



CBI TRAVELSTAR INSURANCE

交銀「升級旅遊」保險

In consideration of the payment of premium by the Policyholder and subject to the terms and conditions of the Policy, We hereby insure the Insured Person in the manner and to the extent provided in the Policy.

All periods of insurance shall begin at 12:01a.m., standard time, at the place where the Policy was issued and end in accordance with Part IV of this Policy.

當我們收妥保費後，即依據保單內的條款和條件承保受保人。
保障生效時間為保單簽發地點的標準時間零時零一分開始，而保障終止則按照保單條款第四部分為準。

TABLE OF CONTENTS 目錄		
PART I 第一部分	DESCRIPTION OF COVERAGES 保障內容	Page 2 - 7 第 12 頁至 16 頁
PART II 第二部分	DEFINITIONS 定義	Page 7 - 8 第 16 頁至 17 頁
PART III 第三部分	GENERAL EXCLUSIONS 一般不保事項	Page 8 - 9 第 17 頁
PART IV 第四部分	TERMINATION OF COVERAGE 終止保障	Page 9 第 17 頁
PART V 第五部分	PREMIUM PROVISIONS 保費條款	Page 9 第 17 - 18 頁
PART VI 第六部分	CLAIM PROVISIONS 索償條款	Page 9 - 10 第 18 頁
PART VII 第七部分	GENERAL CONDITIONS 一般條件	Page 10 - 11 第 18 頁至 19 頁
PART VIII 第八部分	TABLE OF BENEFITS 保障表	Page 20 - 22 第 20 頁至 22 頁

Insurer
承保公司

China BOCOM Insurance Co., Ltd.
中國交銀保險有限公司

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CBI GLOBAL EMERGENCY ASSISTANCE SERVICES
交銀保險環球緊急支援服務
For emergency medical treatment during the course of trip outside Hong Kong, you may call our dedicated 24-hour emergency hotline for assistance.
若在離港外遊期間遇上緊急醫療需要，您可聯絡我們的 24 小時專用熱線電話求助。
Hotline number 熱線電話號碼: **(+852) 2861 9275**



PART I – DESCRIPTION OF COVERAGE

SECTION 1 – ACCIDENTAL DEATH AND DISABLEMENT

1a. Accident while in a Common Carrier

If during the period of insurance the Insured Person sustains an Injury while travelling as a fare paying passenger in any Common Carrier in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

1b. Other Accidents

If during the period of insurance the Insured Person sustains an Injury in the course of a Trip which shall within twelve (12) months from the date of Accident result in death or disablement as listed under the following Compensation Table 1, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of Sum Insured stated in such table.

EXPOSURE

If during the period of insurance, by reason of any Accident, the Insured Person is unavoidably exposed to the elements in the course of a Trip and as a direct and unavoidable result of such exposure sustain death or disablement within twelve (12) months from the date of Accident, We shall pay the Insured Person or the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured stated in the following Compensation Table 1.

DISAPPEARANCE

If during the period of insurance, the body of the Insured Person has not been found within twelve (12) months after the date of the disappearance, sinking or wrecking of an aircraft or other conveyance either on ground or at sea in which the Insured Person was travelling in the course of a Trip, it will be presumed that the Insured Person suffered death resulting from an Accident. In such circumstances, We shall pay the Insured Person's estate a benefit in accordance with the Percentage of the Sum Insured of Event 1 stated in the following Compensation Table 1, subject to the receipt of a signed undertaking by the personal representative(s) of the Insured Person's estate that any such payment shall be refunded to Us if it is later discovered that the Insured Person did not suffer death as a result of the Accident.

EXTENSION

This Policy extends to cover any Injury sustained by an Insured Person during the following periods:

- (i) Travelling directly from the Insured's Person's place of residence or workplace to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence or workplace in Hong Kong within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

COMPENSATION TABLE 1

Benefit Event		Compensation	
		(Percentage of Sum Insured)	
1.	Death	100%	
2.	Permanent Total Disablement	100%	
3.	Loss of or the Permanent Loss of Use of one or more Limbs	100%	
4.	Permanent Loss of Sight of both eyes	100%	
5.	Permanent Loss of Sight of one eye	100%	
6.	Permanent Loss of Speech and Loss of Hearing	100%	
7.	Permanent and incurable insanity	100%	
8.	Permanent Loss of Hearing in:		
	(a) both ears	75%	
	(b) one ear	15%	
9.	Permanent Loss of Speech	50%	
10.	Permanent Loss of the lens of one eye	50%	
		Right Hand	Left Hand
11.	Loss of or the Permanent Loss of Use of four Fingers and Thumb	70%	50%
12.	Loss of or the Permanent Loss of Use of four Fingers	40%	30%
13.	Loss of or the Permanent Loss of Use of one Thumb		
	(a) both joints	30%	20%
	(b) one joint	15%	10%
14.	Loss of or the Permanent Loss of Use of Fingers		
	(a) three joints	10%	7.5%
	(b) two joints	7.5%	5%
	(c) one joint	5%	2%
15.	Loss of or the Permanent Loss of Use of Toes		
	(a) all – one foot	15%	
	(b) great toe - both joints	5%	
	(c) great toe – one joint	3%	
16.	Fractured Leg or Patella with Established Non-Union	10%	
17.	Shortening of leg by at least 5 cm	7.5%	
18.	Permanent disablement not falling under Events 8 to 17 above, We shall in Our absolute discretion pay the Insured Person a benefit which shall be calculated by assessing the degree of disablement relative to the above Percentage of Sum Insured.		

PROVISIONS FOR SECTION 1

- (a) Benefits shall not be payable for more than one Event stated in Compensation Table 1 in respect of the same Accident. Should more than one Event occur from the same Accident, We shall only be liable for the Event with the greater Percentage of Sum Insured.
- (b) In the event the accumulation of total paid-up benefits in respect of one or more Events stated in Compensation Table 1 of the same Insured Person is below one hundred percent (100%) of the Sum Insured, We thereafter shall only be liable for the remaining balance payable up to one hundred percent (100%) of the Sum Insured.
- (c) The Insured Person's coverage shall be terminated upon occurrence of any loss for which benefit is payable under any one of the above Events 1 to 7 stated in Compensation Table 1.
- (d) When a limb which had been partially disabled prior to sustaining an Injury covered under this Policy and which becomes totally disabled as a result of such Injury, the Percentage of Sum Insured payable shall be determined by Us having regard to the extent of disablement caused by the Injury. No payment however shall be made in respect of the Loss of or the Permanent Loss of Use of a Limb which was totally disabled prior to the Injury.
- (e) If the Insured Person is left-handed and has specifically mentioned this on the application, the Percentage of Sum Insured set out above from Events 11 to 14 inclusive for the various disabilities of right and left hand shall be transposed.
- (f) If the Insured Person is under eighteen (18) years of age or over seventy-four (74) years of age at the time of Accident, the maximum Sum Insured of Accidental Death and Disablement stated in the Schedule shall be restricted to fifty percent (50%) of original sum insured or up to a maximum of HK\$500,000, whichever is lesser.

SECTION 2 - BURNS BENEFIT

If during the period of insurance an Insured Person sustains an Injury in the course of a Trip and is diagnosed by a Qualified Medical Practitioner to have suffered any of the Burn Events listed under the following Compensation Table 2, We shall pay the Insured Person a benefit in accordance with the Percentage of Sum Insured a benefit in accordance with the Percentage of Sum Insured for the Burn Event stated in Compensation Table 2.

COMPENSATION TABLE 2

Burn Event	Compensation (Percentage of Sum Insured)
Second Degree or Third Degree Burns	
On 45% or more of body surface	100%
On 27% or more of body surface	60%
On 18% or more of body surface	50%
On 9% or more of body surface	30%
On 4.5% or more of body surface	20%

PROVISIONS FOR SECTION 2

Benefits shall not be payable for more than one of the above Burn Events in respect of the same Accident. Should more than one of the above Burn Events occur from the same Accident, We shall only be liable for the Burn Event with the greater Percentage of Sum Insured.

SECTION 3 - MEDICAL EXPENSES

(a) OVERSEAS MEDICAL EXPENSES

If during the period of insurance the Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of medical treatment outside Hong Kong, We shall reimburse the Insured Person in respect of the reasonable and customary costs paid to a Qualified Medical Practitioner, nurse, Hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire. Provided that the maximum benefit payable under this section shall not exceed the sum insured stated in the Schedule.

(b) FOLLOW-UP MEDICAL TREATMENT EXTENSION

This Policy extends to cover any follow-up medical expenses incurred, subject to the maximum Sum Insured as stated in the Schedule within ninety (90) consecutive days after the Insured Person's return to Hong Kong provided that the first treatment must be sought outside Hong Kong. Included within this extension, We shall also reimburse the Insured Person in respect of any medical expenses paid to a Chinese Bonesetter or Acupuncturist arising from the Injury subject to the maximum amount stated in the Schedule.

(c) OVERSEAS HOSPITAL CASH

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which directly results in the necessity of a Confinement in an overseas Hospital, We shall indemnify the Insured Person a daily benefit for each day of Confinement subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 3

- (a) In no event shall all the reimbursed medical expenses under this section (including follow-up medical treatment and Overseas Hospital Cash) exceed the maximum Sum Insured of Medical Expenses stated in the Schedule for any one Injury or Sickness. If the Insured Person is entitled to a refund of all or part of such expenses (except Overseas Hospital Cash) from any other source, we shall only be liable for the excess of the amount recoverable from such other source.
- (b) If the Insured Person is under eighteen (18) years of age or over seventy-four (74) years of age at the time of Accident or Sickness, the maximum Sum Insured of Medical Expenses stated in the Schedule shall be reduced by fifty percent (50%).

SECTION 4 – CBI GLOBAL EMERGENCY ASSISTANCE SERVICES

We have appointed an emergency assistance provider, **Inter Partners Assistance Hong Kong Limited** (hereinafter called "IPA"), to provide and arrange CBI GLOBAL EMERGENCY ASSISTANCE SERVICES 24 hours a day throughout the year whilst the Insured Person is travelling on a Trip.

We shall not be liable to the Insured Person and/or the Policyholder (whether in contract, tort (including negligence) breach of statutory duty or otherwise) arising out of or in connection with the acts or omissions of IPA arising out of or in connection with the subject matter of this Policy.

(a) ROUND-THE-CLOCK HOTLINE SERVICE

The Insured Person may contact our dedicated 24-hour hotline number at **(+852) 2861 9275** to obtain immediate access to available services and/or advice in relation to the below services:

Travel Assistance

The Insured Person may contact IPA to obtain the following information and services before starting or during his/her journey.

- Update immunisations and vaccinations requirement and needs
- Weather information worldwide
- Airport taxes
- Airline Information
- Customs requirements
- Passport and Visa information and Replacement
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Arrangement of interpreter services
- Arrangement of children escort
- Transmission of urgent messages for medical reasons
- Luggage retrieval

Medical Assistance

- Medical referral service

Legal Assistance

- - Worldwide referral of lawyers and solicitors firms

(b) EMERGENCY MEDICAL EVACUATION AND REPATRIATION

If during the period of insurance an Insured Person sustains Serious Injury or suffer from Serious Sickness which directly causes or results in the necessity of emergency medical evacuation in the course of a Trip, IPA shall arrange and pay for a medically supervised emergency evacuation of the Insured Person to the nearest available Hospital that is appropriately equipped for the particular Serious Injury or Serious Sickness. In the event that the Insured Person's condition stabilizes, IPA shall arrange and pay for a medically supervised repatriation to Hong Kong for continuous care and proper treatment. IPA retains the absolute right to decide the place to which the Insured Person shall be evacuated and the means or method by which such evacuation shall be carried out having regard to all the assessed facts and circumstances to which IPA is aware at the relevant time.

In no event shall the reimbursed expenses under this section 4 clause (b) exceed the relevant Sums Insured of Emergency Medical Evacuation and Repatriation as stated in the Schedule.

(c) HOSPITAL ADMISSION GUARANTEE

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization in the course of a Trip, IPA shall arrange a hospital admission deposit subject to a maximum guarantee limit as stated in the Schedule.

(d) COMPASSIONATE VISIT

(i) Hospitalization of Insured Person

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in the necessity of hospitalization for at least seven (7) consecutive days in the course of a Trip, IPA will arrange and pay for the cost of a round trip economy class air ticket and/or other reasonable transportation means for one of the Insured Person's relatives or friends to visit the Insured Person. We shall also reimburse the Insured Person's visitor's associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum limit per night & maximum night to be covered stated in the Schedule.

(ii) Death of Insured Person

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in death in the course of a Trip, IPA will arrange and pay for a round trip economy class air ticket and/or other reasonable transportation means for one Immediate Family Member for handling the necessary funeral arrangement procedures. We shall also reimburse the Immediate Family Member for his/her associated hotel accommodation expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum limit per night & maximum night to be covered stated in the Schedule.

(iii) Death of Immediate Family Member

If during the period of insurance an Immediate Family Member passes away while the Insured Person is in the course of a Trip, IPA will arrange and pay for a round trip economy class air ticket and/or any reasonable transportation means for the Insured Person to return to Hong Kong for taking care of the necessary arrangements.

In no event shall the reimbursed expenses under this section (d) exceed the relevant Sums Insured of Compassionate Visit as stated in the Schedule.

(e) RETURN OF CHILD(REN)

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness in the course of a Trip which results in the necessity of hospitalization overseas, leaving his/her Child(ren) unattended, IPA will arrange and pay for a single trip economy class air ticket(s) and/or other reasonable transportation means for sending the Child(ren) back to Hong Kong with an appropriate escort, if necessary. In no event shall the reimbursed expenses under this section (e) exceed the relevant Sums Insured of Return of Child(ren) as stated in the Schedule. This benefit is not available to Working Holiday Policy.

(f) REPATRIATION OF MORTAL REMAINS

If during the period of insurance an Insured Person sustains Injury or suffers from Sickness which results in death in the course of a Trip, IPA will arrange and pay for the repatriation of the remains or ashes of the Insured Person to Hong Kong. In no event shall the reimbursed expenses under this section (f) exceed the relevant Sums Insured of Repatriation of Mortal Remains as stated in the Schedule.

PROVISIONS FOR SECTION 4

- (a) Any service rendered without the authorization and/or intervention of IPA is not covered.
- (b) Any service rendered by another party apart from IPA is not covered.
- (c) The costs and expenses incurred under this section 4 clause (b) will deduct directly from the benefits of Section 3 clause (a) Overseas Medical Expenses. The sum insured for this Section 4 clause (b) is shared between this section 4 clause (b) and Section 3 clause (a) Overseas Medical Expenses.

SECTION 5 – PERSONAL BAGGAGE

If during the period of insurance an Insured Person (except under Working Holiday Policy) sustains accidental loss of or damage to his/her personal baggage being carried in the course of a Trip, We shall indemnify the Insured Person for such loss or damage subject to the maximum Sum Insured stated in the Schedule.

