

CHUBB®

AMERICAN  
EXPRESS

®



**American Express Premier Travel Protector (Single Trip Plan)**  
美國運通尊尚旅遊保 (單次旅遊保障計劃)

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**(852) 3723 3030**

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請注意本保單以英文版本為正式版本。本保單同時設有中英文版本，惟僅供閣下作參考用途而已。如因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。



Customer Services Hotline 客戶服務熱線:  
(852) 3191 6688

## American Express Premier Travel Protector (Single Trip Plan)

### Policy Wording

In consideration of the payment of a premium to The Company and subject to the terms and conditions of this policy, The Company agrees to provide cover in the manner and to the extent set out in this policy.

**PLEASE READ THIS POLICY**

**If this policy contains incorrect information, please return it to The Company immediately for correction.**

### PART I: DEFINITION OF WORDS

The following defined terms shall have the meaning set out as follows in this policy:

1. **A Second Degree Burn** means a condition diagnosed by a Physician in which both the epidermis and the underlying dermis are damaged.
2. **A Third Degree Burn** means a condition diagnosed by a Physician in which the skin has been damaged or destroyed to its full depth and there is damage to the tissue beneath.
3. **Accident** or **Accidental** means a sudden, unforeseen and unexpected event happening by chance.
4. **Chubb Assistance** or **Authorised Assistance Service Provider** means the independent service provider appointed by The Company to provide overseas assistance services to Insured Persons.
5. **Black Alert** means the travel alert issued by the Security Bureau of the Hong Kong Government under the Outbound Travel Alert (OTA) System. This definition may be changed by The Company from time to time based on changes to the OTA System communicated by the Security Bureau of the Hong Kong Government.
6. **Bodily Injury** means physical injury caused solely and independently by an Accident and sustained during the Period of Insurance.
7. **Biological Agent** means any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxin(s) which cause illness and/or death in humans, animals or plants.
8. **Burglary** means the illegal entering of and theft from the Insured Person's Principal Home whilst the Principal Home is uninhabited, involving the use of forcible and violent entry to or exit from the Principal Home.
9. **Business Partner** means one or more persons engaged in, and sharing the profits and risks of, the same business enterprise as an Insured Person.
10. **Chemical Agent** means any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property.
11. **Chinese Medicine Practitioner** means a person other than an Insured Person or an Immediate Family Member who is a Chinese bonesetter, acupuncturist or person duly registered as a Chinese medicine practitioner according to the Chinese Medicine Ordinance (Cap. 549).
12. **Confinement** or **Confined** means a continuous period of necessary confinement in a Hospital as a Resident Inpatient for which the Hospital makes a charge for room and board.
13. **Hospital** means a legally constituted establishment operated and licensed pursuant to the laws of the country in which it is located and which meets all of the following requirements:
  - a) Operates primarily for the reception and medical care and treatment of sick, ailing or injured persons on a Resident Inpatient basis; and
  - b) Admits a Resident Inpatient only under the supervision of one or more Physicians, at least one of whom is available for consultation at all times; and
  - c) Maintains organized facilities for medical diagnosis and treatment of Resident Inpatients and provides (where appropriate) facilities for major surgery within the confines of the establishment or in facilities controlled by the establishment; and
  - d) Provides full-time nursing service by and under the supervision of a staff of nurses; and
  - e) Has an on-duty staff of at least one Physician and one qualified nurse at all times; and
  - f) "Hospital" shall not include the following:

- a mental institution, an institution operating primarily for the treatment of psychiatric or psychological disease including sub-normality or the psychiatric department of a hospital;
  - a place for the aged, a rest home or a place for drug addicts or alcoholics;
  - a health hydro or nature cure clinic, a nursing or convalescent home, a special unit of a hospital used primarily as a place for drug addicts or alcoholics or as a nursing, convalescent, rehabilitation, extended-care facility or rest home.
14. **Home Country** means any country to which the Insured Person is a citizen.
  15. **Hong Kong** means the Hong Kong Special Administrative Region.
  16. **Household Contents** means property owned by an Insured Person and located at their Principal Home at the time of the event giving rise to a claim under this policy but does not include diamonds, gems, antiques, valuable paintings or art, jewellery or cash.
  17. **Immediate Family Member** means an Insured Person's spouse, parents, parents-in-law, grandparents, children, siblings, grandchildren or legal guardians.
  18. **Insured Person** means the person or persons named in the Policy Schedule or subsequent endorsement(s) (if any).
  19. **Journey** means the overseas trip described in the Policy Schedule.
  20. **Laptop** means a lap-top or notebook computer, excluding, Personal Digital Assistant (PDA) devices.
  21. **Medical Expenses** means all Usual, Reasonable and Customary Medical Expenses necessarily incurred by an Insured Person as a result of Bodily Injury sustained or Sickness contracted, for Confinement, surgical, medical, or other diagnostic or remedial treatment given or prescribed by a Physician, including employment of a nurse, x-ray examination or the use of an ambulance as the result of an emergency.
  22. **Nuclear, Chemical and Biological Terrorism** means the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Journey by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or put the public, or any section of the public, in fear.
  23. **One Way Journey** means a one way overseas trip made by the Insured Person from Hong Kong to a destination outside Hong Kong within the Period of Insurance.
  24. **Period of Insurance** means:
    - a) Section K (Trip Cancellation) of this policy only, the period beginning on the date this policy is purchased as specified in the Policy Schedule; or
    - b) all other Sections of this policy (except Section K), the period beginning at the latest of either (i) three (3) hours before the Insured Person's scheduled departure from Hong Kong to embark on a Journey, or (ii) the time at which an Insured Person commences his or her travel from anywhere in Hong Kong directly to the Hong Kong immigration counter to embark on a Journey; and
    - c) all Sections of this policy (except Section K), the period ending at the earliest of either (i) one-hundred-eighty (180) days after an Insured Person's departure from Hong Kong to embark on a Journey (inclusive of the date of departure), or (ii) three (3) hours after an Insured Person has passed through Hong Kong immigration on their return to Hong Kong, or (iii) the date on which the Policy is terminated.
  25. **Permanent** means:
    - a) In relation to one or both limbs, loss of use lasting twelve (12) consecutive months from the date of Accident and being beyond hope of improvement or remedy by surgical or other treatment at the expiry of that period, or loss by physical separation at or above the wrist or ankle joint during the same period; or
    - b) In relation to any other type of loss, being beyond hope of improvement or remedy by surgical or other treatment at the end of twelve (12) consecutive months from the date of Accident.
  26. **Permanent Total Disability** means an Insured Person is prevented from engaging in any occupation or employment for compensation or profit for which an Insured Person is reasonably qualified by education, training or experience, or if an Insured Person has no business or does not have any occupation, is prevented from attending to any duties which would normally be carried out by an Insured Person in his/her daily life, and such disability has continued for twelve (12) consecutive months and must be certified by a Physician to be total, continuous and Permanent for the remainder of the Insured Person's life.
  27. **Personal Property** means personal goods belonging to an Insured Person or for which he/she is responsible and taken by an Insured Person on the Journey or acquired by an Insured Person during the Journey, other than (i) Laptops, (ii) any form of money, (iii) any kind of document, (iv) antiques, (v) contracts, (vi) bonds, (vii) securities, (viii) animals, (ix) software, (x) mobile telecommunications devices and accessories, (xi) means of transport and accessories, and (xii) jewellery that is not being worn or carried by the Insured Person at the time of loss or damage,.



28. **Physician** means a person other than an Insured Person or an Immediate Family Member who is a qualified medical practitioner licensed by the competent medical authorities of the jurisdiction in which treatment is provided and who, in providing treatment, practices within the scope of his or her licensing and training.
29. **Policy Schedule** means the document(s) which (i) allow each Insured Person to be identified by name and date of birth, (ii) sets out an Insured Person's itinerary, and (iii) indicates which plan (Plan 1 or Plan 2) has been selected.
30. **Pre-existing Medical Condition** means any sickness or injury of which, in the six (6) consecutive months before the first day of the Period of Insurance, an Insured Person, Immediate Family Member, Travel Companion or Business Partner presented signs or symptoms, or for which, in the same period, an Insured Person, Immediate Family Member, Travel Companion or Business Partner sought or received (or ought reasonably to have sought or received) medical treatment, consultation, prescribed drugs, advice or diagnosis by a Physician.
31. **Principal Home** means an Insured Person's primary place of residence in Hong Kong.
32. **Professional Golfer** means an Insured Person's livelihood is substantially dependent on income received as a result of that Insured Person playing golf.
33. **Public Conveyance** means any mechanically propelled carrier operated by a company or an individual licensed to carry passengers for hire.
34. **Resident In-patient** means an Insured Person whose Confinement as a resident bed patient is necessary for the medical care, diagnosis and treatment of Bodily Injury or Sickness and not merely for any form of nursing, convalescence, rehabilitation, rest or extended-care.
35. **Riot** means the act of any person taking part together with or without others in any disturbance of the public peace (whether in connection with a Strike or lock-out or not) or the action of any lawfully constituted governmental authority in suppressing or attempting to suppress any such disturbance or in minimizing the consequences of such disturbance.
36. **Schedule of Benefits** means the schedule of benefits in Policy Schedule.
37. **Sickness** means illness or disease commencing during the Period of Insurance.
38. **Specially Designated List** means names of a person, entities, groups, corporate specified on a list who are subject to as trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.
39. **Strike** means the willful act of any striker or locked-out worker done in furtherance of a strike or in resistance to a lock-out or the action of any lawfully constituted authority in preventing or attempting to prevent any such act or in minimizing the consequences of any such act.
40. **Sum Insured** means, in relation to each benefit available to an Insured Person under this policy, the maximum amount listed in the Schedule of Benefits or any endorsement(s) corresponding to that benefit.
41. **Terrorism** means an act including but not limited to the use or threat of force or violence by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) which from its nature or context is committed to, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any Government and/or to put the public or any section of the public in fear.
42. **The Company** means Chubb Insurance Hong Kong Limited.
43. **Travel Companion** means a person who accompanies an Insured Person for the entire Journey.
44. **Usual, Reasonable and Customary Medical Expenses** means charges for treatment, supplies or medical services medically necessary to treat an Insured Person's condition and which do not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the charges are incurred. Charges that would not have been made if no insurance existed are excluded from this definition.

## PART II: DESCRIPTION OF SECTION

### ACCIDENTAL DEATH & PERMANENT DISABLEMENT

#### SECTION A - PERSONAL ACCIDENT

- a) **Accident** whilst travelling on a **Public Conveyance** (17 up to and including 75 years of age on the first day of the **Period of Insurance**):

If an Insured Person is seventeen (17) up to and including seventy-five (75) years of age on the first day of the Period of Insurance sustains Bodily Injury while travelling as a fare-paying passenger on board a Public Conveyance or a carrier arranged by a travel agent and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, The Company will pay the percentage stated for that type of loss in the Loss Table in this Section A of the Sum Insured stated in Section A(a) of the Schedule of Benefits.

b) **Other Accident** (17 up to and including 75 years of age on the first day of the **Period of Insurance**):

If an Insured Person is seventeen (17) up to and including seventy-five (75) years of age on the first day of the Period of Insurance sustains Bodily Injury other than as set out at Section A(a) above, and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, The Company will pay the percentage stated for that type of loss in the Loss Table in this Section A of the Sum Insured stated in Section A(b) of the Schedule of Benefits.

c) **Accident** (under 17 or above 75 years of age on the first day of the **Period of Insurance**):

If an Insured Person of under seventeen (17) or above seventy-five (75) years of age on the first day of the Period of Insurance sustains Bodily Injury and, as a direct and unavoidable result, suffers within twelve (12) consecutive months a loss of the type listed in the Loss Table in this Section A, The Company will pay the percentage stated for that type of loss in the Loss Table in this Section A of the Sum Insured stated in Section A(c) of the Schedule of Benefits.

**Section A Loss Table**

Type of loss	Percentage of Sum Insured
1. Accidental death	100%
2. Permanent Total Disability	100%
3. Permanent and total loss or incurable paralysis of all limbs	100%
4. Permanent and total loss of sight in both eyes	100%
5. Permanent and total loss of sight in one eye	100%
6. Permanent and total loss of two limbs	100%
7. Permanent and total loss of one limb	100%
8. Permanent and total loss of speech and hearing	100%
9. Permanent and total loss of hearing in both ears	75%
10. Permanent and total loss of hearing in one ear	15%
11. Permanent and total loss of speech	50%

**Special Conditions to Section A:**

- i. Where an Insured Person suffers more than one type of loss listed in the Loss Table in this Section A in the same Accident, The Company's liability under this Section A shall be limited to one payment for the type of loss which, of all the types of loss actually suffered, attracts the largest percentage stated in the Loss Table in this Section A of the relevant Sum Insured stated in Section A of the Schedule of Benefits.
- ii. The Company's total liability under this Section A for all Accidents involving the same Insured Person occurring during the Period of Insurance shall not exceed the relevant Sum Insured.
- iii. Where this policy covers more than one Insured Person from the same family and more than one member of that family is involved in the same Accident, The Company's total liability under this Section A for all Insured Persons involved in that Accident shall not exceed 300% of the largest Sum Insured which applies to any member of that family.
- iv. Where the use or enjoyment of an Insured Person's limb or organ was partially impaired before an Accident occurred, The Company may, in its sole discretion and after considering a medical assessment by The Company's appointed medical adviser of the extent to which any Bodily Injury was, in the medical adviser's opinion, caused solely and independently by that Accident, pay such percentage of the relevant Sum Insured as it considers reasonable. No payment shall be made for a limb or organ which was totally unusable before an Accident occurred.
- v. Exposure: If an Insured Person is unavoidably exposed to the elements by reason of sustaining Bodily Injury and, as a direct and unavoidable result, suffers death within twelve (12) consecutive months, The Company will pay the percentage stated for Accidental death in the Loss Table in this Section A of the relevant Sum Insured stated in Section A of the Schedule of Benefits.
- vi. Disappearance: Where an Insured Person's body has not been found within one (1) year of the date of the disappearance, sinking or wrecking of the means of transport being used by the Insured Person on the date of the disappearance, sinking or wrecking:
  - (a) It will be presumed that the Insured Person suffered Accidental death resulting from Bodily Injury at the time of such disappearance, sinking or wrecking; and

- (b) Subject to receiving an undertaking, signed by the deceased Insured Person's legal representatives, that if the presumption of Accidental death resulting from Bodily Injury is subsequently found to be wrong, any amount paid by The Company under this Section A will be immediately refunded to The Company

**The Company** will pay to the legal representatives of the deceased **Insured Person** the percentage stated for **Accidental** death in the Loss Table in this Section A of the relevant **Sum Insured** stated in Section A of the **Schedule of Benefits**.

#### Exclusions to Section A:

This Section A does not cover:

1. **Sickness**, disease or bacterial infection.

## EMERGENCY MEDICAL EXPENSES AND ASSISTANCE SERVICES

### SECTION B - MEDICAL EXPENSES

#### a) Medical Expenses:

If an Insured Person incurs Medical Expenses during the Period of Insurance arising from Bodily Injury or Sickness, The Company will reimburse the Insured Person for those Medical Expenses up to the Sum Insured stated in Section B(a) of the Schedule of Benefits.

#### b) Follow-up Medical Expenses:

If an Insured Person incurs Medical Expenses overseas arising from Bodily Injury or Sickness after returning to Hong Kong, and that Insured Person still requires ongoing treatment in Hong Kong for the same Bodily Injury or Sickness as given or prescribed by a Physician and/or Chinese Medicine Practitioner, the Company will continue to reimburse the Insured Person for these Medical Expenses incurred and/or reasonable medical expenses charged by a Physician and/or Chinese Medicine Practitioner incurred in Hong Kong up to ninety (90) days after the Insured Person's return to Hong Kong or until the Sum Insured stated in Section B(b)(i) of the Schedule of Benefits for Sickness or Section B(b)(ii) for Bodily Injury has been exhausted, whichever comes first.

