責任；
- 擁有、佔用、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物；
- 「受保人」或「直系親屬」或「同居伴侶」或親屬或僱主擁有、持控托管或保管的財物損毀；
- 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致；或
- 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。

第十一節 – 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」的出發或到達時間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、或機場關閉而延誤超過六小時（第十一節(d)除外），「本公司」會賠償以下保障予「受保人」（第十一節(d)）除外：

(a) 旅程延誤

每滿六小時的延誤，「本公司」會賠償300港元，最高至「保障表」所載的「最高賠償額」為上限。

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」機構安排的首班代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」機構安排的首班代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（只適用於優越計劃及精選計劃）

「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「保障表」所載之「最高賠償額」為上限。

(c) 因旅程延誤引致之更改行程費用（只適用於優越計劃及精選計劃）

「受保人」因乘搭其他「公共交通工具」前往列明於原定「行程表」內目的地所需之「旅行票」（只限經濟客位），惟以不超過「保障表」所載之「最高賠償額」為上限。本保障只可在同一「受保旅程」中索償一次。

(d) 因旅程延誤引致之取消行程

「受保人」安排乘坐離開「香港」的「公共交通工具」因延誤超過十小時而取消這次「受保旅程」，「本公司」將賠償「受保人」已支付而不能從其他途徑追討的旅遊費用及／或「住宿」費用。

第十一節的特別條款

- 「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或「本公司」要求的其他合理證明。
- 如「受保人」原定安排乘坐之「公共交通工具」並未有安排任何替代交通工具予「受保人」，「受保人」只可索償第十一節(a) – 旅程延誤或第十一節(c) – 因旅程延誤引致之更改行程費用其中一項；
- 基於同一事件所引致的損失，如「受保人」已獲第十一節(d) – 因行程旅誤而取消旅程之賠償，則不會獲得任何(a)至(c)的賠償。

第十一節的不承保事項

本節並不承保：

- 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；
- 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）；
- 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「行程表」的損失；
- 任何因由當地政府或有關機構的航空管制而引致的損失，或任何因政府法例及規條限制引致的損失；
- 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「行程表」內提供服務的機構／人士承諾賠償或退款（第十一節(a) – 旅程延誤除外）；或
- 任何基於同一原因但已於第十三節 – 取消旅程獲得賠償。

第十二節 – 行李延誤津貼

如「受保人」已登記寄艙的行李於「受保人」實際抵達海外目的地後超過六小時，該行李仍未送抵，不論已登記寄艙的行李數目多寡，「本公司」將按「保障表」所載，向「受保人」發放一筆行李延誤津貼，而每件被延誤的相同寄艙行李只可由一名「受保人」於同一「受保旅程」中索償一次。

第十二節的特別條款

於索償時必須提供「公共交通工具」機構書面證明其登記寄艙行李之延誤時間，原因及有關之行李標籤以作證明。

第十二節的不承保事項

本節並不承保：

- 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；
- 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻礙、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；政府或有關公共機構充公之違禁品或非法攜帶或交易的物品；或
- 任何基於同一原因已於第五節 – 行李保障獲得賠償。

第十三節 – 取消行程

(a) 取消行程

如「受保人」因以下事故必須要取消行程：

- 「受保人」、「直系親屬」、「同居伴侶」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」；
- 「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」；

- 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、「傳染病」、「恐怖活動」或惡劣天氣或天災；或
- 「受保人」或「同行人士」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」所載的「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及／或住宿費用，惟以「保障表」所載之「最高賠償額」為上限。

(b) 單人啟程

如「受保人」出發前一星期內，「同行人士」因死亡、蒙受「嚴重損傷」或患上「嚴重疾病」而無法啟程，但「受保人」仍然決定繼續展開旅程，「本公司」將補償因單獨繼續行程而必須補回的旅程費用差額（包括已預先付訂之「旅行票」及／或住宿費用或旅行團團費），惟以「保障表」所載之「最高賠償額」為上限。

第十三節的特別條款

就同一事故所引致的損失，「受保人」只能索償第十三節(a)或第十三節(b)其中一項保障而不可同時索償此兩項保障。

第十四節 – 行程阻礙

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」：

- 「受保人」、「直系親屬」、「同居伴侶」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 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、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「受保人」未能繼續其「受保旅程」；或
- 「受保人」或「同行人士」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／或住宿費用。