EXTENSION

This Policy extends to cover loss or damage to Personal Baggage carried by an Insured Person during the following periods:

- (i) Travelling directly from the Insured's Person's place of residence or workplace to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence or workplace in Hong Kong within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

PROVISIONS FOR SECTION 5

- (a) Loss of or damage to any personal baggage 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 by customs or any other authority are not covered.
- (b) Loss of or damage to any software, antiques, jewellery, money including but not limited to cash, signed traveller's cheque(s) or money order, octopus card, money storage card, electronic money in any form, securities, tickets or documents, motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, snow skis, contact lens, spectacles, denture, prosthesis, brittle or fragile items are not covered.
- (c) Loss or damage to hired or leased equipment or any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the same Common Carrier carrying the Insured Person at the same time are not covered.
- (d) An Insured Person shall take all reasonable and necessary precautions for the safety of all of his/her personal baggage and any unexplained loss or damage to any personal baggage which was left unattended in any Common Carrier or public place are not covered.
- (e) An Insured Person must report to the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurs, or report to the Common Carrier Operator if the loss or damage occurred in transit, within twenty-four (24) hours of the occurrence. All supporting documentation from the Common Carrier Operator or the police having jurisdiction at the place where the theft, loss or willful damage by a third party of the personal baggage occurred must be submitted when the Insured Person makes a claim.
- (f) We shall be entitled to take and keep possession of the lost or damaged personal baggage and to deal with salvage at our absolute discretion.
- (g) The indemnity for each article or set/pair of any articles shall be limited to the maximum Sum Insured per article stated in the Schedule.
- (h) The indemnity for laptop computer, mobile phone &/or tablet computer (including their accessories) shall be limited to the maximum Sum Insured for such item stated in the Schedule.
- (i) We shall only be liable to indemnify the Insured Person for a reasonable proportion, as determined by us, of the total value of the set or pair where the lost or damaged article is part of a set or a pair.
- (j) We shall make payment subject to allowance for reasonable wear, tear and depreciation in respect of articles more than one (1) year old.
- (k) Any loss claimed under Section 6 – Baggage Delay arising from the same cause is excluded.

SECTION 6 – BAGGAGE DELAY

If during the period of insurance an Insured Person's checked-in baggage is delayed or temporarily mislaid on delivery by the Common Carrier Operator in the course of a Trip for more than six (6) hours from the actual arrival time, We shall indemnify the Insured Person for any reasonable expenses incurred by the Insured Person in purchasing essential replacement items of clothing and toiletries subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 6

- (a) This benefit is not applicable when an Insured Person is on his/her way back to Hong Kong.
- (b) The delay must be certified by the Common Carrier Operator.
- (c) Unexplained delay, delay due to confiscation or detention by customs or any other authority, or delay of any personal baggage forwarded in advance of a Trip or separately mailed or shipped other than in the Common Carrier carrying the Insured Person at the same time are not covered.
- (d) Receipts must be produced by an Insured Person showing details of the expenditures when a claim arises.
- (e) Any loss claimed under Section 5 – Personal Baggage arising from the same cause is excluded.

SECTION 7 – PERSONAL MONEY

If during the period of insurance an Insured Person (except under Working Holiday Policy) sustains loss of cash, signed traveller's cheque(s) or money order (but excluding octopus card, money storage card, electronic money in any form) as a direct result of theft, robbery or burglary in the course of a Trip, We shall indemnify the Insured Person for such loss subject to the maximum Sum Insured stated in the Schedule.

EXTENSION

This Policy extends to cover loss of money carried by an Insured Person during the following periods:

- (i) Travelling directly from the Insured's Person's place of residence or workplace to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence or workplace in Hong Kong within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

PROVISIONS FOR SECTION 7

- (a) An Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) 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 are not covered.
- (c) This section is not applicable to the Insured Person aged ten (10) or below.

SECTION 8 – DOCUMENT LOSS

If during the period of insurance an Insured Person sustains loss of his/her Hong Kong Identity Card, passport, entry visa or other travel documents that are necessary for immigration clearance on account of theft, robbery or burglary in the course of a Trip, We shall reimburse the Insured Person for: (i) the replacement cost of the lost document; and (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the arrangement of replacing the lost document, subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 8

- (a) The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) Travel expenses are limited to economy class if by air or train.
- (c) The travel and hotel accommodation expenses are subject to a maximum amount per day as stated in the Schedule.
- (d) Loss of any travel document or visa which is not needed to complete the particular Trip of the occurrence is excluded.
- (e) Unexplained loss, mysterious disappearance or loss due to confiscation or detention by customs or any other authority are excluded.
- (f) This Section 8 clause (ii) additional reasonable travel and hotel accommodation expenses necessarily incurred for the arrangement of replacing the lost document does not available for Working Holiday Policy.

SECTION 9 – TRAVEL DELAY AND RE-ROUTE

In the event that either the actual departure or arrival time of the Common Carrier in which an Insured Person has arranged to travel in the course of a Trip is delayed for more than six (6) hours from the scheduled departure or arrival time respectively specified in the original itinerary due to a unanticipated outbreak of strike or industrial action, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault of the Common Carrier, We shall pay a cash benefit per each six (6) hours of delay up to the maximum Sum Insured stated in the Schedule.

If as a result of the said delay, the Common Carrier is cancelled or delayed for over twelve (12) hours from the time specified in the original itinerary, We shall indemnify an Insured Person in respect of additional travelling expenses necessarily incurred for re-routing his/her itinerary to reach the original destination subject to the maximum Sum Insured stated in the Schedule. However, we shall not indemnify an Insured Person who participates Working Holiday Program in the course of the trip in respect of any additional travelling expenses necessarily incurred for re-routing his/her itinerary to reach the original destination after experience travel delay.

SECTION 10 – TRIP CANCELLATION

We shall indemnify the Insured Person (except under Working Holiday Policy) for the loss of travel fare and/or accommodation expenses paid in advance for which he/she is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by any of the followings occurring within thirty (30) days (except c and d below) before the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

- (a) Unanticipated death, Serious Injury, Serious Sickness, witness summons, compulsory quarantine or jury service of an Insured Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member or travel companion or co-partner;
- (c) Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions, natural disaster, or Infectious Disease at the planned destination arising within one (1) week before the departure date; or
- (d) Serious damage to the Insured Person's residence in Hong Kong from fire or flood within one (1) week from the departure date which requires the Insured Person's presence in the premises on the departure date.

It is hereby noted and agreed that we shall indemnify the Insured Person for the loss of travel fare and/or accommodation expenses paid in advance for which he/she is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by the unanticipated issuance of an OTA for the destination where the Insured Person has arranged to travel subject to the following benefit scale.

Benefit Scale

Outbound Travel Alert	Amber Alert	Red Alert	Black Alert
Maximum Benefit	25% of incurred amount or 25% of Sum Insured, whichever is lesser	50% of incurred amount or 50% of Sum Insured, whichever is lesser	100% of incurred amount or 100% of Sum Insured, whichever is lesser

Provisions**For Single Trip Plan:-**

- (a) The Policy shall be issued at least one day before the date the OTA is issued.
- (b) In the event an OTA for the destination is already issued during or before the issuance of policy, this extension shall not be applicable.
- (c) In the event an OTA for the destination has been in force while the policy is issued, this extension shall only be applicable if the OTA is raised.
- (d) The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force.

For Annual Travel Plan:-

- (a) The travel fare and/or accommodation expenses of a planned Trip shall be settled at least one day before the date the OTA is issued.
- (b) In the event an OTA for the destination is already issued during or before the settlement of travel fare and/or accommodation expenses of a planned Trip, this extension shall not be applicable.
- (c) In the event an OTA for the destination has been in force while the travel fare and/or accommodation expenses of a planned Trip are settled, this extension shall only be applicable if the OTA is raised.
- (d) The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force (applicable to Trip Cancellation).

SECTION 11 – TRIP CURTAILMENT

We shall indemnify the Insured Person (except under Working Holiday Policy) for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequent upon his/her return to Hong Kong necessitated by any of the following after the commencement of a Trip subject to the maximum Sum Insured stated in the Schedule:

- (a) Unanticipated death, Serious Injury or Serious Sickness of an Insured Person;
- (b) Unanticipated death, Serious Injury or Serious Sickness of an Immediate Family Member, travel companion or co-partner; or
- (c) Unanticipated outbreak of strike, riot or civil commotion, adverse weather conditions, natural disaster or Infectious Disease at the planned destination which will prevent the Insured Person from continuing with his/her Trip.

This coverage is effective only if the expenses are incurred before the Insured Person became aware of any of the above circumstances, which could lead to the disruption of his/her particular Trip.

It is hereby noted and agreed that we shall indemnify the Insured Person for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequent upon his/her return to Hong Kong necessitated by the unanticipated issuance of an OTA for the planned destination after the commencement of a Trip subject to the following benefit table.

Benefit Scale

Outbound Travel Alert	Amber Alert	Red Alert	Black Alert
Maximum Benefit	25% of incurred amount or 25% of Sum Insured, whichever is lesser	50% of incurred amount or 50% of Sum Insured, whichever is lesser	100% of incurred amount or 100% of Sum Insured, whichever is lesser

Provisions

For Single Trip Plan:-

- (a) The Policy shall be issued at least one day before the date the OTA is issued.
- (b) In the event an OTA for the destination is already issued during or before the issuance of policy, this extension shall not be applicable.
- (c) In the event an OTA for the destination has been in force while the policy is issued, this extension shall only be applicable if the OTA is raised.
- (d) The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force.

For Annual Travel Plan:-

- (a) The travel fare and/or accommodation expenses of a planned Trip shall be settled at least one day before the date the OTA is issued.
- (b) In the event an OTA for the destination is already issued during or before the settlement of travel fare and/or accommodation expenses of a planned Trip, this extension shall not be applicable.
- (c) In the event an OTA for the destination has been in force while the travel fare and/or accommodation expenses of a planned Trip are settled, this extension shall only be applicable if the OTA is raised.
- (d) The travel and accommodation arrangement shall only be cancelled within seven (7) days prior to the departure date while an OTA is still in force (applicable to Trip Cancellation).

SECTION 12 – PERSONAL LIABILITY

We shall indemnify the Insured Person for any legal liability incurred under any of the following circumstances due to his/her negligence in the course of a Trip subject to the maximum Sum Insured stated in the Schedule on the condition that the Insured Person does not offer or promise payment or admit fault to any other third party, and/or become involved in any litigation without our prior written approval:

- (a) Accidental death or Injury to any person; or
- (b) Accidental loss of or damage to the property of any person.

EXTENSION

This Policy extends to cover Insured Person's any legal liability to third party during the following periods:

- (i) Travelling directly from the Insured's Person's place of residence or workplace to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence or workplace in Hong Kong within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

PROVISIONS FOR SECTION 12

We shall not be liable for any third party's legal liability arising out of in connection with:

- (a) Damage to the property of or to any person who is an Immediate Family Member or the employer of the Insured Person;
- (b) Damage to the property which belongs to the Insured Person or is in his/her care, custody or control;
- (c) Any liability assumed by the Insured Person under contract;
- (d) Any willful, malicious, or unlawful act on the part of the Insured Person;
- (e) The ownership, possession or use of motor car, motorbikes, lifts, escalators, hoisting machine, crane, vehicles, aircraft or watercraft (other than small non-mechanical sailing craft, canoes, dinghies and the like), firearms or animals;
- (f) The ownership or occupation of land or building (other than occupation only of any temporary residence);
- (g) The undertaking of any trade, business or profession;
- (h) Any criminal proceedings;
- (i) Any liability which has been admitted or settled by the Insured Person.
- (j) Any fines penalties punitive or exemplary damages;
- (k) Electromagnetic Radiation includes, but is not limited to: magnetic energy, waves, fields or forces generated, produced, distributed, transmitted or maintained by charges, currents, frequencies, energy or forces of electricity;
- (l) Product &/or Professional liability;
- (m) Any actual or alleged liability whatsoever for any loss, damage or injury in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity;
- (n) Pollution &/or contamination of any nature;
- (o) All losses in respect of death of and bodily injury to employees of the Insured Person, contractors' employees and its subcontractors' employees, self-employed persons or sole proprietors, volunteers engaged for work and/or any person in the service of the Insured or Insured Person(s) or on his behalf;
- (p) Internet, electronic data transmission &/or related activities &/or computer or cyber crime of any kind;
- (q) loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing or in any other sequence to the loss.
- (r) All court judgments which are not in the first instance delivered by or obtained from a Court of competent Jurisdiction within Hong Kong.

SECTION 13 – RENTAL VEHICLE EXCESS

If during the period of insurance the Insured Person (except under Working Holiday Policy) hires a vehicle which is stolen, damaged or involved in a collision whilst driving or under the control of the Insured Person in the course of a Trip, We shall reimburse the Insured Person for the rental vehicle excess subject to the maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 13

- (a) The Insured Person must take comprehensive motor vehicle insurance provided by the rental organization against any loss or damage to the rental vehicle during the rental period.
- (b) The Insured Person must not violate any terms of the rental agreement or comprehensive motor vehicle insurance policy.
- (c) The Insured Person must be liable for the loss or damage of the rental vehicle in the incident.
- (d) The Insured Person must hold a valid driving license for the country in which the theft, damage or collision has occurred.
- (e) Any illegal or unlawful use of the rental vehicle by the Insured Person is excluded.
- (f) Any incident incurred while the rental vehicle is under the control of the Insured Person who is under the effects of alcohol or drugs are excluded.
- (g) This benefit shall be payable once per Trip.

SECTION 14 – LOSS OF CREDIT CARD

If during the period of insurance the Insured Person sustains loss of credit card as a direct result of theft, robbery or burglary in the course of a Trip, We shall reimburse the Insured Person for any monetary loss due to the unauthorized use of such credit card subject to the maximum Sum Insured stated in the Schedule.

EXTENSION

This Policy extends to cover loss of credit card carried by an Insured Person during the following periods:

- (i) Travelling directly from the Insured's Person's place of residence or workplace to the immigration counter in Hong Kong within three (3) hours before the scheduled departure time of the Common Carrier in which he/she has arranged to travel for the purpose of starting a Trip; and
- (ii) Travelling directly from the immigration counter to the Insured Person's place of residence or workplace in Hong Kong within three (3) hours of the actual arrival time of the Common Carrier in which he/she has arranged to travel upon completion of a Trip.

PROVISIONS FOR SECTION 14

- (a) The Insured Person must report the theft, robbery or burglary to the police having jurisdiction at the place where the loss occurred within twenty-four (24) hours of the occurrence.
- (b) The Insured Person must report the theft, robbery or burglary to the local branch or agent of the authority that issued the credit card within twenty-four (24) hours of the occurrence.

SECTION 15 - QUARANTINE CASH BENEFIT

If during the period of insurance the Insured Person are involuntarily and necessarily quarantined by official health authority cause by World Health Organization "WHO" recognized notifiable human infectious or human contagious disease, we shall pay cash benefit for quarantined more than 72 hours per day up to maximum Sum Insured stated in the Schedule.

PROVISIONS FOR SECTION 15

- (a) The Insured Person must obtain the quarantine order issued by the official health authority at the destination to substantiate the claim.
- (b) The coverage of this section does not apply to the trip return to Hong Kong.

PART II – DEFINITIONS

"Accident" means an unforeseen and involuntary event which caused Injury.

"Acquired Immune Deficiency Syndrome" or "AIDS" shall have the meanings assigned to it by the World Health Organization including Opportunistic Infection, Malignant Neoplasm, Human Immunodeficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or illness in the presence of a seropositive test for HIV.

"Activities of Daily Living" means:

- (a) Washing - the ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
- (b) Dressing - the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances;
- (c) Transferring - the ability to move from a bed to an upright chair or wheelchair and vice versa;
- (d) Mobility - the ability to move indoors from room to room on level surfaces;
- (e) Toileting - the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
- (f) Feeding - the ability to feed oneself once food has been prepared and made available.

"Anniversary Date" means each anniversary of the Policy's effective date stated in the Schedule.