#### Special Conditions to Section B:

- i. The Company or the Authorised Assistance Service Provider must be notified of any Medical Expenses incurred overseas as a Resident In-patient during the Period of Insurance within 30 days of them being incurred. Failure to give the notice required by this condition precedent will result in The Company having no liability under this policy for those Medical Expenses.
- ii. The Company's total liability under Section B(a) for all Medical Expenses incurred during the Period of Insurance shall not exceed the Sum Insured stated in Section B(a) of the Schedule of Benefits.
- iii. The Company's liability under Section B(b) for each and every expense incurred as a result of Sickness shall not exceed the amount stated in Section B(b)(i) of the Schedule of Benefits.
- iv. The Company's liability under Section B(b) for each and every expense incurred as a result of Bodily Injury shall not exceed the amount stated in Section B(b)(ii) of the Schedule of Benefits.
- v. The Company's liability under Section B(b) for all expenses charged by Chinese Medicine Practitioners shall not exceed the amount stated in Section B(b)(iii) of the Schedule of Benefits. The maximum daily amount incurred by Chinese Medicine Practitioners shall be the amount stated in Section B(b)(iv) of the Schedule of Benefits.
- vi. The Company's total liability under this Section B for all Medical Expenses and all medical expenses charged by Chinese Medicine Practitioners shall not exceed the Sum Insured stated in Section B(a) of the Schedule of Benefits.

#### Exclusions to Section B:

This Section B does not cover:

1. Any expense included or contemplated in the cost of a Journey at the time it was paid for.
2. Surgery or medical treatment which, in the opinion of the Physician attending the Insured Person, can reasonably be delayed until the Insured Person returns to Hong Kong.
3. Any expense incurred after an Insured Person has failed, within a reasonable period, to follow a Physician's advice to return to Hong Kong to continue treatment for Bodily Injury suffered or Sickness contracted whilst overseas.
4. Any expense incurred during a Journey after an Insured Person has been advised by a Physician prior to the departure of the Journey that he or she is unfit to travel.
5. Any follow-up expense incurred more than ninety (90) days after the end of the Period of Insurance during which the Bodily Injury or Sickness occurred.



6. Any expenses incurred under Section B(a) after twelve (12) months from the date the first expenses were incurred.
7. Health check-ups or any investigation(s) not directly related to admission diagnosis, Bodily Injury or Sickness or any treatment or investigation which is not medically necessary.
8. The cost of prostheses, contact lenses, spectacles, hearing aids, dentures and other medical equipment or optical treatment.

## **SECTION C - CHUBB ASSISTANCE – 24-HOUR WORLDWIDE ASSISTANCE SERVICES**

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

Where a Physician certifies that Bodily Injury or Sickness renders an Insured Person unfit to travel or continue with their Journey or is a danger to their life or health, The Company will pay the actual cost of the Insured Person's emergency medical evacuation and/or repatriation and associated medical services and medical supplies.

### **b) Return of Mortal Remains:**

Upon the death of an Insured Person as a direct and unavoidable result of Bodily Injury or Sickness, The Company will pay the actual cost for transporting the Insured Person's mortal remains from the place of death to Hong Kong, or the cost of local burial at the place of death as approved by the Authorised Assistance Service Provider.

### **c) Compassionate Visit:**

If the Insured Person is Confined overseas during the Journey for more than three (3) consecutive days as a direct and unavoidable result of Bodily Injury or Sickness, The Company will pay, up to the Sum Insured stated in Section C(c) of the Schedule of Benefits (i) the cost of one (1) economy class round trip ticket for one (1) person to visit the Insured Person overseas, and (ii) the cost of one (1) ordinary room accommodation in any reasonable hotel overseas for a maximum period of five (5) consecutive nights, but not the cost of drinks, meals and other room services.

### **d) Additional Hotel Accommodation Expenses incurred due to medical reasons:**

If the **Insured Person** is **Confined** overseas during the **Journey** for more than three (3) consecutive days as a direct and unavoidable result of Bodily Injury or Sickness, and, at the end of that Confinement, a Physician certifies that Bodily Injury or Sickness renders an Insured Person unfit to travel or continue with their Journey, The Company will pay the reasonable additional hotel accommodation expenses incurred by an Insured Person, excluding the cost of drinks, meals and other room services, up to the Sum Insured stated in Section C(d) of the Schedule of Benefits.

#### **Special Condition to Section C(d):**

Benefits under this Section C(d) shall not be payable in the event the Insured Person has received benefits under Section L - TRIP INTERRUPTION in respect of the same Confinement.

### **e) Child Escort**

Where:

- (i) Upon the death of an Insured Person or an Insured Person is Confined as a direct and unavoidable result of Bodily Injury or Sickness which a Physician certifies as either rendering that Insured Person unfit to travel or continue with their Journey or as being a danger to their life or health; and
- (ii) That Insured Person is accompanied by a child who is an Insured Person and was under seventeen (17) years old on the first day of the Period of Insurance; and
- (iii) That child is at risk of being left unattended as a result of the Insured Person's death or Confinement.

The Company will arrange and pay up to the Sum Insured stated in Section C(e) of the Schedule of Benefits, for an economy class one-way ticket, together with escort services, for that child to be escorted back to Hong Kong.

### **f) Compassionate Death Travel Allowance:**

Upon the death of an Insured Person as a direct and unavoidable result of Bodily Injury or Sickness during the Period of Insurance, The Company will pay, up to the Sum Insured stated in Section C(f) of the Schedule of Benefits:

- (i) the cost of one (1) economy class round trip ticket for one (1) Immediate Family Member to attend to the deceased Insured Person overseas; and
- (ii) the cost of one (1) standard rate room in any reasonable hotel overseas, excluding the cost of drinks, meals and other room services.

### **g) CHUBB ASSISTANCE - Twenty four (24) hour telephone hotline and referral services**

The services are provided by way of referral and arrangement only and all expenses incurred are to be borne by the Insured Person:

- Inoculation and Visa Requirement Information services
- Embassy Referral

- Interpreter Referral
- Loss of Luggage Assistance
- Loss of Travel Document Assistance
- Telephone Medical Advice
- Medical Service Provider Referral
- Monitoring of Medical Condition when Hospitalized
- Arrangement of Appointments with Doctors
- Arrangement of Hospital Admission

For full details on this service, please refer to the telephone hotline and referral service information provided by Chubb Assistance. If you have any queries on this telephone hotline and referral service, please telephone Chubb Assistance on (852) 3723 3030.

#### **Special Conditions to Section C:**

- i. Services under Section C are provided by the Authorised Assistance Service Provider. The Company or the Authorised Assistance Service Provider must be promptly notified of the occurrence of any event which may give rise to a potential claim under Section C(a)-(f) – CHUBB ASSISTANCE - 24-HOUR WORLDWIDE ASSISTANCE SERVICES. Failure to give the notice required by this special condition could result in The Company having no liability under this Section C of the policy.
- ii. The arrangements for, means and final destination of emergency medical evacuation and/or repatriation will be decided by the Authorised Assistance Service Provider and will be based entirely upon medical necessity.
- iii. Upon payment being made under this Section C, The Company shall be entitled to any monies refundable from an original return airfare.

#### **Exclusions to Section C:**

This Section C does not cover:

1. Any expense included or contemplated in the cost of a Journey at the time it was paid for.
2. Any expense incurred during a Journey after an Insured Person has been advised by a Physician prior to the departure of the Journey that he or she is unfit to travel.

#### **SECTION D – PREGNANCY RELATED MEDICAL EXPENSES**

If an Insured Person incurs Medical Expenses overseas for a pregnancy-related sickness, The Company will reimburse the Insured Person for those Medical Expenses up to the Sum Insured stated in Section D of the Schedule of Benefits.

#### **Special Conditions to Section D:**

- i. The section does not apply to pregnancy-related sickness or treatment which the Insured Person sought in her Home Country or upon return to Hong Kong and does not apply to One Way Journey.

#### **Exclusions to Section D:**

This Section D does not cover:

1. If the Insured Person is entitled to a refund of all or part of the expenses from any person or any other source, the Company will only pay the balance amount of Medical Expenses that is not refunded subject to the Sum Insured stated in Section D of the Schedule of Benefits.
2. Any expenses relating to any treatment for pregnancy-related Sickness where such treatment was obtained in Hong Kong or the Insured Person's Home Country;
3. Any expenses incurred due to events occurring during the first trimester of pregnancy (i.e. 0-12 weeks);
4. ectopic pregnancy, childbirth, including premature childbirth or stillbirth;
5. abortion or miscarriage, except if related to Bodily Injury and not attributed to any natural causes and/or sickness relating to pregnancy or childbirth;
6. tests or treatment relating to fertility, contraception, sterilisation, birth defects or congenital illnesses;
7. any depressive, psychological or psychiatric illness, including postnatal depression; and
8. Pre-existing Medical Conditions.

#### **SECTION E - DEATH BENEFIT AS A RESULT OF SICKNESS**

If an Insured Person dies as a direct and unavoidable result of Sickness during the Period of Insurance, The Company will pay the Sum Insured stated in Section E of the Schedule of Benefits.

## **SECTION F - HOSPITAL CASH**

Upon the Confinement overseas of an Insured Person as a direct and unavoidable result of Bodily Injury or Sickness, The Company will pay an Insured Person a daily benefit of the amount stated in Section F(b) of the Schedule of Benefits for each day of Confinement, up to the Sum Insured stated in Section F(a) of the Schedule of Benefits.

### **Extension:**

If, upon the completion of Confinement of an Insured Person overseas arising from Bodily Injury or Sickness, the Insured Person still requires Confinement for the same Bodily Injury or Sickness after the Insured Person's return to Hong Kong, The Company will pay an Insured Person a daily benefit of the amount stated in Section F(b) of the Schedule of Benefits for each day of Confinement, up to ninety (90) days after the Insured Person's return to Hong Kong or until the Sum Insured stated in Section F(a) of the Schedule of Benefits has been exhausted, whichever comes first.

### **Special Condition to Section F:**

- i. Payment of benefits under this Section F shall only be made after the Confinement ends.
- ii. The Company's liability under Section F for all Confinement of an Insured Person shall not exceed the amount stated in Section F(a) of the Schedule of Benefits.

### **Exclusions to Section F:**

This Section F does not cover:

1. Any Confinement which occurs more than ninety (90) days after the end of the Period of Insurance.

## **SECTION G - BURNS BENEFIT**

If an Insured Person sustains Bodily Injury consisting of A Second Degree Burn or A Third Degree Burn, The Company will pay the percentage stated for the degree of burn in the Burns Table in this Section G of the Sum Insured stated in Section G of the Schedule of Benefits.

Burns Table	Percentage of Compensation
A Second Degree Burn or A Third Degree Burn on	
Head:	
Equal to or greater than 8%	100%
Equal to or greater than 5% but less than 8%	75%
Equal to or greater than 2% but less than 5%	50%
Body:	
Equal to or greater than 20%	100%
Equal to or greater than 15% but less than 20%	75%
Equal to or greater than 10% but less than 15%	50%

### **Special Conditions to Section G:**

- i. Where an Insured Person suffers more than one type of burn listed in the Burns Table in this Section G in the same Accident, The Company's liability under this Section G shall be limited to a single payment for the type of burn which, of all the types of burn actually suffered, attracts the largest percentage stated in the Burns Table in this Section G of the Sum Insured stated in Section G of the Schedule of Benefits.
- ii. Payment of benefits under this Section G shall be in addition to those payable under Section A - PERSONAL ACCIDENT.

**PERSONAL PROPERTY & TRAVEL DOCUMENTS**

**SECTION H - PERSONAL PROPERTY**

Subject to a reduction or allowance for physical deterioration, depreciation or obsolescence, The Company will, at its absolute discretion, reinstate, repair or replace Personal Property and/or Laptop lost, stolen or damaged during the Period of Insurance, up to the Sum Insured stated in Section H(a) of the Schedule of Benefits.

**Special Conditions to Section H:**

- i. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any Personal Property and/or Laptop lost, stolen or damaged by the wilful act of a third party and which may give rise to a claim under this Section H. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section H.
- ii. Any claim for Personal Property and/or Laptop lost, stolen or damaged by the wilful act of a third party under this Section H must be accompanied by written proof of loss having been reported to the police or equivalent local law enforcement officials. Failure to provide written proof of the notice required by this condition precedent will result in The Company having no liability under this Section H.
- iii. If loss, theft or damage occurs in transit, the Public Conveyance carrier must be promptly notified of the loss or damage within twenty-four (24) hours of the discovery of the loss or damage. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section H of the policy.
- iv. The Company's maximum liability for loss or theft of, or damage to, each item of Personal Property during the Period of Insurance will be restricted to the amount stated in Section H(b) of the Schedule of Benefits.
- v. Where any item of lost, stolen or damaged Personal Property forms part of a pair or set, The Company's maximum liability for that item and that pair or set will be restricted to the amount stated in Section H(b) of the Schedule of Benefits.
- vi. The Company's maximum liability for loss or theft of, or damage to a Laptop during the Period of Insurance will be restricted to the amount stated in Section H(c) of the Schedule of Benefits.
- vii. The Company's total liability under this Section H for all loss, theft or damage in connection with Personal Property and Laptop during the Period of Insurance shall not exceed the Sum Insured stated in Section H(a) of the Schedule of Benefits.
- viii. Upon any payment being made under this Section H, The Company shall be entitled to take and retain the benefit and value of any recovered or damaged Personal Property and/or Laptop and to deal with salvage at its absolute discretion.

**Exclusions to Section H:**

This Section H does not cover:

1. Loss, theft or damage arising from an Insured Person's negligence including, but not limited to, leaving Personal Property and/or Laptop unattended.
2. Any unexplained loss, theft or damage to Personal Property and/or Laptop which was left unattended in a vehicle (except locked in the trunk) or Public Conveyance or in other public places.
3. Loss of, or damage to, any Personal Property and/or Laptop due to moth, vermin, wear and tear, atmospheric or climatic conditions, gradual deterioration, mechanical or electrical failure, any process of cleaning, restoring, repairing, alteration, confiscation or detention or destruction by customs or any other authority.
4. Any hired or leased equipment; or loss or theft of, or damage to any Personal Property and/or Laptop forwarded in advance of a Journey or separately mailed or shipped in a Public Conveyance other than a Public Conveyance carrying the Insured Person at the same time.
5. Loss claimed under Section N - BAGGAGE DELAY for the same incident.

**SECTION I - PERSONAL MONEY**

The Company will pay loss of an Insured Person's cash, banknotes or travellers cheques due to Accident, theft or robbery occurring during the Period of Insurance, up to the Sum Insured stated in Section I of the Schedule of Benefits.

## Special Conditions to Section I:

- i. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any event which may give rise to a claim under this Section I. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section I.
- ii. Any claim under this Section I must be accompanied by written proof of loss having been reported to the police or equivalent local law enforcement officials. Failure to provide written proof of the notice required by this condition precedent will result in The Company having no liability under this Section I.
- iii. The Company's total liability under this Section I for all loss during the Period of Insurance shall not exceed the Sum Insured stated in Section I of the Schedule of Benefits.

## Exclusions to Section I:

This Section I does not cover:

1. Loss arising from an Insured Person's negligence including, but not limited to, leaving cash, banknotes or travellers cheques unattended.
2. Any unexplained loss or loss due to confiscation or detention by customs or any other authority, devaluation of currency or shortages due to errors or omissions during money exchange transactions.
3. Loss arising from the use or misuse of any form of plastic money including, but not limited to, the credit value held on any card, electronic purse or equivalent store of credit.

## SECTION J - LOSS OF TRAVEL DOCUMENTS

The Company will reimburse an Insured Person up to the Sum Insured stated in Section J of the Schedule of Benefits for (i) the replacement cost of travel documents necessary for immigration clearance and/or travel tickets which are lost or stolen during the Period of Insurance, the absence of which would otherwise lead to delay of the Journey; and/or (ii) the reasonable additional cost of travel expenses and/or accommodation necessarily incurred by an Insured Person for the sole purpose of arranging the replacement travel documents and/or travel tickets referred to in (i).

## Special Conditions to Section J:

- i. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the occurrence of any event which may give rise to a claim under this Section J. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section J.
- ii. Any claim under this Section J must be accompanied by written proof of loss having been reported to the police or equivalent local law enforcement officials. Failure to provide written proof of the notice required by this condition precedent will result in The Company having no liability under this Section J.
- iii. The Company's total liability under this Section J for all loss during the Period of Insurance shall not exceed the Sum Insured stated in Section J of the Schedule of Benefits.

## Exclusions to Section J:

This Section J does not cover:

1. Loss arising from an Insured Person's negligence including, but not limited to, leaving travel documents necessary for immigration clearance and/or travel tickets unattended.

