

24-hour Emergency Assistance Hotline: +852 2967 1808
Please quote Master Policy No.: TVB0003055ZC

Enquiry Hotline: +852 2903 9331
Claims Hotline: +852 2903 9321

In consideration of the payment of premium, we agree to insure the *insured person(s)* named in the *official receipt* issued in relation to an *insured journey* and promise to pay indemnity for loss to the extent provided in this *certificate of insurance*. This *certificate of insurance* is issued subject to and in accordance with the definitions, exclusions, provisions and terms of the Master Policy no. TVB0003055ZC ("Policy") together with any schedules, application forms or endorsements hereto. The definitions, exclusions, provisions and terms of the Policy together with any schedules, enrollment forms or endorsements thereto constitute the contract of insurance between the *insured person(s)* and us.

Part 1 – Definitions

Certain words in this *certificate of insurance* have specific meanings. We have printed these words in italics throughout this *certificate of insurance* and have given the meanings below:

Accident/Accidental	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to the <i>insured person</i> during an <i>insured journey</i> .
Accommodation	room charge only.
Certificate of Insurance	this certificate of insurance and any other documents referred to in Clause 1 of the Part 5 - General Provisions section of the certificate of insurance.
China	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and Macau.
Chinese Medicine Practitioner	a Chinese medicine practitioner other than the <i>insured person</i> or an <i>immediate family member</i> , who is registered under the Chinese Medicine Ordinance in the Laws of <i>Hong Kong</i> .
Close Business Partner	a close business partner who is a resident in <i>Hong Kong</i> of the <i>insured person</i> proved as such to the satisfaction of us on the basis of business registration or corporate registration documentation, which is acceptable to us.
Compulsory Quarantine	the <i>insured person</i> is being <i>confined</i> in an isolated ward of a <i>hospital</i> or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.
Confined / Confinement	the <i>insured person</i> is registered as an in-patient in a <i>hospital</i> for a medical treatment for an <i>injury</i> or <i>illness</i> upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to his/her discharge from the <i>hospital</i> . <i>Hospital</i> confinement will be evidenced by a daily room and board charged by the <i>hospital</i> .
Effective Date	either (i) the issue date of this <i>certificate of insurance</i> or (ii) the date on which the Cancellation of Trip benefit under Section 9 becomes effective, whichever is the later.
Follow-Up	the medical treatments directly caused by the <i>injury</i> or <i>illness</i> suffered by the <i>insured person</i> for which the <i>insured person</i> has received treatments or <i>hospital confinement</i> during the <i>insured journey</i> .
Hong Kong	the Hong Kong Special Administrative Region of the People's Republic of China.
Hospital	an establishment which meets all the following requirements: <ul style="list-style-type: none"> • holds a licence as a hospital (if licensing is required in the state or governmental jurisdiction); and • operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and • provides 24-hour a day nursing service by registered or graduated nurses; and • has a staff of one(1) or more licensed <i>medical practitioner</i> available at all times; and • provides organized facilities for diagnosis and major surgical facilities; and • is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.
Illness	sickness or disease of the <i>insured person</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this <i>certificate of insurance</i> .
Immediate Family Member	the <i>insured person's</i> spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
Infectious Disease	any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population which is announced by the World Health Organization.
Injury	bodily injury sustained in an <i>accident</i> directly and independently of all other causes.
Insured Journey	the period of travel commencing from the time when the <i>insured person</i> departs from an immigration counter in <i>Hong Kong</i> , until the time when the <i>insured person</i> (i) returns to <i>Hong Kong</i> on the date specified in the <i>official receipt</i> or (ii) arrives at any immigration counter in <i>Hong Kong</i> , whichever is the earlier.
Insured Person	the person(s) named on the <i>official receipt</i> or subsequently endorsed hereon as insured person(s).
Itinerary	the detailed plan for a journey issued and confirmed by <i>public common carrier</i> , <i>travel agent</i> , tour operator or cruise company, together with the <i>official receipt</i> or confirmation, prior to the commencement of the <i>insured journey</i> .

Lap-Top Computer

a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC), and tablet PC of any kinds are excluded from this category.

Loss of Hearing

permanent irrecoverable loss of hearing where:-
If a dB = Hearing loss at 500 Hertz
If b dB = Hearing loss at 1,000 Hertz
If c dB = Hearing loss at 2,000 Hertz
If d dB = Hearing loss at 4,000 Hertz
1/6 (a+2b+2c+d) is above 80dB.

Loss of Limb

loss by physical separation at or above the wrist or ankle joint.

Loss of Sight

the entire and *permanent* irrecoverable loss of sight.

Loss of Speech

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

Loss of Use

permanent total functional disablement or complete and *permanent* physical separation at the limb or organ.

Maximum Benefits

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

Medically Necessary Expenses

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

Medical Practitioner

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

Official Receipt

the official receipt issued by the *travel agent* to the *insured person* bearing an assigned certificate number.

Permanent

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

Pre-existing Condition

any *symptom* existed in or any condition which received by the *insured person*, *travel companion*, *immediate family member* or *close business partner* within one hundred and eighty (180) days prior to the *effective date* and for which a *medical practitioner* recommended to treat under: (a) any medical treatment; or (b) any diagnosis; or (c) any consultation; or (d) any use of prescribed drugs leading to a claim under this *certificate of insurance*.

Principal Home

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

Public Common Carrier

any mechanically propelled conveyance operated by a company or an individual licensed to carry passengers for hire including but not limited to bus, coach, taxi, ferry, cruise ship, hovercraft, hydrofoil, ship, train, tram or underground train, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and a regularly scheduled airport limousine operating on fixed routes and schedules.

Relevant Documents

documents include enrollment form, *official receipt*, *certificates of insurance*, table of benefits, declarations, riders, endorsements, attachments and amendments (regardless verbally or in written format).

Serious Physical Injury or Serious Illness

an injury or illness which requires treatment by a *medical practitioner* and which results in the *insured person* or *travel companion* being certified by that *medical practitioner* as being unfit to travel or continue with the *insured person's* original travel arrangement. For *immediate family member(s)* or *close business partner*, serious physical injury or serious illness shall mean injury or illness which requires treatment and which is certified by a *medical practitioner* as being life-threatening and which results in the *insured person's* discontinuation or cancellation of his/her original *insured journey*.

Symptom	a sign or an indication of disorder or disease experienced by an individual.	for which the <i>insured person</i> is reasonably qualified by reason of his/her education, training or experience, or if the <i>insured person</i> has no business or occupation, total disablement means the inability of the <i>insured person</i> to perform any activities which would normally be carried out in the <i>insured person's</i> daily life.
Terrorism	an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government de jure or de facto of any nation or any political division thereof and/ or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.	
Third Degree Burns	the damage or destruction of the skin to its full depth and damage to the tissues beneath.	
Total Disablement	when as the result of <i>injury</i> and commencing within ninety (90) days from the date of an <i>accident</i> the <i>insured person</i> is totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit	
	Travel Agent	Hong Kong Wing On Travel Services Limited.
	Travel Companion	the person who made the travel booking or reservation together with the <i>insured person</i> and accompany the <i>insured person</i> for the whole <i>insured journey</i> other than the tour guide or tour member.
	Travel Ticket	a travel ticket purchased for travelling on any <i>public common carrier</i> .
	War	a contest by force between two (2) or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the sovereign.
	We, Us or Our	Zurich Insurance Company Ltd

Part 2 – Table of Benefits

Section	Coverage	Maximum Benefits per Insured Person per Insured Journey (HKD)	
		Worldwide Tour Plan	Short Tour Plan (Macau & Guangdong Province*)
Section 1 – Medical Cover			
(a)	Medical Expenses - including sublimit for <i>follow-up</i> medical expenses	1,000,000 200,000	200,000 100,000
(b)	Overseas Travelling Expenses for Seeking Medical Treatment in <i>Hospital</i>	500	500
(c)	Overseas <i>Hospital</i> Cash Allowance	10,000 (500 per day)	Not Applicable
(d)	<i>Compulsory Quarantine</i> Cash Allowance due to <i>Infectious Disease</i>	3,000 (300 per day)	Not Applicable
(e)	Trauma Counseling Expenses	5,000 (1,000 per day)	5,000 (1,000 per day)
Section 2 – Zurich Emergency Assistance			
(a)	Deposit Guarantee for <i>Hospital</i> Admission		78,000
(b)	Emergency Medical Evacuation and/or Repatriation Service		Unlimited
(c)	Repatriation of Mortal Remains		Unlimited
(d)	<i>Accommodation</i> Expenses		7,800 (1,950 per day)
(e)	24-hour Telephone Hotline and Referral Services		Included
Section 3 – Personal Accident			
(a)	<i>Accident on Public Common Carrier</i>	1,000,000	300,000
(b)	<i>Other Accident</i> * <i>Insured person</i> aged below 17 or over 75 will entitle to 50% of the <i>maximum benefits</i>	500,000	300,000
Section 4 – Compassionate Visit Cover			
(a)	Compassionate Visit	30,000 (Including 2 economy class <i>travel ticket</i> and <i>accommodation</i>)	
(b)	Child Guard	30,000 (Including 1 economy class <i>travel ticket</i> and <i>accommodation</i>)	
(c)	Compassionate Death Cash	10,000	10,000
(d)	Extra Compassionate Death Cash due to High Altitude Syndrome • For <i>insured person</i> aged 75 or below • For <i>insured person</i> aged over 75	50,000 25,000	Not Applicable Not Applicable
Section 5 – Personal Baggage Cover			
	Baggage and Personal Effects	10,000	2,500
	Sublimits:		
	– Per article, pair, set or collection	3,000	2,000
	– An aggregate limit of all cameras and camcorders and their related accessories and equipment	5,000	2,500
	– An aggregate limit of all clothing	5,000	2,500
	– An aggregate limit of all sport equipment	5,000	2,500
Section 6 – Personal Money, Travel Document and Credit Card Cover			
(a)	Personal Money	3,000	800
(b)	Loss of Travel Document and/or <i>Travel Ticket</i> and/or Unauthorized Use of Lost Credit Card	10,000	1,500
Section 7 – Baggage Delay Cover			
	Baggage Delay (over 10 hours)	1,000	Not Applicable
Section 8 – Travel Delay Cover			
(a)	Travel Delay (over 6 hours)	2,000 (300 per 6 hours)	Not Applicable
(b)	Re-routing Cost (over 10 hours)	Actual Cost	Not Applicable
(c)	Extra Hotel Cost (over 6 hours)	1,500	Not Applicable
(d)	Loss of Vacation Allowance (over 24 hours)	1,000 (500 per day)	Not Applicable
(e)	Cancellation due to Travel Delay (over 10 hours)	2,500	Not Applicable
Section 9 – Travel Inconvenience Cover			
(a)	Cancellation of Trip	30,000	3,000
(b)	Single Occupancy	5,000	Not Applicable
(c)	Curtailment of Trip	30,000	3,000
Section 10 – Personal Liability			
	Personal Liability	1,000,000	500,000
Section 11 – Zurich Personal Care Cover			
(a)	Involuntary Journey Extension Allowance	2,500 (500 per day)	Not applicable
(b)	Rental Vehicle Excess	3,000	Not Applicable

* including tours arranged by the *travel agent* to Guangdong province, or to Guangdong province plus other provinces within Mainland China.

Section 1 – Medical Cover

(a) Medical Expenses

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

– Inclusive of Follow-up Medical Expenses

This section also insures the *insured person* up to the sublimit as stated in the Table of Benefits against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the *follow-up* of medical treatment sought by the *insured person* for the *injury* or *illness* within six (6) months after the *insured person's* return to *Hong Kong*. The *follow-up* medical expenses shall also be extended to cover the medical expenses incurred for the same purpose paid to the *Chinese medicine practitioner* subject to an aggregate limit of HKD1,800 and a per visit per day limit of HKD150.

In no event shall the total amount payable under this Section 1(a) – Medical Expenses exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

(b) Overseas Travelling Expenses for Seeking Medical Treatment in Hospital

We shall pay the actual traveling expenses (a receipt of the transportation fee is required as a proof of claim) to and from *hospital* up to the *maximum benefits* as stated in the Table of Benefits incurred by the *insured person* for the purpose of seeking medical treatment in an overseas *hospital* if the *insured person* suffers from *injury* or *illness* during the *insured journey*.

(c) Overseas Hospital Cash Allowance (Applicable to Worldwide Tour Plan Only)

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

(d) Compulsory Quarantine Cash Allowance due to Infectious Disease (Applicable to Worldwide Tour Plan Only)

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

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

Special Conditions for Section 1(d)

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

(e) Trauma Counseling Expenses

If during the *insured journey*, an *insured person* is the victim of a traumatic event including but not limited to *accident* on *public common carrier*, armed hold-up, assault, natural disaster or acts of *terrorism*, we shall pay the cost of trauma counseling incurred in *Hong Kong* within six (6) months after the *insured person's* return to *Hong Kong*. The trauma counseling must be recommended by a *medical practitioner* in writing and agreed by us with prior written consent. The maximum amount payable under this benefit shall not exceed the *maximum benefits* as stated in the Table of Benefits.

Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment that is not recommended by a *medical practitioner*; any loss or medical expenses arising from any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment; any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel;
- surgery or medical treatment which is not substantiated by a written report from the *medical practitioner* or *Chinese medicine practitioner*;
- surgery or medical treatment when in the opinion of the *medical practitioner* treating the *insured person*, the treatment is not urgent and medically necessary during the *insured journey*, and can be reasonably delayed until the *insured person* returns to *Hong Kong*, or until his/her arrival in the country of citizenship or the declared country of final destination which the repatriation arrangement was made by Zurich Emergency Assistance;
- dental care and treatment unless such cost is incurred due to the necessary dental treatment for the sound and natural teeth of the *insured person* and is caused by *injury* during the *insured journey*;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
- the *follow-up* treatment expenses obtained outside the country of citizenship or declared country of final destination for the *insured person* not returning to *Hong Kong* (only applicable to the circumstance stated in Section 2(b) of this *certificate of insurance*);
- any additional cost of single or private room *accommodation* at a *hospital* or charges in respect of special or private nursing except in the event of Emergency Medical Evacuation provided under Section 2(b); non-medical personal services such as radio, telephone and the like; procurement or use of special braces (unless the use of special braces is resulting from *accident* only and it is recommended in writing by *medical practitioner*), appliances or equipment.