"Child(ren)" means child(ren) aged below the age of eighteen (18).

"Chinese Bonesetter or Acupuncturist" means any Chinese bonesetter or acupuncturist who is legally registered as a Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap 549. Laws of Hong Kong), but excluding a Chinese bonesetter or acupuncturist who is the Insured Person, an Immediate Family Member of the Insured Person or someone living in the same household as the Insured Person.

"Civil War" means an internecine war, or a war carried on between or among opposing citizen of the same country or nations.

"Common Carrier" means any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire.

"Common Carrier Operator" means a company or an individual that operates a Common Carrier and is licensed to carry passengers for hire.

"Confined" or "Confinement" means admitted in a Hospital for medical treatment due to an Injury or Sickness upon the recommendation of a Qualified Medical Practitioner and continuously stays in the Hospital prior to his/her discharge from the Hospital. Confinement will be evidenced by the daily room and board charged by the Hospital. Successive periods of Confinement due to the same or related causes shall be considered as one Accident or Sickness unless separated by at least ninety (90) consecutive days during which the Insured Person is not Confined to a Hospital as a result of such Accident or Sickness.

"Fractured Leg or Patella with Established Non-Union" means a complete break into two pieces of the patella or leg bone where:

- (a) the patella or leg bone does not mend properly such that it cannot function normally; and
- (b) this condition is diagnosed by a Qualified Medical Practitioner to last for the remainder of the Insured Person's life.

"Hospital" means an establishment which meets all the following requirements:

- (a) holds a license as a Hospital (if licensing is required in the state or governmental jurisdiction); and
- (b) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; and
- (c) provides 24-hour a day nursing services by registered or graduated nurses; and
- (d) has a staff of one or more Qualified Medical Practitioner(s) at all times; and
- (e) provides organized facilities for diagnosis and major surgical facilities; and
- (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment, or a place for alcoholics or drug addicts.

"Immediate Family Member" means the Insured Person's spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother, sister, grandchild or legal guardian.

"Itinerary" means the detailed plan for a journey issued and confirmed by common carrier, travel agency, tour operator or cruise operator or cruise tour agency, together with the official receipt or confirmation, prior to the commencement of the journey.

"Infectious Diseases" mean any kinds of infectious diseases which are publicly announced and require quarantine by the government.

"Injury" means bodily injury which is solely caused by an Accident and independently of any other cause.

"Insured Person" means the person(s) insured in the Schedule or subsequently endorsed hereon.

"Loss of Thumb(s) / Finger(s) / Toe(s)" means complete severance through or above the metacarpophalangeal or metatarsophalangeal joints.

"Loss of Hearing" means total and irrecoverable loss of hearing.

"Loss of Limb" means loss by physical severance of a hand at or above the wrist or of a foot at or above the ankle.

"Loss of Sight" means the entire and irrecoverable loss of sight.

"Loss of Speech" means the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds, or total loss of vocal cord or damage of speech centre in the brain resulting in Aphasia.

"Loss of Use of Limb(s) / Thumb(s) / Finger(s) / Toe(s)" means total functional disablement of any limb, thumb, finger or toe and is treated like the total loss of said limb, thumb, finger or toe.

"Malignant Neoplasm" shall include but not be limited to Kaposi's sarcoma, central nervous system lymphoma and/or other malignancies now known or which become known as immediate causes of death, an illness or disability, in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Notifiable Human Infectious or Human Contagious Disease" means the notifiable human infectious or human contagious disease according to the requirement of World Health Organization (WHO).

"Outbound Travel Alert (OTA)" means the colour-coded travel alerts of amber, red or black issued by the Security Bureau of the HKSAR Government under the Outbound Travel Alert System.

"Opportunistic Infection" shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/or disseminated fungi infection caused in the presence of Acquired Immune Deficiency Syndrome (AIDS).

"Percentage of Sum Insured" means the Percentage of Sum Insured stated in Compensation Table 1 and/or Compensation Table 2 of Part I herein.

"Permanent" means lasting twelve (12) consecutive months from the date of Accident and at the expiry of that period being beyond hope of improvement as certified by a Qualified Medical Practitioner.

"Permanent Total Disablement" means when as the result of Injury and commencing within twelve (12) consecutive months from the date of Accident, the Insured Person is totally and permanently disabled and prevented from engaging in occupation or employment for which he/she is reasonably qualified by reason of his/her education, training or experience; or if he/she has no business or occupation at the time of Injury, Permanent Total Disablement means the inability to perform his/her Activities of Daily Living of like age and sex. Such disability has to continue for a period of twelve (12) consecutive months and certified by a Qualified Medical Practitioner to be total, continuous and permanent for the remainder of his/her life.

"Policy" means this Policy and any other documents stated in Entire Contract of Part VII herein.

"Policyholder" means a person or company(ies) who is an applicant of the Policy and is named in the Schedule as Policyholder or Insured.

"Pre-existing Condition" means the condition for which the Insured Person received or was recommended by a Qualified Medical Practitioner for any treatment, diagnosis, consultation or prescribed drugs, or the signs or symptoms of which the insured person was aware or should reasonably have been aware within twelve (12) consecutive months immediately prior to the Policy's effective date.

"Qualified Medical Practitioner" means any person qualified and legally authorized by the government with jurisdiction in the geographical area of his or her practice to render medical and regular service, but excluding a Qualified Medical Practitioner who is the Insured Person, an Immediate Family Member of the Insured Person or someone living in the same household as the Insured Person.

"Schedule" means the Schedule attached to and incorporated in this Policy.

"Second Degree Burn" means both the epidermis and the underlying dermis are damaged caused by heat, electricity, chemicals, light or radiation.

"Serious Injury or Serious Sickness" means injury or sickness which requires treatment by a Qualified Medical Practitioner and which results in the Insured Person being certified by that Qualified Medical Practitioner as having a life threatening condition and being unfit to travel or continue with his/her Trip. When Serious Injury or Serious Sickness is applied to the Immediate Family Member, travel companion or co-partner, it means injury or sickness which requires treatments by a Qualified Medical Practitioner and which results in the Immediate Family Member, travel companion or co-partner being certified by that Qualified Medical Practitioner as having a life threatening condition which leads to the discontinuation or cancellation of the Insured Person's Trip.

"Sickness" means an illness or disease first contracted and commenced by the Insured Person during the Trip that requires treatment by a Qualified Medical Practitioner.

"Sum Insured" means the amount of sum insured stated in the Schedule.

"Terrorist" or "Member of a Terrorist Organization" means any person who commits, or attempts to commit, a Terrorist Act or who participates in or facilitates the commission of a Terrorist Act and/or is verified or recognized or designated by any government or authority or committee as a terrorist.

"Terrorist Act" means an act including but not limited to the use or threatened use of force or violence against person or property, or the commission of an act that is dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organization, government, power, authority or military force, when the effect is to intimidate or coerce a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

"Third Degree Burn" means full thickness skin destruction caused by heat, electricity, chemicals, light or radiation.

"Trip" means a journey taken by the Insured Person outside Hong Kong subject to a maximum of: (a) one hundred and eighty (180) days for single-trip; or (b) ninety (90) days for annual travel. However, this maximum number of trip days does not apply to Working Holiday Program. The journey shall be deemed to commence when the Insured Person arrives at the immigration counter in Hong Kong for the purpose of starting the journey; and cease when he/she returns to the immigration counter in Hong Kong upon completion of such journey.

"Travel Companion" means the person who committed or arranged the travel booking or reservation together with the Insured Person and accompanied the Insured Person for the whole journey other than the tour guide or the tour member.

"War" means war (declared or undeclared) or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

"We, Us, Our" means China BOCOM Insurance Co., Ltd.

"Working Holiday Scheme" means the bilateral scheme established by the Government of the Hong Kong Special Administrative Region (HKSAR) with the governments of participating overseas countries through which the Insured Person has been granted a working holiday visa to work in the participating country while on holiday.

PART III – GENERAL EXCLUSIONS

We shall not pay under any section of this Policy for loss, Injury, damage or liability suffered and/or sustained by or arising directly or indirectly as a result of or in connection with:

1. War, Civil War, invasion, insurrection, revolution, use of military power or usurpation of government or military power, direct participation in strike, riot and civil commotion;
2. Terrorist Act involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
3. Nuclear risks of any nature; biological, chemical, radioactive, nuclear pollution or contamination exposure;
4. Any prohibition or regulations by any government; confiscation, detention, destruction by customs or other authorities;
5. An Insured Person who is a Terrorist or a Member of a Terrorist Organization; any illegal or unlawful act by the Insured Person;
6. An Insured Person not taking all reasonable efforts to avoid Injury or to minimize any claim under this Policy;
7. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an Insured Person would or could earn income or remuneration from engaging in such sport as a source of income;
8. Traveling by means of hitchhiking;
9. Any loss which is connected with the effects of alcohol or drugs other than those prescribed by a Qualified Medical Practitioner;
10. Suicide or attempted suicide or intentional self-injury, or self-exposure to needless peril;
11. Any medical treatment received in the course of a Trip which was made for the purpose of receiving medical treatment (need not be the sole purpose); or the Trip was undertaken while the Insured Person was unfit to travel or against the advice of a Qualified Medical Practitioner;
12. Any Pre-existing Condition, cosmetic, plastic or any elective surgery; surgical or non-surgical treatment of obesity (including morbid obesity) or weight control programs, congenital or heredity disease or defect, congenital anomalies or any complications or conditions arising therefrom;
13. Health check-ups or any investigation(s) not directly related to admission diagnosis, sickness or injury, or any treatment or investigation which is not medically necessary;
14. Insured Person's expenses incurred relating to the cost of prosthesis, contact lens, spectacles, hearing aids, dentures and other medical equipment; or any expenses incurred relating to dental or optical treatment unless such costs are necessarily incurred due to an Accident;
15. Psychosis, sleep disturbance disorder, mental or nervous disorders, pregnancy, miscarriage or childbirth or any injury or sickness associated with pregnancy, miscarriage or childbirth;
16. AIDS or any Injury or Sickness commencing in the presence of a sero positive test for HIV and related diseases and/or sexually transmitted disease;
17. An Insured Person in the course of the trip is engaging in and performing duty in connection with naval, military or air force service or military operations; armed force service; offshore activities like commercial diving, oil rigging, mining; handling of explosives &/or dangerous goods; or working as an aerial worker, aerospace work, animal trainer, jockey, security guard, industrial machine operator, industrial manufacturing, aerial performance, newspaper-war correspondent, farmer, stuntman, construction site worker, decoration &/or maintenance worker, fisherman, ship crew &/or outdoor manual worker;
18. Piloting or serving as a crewmember or riding in any aircraft except as a fare paying passenger on a regularly scheduled airline; or
19. Any loss which occurs while the Insured Person is in the Republic of Iraq or the Islamic Republic of Afghanistan.
20. Sanction Clause

It is hereby noted and agreed that notwithstanding anything contained herein to the contrary, the Company shall not be deemed to provide cover and shall not be liable to pay any claim or

provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction applicable to the Company.

21. **Third Party Contract Right Exclusion**

Notwithstanding anything contained herein to the contrary, any person or entity who is not the party of this policy shall have no rights under the Contracts (Right of Third Parties) Ordinance (Cap 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

PART IV – TERMINATION OF COVERAGE

For Single-Trip Policy

1. This Policy shall terminate automatically in the event of the occurrence of one or more of the following:
 - (a) non-payment of any premium;
 - (b) upon payment of the benefits under the circumstances mentioned under Clause (c) of Provisions for Section 1 of Part I herein;
 - (c) fraud, material misrepresentation or non-disclosure on the part of the Policyholder, the Insured Person or its insurance broker;
 - (d) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance broker increasing the hazards insured against.
2. This Policy is non-renewable and non-cancellable.
3. Except as prescribed by the laws of Hong Kong or as provided for in this Policy, no premium shall be returned once the coverage has effected.

For Annual Travel Policy & Working Holiday Policy

1. We may terminate this Policy at any time during the period of insurance by giving thirty (30) days' prior notice in writing to the last known address of the Policyholder or its insurance broker. In the event of such termination, we shall return promptly the pro-rata premium to the Policyholder. However, no notice of termination is required from us in the event of the occurrence of one or more of the following and this Policy shall be automatically terminated forthwith:
 - (a) non-payment of any premium;
 - (b) on the Anniversary Date when the Insured Person no longer fulfills the eligibility stated under "Eligibility of Insured Person" of Part VII herein;
 - (c) upon payment of the benefits under the circumstances mentioned under Clause (c) of Provisions for Section 1 of Part I herein;
 - (d) fraud, material misrepresentation or non-disclosure on the part of the Policyholder, the Insured Person or its insurance broker; or
 - (e) willful or reckless acts or omissions on the part of the Policyholder, the Insured Person or its insurance broker increasing the hazards insured against.
2. The Policyholder may cancel this Policy by giving us not less than thirty (30) days' prior written notice. Upon termination by the Policyholder, premiums shall be computed in accordance with the applicable percentage indicated below, but in no event less than our customary minimum premium:

Covered Period	Retentive Percentage of Annual Premium
6 Months (Minimum)	70%
Over 6 Months	100%

PART V – PREMIUM PROVISION

The premiums for this Policy will be based on the rates currently in force in the application or agreed in the quotation slip, the plan and the coverage and amount of insurance in effect. However, we reserve the right to change rates at any time if any of the following events take place during the period of insurance:

- (a) The terms of the Policy change;
- (b) A division, subsidiary, affiliated organization or eligible class is added or deleted from the Policy;
- (c) There is a change in the factors bearing on the risk assumed;
- (d) There is a misrepresentation in the information We relied on in establishing the premium rate;
- (e) Any law or regulation is amended to the extent it affects our benefit obligation.

PAYMENT OF PREMIUM_

Applicable to Single Trip

The premium is due on the Policy's effective date. If any premium is not paid when due, the Policy will be canceled as of the premium due date.

Applicable to Annual Travel Policy & Working Holiday Policy:

The first premium is due on the Policy's effective date. After that, premiums will be due annually on the Anniversary Date unless we agree with the Policyholder on some other method of premium payment. If any premium is not paid when due, the Policy will be cancelled as of the premium due date, except as provided in the Policy Grace Period section as described below.

POLICY GRACE PERIOD (applicable to Annual Travel Policy & Working Holiday Policy)

A Policy grace period of thirty-one (31) days shall be granted following the Anniversary Date of Policy for the payment of the required premiums. The Policy shall remain in force during the grace period. If the required premiums are not paid, insurance shall end upon the expiration of the grace period. The Policyholder shall be liable to us for any unpaid premium for the time the Policy was in force.

PART VI – CLAIM PROVISIONS

OBLIGATION

The following clauses in this section of the Policy relating to Claims Provisions shall be deemed condition precedents to the liability of us to make any payment under this Policy.

TIME OF NOTICE OF CLAIM

Written notice of a claim must be given to us within thirty (30) days after occurrence of any Accident or other event that might give rise to a claim under this Policy. However in the event of accidental death notice must be given to Us within fifteen (15) days.

FORMS FOR PROOF OF LOSS

We, upon receipt of such notice, shall furnish to the claimant such forms as are usually furnished by Us for filing proof of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this Policy as to proof of loss upon submitting within the time fixed in this Policy for filing proof of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by Us shall be furnished at the expense of the Insured Person/claimant or his legal personal representatives and shall be in such form and of such nature as We may prescribe.

