

Tour Escort Travel Insurance Policy

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, we agree to insure the *insured person* named in the *schedule* issued in relation to an *insured journey* and promise to pay indemnity for loss to the extent provided herein.

PART 1 – DEFINITIONS

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

Accident/Accidental

a sudden and unforeseen event that happens unexpectedly and causes *injury* to the *insured person* during an *insured journey*.

China

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

Chinese Medicine Practitioner

a Chinese medicine practitioner other than the *insured person* or an *immediate family member*, who is registered under the Chinese Medicine Ordinance in the Laws of *Hong Kong*.

Compulsory Quarantine

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

Confined/Confinement

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

Domestic Partner

an adult aged 18 or above who have chosen to live with the *insured person* in an intimate and committed relationship, and has resided with the *insured person* for at least three years, intends to do so indefinitely and is able to provide such proof of residence. Domestic partner does not include roommate or any *immediate family member*.

Effective Date

when applied to group tour travel and as a tour escort for such group tour: either (i) the date of *our* acceptance of the enrollment for this policy or (ii) the date the group tour is assigned to the *insured person* by the relevant *travel agency*, whichever is the later.
when applied to personal leisure trip (provided the *insured person* has additionally paid for and covered under the rider extension): in respect of each leisure *insured journey*, either (i) the date of *our* acceptance of the enrollment for this policy or (ii) the date stated on the receipt issued by the travel agent or *public common carrier* for the confirmation of payment of *travel ticket* or tour; whichever is the later.

Follow-Up

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

Hong Kong

the *Hong Kong* Special Administrative Region of the People's Republic of China.

Hospital

an establishment which meets all the following requirements:

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

Illness

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

Immediate Family Member

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

Infectious Disease

a sudden and unexpected outbreak of disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the *insured person* is scheduled to travel to) and leads to exceptional rise in the number of confirmed diagnosis in a country, and is publicly announced and documented by a recognized governmental health authority. This definition excludes any infectious disease escalated to *pandemic* as defined.

Injury

bodily injury sustained in an *accident* directly and independently of all other causes.

Insured Journey

when applied to group tour travel and as a tour escort for such group tour, it means the period of travel commencing from the time when the *insured person* arrives at the venue designated by the *travel agency* as the meeting point for the purpose of commencing the group tour and until the time when the *insured person* arrives at the appointed dismissal place upon the completion of such group tour. However, any period of insured journey should not exceed ninety (90) days.

when applied to personal leisure trip (provided the *insured person* has additionally paid for and covered under the rider plan), it means each period of the leisure travel is commencing from the time when the *insured person* departs from an immigration counter in the territory of *Hong Kong*, until (i) the time when the *insured person* arrives at any immigration counter in the territory of *Hong Kong* in order to re-enter *Hong Kong* or (ii) the expiration of ninety (90) days beginning from the date of departure from *Hong Kong* for each journey, whichever is the earlier during *period of insurance*.

Insured Person

the person named in the *schedule* or subsequently endorsed hereon as insured person.

Itinerary

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

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 Sight

the entire and *permanent* irrecoverable loss of sight.

Loss of Speech

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

Loss of Use

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 policy as stated in the *table of benefits*.

Medically Necessary Expenses

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

Medical Practitioner

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

Pandemic

- any situation when a contagious disease is spreading to several countries globally and affects an exceptionally high proportion of the population in each of these countries, and is publicly announced and documented by a recognized governmental health authority; or
- a disease classified by the World Health Organization as pandemic.

Period of Insurance

The period of time as stated in the *schedule* during which this policy is effective and we have accepted the premium.

Permanent

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

Policy Effective Date

the effective date of the policy as stated in the *schedule*, or the renewal date as stated in the latest renewal notice, whichever is the later, provided the premium has been paid.

Pre-existing Condition

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

Public Common Carrier

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

Relevant Documents

documents include *schedule*, enrollment form, declaration, optional benefits, endorsements, attachments and amendments (regardless verbally, digitally or in written format).

Schedule

the schedule attached to and incorporated in this policy.

Serious Physical Injury or Serious Illness

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

Table of Benefits

the table as shown under Part 2 – Benefits in this policy stating the *maximum benefits* of each benefit section available in accordance to the type of plan.

Terrorism

an act of terrorism refers to any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s), carry out any act, preparation or threat of action which is intended to influence any government de jure or de facto of any nation or any political division thereof and/or to intimidate the public or any section of the public of any nation for political, religious, ideological, or similar purposes. An act of terrorism must be confirmed and announced to the public by the relevant government. However, any event arising from *war, invasion, act of foreign enemy, hostilities* (whether *war* is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.

Third Degree Burns

the damage or destruction of the skin to its full depth and damage to the tissues beneath.

Total Disablement

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

Travel Agency

Any licensed travel agency registered under the Travel Industry Authority of Hong Kong.

Travel Companion

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

Travel Ticket

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

War

A contest by force between two or more nations, carried on for any purpose; or an armed conflict of sovereign powers, in either case whether such contest or armed conflict is declared or undeclared and open hostilities; or the state of nations among whom there is i) an interruption of peaceful relations and ii) a general contention by force, both authorized by the respective sovereigns of such nations.

We, Us or Our

Zurich Insurance Company Ltd

PART 2 – BENEFITS

Plans and section benefits contained hereunder are applicable in accordance with the plan level shown on the *schedule*.

Benefits in **Basic Plan** shall cover for *insured journey* while the *insured person* is assigned as tour escort by *any travel agency*.

Benefits in **Basic + Rider Plan** shall cover for *insured journey* while the *insured person* is assigned as tour escort and personal conventional leisure travel trip of the *insured person*, unless otherwise specified below.