Section 2 – Zurich Emergency Assistance

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

(a) Deposit Guarantee for Hospital Admission

Upon admission to a *hospital*, Zurich Emergency Assistance will provide a guarantee for admission deposit up to a limit of HKD78,000 in respect of any one (1) *insured person*. Such deposit shall be fully refunded to us and is borne solely by the *insured person* unless otherwise covered under Section 1 – Medical Cover of this *certificate of insurance*.

(b) Emergency Medical Evacuation and/or Repatriation Service

The actual cost of transportation, medical services and medical supplies necessarily and unavoidably incurred as a result of an emergency medical evacuation of the *insured person* to another location for medical treatment, or repatriation of the *insured person* to *Hong Kong* or the *insured person's* country of citizenship or declared country of final destination. The timing, means and final destination of evacuation will be decided by Zurich Emergency Assistance and will be based entirely upon medical necessity.

(c) Repatriation of Mortal Remains

The reasonable and unavoidable expenses for transporting the *insured person's* mortal remains from the place of death to either *Hong Kong* or the *insured person's* country of citizenship or declared country of final destination, or the cost of local burial at the place of death as approved by Zurich Emergency Assistance. The cost shall include cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

(d) Accommodation Expenses

Zurich Emergency Assistance shall pay for the hotel *accommodation* expenses necessarily and unavoidably incurred by the *insured person* in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of the *insured person's insured journey* or to return him/her to *Hong Kong* up to a maximum of HKD1,950 per day and up to a limit of HKD7,800 per *insured journey*. Any approval on the payment of expenses incurred by the *insured person* is subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity.

(e) 24-hour Telephone Hotline and Referral Services

- Pre-Trip Information Assistance
 - Embassy Referral
 - Medical Service Provider Referral
 - Lost Passport Assistance
 - Lost Luggage Assistance
 - Interpreter Referral
 - Lawyer Referral
 - Telephone Medical Advice
 - Monitoring of Medical Condition When Hospitalized
 - Arrangement for Medical Expenses Guarantee
- In respect of services (ix) and (x) above, all hospitalization expenses or medical expenses charged to the *insured person* by a *hospital*, *medical practitioner* other than our approved doctors, or any other medical professions are to be borne by the *insured person* unless otherwise covered under this *certificate of insurance*.

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

Exclusions applicable to Section 2

No service will be provided or paid under this section:

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

Section 3 – Personal Accident

In the event of an *accident* described under Section 3(a) or 3(b) as below which causes *injury* to the *insured person*, and such *injury* results in any one (1) of the following Events listed in the Compensation Table hereunder within ninety (90) consecutive days after the date of the *accident*, we will pay compensation in accordance with the percentage stated in the Compensation Table, up to the *maximum benefits* as stated in the Table of Benefits.

(a) Accident on Public Common Carrier

During the *insured journey* the *insured person* suffers from *injury* while riding solely as a fare paying passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier*;

(b) Other Accident

The *insured person* suffers from *injury* resulting from an *accident* other than the *accident* referred in Section 3(a) above during the *insured journey*.

Compensation Table		Percentage of Maximum Benefits
Events		
A. Accidental Death and Disablement		
1. Death		100%
2. Permanent total disablement		100%
3. Permanent and incurable paralysis of all limbs		100%
4. Permanent total loss of sight of both eyes		100%
5. Permanent total loss of sight of one eye		100%
6. Loss of or the permanent total loss of use of two limbs		100%
7. Loss of or the permanent total loss of use of one limb		100%
8. Loss of speech and loss of hearing		100%
9. Permanent and incurable insanity		100%
10. Permanent total loss of hearing in		
(a) both ears		75%
(b) one ear		15%
11. Loss of speech		50%
12. Permanent total loss of lens of one eye		50%
13. Loss of or the permanent total loss of use of four fingers and thumb of		
(a) right hand		70%
(b) left hand		50%
14. Loss of or the permanent total loss of use of any four fingers of		
(a) right hand		40%
(b) left hand		30%
15. Loss of or the permanent total loss of use of one thumb		
(a) both right joints		30%
(b) one right joint		15%
(c) both left joints		20%
(d) one left joint		10%

16. Loss of or the <i>permanent total loss of use</i> of fingers	
(a) three right joints	15%
(b) two right joints	10%
(c) one right joint	7.5%
(d) three left joints	10%
(e) two left joints	7.5%
(f) one left joint	5%
17. Loss of or the <i>permanent total loss of use</i> of toes	
(a) all toes – one foot	20%
(b) great toe – both joints	7.5%
(c) great toe – one joint	5%

18. *Permanent* disability not otherwise provided for under Events 10 to 17 inclusive, such percentage of the *maximum benefits* as we shall in its absolute discretion determine and being in its opinion not inconsistent with the compensation provided under Events 10 to 17 inclusive.

B. Third Degree Burns

Area	Damage as a percentage of total surface area	Percentage of <i>Maximum Benefits</i>
Head	(a) Equal to or greater than 8% damage of total head surface area	100%
	(b) Equal to or greater than 5% but less than 8% damage of total head surface area	75%
	(c) Equal to or greater than 2% but less than 5% damage of total head surface area	50%
Body (Exclude Head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

- Benefit shall not be payable for more than one (1) of the Events listed above in respect of the same *accident*. Should more than one (1) of the Events occur as a result of the same *accident*, only the Event with the highest compensation will be payable under this section.
- The insurance for any *insured person(s)* under this *certificate of insurance* shall terminate upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the *accident* causing such loss.
- When a limb or organ which had been partially disabled prior to an *injury* covered under this *certificate of insurance* and which becomes totally disabled as a result of such *injury*, the percentage of *maximum benefits* payable shall be determined by us having regard to the extent of disablement caused by the *injury*. However, no payment shall be made in respect of the loss of a limb or organ which was totally disabled prior to the *injury*.

Special Condition for Section 3

The *insured person* can only make a claim under either Section 3(a) or 3(b) in respect of the same *accident*.

Extensions to Section 3

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

- the *insured person* is traveling directly from his/her place of residence or place of regular employment in *Hong Kong* to *Hong Kong* Immigration Department office/counter within three (3) hours before the *insured person's* scheduled departure time of the *public common carrier* in which the *insured person* has arranged to travel for the purpose of commencing the *insured journey*; and
- the *insured person* is traveling directly from *Hong Kong* Immigration Department office/counter to his/her place of residence or place of regular employment within three (3) hours after the *insured person's* actual arrival time of the *public common carrier* in which the *insured person* has arranged to travel for returning to *Hong Kong* from the *insured journey*.

2. Disappearance Clause

If the body of the *insured person* has not been found within one (1) year after the date of the disappearance due to *accident*, sinking or wrecking of the aircraft or other *public common carrier* either on the ground or at sea in which the *insured person* was traveling at the time of the *accident* and under such circumstances as would otherwise be covered hereunder, it will be presumed that the *insured person* suffered death resulting from bodily *injury* caused by an *accident* covered by this *certificate of insurance* at the time of such disappearance, sinking or wrecking.

Exclusion applicable to Section 3

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

Section 4 – Compassionate Visit Cover

(a) Compassionate Visit

We will pay for the economy class round-trip *travel ticket* and the actual and reasonable hotel *accommodation* expenses incurred up to the *maximum benefit* as stated in the Table of Benefits incurred by two (2) *immediate family members* to travel over (or two (2) *travel companion* if appropriate to stay behind provided only a one-way economy class *travel ticket*) to be with and/or take care of the *insured person*, as a result of death, *serious physical injury* or *serious illness* of the *insured person* during the *insured journey*. This coverage can only be utilized once during any one (1) *insured journey*.

(b) Child Guard

We will pay for the economy class round-trip *travel ticket* and the actual and reasonable hotel *accommodation* expenses incurred up to the *maximum benefit* as stated in the Table of Benefits incurred by one (1) *immediate family member* (or one (1) *travel companion* if appropriate provided only a one-way economy class *travel ticket*) to accompany with the relevant *insured person's* child(ren) who is/are travelling with the *insured person* and aged under fifteen (15) years old to return to *Hong Kong* (or declared country of final destination) in the event of death or *confinement* of the said *insured person* in an overseas hospital due to *serious physical injury* or *serious illness* and no other *immediate family member* accompanies with the child(ren) for the rest of the *insured journey*.

(c) Compassionate Death Cash

In the event of death (*accident* or natural) of the *insured person* during the *insured journey*, we will pay to the estate of the *insured person* a compassionate death cash up to the *maximum benefits* as stated in the Table of Benefits.

(d) Extra Compassionate Death Cash due to High Altitude Syndrome (Applicable to Worldwide Tour Plan only)

In the event of death of an *insured person* arising out of high altitude syndrome during the *insured journey* and such diagnosis is certified by a *medical practitioner*, we will pay to the estate of the *insured person* an extra compassionate death cash up to the *maximum benefits* as stated in the Table of Benefits.

Exclusions applicable to Section 4

This section does not cover:

- when the *insured person* is residing or traveling outside *Hong Kong* contrary to the advice of a *medical practitioner*;
- when the *insured person* is residing or traveling outside *Hong Kong* for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.

Section 5 – Personal Baggage Cover

Baggage and Personal Effects

We will pay for accidental loss of or damage to personal possessions normally worn or carried, including luggage and belonging, owned by the *insured person* during the *insured journey*. For any personal possession and belonging that are kept inside an unattended locked vehicle, it must be left inside a trunk of the vehicle.

We may make payment or at our option reinstate or repair as we may elect subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim shall be dealt with as if the article had been lost. The sublimit for the Personal Baggage Cover is stated in the Table of Benefits.

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

Exclusions applicable to Section 5

This section does not cover:

- any loss not reported to the local police or public authority within twenty-four (24) hours of discovery and such report is not obtained at the place of loss;
- any loss of or damage to property while in the custody of a hotel or *public common carrier*, unless reported immediately on discovery in writing to such hotel or *public common carrier* within three (3) days and a Property Irregularity Report is obtained in case of the event occurred in an aircraft;
- any loss of property when it is left unattended in public place or in an unlocked vehicle; or as a result of the *insured person's* failure to take due care and precautions for the safeguarding and security of such property;
- any unexplained loss or mysterious disappearance;
- any loss of or damage to property insured under any other insurance certificate/policy, or otherwise reimbursed by *public common carrier* or hotel;
- the following classes of property: business goods or sample, foodstuffs, medicine, contact lenses, dentures and/or its appliances, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, any kind of jewellery or accessories make of or contain of any kind of gold, platinum, diamond, jade or pearl; mobile phone (including PDA phone, smart phone or similar device with telecommunications function and other accessories), money (including cheques, traveller's cheques, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), coupons or securities, bonds, negotiable instruments, tickets or documents;
- lap-top computer* with any problems or defects triggered from software and malicious code (including but not limited to download of such software);
- any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by government authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade;
- any loss or damage caused by wear and tear, gradual deterioration, insects, vermin, inherent vice or damage sustained due to any process initiated by the *insured person* to repair, clean or alter any property;
- any loss of or damage to property which resumes to function normally after it has been fixed or repaired by a third party with no additional costs incurred to the *insured person*;
- damage to any brittle or fragile items like glass or crystal;
- any loss of or damage to hired or leased equipment;
- any loss of property not being on the same *public common carrier* of the *insured person*, or souvenirs and articles mailed or shipped separately from the *insured journey*;
- any loss of data recorded on tapes, cards, diskettes;
- any loss claimed under Section 7 – Baggage Delay Cover arising from the same cause.
- claims supported by receipts not in the *insured person's* name.

Section 6 – Personal Money, Travel Document and Credit Card Cover

(a) Personal Money

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

(b) Loss of Travel Document and/or Travel Ticket and Unauthorized Use of Lost Credit Card

We will pay for the replacement cost of *Hong Kong* Identity Card, credit cards, driving licence, *travel ticket* or travel document belonging to the *insured person* following accidental loss during the *insured journey*.

In the event of the accidental loss of *travel ticket* and/or travel document belonging to the *insured person* during the *insured journey*, we will also reimburse the additional travelling expenses and/or *accommodation* expenses incurred by the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the sole purpose of making necessary travel arrangement for replacing the travel document, provided that the travelling class and/or the room type for the *accommodation* shall not be better than the original travelling class and/or the room type for the *accommodation* in the *insured journey*.

In the event that the credit card is accidentally lost when carried with the *insured person* during the *insured journey*, we will also reimburse the *insured person* up to the *maximum benefits* as stated in the Table of Benefits for the monetary loss due to unauthorized use of credit card within the *insured journey*.

In no event shall the total amount payable under this Section 6(b) – Loss of Travel Document and/or Travel Ticket and Unauthorized Use of Lost Credit Card exceed 100% of the *maximum benefits* as stated in the Table of Benefits.

Exclusions applicable to Section 6

This section does not cover:

- any loss not reported to the local police, hotel management or public authority within twenty-four (24) hours upon discovery of loss and for which a relevant report is not obtained at the place of loss;
- any loss of property while in the custody of a hotel or *public common carrier*, unless reported immediately on discovery in writing to such hotel or *public common carrier* within three (3) days and a Property Irregularity Report is obtained in case of the event occurred in an aircraft;
- any loss of property when it is left unattended in public place or in an unlocked vehicle; or as a result of the *insured person's* failure to take due care and precautions for the safe guard and security of such property;
- any unexplained loss or mysterious disappearance;
- any loss of or damage to property insured under any other insurance certificate/policy, or otherwise reimbursed by *public common carrier* or a hotel;
- any loss in respect of any form of the plastic money (including the credit value of credit card, Octopus cards, etc.), tickets (except *travel ticket*), coupons or securities;
- any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by government authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade;
- any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*;
- shortage due to error, omission, exchange or depreciation in value;
- loss of any travel document and/or visa and/or *travel ticket* which is not indispensable for completing the *insured journey*;
- loss of credit card or traveller's cheque not immediately reported to the local branch or agent of the issuing authority;
- any unauthorized use of credit card by *immediate family member*.