## TRAVEL INCONVENIENCE

## SECTION K - TRIP CANCELLATION

In the event of:

- i. The sudden and unexpected death of an Insured Person, an Immediate Family Member, intended Travel Companion or Business Partner occurring after this policy has been purchased and within ninety (90) days of the date the Journey is scheduled to begin; or
- ii. The unexpected Confinement of an Insured Person as a direct and unavoidable result of the Bodily Injury or Sickness occurring after this policy has been purchased and within ninety (90) days of the date the Journey is scheduled to begin; or
- iii. The unexpected Confinement of an Immediate Family Member, intended Travel Companion or Business Partner as a direct and unavoidable result of the Bodily Injury or Sickness occurring after this policy has been purchased and within ninety (90) days of the date the Journey is scheduled to begin; or



- iv. The unexpected compulsory quarantine of an Insured Person beginning after this policy has been purchased and continuing within ninety (90) days of the date the Journey is scheduled to begin; or
- v. The jury service of an Insured Person or an Insured Person being the subject of a witness summons, notice of which was received by that Insured Person after this policy has been purchased and continuing within ninety (90) days of the date the Journey is scheduled to begin; or
- vi. The unexpected occurrence of a Strike, Riot, civil commotion or act of Terrorism after this policy has been purchased at a destination scheduled in the Journey and continuing within one (1) week of the date the Journey is scheduled to begin; or
- vii. Serious damage to the Insured Person's Principal Home from fire, flood, earthquake or similar natural disaster or Burglary occurring after this policy has been purchased and within one (1) week of the date the Journey is scheduled to begin and which reasonably requires the Insured Person's presence in Hong Kong on the scheduled departure date of the Journey;
- viii. The unexpected issuance of a Black Alert for a destination scheduled in the Journey at least one (1) day after the date this policy is purchased as specified in the Policy Schedule and which is in force at any time within one (1) week of the date the Journey is scheduled to begin resulting in cancellation of the Journey, The Company will reimburse, up to the Sum Insured stated in Section K of the Schedule of Benefits, the Insured Person's loss of travel and/or accommodation expenses paid in advance or forfeited by the Insured Person.

In the event of:

- ix. Any unexpected Bodily Injury or Sickness of an Insured Person which does not lead to Confinement, occurring after this policy has been purchased and within ninety (90) days of the date the Journey is scheduled to begin; or
- x. Any unexpected Bodily Injury or Sickness of an Immediate Family Member, intended Travel Companion or Business Partner which does not lead to Confinement, occurring after this policy has been purchased and within ninety (90) days of the date the Journey is scheduled to begin resulting in cancellation of the Journey, The Company will reimburse, up to the Sum Insured stated in Section K of the Schedule of Benefits, 50% of the Insured Person's loss of travel and/or accommodation expenses paid in advance or forfeited by the Insured Person.

#### **Special Condition to Section K:**

- i. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the discovery of the occurrence of Burglary which may give rise to a claim under this Section K. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section K.
- ii. Where a Journey is cancelled as a result of Bodily Injury or Sickness of an Insured Person, that Bodily Injury or Sickness must be certified by a Physician as rendering that Insured Person unfit to travel or as being a danger to their life or health.
- iii. Where a Journey is cancelled as a result of Bodily Injury or Sickness of an Immediate Family Member, intended Travel Companion or Business Partner, that Bodily Injury or Sickness must be certified by a Physician as being a danger to the life of that Immediate Family Member, intended Travel Companion or Business Partner.
- iv. Failure to obtain the certifications required by this condition precedent will result in The Company having no liability under this Section K for the Insured Person's loss of travel and/or accommodation expenses paid in advance or forfeited.
- v. Where an Insured Person is covered under both Section K(ii) and Section K(ix) and Section K(iii) and Section K (x) above, The Company's liability under this Section K shall be limited to the one which attracts the largest compensation under Section K in the Schedule of Benefits.
- vi. The Company's total liability under this Section K for all reimbursement under this Section K shall not exceed the Sum Insured stated in Section K of the Schedule of Benefits.

#### **Exclusions to Section K:**

This Section K does not cover the whole or any part of travel and/or accommodation expenses which are:

1. Refundable to, or recoverable by, an Insured Person from any other insurance or source of indemnity or reimbursement.
2. Any amount which an Insured Person is not legally obligated to pay.
3. Cancelled as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government.
4. Cancelled due to the negligence, misconduct or insolvency of the travel agent through whom the Journey was booked.
5. Cancelled due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons.

6. Cancelled as a direct or indirect result of financial hardship experienced by an Insured Person, changes in an Insured Person's circumstances or contractual obligations or an Insured Person's general disinclination to proceed with the Journey.
7. Arising from a condition which, at the time of booking a Journey, existed or might reasonably have been anticipated, as being likely to result in the Journey being cancelled.

## **SECTION L - TRIP INTERRUPTION**

### **a) Trip Curtailment:**

In the event that a Journey is curtailed because an Insured Person must return directly to Hong Kong following:

- (i) His/her Bodily Injury or Sickness; or
- (ii) The sudden and unexpected death, Bodily Injury or Sickness of an Immediate Family Member, Travel Companion or Business Partner; or
- (iii) The Insured Person being the subject of a witness summons during the Period of Insurance, notice of which was received by that Insured Person during the Period of Insurance; or
- (iv) The unexpected occurrence of a Strike, Riot, civil commotion or act of Terrorism at a destination scheduled in the Journey during the Period of Insurance, which prevents the Insured Person from continuing his/her scheduled Journey; or
- (v) Serious damage to the Insured Person's Principal Home from fire, flood, earthquake or similar natural disaster or Burglary occurring during the Period of Insurance;
- (vi) The unexpected issuance during the Period of Insurance of a Black Alert for a destination scheduled in the Journey;

Or in the event that the Insured Person dies,

The Company will reimburse, up to the Sum Insured stated in Section L(a) of the Schedule of Benefits:

- (i) the Insured Person's cost of the unused part of the Journey calculated on a pro rata basis according to the number of unused days of the Journey after the Insured Person has passed through Hong Kong immigration on their return to Hong Kong or from the date of their death; and
- (ii) additional travelling or accommodation expenses incurred by the Insured Person after the commencement of a Journey; and
- (iii) loss of travel and/or accommodation expenses paid in advance or forfeited by the Insured Person after the commencement of a Journey.

### **b) Trip Re-route:**

In the event that the Journey has to be re-routed because of the unanticipated occurrence during the Period of Insurance of a Strike or industrial action by the employees of a Public Conveyance, Riot or civil commotion, adverse weather, natural disaster, mechanical fault of a Public Conveyance, or epidemic at the scheduled destination, which prevents the Insured Person from continuing his/her scheduled Journey; The Company will pay the reasonable additional travel fare and/or accommodation incurred by an Insured Person to enable him or her to arrive at their scheduled destination, up to the Sum Insured stated in Section L(b) of the Schedule of Benefits.

### **c) Return overseas after Trip Interruption:**

In the event that the Journey is interrupted because an Insured Person must return directly to Hong Kong following:

- (i) The sudden and unexpected death, Bodily Injury or Sickness of an Immediate Family Member, Travel Companion or Business Partner during the Period of Insurance, and an Insured Person then returns overseas to complete the Journey, The Company will reimburse, up to the Sum Insured stated in Section L(c) of the Schedule of Benefits:
- (ii) The additional economy class transportation costs necessarily incurred to return the Insured Person overseas to complete the Journey.

### **Special Conditions to Section L(c):**

- i. The Journey length must be twenty-three (23) days or longer; and
- ii. At the time of the sudden and unexpected death, Bodily Injury or Sickness of an Immediate Family Member, Travel Companion or Business Partner, no greater than 50% of the Journey can have elapsed; and
- iii. The Insured Person must return overseas to complete the Journey prior to the original return date shown on the Policy Schedule; and
- iv. This policy will terminate after an Insured Person has passed through Hong Kong immigration on their first return to Hong Kong.

## Special Conditions to Section L:

- i. Where a Journey is curtailed as a result of Bodily Injury or Sickness of an Insured Person, that Bodily Injury or Sickness must be certified by a Physician as rendering that Insured Person unfit to travel or as being a danger to their life or health.
- ii. Where a Journey is curtailed or interrupted as a result of Bodily Injury or Sickness of an Immediate Family Member, Travel Companion or Business Partner, that Bodily Injury or Sickness must be certified by a Physician as being a danger to the life of that Immediate Family Member, Travel Companion or Business Partner.
- iii. Insured Person can make a claim under either Section L(a) or Section L(c) for one cause or event. Under no circumstances can the Insured Person make a claim under both Sections for the same cause or event.
- iv. Failure to obtain the certifications required by this condition precedent will result in The Company having no liability for the Insured Person's loss which may otherwise have been covered by this Section L.
- v. The Company's total liability under this Section L for all loss during the Period of Insurance shall not exceed the Sum Insured stated in Section L(a) of the Schedule of Benefits.

## Exclusions to Section L:

This Section L does not cover the whole or any part of the cost of the unused part of a Journey or additional travel fare and/or accommodation incurred by an Insured Person to enable him or her to arrive at their scheduled destination or any expenses incurred by an Insured Person to enable him or her to return overseas after Trip interruption, which is:

1. Refundable to, or recoverable by, an Insured Person from any other insurance or source of indemnity or reimbursement.
2. Incurred as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government.
3. Incurred due to the negligence, misconduct or insolvency of the travel agent through whom the Journey was booked.
4. Incurred due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons.
5. Incurred as a direct or indirect result of financial hardship experienced by an Insured Person, changes in an Insured Person's circumstances or contractual obligations or an Insured Person's general disinclination to proceed with the Journey.
6. Arising from a condition which, at the time of booking a Journey, existed or might reasonably have been anticipated, as being likely to result in the Journey being interrupted.

## DELAY BENEFITS

### SECTION M - TRAVEL DELAY

In the event that the Journey is delayed due to adverse weather, natural disaster, Riot, civil commotion or act of Terrorism, Strike or industrial action involving the employees of the operator of a Public Conveyance, mechanical fault of a Public Conveyance or hijacking during the Period of Insurance, The Company will pay the Cash Benefit stated in Section M(a)(ii) of the Schedule of Benefits for each and every full eight (8) consecutive hour period of delay:

- up to the Sum Insured stated in Section M(a)(i) of the Schedule of Benefits; or
- up to the Sum Insured stated in Section M(a)(iii) of the Schedule of Benefits if the Journey is delayed for more than eight (8) consecutive hours and hotel accommodation expenses are necessarily incurred as a result of the delay.

## Special Conditions to Section M:

- i. Each period of delay will be calculated by reference to the difference between the scheduled local arrival time stated in the Insured Person's original itinerary for the Journey and the Insured Person's actual local arrival time at the same destination.
- ii. Where a Journey involves a sequence of connecting flights, the total period of delay will be calculated by reference to the difference between the original scheduled and actual local arrival times of the last flight in the sequence.
- iii. An Insured Person must take reasonable steps to mitigate any period of delay. Failure to take reasonable steps to mitigate any period of delay as required by this condition precedent will result in The Company having no liability under this Section M.

- iv. Any claim under this Section M must be accompanied by written confirmation from the carrier associated with the delay of the actual and/or scheduled local arrival time at a stated destination and the reason for the delay in reaching that destination. Failure to provide the written confirmation required by this condition precedent will result in The Company having no liability under this Section M.
- v. The Company's total liability under this Section M during the Period of Insurance shall not exceed the Sum Insured stated in Section M(a)(iii) of the Schedule of Benefits.

#### **Exclusions to Section M:**

This Section M does not cover loss:

1. Arising from the late arrival of an Insured Person at any point of departure stated in the Insured Person's original itinerary for the Journey, other than late arrival due to Strike of the employees of a Public Conveyance during the Period of Insurance.
2. Arising from an event or occurrence announced before the insurance is purchased which might reasonably have been anticipated, at that time, would be likely to result in the Journey being delayed.
3. Any hotel accommodation expenses incurred after the Insured Person returns to Hong Kong.
4. Claimed under Section L – TRIP INTERRUPTION and arising from the same cause or event.

#### **SECTION N - BAGGAGE DELAY**

In the event that, during the Period of Insurance, Personal Property is delayed, misdirected or temporarily misplaced by a Public Conveyance for more than six (6) consecutive hours after an Insured Person's arrival at the airport of the destination stated in the Insured Person's original itinerary for the Journey, The Company will reimburse the Insured Person for the cost of purchasing essential toiletries and clothing, up to the Sum Insured stated in Section N of the Schedule of Benefits.

#### **Special Condition to Section N:**

- i. Any claim under this Section N must be accompanied by written confirmation from the carrier associated with the delay, misdirection or temporary misplacement of the Personal Property for more than six (6) consecutive hours after an Insured Person's arrival at the airport of the destination stated in the Insured Person's original itinerary for the Journey. Failure to provide the written confirmation required by this condition precedent will result in The Company having no liability under this Section N.

#### **Exclusions to Section N:**

This Section N does not cover the cost of purchasing essential toiletries and clothing:

1. For which an Insured Person has received or is due compensation from the carrier or operator responsible for the delay, misdirection or temporary misplacement of the Personal Property.
2. Where the Insured Person is returning to Hong Kong.
3. Where the delay, misdirection or temporary misplacement of the Personal Property is unexplained or is due to confiscation or detention by customs or any other authority.
4. For Personal Property forwarded in advance of a Journey or separately mailed or shipped in a Public Conveyance other than a Public Conveyance carrying the Insured Person at the same time.
5. Claimed under Section H – PERSONAL PROPERTY and arising from the same cause or event.

## OTHER BENEFITS

#### **SECTION O - PERSONAL LIABILITY**

In the event that an Insured Person becomes legally liable to pay compensation for an Accident occurring during the Period of Insurance which causes Bodily Injury to any other person or destruction of the property of others, The Company will pay that compensation on behalf of the Insured Person up to the Sum Insured stated in Section O of the Schedule of Benefits.

#### **Exclusions to Section O:**

This Section O does not cover compensation:

1. Arising from Bodily Injury sustained by an Immediate Family Member or by a person in the Insured Person's custody or control.
2. Arising from damage to property which belongs to the Insured Person or an Immediate Family Member or which is in the Insured Person's custody or control.
3. By way of damages for breach of any liability assumed under a contract.

4. For liability arising from the ownership, possession, lease or rental of any vehicle, aircraft, firearm or animal.
5. For liability arising from the undertaking of any trade or profession.
6. For any claim of whatever nature directly or indirectly caused by (a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from combustion of nuclear fuel, or (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

## **SECTION P – RENTAL VEHICLE EXCESS**

If the Insured Person is on a Journey, the Company will reimburse the Insured Person for any excess or deductible which becomes legally liable to pay in respect of loss or damage to the rental vehicle caused by an Accident during the rental period while on the Journey, up to the Sum Insured as specified in Section P of the Schedule of Benefits subject to the terms and conditions of this Policy.

### **Special Condition to Section P:**

- i The rental vehicle must be rented from a licensed rental agency.
- ii As part of the hiring arrangement the Insured Person must take up all comprehensive motor insurance against loss or damage to rental vehicle during the rental period.
- iii Insured Person must comply with all requirements of the rental organization under the hiring agreement of the rental vehicle and of the insurer under such insurance, as well as the laws, rules and regulations of the country.

### **Exclusions to Section P:**

This Section P does not indemnify the Insured Person in respect of, any claim which is, directly or indirectly, caused by, a consequence of, or arises in connection with or is contributed to by any the following:

1. Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roads or in the violation of laws, rules and regulations of the country.
2. Loss or damage arising from wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
3. any Non Operation Charge (NOC), loss of use charge.

## **SECTION Q - HOME CONTENTS PROTECTION**

In the event of loss of or damage to Household Contents as a result of fire in the Principal Home whilst the Principal Home is uninhabited during the Period of Insurance, The Company will pay an Insured Person the replacement cost of the Household Contents up to the Sum Insured stated in Section Q(a) of the Schedule of Benefits.

### **Special Conditions to Section Q:**

- i. The local police or equivalent local law enforcement officials must be notified within twenty-four (24) hours of the discovery of the occurrence of any event which may give rise to a claim under this Section Q. Failure to give the notice required by this condition precedent will result in The Company having no liability under this Section Q.
- ii. Any claim under this Section Q must be accompanied by written proof of loss having been reported to the police or equivalent local law enforcement officials. Failure to provide written proof of the notice required by this condition precedent will result in The Company having no liability under this Section Q.
- iii. The Company's maximum liability for each and every item of lost or damaged Household Contents is the amount stated in Section Q(b) of the Schedule of Benefits.
- iv. Where any item of lost or damaged Household Contents forms part of a pair or set, The Company's maximum liability for that item and that pair or set will be restricted to the amount stated in Section Q(b) of the Schedule of Benefits.
- v. The Company's total liability under this Section Q for all items of Household Contents owned by the same Insured Person and lost or damaged as a result of fire during the Period of Insurance shall not exceed the Sum Insured stated in Section Q(a) of the Schedule of Benefits.