Table of benefits

Section	Coverage	Maximum benefits per insured person per insured journey (HKD), unless otherwise stated	
		Basic Plan	Basic + Rider Plan
1. Medical Cover			
(a)	Medical expenses Including: - Sub-limit for follow-up medical expenses due to <i>injury</i> - Sub-limit for follow-up medical expenses due to <i>illness</i> - Additional benefits: Overseas travelling expenses for seeking medical treatment	500,000 100% of maximum benefits 10% of maximum benefits 500	500,000 100% of maximum benefits 10% of maximum benefits 500
(b)	Income protection (<i>Accident</i> only) (HKD 200 per day)	Maximum 2,000 per period of insurance	Maximum 2,000 per period of insurance (while assigned as tour escort only)
(c)	Overseas hospital daily cash benefit (HKD 500 per day)	Maximum 5,000 per period of insurance	Maximum 5,000 per period of insurance
(d)	<i>Compulsory quarantine</i> cash allowance due to <i>infectious disease</i> (HKD 300 per day)	Maximum 3,000 per period of insurance	Maximum 3,000 per period of insurance
2. Zurich Emergency Assistance			
(a)	Deposit guarantee for hospital admission		39,000
(b)	Emergency medical evacuation		Actual Cost
(c)	Repatriation of mortal remains		Actual Cost
(d)	Compassionate visit		One economy class round-trip <i>travel ticket</i> and hotel accommodation expenses up to 700 per day (maximum 5 days)
(e)	Travelling and accommodation expenses		One economy class one-way <i>travel ticket</i> and hotel accommodation expenses up to 1,950 per day (maximum 5 days)
(f)	24-hour telephone hotline and referral services		Included
3. Personal Accident			
(a)	<i>Accident</i> on <i>public common carrier</i> or during robbery	600,000	600,000
(b)	Other <i>accidents</i>	400,000	400,000
(c)	Burns cover	200,000	200,000
4. Compassionate Death Cash		10,000	10,000
5. Funeral Expenses		5,000	5,000
6. Personal Baggage Cover			
-	Sub-limits: Per item, pair, set or collection	N/A	20,000 per period of insurance 3,000
7. Loss of Personal Money		N/A	2,000 per period of insurance
8. Loss of Travel Document and/or Travel Ticket		N/A	10,000
9. Personal Liability		N/A	2,000,000
10. Travel Delay			
(a)	Travel delay (HKD 300 for each and every full 6 hours' delay)	N/A	1,500
(b)	Extra hotel cost due to travel delay*	N/A	2,000
(c)	Extra re-routing cost due to travel delay*	N/A	5,000

11.	Baggage Delay Allowance (for delay over 6 hours)	N/A	500
12.	Cancellation of Trip*	N/A	20,000
13.	Curtailement of Trip*	N/A	20,000

*Not applicable for *insured journey* while the *insured person* is appointed as tour escort

Section 1 – Medical Cover

(a) Medical expenses

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

Follow-up medical expenses

This section also insures the *insured person* up to the sub-limit as stated in the *table of benefits* against any actual *medically necessary expenses* charged by a *medical practitioner* in *Hong Kong* for the continuation of medical treatment sought by the *insured person* for the above *injury* or *illness* within three months after the *insured person's* return to *Hong Kong* from the *insured journey*.

The *follow-up* medical expenses shall also be extended to cover the medical expenses incurred for the same *injury* or *illness* paid to the *Chinese medicine practitioner*, or for the purposes of Chinese medicine bone-setting, acupuncture or chiropractic treatments, subject to an aggregate limit of HKD 3,000 and a per visit and per day limit of HKD200. No *follow-up* medical expenses shall be provided unless the *insured person* returns to *Hong Kong* within 12 months from the first day of *injury* or *illness*.

Extensions to Section 1(a)

Under this section, we extend to reimburse:

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

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

Special Condition applicable to Section 1(a)

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

(b) Income protection (Accident only)

If an *insured person* suffers from *injury* during the *insured journey* while the *insured person* is assigned as tour escort and is certified by a *medical practitioner* that he/she is incapacitated by such *injury* from performing any duty of a tour escort after the *insured person's* return to *Hong Kong*, we will indemnify the *insured person* HKD 200 per day, up to the *maximum benefits* as stated in the *table of benefits* per *period of insurance*.

All claims must be substantiated by sick leave certificate issued by any *hospital* under the Hospital Authority in *Hong Kong* with the number of days of sick leave required the diagnosis.

(c) Overseas hospital daily cash benefit

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

(d) Compulsory quarantine cash allowance due to infectious disease

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

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

Special conditions applicable to Section 1(d)

1. Any home quarantine is excluded from this benefit.
2. 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*.

Exclusions applicable to Section 1

This section does not cover:

1. non-essential medical treatment or any medical treatment that is not recommended by a *medical practitioner*;
2. 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;
3. dental work or treatment, unless procedures necessitated by damage to sound and natural teeth as a result of an *injury* or *accident* occurring during the *insured journey*. Benefit is payable purely for emergency condition and to alleviate the pain and in a legally registered dental clinic or *hospital* but in all circumstances shall not cover any restorative or remedial work, the use of any precious metals, orthodontic treatment of any kind, replacement of natural teeth, denture and prosthetic services such as bridges and crowns, their replacement and related expenses;
4. cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
5. surgery or medical treatment which is not substantiated by a written report from a *medical practitioner*;
6. 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*;
7. any *follow-up* medical expenses paid to the *medical practitioner* or *Chinese medicine practitioner*, Chinese medicine bone-setter, acupuncturist or chiropractor who is the *insured person* or *immediate family member*;
8. any additional cost of single or private room or semi-private room accommodation at a *hospital* (unless written document issued by *hospital* which has proven that ward room was fully occupied and has to be hospitalized in a semi-private room accommodation); or charges in respect of special or private nursing; non-medical personal services such as radio, telephone and the like;

9. procurement or use of special braces (unless the use of special braces is resulting from *accident* only and it is recommended by *medical practitioner*), appliances or equipment; or
10. any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel.

Section 2 – Zurich Emergency Assistance

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

(a) Deposit guarantee for *hospital admission*

Upon admission to a *hospital*, Zurich Emergency Assistance provides guarantee for admission deposit up to a limit of HKD 39,000 in respect of any one (1) *insured person*. Such deposit shall be fully refunded to *us* and is borne solely by the *insured person* unless otherwise covered under Section 1 - Medical Cover of Part 2 of this policy.

(b) Emergency medical evacuation

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

(c) Repatriation of mortal remains

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

(d) Compassionate visit

In the event that the *insured person* dies or suffered from *serious physical injury* or *serious illness* and being *confined* in a *hospital* outside *Hong Kong* for over three consecutive days, Zurich Emergency Assistance will pay one economy class round-trip *travel ticket* for one (1) *immediate family member* or *domestic partner* to travel to the location of the *insured person*, and hotel accommodation expenses necessarily and unavoidably incurred by the *immediate family member* or *domestic partner* up to a maximum of HKD 700 per day and a maximum of five (5) days. This benefit cannot be claimed for more than once for any one *insured journey*.

(e) Travelling and accommodation expenses

Zurich Emergency Assistance shall pay the one-way economy class *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by the *insured person* in connection with any incident requiring emergency medical evacuation (pursuant to section 2(b) above) to resume the course of the *insured person's insured journey* or to return him/her to *Hong Kong* up to a maximum of HKD 1,950 per day and up maximum five days 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.

(f) 24-hour telephone hotline and referral services

- (i) Pre-trip information assistance
- (ii) Embassy referral
- (iii) Medical service provider referral
- (iv) Lost passport assistance
- (v) Lost luggage assistance
- (vi) Interpreter referral
- (vii) Lawyer referral
- (viii) Telephone medical advice
- (ix) Monitoring of medical condition when hospitalized
- (x) Arrangement for medical expenses guarantee

In respect of services (ix) and (x) above, all hospitalization expenses or medical expenses charged to the *insured person* by a *hospital* or *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 policy.