Section 7 – Baggage Delay Cover (Applicable to Worldwide Tour Plan only)

In the event of the *insured person's* checked-in baggage being delayed for over ten (10) hours after the *insured person's* arrival at the scheduled destination abroad, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the Table of Benefits to the *insured person*, and subject to the same delayed checked-in baggage can only be claimed once by one (1) *insured person*.

In the event of the *insured person's* checked-in baggage being delayed for over ten (10) hours after the *insured person's* arrival in Hong Kong, we will compensate the *insured person* for the actual expense up to the *maximum benefits* as stated in the Table of Benefits for emergency purchase of essential items or requisites during the deprivation of his/her baggage.

This benefit can only be utilized once during any one (1) *insured journey*.

Special Condition for Section 7

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

Exclusions applicable to Section 7

This section does not cover:

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

Section 8 – Travel Delay Cover (Applicable to Worldwide Tour Plan only)

In the event that the *public common carrier* in which the *insured person* has arranged to travel is delayed from the departure time or arrival time specified in the *insured person's* original *itinerary* as a result of strike or other industrial action, riot, civil commotion, hijack, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier* or airport closure, we will pay the following benefits to the *insured person*:

(a) Travel Delay

HKD300 for each and every full six (6) hours of delay up to the *maximum benefits* as stated in the Table of Benefits.

The period of delay will be calculated as follows:

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

The *insured person* can only claim for either departure or arrival delay of the same *public common carrier*. If the *insured person* has consecutive connecting flights, the delay will be calculated based on the difference between actual departure or arrival time, as the case may be, and that stated on the *itinerary* regardless of the time spent on transit and the proximate cause of the delay must be one (1) of the causes set out in the first paragraph of this Section 8.

(b) Re-routing Cost

The additional costs incurred by the *insured person* for the purchase of the one-way economy class *travel ticket* in order to travel to the planned destination as specified in his/her original *itinerary* by an alternative *public common carrier* after at least ten (10) hours of delay. This benefit can only be utilized once during any one (1) *insured journey*.

(c) Extra Hotel Cost

The extra, reasonable and irrecoverable *accommodation* expenses incurred outside Hong Kong as a result of the delay over six (6) hours, up to the *maximum benefits* as stated in the Table of Benefits.

(d) Loss of Vacation Allowance

We will pay HKD500 per day up to the *maximum benefits* as stated in the Table of Benefits as a result of delay over twenty four (24) hours and the *insured person* continues to commence his/her *insured journey* abroad. Calculation of the delay is based on Section 8(a) – Travel Delay above.

(e) Cancellation due to Travel Delay

We will reimburse the *insured person* for the travelling expenses and/or *accommodation* expenses paid in advance which he/she is legally liable and are not recoverable from any other source if he/she decides to cancel the *insured journey* as a result of delay over ten (10) hours from the originally scheduled departure time.

Special Conditions for Section 8

- The *insured person* must have already checked-in the *public common carrier* for its original schedule of departure.
- All claims must be substantiated by written confirmation from the *public common carrier* on the number of hours and the reason for such delay.
- Should a loss arise for which a claim for Section 8(e) is payable, no further claims shall be payable under Section 8(a) to Section 8(d) arising from the same cause.

Exclusions applicable to Section 8

This section does not cover:

- delay of the *insured journey* as a result of any circumstance which is existing or announced before the *effective date*;
- any loss arising from late arrival of the *insured person* at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the *public common carrier*);
- any loss in relation to cancellations or alternations to original *itinerary* that is not verified by the airline, travel agency or other relevant organizations;
- any loss arising from airport closure due to air traffic control by local government or relevant authorities; or any loss arising from any government's regulations control or act;
- any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked *itinerary* (not applicable to Section 8(a) - Travel Delay and Section 8(d)-Loss of Vacation Allowance);
- any loss arising from the failure of *insured person* to get on board the first available alternative transportation offered by the administration of the relevant *public common carrier*;
- any claims on other sections under this *certificate of insurance* when a claim for Section 8(e) is payable arising from the same cause (except for point 1(a) under Extensions to Section 3);
- any loss claimed under Section 11(a)-Involuntary Journey Extension Allowance arising from the same cause (applicable to Section 8(a)-Travel Delay only).

Section 9 – Travel Inconvenience Cover

(a) Cancellation of Trip

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

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

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

(b) Single Occupancy (Applicable to Worldwide Tour Plan only)

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

Special Condition for Section 9(a) and 9 (b)

The *insured person* can only make a claim under either Section 9(a) or 9(b) in respect of any losses arising from the same cause.

(c) Curtailment of Trip

In the event that the *insured person* has to:

- abandon the *insured journey* and return to Hong Kong after the *insured journey* has begun due to:
 - death, *serious physical injury* or *serious illness* of the *insured person*, *immediate family member*, *travel companion* or *close business partner* who is a resident in Hong Kong;
 - unexpected outbreak of strike, riot, civil commotion, natural disaster or *infectious disease* at the planned destination abroad which prevent the *insured person* from continuing with his/her scheduled journey;
- OR
- the *insured person* is suspected or confirmed to have contracted *infectious disease* during the *insured journey* and which results in *compulsory quarantine* and the *insured person* being detained at the planned destination;

we will pay for the loss of unused travel fare and/or *accommodation* expenses for which the *insured person* is legally liable and which is not recoverable from any other sources, and/or additional actual travel fare and *accommodation* expenses reasonably and necessarily incurred. In the event that the *insured journey* is a packaged group tour arranged by *travel agent*, the benefit payable for the curtailment expenses in relation to the loss of unused travel fare and/or *accommodation* expenses forfeited will be calculated in proportion of the packaged group tour cost to the number of days remaining after the relevant interruption of the *insured journey*.

Exclusions applicable to Section 9

This section does not cover:

- any circumstances leading to the cancellation or curtailment of the *insured journey* which is existing or announced before the *effective date*;
- if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
- any government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, cruise ship company, *public common carrier* and/or other provider of any service forming part of the booked *itinerary*;
- failure to notify the travel agency, tour operator, *public common carrier*, cruise ship company and/or other provider of any service forming part of the booked *itinerary* of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so;
- any loss in relation to cancellations or curtailments to original *itinerary* that is not verified by the airline, travel agency, cruise company, or other relevant organizations;
- any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier*, *travel agent* or any other provider of transportation and/or *accommodation*;
- any loss if the *insured person* refuses to follow the recommendation of a *medical*

practitioner to return to Hong Kong, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 9(c)–Curtailed of Trip only);

- any claims on other sections under this *certificate of insurance* when a claim for Section 9(a) is payable arising from the same cause (except for point 1(a) under Extensions to Section 3).

Section 10 – Personal Liability

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

Exclusions applicable to Section 10

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

- any business, profession or trade;
- any wilful, malicious or unlawful act of the *insured person* or any criminal acts;
- liability to any person who is the *immediate family member* or relative or employer or employee;
- contractual liability;
- ownership, possession, use or control of any vehicle, aircraft, watercraft, land, buildings, firearms or animals;
- damage to property owned by or held in trust or in the custody of the *insured person* or relative or the *immediate family member* or employer;
- any act of *terrorism* regardless of any other cause or event contributing concurrently or in any other sequence to the loss; any action in controlling, preventing, suppressing, retaliating against or responding to any such act of *terrorism*.

Section 11 – Zurich Personal Care Cover (Applicable to Worldwide Tour Plan only)

(a) Involuntary Journey Extension Allowance

In the event the *insured person* needs to stay in the overseas destination involuntarily due to *terrorism*, *compulsory quarantine*, adverse weather conditions or natural disaster or *infectious disease* at the planned destination which prevent the *insured person* to complete the *insured journey* within the period stated in the original *itinerary*, we will pay a daily allowance of HKD500 to the *insured person*, up to a maximum of five (5) days.

Exclusions applicable to Section 11(a)

This section does not cover:

- any circumstances which is existing or announced before the *effective date*;
- if the *insured person* refuses to take the first available alternative transportation offered by the original *public common carrier*;
- any loss claimed under Section 8(a)–Travel Delay arising from the same cause;
- any loss claimed under Benefit (d)–Allowance for Involuntary Journey Extension due to Black OTA as stated in the Endorsement to *certificate of insurance* arising from the same cause.

(b) Rental Vehicle Excess

If the *insured person* rents a rental vehicle in the course of the *insured journey* which is involved in a collision whilst under the control of the *insured person* or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), we will reimburse the *insured person* for the rental vehicle excess up to the *maximum benefits* as stated in the Table of Benefits for the liable loss or damage of the rental vehicle. This benefit can only be utilized once during any one (1) *insured journey*.

Special Condition for Section 11(b)

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

Exclusions applicable to Section 11(b)

This section does not cover:

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

Part 3 – General Exclusions

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

- any *insured person* who is a holder of the People's Republic of China passport and travels to/within *China*. However, this exclusion will be waived if the *insured person* mentioned in the aforesaid has an official document issued by the overseas Government (other than *China*) as proof that he/she is a legal resident of the respective country but travelling with a passport of the People's Republic of China;
- any *pre-existing condition*, congenital and hereditary condition;
- any illegal or unlawful act by the *insured person* or confiscation, detention, destruction by customs or other authorities;
- the *insured person* is not taking all reasonable efforts and precautions to safeguard his/her property/money, or to avoid *injury* to minimize any claim under this insurance;
- riding or driving in any kind of motor racing, competition, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
- suicide or intentional self-inflicted injury;
- insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism, drug addiction or solvent abuse;
- any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;
- any home leave while the *insured person* is confined to a *hospital* as an in-patient;
- being as a crew member or an operator of any air carrier;
- any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
- trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
- engaging in any kind of labour work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives, hitchhiking, performing as an actor/actress, being a site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or airforce service or operations or armed force services;
- any *injury, illness*, death, loss, expense or other liability attributable to HIV (Human

Immunodeficiency Virus) and/or HIV-related *illness* including AIDS and/or any mutant derivative or variations thereof however caused or however named;

- any event arising from *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, military force or coup;
- any *terrorism* except for Section 1–Medical Cover, Section 2–Zurich Emergency Assistance, Section 3–Personal Accident, Section 4–Compassionate Visit Cover and Section 11(a)–Involuntary Journey Extension Allowance;
- any medical treatment received during an *insured journey* which was made for the purpose of receiving medical treatment or if the *insured journey* was undertaken while the *insured person* was unfit to travel; or the *insured person* is traveling against the advice of a *medical practitioner*;
- any expenses, consequential loss, legal liability or loss of or damage to any property directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component;
- any loss incurred by the *insured person* for the following diagnosis whether occurring prior to or during the *insured journey*: tumors of internal organs, haemorrhoids, diseased tonsils requiring surgery, pathological abnormalities of nasal septum or turbinate, hyperthyroidisms, cataracts, sinus conditions requiring surgery, endometriosis, tuberculosis, and fistulae, cholelithiasis, calculi of kidney, urethra or bladder abnormalities or disease, hypertension, or cardio-vascular disease, gastric or duodenal ulcer, hallux valgus, tumors/cyst of the skin, muscular tissue, bone tumors, or malignancies of blood or bone marrow, diabetes mellitus;
- any expenses that can be compensated from any other sources except for Section 1(c)–Overseas Hospital Cash Allowance, Section 1(d)–Compulsory Quarantine Cash allowance due to *Infectious Disease*, Section 3–Personal Accident, Section 4(c)–Compassionate Death Cash, Section 4(d)–Extra Compassionate Death Cash due to High Altitude Syndrome, Section 7–Baggage Delay Cover, Section 8(a)–Travel Delay, Section 8(d)–Loss of Vocation Allowance and Section 11(a)–Involuntary Journey Extension Allowance.

Part 4 – General Conditions

- Coverage and premium under this *certificate of insurance* for each *insured person* is based on the *insured person's* age on the commencement date of the *insured journey*.
- The *insured person* whose age is over seventy-five (75) upon the commencement of the *insured journey* will enjoy 50% of the *maximum benefits* as stated in the Table of Benefits except for Section 2 – Zurich Emergency Assistance and Section 4 – Compassionate Visit Cover. Notwithstanding the above, the sub-limit stated under any benefit section shall remain unchanged.
- At the time of effecting this *certificate of insurance* the *insured person* must be fit to travel; otherwise any claims shall result in *our* right to repudiate liability under this *certificate of insurance*.
- The *insured journey* must commence in *Hong Kong*.
- No refund of premium is allowed once the *certificate of insurance* has been issued and the *certificate of insurance* cannot be renewed once expired.
- If the *insured journey* cannot be completed within the period stated in the *official receipt* issued by the *travel agent* due to any circumstances beyond the *insured person's* control, we will automatically extend the period of insurance, subject to a maximum of ten (10) days, without charge for such a period as is reasonably necessary for completion of the *insured person's insured journey*.
- If the *insured person* is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by *us* for the same *insured journey*, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
- The maximum period of the *insured journey* cannot exceed one hundred and eighty (180) days per trip for Worldwide Tour Plan, seven (7) days for one-way travel, and four (4) days for Short Tour Plan.
- The insurance is only valid for conventional leisure travel or business travel (limited to administrative only). The insurance shall not apply to persons undertaking expeditions, treks or similar journey.

Part 5 – General Provisions

1. Entire Contract

This *certificate of insurance* contract including all *relevant documents* will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of this *certificate of insurance*. No changes in this *certificate of insurance* shall be valid unless approved by *our* authorized officer and evidenced by endorsement of amendment.

2. Age Limit

Unless specifically mentioned in the contrary, this insurance applies to any *insured person* at all ages.

3. Notice of Claims

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

All other certificates, information and evidences required by *us* shall be furnished at the expenses of the *insured person's* or the personal representative of the *insured person* and shall be in such form and of such nature as we may prescribe. If the *insured person* does not comply with this condition, we shall have the sole discretion to decide not to pay any benefits under this *certificate of insurance*.

4. Proof of Loss

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

5. Claims Admittance

In no case shall we be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under this *certificate of insurance* unless the claim has been admitted or is the subject of a pending legal action or arbitration.