如「受保旅程」是由旅行社安排之旅行團，旅程中斷保障內之未使用的旅遊費用及／或住宿費用賠償是根據「受保旅程」中斷後，按比例計算賠償剩餘「受保旅程」日數中未享用的團費。

「受保人」只可索償「受保旅程」剩餘日數內被沒收之費用，或因旅程中斷而額外衍生的費用其中一項。

或

- 因原定目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「受保人」因不能到達該目的地而需重新安排行程到下一個列明於「行程表」內的目的，「本公司」將賠償「受保人」額外所衍生的實際而合理的交通及／或住宿費用，以便「受保人」可繼續其原定之「受保旅程」。

於任何情況下，第十四節 – 行程阻礙的合共總賠償額不可超過「保障表」所載的「最高賠償額」。

第十三及第十四節的不承保事項

此兩節並不承保：

- 於「生效日期」前已發生或已宣佈會引致「受保旅程」取消或中斷或須重新安排的任何情況；
- 「受保旅程」之目的為接受醫療治療或違反「醫生」之勸告進行「受保旅程」；
- 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；
- 任何因政府法例及規條限制或因由當地政府或有關機構的航空管制而引致的損失；因旅行社、旅遊承辦商、「公共交通工具」及／或於「行程表」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；
- 「受保人」已知必須取消或更改行程但未有即時通知旅行社、旅遊承辦商、「公共交通工具」及／或「行程表」內提供服務的機構／人士；
- 任何未經航空公司、旅行社或其他有關機構證實的取消或更改行程的損失；
- 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；
- 未能提供「醫生」之醫療報告；
- 一切項須由「受保人」支付及／或已包括於「受保旅程」中的費用；
- 「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」（只適用於第十四節 – 行程阻礙）；或
- 任何基於同一原因但已於第十一節 – 旅程延誤獲得賠償。

第十五節 – 海外緊急通訊

於「受保人」的「受保旅程」期間，如「受保人」或其「同行人士」因「損傷」或「疾病」而導致「受保人」不能繼續其「受保旅程」及必須返回「香港」，「本公司」會以不超過列於「保障表」規定之「最高賠償額」賠償「受保人」，因此原因而需於「受保旅程」中跟「本公司」及／或蘇黎世緊急支援服務聯絡的海外緊急通訊費用。

第十五節的不承保事項

- 「受保人」未能提供由通訊公司發出證明使用緊急通訊費用的正式收據；
- 未能提供由「醫生」發出的書面報告證明「受保人」或「同行人士」之「損傷」或「疾病」是於旅程中發生及發生日期；
- 受保於其他保險或政府計劃，或將會獲得酒店、航空公司、「旅行社」、其他航運機構或旅館的賠償或退款；或
- 於「生效日期」前已經意識到可能引致中斷旅程之情況。

第十六節 – 創傷輔導服務保障

如「受保人」在「受保旅程」因以下事故中成為受害者，「本公司」將負責支付「受保人」返回「香港」後三個月內之創傷輔導服務費用，創傷事故包括：乘搭「公共交通工具」之「意外」、被持械脅持、被襲擊、遭遇天災、「恐怖活動」。有關之服務必需由「醫生」以書面證明「受保人」需要接受有關之治療及已獲「本公司」以書面同意支持有關之費用，費用每日上限為1,000港元，惟不超過「保障表」所載之「最高賠償額」。

第十六節的不承保事項

本節並不承保任何不是直接地及純粹地因「受保人」在「受保旅程」中所遭遇的事件而引起的創傷及任何非必要的醫療治療。

第十七節 – 缺席特別活動保障

如「受保人」因以下事故於「受保旅程」出發日前90日（第(iii)項除外）內未能出席但已預先以「受保人」或其配偶或「同居伴侶」之信用卡購買海外賭博、音樂或娛樂活動之門票，而此門票費用不包括在旅行社安排之旅行團行程中，「本公司」將賠償此門票費用予「受保人」：

- 「受保人」、「直系親屬」、「同居伴侶」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 「受保人」被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；或
- 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。

第十八節 – 租車自負額保障

如「受保人」在「受保旅程」中租用出租車輛而在駕駛途中發生碰撞，或車輛被偷竊或遭到損毀；而在租用條款上包括自負額（或扣減或類似條款），「本公司」將以「保障表」所載之「最高賠償額」為上限賠償予「受保人」，因該車輛被偷竊或遭到損毀而引致的自負額賠償。本保障在每一「受保旅程」中只可賠償一次。