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

Exclusions applicable to Section 2

No service will be provided or paid under this section:

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

Section 3 – Personal Accident

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

(a) Accident on public common carrier or during robbery

During the *insured journey* the *insured person* suffers from *injury* while:

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

(b) Other accidents

The *insured person* suffers from *injury* resulting from *accident* other than the *accident* referred in Section 3(a) - *Accident on public common carrier* or during robbery above, during the *insured journey*.

Compensation table		
Events		Percentage of maximum benefits
Accidental death and disablement		
1.	Death	100%
2.	Permanent total disablement	100%
3.	Permanent and incurable paralysis of all limbs	100%
4.	Permanent total loss of sight of both eyes	100%
5.	Permanent total loss of sight of one eye	100%

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

- (i) Benefit shall not be payable for more than one of the Events listed above in respect of the same *accident*. Should more than one of the Events occur as a result of the same *accident*, only the Event with the highest compensation will be payable under this section.
- (ii) Upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events to any one *insured person* in the policy, all benefits under the policy shall then immediately cease to be in force with regard to such *insured person*, but such termination shall be without prejudice to any claim originating out of the *accident* causing such loss.
- (iii) For any disablement in relation to Events 2-17 existed prior to an *injury* covered under this policy and becomes totally disabled or a *total disablement* as a result of such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by *us* having regard to the extent of disablement caused by the covered *injury*. However, no payment shall be made in respect of any disablement which was totally disabled prior to the *injury*.
- (iv) If an *insured person* is left-handed, the Percentage of *maximum benefits* for Events 13-16 for the various disabilities of right hand and left hand will be transposed.

(c) Burns cover

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

<i>Third degree burns table</i>		<i>Percentage of maximum benefits</i>
<i>Area</i>	<i>Damage as a percentage of total surface area</i>	
Head	(a) Equal to or greater than 12% damage of total head surface area	100%
	(b) Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	(c) Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
Body (Exclude Head)	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

- (i) Benefit shall not be payable for more than one (1) of the Area listed above in respect of the same *accident*. If *injury* occurs to more than one of the Area as a result of the same *accident*, only the Area with the highest compensation will be payable under this section.
- (ii) For any *third degree burns* resulting in damage to an Area listed in the *Third degree burns* table above and existed prior to an *injury* covered under this policy, and which the same Area is damaged again due to *third degree burns* caused by such *injury*, the Percentage of *maximum benefits* payable shall be determined by *us* having regard to the extent of damage on the Area caused by the covered *injury*. In no event shall we pay for any damage on the Area sustained prior to the *injury*.

Extensions to Section 3

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

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

2. Disappearance clause

If the body of the *insured person* has not been found within one year after the date of sinking or wrecking of the *public common carrier* either on the ground or at sea in which the *insured person* was travelling at the time of the *accident* and under such circumstances as would otherwise be covered hereunder, it will be presumed that the *insured person* suffered death resulting from an *accident* covered by this policy at the time of such sinking or wrecking.

Maximum liability for personal *accident*

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

Exclusion applicable to Section 3

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

Section 4 – Compassionate Death Cash

In the event that the *insured person* dies (naturally or due to *accident* during the *insured journey*) during the *insured journey*, we will pay the Compassionate Death Cash as stated in the *table of benefits* to the estate of the *insured person*.

Section 5 - Funeral Expenses

If during the *insured journey*, an *insured person* sustains *injury* as a result of a covered *accident* which results in death during the same period, we shall pay the actual cost for his/her funeral expenses incurred in *Hong Kong* up to the *maximum benefits* as stated in the *table of benefits*. The benefit shall be paid, provided that such funeral arrangement is undertaken by us with our prior written consent and only upon receipt of the relevant supporting documents.

Section 6 – Personal Baggage Cover

We will pay the *insured person* up to the *maximum benefits* as stated in the *table of benefits* and subject to the sub-limits below, for the accidental loss of or damage to the personal possessions including luggage during the *insured journey* which are normally worn or carried by and owned by the *insured person*. For any personal possession and belonging that are kept inside an unattended and locked vehicle, it must be locked inside the trunk of the vehicle. We may make payment or, at our option, reinstate or repair the personal possessions as we may elect, subject to due allowance for wear and tear and depreciation. If any damaged article is proven to be beyond economical repair, a claim will be dealt with as if the article has been lost.

Sub-limits applicable to Personal Baggage is HKD 3,000 for any one article, pair, set or collection in respect of any one *insured person*.

In no event shall the total amount payable under this Section 6 - Personal Baggage Cover exceed 100% of the *maximum benefits* stated in the *table of benefits* per *period of insurance*.

Exclusion applicable to Section 6

This section does not cover:

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

Section 7 – Loss of Personal Money

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

Exclusions applicable to Section 7

This section does not cover:

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

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

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

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

Exclusions applicable to Section 8

This section does not cover:

1. any loss not reported to the local police within 24 hours upon discovery of loss and for which such police report is not obtained at the place of loss;
2. any loss of travel document and/or visa and/or *travel ticket* which is not necessary for completing the *insured journey*;
3. any unexplained loss or mysterious disappearance;
4. any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or
5. the replacement costs of both the temporary and permanent versions of the same travel document. In the event of such loss, the *insured person* may claim only one version of the same document.

Section 9 – 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* stated in the *table of benefits*. However, the *insured person* must not make any offer or promise of payment or admit liability to any other party, or become involved in any litigation without *our* prior written approval.

Exclusions applicable to Section 9

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

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

Section 10 – Travel Delay

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

(a) Travel delay

HKD 300 for each and every full six 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 is to be calculated based on the difference between actual arrival or departure time, as the case may be, and that stated on the *itinerary* regardless of the time spent on transit and the proximate cause of the delay must be one of the causes set out in the first paragraph of this Section 10.

(b) Extra hotel cost due to travel delay

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

(c) Extra re-routing cost due to travel delay

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

Special conditions for Section 10

1. The *insured person* must have checked-in for the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours of delay and the reason for such delay or such other proof as we may reasonably require.
2. In the event that the original scheduled *public common carrier* is cancelled due to the above-mentioned reasons as stated in the first paragraph of this section and no alternative transportation is arranged to the *insured person* by that *public common carrier*, the *insured person* can only claim for Section 10(a) – Travel Delay or Section 10(c) – Extra re-routing costs due to travel delay.