### **Exclusions to Section Q:**

This Section Q does not cover:

1. Any special or unique value possessed by any item of lost or damaged Household Contents forming part of a pair or set.
2. Replacement costs which are covered for the same risk by any other insurance.



## **SECTION R - CREDIT CARD PROTECTION** (17 up to and including 75 years of age on the first day of the **Period of Insurance**):

If an Insured Person is seventeen (17) up to and including seventy-five (75) years of age on the first day of the Period of Insurance sustains Bodily Injury and, as a direct and unavoidable result, suffers death within twelve (12) consecutive months, The Company will pay to the legal representatives of the deceased Insured Person, up to the Sum Insured stated in Section P of the Schedule of Benefits, any outstanding balance on the deceased Insured Person's credit card(s) for goods purchased by the deceased Insured Person during the Journey.

### **Exclusions to Section R:**

This Section R does not cover:

1. Interest accrued or financial charges on the outstanding expenses of the deceased Insured Person's credit card.
2. Any outstanding balance on the deceased Insured Person's credit card which is covered for the same risk by any other insurance.

## **SECTION S - GOLFER'S HOLE-IN-ONE**

If an Insured Person achieves a "Hole-in-One" whilst playing golf at any recognized golf course overseas during the Period of Insurance, The Company will pay the cash benefit, up to the Sum Insured stated in Section S of the Schedule of Benefits.

### **Special Conditions to Section S:**

- i. Any claim under this Section S must be accompanied by proof of a signed/countersigned score card recording the event issued by the recognized golf course on which the Hole in One occurred. Failure to provide such written proof as required by this condition precedent will result in The Company having no liability under this Section S.

### **Exclusions to Section S:**

This Section S does not cover:

1. Insured Person under eighteen (18) years of age on the first day of the Period of Insurance.
2. Insured Person who is a Professional Golfer.

## **PART III: GENERAL EXCLUSIONS**

### **GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS:**

This policy does not cover loss, consequential loss or liability arising from:

1. Any Pre-existing Medical Condition, congenital or heredity condition.
2. Travelling abroad contrary to the advice of a Physician, or for the purpose of obtaining medical treatment or services.
3. Suicide, attempted suicide or intentional self-infliction of Bodily Injury.
4. Any condition resulting from pregnancy, abortion, childbirth, miscarriage, infertility and other complications arising therefrom, unless it is claimable Medical Expenses under Section D.
5. Cosmetic surgery or venereal disease.
6. Dental care (unless resulting from Accidental Bodily Injury to teeth which were sound and natural before the Accident).
7. Mental or nervous disorders, insanity, psychiatric condition or any behavioural disorder.
8. War (whether declared or not), invasion, act of foreign enemies, civil war, revolution, rebellion, insurrection, hostilities (whether war is declared or not), direct participation in a Strike/Riot/civil commotion or from the Insured Person performing duties as a member of armed forces, or armed service or disciplined forces (which shall include but not be limited to policemen, customs officers, firemen, immigration officers/inspectors and correctional service officers/inspectors etc.), or as a volunteer and engaged in war or crime suppression.
9. Participation in (a) professional sports events where an Insured Person would or could earn income or remuneration from engaging in such sport, (b) any stunt activity, (c) racing, except on foot or (d) any kind of climbing or mountaineering necessitating the use of rope or guides.
10. Prohibition or regulation by any government, or detention or destruction by customs or any other authority.

11. An unlawful, willful, malicious or reckless act or omission of an Insured Person.
12. The actions of an Insured Person while under the influence of alcohol or drugs to the extent of legal impairment.
13. Riding in any aircraft other than as a passenger in an aircraft.
14. Any dishonest or criminal activity.
15. An Insured Person's failure to mitigate the loss.
16. AIDS or AIDS Related Complex, any Bodily Injury or Sickness commencing at the time of or subsequent to a zero-positive test for HIV or related disease, or any other sexually transmitted diseases.
17. The Insured Person engaging in manual labor or hazardous work including but not limited to offshore drilling, mineral extraction, handling of explosives, site working, stunt works and aerial photography.
18. Nuclear, Chemical and Biological Terrorism.
19. Any loss or expenses with respect to Cuba or a specially designated person, entity, group or company on the **Specially Designated List** or which if reimbursed or paid by **The Company** would result in **The Company** being in breach of trade or economic sanctions or other such similar laws or regulations.
20. Any person or entity who is not a party to **This Policy** shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of **This Policy**.

## PART IV: EXTENSIONS

1. **Hijack Extension:** where the Journey is delayed due to an Insured Person being a victim of a hijacking during the Period of Insurance, the Period of Insurance shall be automatically extended by a maximum period of twelve (12) consecutive months from the date of the hijacking or, until the Insured Person passes through Hong Kong immigration on their return to Hong Kong, whichever is earliest.
2. **Travel Extension:** where the duration of a Journey exceeds the Period of Insurance for any reason outside an Insured Person's control, the Period of Insurance shall be automatically extended without charge by a maximum period of ten (10) calendar days or until the Insured Person passes through Hong Kong immigration on their return to Hong Kong, whichever is the earliest.

## PART V: GENERAL CONDITIONS

1. **Entire Contract:** This policy, together with its endorsement(s), attachment(s) (if any), any application form completed by an Insured Person, together with any document(s) attached to that application form or referred to in it, comprise and constitute the entire contract of insurance. This policy shall not be modified except by written amendment signed by an authorized representative of The Company.
2. **Sum Insured under each Section:** Once the Sum Insured available to an Insured Person under any Section of this policy has been exhausted, that Sum Insured will not be reinstated and The Company will have no further liability under that Section to that Insured Person.
3. **Sum Insured paid out:** Each and every benefit paid under this policy will erode the relevant Sum Insured available to an Insured Person, leaving only the balance of the relevant Sum Insured available to pay any remaining benefit claims which may be presented to The Company by that Insured Person. The Company's total liability under each Section of this policy for each Insured Person involved in an Accident shall not exceed the relevant Sum Insured.
4. **Duplicate Coverages:** Each Insured Person agrees that, if they are covered for the same Bodily Injury or Sickness by this policy and any other AMERICAN EXPRESS TRAVEL PROTECTOR PLUS policy or policies issued by The Company:
  - a. the only policy that will pay out for that Bodily Injury or Sickness will be the policy which, after all the policies covering that Bodily Injury or Sickness have been compared with each other, produces the largest benefit payment to the Insured Person for that Bodily Injury or Sickness; and
  - b. The Company's aggregate liability under all the policies covering that Bodily Injury or Sickness shall be the amount of the largest benefit payment to the Insured Person under sub-paragraph a. of this General Condition 4; and
  - c. the payment of the premium to The Company for this policy constitutes good and sufficient consideration for the variation, in the manner and to the extent set out in this General Condition 4, of the policies which cover that Bodily Injury or Sickness but which do not pay out as a result of the operation of this General Condition 4.

5. **Notice and Sufficiency of Claim:** Written notice of claim must be given to The Company as soon as is reasonably possible and in any event within thirty (30) days from the first day of the event giving rise to the claim under this policy. Notice given by or on behalf of an Insured Person to The Company with information sufficient to identify the Insured Person shall be deemed valid notice to The Company. The Company, upon receiving a notice of claim, will provide to an Insured Person such forms as it usually provides for filing proof of claim. The Insured Person shall, at his/her own expense, provide such certificates, information and evidence to The Company as it may from time to time require in connection with any claim under this policy and in the form prescribed. Proof of all claims must be submitted to The Company within one-hundred-eighty (180) days from the first day of the event giving rise to a claim.
6. **Claims Investigation:** In the event of a claim, The Company may make any investigation it deems necessary and the Insured Person shall co-operate fully with such investigation. Failure by the Insured Person to co-operate with The Company's investigation may result in denial of the claim.
7. **Examination of Books and Records:** The Company may examine the Insured Person's books and records relating to this policy at any time during the Period of Insurance and up to three (3) years after the expiration of this policy or until final adjustment and settlement of all claims under this policy.
8. **Physical Examinations and Autopsy:** The Company, at its expense, has the right to have the Insured Person examined as often as reasonably necessary while a claim is pending. It may also have an autopsy carried out unless prohibited by law.
9. **Other Insurance (Applicable to Sections B, D, H, I, J, K, L, N, O, P, Q and R):** If a loss covered by this policy is also covered under any other valid insurance (and regardless of whether that other insurance is stated to be primary, contributory, excess, contingent or otherwise), this policy will, subject to all of its terms and conditions, only cover that loss to the extent that the loss exceeds any amount recovered under the other insurance.
10. **Legal Action:** No legal action shall be brought to recover on this policy until sixty (60) days after The Company has been given written proof of loss. No such action shall be brought after three (3) years from the date of loss.
11. **Rights of Recovery:** In the event that authorization of payment and/or payment is made by The Company or on its behalf by its authorized representatives, to include the Authorised Assistance Service Provider, The Company reserves the right to recover against the Insured Person the full sum which has been paid, or for which The Company is liable, to the Hospital to which the Insured Person has been admitted, less the liability of The Company under the terms of this policy.
12. **Subrogation:** The Company has the right to proceed at its own expense in the name of Insured Person against third parties who may be responsible for an event giving rise to a claim under this policy.
13. **Assignment:** No assignment of interest under this policy shall be binding upon The Company.
14. **To Whom Indemnities Payable:** Any death payment will be paid to the deceased Insured Person's legal representatives. Any payment under Section C - CHUBB ASSISTANCE - 24-HOUR WORLDWIDE ASSISTANCE SERVICES will be paid to the Authorised Assistance Service Provider or another provider of services rendered to the Insured Person. All other benefits will be paid to the Insured Person.
15. **Geographical Limit and Operative Time:** The geographical limit and operative time shall apply twenty-four (24) hours a day anywhere in the world during the Period of Insurance except for Section C - CHUB ASSISTANCE - 24 HOUR WORLDWIDE ASSISTANCE SERVICES, the geographical limit shall apply anywhere in the world outside Hong Kong unless otherwise stated in any endorsement issued by The Company.
16. **Disclaimer:** Section C - CHUB ASSISTANCE - 24 HOUR WORLDWIDE ASSISTANCE SERVICES are arranged by the Authorised Assistance Service Provider and the Authorised Assistance Service Provider is solely responsible for these services. The Authorised Assistance Service Provider is not a subsidiary or an affiliate of Chubb Insurance Hong Kong Limited and Chubb Insurance Hong Kong Limited will not be liable for any loss or damage caused by or relating to this service or any act or omission of the Authorised Assistance Service Provider.
17. **Cancellation by The Company:** The Company may cancel this policy at any time by sending written notice, stating the effective date of cancellation, to the Insured Person's last known address as shown in The Company's records. Cancellation will not affect valid claims already notified to The Company in accordance with General Condition 5 of this policy.
18. **Premium:** The Company has no liability under this policy until the premium is paid. The premium is deemed to be fully earned on the date this policy is purchased. No refund of premium shall be allowed once the policy has been issued.
19. **Mediation:** Any dispute or difference arising out of, or in connection with, this policy must first be referred to mediation at the Hong Kong International Arbitration Centre (HKIAC) and in accordance with the HKIAC's mediation rules. If the mediation is abandoned by the mediator or otherwise ends without the dispute or difference being resolved, the dispute or difference must be referred to, and resolved by, arbitration at the HKIAC and in accordance with the HKIAC's domestic arbitration rules.

If the dispute or difference arising out of, or in connection with, this policy requires medical knowledge (including, but not limited to, questions relating to the Sum Insured for any medical service or an operation not listed in the Schedule of Benefits) the mediator or arbitrator may, in The Company's reasonable discretion, be a registered medical practitioner or a consultant specialist, surgeon, or Physician.

If The Company refuses to pay any claim under this policy and a dispute or difference arising from that refusal is not referred to mediation and, if necessary, arbitration, within twelve (12) months from the date of refusal, any claim against The Company arising from that dispute or difference will be barred.

20. **Fraud or Mis-statement:** Any false statement made by an Insured Person or concerning any claim shall result in The Company having the right to void this policy or repudiate liability under it.
21. **Jurisdiction:** This policy shall be governed by and construed in accordance with the laws of Hong Kong. Subject to General Condition 18, any dispute under this policy shall be settled in accordance with the laws of Hong Kong.
22. **Clerical Error:** Clerical errors by The Company shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
23. **Interpretation of this Policy:** Please note that the English version of this policy is the official version. This policy has been provided to you in both English and Chinese languages for ease of reference only. The English version of the policy will prevail if any dispute arises regarding the interpretation of any part of the policy.

## Part VI – HOW TO MAKE A CLAIM

You should submit a claim form together with travel documents and the following documents as appropriate to:

### Chubb Insurance Hong Kong Limited

25th Floor, Shui On Centre, No. 6-8 Harbour Road, Wanchai, Hong Kong.

O +852 3191 6688

F +852 2519 3233

### Personal Accident Cover/Burns Benefit

- Medical report or certificate issued by a Physician certifying the degree or severity of disability;
- Police report, where relevant.

### Accidental Death

- Death Certificate;
- Coroner report;
- Police report, where relevant;
- In the event of a disappearance, presumption of death as proclaimed by court.

### Hospital Cash

- Diagnosis, including patient's name and date of diagnosis, certified by a Physician;
- Original Hospital bill or receipt issued by a Hospital.

### Medical Expenses/Pregnancy Related Medical Expenses

- Diagnosis and treatment, including patient's name and date of diagnosis, certified by a Physician;
- Original Hospital bill/receipt with itemized list issued by a hospital.

### Personal Property/Personal Money/Loss of Documents

- Original receipts, including date of purchase, price, model and type of items lost or damaged;
- Copy of notification to airline/Public Conveyance and their official acknowledgement in writing when loss of damage has occurred in transit;
- Police report (which must be made within 24 hours of the occurrence);
- Copy of notification to the issuing authority in respect of loss of traveller's cheques (which must be made within 24 hours of the occurrence).

### Trip Cancellation/Trip Curtailment/Return overseas after Trip Interruption

- All bills, receipts and coupons;
- Diagnosis and treatment, including patient's name and date of diagnosis, certified by a Physician.

### Trip Re-route/Travel Delay/Baggage Delay

- Official documentation from the airline/Public Conveyance including victim's name, date, time, duration and reason of delay;
- Original bill/ receipt issued by hotel/airline/Public Conveyance

## **Home Contents Protection**

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

## **Personal Liability**

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

## **Rental Vehicle Excess**

- Original receipt from the licensed rental agency
- Rental agreement which shows the excess or deductible and terms and conditions of the comprehensive motor insurance
- Police report

## **Golfer's Hole-In-One**

- Signed/countersigned score card recording the event issued by the recognized golf course on which the Hole-in-One occurred.

These are some of the required documents for claims. The Company reserves the right to request the Insured Person for any other information or documents which are not specified above, if necessary.



## Part VII – Personal Information Collection Statement of Chubb

The Company ("We/Us") want to ensure that Our Insured Persons ("You") are confident that any personal data collected by Us is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by You ("Personal Data"), the circumstances when Personal Data may be disclosed and information regarding Your rights to request access to and correction of Personal Data.

### 1. Purposes of Collection of Personal Data

We will collect and use Personal Data for the purposes of providing competitive insurance products and services to You, including considering Your application(s) for any new insurance policies and administering policies to be taken out with Us, arranging the cover and administering and managing Your and Our rights and obligations in relation to such cover. We also collect the Personal Data to be able to develop, establish and administer alliances and other arrangements with other organisations in relation to the administration and use of Our respective products and services. We may also use your personal data in other ways with your consent.

### 2. Transfer of Personal Data

Personal Data will be kept confidential and We will not sell Your Personal Data to any third party. We limit the disclosure of Your Personal Data but, subject to the provisions of any applicable law, Your Personal Data may be disclosed to:

- (i) third parties who assist Us to achieve the purposes set out in paragraphs 1 above. For example, We provide it to Our relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
- (ii) Our parent and affiliated companies, or any company within the Chubb local and overseas;
- (iii) the insurance intermediary through which You accessed the system;
- (iv) provided to others for the purposes of public safety and law enforcement; and
- (v) other third parties with your consent.

With regard to the above transfers of Personal Data, where applicable, You consent to the transfer of Your Personal Data outside of Hong Kong.

### 3. Access and correction of Personal Data

Under the Personal Data (Privacy) Ordinance ("PDPO"), You have the right to request access to and correction of Personal Data held by Us about You and We will grant You access to and correct Your Personal Data as requested by You unless there is an applicable exemption under the PDPO under which We may refuse to do so. You may also request Us to inform You of the type of Personal Data held by Us about You.