SUFFICIENCY OF NOTICE

Such notice by or on behalf of the Insured Person given to us or to our general agent, with particulars sufficient to identify the Insured Person shall be deemed to be notice to us. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it is shown that it was not reasonably practicable to give such notice and that notice was given as soon as was reasonably practicable.

CLAIMANT COOPERATION PROVISION

Failure of the claimant to cooperate with us in the administration of a claim may result in the delay or termination of a claim. Such cooperation includes, but is not limited to, providing any information or documents needed to determine whether benefits are payable or the actual benefit amount due.

TIME FOR FILING PROOF OF LOSS

Affirmative proof of loss must be furnished to Us at Our said office in case of a claim for such loss within ninety (90) days after the termination of the period for which We are liable under this Policy. If it is shown that it was not reasonably practicable to give such notice within such time, such proof must be furnished as soon as reasonably practicable and in any event within one (1) year after the date of such loss.

LIMITATIONS CONTROLLED BY STATUTE

If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the laws of Hong Kong, such limitation is hereby extended to agree with the minimum period permitted by such laws.

PHYSICAL EXAMINATION AND AUTOPSY

We reserve the right to have a Qualified Medical Practitioner examine the Insured Person as often as is reasonably necessary. This section applies when a claim is pending or while benefits are being paid. We also have the right to request an autopsy in the case of death, unless the law forbids it. We shall pay the cost of the examination or autopsy.

FRAUDULENT CLAIMS

If the claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Person or anyone acting on the Insured Person's behalf to obtain any benefit under this Policy, this Policy shall immediately become terminated and all benefit in respect of such claims shall be forfeited from the date on which the fraudulent claim is proffered.

RIGHT OF RECOVERY

In the event authorization of payment and/or payment is made by Us or for a medical claim which is not covered under this Policy or when the limit of liability of this insurance is exceeded, We reserve the right to recover the said sum or excess from the Insured Person.

SUBROGATION

In the event of any payment under this Policy, We shall be subrogated to all the Insured Person's rights of recovery therefore against any person or organization and the Insured Person shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured Person shall take no action after the loss to prejudice such rights.

LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

PART VII – GENERAL CONDITIONS

ENTIRE CONTRACT

The Policy, Schedule, applications, endorsements and attachments (if any) shall constitute the entire contract of insurance. No statement made by the Policyholder not included herein shall avoid the Policy or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by us and endorsed hereon.

ELIGIBILITY OF INSURANCE APPLICANT

The insurance applicant or policyholder or Insured of this insurance must be:-

- (e) a natural person who is Hong Kong resident aged at eighteen (18) years old or above and apply this insurance for himself/herself and/or his/her immediate family member of the Insured. "Immediate Family Member" in this part means the Insured Person's spouse, parent, parent-in-law, grandparent, son, daughter, son-in-law, daughter-in-law, brother & sister; or
- (f) a corporation domicile in HKSAR and apply this insurance for its employees, directors, guests &/or customers under business related journey arranged or organized by the Insured.

ELIGIBILITY OF INSURED PERSON

The insurance under this Policy shall apply to:

- a. for Single-Trip Policy: Insured Persons should be Hong Kong resident of all ages;
- b. for Annual Travel Policy: Insured Persons should be Hong Kong resident who aged seventy (70) years or below, renewable up to the age of seventy-five (75); &/or
- c. for Working Holidays Policy: Insured Person should be Hong Kong resident who participates in Working Holiday Scheme and aged between eighteen (18) and thirty-one (31) years old.
- d. Family plan under this Policy shall apply to the legal couple and their unmarried legitimate Child(ren).

GEOGRAPHICAL LIMIT AND OPERATIVE TIME

Insurance provided under this Policy shall apply twenty-four (24) hours a day anywhere in the world in the course of a Trip unless endorsed or amended by us.

TO WHOM INDEMNITIES PAYABLE

Any indemnity related to accidental death shall be payable to the Insured Person's estate. All other indemnities shall be payable to the Insured Person.

POLICY VALIDATION

This Policy is applicable to leisure and business travel. With regard to business travel, this Policy shall only apply to a Trip undertaken for the purpose of carrying out professional, managerial, clerical and/or administrative tasks.

ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon us unless and until the original or a duplicate thereof is filed at China BOCOM Insurance Co., Ltd. office and our consent to such assignment is endorsed. We do not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of us shall be used in defense of any claim arising under this Policy, unless such provision is incorporated in full in this Policy.

TRIP EXTENSION

In the event the Trip is being unavoidably delayed which is outside the control of the Insured Person including but not limited to inclement weather condition, natural disaster, strike of common carriers and/or riot, the insurance cover shall be automatically extended until the Insured Person's return to Hong Kong subject to a maximum of ten (10) days at no additional premium.

In the event the Insured person is hospitalized in the course of the trip and required to stay longer than the original policy period. We will consider extending the period of insurance until Insured person returns to Hong Kong upon requested. Provided that the Policyholder or Insured person should pay to us the required premium involved for such period extension.

REINSTATEMENT OF POLICY (applicable to Annual Travel Policy & Working Holidays Policy)

If this Policy lapses due to non-payment of premium, it may be reinstated with our approval. Benefits shall not, however, be payable for any event likely to give rise to a claim under this Policy which occurs while the Policy had lapsed and the exclusion in respect of any Pre-existing Condition pursuant to Clause 12 of Part III herein shall re-apply as if the Policy commenced on such reinstatement date.

RENEWAL CLAUSE (applicable to Annual Travel Policy & Working Holidays Policy)

This Policy shall be renewable from the Anniversary Date with our consent by payment of premium in advance at our premium rate in force at the time of renewal. However, we reserve the right to adjust the premium rates, benefits, terms and conditions of this Policy and/or not to invite renewal at our absolute discretion.

EXAMINATION OF RECORDS AND AUDIT

We shall be permitted to examine and audit the Policyholder's books and records at any time during the term of the Policy and within two (2) years after the termination of the Policy as they relate to the premiums or subject matter of this Policy.

OTHER INSURANCE

If any loss, damage or legal liability covered under this Policy is also covered by any other insurance, we shall not be liable under this Policy except for any excess beyond the amount payable under such other insurance, provided that the benefit of Accidental Death and Disablement, Burns Benefit, Overseas Hospital Cash and Travel Delay shall not be limited by the foregoing limitation.

GOVERNING LAW

This Policy is subject to the laws of Hong Kong and the parties hereto agree to submit to the jurisdiction of the courts of Hong Kong.

CLERICAL ERROR

Our clerical errors shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid in accordance with the provisions of this Policy and the applicable laws.

DATA PRIVACY POLICY

As a condition precedent to liability of us, the insured has agreed that any personal information collected or held by us (whether contained in the application of this policy or otherwise obtained) is provided and may be held, used for the purposes of

- (i) processing and evaluating your insurance application and any future insurance application you may make;
- (ii) administering your insurance policy and providing services in relation to your insurance policy;
- (iii) investigating, processing and paying claims made under your insurance policy;
- (iv) invoicing and collecting premiums, deductibles for claim settlement and/or any outstanding amounts from you;
- (v) executing the Direct Debit Payment Authorization for premium payment;
- (vi) designing products/services for customers;
- (vii) conducting market research for statistical or other purposes;
- (viii) matching any data held which relates to you from time to time for any of the purposes listed herein;

- (ix) conducting identity and/or credit checks and/or debt collection;
- (x) carrying out other services in connection with the operation of the Company's business;
- (xi) promotion of insurance and/or financial products or services and/or providing of latest product privilege, new product and/or services information when they become available;
- (xii) contacting you for any of the above purposes;
- (xiii) other ancillary purposes which are directly related to the above purposes; and
- (xiv) complying with applicable laws, regulations or any industry codes or guidelines.

Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by us is accurate. We will take all practicable steps to ensure security of the personal data and to avoid unauthorized or accidental access, erasure or other use.

It is further understood and agreed that we may disclose your personal data for the above purposes to the following classes of transferees:

- (a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers, bank for executing direct debit payment and data processors);
- (b) in the event of a claim, loss adjudicators, claims investigators and medical advisors;
- (c) in the event of default, debt collectors and recovery agents;
- (d) insurance reference bureaus or credit reference bureaus;
- (e) reinsurers and reinsurance brokers;
- (f) your insurance broker (if you have one);
- (g) our legal and professional advisors;
- (h) our related companies;
- (i) the Hong Kong Federation of Insurers (or any similar association of insurance companies) and its members;
- (j) the Insurance Claims Complaints Bureau and similar industry bodies; and
- (k) government agencies and authorities as required or permitted by law.

We may also use and disclose your personal data otherwise with your consent.

"Related companies" in this form means the holding company of the China BOCOM Insurance Co., Ltd (Bank of Communications) which includes branches, subsidiaries, representative offices and/or any corporations or legal entity under the effective management control by the Bank of Communications and/or any subsidiaries and/or representative offices of China BOCOM Insurance Co., Ltd, wherever situated.

USE OF PERSONAL DATA FOR DIRECT MARKETING

Unless with the Insured's consent, we or our related companies may not use Insured's contact details, demographic information and policy details to contact the Insured with direct marketing communications regarding financial and insurance products by mail, email, telephone or mobile message.

In case Insured consent us to use his/their personal data for direct marketing purpose, the Insured may have right at any time in future withdraw his/their consent to the use and provision of his/their personal data for direct marketing. If the Insured wish to withdraw his/their consent or opt out from our direct marketing list, please inform us in writing to below address. We shall, without charge, ensure that the Insured is not included in future direct marketing activities.

ACCESS AND CORRECTION OF PERSONAL DATA

Under the Personal Data (Privacy) Ordinance (Cap. 486) ("PDPO"), the Insured have the right to ascertain whether we hold his/their personal data, to obtain a copy of the data, and to correct any data that is inaccurate. The Insured may also request us to inform him/them of the type of personal data held by us. Requests for access and correction or for information regarding policies and practices and kinds of data held by us should be addressed in writing to: **Data Privacy Officer of China BOCOM Insurance Co., Ltd. 18/F., Fairmont House, 8 Cotton Tree Drive, Central, Hong Kong.**

SPECIAL NOTE TO POLICYHOLDER (INSURED)

INSURANCE AUTHORITY PREMIUM LEVY

From 1 January 2018 onwards, a levy on insurance premiums for insurance policies will be payable to the Insurance Authority (IA) by policyholders (Insureds) pursuant to the Insurance (Levy) Order and Insurance (Levy) Regulation. Levy is a specific percentage to the premium payable with a levy cap applied per policy per policy year. The levy will be collected from policyholders (Insured) through insurance companies (herein refers to the Company). Details of levy can be referred to table below. For further information, please visit Insurance Authority Official Web <https://www.ia.org.hk/>.

This is the legal obligation of policyholders to pay a levy when premium is paid. The levy will be collected by Insurance Companies and then remit to Insurance Authority as required by the law. Policyholder shall commit an offence and be liable to a pecuniary penalty of up to HK\$5,000 for failure to pay the levy in a timely manner.

第一部分 - 保障內容

第 1 項 - 意外死亡及永久傷殘

1a. 乘搭公共交通工具之意外

於保單生效期內，若受保人在旅程中以付款乘客身份乘搭公共交通工具期間遭受損害，並於意外發生後 12 個月內引致以下賠償表 1 所列的身故或殘廢，我們會按照該項損害事項之保額百分率賠償予受保人或其遺產承繼人。

1b. 其他意外

於保單生效期內，若受保人在旅程中遭受損害，並於意外發生後 12 個月內引致以下賠償表 1 所列的身故或殘廢，我們會按照該項損害事項之保額百分率賠償予受保人或其遺產承繼人。

暴露

於保單生效期內，若受保人在旅程中發生意外，在無法避免的情況下暴露於自然環境中，並於意外發生後 12 個月內直接因此無法避免的暴露而引致身故或殘廢，我們會根據以下賠償表 1 所列的損害事項之保額百分率賠償予受保人或其遺產承繼人。

失蹤

於保單生效期內，若受保人在旅程中乘搭的飛機、陸上或海上交通工具發生意外，導致失蹤、墮毀或沉沒，而受保人之遺體於該次意外事件發生後 12 個月內仍無法尋回，我們將視受保人已於該次意外事故罹難，並根據以下賠償表 1 損害事項第 1 項之保額百分率賠償予受保人之遺產承繼人，但遺產管理員必須簽署保證書，同意假如受保人仍然生存，會退回賠償款項給我們。

額外保障

此保單會提供額外保障予受保人在以下時段遭受的損害：

- (i) 當受保人開展旅程時，於預定乘搭的公共交通工具啟航前之 3 小時內，由香港住所或工作地點直接前往香港入境事務處櫃檯的期間；及
- (ii) 當旅程完結時，受保人所乘搭之公共交通工具到達後之 3 小時內，由香港入境事務處櫃檯直接返回香港住所或工作地點的期間。

賠償表 1

損害事項	賠償 (保額百分率)	右手	左手
1. 死亡	100%		
2. 永久完全傷殘	100%		
3. 喪失或永久喪失單肢或多肢功能	100%		
4. 永久喪失雙眼視力	100%		
5. 永久喪失一眼視力	100%		
6. 永久喪失言語能力及失聰	100%		
7. 永久性精神錯亂	100%		
8. 永久失聰:			
(a) 雙耳	75%		
(b) 單耳	15%		
9. 永久喪失言語能力	50%		
10. 永久喪失一眼晶體	50%		
11. 喪失或永久喪失四隻手指及拇指功能		70%	50%
12. 喪失或永久喪失四隻手指功能		40%	30%
13. 喪失或永久喪失一隻拇指功能			
(a) 兩個拇指關節	30%		20%
(b) 一個拇指關節	15%		10%
14. 喪失或永久喪失手指功能			
(a) 三個手指關節	10%		7.5%
(b) 兩個手指關節	7.5%		5%
(c) 一個手指關節	5%		2%
15. 喪失或永久喪失腳趾功能			
(a) 一隻腳所有腳趾	15%		
(b) 大腳趾 - 兩個關節	5%		
(c) 大腳趾 - 一個關節	3%		
16. 折斷腿部或膝蓋而無法縫合	10%		
17. 腳部縮短最少 5 厘米	7.5%		
18. 如永久傷殘不屬於以上第 8 至 17 項，我們有絕對的決定權利，評估你的傷殘程度並相應上述的保額百分率而計算出一個賠償金額。			

第 1 項之條款

- (a) 我們不會就同一意外事件賠償超過一項列於賠償表 1 內的損害事項，倘若於同一次的意外中發生多於一項在的損害事項，我們只會賠償最高保額百分率的一項。
- (b) 若已就同一受保人賠償列於賠償表 1 內一項或多項的損害事項，而所累積的賠償額仍未超出百分百的保額，我們日後只會負責賠償保額剩餘的部分直至百分百的保額為止。
- (c) 倘若我們已賠償列於賠償表 1 內第 1 至 7 其中一項，受保人的保障便會即時終止。
- (d) 倘受保人蒙受損害前其肢體局部已喪失功能，而在損害後變成全部殘廢，我們會決定保額百分率作為賠償該損害所引致的殘廢部分，而之前已喪失功能的部分則不會獲得賠償。倘若受保人於蒙受損害前已喪失肢體或已完全喪失功能，我們便不會作出任何賠償。
- (e) 若受保人慣用左手並特別申報於投保書內，則賠償表 1 第 11 至 14 項有關右手及左手之各項損害事項之保額百分率將會互相對調。
- (f) 倘若受保人在意外發生時之年齡為 18 歲以下或 74 歲以上，列於保障表內之意外死亡及永久傷殘的最高保額將會減半或港幣 500,000 元，以較低者為準。