Exclusions applicable to Section 10

This section does not cover:

1. delay of the *insured journey* as a result of any circumstance which is existing or announced before the *effective date*;
2. any loss arising from late arrival of the *insured person* at the airport or port (i.e arrival at a time later than the time required for check-in or booking except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to alterations to original *itinerary* that is not verified by the airline, *travel agency* or other relevant organizations;
4. any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act;
5. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by *public common carrier, travel agency, tour operator* or other provider of any service forming part of the booked *itinerary* (except for Section 10(a) - Travel Delay); or
6. any losses reimbursed under Section 12 – Cancellation of Trip arising from the same cause.

Section 11 – Baggage Delay Allowance

In the event of the *insured person's* checked-in baggage being delayed for over six hours after the *insured person's* actual arrival at the scheduled destination abroad, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the *table of benefit* to the *insured person*, and subject to the same delayed checked-in baggage can only be claimed once by one *insured person* in any one *insured journey*.

Special condition for Section 11

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

Exclusions applicable to Section 11

This section does not cover:

1. any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately; or
2. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade.

Section 12 – Cancellation of Trip

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

- (i) death, *serious physical injury* or *serious illness* of the *insured person, immediate family member, domestic partner* or *travel companion* within 90 days before the departure date of the *insured journey*;
- (ii) witness summons, jury service or *compulsory quarantine* of the *insured person* within 90 days before the departure date of the *insured journey*;
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease, terrorism*, adverse weather conditions or natural disaster at the planned destination arising within one week before the departure date of the *insured journey*; or
- (iv) serious damage to the *insured person's* or *travel companion's* principal home in *Hong Kong* due to fire, flood or burglary within one week before the departure 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 sources, up to the *maximum benefits* stated in the *table of benefits*.

Section 13 – Curtailment of Trip

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

- (i) death, *serious physical injury* or *serious illness* of the *insured person, immediate family member, domestic partner* or *travel companion*;
- (ii) unexpected outbreak of strike, riot, civil commotion, *infectious disease, terrorism*, adverse weather conditions or natural disaster at the planned destination which prevents the *insured person* from continuing the *insured journey*; or
- (iii) serious damage to the *insured person's* or *travel companion's* principal home in *Hong Kong* arising from fire, flood or burglary;

we will pay for the loss of unused travel fare and/or accommodation expenses for which the *insured person* is legally liable and which is not recoverable from any other sources, or additional actual travel fare and/or accommodation expenses reasonably and necessarily incurred for the *insured person* to return to *Hong Kong*.

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

The *insured person* can only claim either the forfeited expenses for unused days of the *insured journey* or additional expenses incurred for the curtailment.

Exclusions applicable to Section 12 and Section 13

These sections do not cover:

1. any circumstances leading to the cancellation or curtailment or rearrangement of the *insured journey* which is existing or announced before the *effective date*;
2. if the purpose of the *insured journey* is to obtain medical treatment or the *insured journey* is undertaken against the *medical practitioner's* recommendation;
3. any medical condition or other circumstances known to have existed before the *effective date*;
4. any loss directly or indirectly arising from any government's regulations control or act, or air traffic control by local government or relevant authorities; bankruptcy, liquidation, error, omission or default of any *travel agency, tour operator, public common carrier* and/or other provider of any service forming part of the booked *itinerary*;
5. failure to notify the *travel agency, tour operator, public common carrier* and/or other provider of any service forming part of the booked *itinerary* of the need to cancel or rearrange the travel arrangement immediately when it is found necessary to do so;
6. any loss in relation to cancellations or rearrangements to schedules that is not verified by the airline, *travel agency* or other relevant organizations;
7. any loss which will be paid or refunded by any existing insurance scheme, government programme, *public common carrier, travel agent* or any other provider of transportation and/or accommodation;
8. failure to obtain a written medical report from the *medical practitioner*;
9. any expenses incurred for services provided by another party for which the *insured person* is not liable to pay and/or any expenses already included in the cost of a scheduled *insured journey*;
10. any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel (applicable to Section 13 - Curtailment of Trip only); or
11. in respect of losses reimbursed under Section 10 - Travel Delay arising from the same cause.

PART 3 – GENERAL EXCLUSIONS

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

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

PART 4 – GENERAL CONDITIONS

1. At the time of effecting this policy the *insured person* must be fit to travel; otherwise we shall have the right to repudiate any liability under this policy.
2. No refund of premium is allowed once the policy has been issued and the policy cannot be renewed once it has expired.
3. No limitation on the number of *insured journey* within the *period of insurance*, subject to the maximum period of each *insured journey* shall not exceed 90 days.
4. If the *insured journey* cannot be completed within the period stated in the original official *itinerary* issued by the travel agent, *public common carrier* or cruise company due to any circumstances which are beyond the *insured person's* control and arise after the *insured journey* has begun, we will automatically extend the cover period of insurance, subject always to a maximum of 10 calendar days, without charge for such a period as is reasonably necessary for completion of the *insured journey*.
5. The Basic Plan under this policy shall cover for *insured journey* while the *insured person* is assigned as a tour escort; The Basic Plan + Rider Plan shall extended to cover for personal conventional leisure travel of the *insured person* and shall not apply to *insured person* undertaking expeditions, treks, equipped mountaineering or similar journey.
6. If the *insured person* is insured under more than one (1) travel insurance policy underwritten by us or our affiliated companies and claims for the same benefit, only the travel insurance policy with the greatest compensation for the same cover shall apply.

PART 5 – GENERAL PROVISIONS

1. Entire contract

This policy 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 policy. No changes in this policy shall be valid unless approved by our authorized officer and evidenced by endorsement of amendment.

2. Age limit

Unless we agree otherwise in writing, the *insured person* must be aged 18 to 75 year on the commencement date of this policy.

3. Notice of claims

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

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

4. Proof of loss

Written proof of loss must be furnished to us within 30 days from the date of issuance of our receipt of the claim form provided to us. Failure to furnish such proof within the specified time frame shall not invalidate any claims if it was not reasonably practicable to provide proof within such time, provided that such proof is furnished as soon as reasonably practicable, and in no event later than 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 12 months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.

6. Medical examination

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

7. Payment of claims

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

8. Liability claims

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

9. Misrepresentation or non-disclosure

If the *insured person*, or anyone acting on behalf of the *insured person* makes a statement in the application or in connection with any claim knowing that the statement is false, or fail to disclose *pre-existing conditions* or fail to act in utmost good faith, we will not be liable for any claim and all covers and benefits under this policy 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 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 policy 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 premium paid for this policy, and we will be entitled to void or terminate this policy 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 the ones being claimed under this policy, we will only be liable for our proportionate share (except for Section 1(c) – Overseas hospital daily cash benefit, Section 1(d) - Compulsory quarantine cash allowance due to *infectious disease*, Section 3 – Personal Accident, Section 4 – Compassionate Death Cash, Section 10(a) – Travel delay and Section 11 – Baggage Delay Allowance of Part 2 of this policy) which will be paid under this policy.