6. Medical Examination

We shall be entitled in the case of non-fatal *injury* to call for examination by a medical referee appointed by *us* if we deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.

7. Payment of Claims

We will pay all benefits (except for Section 2(b) and 2(c)) to the *insured person* for their respective rights and interests. Benefits payable under Section 2(b) - Emergency Medical Evacuation and/or Repatriation Service and Section 2(c) - Repatriation of Mortal Remains will be paid directly to the service provider. All payment of claims in this *certificate of insurance* shall be in *Hong Kong* dollars and are payable to the *insured person* after the receipt of due proof upon our approval. In the event of *accidental death of the insured person*, we will pay all the pending benefits to the estate of the *insured person*. All indemnities provided in this *certificate of insurance* will be paid immediately after the receipt of due proof upon our approval.

8. Liability Claims

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

9. Misrepresentation or Non-disclosure

If the *insured person*, or anyone acting on behalf of the *insured person* makes a statement in the application or in connection with any claim knowing that the statement is false, or fail to disclose *pre-existing condition* or fail to act in utmost good faith, we will not be liable for any claim and all covers and benefits under this *certificate of insurance* shall cease immediately. We will not be liable to refund any premium paid. If any benefit has been paid by us, the *insured person* shall refund such benefit to us within seven (7) working days from the date of our notice of demand.

10. Misstatement of Age

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

11. Zurich Emergency Assistance

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

12. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as this *certificate of insurance*, we will only be liable for our proportionate share (except for Section 1(c) - Overseas Hospital Cash Allowance, Section 1(d) - Compulsory Quarantine Cash allowance due to Infectious Disease, Section 3 - Personal Accident, Section 4(c) - Compassionate Death Cash, Section 4(d) - Extra Compassionate Death Cash due to High Altitude Syndrome, Section 7 - Baggage Delay Cover, Section 8(a) - Travel Delay, Section 8(d) - Loss of Vacation Allowance and Section 11(a) - Involuntary Journey Extension Allowance).

13. Clerical Error

Our clerical errors shall not invalidate *certificate of insurance* otherwise valid nor continue *certificate of insurance* otherwise not valid.

14. Legal Action

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

15. Subrogation

We have the right to proceed at our own expense in the name of the *insured person* against third parties who may be responsible for an occurrence giving rise to a claim under this *certificate of insurance*, and the *insured person* shall concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which we are entitled by virtue of our right hereunder.

16. Alternative Dispute Resolution

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

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

17. Rights of Third Parties

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

18. Compliance with Policy Provisions

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

19. Statement of Purpose for Collection of Personal Data

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

The *insured person* shall, and shall procure all other *insured person* covered under the policy to, authorize us to use and transfer data (within or outside *Hong Kong*), including sensitive personal data as defined in the Personal Data (Privacy) Ordinance (Cap.486), Laws of *Hong Kong*, for the obligatory purposes as set out in our privacy policy as applicable from time to time.

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

20. Governing Law and Jurisdiction

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

Claims Procedure

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

Step 2 - Complete and provide a claim form and the following documents to us

Medical Expenses

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

Personal Accident

- Copy of a death certificate
- Copy of a dated medical report/certificate issued by a *medical practitioner* certifying the degree or severity of disability
- Police report and/or coroner's report, where relevant
- Letters of Administration or Grant of Probate
- (In the event of a disappearance) Presumption of death as proclaimed by a court or documents proving the disappearance of the body for one year due to sinking or wrecking of the transportation means

Compassionate Death Cash/Visit

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

Personal Baggage

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

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

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

Baggage Delay

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

Travel Delay/Re-routing cost/Extra Hotel Cost/Loss of Vacation Allowance/ Cancellation due to Travel Delay/Involuntary Journey Extension Allowance

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

Cancellation or Curtailment of Trip or Single Occupancy

- Original official receipts for the prepaid travel fare and/or accommodation and/or travel tour and/or shore excursion tour
- Copy of a death certificate/dated medical report/certificate showing the name of the *insured person/close business partner/immediate family members/travel companion*, diagnosis and treatment certified by *medical practitioner*
- Summons to a witness or jury service or *compulsory quarantine*
- Evidence showing the serious damage to the *insured person's principal home*
- Written confirmation from the *public common carrier* including date, times in the event of mechanical and/or electrical breakdown
- Copy of documents for the proof of relationship (e.g. birth certificate, marriage certificate, etc.)
- Copy of written confirmation issued by airlines/public common carrier/cruise company/accommodation provider and travel agent indicating whether there is any refund for the paid travel fare and/or accommodation and/or travel tour and/or excursion tour

Personal Liability

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

Rental Vehicle Excess

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

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

What To Do When the Insured Person Needs Help

In a medical or other emergency, call our 24-hour Zurich Emergency Assistance hotline in *Hong Kong* +852 2967 1808 and quote the *insured person's* name and the master policy

number printed on this *certificate of insurance*. An experienced assistance coordinator will handle the *insured person's* enquiry.

To make a claim, call our claims hotline on +852 2903 9321. For our customer service, call our enquiry hotline on +852 2903 9331. Our office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.

Endorsement to *Certificate of Insurance* – Applicable to Worldwide Tour Plan only

It is hereby declared and agreed that the following benefits are added to the *certificate of insurance*:

Notwithstanding point 15 and 16 under Part 3—General Exclusions, in the event that the Hong Kong Security Bureau has hoisted the Black Outbound Travel Alert (hereinafter called "OTA") or Red OTA against the planned destination(s) of an *insured journey* after the *insured person* has paid for any travel expenses of such *insured journey* as covered under this *certificate of insurance*, we will pay the following benefits to the *insured person*:

(a) Cancellation of Trip

If the Black OTA or Red OTA is hoisted within one (1) week before the commencement date of the *insured journey* and the *insured person* has to cancel such *insured journey*, or the *travel agent* has to cancel the group tour travel due to Black OTA or Red OTA, we will pay for the loss of unused travel fare and/or *accommodation* expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources, subject to the sub-limits below:

1. Black OTA – reimburse up to 100% of the loss of unused travel fare and/or *accommodation* expenses which have been paid in advance or up to the *maximum benefits* as stated in the Table of Benefits under Section 9(a)—Cancellation of Trip, whichever is lower.
2. Red OTA – reimburse up to 50% of the loss of unused travel fare and/or *accommodation* expenses which have been paid in advance or up to the *maximum benefits* as stated in the Table of Benefits under Section 9(a)—Cancellation of Trip, whichever is lower.

(b) Curtailment of Trip

If the Black OTA or Red OTA is hoisted during the *insured journey* (provided that the Black OTA or Red OTA was not hoisted on the departure date) and the *insured person* has to abandon the *insured journey* and return to Hong Kong, we will pay for the loss of unused travel fare and/or *accommodation* expenses for which the *insured person* is legally liable and which are not recoverable from any other sources, and/or additional actual travel fare and *accommodation* expenses reasonable and necessarily incurred, subject to the sub-limits below:

1. Black OTA – reimburse up to 100% of the loss of unused travel fare and/or *accommodation* expenses and/or additional actual travel fare and *accommodation* expenses or up to the *maximum benefits* as stated in the Table of Benefits under Section 9(c) – Curtailment of Trip, whichever is lower.
2. Red OTA – reimburse up to 50% of the loss of unused travel fare and/or *accommodation* expenses and/or additional actual travel fare and *accommodation* expenses or up to the *maximum benefits* as stated in the Table of Benefits under Section 9(c) – Curtailment of Trip, whichever is lower.

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

Special Condition applicable to the above (a) and (b):

The *insured person* must first recover the tour fees and/or travelling/*accommodation* fees from the *travel agent* and/or *public common carrier* and/or provider of any service before we pay the remaining irrecoverable costs.

(c) Refund of administration fee charged by the *travel agent* or visa fee

If the Black OTA or Red OTA is hoisted within one (1) week before the commencement date of the *insured journey* and the *insured person* has to cancel such *insured journey*, we will pay the irrecoverable administration fee charged by the *travel agent/public common carrier*/hotel and/or visa fee paid for the entry into the planned destination(s), up to HKD300 in aggregate to the *insured person*.

(d) Allowance for Involuntary Journey Extension

If the circumstance(s) or incident(s) leading to the issuance of the Black OTA being hoisted during the *insured journey* (provided that the Black OTA was not hoisted on the departure date) prevent(s) the *insured person* from completing the *insured journey* within the period stated in the original *itinerary* and cause(s) the *insured person* to stay at the planned destination involuntarily while the Black OTA to be hoisted, we will pay a daily allowance of HKD500 to the *insured person*, up to a maximum of ten (10) days.

Exclusions:

This endorsement does not cover:

1. if the Red or Black OTA is hoisted or announced to the destination(s) listed in the *itinerary* before the *effective date*;
2. if the *insured person* refuses to take the first available alternative transportation offered by the original *public common carrier* (applicable to (d) only);
3. any loss claimed under Section 8(a) – Travel Delay (including any extension benefit to this section) arising from the same cause (applicable to (d) only);
4. any loss claimed under Section 11(a) – Involuntary Journey Extension Allowance of TravelFun Travel Insurance Plan arising from the same cause (applicable to (d) only).



Other benefits, terms and conditions as stated in the *certificate of insurance* remain unchanged.

Notice to Customers relating to the Personal Data (Privacy) Ordinance ("Ordinance")

1. The personal information of customers (include policy owners, insured persons, beneficiaries, premium payors, trustees, policy assignees and claimants) collected or held by Zurich Insurance Company Ltd ("Company"), whether contained in the application form or otherwise obtained from the travel agent on behalf of the Company, may be used by the Company for the following obligatory purposes necessary in providing services to the customers (otherwise the Company is unable to provide services to customers who fail to provide the required information):
 - i. to process, investigate (and assist others to investigate) and determine insurance applications, insurance claims and provide ongoing insurance services;
 - ii. to process requests for payment, and for direct debit authorization;
 - iii. to manage any claim, action and/or proceedings brought against the customers, and to exercise the Company's rights as more particularly defined in applicable policy wording, including but not limited to the subrogation right;
 - iv. to compile statistics or use for accounting and actuarial purposes;
 - v. to meet the disclosure requirements of any local or foreign law, regulations, codes or guidelines binding on the Company and/or its group ("Zurich Insurance Group") and conduct matching procedures where necessary;
 - vi. to comply with the legitimate requests or orders of the courts of Hong Kong and regulators including but not limited to the Insurance Authority, Hong Kong Federation of Insurers, auditors, governmental bodies and government-related establishments;
 - vii. to collect debts;
 - viii. to facilitate the Company's authorized service providers to provide services to the Company and/or the customers for the above purposes; and
 - ix. to enable an actual or proposed assignee of the Company to evaluate the transaction intended to be the subject of the assignment.
2. The Company may provide any personal information of customers to the following parties, within or outside of Hong Kong, for the obligatory purposes:
 - i. companies within the Zurich Insurance Group, or any other company carrying on insurance or reinsurance related business, or an intermediary;
 - ii. any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or other services to the Zurich Insurance Group in connection with the operation of its business;
 - iii. third party service providers including legal advisors, accountants, investigators, loss adjusters, reinsurers, medical and rehabilitation consultants, surveyors, specialists, repairers, and data processors;
 - iv. credit reference agencies, and, in the event of default, any debt collection agencies or companies carrying on claim or investigation services;
 - v. any person to whom the Zurich Insurance Group is under an obligation to make disclosure under the requirements of any law binding on the Zurich Insurance Group or any of its associated companies and for the purposes of any regulations, codes or guidelines issued by governmental, regulatory or other authorities with which the Zurich Insurance Group or any of its associated companies are expected to comply;
 - vi. any person pursuant to any order of a court of competent jurisdiction;
 - vii. any actual or proposed assignee of the Zurich Insurance Group or transferee of the Zurich Insurance Group's rights in respect of the policy owners.
3. All customers have the right to access to, correct, or change any of their own personal information held by the Company by request in writing to the Company's Personal Data Privacy Officer at the address below.

Personal Data Privacy Officer 26/F, One Island East
18 Westlands Road
Island East
Hong Kong
4. In accordance with the Ordinance, the Company has the right to charge a reasonable fee for processing any data access request.
5. In the event of any discrepancy or inconsistencies between the English and Chinese versions of this notice, the English version shall prevail.