Requests for access or correction of Personal Data should be addressed in writing to:

Chubb Data Privacy Officer  
25th Floor, Shui On Centre,  
No. 6 – 8 Harbour Road,  
Wanchai, Hong Kong  
O +852 3191 6222  
F +852 2519 3233  
E Privacy.HK@chubb.com

Your request to obtain access or correction will be considered within forty (40) days of Our receipt of Your request. We will not charge You for lodging a request for access to Your Personal Data and if We levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests.

## 美國運通尊尚旅遊保(單次旅遊保障計劃)

### 保單條款

請注意本保單以英文版本為正式版本。本保單同時設有中英文版本，惟僅供閣下作參考用途而已。如因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

根據向本公司所支付保費，並按照本保單所載的條文及條款，本公司同意按照本保單所載的方式及範圍提供保障。

#### 請詳閱本保單

如本保單所載資料有任何不確之處，請立即將本保單交回本公司以作修正。

### 第 I 部分：詞彙釋義

在本保單內，下列詞彙應具有以下涵義：

1. **二級程度燒傷**指經**醫生**診斷為表皮及相連真皮均受損的情況。
2. **三級程度燒傷**指經**醫生**診斷為皮膚已完全受損或破壞且傷及皮下組織的情況。
3. **意外或意外的**指偶然發生的突發、不可預見及意料之外的事件。
4. **Chubb Assistance** 或**授權支援服務供應商**指**本公司**所指定向受保人提供海外支援服務的獨立服務供應商。
5. **黑色警示**指由**香港**政府保安局於「外遊警示制度」下就旅遊目的地發出的外遊警示，就此定義，**本公司**會配合**香港**政府保安局就「外遊警示制度」的修訂不時作出修改。
6. **身體損傷**指純粹及完全由**意外**造成並於**受保期間**持續的生理傷害。
7. **生化媒體**指任何致病性(製成疾病)生物及/或生物學上產生毒素(包括基因上進化生物及化學上合成毒素)，並會導致人類、動物或植物疾病及/或死亡。
8. **爆竊**指**受保人**的**主要住所**無人居住期間，被人以強行或暴力方式非法進入或離開**主要住所**並進行偷竊。
9. **商業伙伴**指一名或多名人與**受保人**從事同一商業企業並共享利潤及分擔風險的人仕。
10. **化學媒體**指任何化合物，會於適當時散播，人類、動物、植物或實物會失去能力、引致損害或有致命的影響。
11. **中醫師**指根據《中醫藥條例》(第549章)正式註冊為跌打醫師、針灸師或中醫師的人士，惟有關人士不得為**受保人**或**直系家庭成員**。
12. **住院或入住**指須以**住院病人**形式持續入住**醫院**，且**醫院**亦收取病房及膳食費用。
13. **醫院**指合法組成及按照其國家法律營運的機構，並符合以下所有要求：
  - a) 營運的主要目的是以**住院病人**形式接待患病，抱恙或受傷人士，並為其提供醫療護理及療程；及
  - b) 在一名或多名駐診醫生的監督下接納以**住院病人**形式入院，而其中一位**醫生**必須隨時當值診症；及
  - c) 維持妥善設施以為**住院病人**提供醫學診斷及治療，並於機構內或由機構控管之地方內提供進行各主要手術之設備(如適用)；及
  - d) 設有由護士人員提供及督導之全職護理服務；及
  - e) 任何時候均有最少一名合法執業的駐院**醫生**及一名合資格的護士當值；及
  - f) 「醫院」一詞之釋義不包括以下：
    - 精神病院，主要提供精神科或包括智障等心理病治療之機構，以及醫院之精神科病院；
    - 老人院、療養院、戒毒中心或戒酒中心；
    - 健康中心或天然治療所、療養或復康院，醫院內的特別部門-主要供有毒癮的病人或酗酒者使用，或供護理、復康、復原、延續護理設施或療養院。
14. **原居國**指任何一個國家，而**受保人**為該國家的居民。
15. **香港**指香港特別行政區。

16. **家居財物**指根據本保單提出索償的事件發生時，由**受保人**擁有且位於其**主要住所**的財物，惟不包括鑽石、寶石、古董、名畫、藝術品、珠寶或現金。
17. **直系家庭成員**指**受保人**的配偶、父母、配偶之父母、祖父母、子女、兄弟姐妹、孫子女或法定監護人。
18. **受保人**指名列**保單承保表**或後續批註（如有）內的一名或多名人士。
19. **旅程**指**保單承保表**所述的海外行程。
20. **手提電腦**指手提電腦或記事部型電腦，不包括個人數碼助理(PDA)。
21. **醫療費用**指**受保人**因遭受**身體損傷**或**患病**，於接受**住院**、手術、醫療或由**醫生**給予或處方的其他診斷或治療（包括聘請護士、X光檢查或因緊急情況使用救護車）而必須引致的所有**正常、合理及慣常的醫療費用**。
22. **核子、化學、生化恐怖活動**指於**旅程時**任何個人或一群人，獨自或以任何組織/機構或政府名義，或參與任何組織/機構或政府行動，使用任何核子武器、工具或發出、放出、散播、釋放或漏出任何固體、液體、**化學媒體**及/或**生化媒體**，以達到其政治、宗教或某一種思想主義/理念目的，包括意圖影響任何政府，及/或公眾；或引起任何公眾恐慌。
23. **單程旅程**指於**受保期間****受保人**由**香港**出發到**香港**以外的單程海外行程。
24. **受保期間**指下列期間：
  - a) 關乎本保單章節 K—取消旅程，指由**保單承保表**所列購買本保單日子開始；或
  - b) 關乎本保單其他章節(除章節 K—取消旅程)，於下列時間開始(i)**受保人**由**香港**開始**旅程**之三(3)個小時前，或(ii)**受保人**由**香港**任何一處直接前往**香港**入境處以展開其**旅程**的時間，以較後的時間為準；至
  - c) 關乎本保單其他章節(除章節 K—取消旅程)，於下列時間結束(i)**受保人**離開**香港**展開其**旅程**後十百八十(180)天，或(ii)由**受保人**於完成**旅程**返回**香港**通過**香港**入境處後三(3)個小時，或(iii)本保單終止之日期（以最早者為準）結束。
25. **永久指**：
  - a) 就單或雙肢而言，由**意外**發生之日期起喪失功能連續十二（12）個月，且於該期間結束時情況仍無改善希望或無法透過手術或其他治療治癒，或因於該期間內自手腕或足踝關節以上從身體分離而喪失有關肢體；或
  - b) 就任何其他類型喪失而言，由**意外**發生之日期起計連續十二（12）個月結束時，仍無改善希望或無法透過手術或其他治療治癒。
26. **永久完全傷殘**指**受保人**不能從事憑藉其所受教育、培訓或經驗而合資格從事並賺取報酬或利潤的任何工作或受聘，或在**受保人**並無業務或任何工作的情況下，**受保人**不能進行他/她在日常生活中可正常進行的任何職責，且此等傷殘已維持連續十二（12）個月，並須經**醫生**證實於**受保人**的餘生屬於完全、持續及永久傷殘。
27. **個人財物**指屬於**受保人**或他/她在**旅程**中須負責及攜帶或由**受保人**於**旅程**期間取得的個人物品，惟不包括：(i) **手提電腦**、(ii)任何形式的金錢、(iii)任何種類的文件、(iv)古董、(v)合約、(vi)債券、(vii)證券、(viii)動物、(ix)軟件、(x)流動電訊設備及配件、(xi)交通工具及配件以及(xii)於遺失或損毀時**受保人**並未佩戴或攜帶的珠寶。
28. **醫生**指合資格執業的醫師，在提供治療予他人時，所處司法管轄區的主管醫療當局已發出牌照予他/她，他/她於提供治療已領有合資格執業的醫師牌照並提供其接受培訓的範圍內的醫療服務，惟有關人士不包括**受保人**及**直系家庭成員**。
29. **保單承保表**指(i)容許以姓名及出生日期識別各**受保人**，(ii)載有**受保人**的旅程表，及(iii)顯示選定計劃類別（計劃1或計劃2）的一份(多份)文件。
30. **受保前已存在之傷病**指於**受保期間**首日前連續六(6)個月內，**受保人**、**直系家庭成員**、**同行伙伴**或**商業伙伴**出現跡象或症狀，或於同一期間，**受保人**、**直系家庭成員**、**同行伙伴**或**商業伙伴**已尋求或接受（或理應經已尋求或接受）**醫生**給予醫療、會診、處方藥物、診症或診斷的任何患病或傷害。
31. **主要住所**指**受保人**於**香港**的主要居住地點。
32. **職業高爾夫球手**指該**受保人**需倚賴及主要透過，參與高爾夫球活動以賺取生活費用。
33. **公共交通工具**指由領有牌照可以出租方式運載乘客的公司或個人營運並以機械推動的任何運載工具。
34. **住院病人**指因**身體損傷**或**患病**必須作為住院病人**住院**接受醫療、診斷及治療的**受保人**（而非僅僅是任何形式的護理、療養、康復、休養或延展看護）。
35. **暴亂**指任何人士單獨或與他人共同參與擾亂公共治安的行為（不論是否與**罷工**或停工有關），或任何依法成立的政府機關為鎮壓或試圖鎮壓任何上述擾亂行為或將上述擾亂行為的影響降至最低而採取的行動。
36. **保障計劃**指在**承保表**所載的保障計劃表。
37. **患病**指於**受保期間**身體不適或罹患疾病。
38. **特別指定名單**指於美國、澳洲、聯合國、歐盟或英國之經貿制裁或其他近似的法律或條例內相關的名單上所列之人士、實體、團體或企業。
39. **罷工**指任何罷工工人或停工工人為推動罷工或抵制停工而蓄意作出的行為；或任何依法成立的機關為阻止或試圖阻止任何上述行為或將任何上述行為的影響降至最低而採取的行動。

40. **保額**指，就**受保人**根據本**保單**可享用的各項保障而言，在**保障計劃**或該保障的任何相應批註中所列最高金額。
41. **恐怖活動**指任何個人或一群人，獨自或以任何組織/機構或政府名義，或參與任何組織/機構或政府行動，包括但不限於威脅使用以強行或暴力方式，以達到其政治、宗教或某一種思想主義/理念目的，包括意圖影響任何政府，及/或公眾；或引起任何公眾恐慌。
42. **本公司**指安達保險香港有限公司。
43. **同行伙伴**指在整個**旅程**中陪伴**受保人**的人士。
44. **正常、合理及慣常的醫療費用**指在醫療方面用於治療**受保人**的病症所需的治療、物品或醫療服務的費用，且該費用不高於產生有關費用地區的類似治療、物品或醫療服務費用的正常水平。此釋義並不包括假如並無保險則不會產生的費用。

## 第二部分：項目說明

### 意外死亡及永久傷殘

#### 章節 A - 個人意外

- a) 乘搭**公共交通工具**時發生的**意外**（適用於**受保期間**首日其年齡 17 歲至並包括 75 歲的人士）：
 

若**受保人**（於**受保期間**首日其年齡為十七(17)歲至並包括七十五(75)歲），以繳費乘客身份乘搭**公共交通工具**或乘坐旅行代理安排的**交通工具**時遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本**章節 A**的損傷表上列任何類別的損失，**本公司**將按照本**章節 A**損傷表上所列損失類別的百分比，支付**保障計劃**章節 A(a)所列**保額**。
- b) 其他**意外**（適用於**受保期間**首日其年齡 17 歲至並包括 75 歲的人士）：
 

若**受保人**（於**受保期間**首日其年齡為十七(17)歲至並包括七十五(75)歲），遇上上**章節 A(a)**所載者以外的**意外**並遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本**章節 A**的損傷表上列任何類別的損失，**本公司**將按照本**章節 A**的損傷表上所列損失類別的百分比，支付**保障計劃**章節 A(b)所列**保額**。
- c) **意外**（適用於**受保期間**首日其年齡為 17 歲以下或 75 歲以上的人士）：
 

若**受保人**（於**受保期間**首日其年齡為十七(17)歲以下或七十五(75)歲以上）遭受**身體損傷**，而直接及無可避免地於連續十二(12)個月內蒙受本**章節 A**的損傷表上列任何類別的損失，**本公司**將按照本**章節 A**的損傷表上所列損失類別的百分比，支付**保障計劃**章節 A(c)所列**保額**。

#### 章節 A 損傷表

損失類別	保額百分比
1. 意外死亡	100%
2. 永久完全傷殘	100%
3. 永久及完全喪失四肢或無法治癒的四肢癱瘓	100%
4. 永久及完全喪失雙眼視力	100%
5. 永久及完全喪失單眼視力	100%
6. 永久及完全喪失雙肢	100%
7. 永久及完全喪失單肢	100%
8. 永久及完全喪失語言能力及聽覺	100%
9. 永久及完全喪失雙耳聽覺	75%
10. 永久及完全喪失單耳聽覺	15%
11. 永久及完全喪失語言能力	50%

#### 章節 A 的特別條款：

- i. 假若**受保人**在同一次**意外**中遭遇超過一類**章節 A**的損傷表所列的損失，**本公司**於本**章節 A**的責任僅限於支付一種損失類別，即根據所有實際遭遇的損失類別中，在本**章節 A**的損傷表列百分比為最高的一種損失類別，而**本公司**只會支付**保障計劃**章節 A 所列相關**保額**。
- ii. **本公司**根據本**章節 A**就涉及同一**受保人**於**受保期間**內發生的所有**意外**而承擔的總責任不可超逾相關**保額**。



- iii. 假若本保單保障超過一名來自同一家庭的**受保人**，且該家庭超過一名成員涉及同一次**意外**，本公司於本章節 A 對所有涉及該**意外**的所有**受保人**的總責任不超過適用於該家庭任何成員的最高**保額**的 300%。
- iv. 假若**受保人**的肢體或器官於**意外**發生前在運用上或感覺上已部分受損，則本公司可按其酌情決定及經考慮由本公司委任的醫療顧問所作的醫療評估後，按醫療顧問的意見認為純粹及單獨由該**意外**導致的任何**身體損傷**程度，支付其認為合理的相關**保額**百分比。本公司不會就**意外**發生前完全不能運用的肢體或器官支付費用。
- v. 風險：假若**受保人**因遭遇**身體損傷**而面對不可避免地致命風險因素，以及因此直接及不可避免地導致於連續十二(12)個月內身故，本公司將按照本章節 A 的損傷表內**意外**死亡所列百分比，支付**保障計劃**章節 A 所列相關**保額**。
- vi. 失蹤：假若**受保人**的遺體於**受保人**所使用的交通工具失蹤、沉沒、毀壞，當日起計一(1)年內未能尋回：
  - (a) 則假設**受保人**已於上述失蹤、沉沒或毀壞時因**身體損傷**而導致**意外**死亡；及
  - (b) 在收到由已故**受保人**的法定代表簽署的承諾書後（假若因**身體損傷**而導致**意外**死亡的假設其後被證實有誤，則本公司根據本章節 A 支付的任何款項將即時退還本公司）。

本公司將按照本章節 A 的損傷表就**意外**死亡所列百分比，向已故**受保人**的法定代表支付**保障計劃**章節 A 所列相關**保額**。

### 章節 A 的不受保事項：

本章節 A 並不保障：

1. 患病、疾病或細菌感染。

## 醫療費用及環球支援服務

### 章節 B - 醫療費用

#### a. 醫療費用：

假若**受保人**於**受保期間**內因**身體損傷**或**患病**而引致的**醫療費用**，本公司將向**受保人**補償有關**醫療費用**，惟金額上限為**保障計劃**章節 B(a)所列**保額**。

#### b) 覆診醫療費用：

假若**受保人**因**身體損傷**或**患病**而在海外引致**醫療費用**，返回香港後，**受保人**仍須就同一**身體損傷**或**患病**在香港持續求診，而**醫生**及／或**中醫師**給予治療或處方藥物，則本公司將繼續向**受保人**補償因接受診治而引致的合理**醫療費用**，此等**醫療費用**及／或合理的**醫療費用**須由**醫生**及／或**中醫師**在香港收取的，惟只限於**受保人**返回香港後九十(90)日內引致的或**保障計劃**第 B (b)(i) 項所列**保額**耗盡時或如因**身體損傷**直至**保障計劃**第 B (b)(ii) 項所列**保額**耗盡為止（以較早者為準）。