13. Clerical error

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

14. Legal action

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

15. Subrogation

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

16. Alternative dispute resolution

In the event of a dispute arising out of the policy, 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 90 days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be *Hong Kong* law and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

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

17. Right 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 policy has no right to enforce or to enjoy the benefit of any term of this policy. Any legislation in relation to third parties' rights in a contract shall not be applicable to this policy. Notwithstanding any terms of this policy, the consent of any third party is not required for any variation (including any release or compromise of any liability under) or termination of this policy.

18. Compliance with policy provisions

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

19. Statement of purpose for collection of personal Data

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

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

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

20. Governing law and jurisdiction

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

21. Sanctions

Notwithstanding any other terms under this policy, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured person would violate any applicable trade or economic sanctions law or regulation.

The above clause shall also apply for any trade or economic sanction law or regulation that the insurer deems applicable or if the insured person or other party receiving payment, service or benefit is a sanctioned person.

CLAIMS PROCEDURE

Through our "eClaim" online platform, you can submit a claim easily and conveniently.

Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened up to two working days comparing to submission by post/email.



Alternatively, you can submit the completed claim form with supporting documents by post/email.

- Email: claims@hk.zurich.com
- Post: Zurich Insurance Company Ltd, Claims Department, 26/F, One Island East, 18 Westlands Road, Island East, Hong Kong

Please note that if you need to make a claim, please report your claim to us within 30 days upon your loss.

For enquiries, please call our Claims Hotline at +852 2903 9388 or email to claims@hk.zurich.com.

There are two versions of this policy, one in English and one in Chinese. If there is any discrepancy between the English and the Chinese versions, the English version shall prevail.

領隊旅遊保險單

當「本公司」收妥保費後，即依據本保險單或批註內的定義、不承保事項、限制、條款和條件，同意承保名字列於「附表」內之「受保人」及對有關「受保旅程」之損失作出賠償。

第一部份 – 詞彙的定義

本保險單內某些詞彙具有指定含意，釋義已分別列明於下。為方便識別有關詞彙，特將此等詞彙全部加上引號。

「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。

「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，若中醫為「受保人」本人或「直系親屬」則除外。

「強制隔離」

是指「受保人」必須於「醫院」內之隔離病房「住院」或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。

「住院」

因損傷或疾病而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。

「同居伴侶」

一名年齡十八歲或以上、選擇以親密和忠誠的關係與「受保人」共同生活的未婚成年人，與「受保人」同居於一起最少三年或以上並以此為長遠目標，以及能提供相關住址證明。同居伴侶並不包括室友或任何「直系親屬」。

「生效日期」

如屬於以領隊身份之團體旅遊：於每次「受保旅程」中，是指(i)「本公司」接受本保險單的申請日期或(ii)由有關「旅行社」指派「受保人」負責該團體旅遊之日期，以較遲者為準。

如屬個人之消閒旅程（「受保人」已支付額外保費及受保於附加保障計劃）：於每次「受保旅程」中，是指(i)「本公司」接受本保險單的申請日期或(ii)以領隊身份外遊：由有關「旅行社」指派「受保人」負責該團體旅遊之日期；以個人身份消閒旅遊：由旅行社或「公共交通工具」機構發出確認有關旅程或團費或「旅行票」已繳付全費的收據，以較遲者為準。

「覆診」

直接因「受保人」在「受保旅程」中已接受治療的「損傷」或「疾病」所引致的治療。

「香港」

中華人民共和國香港特別行政區。

「醫院」

符合下列條件的機構：

- 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
- 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」中感染或開始患上的疾病或病症，以致構成本保險單所承保的損失。

「直系親屬」

「受保人」的配偶、父母、配偶父母、祖父母/外祖父母、子女、兄弟姊妹、孫兒女或合法監護人。

「傳染病」

指於某一個區域突然及不可預料地爆發經由人傳人感染的傳染病（而「受保人」是原定前往該區），並迅速及廣泛傳播多人，導致該國家的確診人數異常地上升，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄。此定義並不適用於任何擴散至本保單定義為「大流行病」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」

如屬於以領隊身份之團體旅遊：是指「受保人」於旅程出發日到達「旅行社」指定之集合地點開始其團體旅程，直至「受保人」完成該團體旅遊後到達指定之解散地點為止。無論如何，每次受保旅程之日數不得超過90天。

如屬個人之消閒旅程（「受保人」已支付額外保費及受保於附加保障計劃），是指每次「受保人」為出境「香港」而離開香港入境事務處/櫃檯開始，直至(i)「受保人」返回「香港」境內抵達香港入境事務處/櫃檯或(ii)每次旅程出發日起計90天為止的一段期間，二者以較先為準。

「受保人」

「附表」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，並連同正式收據或確認文件一同簽發的詳細行程計劃。

「失聰」

「永久」及無法恢復之聽力，如：

a - 分貝 = 500赫茲失聰

b - 分貝 = 1,000赫茲失聰

c - 分貝 = 2,000赫茲失聰

d - 分貝 = 4,000赫茲失聰

即 $1/6(a + 2b + 2c + d)$ 高於80分貝。

「失明」

視力完全喪失及「永久」無法復原。

「喪失說話能力」

無法發出說話所需的四種語音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。

「殘廢」

「永久」完全喪失功能，或完全及「永久」失去肢體或器官。

「最高賠償額」

列於本保單的「保障表」內每項受保保障的賠償額。

「醫療必需費用」

是指「受保人」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所須支付予「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，但不包括本保險單第二部份第二節(b) – 緊急醫療運送及第二節(c) – 遺體運返兩項保障所需的任何費用。本保險單僅負責賠償經「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」則根據保險單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及外科服務的人士，惟「受保人」或「直系親屬」除外。

「大流行病」

- 當一種具有傳播性的疾病於全球數個國家內盛行及在有關當地人口中廣泛傳播，引致此等國家的感染人口比例異常地高，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄，任何此情況均視為大流行病；或
- 被世界衛生組織宣佈為大流行病的疾病。

「保險期」

「附表」內所訂明之保險有效期，而「本公司」已接納此期間之保費。

「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。

「保單生效日」

在收受保費的前提下，列明於「附表」上之生效日期或列印在最近期的續保通知書上的續保日，以較遲者為準。

「投保前已存在的傷疾」

指「受保人」或「同行人士」於「生效日期」前已曾接受「醫生」之治療、診症或傷疾處方服藥，又或「醫生」曾作出醫療建議或治療的任何狀況。

「公共交通工具」

任何由個別公司或個人持牌出租的機動客運交通工具以接載付款乘客，包括但不限於公共巴士、旅遊巴士、渡輪、氣墊船、水翼船、輪船、火車、電車、郵輪或地下火車，及由註冊的航空公司或包機公司營運以接載付款乘客、來往於商業機場之間的飛機。