Zurich Insurance Company Ltd (a company incorporated in Switzerland)
25-26/F, One Island East, 18 Westlands Road, Island East, Hong Kong
Tel: +852 2968 2288 Fax: +852 2968 0639 Website: www.zurich.com.hk

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24小時緊急支援熱線: +852 2967 1808

請說明主保單號碼: TVB0003055ZC

查詢熱線: +852 2903 9331

索償熱線: +852 2903 9321

「本公司」於收受保費後，同意承保「購買收據」上註明的「受保人」及其「受保旅程」，並會依據本「保險證書」為「受保人」蒙受的損失提供賠償。本「保險證書」乃依據主保單號碼: TVB0003055ZC內的定義、不承保事項、規定及條款，及其所有附表、申請表或批單而發出。此等文件均為本保險合約的一部份。

第一部份 – 詞彙的定義

本「保險證書」內某些詞彙具有指定含意，釋義已分別列明如下。為方便識別有關詞彙，特將此等詞彙全部加上引號。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「受保人」蒙受「損傷」之突發事件。
「住宿」	指房租費用。
「保險證書」	指本保險證書及於本保險證書第五部份 - 基本條款第一項提及的所有文件。
「中國」	指中華人民共和國，惟不包括「香港」及澳門。
「中醫」	指任何根據「香港」法律內的中醫藥條例合法註冊成為中醫的人士，但如該中醫為「受保人」本人或「直系親屬」，則除外。
「緊密商業夥伴」	指「受保人」的緊密商業夥伴(為「香港」居民)，可提供其商業註冊或公司的註冊文件予「本公司」作為證明。
「強制隔離」	是指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。
「住院」	「受保人」因「損傷」或「疾病」而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
「生效日期」	指(i)本「保險證書」的簽發日期或(ii)第九節 - 取消行程保障開始生效之日期，以較遲者為準。
「覆診」	直接因「受保人」在「受保旅程」中已接受治療或「住院」的「損傷」或「疾病」所引致的治療。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列所有條件的機構： <ul style="list-style-type: none">持牌醫院(如所在國家或司法管轄區規定領有牌照)；及主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務；及駐有註冊護士或合格護士每天24小時提供看護服務；及有一名或以上持牌「醫生」時刻駐院；及提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「疾病」	「受保人」於「受保旅程」中感染及開始患上的疾病或病症，以致構成本「保險證書」所承保的損失。
「直系親屬」	「受保人」的配偶、父母、配偶父母、祖/外祖父母、子女、兄弟姊妹、孫兒女或合法監護人。
「傳染病」	指任何被世界衛生組織宣布由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
「損傷」	純粹因「意外」而非任何其他事故下所蒙受之身體損傷。
「受保旅程」	是指「受保人」離開香港入境事務處/櫃檯開始，直至「受保人」(i)於列明於「購買收據」內之日期返回「香港」或(ii)返回「香港」境內抵達香港入境事務處/櫃檯為止，二者以較先為準。
「受保人」	「購買收據」或批註內註明為受保人之人士。
「行程表」	在「受保旅程」開始前已由「公共交通工具」機構、「旅行社」、「旅遊承辦商」或郵輪公司確定，並連同「購買收據」或確認文件一同簽發的詳細計劃行程。
「手提電腦」	手提電腦、記事簿型電腦或迷你記事簿型電腦，惟不包括個人數碼助理(PDA)，掌上電腦(HHC)或任何類型的平板電腦。
「失聰」	「永久」及無法恢復之聽力，如： <ul style="list-style-type: none">a - 分貝 = 500赫茲失聰b - 分貝 = 1,000赫茲失聰c - 分貝 = 2,000赫茲失聰d - 分貝 = 4,000赫茲失聰 即 $1/6(a + 2b + 2c + d)$ 高於80分貝。
「斷肢」	失去手腕或足踝處或其以上的肢體部份。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。

「殘廢」	「永久」完全喪失功能效用，或完全或「永久」失去肢體或器官。
「最高賠償額」	列於本「保險證書」的保障表內每項保障的賠償額。
「醫療必須費用」	是指「受保人」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所須支付予「醫生」、物理治療師、護士、「醫院」及/或救傷車服務的費用，包括醫藥、手術、X光檢查、「醫院」或護理治療包括醫療用品及租用救傷車的費用，但不包括本「保險證書」內第二部份第二節(b) - 緊急醫療運送及/或運返或第二節(c) - 遺體運返兩項保障所需的任何費用。本「保險證書」僅負責賠償經由「醫生」所處方或治療的費用。倘「受保人」可從其他來源取回全部或部份費用，「本公司」則根據「保險證書」條款負責賠償剩餘的費用。
「醫生」	擁有西方醫藥學位，及已獲准在其執業的地區合法提供醫療或外科服務的人士，惟「受保人」或「直系親屬」除外。
「購買收據」	由「旅行社」發給「受保人」的正式收據，收據上註有指定之證書號碼。
「永久」	「意外」事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。
「投保前已存在的傷疾」	指「受保人」、「同行人士」、「直系親屬」或「緊密商業夥伴」於本「保險證書」生效日期前180天內出現任何「病徵」或狀況而經「醫生」之建議曾接受:(a)任何藥物治療、或(b)任何確診、或(c)任何醫療意見、或(d)使用任何處方藥劑而導致向「保險證書」之索償。
「主要居所」	在「香港」被用作為私人住宅的屋苑或樓宇，而該屋苑或樓宇須為「受保人」唯一的永久住所。
「公共交通工具」	任何由個別公司或個人持牌出租以接載付款乘客的機動客運交通工具，包括但不限於公共巴士、旅遊巴士、的士、渡輪、郵輪、氣墊船、水翼船、輪船、火車、電車、地下火車、及註冊的航空公司或包機公司營運以接載付款乘客的飛機及直升機，來往於商業機場或直升機場之間、及有固定班次的機場巴士。
「有關文件」	包括申請書、「購買收據」、「保險證書」、保障表、聲明、附加契約、批單、附件及修訂本(不論以口述或書面形式)。
「嚴重損傷」或「嚴重疾病」	需經由「醫生」治療的損傷或疾病，並經「醫生」證實「受保人」或「同行人士」不適宜旅遊或繼續其原訂的旅遊行程。若套用於「直系親屬」或「緊密商業夥伴」，是指他們經「醫生」證明會有生命危險，以致「受保人」需要停止或取消原定「受保旅程」。
「病徵」	指個別人士於失調或病症前經歷的症候及跡象。
「恐怖活動」	任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣布。惟本定義並不包括「戰爭」、侵略、外敵行動、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變，或任何使用核子技術的行為。
「三級燒傷」	皮膚所有皮層及皮下組織被燒毀。
「完全傷殘」	「受保人」遭遇「意外」而蒙受「損傷」，並且於事發後連續90日內完全不能從事任何根據「受保人」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「受保人」並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。
「旅行社」	香港永安旅遊有限公司。
「同行人士」	與「受保人」一同報名參加或預訂旅遊行程的人士，於整個「受保旅程」一直與「受保人」同行，而非其導遊或團友。
「旅行票」	用以乘坐任何「公共交通工具」的旅行票。
「戰爭」	兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或未正式宣戰的公開軍事衝突，又或與國際之間經國家正式批准而：(1)宣布終止和平關係；及(2)陷入武裝敵對局面。
「本公司」	蘇黎世保險有限公司。

第二部份 – 保障表

節數	保障範圍	每名「受保人」每次「受保旅程」之「最高賠償額」(港元)	
		全球旅遊計劃	短線旅遊計劃 (澳門及廣東省*)
第一節 – 醫療保障			
(a)	醫療費用 - 包括「覆診」費用限額	1,000,000 200,000	200,000 100,000
(b)	海外「醫院」求診之交通費用	500	500
(c)	海外住院現金津貼	10,000 (每日500)	不適用
(d)	「傳染病」引致之「強制隔離」現金津貼	3,000 (每日300)	不適用
(e)	創傷輔導費用	5,000 (每日1,000)	5,000 (每日1,000)
第二節 – 蘇黎世緊急支援			
(a)	入院保證金		78,000
(b)	緊急醫療運送及/或運返		不設上限
(c)	遺體運返		不設上限
(d)	「住宿」費用		7,800 (每日1,950)
(e)	24小時電話熱線諮詢及轉介服務		適用
第三節 – 個人「意外」			
(a)	乘坐「公共交通工具」之「意外」	1,000,000	300,000
(b)	其他「意外」 * 17歲以下或75歲以上的「受保人」享有「最高賠償額」的50%	500,000	300,000
第四節 – 緊急啟程費用保障			
(a)	緊急啟程費用	30,000 (包括兩張經濟客位「旅行票」及「住宿」費用)	
(b)	子女護送	30,000 (包括一張經濟客位「旅行票」及「住宿」費用)	
(c)	身故恩恤金	10,000	10,000
(d)	高山症引致之額外身故恩恤金 • 75歲或以下的「受保人」 • 75歲以上的「受保人」	50,000 25,000	不適用 不適用
第五節 – 個人行李保障			
	行李及個人財物	10,000	2,500
	包括以下限額:		
	- 每件、每對、每套或每組物品	3,000	2,000
	- 所有相機及數碼攝錄機及其有關配件及裝備	5,000	2,500
	- 所有衣物	5,000	2,500
	- 所有運動用品	5,000	2,500
第六節 – 個人現金、旅行證件及信用卡保障			
(a)	個人現金	3,000	800
(b)	遺失旅行證件及/或「旅行票」及/或遺失之信用卡被盜用	10,000	1,500
第七節 – 行李延誤保障			
	行李延誤 (超過10小時)	1,000	不適用
第八節 – 行程延誤保障			
(a)	行程延誤(超過 6 小時)	2,000 (每6小時300)	不適用
(b)	更改行程費用(超過10小時)	實際費用	不適用
(c)	額外酒店費用 (超過6小時)	1,500	不適用
(d)	假期損失津貼(超過24小時)	1,000 (每日500)	不適用
(e)	因行程延誤而取消行程 (超過10小時)	2,500	不適用
第九節 – 行程阻礙保障			
(a)	取消行程	30,000	3,000
(b)	單人啟程	5,000	不適用
(c)	縮短行程	30,000	3,000
第十節 – 個人責任			
	個人責任	1,000,000	500,000
第十一節 – 蘇黎世關懷您保障			
(a)	非自願性滯留津貼	2,500 (每日500)	不適用
(b)	租車自負額	3,000	不適用

* 包括由「旅行社」籌辦的廣東省旅行團，或廣東省加中國內地其他省份的旅行團。

第一節 – 醫療保障

(a) 醫療費用

如「受保人」於「受保旅程」中蒙受「損傷」或感染「疾病」，「本公司」會賠償「受保人」合理的實際「醫療必須費用」予「受保人」。

- 包括「覆診」費用

本節亦承保「受保人」於返回「香港」後六個月內，因「損傷」或「疾病」需要「覆診」的醫療治療。「本公司」將負責賠償「受保人」所需的實際「醫療必須費用」，但不超過保障表所載之「覆診」費用限額。而「覆診」費用當中亦包括「中醫」診治，每日每次上限為150港元，最高為1,800港元。

在任何情況下，第一節(a) – 醫療費用的合共總賠償額不可超過保障表所載之「最高賠償額」100%。

(b) 海外「醫院」求診之交通費用

「本公司」將支付「受保人」於「受保旅程」中蒙受「損傷」或感染「疾病」而需往海外「醫院」求診之實際來回「醫院」交通費用(索償時需提供有關交通費用之發票及/或收據)，以保障表所載之「最高賠償額」為限。

(c) 海外住院現金津貼 (只適用於全球旅遊計劃)

如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」而需於海外「醫院」「住院」，「本公司」將支付每日現金津貼予「受保人」，以保障表所載之「最高賠償額」為限。

(d) 「傳染病」引致之「強制隔離」現金津貼 (只適用於全球旅遊計劃)

如「受保人」於「受保旅程」中因被懷疑或確診感「傳染病」病而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「受保人」可於被「強制隔離」期間獲得每日隔離現金津貼，以保障表所載之「最高賠償額」為限。

如因同一「受保旅程」多於一次「強制隔離」，本保障的合共總賠償額不超過保障表所載之「最高賠償額」。

第一節(d)的特別條款

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

(e) 創傷輔導費用

若「受保人」於「受保旅程」因創傷事故成為受害者，「本公司」將負責支付「受保人」返回「香港」後六個月內之創傷輔導服務費用，創傷事故包括但不限於：乘坐「公共交通工具」之「意外」、被持械脅持、被襲擊、遭遇天災、「恐怖活動」。有關之服務必須由「醫生」以書面證明「受保人」需接受有關之治療及已獲「本公司」以書面同意支付有關之費用，以保障表所載之「最高賠償額」為限。

第一節之不承保事項

本節並不承保：

1. 非必要及未經任何「醫生」建議的醫療治療；任何有違「醫生」之勸喻出外旅遊，或旅遊的目的為接受醫療或手術治療；在身體狀況許可下，「受保人」拒絕依循「醫生」之建議返回「香港」，或拒絕繼續其「受保旅程」而引致之任何損失；
2. 任何未能提供「醫生」或「中醫」的醫療報告證明的手術或治療；
3. 根據「醫生」的意見，在合理情況下該手術或治療在「受保旅程」中並非急切及醫療必須，而且可合理地延期至「受保人」返回「香港」後或經蘇黎世緊急支援安排緊急醫療運送返至其擁有公民身份之國家或已申報最終目的地的國家後進行；
4. 牙科護理及治療，除非於「受保旅程」中因「損傷」導致健全及天然之牙齒所引致之必須診治費用；
5. 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於「受保旅程」中因「損傷」導致之必須診治費用；
6. 「受保人」非返回香港而需在其擁有公民身份之國家或已申報最終目的地的國家以外的地方的「覆診」費用(只適用於本「保險證書」第二節(b)所述情況)；
7. 任何「醫院」內獨立或私人房間「住宿」、特別或私家看護的額外費用，惟第二節(b)項所述的緊急醫療運送所需費用除外；非醫療用的個人服務，包括收音機、電話及類同的物品；採購或採用特別支架(除非該特別支架的用途是由「意外」引致並由「醫生」以書面建議使用)、儀器或裝置的額外費用。

第二節 – 蘇黎世緊急支援

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

(a) 入院保證金

蘇黎世緊急支援將為每名「受保人」提供因入住「醫院」而需繳付的住院保證金，惟不超過78,000港元。如該保證金之用途並非本「保險證書」第二部份-保障表內第一節-醫療保障承保之項目，則金額需退還給「本公司」，並一律由「受保人」自付。

(b) 緊急醫療運送及/或運返

「受保人」因緊急運送至其他地方接受治療，或運返「香港」或其擁有公民身份或已申報最終目的地的國家所引致的必要及無可避免的交通、醫護服務及醫療用品費用。離境的時間、交通工具及離境最後目的地將由蘇黎世緊急支援完全根據醫療需要作出決定。

(c) 遺體運返

將「受保人」遺體從身故地運送回「香港」或其擁有公民身份或已申報最終目的地的國家所引致合理及無可避免的開支，又或經蘇黎世緊急支援批准於身故地殮葬的費用。費用包括殮儀承辦者提供有關棺材、防腐及火化事宜上的實際費用。

(d) 「住宿」費用

蘇黎世緊急支援將支付「受保人」因接受緊急醫療運送後(如第二節(b)定義)以恢復「受保旅程」的行程或返回「香港」前所引致的必要及無可避免酒店「住宿」費用。本節的賠償上限為每日1,950港元及每「受保旅程」7,800港元。惟此費用必須基於醫療需要及預先得到蘇黎世緊急支援獨有決定權批准。

(e) 24小時電話熱線諮詢及轉介服務

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

除非本「保險證書」另行訂明承保，有關以上(i)(x)及(x)項的服務，「受保人」必須負責支付「醫院」、「醫生」(「本公司」批准的醫生除外)或任何其他醫療專業團體或人士收取的費用。