### 章節 B 的特別條款：

- i. 於**受保期間**於海外作為**住院病人**並引致的任何**醫療費用**，須在引致費用時起計 30 天內通知本公司或授權支援服務供應商。如未能按照此項先決條款規定而發出通知，本公司恕不承擔本保單項下有關**醫療費用**的任何責任。
- ii. 本公司根據本章節 B(a)對於在**受保期間**內引致的所有**醫療費用**的總責任，不可超過**保障計劃**第 B(a)項所列**保額**。
- iii. 本公司根據本章節 B(b)對於因**患病**而引致的所有費用的責任，不可超過**保障計劃**第 B(b)(i)項所列金額。
- iv. 本公司根據本章節 B(b)對於因**身體損傷**而引致的所有費用的責任，不可超過**保障計劃**第 B(b)(ii)項所列金額。
- v. 本公司根據本章節 B(b)對於**中醫師**收取的所有費用的責任，不可超過**保障計劃**第 B(b)(iii)項所列金額。由**中醫師**收取的每日最高金額應為**保障計劃**的第 B(b)(i v)項所列金額。
- vi. 本公司根據本章節 B 對所有**醫療費用**及由**中醫師**收取的**醫療費用**的總責任，不可超過**保障計劃**第 B(a)項所列**保額**。

### 章節 B 的不受保事項：

本章節 B 並不保障：

1. 於支付**旅程**費用當時已包括或預期的任何費用。
2. 按照診治**受保人**的**醫生**認為，可合理地延遲至**受保人**返回香港後才接受的手術或醫治。
3. **受保人**未有於合理時間內遵循**醫生**的意見，返回香港繼續治療於海外遭受的**身體損傷**或**患病**，因而在其後引致的任何費用。
4. **受保人**在**旅程**出發前，經**醫生**診斷認為不適宜旅行後，他／她在**旅程**內引致的任何費用。
5. 在該遭受的**身體損傷**或**患病**的**受保期間**結束後九十(90)天以外引致的任何覆診費用。



6. 引致首次費用之日期起計十二(12)個月後根據章節 B(a)引致的任何費用。
7. 健康檢查或任何並非與診斷、**身體損傷**或**患病**直接有關的檢驗，或並非醫療上必需的任何治療或檢驗。
8. 義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他醫療設備或眼科治療的費用。

## **章節 C – Chubb Assistance – 24-小時環球支援服務**

### a) **緊急醫療運送及／或運返：**

醫生證實受保人的**身體損傷**或**患病**令其不適宜旅行或繼續其**旅程**或危及其生命或健康，本公司將支付與因運送受保人的相關醫療運送、醫療服務及醫療物品的實際費用。

### b) **遺體運返香港：**

於受保人因**身體損傷**或**患病**而直接及不可避免地導致其身故時，本公司將支付把受保人的遺體由死亡地點運返香港的實際費用，或經由**授權支援服務供應商**批准在死亡地點當地安葬的費用。

### c) **親友探望：**

當受保人因**身體損傷**或**患病**而直接及無可避免地需於**旅程**期間在海外**住院**超過連續三(3)天或以上，本公司將支付 (i)一(1)張來回經濟客位機票的費用予一(1)位人士前往探望於海外的受保人，及 (ii)於任何海外酒店內的一(1)間普通客房的合理住宿費用，以最多連續五(5)晚為限（但不包括飲料、膳食及其他房間服務的費用），惟金額上限為**保障計劃**章節 C(c)所列保額。

### d) **因醫療原因而引致的額外酒店住宿開支：**

當受保人因**身體損傷**或**患病**而直接及無可避免地需於**旅程**期間在海外**住院**超過連續三(3)天或以上，而在**住院**完結後，獲醫生證明受保人的**身體損傷**或**患病**令受保人不適宜旅行或繼續其**旅程**，本公司將支付受保人因此而引致的額外酒店住宿開支，但不包括飲料、膳食及其他房間服務的費用，惟金額上限為**保障計劃**章節 C(d)所列保額。

#### **章節 C(d)的特別條款：**

若受保人就同一**住院**已獲發**章節L - 旅程**阻礙的賠償，便不可獲發本**章節C(d)**的賠償。

### e) **小童護送：**

在發生以下情況時：

- (i) 當受保人死亡、或因**身體損傷**或**患病**而直接及無可避免地需**住院**，並獲醫生證明受保人不適宜旅行或繼續其**旅程**或危及其生命或健康；及
- (ii) 該受保人同行之小童（該小童必須為受保人）於**受保期間**首日年齡未滿十七(17)歲；及
- (iii) 該小童因受保人的死亡或**住院**而面對無人照顧的風險。

本公司將安排及支付一張單程經濟客位機票，護送該名小童返回**香港**，惟金額上限為**保障計劃**章節 C(e)所列保額。

### f) **辦理身後事的旅遊津貼：**

若受保人於**受保期間**蒙受**身體損傷**或**患病**而直接及無可避免地引致死亡，本公司將支付下列各項，惟上限為**保障計劃**章節 C(f)所列的保額：

- (i) 一(1)張來回經濟客位機票的費用予一(1)位直系家庭成員為海外身故的受保人處理有關事宜；及
- (ii) 於任何海外酒店內的一(1)間普通客房的合理住宿的費用，（但不包括飲料、膳食及其他房間服務的費用）。

### g) **Chubb ASSISTANCE - 二十四(24)小時電話熱線及轉介服務**

下列服務僅以轉介及安排的方式提供，且所有費用須由受保人支付：

- 預防注射及簽證規定的資訊服務
- 領使館轉介
- 傳譯員轉介
- 遺失行李支援
- 遺失旅遊證件支援
- 電話醫療諮詢
- 醫療服務供應商轉介
- 住院時醫療狀況監察
- 預約醫生安排
- **醫院**入住安排

有關本服務之詳情，請致電電話熱線查詢或參閱由 **Chubb Assistance** 提供的轉介服務資料。若您對本電話熱線及轉介服務有任何查詢，可致電電話熱線 (852) 3723 3030 向 **Chubb Assistance** 查詢。

## 章節 C 的特別條款：

- i. 本**章節 C**的服務由**授權支援服務供應商**提供。假若發生根據**章節 C (a)至(f) – Chubb Assistance – 24-小時環球支援服務**可能導致潛在索償的任何事件，須立即通知**本公司**或**授權支援服務供應商**。如未能發出本特別條款規定的通知，**本公司**恕不承擔於保單**章節 C**下的任何責任。
- ii. 運送的安排、方式及最終目的地將由**授權支援服務供應商**決定，並完全以醫療必要性決定。
- iii. **本公司**根據本**章節 C**支付款項後，**本公司**有權收取來自原有回程機票的任何應退還款項。

## 章節 C 的不受保事項：

本**章節 C**並不保障：

1. 於支付**旅程**費用時已包括或預期的任何費用。
2. 受保人在**旅程**出發前，經**醫生**診斷認為不適宜旅行後，他／她在**旅程**內引致的任何費用。

## 章節 D – 與懷孕相關的醫療費用

若受保人因懷孕相關疾病在海外引致**醫療費用**，**本公司**將向受保人補償有關**醫療費用**，惟金額上限為**保障計劃****章節 D**所列**保額**。

## 章節 D 的特別條款：

- i. 本**章節**並不適用於受保人在其**原居國**或在返回**香港**時曾診治或接受治療的任何懷孕相關疾病、及不適用於**單程旅程**。

## 章節 D 的不受保事項：

1. 受保人可從任何其他人士或其他來源獲得全部或部份退款，**本公司**將彌償未獲退款的**醫療費用**，惟上限為**保障計劃****章節 D**所列的**保額**；
2. 受保人在**香港**或在**其原居國**，接受任何與懷孕相關疾病的治療而引致的任何費用；
3. 任何在首三個月(0-12 週期)懷孕期間因任何事情引致的費用；
4. 宮外孕、分娩、包括早產或死胎；
5. 墮胎或流產，除非與**身體損傷**有關及並非因任何懷孕或分娩而起的及/或相關的疾病；
6. 與受孕、避孕、使不孕、生理缺陷或先天性疾病；
7. 任何壓抑、心理的或精神相關的疾病，包括產後抑鬱症；及
8. 受保前已存在之傷病

## 章節 E - 身故保障-因疾病引致

若受保人於**受保期間**患病並直接及無可避免地引致死亡，**本公司**將支付**保障計劃****章節 E** 所列的**保額**。

## 章節 F - 住院現金

於受保人因**身體損傷**或**患病**而直接及不可避免地在海外**住院**時，**本公司**將按照**保障計劃**第 F(b)項所列金額，就每日**住院**向受保人支付每日保障，惟上限為**保障計劃**第 F(a)項所列**保額**。

## 延展保障：

假若受保人因**身體損傷**或**患病**而在海外**住院**，在海外之**住院**完結後返回**香港**，但受保人仍須就同一**身體損傷**或**患病**人住醫院治療，則**本公司**將繼續按照**保障計劃**第 F(b)項所列金額，向受保人支付每日保障，直至受保人返回**香港**後九十(90)天或**保障計劃**第 F(a)項所列**保額**耗盡為止（以較早者為準）。

## 章節 F 的特別條款：

- i. 於本**章節 F**的保障僅在**住院**結束後方會支付。
- ii. **本公司**根據本**章節 F**對於受保人所有因**住院**引致的總責任，不可超逾**保障計劃**第 F(a)項所列**保額**。

## 章節 F 的不受保事項：

本**章節 F**並不保障：

1. 受保期間結束後九十(90)天以外的**住院**。

## 章節 G - 燒傷保障

若受保人遭遇包括二級程度燒傷或三級程度燒傷在內的身體損傷，本公司將按照本章節 G 的燒傷表就燒傷程度所列百分比，支付保障計劃章節 G 所列保額。

燒傷表	賠償百分比
二級程度燒傷或三級程度燒傷，在	
<b>頭部:</b>	
等於或超過 8%	100%
等於或超過 5%但少於 8%	75%
等於或超過 2%但少於 5%	50%
<b>身體:</b>	
等於或超過 20%	100%
等於或超過 15%但少於 20%	75%
等於或超過 10%但少於 15%	50%

### 章節 G 的特別條款：

- 若受保人在同一次意外中遭遇超過一類在本章節 G 的燒傷表上所列的燒傷，本公司於本章節 G 的責任應限於支付一項燒傷類別，即根據所有實際遭遇的燒傷類別中，在本章節 G 的燒傷表所列百分比為最高的一項燒傷類別，而本公司只會支付保障計劃章節 G 所列相關保額。
- 於本章節 G 的保障與章節 A - 個人意外項下應付的保障為累加保障。

## 個人財物及旅遊證件

### 章節 H - 個人財物

就實際損耗、折舊及陳舊進行扣減或撥備後，本公司將按其絕對酌情權對於在受保期間內遺失或被盜或損毀的個人財物及/或手提電腦進行修復、修理或更換，惟上限為保障計劃第 H (a)項所列保額。

### 章節 H 的特別條款：

- 假若發生任何個人財物及/或手提電腦遺失、被盜或因第三方的蓄意行為而損毀的情況可能導致本章節 H 的索償事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員。如未能發出此項先決條款規定的通知，本公司恕不承擔本章節 H 的任何責任。
- 根據本章節 H 提出的任何個人財物及/或手提電腦遺失、被盜或因第三方的蓄意行為而損毀的索償須附上顯示已向警方或相應的當地執法人員報告損失的書面證明。如未能提供此項先決條款規定的書面證明，本公司恕不承擔本章節 H 的任何責任。
- 假若遺失、盜竊或損毀在運送時發生，須於發現遺失或損毀起計二十四(24)小時內，立即將有關遺失或損毀通知公共交通工具的承運人。如未能發出此項先決條款規定的通知，本公司恕不承擔本章節 H 的任何責任。
- 本公司對於在受保期間內遺失、盜竊或損毀的每件個人財物的最大責任，將以保障計劃第 H (b)項所列金額為限。
- 假若任何一件遺失、被盜或損毀的個人財物為一對或一套物品的一部分，本公司對該件及該對或該套物品的最大責任，將以保障計劃第 H(b)項所列金額為限。
- 本公司對於在受保期間內遺失、盜竊或損毀的手提電腦的最大責任，將以保障計劃第 H (c)項所列金額為限。
- 本公司根據本章節 H 對於在受保期間內所有遺失、盜竊或損毀的個人財物及手提電腦的總責任，不可超過保障計劃章節 H (a)所列保額。
- 於根據本章節 H 支付任何款項後，本公司有權獲得及保留任何尋回或損毀的個人財物及/或手提電腦的利益及價值，並按其絕對酌情權處理剩餘價值。

## 章節 H 的不受保事項：

本章節 H 並不保障：

1. 因**受保人**疏忽所致的遺失、被盜或損毀，當中包括但不限於將**個人財物**及/**手提電腦**置於無人看管的狀態。
2. **個人財物**及/**手提電腦**因被置於汽車（鎖於車尾箱除外）或**公共交通工具**內或其他公共地方且無人看管而導致任何原因不明的遺失、被盜或損毀。
3. 任何**個人財物**及/**手提電腦**因蟲蛀、蟲蝕、磨損、大氣或氣候狀況、逐漸損耗、機件或電力故障、任何清潔、修復、修理、改造的程序、海關或任何其他機關的充公或扣押而導致的遺失或損毀或由他們造成的破壞。
4. 任何租借或租賃設備遺失、被盜或損毀，或在**旅程**前託運或單獨郵寄或以**公共交通工具**（同時運載**受保人**的**公共交通工具**除外）運載的任何**個人財物**及/**手提電腦**遺失、被盜或損毀。
5. 已根據章節 N –行李延誤就同一事件提出索償的損失。

## 章節 I - 個人金錢

本公司將賠償**受保人**在**受保期間**內因發生**意外**、盜竊或搶劫而損失的現金、鈔票或旅遊支票，惟上限為**保障計劃**章節 I 所列**保額**。

### 章節 I 的特別條款：

- i. 假若發生任何可能導致本章節 I 的索償的事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員。如未能發出此項先決條款規定的通知，**本公司**恕不承擔本章節 I 的任何責任。
- ii. 根據本章節 I 提出的任何索償須附上顯示已向警方或相應的當地執法人員報告損失的書面證明。如未能提供此項先決條款規定的書面證明，**本公司**恕不承擔本章節 I 的任何責任。
- iii. **本公司**根據本章節 I 對於**受保期間**內所有損失的總責任，不可超逾**保障計劃**章節 I 所列**保額**。

## 章節 I 的不受保事項：

本章節 I 並不保障：

1. 因**受保人**疏忽所致的損失，當中包括但不限於將現金、鈔票或旅遊支票置於無人看管的狀態。
2. 任何原因不明的損失，或因海關或任何其他機關充公或扣押、貨幣貶值或因貨幣兌換交易期間的過失或疏忽而產生不足所致的損失。
3. 因使用或不當使用任何形式的電子貨幣所致的損失，當中包括但不限於任何卡類、電子錢包或等同信貸儲值媒介中所持的信貸價值。

## 章節 J – 遺失旅遊證件

本公司將向**受保人**補償(i)**受保人**於**受保期間**內補領因遺失或被盜且如不補領則會導致**旅程**延誤的出入境檢查所需旅遊證件及/或車船機票的費用，及/或(ii)**受保人**僅為安排補領(i)所提及的旅遊證件及/或車船機票而引致的合理額外旅遊費用及/或必須的住宿費用，惟金額上限為**保障計劃**章節 J 所列**保額**。

### 章節 J 的特別條款：

- i. 假若發生任何可能導致本章節 J 的索償事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員。如未能發出此項先決條款規定的通知，**本公司**恕不承擔本章節 J 的任何責任。
- ii. 根據本章節 J 提出的任何索償須附上顯示已向警方或相應的當地執法人員報告損失的書面證明。如未能提供此項先決條款規定的書面證明，**本公司**恕不承擔本章節 J 的任何責任。
- iii. **本公司**根據本章節 J 對於在**受保期間**內所有損失的總責任，不可超逾**保障計劃**章節 J 所列**保額**。