第 2 項 - 燒傷保障

於保單生效期內，若受保人在旅程中遭受損害，並由合格醫生診斷蒙受以下賠償表 2 其中列出的燒傷事項，我們會按照該項燒傷事項之保額百分率作出賠償。

燒傷事項	賠償 (保額百分率)
二級或三級程度燒傷	
達身體面積 45%或以上	100%
達身體面積 27%或以上	60%
達身體面積 18%或以上	50%
達身體面積 9%或以上	30%
達身體面積 4.5%或以上	20%

第 2 項之條款

我們不會就同一意外事件賠償超過一項之燒傷事項，倘若於同一次的意外中發生多於一項在的燒傷事項，我們只會賠償最高保額百分率的一項。

第 3 項 - 醫療費用

(a) 海外醫療費用

於保單生效期內，若受保人在旅程中遭受損害或感染疾病，而在香港境外接受必須的治療，我們會賠償受保人支付合格醫生、護士、醫院及 / 或救護車服務以提供醫藥、手術、X 光檢查、醫院或護理治療包括醫療必需品及租用救護車服務之合理及實際費用。賠償以保障表所列之最高保額為上限。

(b) 返港後覆診費用

本保單額外保障受保人於回港後 90 天之覆診費用，但必須已在香港境外接受首次之治療，以保障表所列之最高保額為上限。此額外保障還包括因損害而支付跌打或針灸師的醫療費用，以保障表所列之最高賠償額為上限。

(c) 海外住院現金津貼

於保單生效期內，若受保人在旅程中遭受損害或感染疾病而必須於當地入院，我們將按留院之日數賠償每日住院現金予受保人，以不超過保障表所列之最高保額為上限。

第 3 項之條款

- (a) 在任何情況下，每一宗意外或疾病之醫療賠償總額不可超過保障表內醫療費用（包括覆診費用及海外住院現金津貼）所列之最高保額，如受保人可從其他途徑取回部份或全部的費用（本地住院現金津貼及海外住院現金津貼除外），我們只會賠償受保人無法取回或剩餘之費用。
- (b) 倘若受保人在意外發生或感染疾病時之年齡為 18 歲以下或 74 歲以上，列於保障表內之醫療費用的最高保額將會減半。

第 4 項 - 交銀環球緊急支援服務

我們已委任一所緊急支援機構「國際救援香港有限公司」（簡稱：國際救援）為受保人在旅程中提供 24 小時之緊急援助服務，國際救援於交銀環球緊急支援下提供服務期間所產生的行為或疏忽，我們不會就此對受保人及 / 或保單持有人（無論是在合約、侵權（包括疏忽）、違反法定責任或其他）負有法律責任。

(a) 24 小時熱線服務

受保人可聯絡我們的 24 小時專用熱線電話 **(+852) 2861 9275**，以便即時獲得以下服務及 / 或資訊：

旅遊資訊

- 接種疫苗資訊
- 天氣資訊
- 機場稅
- 航班資訊
- 海關申報事項要求
- 簽證資訊/遺失護照補領手續
- 領事館及大使館資訊
- 外幣兌換資訊
- 翻譯服務安排
- 兒童旅遊護送服務
- 傳達緊急醫療狀況
- 提取行李協助

醫療轉介

- 醫療轉介服務

法律諮詢

- 環球法律諮詢轉介服務

(b) 緊急醫療撤離及運送

於保單生效期內，若受保人在旅程中遭受嚴重損害或感染嚴重疾病而需要緊急醫療運送，國際救援會就受保人的狀況運送致鄰近擁有適當設備的醫院。如受保人病情穩定，國際救援會安排受保人回港繼續進行適當的治療。國際救援保留絕對的權力，因應實際的情況去決定運送的地點及方式。賠償以保障表所列之最高保額為上限。

(c) 入院保證金

於保單生效期內，若受保人在旅程中遭受損害或感染疾病而需於當地入院留醫，國際救援將提供入院按金，保證金額以保障表所列之最高保額為上限。

(d) 緊急啟程

(i) 受保人於海外住院

於保單生效期內，若受保人在旅程中遭受損害或感染疾病而需於當地入院留醫連續至少七天，國際救援會安排一名受保人的親屬或朋友前往探望，並支付一張來回經濟客位機票及 / 或其他合理的交通費用，以及最多連續七晚的酒店住宿費用，但不包括飲品、膳食及其他酒店費用。賠償以保障表所列之最高保額為上限。

(ii) 受保人於海外死亡

於保單生效期內，若受保人在旅程中遭受損害或感染疾病而死亡，國際救援會安排一名受保人的直系親屬前往當地處理身後事宜，並支付一張來回經濟客位機票及 / 或其他合理的交通費用，以及最多連續五晚的酒店住宿費用，但不包括飲品、膳食及其他酒店費用。賠償以保障表所列之最高保額為上限。

(iii) 直系親屬死亡

於保單生效期內，若受保人在旅程期間，其直系親屬身故，國際救援會安排受保人回港處理身後事宜，並支付一張來回經濟客位機票及 / 或其他合理的交通費用。

在任何情況下，賠償金額不可超過保障表內(d)部分「緊急啟程」所列的最高保額。

(e) 子女護送

於保單生效期內(參與工作假期計劃除外)，若受保人在旅程中遭受損害或感染疾病而需於當地入院留醫，以致其同行之兒童乏人照顧，國際救援會安排該名兒童回港，並支付一張回程的經濟客位機票及 / 或其他合理的交通費用，如有需要，亦可派員護送。賠償以保障表所列之最高保額為上限。

(f) 遺體運返

於保單生效期內，若受保人在旅程中遭受損害或感染疾病而死亡，國際救援會安排運送遺體或骨灰回港並支付有關費用。賠償以保障表所列之最高保額為上限。

第 4 項之條款

- (a) 任何未經交銀環球緊急支援機構「國際救援」授權及 / 或介入的服務均不受保障。
- (b) 任何交銀環球緊急支援機構「國際救援」以外的機構所提供之服務均不受保障。
- (c) 上述保障項目(4)(b)所產生的支出和費用將直接從第 3 項(a)海外醫療費用中扣除，這保障項目(4)(b)將和第 3 項(a)海外醫療費用共享同一個保障額。

第 5 項 - 個人行李

於保單生效期內，若受保人(參與工作假期計劃除外)在旅程中其個人行李意外地遺失或損毀，我們會作出賠償，以不超過保障表所列之最高保額為上限。

額外保障

此保單會提供額外保障予受保人在以下時段個人行李意外地遺失或損毀：

- (i) 當受保人開展旅程時，於預定乘搭的公共交通工具啟航前之 3 小時內，由香港住所或工作地點直接前往香港入境事務處櫃檯的期間；及
- (ii) 當旅程完結時，受保人所乘搭之公共交通工具到達後之 3 小時內，由香港入境事務處櫃檯直接返回香港住所或工作地點的期間。

第 5 項之條款

- (a) 因發霉、蟲蛀、磨損、大氣或氣候狀況、逐漸退化、機械或電子故障、任何清潔、修復、修理或改裝過程、海關或任何其他機構沒收或扣留，而引致之遺失或損毀均不受保障。
- (b) 任何軟件、古董、珠寶首飾、錢財包括但不限於現金、貨幣、八達通卡、儲值卡或任何形式的電子貨幣、已簽署的旅行支票或匯票、證券、票或文件、汽車（包括配件）、電單車、船隻、發動機、其他交通工具、滑雪板、隱形眼鏡、眼鏡、假牙、義肢、易碎物品之遺失或損毀均不受保障。
- (c) 租賃設備、於旅程前預先寄運或沒有托運於受保人乘坐航班之行李的遺失或損毀均不受保障。
- (d) 受保人應採取一切合理和必要的預防措施確保個人行李的安全，若受保人遺漏行李於公共交通工具上，或在公眾場所內沒有看管自己行李的情況下而導致無法解釋的遺失或損毀均不受保障。
- (e) 倘若受保人的個人行李被他人盜取、丟失或蓄意破壞，必須在事發後 24 小時內向當地警方或公共運輸機構報告（若事件於過境途中發生），並於索償時，提交有關之報告證明。
- (f) 我們有絕對的決定權去保全或處理損毀之行李。
- (g) 每件或每套 / 對物品的賠償限額以保障表所列為上限。
- (h) 手提電腦、手提電話及/或平板電腦（包括配件）的賠償限額以保障表所列為上限。
- (i) 若受保人只遺失或損毀一套或一對物品的一部分，我們會按比例作出合理的賠償。
- (j) 對於已超過一年的物品，我們的賠償會扣除合理的耗損及折舊。
- (k) 就同一事件在「第 6 項 - 行李延誤」提出的索償是不受保障。

第 6 項 - 行李延誤

於保單生效期內，若受保人在旅程中其寄艙之行李被公共運輸機構誤送，以致較受保人到達的時間延遲超過 6 小時才送達，我們會賠償受保人購買必需的替換衣物及梳洗用品之合理費用，以不超過保障表所列之最高保額為上限。

第 6 項之條款

- (a) 此保障於受保人回港的旅程不適用。
- (b) 必須由公共運輸機構提供延誤的佐證。
- (c) 無法解釋、被海關或任何機構沒收或扣留所引致、於旅程前預先寄運或沒有托運於受保人乘坐航班之行李的延誤均不受保障。
- (d) 受保人索償時必須提交詳列購買物品的收據。
- (e) 就同一事件在「第 5 項 - 個人行李」提出的索償是不受保障。

第 7 項 - 個人錢財

於保單生效期內，若受保人(參與工作假期計劃除外)在旅程中被偷竊、搶劫或爆竊，我們會賠償受保人因此而引致的現金、已簽署的旅行支票或匯票上的損失，以不超過保障表所列之最高保額為上限，但保障並不包括八達通卡、儲值卡或任何形式的電子貨幣。

額外保障

此保單會提供額外保障予受保人在以下時段之現金損失：

- (i) 當受保人開展旅程時，於預定乘搭的公共交通工具啟航前之 3 小時內，由香港住所或工作地點直接前往香港入境事務處櫃檯的期間；及
- (ii) 當旅程完結時，受保人所乘搭之公共交通工具到達後之 3 小時內，由香港入境事務處櫃檯直接返回香港住所或工作地點的期間。

第 7 項之條款

- (a) 受保人必須在偷竊、搶劫或爆竊的事件發生後 24 小時內於當地報警。
- (b) 無法解釋的遺失，被海關或任何機構沒收或扣留、貨幣貶值，或於兌換過程中的錯誤所造成的損失均不受保障。
- (c) 此保障不適用於十歲或以下的受保人。

第 8 項 - 證件遺失

於保單生效期內，若受保人在旅程中被偷竊、搶劫或爆竊，而遺失香港身份證、護照、簽證或是次旅程出入境所需之其他證件，我們會賠償受保人：(i)補領遺失證件之費用；及(ii)因補領遺失證件而衍生額外合理的交通及住宿費用，以不超過保障表所列之最高保額為上限。

額外保障

此保單會提供額外保障予受保人在以下時段之證件遺失：

- (i) 當受保人開展旅程時，於預定乘搭的公共交通工具啟航前之 3 小時內，由香港住所或工作地點直接前往香港入境事務處櫃檯的期間；及
- (ii) 當旅程完結時，受保人所乘搭之公共交通工具到達後之 3 小時內，由香港入境事務處櫃檯直接返回香港住所或工作地點的期間。

第 8 項之條款

- (a) 受保人必須在偷竊、搶劫或爆竊的事件發生後 24 小時內於當地報警。
- (b) 若乘搭飛機或火車，交通費用僅限於經濟客位。
- (c) 交通及住宿費用以保障表所列的每日金額為上限。
- (d) 遺失與是次旅程無關之證件或簽證均不受保障。
- (e) 無法解釋的遺失，神秘失蹤，被海關或任何機構沒收或扣留所引致的遺失均不受保障。
- (f) 上述第 8 項(ii)因補領遺失證件而衍生額外合理的交通及住宿費用將不適用於參與工作假期計劃之受保人。

第 9 項 - 旅程延誤及更改行程

若受保人於旅程中，因突發的罷工、暴動、民亂、騎劫、惡劣天氣、天災或機械故障，導致所乘搭之公共交通工具的實際離開或到達時間較原定時間延遲超過 6 小時，每 6 小時的延誤，我們便會作出現金賠償，以不超過保障表所列之最高保額為上限。

若因上述的延誤，公共交通工具被取消或較原定時間延遲超過 12 小時，我們會賠償受保人因要更改行程前往原定目的地而衍生的額外交通費用，以不超過保障表所列之最高保額為上限。此保障中要因延誤而需要更改行程前往原定目的地而衍生的額外交通費用將不適用於參與工作假期計劃之受保人。

第 10 項 - 取消旅程

若受保人(參與工作假期計劃除外)於出發前 30 天內(不包括(c)及(d))因下列原因而要取消旅程，我們會賠償受保人無法由其他途徑取回已支付之交通及 / 或住宿費用，以不超過保障表所列之最高保額為上限：

- (a) 受保人突然的身故、嚴重損害、嚴重疾病、出庭作證、被強制隔離或當陪審員；
- (b) 受保人之直系親屬 / 旅遊夥伴 / 密切商業夥伴突然的身故、嚴重損害或嚴重疾病；
- (c) 目的地於出發前一星期內突然爆發罷工、暴動、民亂、惡劣天氣、天災或傳染病；或
- (d) 受保人香港的住所於出發前一星期內因火災或水淹導致嚴重損毀，以致受保人於出發當日需要留守住所。

此項保障將延伸至若受保人預定旅遊之目的地突然被發出「外遊警示」而需要取消旅程。我們會根據以下保障列表賠償受保人無法由其他途徑取回已支付的交通及/或住宿費用。

保障列表

外遊警示	黃色警示	紅色警示	黑色警示
最高賠償額	百分之二十五的索償金額或百分之二十五的保額，以較低者為準	百分之五十的索償金額或百分之五十的保額，以較低者為準	百分之百的索償金額或百分之百的保額，以較低者為準

附加條款

單次旅遊計劃：

- (a) 保單需至少在「外遊警示」發出前一天簽發。
- (b) 如旅遊目的地之「外遊警示」在保單簽發期間或之前已經發出，此伸延保障將不適用。
- (c) 如旅遊目的地之「外遊警示」在保單簽發期間已經生效，此伸延保障只限於提升「外遊警示」級別時才適用。
- (d) 只可在出發前七天內及「外遊警示」還在生效期間才能取消交通及住宿的安排。

全年旅遊計劃：

- (a) 預定旅程之交通及/或住宿費用需至少在「外遊警示」發出前一天支付。
- (b) 如旅遊目的地之「外遊警示」在支付預定旅程之交通及/或住宿費用前已經發出，此伸延保障將不適用。
- (c) 如旅遊目的地之「外遊警示」在支付預定旅程之交通及/或住宿費用前已經生效，此伸延保障只限於提升「外遊警示」級別時才適用。
- (d) 只可在出發前七天內及「外遊警示」還在生效期間才能取消交通及住宿的安排。

第 11 項 - 提早結束旅程

若受保人(參與工作假期計劃除外)於旅程中，因下列原因必須提前回港，我們會賠償受保人：(i)額外的交通及/或住宿費用；及(ii)無法由其他途徑取回已支付但未享用的交通及/或住宿費用，以不超過保障表所列之最高保額為上限：