蘇黎世緊急支援由蘇黎世保險有限公司所委任的服務機構提供。

第二節之不承保事項

下列情況提及的任何服務或其費用將不受保障：

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

第三節 – 個人「意外」

如「受保人」因遭遇以下第三節(a)或(b)項列明之「意外」事故而蒙受「損傷」，而該「損傷」於「意外」發生後連續90天內引致以下賠償表內任何之保障項目，「本公司」將根據賠償表列明該項目的「最高賠償額」百分比作出賠償。

(a) 乘坐「公共交通工具」之「意外」

「受保人」在「受保旅程」中，純粹以繳費乘客身份(並非操作員、機師或機員)乘坐、登上或離開任何「公共交通工具」時蒙受「損傷」。

(b) 其他「意外」

「受保人」在「受保旅程」中並非因第三節(a)之「意外」導致之「損傷」。

賠償表		
保障項目		「最高賠償額」百分比
A. 「意外」死亡及傷殘		
1.	死亡	100%
2.	「永久」「完全傷殘」	100%
3.	四肢「永久」癱瘓	100%
4.	雙眼「永久」完全「失明」	100%
5.	一眼「永久」完全「失明」	100%
6.	喪失任何雙肢或任何雙肢「永久」完全「殘廢」	100%
7.	喪失任何一肢或任何一肢「永久」完全「殘廢」	100%
8.	「喪失說話能力」及「失聰」	100%
9.	「永久」及無法痊癒之精神錯亂	100%
10.	「永久」完全「失聰」： (a) 雙耳 (b) 單耳	75% 15%
11.	「喪失說話能力」	50%
12.	「永久」完全喪失一眼晶狀體	50%
13.	喪失四隻手指及姆指或「永久」完全「殘廢」 (a) 右手 (b) 左手	70% 50%
14.	喪失四隻手指或「永久」完全「殘廢」 (a) 右手 (b) 左手	40% 30%
15.	喪失一隻姆指或「永久」完全「殘廢」 (a) 兩個右關節 (b) 一個右關節 (c) 兩個左關節 (d) 一個左關節	30% 15% 20% 10%
16.	喪失手指或「永久」完全「殘廢」 (a) 三個右關節 (b) 兩個右關節 (c) 一個右關節 (d) 三個左關節 (e) 兩個左關節 (f) 一個左關節	15% 10% 7.5% 10% 7.5% 5%
17.	喪失腳趾或「永久」完全「殘廢」 (a) 所有腳趾 — 一隻腳 (b) 腳拇趾 — 兩個關節 (c) 腳拇趾 — 一個關節	20% 7.5% 5%
18.	倘「完全」傷殘狀況並未包括於上述保障項目10至17內，「本公司」有絕對決定權以符合上述傷殘程度之比例釐定應予賠償「最高賠償額」百分比，但不會與以上第10至17項之百分比不一致。	
B. 「三級燒傷」		「最高賠償額」百分比
部位	燒傷部位佔表面總面積的百分比	
頭部	(a) 燒傷佔頭部表面總面積達8%或以上	100%
	(b) 燒傷佔頭部表面總面積達5%或以上，但不足8%	75%
	(c) 燒傷佔頭部表面總面積達2%或以上，但不足5%	50%
身體 (不包括頭部)	(a) 燒傷佔身體表面總面積達20%或以上	100%
	(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

- i. 同一宗「意外」事件中只會獲賠償以上保障項目的其中一項。假如在同一宗「意外」事件中遭受多於一項保障項目，則只會獲得較高賠償之保障項目。
- ii. 任何「受保人」就上述任何一項保障項目獲得賠償後，其保障在此「保險證書」下即時終止，但不會影響該「意外」所導致的索償事宜。
- iii. 如「受保人」蒙受「損傷」前局部手足或器官已喪失功能，而在「損傷」後變成全部殘廢，「本公司」會決定「最高賠償額」之百分比作為賠償該「損傷」所引致的殘廢部份。倘於「損傷」前手足或器官已完全喪失功能，則有關之殘廢不獲保障。

第三節之特別條款

「受保人」只可就同一宗「意外」索償第三節(a)或(b)其中一項。

第三節的附加保障

1. 於本節中，「本公司」提供額外保障予「受保人」於以下時間蒙受的任何「損傷」：
 - (a) 「受保人」於安排乘坐的「公共交通工具」預定離港時間前三小時內，直接從「香港」住所或慣常工作地點啟程到「香港」入境事務處/櫃檯以開始「受保人」的「受保旅程」；及
 - (b) 「受保人」在結束「受保旅程」時，於安排乘坐的「公共交通工具」實際抵港時間後三小時內，直接從「香港」入境事務處/櫃檯返回「受保人」的「香港」住所或慣常工作地點。
2. 失蹤條款
倘若「受保人」乘搭之飛機、陸上或海上之「公共交通工具」發生「意外」，並導致失蹤、墮毀或沉沒，而「受保人」之遺體於該次「意外」事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本「保險證書」承保的「意外」事故中蒙受「損傷」並導致死亡而作出賠償。

第三節之不承保事項

本節並不承保一切由病毒及/或疾病引致的死亡或「損傷」。

第四節 – 緊急啟程費用保障

(a) 緊急啟程費用

如「受保人」在「受保旅程」中死亡、遭遇「嚴重損傷」或患上「嚴重疾病」，「本公司」將支付兩名「直系親屬」前往該地的來回經濟客位「旅行票」(或為合適的「同行人士」提供兩張單程經濟客位「旅行票」)以及於當地的實際而合理的酒店「住宿」費用以陪伴及照顧「受保人」。本保障只可在同一「受保旅程」中索償一次。

(b) 子女護送

如「受保人」在「受保旅程」中死亡或因蒙受「嚴重損傷」或患上「嚴重疾病」而需在海外「醫院」「住院」，其同行15歲以下的子女在餘下「受保旅程」中沒有其他「直系親屬」陪伴照顧，「本公司」將支付一名「直系親屬」前往該地的來回經濟客位「旅行票」(或為合適的「同行人士」提供一張單程經濟客位「旅行票」)以及於當地的實際而合理的酒店「住宿」費用，以陪伴該子女返回「香港」(或已申報最終目的地之國家)。

(c) 身故恩恤金

如「受保人」在「受保旅程」中死亡(「意外」或自然)，「本公司」將根據保障表所載賠償身故恩恤金予其遺產承繼人。

(d) 高山症引致之額外身故恩恤金(只適用於全球旅遊計劃)

如「受保人」在「受保旅程」中經由「醫生」診斷證明因高山症而引致死亡，「本公司」將根據保障表所列賠償額外身故恩恤金予其遺產承繼人。

第四節的不承保事項

本節並不承保：

1. 任何有違「醫生」勸喻，而到「香港」以外的國家居住或旅遊；
2. 「受保人」前往「香港」以外國家的目的是就啟程前已發生的意外或疾病而前往海外就診、休養或療養。

第五節 – 個人行李保障

行李及個人財物

如「受保人」穿戴或攜帶的個人財物，包括屬於其個人的行李或物品，於「受保旅程」中意外遺失或損毀，「本公司」將作出賠償。如任何個人物品或個人財物放置於無人看管之車輛內，則須存放於已上鎖的車輛的行李廂內。

「本公司」有權根據其損耗及折舊程度賠償其重估價值或維修此物品。若修理費用超越損毀物品之價值時，「本公司」於處理該賠償申請時，會視該物品已遺失。個人行李的個別限額已列明於保障表內。

在任何情況下，第五節-個人行李保障的合共總賠償額不可超過保障表所載定之「最高賠償額」100%。

第五節的不承保事項

本節並不承保：

1. 任何在發現遺失後24小時內未向當地警方或公共機構報告及未能提供有關報告的任何損失；
2. 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀，除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構，如事故是於飛機上發生，亦須向航空公司取得其財物紊亂報告；
3. 任何在公眾場所因無人看管下而遺失的物品；或在沒有上鎖的車輛內引致的損失；或因「受保人」沒有行使應有的謹慎及預防措施保管其財物而導致個人行李及隨身財物的遺失；
4. 任何原因未明的遺失或神秘失蹤；
5. 任何遺失或損毀之物品已受其他保險承保，或已獲「公共交通工具」機構或酒店賠償的損失；
6. 以下物品：商務貨品或樣本、食品或飲料、藥物、隱形眼鏡、假牙及/或其配件、動物、汽車(包括配件)、電單車、單車、船、發動機、任何交通工具、家用傢俱、古董、任何以黃金、白金、鑽石、翡翠或珍珠做成或配上以上物料的手飾或配件、任何手提電話(包括電子手帳電話、任何擁有對話功能之類似儀器及其配件)、金錢(包括支票、旅行支票等)、電子貨幣(包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件；
7. 「手提電腦」因軟件或病毒問題故障或操作不善(包括但不限於下載軟件)；
8. 任何直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品；由於海關或檢疫條例而被扣留；或被政府或有關機構充公或扣查之違禁品或非法攜帶或交易的物品；
9. 正常的磨損、消耗、蟲蛀、寄生蟲、固有毛病、或因「受保人」自行維修、清潔、更改而導致的損失；
10. 獲得第三者或機構提供維修服務，使操作回復正常的物品，而「受保人」並不需要支付任何額外費用；
11. 任何易碎或易破物品的損毀，如玻璃或水晶；
12. 租借物品之遺失或損毀；
13. 在「受保旅程」中與「受保人」不同「公共交通工具」寄運之物品，或因獨立郵寄或付運紀念品與物件所引致的損失；
14. 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
15. 任何基於同一原因於第七節-行李延誤保障同時提出的索償；
16. 遞交之索償物件收據上的姓名並非「受保人」。

第六節 – 個人現金、旅行證件及信用卡保障

(a) 個人現金

如「受保人」在「受保旅程」中因被搶劫、爆竊或偷竊而損失隨身攜帶或放在已上鎖的酒店客房內之現金、支票、匯票或旅行支票，「本公司」將根據保障表所載的「最高賠償額」為上限作出賠償。

(b) 遺失旅行證件及/或「旅行票」及/或遺失之信用卡被盜用

如「受保人」的香港身份證、信用卡、駕駛執照、「旅行票」或旅行證件於「受保旅程」中意外遺失，「本公司」將支付其補領費用。

如「受保人」於「受保旅程」意外遺失旅行證件或「旅行票」，「本公司」將支付「受保人」因補領旅行證件或「旅行票」所衍生的額外交通及/或「住宿」費用，惟交通座位及/或「住宿」房間等級不能比「受保人」受保旅程內所載明之等級為高。

如「受保人」在「受保旅程」中因意外遺失信用卡而導致信用卡於「受保旅程」期間被盜用所引致的金錢損失，「本公司」將根據保障表所載的「最高賠償額」為上限作出賠償。

在任何情況下，第六節(b)-遺失旅行證件及/或「旅行票」及/或遺失之信用卡被盜用的合共總賠償額不可超過保障表所載之「最高賠償額」100%。

第六節的不承保事項

本節並不承保：

1. 任何在發現遺失後24小時內未向當地警方、酒店管理或公共機構報告及未能提供有關報告的任何損失；
2. 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀，除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構，如事故是於飛機上發生，亦須向航空公司取得其財物紊亂報告；
3. 任何在公眾場所因無人看管下而遺失的物品；或在沒有上鎖的車輛內引致的損失；或因「受保人」沒有行使應有的謹慎及預防措施保管其財物而導致個人行李及隨身財物的遺失；
4. 任何原因未明的遺失或神秘失蹤；
5. 任何遺失或損毀之物品已受其他保險承保，或已獲「公共交通工具」機構或酒店賠償的損失；

6. 電子貨幣(包括任何信用卡或八達通等)、票(「旅行票」除外)、票券或證券；
7. 任何直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品；由於海關或檢疫條例而被扣留；或被政府或有關機構充公或扣查之違禁品或非法攜帶或交易的物品；
8. 因「受保人」未有或延誤補領證件而需繳納的任何罰款；
9. 因錯誤、遺漏、兌換或贬值而減少之金額；
10. 與是次「受保旅程」無關之旅遊證件及/或簽證及/或「旅行票」；
11. 在發現遺失信用卡或旅行支票後，未即時向當地有關發機或代理公司報告；
12. 信用卡被「直系親屬」盜用。

第七節 – 行李延誤保障(只適用於全球旅遊計劃)

如「受保人」已登記寄館的行李於「受保人」抵達海外目的地後超過十小時，該行李仍未送抵，不論已登記寄館的行李數目多寡，「本公司」將按保障表所載，向「受保人」賠償一筆行李延誤津貼，而每件被延誤的相同寄館行李只可由一名「受保人」索償一次。

如「受保人」已登記寄館的行李於「受保人」抵達「香港」後逾十小時仍未送抵，「本公司」將賠償「受保人」於行李延誤期間需購買應急必需衣物及梳洗用具的實際費用，以保障表所載的「最高賠償額」為限。

本保障只可在同一「受保旅程」中索償一次。

第七節的特別條款

於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

第七節的不承保事項

本節並不承保：

1. 任何並非與「受保人」所乘坐的「公共交通工具」同時寄運之行李，或因獨立郵寄或付運紀念品與物件所引致的損失；
2. 任何「受保人」未能遞交臨時購買緊急必需品收據(只適用於回程旅程)；
3. 任何直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品；由於海關或檢疫條例而被扣留；或被政府或有關機構充公或扣查之違禁品或非法攜帶或交易的物品；
4. 任何基於同一原因於第五節-個人行李保障同時提出的索償。

第八節 – 行程延誤保障(只適用於全球旅遊計劃)

如「受保人」安排乘坐及列明於原定「行程表」上之「公共交通工具」的出發或到達時間因罷工或其他工業行動、騷亂、暴亂、被劫、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障或機場關閉而延誤，「本公司」會按以下保障賠償予「受保人」：

(a) 行程延誤

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

延誤時間將以下列其中一項方式計算：

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

在同一班次的「公共交通工具」延誤下，「受保人」只可索償出發延誤或到達延誤其中一項。假如「受保人」有連續的接駁航班，不論轉機所需之時間，延誤均以「行程表」上列明和實際之出發或到達時間的差別作出計算，而延誤的主因為於第八節第一段之事故所導致。