## 章節 J 的不受保事項：

本章節 J 並不保障：

1. 因**受保人**疏忽所致的損失，當中包括但不限於將出入境檢查所需的旅遊證件及/或車船機票置於無人看管狀態。



旅程不便

**章節 K – 取消旅程**

假若：

- i. 受保人、直系家庭成員或擬定同行伙伴或商業伙伴在購買本保單日子後及在旅程計劃開始日期前九十(90)天內突然身故；或
- ii. 受保人在購買本保單日子後及在旅程計劃開始日期前九十(90)天內蒙受身體損傷或患病，在未能預計下，直接及無可避免地導致其住院；或
- iii. 直系家庭成員、擬定同行伙伴或商業伙伴在購買本保單後及在旅程計劃開始日期前九十(90)天內蒙受身體損傷或患病，在未能預計下，直接及無可避免地導致其住院；或
- iv. 受保人在購買本保單日子後及旅程計劃開始日期前九十(90)天內，在未能預計地，受保人持續被強制性隔離；或
- v. 在購買本保單日子後及旅程計劃開始日期前九十(90)天內，受保人須出任陪審員或受保人收到出任證人傳票；或
- vi. 在購買本保單日子後及旅程的計劃目的地在旅程計劃開始日期前一(1)週內發生未能預計的罷工、暴亂或內亂或恐怖活動的行為；或
- vii. 受保人的主要住所~~在~~購買本保單日子後及旅程計劃開始日期前一(1)週內因火災、水災、地震、類似自然災害或爆竊而嚴重損毀，且受保人就理應於旅程計劃出發日期身在香港；或
- viii. 於保單承保表所列購買本保單日子不少於一(1)天後，在未能預計的情況下旅程的計劃目的地被發出黑色警示，而此黑色警示在旅程計劃開始日期前一(1)週內的任何時間內生效；

而導致旅程必須取消，本公司將就受保人因預付或被沒收的旅行及／或住宿費用所致的損失，向受保人作出補償，惟上限為保障計劃章節 K 所列保額。

假若：

- ix. 受保人在購買本保單後及在旅程計劃開始日期前九十(90)天內，在未能預計下，蒙受毋須住院的身體損傷或患病；或
- x. 直系家庭成員、擬定同行伙伴或商業伙伴在購買本保單後及在旅程計劃開始日期前九十(90)天內，在未能預計下，蒙受毋須住院的身體損傷或患病

而導致旅程必須取消，本公司將就受保人因預付或被沒收的旅行及／或住宿費用所致的損失的百分之五十(50%)，向受保人作出補償，惟上限為保障計劃章節 K 所列保額。

**章節 K 的特別條款：**

- i. 假若發生爆竊可能導致本~~章~~節 K 的索償事件，須在發生有關事件的二十四(24)小時內通知當地警方或相應的當地執法人員。如未能發出此項先決條款規定的通知，本公司恕不承擔本~~章~~節 K 的任何責任。
- ii. 若旅程取消是由於受保人的身體損傷或患病，該身體損傷或患病須得到醫生證明該身體損傷或患病令受保人不適宜旅行或危及其生命或健康。
- iii. 若旅程取消是由於直系家庭成員、擬定同行伙伴或商業伙伴的身體損傷或患病，該身體損傷或患病須得到醫生證明該身體損傷或患病危及其生命。
- iv. 如未能提供此項先決條件規定的證明，本公司恕不承擔在~~章~~節 K，受保人因預付或被沒收的旅行及／或住宿費用所致的損失的責任。
- v. 假若受保人同時受保障於上述~~章~~節 K(ii)和~~章~~節 K(ix) 及 ~~章~~節 K(iii)和~~章~~節 K(x)，本公司於~~章~~節 K 的責任僅限於支付保障計劃~~章~~節 K 之最高保額。
- vi. 本公司根據本~~章~~節 K 對於在受保期間內所有損失的總責任，不可超逾保障計劃~~章~~節 K 所列保額。

**章節 K 的不受保事項：**

本~~章~~節 K 並不保障因下列原因，引致的旅行及／或住宿費用的全部或任何部分：

1. 受保人可從任何其他來源獲得彌償或賠償退款或收回款項。
2. 受保人並非依法支付有關款項。
3. 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接取消。
4. 由於接受旅程預訂的旅行代理的疏忽、行為失當或周轉不靈而取消。
5. 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而取消。
6. 由於受保人出現財務困難；或受保人的情況或所承擔的合約責任改變；或受保人不願繼續旅程而直接或間接取消。
7. 因在預訂旅程時，已存在或於當時可合理地預計可能導致旅程取消的事件或情況所致的損失。

## 章節 L - 旅程阻礙

### a) 縮短旅程：

若受保人因下列原因，而須縮短旅程並須直接返回香港：

- (i) 其身體損傷或患病；或
- (ii) 直系家庭成員，同行伙伴或商業伙伴突然身故、身體損傷或患病；或
- (iii) 受保人須在受保期間出任證人而受保人在受保期間才收到須於該段期間出任證人傳票；或
- (iv) 旅程的計劃目的地在受保期間內發生未能預計的罷工、暴亂或內亂或恐怖活動的行為而導致受保人不能繼續其計劃的旅程；或
- (v) 受保人的主要住所所在受保期間內因火災、水災、地震、類似自然災害或爆竊而嚴重損毀；或
- (vi) 在未能預計的情況下保安局於受保期間發出黑色警示予旅程的計劃目的地或因受保人身故，

本公司將補償下列費用，惟金額上限為保障計劃章節 L(a)所列保額：

- (i) 根據受保人在返回香港途中通過香港入境處時，或由受保人身故日起計，仍未使用的旅程天數，按比例計算受保人的未使用旅程費用；及
- (ii) 在旅程開始後由受保人引致的額外旅遊費用或住宿費用；及
- (iii) 受保人在旅程開始後因預付或被沒收旅行及／或住宿費用所致的損失。

### b) 更改旅程：

假若更改旅程是因計劃目的地於受保期間內發生未能預計的公共交通工具僱員罷工或工業行動、暴亂或內亂、惡劣天氣、自然災害、公共交通工具機件故障或爆發疫症，而導致受保人不能繼續其計劃的旅程，本公司將向受保人支付為令他/她抵達計劃目的地而引致的合理額外旅遊及/或住宿費用，惟上限為保障計劃章節 L(b)所列保額。

### c) 在旅程受阻礙後重返外地：

若受保人因下列原因，而令其旅程受阻礙並須直接返回香港：

- (i) 直系家庭成員，同行伙伴或商業伙伴在受保期間突然身故、蒙受身體損傷或患病  
及其後受保人返回海外繼續其旅程，本公司將補償下列費用，惟金額上限為保障計劃章節 L(c)所列保額：
- a) 受保人因返回海外繼續其旅程而必須引致的額外經濟客位的交通費用。

### 章節 L(c)的特別條款：

- i. 旅程全程日數為二十三(23)日或以上；及
- ii. 直系家庭成員，同行伙伴或商業伙伴突然身故、身體損傷或患病發生時，不多於百分之五十(50%)的旅程已過去；
- iii. 受保人在保單承保表上列明的原定回程日子前須返回海外繼續其旅程；及
- iv. 本保單將由受保人於第一次返回香港時通過香港入境處後終止。

### 章節 L 的特別條款：

- i. 若旅程縮短是由於受保人的身體損傷或患病，須得到醫生證明該身體損傷或患病令受保人不適宜旅行或危及其生命或健康。
- ii. 若旅程縮短或阻礙是由於直系家庭成員、同行伙伴或商業伙伴的身體損傷或患病，須得到醫生證明該身體損傷或患病危及上述人士之生命。
- iii. 受保人因同一原因或事件只可向章節 L(a)或章節 L(c)其中一章節提出索償。受保人在任何情況下均不可因同一原因或事件同時向兩個章節提出索償。
- iv. 如未能提供此項先決條件規定的證明，本公司恕不承擔在章節 L，受保人所蒙受任何損失的責任。
- v. 本公司根據本章節 L 對於在受保期間內所有損失的總責任，不可超過保障計劃章節 L(a)所列保額。

### 章節 L 的不受保事項：

章節 L 並不保障因下列原因引致的未使用旅程費用的全部或任何部分，或受保人為令他/她抵達計劃目的地而引致的額外旅遊及/或住宿費用或在旅程受阻礙後重返外地而引致的額外費用：

1. 受保人可從任何其他保險或彌償或賠償來源獲得退款或收回款項。
2. 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接引致。
3. 由於接受旅程預訂的旅行代理的疏忽、行為失當或周轉不靈而引致。
4. 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而引致。



5. 由於**受保人**出現財務困難；或**受保人**的情況或合約附加責任改變；或**受保人**不願繼續**旅程**而直接或間接引致。
6. 因在預訂**旅程**時，已存在或於當時可合理地預計可能會導致**旅程**被阻礙的事件或情況所致的損失。

## 延誤保障

### 章節 M - 旅程延誤

假若**旅程**因**受保期間**內出現惡劣天氣、自然災害、**暴亂**、內亂、**恐怖活動**、涉及**公共交通工具**營運商的僱員**罷工**或工業行動、**公共交通工具**機件故障或遭到劫持而延誤，**本公司**將支付在**保障計劃**章節 M(a)(ii)所列每連續八(8)小時延誤的現金賠償：

- 上限為**保障計劃**章節 M(a)(i)所列的**保額**；或
- 若**旅程**被延誤超過連續八(8)小時，而因為該延誤而引致必須的酒店住宿費用，則上限為**保障計劃**章節 M(a)(iii)所列的**保額**。

### 章節 M 的特別條款：

- i. 各連續延誤時數將參照**受保人旅程**的原定旅程表計劃抵達的當地時間，與**受保人**實際抵達同一目的地的當地時間之間的差異計算。
- ii. 若**旅程**涉及連串轉乘飛機，則總延誤時間將參照最後航班的原定計劃抵達與實際抵達的當地時間之間的差異計算。
- iii. **受保人**須採取合理措施縮短任何延誤時間。如未能按照此項先決條款的規定採取合理措施縮短任何延誤時間，**本公司**恕不承擔本**章節M**的任何責任。
- iv. 任何根據本**章節 M**提出的索償，須附上來自實際抵達及/或原定計劃抵達所列目的地的當地時間發生延誤的相關承運人的確認書，當中須列明發生延誤抵達該目的地的原因。如未能提供此項先決條款規定的確認書，**本公司**恕不承擔本**章節 M**的任何責任。
- v. **本公司**根據本**章節 M**於**受保期間**內發生的所有損失而承擔的總責任不可超逾**保障計劃**章節 M(a)(iii) 上所列的**保額**。

### 章節 M 的不受保事項：

本**章節 M**並不保障下列損失：

1. **受保人**因延誤抵達其**旅程**原定旅程表所列任何出發地點所引致的損失，但由於在**受保期間**內**公共交通工具**的僱員**罷工**造成延誤抵達所致的損失除外。
2. 因在購買保險前已宣佈且於當時可合理地預計可能導致**旅程**延誤的事件或情況所致的損失。
3. **受保人**返回**香港**時所引致的任何酒店住宿費用。
4. 已根據**章節L - 旅程**阻礙提出索償且因同一原因或事件所致的損失。

### 章節 N - 行李延誤

於**受保期間**內，假若**個人財物**在**受保人**抵達**受保人旅程**原定旅程表所列目的地的機場後，因**公共交通工具**延誤、誤送或暫時丟失超過連續六(6)個小時，**本公司**將向**受保人**補償購買必需盥洗用品及衣物的費用，惟上限為**保障計劃**章節 N 所列**保額**。

### 章節 N 的特別條款：

- i. 根據**章節 N**提出的任何索償，須附上承運人就有關**個人財物**在**受保人**抵達**受保人**有關**旅程**的原定旅程表所列目的地的機場後延誤、誤送或暫時丟失超過連續六(6)個小時而發出的確認書。如未能提供此項先決條款規定的確認書，**本公司**恕不承擔本**章節 N**的任何責任。

### 章節 N 的不受保事項：

本**章節N**並不保障因下列原因購買必需盥洗用品及衣物費用：

1. **受保人**已收取或準備收取須對**個人財物**的延誤、誤送或暫時丟失負責的承運人或營運商所作出賠償。
2. **受保人**返回**香港**時所發生。
3. **個人財物**的延誤、誤送或暫時丟失屬於原因不明或因海關或任何其他機關充公或扣押而導致。
4. 於有關**旅程**前託運或單獨郵寄或以**公共交通工具**（同時運載**受保人**的**公共交通工具**除外）運送的**個人財物**。
5. 已根據**章節H - 個人財物**提出索償且因同一原因或事件所致。

## 其他保障

### 章節 O – 個人責任

假若**受保人**因於**受保期間**內發生對任何其他人士造成**身體損傷**或損毀他人財物的**意外**，因而須承擔作出賠償的法律責任，**本公司**將代表**受保人**支付該賠償，惟上限為**保障計劃**章節 O 所列保額。

### 章節 O 的不受保事項：

本章節 O 並不保障符合下列各項的賠償：

1. **直系家庭成員**或受到**受保人**監護或控制的人士遭受**身體損傷**引起。
2. 屬於**受保人**或**直系家庭成員**或受到**受保人**監護或控制的人士的財物損毀引起。
3. 屬於違反根據合約須承擔的任何責任的賠償。
4. 因擁有、管有、租賃或租用任何運輸工具、飛機、火器或動物所產生責任。
5. 因進行任何交易或專業所產生的責任。
6. 因(a)來自任何核子燃料或任何燃燒核子燃料而產生的任何核廢料的離子化輻射或輻射污染，或(b)任何因爆炸性核子裝配設施或該裝配設施的核子成分所產生的輻射、毒性、爆炸性或其他危險特性，而直接或間接導致的任何索償（不論任何性質）。

### 章節 P – 租用汽車的免責補償費用

假若**受保人**在**受保期間**的**旅程**中，而**受保人**在**旅程**中租用汽車期間時，因發生**意外**令其租用的汽車損毀，並在法律上須就其損毀的租用汽車承擔責任，**本公司**將向**受保人**賠償該租用汽車任何的免責補償費用，惟須依從保單條款的限制及上限為**保障計劃**章節 P 所列保額。

### 章節 P 的特別條款：

- i. 租用的汽車須從領有牌照營運的租車代理中租用的。
- ii. **受保人**在安排租用汽車時，已持有一份能在租用汽車期間，承擔租用的汽車損毀責任的綜合汽車保險合約。
- iii. **受保人**須遵從租車機構在租用汽車合約上所列及承保人在汽車保險合約上所列的所有規定及協議，同時亦須遵守有關國家的法律、規則及管制。

### 章節 P 的不受保事項：

本章節 P 並不補償**受保人**，因下列任何各項，直接或間接所致的、引起的損失或後繼損失或責任：

1. 因違反租用汽車合約上的規定操作租用汽車而引致租用汽車的損毀 或 因超越任何使用公共道路的限制或違反有關國家的法律、規則及管制而引致租用汽車的損毀 或；
2. 因磨損、逐漸損耗、因蟲蛀或蟲蝕、本身存在的缺陷、潛在的缺陷及損壞。
3. 任何非操作補償費用 (NOC)，因不能租出損毀汽車的營業損失。

### 章節 Q - 家居財物保障

假若於**受保期間**內，在**受保人的主要住所**無人居住期間發生火災並令**家居財物**遺失或損毀，**本公司**將賠償**受保人**更換**家居財物**的費用，惟上限為**保障計劃**章節 Q(a)所列保額。

### 章節 Q 的特別條款：

- i. 假若發生任何可能導致本章節 Q 的索償的事件，須於發現事件起計二十四(24)小時內通知當地警方或相應的當地執法人員。如未能發出此項先決條款規定的通知，**本公司**恕不承擔本章節 Q 的任何責任。
- ii. 根據本章節 Q 提出的任何索償須附上顯示已向警方或相應的當地執法人員報告損失的書面證明。如未能提供此項先決條款規定的書面證明，**本公司**恕不承擔本章節 Q 的任何責任。
- iii. **本公司**對每件遺失或損毀的**家居財物**的最大責任為**保障計劃**第 Q(b)項所列金額。
- iv. 假若任何遺失或損毀的**家居財物**為一對或一套物品的一部分，**本公司**對該件及該對或該套物品的最大責任，將以**保障計劃**第 Q(b)項所列金額為限。
- v. **本公司**根據本章節 Q 對所有由同一**受保人**擁有且於**受保期間**內因火災而遺失或損毀的**家居財物**的總責任，不可超逾**保障計劃**第 Q(a)項所列保額。

## 章節 Q 的不受保事項：

本章節 Q 並不保障：

1. 任何遺失或損毀且構成一對或一套的**家居財物**所擁有的任何特殊或獨有價值。
2. 任何其他保險就同一風險提供保障的重置費用。

## 章節 R - 信用卡保障（適用於受保期間首日其年齡17歲至並包括75歲的人士）：

若**受保人**(其年齡於受保期間首日為十七(17)歲至並包括七十五(75)歲)，遭受**身體損傷**，並直接及不可避免地於連續十二(12)個月內身故，**本公司**將向已故**受保人**的法定代表，支付已故**受保人**的信用卡中因已故**受保人**在**旅程**內購買商品而結欠的任何未繳結餘，惟上限為**保障計劃**章節 P 所列**保額**。