- (a) 受保人突然的身故、嚴重損害或嚴重疾病；
- (b) 受保人之直系親屬/旅遊夥伴/密切商業夥伴突然的身故、嚴重損害或嚴重疾病；或
- (c) 目的地突然爆發罷工、暴動、民亂、惡劣天氣、天災或傳染病以致受保人不能繼續其旅程。

若受保人在支付有關費用前不知道會發生上述事件而導致是次旅程的中斷，此項保障才適用。

此項保障將延伸至受保人於旅程中，目的地突然被發出「外遊警示」而需要提前回港，我們會根據以下保障列表賠償受保人：(i)額外的交通及/或住宿費用；及(ii)無法由其他途徑取回已支付但未享用的交通及/或住宿費用。

保障列表

外遊警示	黃色警示	紅色警示	黑色警示
最高賠償額	百分之二十五的索償金額或百分之二十五的保額，以較低者為準	百分之五十的索償金額或百分之五十的保額，以較低者為準	百分之百的索償金額或百分之百的保額，以較低者為準

附加條款

單次旅遊計劃：

- (a) 外遊警示」發出前一天簽發。
- (b) 如旅遊目的地之「外遊警示」在保單簽發期間或之前已經發出，此伸延保障將不適用。
- (c) 如旅遊目的地之「外遊警示」在保單簽發期間已經生效，此伸延保障只限於提升「外遊警示」級別時才適用。
- (d) 只可在出發前七天內及「外遊警示」還在生效期間才能取消交通及住宿的安排。

全年旅遊計劃：

- (a) 預定旅程之交通及/或住宿費用需至少在「外遊警示」發出前一天支付。
- (b) 如旅遊目的地之「外遊警示」在支付預定旅程之交通及/或住宿費用前已經發出，此伸延保障將不適用。
- (c) 如旅遊目的地之「外遊警示」在支付預定旅程之交通及/或住宿費用前已經生效，此伸延保障只限於提升「外遊警示」級別時才適用。
- (d) 只可在出發前七天內及「外遊警示」還在生效期間才能取消交通及住宿的安排。

第 12 項 - 個人責任

若受保人於旅程中因其疏忽而導致下列情況，我們會賠償受保人要負上的法律賠償責任，以不超過保障表所列之最高保額為上限，但未得到我們事先書面的允許前，受保人不可向第三者提出或答應賠償、承認過失、及/或涉及任何訴訟：

- (a) 任何人士意外死亡或損害；或
- (b) 任何人士之財物的意外遺失或損毀。

額外保障

此保單會提供額外保障予受保人在以下時段之個人責任：

- (i) 當受保人開展旅程時，於預定搭乘的公共交通工具啟航前之 3 小時內，由香港住所或工作地點直接前往香港入境事務處櫃檯的期間；及
- (ii) 當旅程完結時，受保人所搭乘之公共交通工具到達後之 3 小時內，由香港入境事務處櫃檯直接返回香港住所或工作地點的期間。

第 12 項之條款

我們不會負責以下情況所引致的責任：

- (a) 損毀屬於受保人直系親屬或僱主的財物；
- (b) 損毀屬於受保人或由其看管的財物；
- (c) 有關的損毀是在受保人合約內應該承擔的責任；
- (d) 受保人的惡意、蓄意或非法行為所導致的損毀；
- (e) 擁有、佔用或使用機動車、摩托車、電梯、自動扶梯、提升機、起重機、汽車、飛機或船隻(小型非機械帆船、獨木舟、橡皮艇等除外)、槍械或動物；
- (f) 擁有或佔用土地或建築物(旅途中暫住居所除外)；
- (g) 任何工作、業務或專業的承諾；
- (h) 任何涉及刑事法律程序；
- (i) 受保人已經承諾之賠償責任或已支付之賠償；
- (j) 任何罰款處罰或懲罰性的賠償；
- (k) 電磁輻射包括，但不限於：通過電荷、電流、頻率、能量或電力能量而產生、分配、傳播的磁能量、電磁波、磁場或磁力；
- (l) 產品及/或專業法律責任；
- (m) 任何直接或間接經由石棉及/或任何材料含有石棉而造成之後果、或任何損失、損害或責任；
- (n) 任何性質的污染及/或弄髒；
- (o) 任何受保人對其僱員、承包商員工和分包商的員工、個體經營者或個體戶及/或志願服務者的就死亡和人身傷害的責任和損失；
- (p) 互聯網、電子數據傳輸及/或相關活動、任何形式的電腦及/或網絡犯罪；
- (q) 任何情況或原因導致對電子數據的損失、損害、破壞、歪曲、刪除、破壞或篡改(包括但不限於電腦病毒)、任何事後損失、無法使用、減少功能、及/或額外的成本開支；
- (r) 所有在香港司法管轄權以外之法院的判決。

第 13 項 - 租車自負額

於保單生效期內，若受保人(參與工作假期計劃除外)在旅程中其租用的汽車被偷竊、毀壞，或在其駕駛或控制期間發生碰撞，我們會賠償受保人的租車自負額，以不超過保障表所列之最高保額為上限。

第 13 項之條款

- (a) 受保人必須向出租汽車公司購買綜合汽車保險，以保障車輛租用期間之遺失或損毀。
- (b) 受保人不可違反租車合約或綜合汽車保險的條款。
- (c) 對於遺失或損毀出租汽車一事，受保人是需要負上責任。
- (d) 受保人必須持有在發生汽車偷竊、毀壞或碰撞時所在國家的有效駕駛證件。
- (e) 受保人違法或非法使用租賃車輛是不受保障。
- (f) 受保人在酒精或藥物影響下控制租賃車輛而引致之事件是不受保障。
- (g) 此項保障在每次旅程中只可索償一次。

第 14 項 - 遺失信用卡

於保單生效期內，若受保人在旅程中被偷竊、搶劫或爆竊而遺失信用卡，我們會賠償受保人因其信用卡被盜用而引致的金錢上損失，以不超過保障表所列之最高保額為上限。

額外保障

此保單會提供額外保障予受保人在以下時段之遺失信用卡：

- (i) 當受保人開展旅程時，於預定乘搭的公共交通工具啟航前之 3 小時內，由香港住所或工作地點直接前往香港入境事務處櫃檯的期間；及
- (ii) 當旅程完結時，受保人所乘搭之公共交通工具到達後之 3 小時內，由香港入境事務處櫃檯直接返回香港住所或工作地點的期間。

第 14 項之條款

- (a) 受保人必須在遭遇偷竊、搶劫或爆竊的事件發生後 24 小時內於當地報警。
- (b) 受保人必須在遭遇偷竊、搶劫或爆竊的事件發生後 24 小時內向當地信用卡的分行或授權代理報告偷竊、搶劫或爆竊之事件。

第 15 項 - 強制隔離現金補助

如果在保險期間受保人因世界衛生組織“WHO”認可需呈報人類傳染病或人類接觸性傳染病而都不由自主地必須被官方衛生機構進行強制隔離檢疫，我們會在受保人被強制隔離 72 小時以後向他支付現金補助，賠償以保障表所列之最高保額為上限。

第 15 項之條款

- (a) 受保人在向我們索償時必須向我們提交由當地的官方衛生部門出具的檢疫證明文件以核實強制隔離檢疫時間。
- (b) 本部分的保障範圍並不適用於返回香港之行程。

第二部分 - 定義

「意外」是指不能預料及非自願的事情而引致損害。

「後天免疫力缺乏綜合症」或「愛滋病」是參照世界衛生組織之定義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現的機會性感染、惡性腫瘤、人類免疫不全病毒感染性病變、人體免疫不全病毒之消瘦症候群或其他病症。

「日常生活活動」是指：

- (a) 清潔：能夠自行於浴缸或以淋浴進行清潔(包括進出浴缸或淋浴區)，或以其他方法進行清潔以達滿意清潔效果；
- (b) 穿衣：能夠自行穿著及除掉、弄緊、鬆開所有衣物，如適用，亦包括支架、義肢或其他外科手術裝置；
- (c) 轉移：能夠自行從床上轉移致坐椅或輪椅，反之亦然；
- (d) 移動：能夠自行由某一房間移動至同層的另一房間；
- (e) 如廁：能夠自行進出、使用洗手間及控制膀胱及大腸的自發能力，以保持個人衛生；及
- (f) 進食：能夠自行進行一切的進食程序。

「週年日」是指列於保障表內保單生效日期的週年。

「兒童」是指十八歲以下之小童。

「跌打或針灸師」是指根據中醫藥條例（香港法例第 549 章）合法註冊成為中醫的跌打或針灸師，但倘若此人為受保人本人、其直系親屬或共住的人則除外。

「內戰」是指互相毀滅的戰爭，或在同一國家或民族內的公民互相對抗的戰爭。

「公共交通工具」是指由持牌公司或人士合法經營出租的載客機動交通工具。

「公共交通工具營運商」是指經營出租載客機動交通工具的持牌公司或人士。

「留院」是指在合格醫生建議下入院治療或損傷直至出院，而醫院亦徵收此段期間的住房及膳食費用。其後因相同或有關的原因而需再次留院，會被視為同一次意外或疾病，除非前後兩次的留院相隔超過連續九十天，而受保人於此段期間並沒有因這意外或疾病需要留院。

「折斷腿部或膝蓋而無法聯合」是指膝蓋或腿骨完全斷為兩截。(a) 不可癒合及不能正常運作；及(b) 被合格醫生診斷此狀況會持續終身。

「醫院」是指具備以下所有條件的機構：

- (a) 擁有合法經營醫院的牌照（若該國家或政府法例需要醫院領有牌照）；
- (b) 為受傷及患病病人提供留院治療及照顧；
- (c) 有合法註冊專業護士提供全日 24 小時的護理服務；
- (d) 任何時間均有一位或以上的註冊醫生駐診；
- (e) 設有系統性診斷程序及完善的外科手術設備；及
- (f) 非作為診所、護理、休養、靜養、戒酒、戒毒等或類似服務的醫療機構。

「直系親屬」是指受保人的配偶、父母、配偶父母、祖/外祖父母、子女、女婿、兒媳、兄弟姊妹、孫/外孫或合法監護人。

「行程表」指在旅程開始前已由公共交通工具機構、旅行社、旅遊承辦商、郵輪經營商或郵輪旅遊代理商確定，並連同正式收據或確認文件一同簽發的詳細計劃行程。

「需呈報人類傳染病或人類接觸性傳染病」是指根據世界衛生組織（WHO）的要求需向（WHO）呈報的疾病。

「傳染病」是指由政府向外公佈並需要隔離的各種傳染病。

「損害」是指因意外及並無其他原因下引致的身體損傷。

「受保人」是指其名字已列於保障表或批註內之受保人士。

「喪失拇指/手指/腳趾」是指掌骨與手指骨關節或蹠與腳趾骨關節之部位完全分離。

「失聰」是指完全及無法恢復之聽力喪失。

「喪失肢體」是指自手腕或足踝關節以上之部位完全切斷。

「喪失視力」是指完全且無法復原之視力喪失。

「喪失言語能力」是指構成語言之口唇音、齒舌音、口蓋音、喉頭音等之四種語言機能中，有三種以上不能發出聲音，或聲帶全部剔除或因腦部言語中樞神經的損傷而患失語症。

「喪失肢體/拇指/手指/腳趾功能」是指完全喪失任何肢體、拇指、手指或腳趾的功能，等同於完全喪失任何肢體、拇指、手指或腳趾。

「惡性腫瘤」是指在後天免疫力缺乏綜合症存在下出現包括但不限於卡波西腫瘤、中樞神經系統淋巴瘤或其他已知或未知之惡性病變，直接導致死亡、疾病或殘廢。

「外遊警示」是指由香港特別行政區保安局設立的外遊警示制度，利用黃、紅或黑色的顏色標記而發出的旅遊警示。

「機會性感染」是指在後天免疫力缺乏綜合症存在下出現包括但不限於肺囊蟲肺炎、慢性腸炎之生物體、過濾性病毒及/或散佈性的真菌感染。

「保額百分率」是指列於第一部分賠償表 1 和 2 的保額百分率。

「永久」是指由意外發生後持續 12 個月內並經合格醫生診斷為無復原之希望。

「永久完全傷殘」是指受保人遭受損害並在意外發生後持續 12 個月內完全永久殘廢及不能從事任何根據自己的學歷、專業訓練或經驗而可賺取薪金或利潤的工作；如受保人在遭受損害前沒有任何業務或從事任何職業，永久完全傷殘則指不能履行相同年齡及性別人士的日常生活活動，無論如何，傷殘必須維持 12 個月及由合格醫生證實受保人的餘生都是完全、持續及永久的殘廢。

「保單」是指本保單及於本保單第七部分提及的所有文件。

「保單持有人」是指申請保單的人士或公司，其名稱列於保障表內為保單持有人。

「受保前已存在之狀況」是指於保單生效日前 12 個月內，受保人已接受合格醫生的建議或進行任何醫療、診斷、會診或處方藥物，或受保人已察覺或理應察覺的徵狀。

「合格醫生」是得到當地政府核准提供醫療服務的人士，但倘若合格醫生為受保人本人、其直系親屬或共住的人士則不包括在內。

「保障表」是指附於本保單之保障表。

「二級程度燒傷」是指由熱力、電擊、化學、光或輻射導致表皮和深層真皮的破壞。

「嚴重損害」或「嚴重疾病」是指受保人的損傷或疾病需要合格醫生的治療，並證實受保人會有生命危險及不適宜旅遊或繼續行程。若嚴重損傷或嚴重疾病套用於直系親屬、旅遊夥伴或商業夥伴，是指他們的損傷或疾病需要合格醫生的治療，並證實他們會有生命危險，以致受保人需要取消旅程。

「疾病」是指受保人於旅程中感染或開始患上的疾病，需要接受合格醫生的治療。

「保額」是指列於保障表內之投保金額。

「恐怖分子」或「恐怖組織成員」是指任何觸犯、企圖觸犯、參與或協助恐怖主義行為，及/或被任何政府機關核實或公認為恐怖組織成員的人士。

「恐怖主義行為」是指任何人士或團體，不論是否代表任何組織、政府、權力機構或武裝組織而進行包括但不限於使用或威脅使用武力或暴力對付人身或財產的行為，或觸犯危害人命或財產的行為，或干擾或破壞電子或通信系統的行為，其目的是恐嚇或脅迫政府或平民，或擾亂經濟。

「三級程度燒傷」是指由熱力、電擊、化學、光或輻射導致全層皮膚的破壞。

「旅程」是指受保人離開香港出外旅行，單次旅遊計劃每次旅程的最長日數為 180 天，而全年旅遊計劃每次旅程的最長日數為 90 天，而工作假期計劃則沒有限制。旅程由受保人到達香港入境事務處櫃檯開始，直至受保人外遊完畢返抵香港入境事務處櫃檯為止。