第十八節的特別條款

「受保人」必須購買由有關出租車輛安排的汽車綜合保險以保障於租車期間對出租車輛之損失。

第十八節的不承保事項

本節並不承保:

- 「受保人」於使用出租車輛時違反租車條款或車輛保險條款；
- 「受保人」於受到酒精或藥物影響下去使用出租車輛所引致的任何情況；
- 「受保人」於租用車輛期間作出任何違法或非法律行為；
- 「受保人」並沒有擁有在當地國定的合法駕駛證件。

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：

- 任何「投保前已存在的傷疾」、先天及遺傳性疾病；
- 「受保人」任何違法或非法律行為或「受保人」直接參與罷工、騷亂、暴亂或「恐怖活動」；
- 受到海關或其他機關充公、扣留、毀滅的財物；
- 「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；
- 以乘客或司機身份參與任何形式的賽車、比賽、又或參加職業體育活動或「受保人」可能或以賺取收入或報酬的體育活動；
- 自殺或蓄意自我傷害；
- 神經錯亂、心智或精神不正常；受到酒精或藥物影響下的任何情況（除非由「醫生」處方）；
- 酗酒；濫用藥物或其他溶劑；
- 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；
- 「受保人」以病人身份在「醫院」、「住院」期間離院返家；
- 出任為任何空中乘載工具的機務人員或操作員；
- 「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飛機或包機上、或(ii)所參與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；
- 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、採礦或空中攝影、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；
- 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，其任何突變變種衍生物或變種造成的任何損傷、疾病、死亡、損失、費用或其他責任；
- 「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、軍事力量或政變所引起的任何事件
- 在海拔5,000米以上進行高山遠足、或在40米水深以下潛水；
- 「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；
- 已從其他方面獲得的賠償，惟第一節(b) – 海外「醫院」現金津貼保障、第一節(c) – 「傳染病」引致的「強制隔離」現金津貼、第三節 – 個人「意外」、第四節(a) – 身故恩恤金、第十一節(a) – 旅程延誤及第十二節 – 行李延誤津貼除外；
- 任何持有中華人民共和國護照及以此往返「中國」之「受保人」、但若該「受保人」事先已通知「本公司」有關「受保人」同時擁有由其他海外國家政府（「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。
- 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

- 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。
- 若旅遊人士之啟程地點不在「香港」、「保險證書」內（惟不包括以下部份：第一部份的「香港」及「中國」定義及第五部份的條款）所提供「香港」的字詞義（幣除外）將更改為出境國家、但該行程必須經「香港」安排及付款。除非「受保行程」的啟程及回程兩個地點均為「香港」，否則下列之保障亦不適用：第一節(a) – 「覆診」費用及第九節 – 因爆竊而損失家居物品。
- 「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。
- 如「受保人」因「受保旅程」開始後發生不能控制的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」、並不額外就此收費，惟最長以十日為上限。
- 優越計劃及精選計劃的每次最長「受保旅程」期限不得超過180天；而中國及澳門計劃的每次最長「受保旅程」期限不得超過五天。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」最長期限不得超過連所申報之最終目的地後七天。
- 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。
- 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「自願性旅遊保險單」及於同一事故索償相同之保障：
 - 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。
 - 於第一節(a) – 醫療費用保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過4,500,000港元（如「受保人」年齡為76歲或以上或17歲以下，則為2,250,000港元），或以最高保障額的一份保單為限，以較高者為準。
 - 於第三節 – 個人「意外」保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過1,500,000港元（如「受保人」年齡為76歲或以上或17歲以下，則為750,000港元），或以最高保障額的一份保單為限，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」、中醫跌打、針灸或脊椎治療費用中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過3,000港元。