「有關文件」

包括「附表」、申請表、聲明、附加保障、批單、附件及修訂本（不論以口述、數碼或書面形式）。

「附表」

隨附本保險單名為“Schedule”並構成保單一部份之附表。

「嚴重損傷」或「嚴重疾病」

需經由「醫生」治療的損傷或疾病，並經「醫生」證實「受保人」或「同行人士」不適宜旅遊（或繼續）其原定的「受保旅程」及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「受保人」或「同行人士」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或被拒絕入境。若套用於「直系親屬」或「同居伴侶」，是指其「直系親屬」或「同居伴侶」的損傷或疾病，經「醫生」證明他們會有生命危險及必須於「醫院」「住院」，以致「受保人」需要停止或取消原定「受保旅程」。

「保障表」

指在本保單第二部份 – 保障內的報表，當中列明各保險計劃中不同保障項目的「最高賠償額」。

「恐怖活動」

任何個人或團體，不論獨自行動或代表任何組織或與任何組織有關連，為達到政治、宗教、信念或類似目的，作出任何意圖影響任何國家、政治部門，或由此而威脅公眾或任何國家的部份公眾的行為、準備或恐嚇的行動。任何恐怖活動必須經有關政府確認及公開宣佈。惟本定義並不包括「戰爭」、侵略、外敵行動、敵對局面（不論曾正式宣戰與否）、內戰、叛亂、暴動、軍事力量或政變，或任何使用核子技術的行為。

「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」，並且於事後連續12個月內完全不能從事任何根據「受保人」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「受保人」並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。

「旅行社」

任何於香港旅遊業監管局註冊之持牌旅行社。

「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」

兩國或多國因任何目的交戰，或主權國家之間的武裝衝突，又或正式宣戰或未正式宣戰的公開軍事衝突，又或國與國之間經主權國正式授權而：(i)終止和平關係及(ii)陷入武裝敵對的局面。

「本公司」

蘇黎世保險有限公司。

第二部份 – 保障

以下各項計劃及保障必須於「附表」內訂明的計劃，方為適用。

基本計劃之保障將保障「受保人」獲指派以領隊身份進行之「受保旅程」。

除非另有說明，基本及附加保障計劃將保障「受保人」獲指派以領隊身份進行之「受保旅程」及「受保人」之個人常規假期旅遊。

「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)，除非另有說明	
		基本計劃	基本及附加保障計劃
1.	醫療保障		
(a)	醫療費用 包括： - 「損傷」之「覆診」費用限額 - 「疾病」之「覆診」費用限額 - 額外保障：海外求診之交通費用	500,000 「最高賠償額」之100% 「最高賠償額」之10% 500	500,000 「最高賠償額」之100% 「最高賠償額」之10% 500
(b)	入息保障（只限「意外」）（每日200港元）	每「保險期」最高2,000	每「保險期」最高2,000
(c)	海外「醫院」現金津貼保障（每日500港元）	每「保險期」最高5,000	（只限獲指派為領隊工作時） 每「保險期」最高5,000
(d)	「傳染病」引致的「強制隔離」現金津貼（每日300港元）	每「保險期」最高3,000	每「保險期」最高3,000
2.	蘇黎世緊急支援		
(a)	入院保證金	39,000	
(b)	緊急醫療運送	實際費用	
(c)	遺體運返	實際費用	
(d)	近親探望	一張來回經濟客位「旅行票」及酒店住宿費用 最高至每日700（最長至5日）	
(e)	交通及住宿費用	一張單程經濟客位「旅行票」及酒店住宿費用最 高至每日1,950（最長至5日）	
(f)	24小時電話熱線諮詢及轉介服務	包括	
3.	個人「意外」		
(a)	乘坐「公共交通工具」或遇劫時發生之「意外」	600,000	600,000
(b)	其他「意外」	400,000	400,000
(c)	燒傷保障	200,000	200,000
4.	身故恩恤金	10,000	10,000
5.	殮葬費用	5,000	5,000
6.	行李保障 - 每件、每對、每套或每組物品限額	不適用	每「保險期」20,000 3,000
7.	遺失個人現金	不適用	每「保險期」2,000
8.	遺失旅遊證件及/或「旅行票」	不適用	10,000
9.	個人責任	不適用	2,000,000

10.	旅程延誤		
(a)	旅程延誤 (每滿6小時之延誤賠償300港元)	不適用	1,500
(b)	因旅程延誤引致之額外酒店費用*	不適用	2,000
(c)	因旅程延誤引致之更改行程費用*	不適用	5,000
11.	行李延誤津貼 (滿6小時後)	不適用	500
12.	取消旅程*	不適用	20,000
13.	縮短旅程*	不適用	20,000

*不適用於「受保人」獲指派以領隊身份進行之「受保旅程」

第一節 – 醫療保障

(a) 醫療費用

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

「覆診」費用

本節亦承保「受保人」於返回「香港」後三個月內，因以上的「損傷」或「疾病」需要繼續接受「醫生」的醫藥治療，「本公司」將負責賠償「受保人」所需的實際「醫療必需費用」，但不超過「保障表」所載之「覆診」費用限額。而「覆診」費用當中亦包括因同一「損傷」或「疾病」引起的「中醫」、跌打、針灸或脊醫治療，每日每次上限為200港元，最高累積至3,000港元。「受保人」必須於蒙受上述「損傷」或感染上述「疾病」當日起計12個月內返回「香港」，否則不會獲得任何「覆診」費用之賠償。

第一節(a)的額外保障

「本公司」將支付「受保人」：

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

在任何情況下，第一節(a) – 醫療費用（包括「覆診」費用及第一節(a)的額外保障）的合共總賠償額不可超過「保障表」所載之「最高賠償額」的100%。

第一節(a)之特別條款

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

(b) 入息保障（只限「意外」）

如「受保人」獲指派以領隊身份在「受保旅程」中蒙受「損傷」，並由「醫生」證明該「損傷」導致「受保人」返回「香港」後喪失履行領隊職務的工作能力，「本公司」將會向「受保人」支付每日200港元賠償，最高至「保障表」所載每「保險期」的「最高賠償額」為上限。所有索償均需要提供由「香港」醫院管理局轄下「醫院」發出之病假紙，列明有關病症及病假日數以作證明。