「旅遊夥伴」指與受保人一同預訂或安排預訂旅程或預留座位，並在整個旅程中與受保人同行，導遊或團友除外。

「戰爭」是指戰爭（無論宣戰與否），或任何戰爭的活動，包括任何國家利用軍事力量去達到經濟、地理、民族、政治、種族、宗教或其他目的。

「我們、我們的」是指中國交銀保險有限公司；

「工作假期計劃」是指由香港特別行政區政府（香港特區政府）與其他參與工作假期計劃的國家建立的雙邊機制下獲授予了工作假期簽證的人士所參與的工作假期計劃。

第三部分 - 一般不保事項

我們不會賠償因以下事項直接、間接或與之相關而引致的損失、損害、損毀或責任：

1. 戰爭、內戰、入侵、叛亂、革命、使用軍事力量、篡奪政府或軍權、直接參與罷工、暴動及民眾騷亂；
2. 恐怖主義行為涉及使用或釋放或其任何威脅使用核武器或核裝置或化學或生物製劑的；
3. 任何性質核風險、生物、化學、放射性、核污染或污染；
4. 政府的任何禁令或規定；遭海關或有關當局充公、扣留或破壞；
5. 受保人是恐怖分子或恐怖組織成員；受保人任何非法或違法的行為；
6. 受保人沒有作出合理的措施避免損害或減低保單的索償；
7. 任何形式的賽車、比賽、職業運動或參與可賺取收入或報酬的運動；
8. 搭順風車的旅程；
9. 受酒精或藥物的影響下而引致的損失，但合格醫生處方的藥物除外；
10. 自殺、企圖自殺、故意自殘或暴露於不必要的危險；
11. 受保人旅遊之目的為醫治疾病（不需要是唯一之目的）；或受保人在身體不適的情況下或違反合格醫生的勸告而出外旅遊；
12. 受保前已存在之狀況，整容、整形或任何非必要之手術；以手術或非手術治療肥胖（包括病態肥胖），或體重控制療程；先天性或遺傳性疾病或缺陷，先天性異常或由此引起之併發症或狀況；
13. 與診斷、疾病或損害無關的身體檢查或測試，或任何非醫療需要的治療或測試；
14. 受保人有關義肢、隱形眼鏡、眼鏡、助聽器、假牙及其他醫療裝備的費用；或有關牙科或眼科治療的費用，除非因意外引致；
15. 精神病、睡眠障礙症、精神或神經疾病、懷孕、流產或分娩；或任何與懷孕、流產或分娩相關的損害或疾病；
16. 愛滋病，或於人體免疫不全病毒的血清測試呈陽性反應下出現之損害或疾病，及/或性傳染疾病；
17. 受保人在旅程中從事海軍、陸軍或空軍或操作人員、武裝人員；海上活動如商業潛水、石油鑽探、開採；搬運炸藥及/或危險品、操作工業用機械、工業生產、航天工作、高空工作、馴獸師、騎師、保安、擔任空中表演、戰地記者、農夫、特技演員、建築工人、裝修及維修工人、漁民和船員及/或其他戶外體力勞動工作；
18. 以駕駛員或空中服務員身份乘坐任何飛機，但付款乘客身份搭乘固定航班則除外；或
19. 受保人在伊拉克或阿富汗發生的任何損失。
20. 制裁條款

儘管本保單有任何相反規定，茲經雙方同意，若我們承保本保單，或就此作出任何賠償或提供任何保障將使我們蒙受任何屬聯合國決議、貿易或經濟制裁或適用於我們的任何司法管轄範圍的法律或規例下的制裁、禁制或限制，則我們不得被視為承保本保單，且我們亦毋須就有關索償作出任何賠償或提供任何保障。

21. 第三方合約權益除外條款

儘管保單內容與此處所提及的含相反意義，任何人士或公司法人若不是這個保單合同的合約一方將並無權根據合約(第三者權利)條例(香港法例第 623 章)下強制執行這個保單內任何條款。

第四部分 - 終止保障

單次旅遊保單

1. 如發生以下一種或以上的情況，本保單將會自動終止：
 - (a) 保費未繳；
 - (b) 已根據第一部分第一項條款(c)作出賠償；
 - (c) 保單持有人、受保人或保險代理有任何欺詐、虛假陳述或隱瞞的成份；
 - (d) 保單持有人、受保人或保險代理的故意或魯莽的行為或疏忽，導致承保風險的增加。
2. 本保單是沒有續保及不能取消。
3. 除非香港法律規定或保單列明外，保障一旦生效，保費便不獲退還。

全年旅遊保單及工作假期保單

1. 於保單生效期間，我們只要給予 30 天的通知期便可終止保單，而書面通知則會寄往保單持有人最後的地址或保險代理，我們會按比例退還保費給保單持有人，倘若發生以下一種或以上的情況，我們不需給予通知期便可即時終止本保單：
 - (a) 保費未繳；
 - (b) 於保單週年日，受保人已不再符合第七部分「受保人的資格」的要求；
 - (c) 已根據第一部分第一項條款(c)作出賠償；
 - (d) 保單持有人、受保人或保險代理有任何欺詐、虛假陳述或隱瞞的成份；
 - (e) 保單持有人、受保人或保險代理的故意或魯莽的行為或疏忽，導致承保風險的增加。
2. 保單持有人只需給予我們不少於 30 天的書面通知便可終止保單，而保費會按照以下適用的百分率計算，但在任何情況下不得少於我們要求的最低保費：

保障期	年費保留的百分率
6 個月（最少）	70%
超過 6 個月	100%

第五部分 - 保費條款

單次旅遊保單

保費

本保單的保費是根據當前的投保書或報價單內按計劃類別、保障範圍及保額而釐定的，倘若在保單生效期內發生其中下列事件，我們有權隨時作出更改：

- (a) 保單條款有所更改；
- (b) 增加或刪除保單中受保的部門、子公司、附屬機構或資格類別；
- (c) 承保的風險有所改變；

- (d) 保費是依憑所提供有虛假陳述的資料而計算；
- (e) 法例的修訂在某程度上影響我們的保障責任。

保費繳付

保費是在保單生效日到期，若保費到期未繳，保單會於保費到期日終止。

全年旅遊保單及工作假期保單

保費

首次的保費是在保單生效日到期，往後的保費都是在保單週年日到期，除非我們與保單持有人同意以其他方法繳付保費。如保費到期未繳，保單會於保費到期日終止，除非能在以下所述的保單寬限期內繳付。

保單寬限期(只適用於全年旅遊保單及工作假期保單)

保單週年日後的 31 天為繳付保費之寬限期，在此限期內保單仍繼續生效，如未能於此限期內繳付保費，保障會於寬限期完結時終止，而保單持有人有責任繳付保單生效期間任何欠交的保費。

第六部分 - 索償條款

責任

以下所有的索償條款是我們賠償責任的先行條件。

索償通知時間

必須在任何意外或可能引起索償事件發生後的 30 天內以書面通知我們，倘若是意外死亡事件，便要在 15 天內通知我們。

損失證據之表格

當我們接獲通知後，會提供索償人表格以作為提交損失證據之用，假若我們未能於十五天內提供，只要索償人於保單列明的限期前提交損失證據，便會被視為已遵守保單的規定，書面的證據包括損失的事發經過、性質及程度，而我們所需之任何憑證、資料及證據，需按我們要求的形式及類別提交，其費用概由受保人 / 索償人或其合法代理人負責。

充足的通知期

若受保人或其代表已提交索償通知予我們或我們的代理，並提供足夠資料以證明受保人的身份，會被視為已通知了我們。倘若有合理的原因不能於限期內通知我們，但已設法於限期後立即通知，則不會令索償失效。

索償人之合作

若索償人未能與我們配合，包括但不限於提交所需的資料或文件，以確定賠償與否或實際賠償的金額，可能會導致理賠延遲或終止。

損失證據之提交時間

損失證據必須於損失日期後九十天內提交，倘若有合理的原因不能於限期內通知我們有關的索償申請，則損失證據要在合理可行的情況下盡快提交，以損失日期後一年內為限。

國家法律之限制

倘若本保險有關呈交損害通知書或證明文件之期限少於香港法例所允許之期限，則將依法例延長至所容許之最低限度的期限。

身體檢查及屍檢

於處理索償申請時，我們有權要求受保人接受合格醫生之身體檢查；當處理死亡的索償時，在法例所允許下亦有權要求屍體解剖，而我們會負責身體檢查或屍檢的費用。

欺詐索償

倘若受保人或其代表人在索償中存有任何欺詐的成份，保單便會即時終止，而所有索償均會作廢。

追討之權利

倘若我們授權支付及 / 或賠償了不在保障範圍內或已超過保額的醫療索償，我們會保留追討受保人有關賠償金額之權利。

代位索償

倘若我們已向受保人作出賠償，便可取代其向有關人士或機構追討賠償，而受保人必須依法提供法律文件和證件以確保能執行此項權利，受保人亦不得採取任何行動以損害這些權利。

法律訴訟

依據本保單的規定，提交書面損失證據後的六十天內不得進行法律訴訟以求賠償，亦不能於要求提交書面損失證據三年後進行訴訟。

第七部分 - 一般條件

完整的保險契約

此保單、保障表、投保書、批註及附加文件(如有者)均為本保險契約的一部分。保單持有人未有作出的陳述，均不得廢除本契約或用於法律訴訟，除非該陳述涉及詐騙。任何代理均無權更改或刪除保單內的任何條款，所有更改需由我們同意並簽發批註後，方為有效。

保險申請人的資格

保險申請人或保單持有人或本保險的投保人必須為：-

- (a) 年滿十八歲或以上的人士，並為其本人及/或其直系親屬申請保險。“直系親屬”在這一部分是指被保險人的合法配偶，父母，外(岳)父母，祖父母，兒子，女兒，女婿，媳婦，兄弟姐妹；或
- (b) 在香港特區註冊的公司，並將該保險適用於由投保人安排或組織與投保人業務相關之旅程中的僱員，董事，賓客及/或客戶。

受保人的資格

- (a) 單次旅遊保單：沒有年齡限制而受保人必須為香港居民；
- (b) 全年旅遊保單：70 歲或以下之受保人，續保可至 75 歲。受保人必須為香港居民；
- (c) 工作假期保單：受保人年齡須介 18 至 31 歲之香港居民。所有保單的投保人(保單持有人)必須年滿十八歲或以上；
- (d) 家庭計劃包括一對合法夫婦及其合法未婚之子女。

地域限制和保障時間

除經我們批註或修訂外，本保單之保險適用於全天候 24 小時任何地方的旅程。

賠償金之受益人

倘遇意外身故，賠償金將付予受保人的合法遺產承繼人；至於其他賠償則給予受保人本人。

保單有效性

此保單適用於休閒及商務旅遊。在商務旅遊方面，此保單只適用於履行專業、管理、文職及 / 或行政目的之旅遊。

轉讓

本保單的權益轉讓不會對我們構成任何約束力，除非有關通知書的正本或副本已存檔於中國交銀保險有限公司位的辦事處內，並獲得我們的認可。我們不會對轉讓的有效性承擔責任，任何章程，憲法或法律的條款均不可作為保單索償的抗辯，除非有關的條款已詳細列於本保單內。

旅程延長 (適用於單次旅遊保單)

倘若受保人的旅程在其控制範圍以外包括及不限於惡劣天氣、天災及運輸工具罷工停駛及暴亂的情況下無可避免地延遲，保險會自動免費延長至受保人回港為止，以 10 天為上限。若受保人在旅程中因傷病入院滯留當地時，受保人可向我們要求延長原有之保障直至受保人返回香港為止。保單持有人或受保人需向我們支付當中涉及的額外保費。

保單之復效 (適用於全年旅遊保單及工作假期保單)

倘保費到期未繳以致保單失效，經我們同意保單才可復效，但我們不會負責保單失效期間發生之索償。此外根據第三部一般不保事項份第 12 條受保前已存在之狀況將會在保單復效日起再度執行。

續保條款 (適用於全年旅遊保單及工作假期保單)

當我們收到預繳的續保保費後，保單可於週年日續保。但我們會保留對保費、保障、條款及條件作出更改或拒絕續保的權利。

記錄檢查及審核

於保單生效期及終止後兩年內，我們有權檢查和審核保單持有人與保費或保單事項有關連之賬冊及記錄。

其他保險

倘若其他保險已承保本保單受保之任何損失、損害或法律責任，我們便不會負上本保單的賠償責任，除非索償的款項超出其他保險之保額。然而，意外死亡及永久傷殘、燒傷保障，住院現金津貼及旅程延誤則不受此限。

法例監管

本保單受香港法例之約束，契約雙方同意服從香港法院的司法管轄權。

筆誤

根據保單的條款及適用的法例，我們的筆誤不會令生效的保險因而失效，或令失效的保險因而生效。

個人資料私隱政策

經保障我們公司及保單持有人相方了解及同意我們公司可能會使用客戶提供的個人資料(不論是否在投保申請書內所載或從其他途徑所取得)作以下用途：

- (i) 處理及審批閣下的保險申請或閣下將來提交的保險申請；
- (ii) 執行閣下保單的行政工作及提供與閣下保單相關的服務；
- (iii) 調查、處理及支付閣下保單有關的索償；
- (iv) 發出繳交保費通知及向閣下收取保費、自負額及欠款；
- (v) 執行直接付款方式授權繳付保費；
- (vi) 為客戶設計產品及/或服務；
- (vii) 為統計或其他目的進行市場研究；
- (viii) 不時就本條款所列的任何目的核對所持有的與閣下有關係的任何資料；
- (ix) 進行身份和/或信用核查和/或債務追收；
- (x) 開展與本公司業務經營有關的其他服務；
- (xi) 向閣下提供本公司最新的產品優惠、推廣、新產品及服務資訊；
- (xii) 就以上用途聯絡閣下；
- (xiii) 其它與上述用途有直接關係的附帶用途；及
- (xiv) 遵循適用法律、條列及業內守則及指引。

我們僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保我們公司所持個人資料的準確性。我們公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

我們公司亦可因應上述用途披露閣下的個人資料予下列各方：

- (a) 就上述用途，向我們公司提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問（包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商、執行直接付款方式繳付保費之銀行及數據處理服務商）；
- (b) 處理索賠個案的理賠師、理賠調查員及醫療顧問；
- (c) 追討欠款的收數公司或索償代理；
- (d) 保險資料服務公司及信貸資料服務公司；
- (e) 再保公司及再保經紀；
- (f) 閣下的保險經紀（若有）；
- (g) 我們公司的法律及專業業務顧問；
- (h) 我們公司的關連公司；
- (i) 香港保險業聯會（或同類的保險公司聯會）及其會員；
- (j) 保險索償投訴局及同類的保險業機構；
- (k) 法例要求或許可的政府機關。

經閣下同意，我們公司可能會以其它方式使用及披露閣下的個人資料。

“關連公司”是指我們公司的控股公司『交通銀行』其中亦包括交通銀行屬下之分行、附屬公司及代表處及/或任何被交通銀行在管理上控制的公司及/或中國交銀保險有限公司的附屬公司及代表處，不論其所在地。

使用個人資料作直接促銷用途

我們公司除非經閣下同意，我們公司及我們公司的關連公司將不會使用閣下的聯絡資料、個人基本資料及保單資料，通過書信、電郵、電話或流動短訊與閣下聯絡，提供金融及保險產品的直接促銷通訊。

倘若經閣下同意我們公司可使用閣下的聯絡資料作直接促銷用途，閣下仍有權在未來任何時間撤回閣下給予我們公司的同意或向我們公司表達不願意參加任何直接促銷活動，閣下請發信至下文所列的地址通知我們。我們會在收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

個人資料的查閱和更正

根據條例，閣下有權查明我們公司是否持有閣下的個人資料，獲取該資料的副本，以及更正任何不準確的資料。閣下還可以要求我們告知閣下我們公司所持個人資料的種類。查閱和更正的要求，或有關獲取政策、常規及我們公司所持的資料種類的資料，均應以書面形式發送至：中國交銀保險有限公司位於香港中環紅棉路8號東昌大廈18樓個人資料保護主任收。

對保單持有人(投保人)之重要提示：

收取保監局保險徵費聲明 (由2018年1月1日起生效)

由2018年1月1日起，保險業監管局將會根據《保險業(徵費)令》及《保險業(徵費)規例》，向保單持有人收取保費徵費。有關徵費為應付保費的特定百分比，而且每份保單每保單周年均設有徵費上限，並透過保險公司向保單持有人收取，有關徵費詳情可參閱下表。詳情請瀏覽保監局網頁 <https://www.ia.org.hk/>。

保單持有人有責任需於繳交保費時一併繳交保費徵費，保險公司於保單持有人繳付保費時同時收取有關徵費並會按法列規定上繳予保險業監管局。如保單持有人未能依時繳交徵費，即屬違法，可被罰款最高港幣五千元。

IMPORTANT NOTE

The Chinese version is for reference only. Should the Chinese and English version of this Policy has different interpretation giving rise to a dispute, the English version shall prevail.