第五部份 – 基本條款

- 整體協議**
本「保險證書」包括所有「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」有關的負責人批准並簽發批單作實，方始生效。
- 年齡限制**
除非另有訂明，本保險提供保障予任何年齡之「受保人」。
- 索償通知**
如要申請索償，「受保人」必須於引致損失的事件發生後30日內以書面通知「本公司」。倘因「意外」死亡之索償，「受保人」之合法代表必須立即通知「本公司」。
「本公司」所需之任何證明書、資料及證據，須依據「本公司」所定之形式及性質提交，而所需費用概由「受保人」或「受保人」之個人代表負責。如「受保人」不遵守本條款，「本公司」將全權酌情決定不會支付本保單的任何保障。
- 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定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，且從需要該有關證明文件起計不超過180日之限，則不會被視為放棄申請賠償的權利。「本公司」所需之證據、資料及證據，須依據「本公司」所定之形式及性質提交，所有費用需由索償者負責，「本公司」概不會負責任何費用。
- 索償時限**
除索償已被「本公司」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「本公司」概不會就「受保人」引致損失的事件發生後滿12個月方提出之有關索償支付賠償。

- 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，「本公司」擁有該等調查結果之所有權。
- 支付索償**
「本公司」將按照「受保人」各自之權利及權益向彼等支付賠償（第二節(b)及第二節(c)除外）。第二節(b) – 緊急醫療運送及第二節(c) – 遺體運返之保障則直接付予服務提供者。本保單之所有索償將以港元支付及將在收到所有「本公司」承認之必須證明後支付予「受保人」、如「受保人」「意外」死亡，「本公司」會將所有尚未支付之賠償額支付予「受保人」之遺產承繼人。當「本公司」收妥所需的證明文件並批核後，將根據本保單立即作出合理賠償。
- 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。
- 虛報或漏報資料**
若「受保人」或任何代表「受保人」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述、或未知實地申報任何「投保前已存在之傷疾」或未能遵行最高誠信，「本公司」概不就任何索償進行理賠責任。本「保險證書」規定之所有保障亦即時停止生效，「本公司」亦不會就已付保費作出任何退款如「本公司」已支付本任何保障，「受保人」必須於收到「本公司」發出之退款通知書後七日內退還有關之保障賠償予「本公司」。
- 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」投保時的正確年齡不符合本「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」。
- 蘇黎世緊急支援服務**
受委任提供服務的蘇黎世緊急支援機構乃是一間獨立服務供應商，在「受保人」要求下為「受保人」提供服務。「本公司」、「本公司」的附屬機構、代理或旗下的員工不會就蘇黎世緊急支援的有關服務供應商、該機構之員工、代理或代表的任何行為、遺責、疏忽錯誤或遺漏負責。
- 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或保險證書內的相同保障，「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、第一節(c) – 「傳染病」引致的「強制隔離」現金津貼、第二節 – 個人「意外」、第四節(a) – 身故恩恤金、第十一節(a) – 旅程延誤及第十二節 – 行李延誤津貼除外，並會按本「保險證書」所載作出賠償）。
- 筆誤**
「本公司」的筆誤不會令生效之「保險證書」因而失效、或令失效之「保險證書」因而生效。
- 法律訴訟**
當索償證明文件依據本「保險證書」規定送交「本公司」後，60日內不得向本「保險證書」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。
- 代位權**
「本公司」有權自費以「受保人」名義對任何有可能導致本「保險證書」索償的承保事件的第三者進行追討，「受保人」需同意執行並允許「本公司」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。
- 替代性爭議解決方案**
如任何關乎本「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。如爭議各方未能於90日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為「香港」法律，而仲裁地應為「香港」。仲裁員人數為一名，而仲裁程序應以英語進行。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。不論任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。
- 第三者權利**
除「受保人」或本「保險證書」以明示方式指明以外，任何人士如非本「保險證書」之一方並沒有權利執行或享有本「保險證書」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「保險證書」。不論本「保險證書」任何條款所列，任何「保險證書」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。
- 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。
- 個人資料收集目的**
「本公司」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料，「受保人」亦可透過此網址查閱有關私隱政策：<https://www.zurich.com.hk/hk-hk/services/privacy>
「受保人」會，及會促使「保險證書」內其他「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「受保人」向「本公司」提供任何第三者資料，「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「保險證書」、包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製表查核。
- 管轄法律及司法裁判權**
本「保險證書」受「香港」法律管轄及按其詮釋。而受本「保險證書」中之替代性爭議解決方案條文所限下，爭議各方同意受「香港」的專有司法裁判權。

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：透過以下QR編碼瀏覽eClaim（www.zurich.com.hk/eclaim）或填寫賠償申報表及提交下列適當證明文件。