(c) 海外「醫院」現金津貼保障

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

(d) 「傳染病」引致的「強制隔離」現金津貼

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

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

第一節(d) – 「傳染病」引致的「強制隔離」現金津貼之特別條款

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

第一節的不承保事項

本節並不承保：

1. 任何非必要的醫療治療或任何並非由「醫生」推薦的醫療治療；
2. 任何有違「醫生」之勸喻出外旅遊，或旅遊的目的為接受醫療或手術治療而所衍生之任何損失或治療費用；
3. 任何性質之牙科療程或治療，惟因天然牙齒在「受保旅程」內因「意外」受損而需要治療則除外；保障只適用於緊急情況並用以減輕痛楚及必須在合法之牙科診所或「醫院」內進行治療，惟在任何情況下均不保障修復或補救程序、任何貴金屬的應用、矯齒治療、補牙、假牙及假體服務（例如齒橋及假齒冠及其修補及相關費用）；
4. 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於「受保旅程」中因「損傷」導致之必需診治費用；
5. 任何未能提供「醫生」的醫療報告佐證的手術或治療；
6. 根據「醫生」的意見，在合理情況下該手術或治療在「受保旅程」中並非急切及醫療必須，而且可合理地延期至「受保人」返回「香港」後進行；
7. 任何「覆診」費用支付予同時為「受保人」或「直系親屬」之「醫生」或「中醫」、中醫跌打師、針灸師或脊醫；

8. 任何「醫院」內獨立或私人房間或半私人房間住宿（除非「受保人」可提供「醫院」發出之書面文件以證明「醫院」內之大房已完全被佔用繼而需要入住半私人房間住宿）；或特別或私家看護的額外費用；非醫療用的個人服務，包括收音機、電話及類同的物品；
9. 採購或採用特別支架（除非該特別支架的用途是由「意外」引致並由「醫生」建議使用）、儀器或裝置的額外費用；或
10. 在身體狀況許可下，「受保人」拒絕依循「醫生」之建議返回「香港」或繼續其「受保旅程」。

第二節 – 蘇黎世緊急支援

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

(a) 入院保證金

蘇黎世緊急支援將為每名「受保人」提供因入住「醫院」而需繳付的住院保證金，惟不超過39,000港元。如該保證金之用途並非保單第二部份 – 保障內第一節 – 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

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

(c) 遺體運返

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

(d) 近親探望

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」而需於「香港」境外之「醫院」「住院」連續三天以上，蘇黎世緊急支援將支付一張來回經濟客位「旅行票」予一名「直系親屬」或「同居伴侶」前往該地及其「直系親屬」或「同居伴侶」必要及無可避免地在當地引起的酒店住宿費用，每日上限為700港元及最高至五日，以陪伴及/或照顧「受保人」。本保障只可在同一「受保旅程」中索償一次。

(e) 交通及住宿費用

蘇黎世緊急支援將支付「受保人」一張單程經濟客位「旅行票」及因接受緊急醫療運送(如第二節(b)定義)後以恢復「受保旅程」的行程或返回「香港」前所引致的必要及無可避免的酒店住宿費用。本節的賠償上限為每日1,950港元及每「受保旅程」最高至五日。惟此事件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核。

(f) 24小時電話熱線諮詢及轉介服務

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

除非本保險單另行訂明承保，如以上(ix)及(x)項的服務並非由「本公司」指定的醫生或專業醫療人員負責，有關之「醫院」或「醫生」收取之住院或醫療費用一律由「受保人」負責支付。

蘇黎世緊急支援服務由蘇黎世保險有限公司所委任的服務機構提供。

第二節的不承保事項

「本公司」不會就下列情況提供本節任何服務或支付其費用：

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

第三節 – 個人「意外」

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

(a) 乘坐「公共交通工具」或遇劫時發生之「意外」

如「受保人」在「受保旅程」中因以下情況蒙受「損傷」：

- (i) 以乘客身份（並非操作員、機師或機員）乘坐、登上或離開任何「公共交通工具」時；或
- (ii) 於遇劫或被企圖行劫事故中，包括於逃離有關事故時，成為無辜受害者。

(b) 其他「意外」

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

賠償表		
保障項目		
	「意外」死亡及傷殘	「最高賠償額」百分比
1.	死亡	100%
2.	「永久」「完全傷殘」	100%
3.	「永久」及無法痊癒之四肢癱瘓	100%
4.	雙眼「永久」完全「失明」	100%
5.	單眼「永久」完全「失明」	100%
6.	喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7.	喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8.	「喪失說話能力」及「失聰」	100%
9.	「永久」及無法痊癒之精神錯亂	100%
10.	「永久」完全「失聰」： (a) 雙耳 (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) 腳姆趾 - 兩個關節 (c) 腳姆趾 - 一個關節	20% 7.5% 5%
18.	倘完全傷殘狀況並未包括於上述保障項目10至17內，「本公司」有絕對決定權以符合上述傷殘程度之比例釐定應予賠償之「最高賠償額」百分比，但不會與以上第10至17項之百分比不一致。	

- (i) 在同一宗「意外」事件中只會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，則只按其在本節中可獲最高賠償額的一項賠償。
- (ii) 任何於保單內之「受保人」就上述任何一項保障項目獲得賠償後，該「受保人」於保單內之所有保障即時終止，但不會影響因該「意外」所導致的索償事宜。
- (iii) 如「受保人」蒙受「損傷」前已有任何與以上2-17保障項目所述的殘缺，而在保單所承保之「損傷」後導致完全殘缺或「完全傷殘」，「本公司」會就該「損傷」所引致的殘缺部份決定「最高賠償額」之百分比作為賠償。而於「損傷」前已出現的任何完全殘缺，則不會獲得任何賠償。
- (iv) 如「受保人」慣用左手，則賠償表內13至16項的各右手及左手傷殘賠償額的百分比將互相對調。

(c) 燒傷保障

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

「三級燒傷」賠償表		「最高賠償額」百分比
部位	燒傷部位佔表面總面積的百分比	
頭部	(a) 燒傷佔頭部表面總面積達12%或以上	100%
	(b) 燒傷佔頭部表面總面積達8%或以上，但不足12%	75%
	(c) 燒傷佔頭部表面總面積達5%或以上，但不足8%	50%
	(d) 燒傷佔頭部表面總面積達2%或以上，但不足5%	25%
身體 (不包括頭部)	(a) 燒傷佔身體表面總面積達20%或以上	100%
	(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
	(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

- (i) 同一宗「意外」事件中只會獲賠償以上保障部位的其中一處燒傷部位。假如在同一「意外」事件中多於一處部位蒙受「損傷」，則只按其在本節中可獲最高賠償之部位賠償。
- (ii) 任何於以上賠償表列明之部位曾經因「三級燒傷」受損，而該部位在保單所承保之「損傷」後再次被「三級燒傷」，「本公司」會就該「損傷」所引致的受損部位決定「最高賠償額」百分比作出賠償。在任何情況下，「本公司」不會就「損傷」前曾受損之部位作出賠償。