重要事項

中文譯本只供參考。若保險單的中文及英文譯本有差異而引致爭議，當以英文譯本為準。

交銀「升級旅遊」保險計劃 CBI TravelSTAR Insurance Plan

PART VIII - Table of Benefits 第八部分 - 保障表

保障金額以港幣計算
Benefit Limit in currency of Hong Kong

項目 Section	保障範圍 Scope of Benefits	計劃 Plan A (基本 Essential)	計劃 Plan B (非凡 Advance)	計劃 Plan C (卓越 Excellent)
1	意外死亡及永久傷殘 Personal Accident	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	△意外導致 12 個月內死亡或永久傷殘。 △ Death or permanent disablement arising within 12 months of an accident.			
	1a 乘搭交通工具之意外。 Accident while in a Common Carrier.	\$600,000	\$1,200,000	\$2,000,000
1b 其他意外。 Other Accident.	\$300,000	\$600,000	\$1,000,000	
2	燒傷保障 Burns Benefit	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	△△意外導致 12 個月內遭受二級或三級程度燒傷。 △△ Second or third degree burns arising within 12 months of an accident.	\$150,000	\$300,000	\$300,000
3	醫療費用 Medical Expenses	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
3a	離港後旅途中受傷或患病而須支付的醫療費用。 Medical Expenses incurred during the trip outside Hong Kong.	\$500,000	\$1,200,000	\$1,500,000
3b	回港後 90 天內覆診費用。(包括跌打及針灸覆診費用) Follow-Up Medical Treatment within 90 days after return to Hong Kong. (including Chinese bone-setting and acupuncture treatment) <i>跌打及針灸的治療費用限額 Sub-limit for Chinese Bone-setting &/or Acupuncture</i>	\$125,000	\$300,000	\$375,000
3c	海外住院現金津貼。 Overseas Hospital Cash.	\$300 每日每次 per day & visit 每保單年度 per each policy year \$3,000 每次旅程 per trip	\$400 每日每次 per day & visit 每保單年度 per each policy year \$4,000 每次旅程 per trip	\$250 每日每次 per day & visit 每保單年度 per each policy year \$5,000 每次旅程 per trip
4	交銀環球緊急支援服務 CBI Global Emergency Assistance	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
4a	24 小時熱線服務。 Round-the-clock Hotline Service. (i) 旅遊資訊。 Travel Information. (ii) 醫療轉介。 Medical Referral Services. (ii) 法律諮詢轉介。 Legal Assistance	包括 Covered	包括 Covered	包括 Covered
4b	緊急醫療撤離及運送。 Emergency Medical Evacuation and Repatriation. 受保人在海外意外嚴重受傷或患病而需緊急醫療撤離及運送服務。 Provide emergency medical evacuation and repatriation due to serious injury or sickness.	實際開支。金額在保障項目(3a)內扣除 Actual cost. Expenses should be deducted from Section 3a benefit		
4c	入院保證金。 Hospital Admission Guarantee. 保證為受保人提供入院所需的按金 Guaranteed payment of hospital admission fees.	\$25,000	\$40,000	\$50,000
4d	親屬探訪。 Compassionate Visit.			
(i)	海外住院。 受保人於海外連續住院 7 天或以上，提供一名親友合理交通及住宿費用。 Hospitalization of Insured Person during the trip for 7 consecutive days or above. Pay the travel & accommodation expenses necessarily incurred for one relative or friend.	每晚住房\$1,000 上限最長 7 晚。 \$1,000 per night up to max. 7 nights / 此項保障最高限額\$20,000。Max. benefits limit: \$20,000	每晚住房\$1,500 上限最長 7 晚。 \$1,500 per night up to max. 7 nights / 此項保障最高限額\$50,000。Max. benefits limit: \$50,000	每晚住房\$1,500 上限最長 14 晚。 \$1,500 per night up to max. 14 nights / 此項保障最高限額\$100,000。Max. benefits limit: \$100,000
(ii)	受保人於海外死亡。 提供一名直系親屬之合理交通及住宿費用。 Death of Insured Person during the trip. Pay the travel & accommodation expenses necessarily incurred one immediate family member.	每晚住房\$1,000 上限最長 5 晚。 \$1,000 per night up to max. 5 nights / 此項保障最高限額\$20,000。Max. benefits limit: \$20,000	每晚住房\$1,500 上限最長 5 晚。 \$1,500 per night up to max. 5 nights / 此項保障最高限額\$50,000。Max. benefits limit: \$50,000	每晚住房\$1,500 上限最長 10 晚。 \$1,500 per night up to max. 10 nights / 此項保障最高限額\$100,000。Max. benefits limit: \$100,000
(iii)	直系親屬死亡。 賠償受保人回港之合理交通費用。 Death of Immediate Family Member. Travel Expenses necessarily incurred for the Insured Person who returns to take care the necessary arrangement of a deceased immediate family member.	\$20,000	\$50,000	\$100,000

4	交銀環球緊急支援服務 CBI Global Emergency Assistance		保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
4e	子女護送。 賠償受保人在海外住院期間，安排其同行及乏人照顧之小童回程交通的費用。 Return of Child(ren). Travel Expenses necessarily incurred for sending back an unattended child to Hong Kong during the hospitalization of the Insured Person.		\$20,000	\$50,000	\$100,000
4f	遺體運返。 安排運送遺體或骨灰回港。 Repatriation of Mortal Remains. Return of remains or ashes to Hong Kong.		\$20,000	\$50,000	\$100,000
5	行李及個人財物 Personal Baggage & Personal Effects		保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	賠償行李及個人財物之遺失或損毀。 Pay for loss of or damage to baggage and personal effects.		無保障 Not Covered	\$20,000	\$30,000
	每件、每對或每套物品之賠償限額。 Sub-limit per item / pair / set of articles.		無保障 Not Covered	\$2,500	\$5,000
	手提電腦之賠償限額。 Sub-limit per lap-top computer.		無保障 Not Covered	\$8,000	\$8,000
	手提電話或平板電腦之賠償限額。 Sub-limit per mobile phone or tablet computer		無保障 Not Covered	\$2,500	\$4,000
6	行李延誤 Baggage Delay		保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	行李延誤達 6 小時或以上而需購買必須品之費用。 Emergency purchase due to baggage delay for more than 6 hours.		無保障 Not Covered	\$500	\$1,000
7	個人錢財 Personal Money		保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	因遭盜竊、搶劫或爆竊而導致現金、旅遊支票或匯票的損失。 Loss of cash, signed traveller's cheque or money order due to theft, robbery or burglary.		無保障 Not Covered	\$2,000	\$3,000
8	證件遺失 Document Loss		保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	因被盜竊、搶劫或爆竊而遺失旅遊證件之有關補領費用及額外合理的交通及/或住宿費用。 Reimburse for the replacement costs of lost travel documents. Additional travel &/or accommodation expenses due to theft, robbery or burglary subject to daily limit set forth.		無保障 Not Covered	每日交通及住宿費上限 \$1,000 Daily limit for travel and accommodation expenses \$1,000 /此項保障最高限額包括證件補領費用: \$10,000。 Max. benefits limit inclusive document replacement cost: \$10,000	每日交通及住宿費上限 \$2,000 Daily limit for travel and accommodation expenses \$2,000 /此項保障最高限額包括證件補領費用: \$20,000。 Max. benefits limit inclusive document replacement cost: \$20,000
9	旅程延誤及更改行程 Travel Delay and Re-route		保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
9a	因罷工、暴動、民亂、騎劫、惡劣天氣、天災或機件故障而導致所乘之公共交通工具延誤超過 6 小時，可獲現金賠償。 Cash benefit for common carrier delay for more than 6 hours due to strike, riot, civil commotion, hijack, adverse weather, natural disaster or mechanical fault.		無保障 Not Covered	\$300 每 6 小時 per 6 hours / 上限 Max. \$1,500	\$300 每 6 小時 per 6 hours / 上限 Max. \$3,000
9b	若預定所乘之公共交通工具取消或因上述第 9a 項原因延誤超過 12 小時，可獲保障因更改行程而引致額外之合理交通費用。 Reimburse for additional travel expenses incurred for re-routing if the common carrier is cancelled or delayed due to cause stated in 9a above for over 12 hours due to above reasons.		無保障 Not Covered	\$4,000	\$6,000
10	取消旅程 Trip Cancellation		保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
10a	因下列原因取消旅程而不能退回之交通及/或住宿費用: 受保人/其直系親屬/旅遊夥伴/密切商業夥伴身故、嚴重受傷或嚴重疾病; 受保人須出庭作證、強制隔離或當陪審員; 罷工、暴動、民亂、惡劣天氣、天災、目的地爆發傳染病; 受保人住所因火災或水淹導致嚴重損毀。 Reimburse for travel and/or accommodation expenses in the event of trip cancellation due to: death, serious Injury, serious sickness of insured person/immediate family member/travel companion/co-partner; witness summons, compulsory quarantine or jury service of an insured person; strike, riot or civil commotion, adverse weather conditions, natural disaster or infectious disease at the planned destination; serious damage to the insured person's residence from fire or flood.		無保障 Not Covered	\$30,000	\$60,000
10b	上述項目 10a 將伸延保障若受保人預定旅遊之目的地突然被發出「外遊警示」而需要取消旅程最終令受保人無法由其他途徑取回已支付的交通及/或住宿費用。我們會根據所發出的外遊警示級別作賠償。 10a above will extend to indemnify the Insured Person for the loss of travel fare and/or accommodation expenses paid in advance for which he/she is legally liable and which are not recoverable from any other source consequent upon the cancellation of the Trip necessitated by the unanticipated issuance of an Outbound Travel Alert "OTA" for the destination where the Insured Person has arranged to travel. The compensation will be computed according to the type of the alert.		無保障 Not Covered	黃色警示: 25%的索償金額或 25%的保障限額，以較低者為準 Amber Alert: 25% of incurred amount or 25% of original benefit limit whichever is lesser	紅色警示: 50%的索償金額或 50%的保障限額，以較低者為準 Red Alert: 50% of incurred amount or 50% of original benefit limit whichever is lesser
				黑色警示: 100%的索償金額或 100%的保障限額，以較低者為準 Black Alert: 100% of incurred amount or 100% of original benefit limit whichever is lesser	

11	提早結束旅程 Trip Curtailment	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
11a	因下列原因提早結束旅程而不能退回或額外的交通及/或住宿的費用受保人/直系親屬/旅遊夥伴或密切商業夥伴身故、嚴重受傷或嚴重疾病；罷工、暴動、民亂、惡劣天氣、天災或目的地爆發傳染病。 Reimburse for travel and/or accommodation expenses incurred for trip curtailment due to: death, serious injury or serious sickness of an insured person/immediate family member/ travel companion/co-partner; strike, riot or civil commotion, adverse weather conditions, natural disaster, or infectious disease at the planned destination.	無保障 Not Covered	\$30,000	\$60,000
11b	上述項目 11a 將伸延保障若受保人於旅程中，目的地突然被發出「外遊警示」而需要提前回港。我們會根據所發出的外遊警示級別向受保人作出賠償：(i) 額外的交通及/或住宿費用；及(ii)無法由其他途徑取回已支付但未享用的交通及/或住宿費用。 11a above will extend to indemnify the Insured Person according to the type of OTA for (i) any additional travel fare and/or accommodation expenses; and (ii) any loss of travel fare and/or accommodation expenses forfeited by the Insured Person which are not recoverable from any other source and consequently upon his/her return to Hong Kong necessitated by the unanticipated issuance of an OTA for the planned destination after the commencement of a Trip.	無保障 Not Covered	黃色警示: 25%的索償金額或 25%的保障限額，以較低者為準 Amber Alert: 25% of incurred amount or 25% of original benefit limit whichever is lesser	紅色警示: 50%的索償金額或 50%的保障限額，以較低者為準 Red Alert: 50% of incurred amount or 50% of original benefit limit whichever is lesser
			黑色警示: 100%的索償金額或 100%的保障限額，以較低者為準 Black Alert: 100% of incurred amount or 100% of original benefit limit whichever is lesser	
12	個人責任 Personal Liability	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	因疏忽導致第三者身體意外受傷或財物損失而需負上的法律責任。 Indemnify legal liability in respect of accidental bodily injury or property damage to third parties due to negligence.	無保障 Not Covered	\$1,000,000	\$2,000,000
13	租車自負額 Rental Vehicle Excess	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	賠償租用車輛的汽車保險自負額。 Reimburse for an excess of the vehicle rental agreement.	無保障 Not Covered	無保障 Not Covered	\$5,000
14	遺失信用卡 Loss of Credit Card	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	被盜用信用卡而引致之金錢損失 Reimburse for the monetary loss of credit card.	無保障 Not Covered	無保障 Not Covered	\$5,000
15	強制隔離現金補助 Quarantine Cash Benefits	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person	保障額/每人計 Sum Insured/Limit per person
	因世界衛生組織認可須通報之人類傳染病而須被強制隔離於檢疫期間之現金補助 (強制隔離超過 72 小時) WHO recognized notifiable human Infectious or Contagious disease Compulsory Quarantine Cash (cash benefit for quarantine more than 72 hours)	無保障 Not Covered	\$500/日 day 最高 14 天 up to max. 14 days	\$1,000/日 day 最高 14 天 up to max. 14 days

備注 Remarks

- (a) [△]賠償金額將按照賠償細項百分率表 1 內說明計算。 Compensation is computed according to the percentage of Compensation Table 1.
- (b) ^{△△}賠償金額將按照賠償細項百分率表 2 內說明計算。 Compensation is computed according to the percentage of Compensation Table 2.
- (c) 受保人不能同時獲得上述保障項目 3(c)及 15 之賠償。若保障有重疊則以賠償保障金額較高之保障項目為準。 Insured is not entitled to benefit under item 3(c) & 15 at the same time. We will pay the one in higher benefits if the Insured person is hospitalized due to accident, injury or compulsory quarantine.
- (d) 受保人的年齡低於 18 歲及/或在 74 歲以上只能在保障項目 1 享有原有保障額的 50%保障或最高\$500,000，以低者為準。 Insured person who's aged below 18 or above 74 is only entitled to 50% of original benefit under Section 1 or max. \$500,000, whichever is lesser.
- (e) 受保人的年齡低於 18 歲及/或在 74 歲以上只能在保障項目 3 享有原有保障額的 50%。 Insured person who's age below 18 or above 74 is only entitled to 50% of original benefit under Section 3.
- (f) 受保人年齡在 10 歲或以下將不可在保障項目 7-個人錢財中獲得賠償。 Insured person whose aged 10 or below shall not recover any loss under Section 7 Personal Money.