## 章節 R 的不受保事項：

本章節 R 並不保障：

1. 已故**受保人**的信用卡的未繳費用累計利息或財務費用。
2. 已故**受保人**的信用卡由任何其他保險就同一風險提供保障的任何未繳結餘。

## 章節 S - 高爾夫球「一桿入洞」

若**受保人**於**受保期間**在海外任何一個認可的高爾夫球場進行高爾夫球活動取得「一桿入洞」的成績，**本公司**將支付現金保障，惟上限為**保障計劃**章節 S 所列**保額**。

## 章節 S 的特別條款：

根據本章節 S 提出的任何索償須附上顯示由該認可的高爾夫球場簽署或加簽證明取得「一桿入洞」的成績紀錄卡的書面證明。如未能提供此項先決條款規定的書面證明，**本公司**恕不承擔本章節 S 的任何責任。

## 章節 S 的不受保事項：

本章節 S 並不保障：

1. 於**受保期間**首日**受保人**的年齡為十八（18）歲以下。
2. **受保人**為**職業高爾夫球手**。

## 第三部分：一般不受保事項

### 適用於所有章節的一般不受保事項：

本保單並不保障因下列各項所致的損失或後繼損失或責任：

1. 任何**受保前**已存在之**傷病**、先天性或遺傳狀況。
2. 違反**醫生**意見而外出旅遊，或為了獲取醫治或醫療服務而外出旅遊。
3. 自殺、企圖自殺或故意引致自身的**身體損傷**。
4. 因懷孕、墮胎、分娩、流產、不育而引致的任何情況及其所致的其他併發症，除非該項目為可於章節 D 上得到賠償的**醫療費用**。
5. 整容手術或性病
6. 牙醫護理（**意外前**為天然及健全的牙齒但因**意外身體損傷**所引致除外）。
7. 精神或神經失常、精神錯亂、精神狀況或任何行為失常。
8. 戰爭（不論宣戰與否）、侵略、外敵行動、內戰、革命、叛亂、暴動、敵對行為（不論宣戰與否）、直接參與**罷工**／**暴亂**／內亂，或因**受保人**履行身為軍隊、武裝部隊或紀律部隊（包括但不限於警員、海關職員、消防員、入境處職員／督察及懲教處職員／督察等）成員或身為戰爭或滅罪行動志願者的職責。
9. 參與(a)職業體育賽事，而**受保人**可透過從事該運動而賺取收入或報酬、(b)任何特技活動、(c)競賽（徒步的競賽除外）或(d)任何利用繩索或嚮導的任何攀岩或攀山活動。
10. 任何政府的禁令或規例，或海關或任何其他機關扣押或破壞。
11. **受保人**的非法、蓄意或惡意行為或魯莽行為或疏忽。
12. **受保人**因服用超越法定水平之酒精或藥物引起的有關損失。
13. 乘搭任何飛機，但作為飛機搭客除外。
14. 任何不誠實或犯罪活動。

15. 受保人未有減輕損失。
16. 愛滋病或愛滋病相關綜合症、任何於人體免疫力衰減症或相關疾病的陽性測試當時或其後開始的任何**身體損傷或患病**、或任何其他經性接觸傳染之疾病。
17. 受保人從事體力勞動或危險工作，當中包括但不限於離岸鑽探、礦物提煉、處理爆炸品、地盤作業、特技工作及空中攝影。
18. 核子、化學及生化恐怖活動。
19. 任何與古巴有關之損失或費用；或任何與特別指定名單所列人士、實體、團體或公司有關之損失或費用；或任何導致本公司違反經貿制裁規定或相關法律或條例之損失或費用。
20. 任何不是本保單某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本保單任何條款。

## 第四部分：延期條款

1. **劫機延期**：若**旅程**因受保人於**受保期間**內成為劫機的受害者而延誤的情況下，**受保期間**將由劫機日期起計自動延長最多連續十二(12)個月，或直至受保人返回**香港**時通過**香港**入境處為止（以較早者為準）。
2. **旅行延期**：若**旅程**期間因在受保人控制以外的任何原因而超過**受保期間**，**受保期間**將自動免費延長最多十(10)個曆日，或直至受保人返回**香港**時通過**香港**入境處為止（以較早者為準）。

## 第五部分：一般條款

1. **完整合約**：本保單，連同其批註、附件（如有）、經受保人填妥的任何申請表格連同該申請表格附帶或於申請表格提及（如有）的任何文件，組成及構成完整的保險合約。除經本公司授權代表簽署的書面修訂外，本保單不得修改。
2. **每一章節的保額**：受保人根據本保單任何章節可獲賠償的**保額**一經耗盡，**保額**將不會重置，且本公司毋須根據該章節對該受保人承擔任何進一步責任。
3. **保額支付**：根據本保單支付的各項保障將會減少受保人可獲賠償的相關**保額**，而相關**保額**只有剩下的結餘可用於支付該受保人可能會向本公司提出的任何餘下保障索償。本公司根據本保單所有章節對涉及**意外的每名受保人的總責任**，將不超過相關**保額**。
4. **重複保障**：每一受保人同意，若他們的同一個**身體損傷或患病**同時受保於本保單及任何其他美國運通尊尚旅遊保單或本公司發出的保單：
  - a. 當比較所有保障**身體損傷或患病**保單後，會以就該**身體損傷或患病**提供最高保障金額的保單作為賠償該**身體損傷或患病**的唯一保單；及
  - b. 本公司在所有保障該**身體損傷或患病**保單內總責任將為一般條款第 4 項內(a)點上提及的最高金額；及
  - c. 支付本保單保費予本公司將視作同意按照一般條款第 4 項所載方式及範圍為**身體損傷或患病**提供保障及按一般條款第 4 項不賠付方式運作。
5. **索償通知及充份程度**：索償的書面通知必須在合理的情況下盡早送交本公司，且在任何情況下，須於導致根據本保單提出索償的受保事件發生之日起計三十(30)天內送交本公司。由受保人或其代表或索償人送交本公司且載有足以證明受保人身份的通知，應視為已有效送交本公司的通知。本公司於接獲索償通知後，將向受保人提供本公司為備存索償證明而通常提供的該等表格。受保人或索償人須根據本保單及該等表格就有關提出任何索償的規定，以自費方式就此向本公司提供有關證明書、資料及證據。所有索償的證明必須於導致索償的受保事件發生之日起計一百八十(180)天內送交本公司。
6. **索償調查**：於出現索償時，本公司可能作出其視為必要的任何調查，受保人應全面配合該調查。倘受保人未能配合本公司的調查，可能導致索償遭拒。
7. **檢查賬簿及記錄**：本公司可能於**受保期間**內任何時間及直至本保單屆滿後三(3)年，或直至根據本保單提出的所有索償獲得最終調整及解決前，將會檢查於本保單有關的**受保人賬冊及記錄**。
8. **體格檢查及屍體剖驗**：在索償處理期間，本公司有權自費於合理必要的情況下要求受保人接受檢查，除非法律禁止，否則亦可能要求進行屍體剖驗。
9. **其他保險（適用於章節 B、D、H、I、J、K、L、N、O、P、Q 及 R）**：倘若根據本保單受保的損失屬於任何其他有效保單的保障範圍（而不論該份其他保險是屬於主要、分擔、附加、待定或其他性質的保險），本保單會根據本保單條文及條款，保障該份其他保險所支付的金額以外的實際損失金額，惟以有關損失金額為限。
10. **法律訴訟**：受保人在向本公司發出書面損失證明後六十(60)天起，方可展開法律訴訟追討本保單的賠償。受保人於損失日期起三(3)年後不得提出有關訴訟。



11. **追討權**：倘若本公司或其授權代表（包括授權支援服務供應商）代受保人作出授權支付及／或支付，則本公司保留權利向受保人追討已支付或本公司須向接納受保人入住的醫院支付的全部金額，惟將扣除本公司根據本保單條款責任須支付的金額。
12. **代位權**：本公司有權以自費方式，以受保人的名義對導致根據本保單提出索償的事件可能負上責任的第三方提出訴訟。
13. **轉讓**：本保單的任何權益轉讓對本公司並無約束。
14. **彌償的支付對象**：身故賠償將支付予已故受保人的法定代表。根據章節 C – Chubb Assistance – 24-小時環球支援服務應付的款項乃支付予授權支援服務供應商或向受保人提供服務的其他服務提供商，除上述規定外，所有其他保障款項乃支付予受保人。
15. **地域限制及施行時間**：地域限制及施行時間適用於受保期間中在世界各地的一日二十四（24）小時，惟章節 C – Chubb Assistance – 24-小時環球支援服務除外，就該項而言，除非經本公司批註，否則適用於香港以外在世界各地的一日二十四（24）小時。
16. **免責條款**：章節 C – Chubb Assistance – 24-小時環球支援服務由授權支援服務供應商安排。授權支援服務供應商全面負責此 24 小時環球支援服務。授權支援服務供應商並非安達保險香港有限公司之聯營或附屬機構及安達保險香港有限公司概不負責有關或由授權支援服務供應商作出之任何行為或疏忽而引致之任何損失或損傷。
17. **取消保單**：本公司可以根據本公司記錄所顯示受保人最後所知地址，以書面通知方式隨時取消本保單。該通知應註明該項取消的生效日期。該項取消不會影響於取消提出前已根據本保單一般條款第 5 項已向本公司提出的任何索償。
18. **保費**：除非保費已支付，本公司在本保單內並無任何責任。保費於保險購買日期已被視為完全賺取。當保單繕發後，保費將不獲退還。
19. **調解**：凡出現因本保單產生或與本保單有關的任何爭議或歧異，均須首先提交香港國際仲裁中心，並按香港國際仲裁中心的調解規則進行調解。假若調解員放棄調解，或調解以任何方式結束但未能解決爭議或歧異，則該爭議或歧異必須提交香港國際仲裁中心，並按香港國際仲裁中心的本地仲裁規則透過仲裁解決。假若因本保單產生或與本保單有關的任何爭議或歧異需要醫療知識（包括但不限於與保障計劃並未列明的任何醫療服務或手術的保額有關的問題），則按照本公司的合理酌情權，調解員或仲裁員可以為註冊醫療人員或顧問或專科醫生、外科醫生或醫生。倘若本公司拒付根據本保單提出的任何索償，而因拒付產生的任何爭議或歧異並未於拒付日期起計十二(12)個月內提交調解及仲裁（如有必要），則因該爭議或歧異所引致而針對本公司的任何索償將不獲受理。
20. **欺詐或錯誤陳述**：由受保人作出或有關任何索償的任何虛假陳述均會導致本公司有權廢除本保單或撤銷根據本保單提出的責任。
21. **司法管轄權**：本保單受香港法律約束並據其解釋。依從一般條款第 19 項，本保單的任何爭議均須根據香港法律解決。
22. **文書錯誤**：本公司的文書錯誤不應令生效的保單因此失效，亦不應令失效的保單因此生效。
23. **本保單的詮釋**：請注意本保單以英文版本為正式版本。本保單同時設有中英文版本，惟僅供閣下作參考用途而已。如因對本保單內任何地方的詮釋而引起任何爭議，均以英文版本為準。

## 第六部分：如何索償

索償人應將索償表格，連同旅遊證件及下列文件（視乎事件而定）送交：

### 安達保險香港有限公司

香港灣仔港灣道6-8號瑞安中心25樓

電話 +852 3191 6688

傳真 +852 2519 3233

### 個人意外保障／燒傷保障

- 由醫生簽發的醫療報告或證明書，證明傷疾程度或嚴重狀況；
- 警方報告(若相關)。

## 意外死亡

- 死亡證；
- 死因裁判官報告；
- 警方報告(若相關)；
- 如屬失蹤，由法院宣佈推定死亡。

## 住院現金

- 經**醫生**證明的診斷，包括病人姓名及診斷日期；
- 由**醫院**簽發的**醫院**賬單或收據正本。

## 醫療費用／與懷孕相關的醫療費用

- 經**醫生**證明的診斷及治療，包括病人姓名及診斷日期；
- 由**醫院**簽發的**醫院**賬單／收據正本並列明詳細項目。

## 個人財物／遺失證件

- 收據正本，包括遺失或損毀物件的購買日期、價格、型號及類別；
- 如在運送時遺失或損毀，由航空公司/**公共交通工具**發出的遺失通知書副本及其正式確認書；
- 警方報告（必須於事發後 24 小時內發出）；
- 若屬遺失旅行支票，由簽發機構發出的遺失通知書副本(必須於事發後 24 小時內發出)。

## 取消旅程／縮短旅程/在旅程受阻礙後重返外地

- 所有賬單、收據及票券；
- 經**醫生**證明的診斷及治療，包括病人姓名及診斷日期。

## 更改旅程／旅程延誤/行李延誤

- 航空公司/**公共交通工具**所發出的正式文件，包括受害人姓名、日期、時間、延誤期間及延誤原因；
- 酒店／航空公司/**公共交通工具**所發出的正式賬單／收據。

## 家居財物保障

- 收據，包括遺失或損毀物件的購買日期、價格、型號及類別；
- 警方報告（必須於**旅程**回程後 24 小時內發出）。

## 個人責任

- 意外或事件的性質及情況聲明(未經本公司書面同意，不得承認責任或達成和解)；
- 就意外或事件接收的所有有關文件(包括法院傳票副本、所有法院文件、律師函件及其他法律書信)。

## 租用汽車的免責補償費用

- 由領有牌照營運的租車代理發出的正本收據。
- 租用汽車合約，當中顯示免責補償費用及承擔租用的汽車損毀責任的綜合汽車保險合約條文
- 警方報告

## 高爾夫球「一桿入洞」

- 由該認可的高爾夫球場簽署或加簽證明取得「一桿入洞」的成績紀錄卡的書面證明。

上述文件為提出索償時需要提供的部份文件。本公司保留權利，於有必要時，要求受保人提供上文並未註明的任何其他資料或文件。



## 第七部分：安達保險個人資料收集聲明

安達保險香港有限公司（「我們」）竭力確保保單持有人對我們在收集個人資料方面的信心，我們於處理任何已收集的個人資料均會採取適當的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述我們收集及利用由閣下提供以識別閣下個人的資料（"個人資料"）的目的、個人資料可能被公開的情況及閣下有權要求查閱及更改個人資料的詳情。

### 1. 收集個人資料的目的

我們收集及使用閣下個人資料的目的，是為了向閣下提供具優勢的保險產品及服務，包括用作考慮閣下投保任何新的保險產品，及管理由我們提供的保單，安排保障，及執行和管理閣下及我們在該等保障下的權利及責任。同時，我們亦會收集及使用閣下個人資料以設計及發展、建立及管理與其他機構就行政及使用我們相應的產品及服務的聯盟及其他計劃。在閣下的同意下我們亦可能使用閣下的個人資料作其他用途。

### 2. 個人資料的轉讓

個人資料將予以保密，而我們亦絕對不會將閣下的個人資料售賣給第三者。我們會對公開閣下個人資料作出限定；但在任何適用的法例條文下，閣下的個人資料可能：

- (i) 會被透露予我們相信必須達成以上第一段所述目的之第三者。例如：我們把閣下的個人資料提供予我們相關的員工及承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀（當中可能包括在香港以外的第三方）；
- (ii) 會給我們的母公司及附屬聯營公司或安達在本地及海外的相關人員使用；
- (iii) 會提供予保險中介人，閣下可以透過指定系統查閱有關資料；
- (iv) 會給予有關人士以維持公眾安全及法紀；及
- (v) 在閣下同意下提供予其他第三者。

就以上個人資料的轉移，如有適用的地方，則代表閣下亦同意該資料在香港以外地方轉移。

### 3. 查閱及更改個人資料

根據個人資料（私隱）條例，閣下有權要求查閱及更改曾給予我們的資料，另除非在個人資料（私隱）條例下有適用的豁免條款賦予我們可拒絕遵從，否則我們必須按閣下的要求，給閣下查閱及更改本身的個人資料。閣下亦可向我們要求提供持有閣下個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

香港灣仔港灣道 6 - 8 號  
瑞安中心 25 樓  
安達保險香港有限公司  
個人資料私隱主任收  
電話 +852 3191 6222  
傳真 +852 2519 3233  
電郵 [Privacy.HK@chubb.com](mailto:Privacy.HK@chubb.com)

在我們收到閣下查閱或更改資料的要求後，會在四十(40)天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，它們也會在合理的水平。至於更改資料的要求，則不會收取任何費用。