(b) 更改行程費用

「受保人」安排乘坐的「公共交通工具」延誤超過十小時，「受保人」需自行安排乘坐其他「公共交通工具」前往列明於原定「行程表」內目的地，「本公司」會支付所需之「旅行票」(只限經濟客位)，惟以不超過保障表所載之「最高賠償額」為上限。本保障只可在同一「受保旅程」中索償一次。

(c) 額外酒店費用

「受保人」於「香港」境外因延誤超過六小時所引致的額外及合理而且無法從其他途徑取回之「住宿」費用，惟以保障表所載之「最高賠償額」為上限。

(d) 假期損失津貼

若「受保人」因行程延誤超過24小時(基於第八節(a)的延誤時間計算方法)，「受保人」仍繼續開始其於海外之「受保旅程」，每滿24小時的延誤，「本公司」會賠償500港元，惟以不超過保障表所載之「最高賠償額」為上限。

(e) 因行程延誤而取消行程

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

第八節的特別條款

1. 「受保人」必須已經在原定出發前辦理「公共交通工具」的登機手續。
2. 於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。
3. 就同一事故所引致的損失，如「受保人」已索償第八節(e)，於第八節(a)至(d)均不會獲得賠償。

第八節的不承保事項

本節並不承保：

1. 於「生效日期」前已發生或已宣布會引致「受保旅程」延誤的情況；
2. 因「受保人」遲到機場或碼頭所引致的任何損失(即在最後登記時間結束後才到達，惟因「公共交通工具」機構員工罷工導致遲到除外)；
3. 任何未經航空公司、「旅行社」或其他有關機構證實有關原定「行程表」上的更改或取消行程的損失；
4. 任何因當地政府或有關機構的航空管制而引致機場關閉引致的損失；或任何因政府例及規條限制引致的損失；
5. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「旅行社」、旅遊承辦商或「行程表」內提供服務的機構/人士承諾賠償或退款(惟第八節(a) – 行程延誤及第八節(d)-假期損失津貼除外)；
6. 「受保人」未能登上有關「公共交通工具」機構所安排之首班代替之交通工具所引致之損失；
7. 就同一事故所引致的損失，如「受保人」已索償第八節(e)，則本「保險證書」內所有其他保障不會獲得賠償(第三節的附加保障第一點(a)之情況除外)；
8. 基於同一原因於第十一節(a) – 非自願性滯留津貼同時提出的索償(只適用於第八節(a) – 行程延誤)。

第九節 – 行程阻礙保障

(a) 取消行程

如「受保人」因以下事故而必須取消「受保旅程」：

- i. 「受保人」，「直系親屬」，「同行人士」或「緊密商業夥伴」於「受保旅程」出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- ii. 「受保人」於「受保旅程」出發前90日內被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；
- iii. 於「受保旅程」出發前一星期內，預定前往之目的地突然發生罷工、騷亂、暴亂、惡劣天氣、天災或「傳染病」；
- iv. 「受保人」在「香港」的「主要居所」於「受保旅程」出發前一星期內因火災、水浸、或盜竊而嚴重損毀，而警方需要「受保人」於出發當日留於該處協助調查；

「本公司」將賠償「受保人」無法從其他途徑追討已支付及須依法支付的旅遊費用及/或「住宿」費用，惟以保障表所載之「最高賠償額」為限。

(b) 單人啟程 (只適用於全球旅遊計劃)

如在「受保旅程」出發前一星期內，「同行人士」因死亡、蒙受「嚴重損傷」或患上「嚴重疾病」而無法啟程，但「受保人」仍然決定繼續展開行程，「本公司」將補償因單獨繼續行程而必須補回的旅程費用差額(包括已預先支付之「旅行票」及/或「住宿」費用，旅遊套票)，惟以保障表所載之「最高賠償額」為限。

第九節(a)及(b)的特別條款

就同一事故所引發的損失，「受保人」只能索償第九節(a)或第九節(b)其中一項保障。

(c) 縮短行程

如「受保人」於「受保旅程」啟程後：

- 以下事故而必須放棄行程返回「香港」：
 - 「受保人」、「直系親屬」、「同行人士」或「緊密商業夥伴」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；或
 - 預定的海外行程目的地突然發生「受保人」不可預見的罷工、騷亂、暴亂、天災或「傳染病」，以致「受保人」未能繼續其已計劃的行程；
- 或
- 「受保人」於「受保旅程」中因被懷疑或確診感染「傳染病」而被當地政府「強制隔離」而扣留於當地；

「本公司」將賠償「受保人」未有使用及無法從其他途徑追討已支付及須依法支付的旅遊費用及/或「住宿」費用，及/或額外所衍生的實際而合理的交通及/或「住宿」費用。

如「受保旅程」是由「旅行社」安排之旅行團，縮短行程保障內之未使用的旅程及/或「住宿」費用賠償是根據「受保旅程」中斷後，按比例計算賠償剩餘「受保旅程」日數中未享用的團費。

第九節的不承保事項

本節並不承保：

- 於「生效日期」前已發生或已宣布會引致「受保旅程」取消或中斷的任何情況；
- 「受保旅程」之目的為接受醫療治療或違反「醫生」之勸告進行「受保旅程」；
- 任何損失之起因是因政府法例及規條限制，因任何旅行社、旅遊承辦商、郵輪公司、「公共交通工具」及/或於「行程表」內提供服務的機構/人士破產、清盤、錯誤、疏忽或不負責任的行為；
- 「受保人」已知必須取消或縮短行程但未有即時通知旅行社、旅遊承辦商、郵輪公司、「公共交通工具」及/或於「行程表」內及/或提供服務的機構/人士；
- 任何未經航空公司、旅行社、郵輪公司或其他有關機構證實的取消或縮短行程的損失；
- 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「公共交通工具」、「旅行社」、旅遊承辦商或任何其他交通及/或住宿服務機構/人士承諾賠償或退款；
- 「受保人」拒絕依循「醫生」之建議返回「香港」，或在身體狀況許可下，拒絕繼續其「受保旅程」(只適用於第九節(c)-縮短行程)；
- 就同一事故所引發的損失，如「受保人」已索償第九節(a)，則本「保險證書」內所有其他保障不會獲得賠償(第三節的附加保障第一點(a)之情況除外)。

第十節 - 個人責任

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

第十節的不承保事項

本節並不承保因下列原因直接或間接引起的責任：

- 任何商業、專業或貿易活動；
- 「受保人」任何故意、蓄意及不法行為或刑事行為；
- 「受保人」對任何「直系親屬」或親屬或僱主或僱員的責任；
- 合約責任；
- 擁有、佔用、使用或控制任何車輛、飛機、船隻、土地、建築物、槍械或動物；
- 「受保人」或「直系親屬」或親屬或僱主擁有、持控托管或保管的財物損毀；
- 任何「恐怖活動」，不論損失是由同時或連接發生之其他原因或事故所引起；或任何因政府意圖抑制、防止、鎮壓、報復或回應此等「恐怖活動」所引起的損失。

第十一節 - 蘇黎世關懷您保障 (只適用於全球旅遊計劃)

(a) 非自願性滯留津貼

如「受保人」因海外旅遊的目的地突然發生「恐怖活動」、被「強制隔離」、惡劣天氣、天災或「傳染病」，以致被迫滯留在該地而無法於原定「行程表」列明的時間內完成其「受保旅程」，「本公司」將支付每日500港元現金津貼予「受保人」，最長至五日。

第十一節(a)的不承保事項

本節並不承保：

- 任何於「生效日期」前已存在或宣布的情況所引致的損失；
- 「受保人」拒絕接受由原定「公共交通工具」機構安排之首班接替交通工具而導致的損失；
- 基於同一原因於第八節(a)-行程延誤同時提出的索償；
- 基於同一原因於「保險證書」批單內(d)-因黑色外遊警告的非自願性滯留津貼同時提出的索償。

(b) 租車自負額

如「受保人」在「受保旅程」中租用出租車輛，在駕駛途中發生碰撞，及/或車輛被偷竊、及/或遭到損毀，而在租車條款上包括自負額(及/或扣減及或類似條款)，「本公司」將根據保障表所載的「最高賠償額」為上限賠償予「受保人」因上述事故而引致的自負額賠償。本保障在每一「受保旅程」中只可賠償一次。

第十一節(b)的特別條款

「受保人」必須投保由有關出租車輛公司安排提供的汽車綜合保險以保障於租車期間對出租車輛之損失。

第十一節(b)的不承保事項

本節並不承保：

- 「受保人」在違反任何租車條款或必要的車輛保險條款之情況下使用車輛所引致的任何損失；
- 「受保人」在受到酒精或藥物影響之情況下使用出租車輛所引致的任何損失；
- 「受保人」於作出任何違法或非法行為使用出租車輛所引致的任何損失；
- 「受保人」沒有持有在當地的合法駕駛證件。

第三部份 - 一般不承保事項

本「保險證書」將不會承保直接或間接由下列項目所引致的損失或責任：

- 任何持有中華人民共和國護照及以此護照於「受保旅程」往返「中國」之「受保人」，但若「受保人」同時擁有由其他海外國家政府(不包括「中國」)所簽發的法定文件證明為該地合法居民，此不保事項則會撤銷；
- 任何「投保前已存在的傷疾」、先天及遺傳性疾病；
- 「受保人」任何違法或非法行為，或海關或其他機關充公、扣留、毀滅的財物；
- 「受保人」並未採取所有合理行動保障個人物品/金錢，或盡量避免蒙受「損傷」以減低對本保險提出索償機會；
- 以乘客或司機身份參與任何形式的賽車、比賽，又或參加職業體育活動或「受保人」可能或可以賺取收入或報酬的體育活動；
- 自殺或蓄意自我傷害；

- 神經錯亂、心智或精神不正常；任何受到酒精或藥物影響(除非由「醫生」處方)下的情況、酗酒、濫用藥物或其他溶劑；
- 任何因妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；
- 「受保人」以病人身份在「醫院」「住院」期間離院返家；
- 出任為任何空中乘載公員的機務人員或操作員；
- 「受保人」進行或涉及任何空中活動，除非當時「受保人」(i)是以付費乘客身份在持牌航空公司飛機或包機上，或(ii)所參與之活動是由另一位已持牌帶領有關活動的人士負責操縱或飛行，而提供活動的舉辦者亦已獲當地有關當局授權；
- 在海拔5,000米以上進行高山遠足，或海平面的400米以上潛水；
- 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作；
- 由於HIV(人類免疫缺陷病毒)及/或愛滋病與HIV有關的任何「疾病」及/或不不論如何引起或不不論如何定名的有關疾病，其任何突變體衍化物或變種造成的任何「損傷」、「疾病」、死亡、損失、費用或其他責任；
- 「戰爭」、侵略、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變所引起的事件；
- 任何「恐怖活動」，惟第一節-醫療保障、第二節-蘇黎世緊急支援、及第三節-個人「意外」、第四節-緊急啟程費用保障及第十一節(a)非自願性滯留津貼除外；
- 「受保人」旅遊目的為醫療治療，或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；
- 直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何財產損失或損毀：
 - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
 - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質；
 - 「受保人」於「受保旅程」中或之前出現以下病症而導致之損失：體內器官腫瘤、痔患、扁桃腺毛病而須動手術、鼻中膈或鼻甲出現的病理性不正常、中狀腺機能亢進、白內障、須動手術實道症狀、子宮內膜異位、肺結核、肛門瘤、膽囊炎、腎石、尿道炎或膀胱症狀、高血壓或心臟血管疾病、胃或十二指腸潰瘍、拇趾外翻、皮膚腫瘤、肌肉組織或骨腫瘤/囊腫、血及骨髓的惡性病變接受治療、糖尿病；
 - 已從其他方面獲得的賠償，惟第一節(c)-海外住院現金津貼、第一節(d)-「傳染病」引致之「強制隔離」現金津貼、第三節-個人「意外」、第四節(c)-身故恩恤金、第四節(d)-高山症引致之額外身故恩恤金、第七節-行李延誤保障、第八節(a)-行程延誤、第八節(d)-假期損失津貼及第十一節(a)-非自願性滯留津貼除外。

第四部份 - 一般條款

- 每名「受保人」於本「保險證書」內的保障及保費均以「受保人」於「受保旅程」開始時的年齡為準。
- 於「受保旅程」出發時，如「受保人」超過75歲，則其可享有的保障為保障表內各節所載「最高賠償額」之百分之五十，惟第二節-蘇黎世緊急支援及第四節-緊急啟程費用保障除外，儘管以上條款所述，每節保障列明之個別賠償限額則保持不變。
- 本「保險證書」生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本「保險證書」的賠償款項。
- 啟程地點必須在「香港」。
- 「保險證書」一經簽發，恕不退還任何保費，而「保險證書」於到期後亦不能續保。
- 本「保險證書」可因「受保人」不能控制的事故下延長。於此情況下，原列於由「旅行社」發出的「購買收據」內之「受保旅程」，需要延長，「本公司」會免費延長保險的受保期至最長十日，以便「受保人」可以完成「受保旅程」。
- 若「受保人」為同一「受保旅程」購買多於一份由「本公司」承保的自購綜合旅遊保險，「本公司」只會根據可獲較高賠償額的一份保單作出賠償。
- 全球旅遊計劃旅遊計劃的保險日數不可超過180天，單程旅遊最長期限不可超過七天，短線旅遊計劃不可超過四天。
- 本保險只適用於常規的休閒旅遊及商務旅遊(只限文職工作)，而本保險不適用於探險、跋涉、或類似旅程。

第五部份 - 基本條款

1. 整體協議

本「保險證書」包括所有「有關文件」，乃立約各方之間的整体協議。任何代理或其他人士均無權更改或豁免本「保險證書」的條款。本「保險證書」如有任何修改，必須獲得「本公司」有關的負責人批准並簽發批單作實，方始生效。

2. 年齡限制

本保險提供保障予任何年齡之「受保人」。

3. 索償通知

如要申請索償，「受保人」必須於引致損失的事件發生後30日內以書面通知「本公司」。倘因「意外」死亡之索償，「受保人」之合法代表必須立即通知「本公司」。「本公司」所需之任何證明書、資料及證據，須依據「本公司」所定之形式及性質提交，而所需費用概由「受保人」或「受保人」代表負責。如「受保人」不遵守本條款，「本公司」將全權酌情決定不會支付本「保險證書」的任何保障。