醫療費用

- 詳列各項收費及／或醫療費用之診所或「醫院」正本賬單
- 註有日期的醫療報告／證明副本，內容包括「受保人」的姓名、經「醫生」證明的診斷及治療

- 創傷輔導服務必須要「醫生」的轉介信單及註明有關之建議是完全因「受保人」於「受保旅程」中發生的創傷事故而引致

個人「意外」

- 死亡證副本
- 由「醫生」簽發及注有日期的醫療報告 / 證明副本列明傷殘的嚴重程度
- 警方報告及 / 或法醫官報告 (如適用)
- 遺產管理委任狀或遺囑認證書
- (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

身故恩恤金/緊急啟程費用

- 死亡證副本
- 關係證明文件副本 (如出世紙、結婚證明書等)
- 已付旅費及 / 或住宿正本收據

個人行李

- 警方報告副本 (必須於發現後24小時內發出) 及 / 或由航空公司 / 「公共交通工具」機構發出的財物紊亂報告 (如適用)
- 遺失 / 損毀物品之購買正本收據
- 損毀物品之維修報價單副本
- 顯示損毀物品程度的相片

個人現金、旅行證件及 / 或「旅行票」 / 遺失之信用卡被盜用

- 警方報告副本 (必須於發現後24小時內發出)
- 額外住宿費用交通費用及補發遺失之旅行證件或旅行票之正本收據
- 致旅行支票簽發機構之遺失通知書副本 (必須於發現後24小時內發出)
- 致發卡機構的通知書副本 (有關通知書必須於發卡機構發出信用卡月結單後30天內或「受保人」發現信用卡被盜用當日發出, 以最先為準)
- 信用卡被盜用之月結單及有關調查結果副本

旅程延誤 / 更改行程費用 / 酒店費用 / 因行程延誤而取消旅程

- 有關「公共交通工具」發出之書面報告副本以證明延誤之日期、時間及原因
- 由「公共交通工具」機構所發出購票的實際費用的正本收據
- 由酒店發出的實際住宿費用的正本收據
- 已付旅費及 / 或住宿及 / 或旅行團及 / 或岸上觀光行程收據正本住宿費用的正本收據

行李延誤

- 有關「公共交通工具」發出之書面報告副本以證明延誤之日期、時間及原因
- 因行李延誤而購買緊急物品之正本收據

取消行程 / 行程阻礙 / 單人啟程 / 缺席特別活動

- 已付旅費及 / 或住宿及 / 或旅行團及 / 或岸上觀光行程收據正本
- 註有日期的醫療報告 / 證明副本, 內容包括「受保人」 / 「直系親屬」 / 「同居伴侶」 / 「同行人士」的姓名, 經「醫生」證明的診斷及治療
- 證人 / 陪審員傳票或「強制隔離」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
- 關係證明文件副本 (如出世紙、結婚證明書等)
- 航空公司 / 「公共交通工具」機構 / 郵輪公司 / 住宿機構及旅遊公司發出之書面報告副本, 證明有否退還有關已付之旅費及 / 或住宿及 / 或旅行團及 / 或岸上觀光行程的費用
- 已付海外主題樂園或體育、音樂或娛樂活動之正本門票 (收據或付款內容)

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)
- 警方報告或有關機構發出之事件報告副本
- 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)

租車自負額

- 出租車輛同意書之副本
- 該出租車輛之綜合保險證書副本, 包括列明保障範圍細節及「受保人」租用該車輛需負責之自負額
- 由出租車輛公司發出之事故報告及 / 或警方報告之副本, 兩份報告均須列明「意外」詳情
- 由出租車輛公司發出列明有關自負額收費之正本發票 / 收據

海外緊急通訊

- 由提供海外緊急通訊的通訊服務公司發出之正式收據, 列明有關海外緊急通訊的日期及電話號碼
- 由註冊「醫生」發出的證明, 說明「受保人」在「受保旅程」中因遭遇「嚴重損傷」或患上「嚴重疾病」而必須在當時接受海外緊急醫療服務的需要。該證明應包括「受保人」的姓名、症狀、診治日期及收據

創傷輔導服務保障

- 由註冊「醫生」簽署的轉介信, 其上必須註明創傷輔導服務的必須性及原因因為由於「受保人」在「受保旅程」中所遭遇事故直接引起
- 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

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」的資深援助主任將處理「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。

Zurich Insurance Company Ltd (a company incorporated in Switzerland with limited liability)
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

蘇黎世保險有限公司 (於瑞士註冊成立之有限公司)

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