4. 損失證明

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

5. 索償時限

除索償已被「本公司」接納或為有待待行之未審結訴訟或仲裁外，於任何情況下，「本公司」概不會就「受保人」引致損失的事件發生後滿12個月方提出之有關索償支付賠償。

6. 身體檢查

如「受保人」蒙受非致命「損傷」，「本公司」有權按需要要求由「本公司」指定的醫療機構為「受保人」進行身體檢查。如「受保人」身故，「本公司」有權自費進行驗屍，「本公司」擁有該等調查結果之所有權。

7. 支付索償

「本公司」將按照「受保人」各自之權利及權益向彼等支付賠償(第二節(b)及第二節(c)除外)。第二節(b)-緊急醫療運送及/或運返及第二節(c)-遺體運返之保障則直接付予服務提供者。本「保險證書」之所有索償將以港元支付及將在收到所有「本公司」承認之必須證明後支付予「受保人」。如「受保人」「意外」死亡，「本公司」會將所有尚未支付之賠償額支付予「受保人」之遺產承繼人。當「本公司」收受所需的證明文件並批核後，將根據本「保險證書」立即作出合理賠償。

8. 責任索償

「受保人」未經「本公司」同意，不可承認、否認或解決任何索償。

9. 虛報或漏報資料

若「受保人」或任何代表「受保人」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述，或未如實地申報任何「投保前已存在之傷疾」或未能遵行最高誠信，「本公司」概不就任何索償進行理賠責任。本「保險證書」規定之所有保障亦即時停止生效。「本公司」亦不會就已付保費作出任何退款。如「本公司」已支付本任何保障，「受保人」必須於收到「本公司」發出之還款通知書後七日内退還有關之保障賠償予「本公司」。

10. 年齡錯誤陳述

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

11. 蘇黎世緊急支援

受委任提供服務之蘇黎世緊急支援機構乃是一間獨立服務供應商，在「受保人」要求下為「受保人」提供服務。「本公司」、「本公司」的附屬機構、代理或旗下的員工不會就蘇黎世緊急支援的有關服務供應商、該機構之員工、代理或代表的任何行為、違責、疏忽錯誤或遺漏負責。

12. 其他保險

如「受保人」於索償時同時受保於其他保險公司保單或保險證書內的相同保障，「本公司」只會按比例作出賠償(惟第一節(c) – 海外住院現金津貼、第一節(d) – 「傳染病」引致的「強制隔離」現金津貼、第二節 – 個人「意外」、第四節(c) – 身故恩恤金、第四節(d) – 高山症引致之額外身故恩恤金、第七節 – 行李延誤保障、第八節(a) – 行程延誤、第八節(d) – 假期損失津貼及第十一節(a) – 非自願性滯留津貼除外)。

13. 筆誤

「本公司」的筆誤不會令生效之「保險證書」因而失效，或令失效之「保險證書」因而生效。

14. 法律訴訟

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

15. 代位權

「本公司」有權自費以「受保人」名義對任何有可能導致本「保險證書」索償的承保事件的第三者進行追討。「受保人」需同意執行並允許「本公司」因執行任何權利及補救，或從他人獲取援助或賠償的目的下所作出的合理要求的行為或事情。

16. 替代性爭議解決方案

如有任何關乎本「保險證書」出現的爭議，爭議各方可根據「香港」司法機構為民事調解所訂立及爭議當時所適用之有關實務指示，真誠進行調解。如爭議各方未能於90日內透過調解解決爭議，爭議各方均應將有關爭議提交予香港國際仲裁中心，按照提交仲裁通知時有效的《香港國際仲裁中心機構仲裁規則》仲裁解決。本仲裁條款適用的法律為「香港」法律，而仲裁地應為「香港」。仲裁員人數為一名，而仲裁程序應以英語進行。

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

17. 第三者權利

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

18. 違反基本條款

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

19. 個人資料收集目的

「本公司」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料。「受保人」亦可透過此網址查閱有關私隱政策：<https://www.zurich.com.hk/en/services/privacy>

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

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

20. 管轄法律及司法裁判權

本「保險證書」受「香港」法律及條例管轄及按其詮釋，而受本「保險證書」中之替代性爭議解決方案條文所限下，爭議各方同意受「香港」法院的專有司法管轄權管轄。

賠償程序

- 步驟1：於可能導致索償的事件發生後30天內通知「本公司」。
- 步驟2：填寫賠償申報表及提交下列適當證明文件。

醫療費用

- 詳列各項收費及/或醫療費用之診所或「醫院」正本賬單
- 注有日期的醫療報告/證明副本，內容包括「受保人」的姓名、經「醫生」證明的診斷及治療
- 創傷輔導服務必須要「醫生」的轉介信單及註明有關之建議是完全因「受保人」於「受保旅程」中發生的創傷事故而引致

個人「意外」

- 死亡證明副本
- 由「醫生」簽發及注有日期的醫療報告/證明副本列明傷殘的嚴重程度
- 警方報告及/或法醫官報告(如適用)
- 遺產管理委任狀或遺囑認證書
- (如屬失蹤)因所乘搭的交通工具發生沉沒或撞毀，引致法院宣佈「受保人」假設死亡的證明或以致屍體失蹤一年的證明文件

身故恩恤金/緊急啟程費用

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

個人行李

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

個人現金、旅行證件及/或「旅行票」/遺失之信用卡被盜用

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

行李延誤

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

行程延誤/更改行程費用/酒店費用/假期損失津貼/因行程延誤而取消行程/非自願性滯留津貼

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

取消/縮短行程或單人啟程

- 已付旅費及/或「住宿」及/或旅行團及/或岸上觀光行程收據正本
- 注有日期的醫療報告/證明副本，內容包括「受保人」/「直系親屬」/「緊密商業夥伴」/「同行人士」的姓名、經「醫生」證明的診斷及治療
- 證人/陪審員傳票或「強制隔離」檢疫之文件
- 「受保人」的「主要居所」損毀證明
- 提交「公共交通工具」機構所發出的正式文件證明其機械及/或電路故障，並包括日期及時間
- 關係證明文件副本(如出世紙、結婚證明書等)
- 航空公司/「公共交通工具」機構/郵輪公司/住宿機構及旅遊公司發出之書面報告副本，證明有否退還有關已付之旅費及/或「住宿」及/或旅行團及/或岸上觀光行程的費用

個人責任

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

租車自負額

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

如有需要，「本公司」將要求索償人提供額外之有關文件以供處理索償事宜用途。

求助須知

如「受保人」急需協助，可致電「香港」24小時蘇黎世緊急支援熱線：+852 2967 1808，說出「受保人」姓名及載於本「保險證書」上的保單號碼。「本公司」的資深援助主任將處理「受保人」的查詢及提供協助。

如需索償，請致電「本公司」賠償熱線：+852 2903 9321。聯絡客戶服務，請致電「本公司」查詢熱線：+852 2903 9331。辦公時間為星期一至星期五上午9時至下午5時30分。

「保險證書」批單 – 只適用於全球旅遊保險計劃

於此聲明及同意，以下之保障已新增於上述之「保險證書」內：

如香港保安局於「受保人」已支付任何旅遊費用後向「受保旅程」之目的地發出黑色外遊警示或紅色外遊警示，儘管警示是因第三部份 – 不承保事項第15點及第16點所述之事故引致，「本公司」會賠償以下保障：

(a) 取消行程

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出及「受保人」必須要取消該「受保旅程」，或「旅行社」因黑色外遊警示或紅色外遊警示需要取消該團體旅遊，「本公司」會賠償「受保人」未有使用及無法從其他途徑追討但已支付及須依法支付或預付的旅行費用及/或「住宿」費用，賠償根據以下限額：

1. 黑色外遊警示 – 100%實際已支付的旅行費用及/或「住宿」費用，或至保障表內第九節(a) – 取消行程所載之「最高賠償額」，以較低者為準。
2. 紅色外遊警示 – 50%實際已支付的旅行費用及/或「住宿」費用，或至保障表內第九節(a) – 取消行程所載之「最高賠償額」，以較低者為準。

(b) 縮短行程

如黑色外遊警示或紅色外遊警示是於「受保旅程」啟程後才發出(即出發當日並未有黑色外遊警示或紅色外遊警示)而「受保人」決定縮短行程返回「香港」，「本公司」將賠償因縮短行程所引致的損失包括所有預付而未使用的旅程及/或「住宿」費用，而該等費用為「受保人」依法必須支付而且無法從其他途徑追討；及/或額外所衍生的實際而合理的交通及「住宿」費用，賠償根據以下限額：

1. 黑色外遊警示 – 100%未使用的旅程及/或「住宿」費用及/或額外所衍生的實際而合理的交通及「住宿」費用，或至保障表內第九節(c) – 縮短行程之「最高賠償額」所載，以較低者為準。
2. 紅色外遊警示 – 50%未使用的旅程及/或「住宿」費用及/或額外所衍生的實際而合理的交通及「住宿」費用，或至保障表內第九節(c) – 縮短行程之「最高賠償額」所載，以較低者為準。

如「受保旅程」是由「旅行社」安排之旅行團，縮短行程保障內之未使用的旅程及/或「住宿」費用賠償是根據「受保旅程」中斷後，按比例計算賠償剩餘「受保旅程」日數中未享用的團費。

適用於以上(a)及(b)的特別條款

「受保人」必須先向「旅行社」及/或「公共交通工具」機構及/或有關機構取回團費及/或交通及/或「住宿」費用之退款，「本公司」只負責賠償剩餘不能退回的費用。

(c) 退回由「旅行社」收取的行政費用及/或簽證費用

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出及「受保人」必須要取消該「受保旅程」，「本公司」會賠償「受保人」由「旅行社」/「公共交通工具」機構/酒店收取而不獲退回的行政費用及/或已支付之行程目的地的人境簽證費用，合共賠償額至300港元。

(d) 非自願性滯留津貼

如黑色外遊警示是於「受保旅程」啟程後才發出(即出發當日並未有黑色外遊警示)而發出該黑色外遊警示之事故或事件導致「受保人」未能於原定「行程表」的日期內完成「受保旅程」及於黑色外遊警示懸掛期間需要非自願性地滯留於預定的目的地，「本公司」將支付每日500港元現金津貼予「受保人」，最長至十日。

不承保事項

- 本批單並不承保：
1. 列明於「行程表」內的目的地於「生效日期」前已被發出或已宣布會發出紅色或黑色外遊警示；
 2. 「受保人」拒絕登上由原本之「公共交通工具」機構安排之首班取替交通工具(只適用於(d))；
 3. 基於同一原因於第八節(a) – 行程延誤同時提出的索償(只適用於(d))；
 4. 基於同一原因於「外遊樂」旅遊保險計劃的第十一節(a) – 非自願性滯留津貼同時提出的索償(只適用於(d))。

「保險證書」內的其他保障、條款及條件則維持不變。

(此中文譯本乃供參考之用，如有異議，均以英文版本為準。)

有關個人資料（私隱）條例（「私隱條例」）的客戶通知

- 由 Zurich Insurance Company Ltd（「本公司」）收集或持有的客戶（包括保單持有人、受保人、受益人、保費付款人、信託人、保單受讓人及索償人）個人資料，不論是從旅遊保險申請表格內填寫的或由旅行社代本公司收集的，均可供本公司使用作以下強制性用途，以便為客戶提供服務（否則本公司將無法為未能提供所需資料的客戶提供服務）：
 - 辦理、調查（及協助他人調查）和決定保險申請、保險索償及提供持續的保險服務；
 - 辦理付款要求及直接付款授權；
 - 處理任何對客戶的索償、訴訟及/或司法程序；以及行使本公司的權利（詳情見適用保單條款所定），包括但不限於代位權；
 - 編撰統計數字，或作會計及精算用途；
 - 符合對本公司及/或其所屬集團（「蘇黎世保險集團」）具約束力的任何本地或外國法例、規則、守則或指引的披露規定及如需要時進行核對程序；
 - 遵循香港法院及監管機構作出的合法要求或指令，包括但不限於保險業監理處、香港保險業聯會、核數師、政府組織和政府相關機構；
 - 債務追討；
 - 便利本公司的認可服務供應商，就上述目的為本公司及/或客戶提供服務；及
 - 使本公司的實際或建議承讓人能夠評核擬進行涉及有關轉讓的交易。
- 本公司可就強制性用途，向以下於香港境內或境外的人士提供任何客戶個人資料：
 - 蘇黎世保險集團成員公司，或任何進行保險或再保險相關業務的其他公司或中介人；
 - 任何向蘇黎世保險集團提供行政、電訊、電腦、付款或其他與其業務運作有關的服務的代理人、承包商或第三方服務供應商；
 - 第三方服務供應商，包括法律顧問、會計師、調查員、理賠師、再保公司、醫護及復康顧問、考察員、專家、維修人員、及資料處理者；
 - 信貸諮詢機構，而在客戶欠賬時，任何債務追收代理或進行索償或調查服務的公司；
 - 根據對蘇黎世保險集團或其任何關連機構具約束力的任何法例，及就任何由政府、監管或其他機關所頒佈且蘇黎世保險集團或其任何關連機構預期須遵守的任何規例、守則或指引而言，蘇黎世保險集團有責任向其作出披露的任何人士；
 - 根據主管司法權區的法院的任何頒令的任何人士；及
 - 蘇黎世保險集團的任何實際或建議承讓人或蘇黎世保險集團對保單持有人的權利的受讓人。
- 所有客戶均有權以書面向本公司之個人資料私隱主任（地址如下）要求查閱、修正及/或更改由本公司所持有有關其本身的任何個人資料。

個人資料私隱主任
香港港島東華蘭路18號
港島東中心26樓
- 根據私隱條例，本公司有權收取合理費用，藉以處理任何資料的查閱要求。
- 本通知的中英文版本如有任何歧異或不一致，概以英文版為準。

蘇黎世保險有限公司（於瑞士註冊成立之公司）

香港港島東華蘭路18號港島東中心25-26樓

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在此展示的商標於全球多個司法轄區以蘇黎世保險有限公司的名義註冊。