第三節的額外保障

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

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

2. 失蹤條款

倘若「受保人」乘搭之飛機、陸上或海上之「公共交通工具」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」在本保險單承保的「意外」事故中死亡而作出賠償。

第三節之特別條款

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

個人「意外」之最高賠償責任

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

第三節的不承保事項

本節並不承保一切由病毒及／或「疾病」引致的「損傷」。

第四節 – 身故恩恤金

如「受保人」在「受保旅程」中死亡（「意外」死亡或自然死亡），「本公司」將根據「保障表」所載支付一筆身故恩恤金予其遺產承辦人。

第五節 – 殮葬費用

如在「受保旅程」期間，「受保人」因「意外」蒙受「損傷」而導致死亡，「本公司」將支付在「香港」之實際殮葬費用，最高至「保障表」所載的「最高賠償額」為上限。此保障將於「本公司」以書面證明其葬禮由「本公司」安排及已收到有關文件後支付。

第六節 – 行李保障

如「受保人」穿戴或攜帶及屬於「受保人」的個人財物，包括行李，於「受保旅程」中意外遺失或損毀，「本公司」將根據以下個別限額上限，但不超過「保障表」所載的「最高賠償額」作出賠償。而任何存放在無人看管的上鎖汽車內之個人財物，則必需存放在上鎖的汽車行李箱內。「本公司」有權根據有關財物之損耗及折舊程度賠償其重估價值或維修該物品。若修理費用超越損毀物品之價值時，「本公司」於處理該賠償申請時會視該物品已遺失。

每位「受保人」於個人行李中的每件、每對、每套或每組物品的最高賠償限額為3,000港元。

在任何情況下，第六節 – 行李保障的每「保險期」合共總賠償額不可超過「保障表」所載之「最高賠償額」之100%。

第六節的不承保事項

本節並不承保：

1. 以下之物品：商業貨品或樣本、食品或飲料及／或藥物、煙草、隱形眼鏡、假牙及／或其配備、動物、汽車（包括配件）、電單車、單車、船、發動機、或任何交通工具、家用傢具、古董、任何以黃金、白金、鑽石、翡翠或珍珠做成或配有以上物料的手飾或配件、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;
2. 任何手提電話,包括電子手帳電話,任何擁有對話功能之類似儀器及其他配件;
 3. 「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);
 4. 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;
 5. 任何由於磨損、逐漸退化、蟲蛀、侵蝕、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、或在加熱、弄乾、清潔、染色、更換或維修、故障、使用不當、手工或設計欠佳、使用有問題物料等所造成或引致的損失或損毀;
 6. 任何直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻礙、對或防禦此等動亂所引起的損失;由於被海關條例而遭破壞或檢疫;政府充公之違禁品或非法攜帶或交易的物品;
 7. 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;
 8. 已獲第三者或機構提供維修服務,使操作回復正常的物品,而「受保人」並不需要支付任何額外費用;
 9. 任何在公眾場所因無人看管下而遺失的物品;任何原因未明的遺失或神秘失蹤;
 10. 在沒上鎖的車輛內或無人在車內,或未有放置於已上鎖的車輛行李箱內;
 11. 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失;
 12. 任何易碎或易破物品的損毀,如玻璃或水晶;
 13. 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀,除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構,如該機構為航空公司,亦需獲得由該航空公司發出之財物紊亂報告;
 14. 任何遺失或損毀之物品已受其他保險承保,或已獲「公共交通工具」機構或酒店或其他機構賠償的損失。

第七節 – 遺失個人現金

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

第七節的不承保事項

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、或酒店管理或公共機構報告及未能提供有關報告的任何損失;
2. 在發現遺失旅行支票後,未即時向當地有關簽發機構或代理公司報告;
3. 因錯誤、遺漏、兌換或貶值而減少的金額;
4. 任何原因未明的遺失或神秘失蹤;或
5. 任何因欺詐或行騙引致的損失。

第八節 – 遺失旅遊證件及 / 或「旅行票」

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

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

第八節的不承保事項

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報失及未能提供有關報告的任何損失;
2. 沒有需要於是次「受保旅程」使用之任何旅遊證件及 / 或簽證及 / 或「旅行票」;
3. 任何原因未明的遺失或神秘消失;
4. 因「受保人」未有或延誤補領證件而需繳納的任何罰款;或
5. 同時索償臨時或永久但屬相同性質的旅遊證件之補領費用,此情況下,「受保人」只能選擇索償其中一款。

第九節 – 個人責任

如「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。惟在未得到「本公司」書面同意前,「受保人」不可向他人承認責任、提出或允許付任何賠償或有關承諾、或牽涉入任何訴訟中。

第九節的不承保事項

本節並不承保因下列原因直接或間接引起的責任:

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

第十節 – 旅程延誤

如「受保人」安排乘坐及列明於原定「行程表」上之「公共交通工具」的出發或到達時間因罷工或其他工業行動、騷亂、暴亂、劫機、「恐怖活動」、惡劣天氣、天災、「公共交通工具」的機械及/或電路故障、或機場關閉而延誤超過六小時，「本公司」會賠償以下保障予「受保人」：

(a) 旅程延誤

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

延誤時間將以下列其中一項方式計算：

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

在同一班次的「公共交通工具」延誤下，「受保人」只可索償出發延誤或到達延誤其中一項。假如「受保人」有連續的接駁航班，不論轉機所需之時間，延誤均以「行程表」上列明和實際之出發或到達時間的差別作出計算，而延誤的主因必須為於第十節第一段之事故所導致。

(b) 因旅程延誤引致之額外酒店費用

「受保人」於「香港」境外所引致的額外及合理而且無法從其他途徑取回之額外住宿費用，惟以「保障表」所載之「最高賠償額」為上限。

(c) 因旅程延誤引致之更改行程費用

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

第十節的特別條款

1. 「受保人」必須按照原定安排乘坐的「公共交通工具」辦理登機手續，及於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明或「本公司」要求的其他合理證明。
2. 如「受保人」原定安排乘坐之「公共交通工具」並未有安排任何替代交通工具予「受保人」，「受保人」只可索償第十節(a) - 旅程延誤或第十節(c) – 因旅程延誤引致之更改行程費用其中一項。

第十節的不承保事項

本節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」延誤的情況；
2. 因「受保人」遲到機場或碼頭所引起的任何損失（即在最後登記時間結束後才到達，惟因「公共交通工具」機構員工罷工導致遲到除外）；
3. 任何未經航空公司、「旅行社」或其他有關機構證實的更改或取消「行程表」的損失；
4. 任何因由當地政府或有關機構的航空管制而引致的損失；或任何因政府法例及規條限制引致的損失；
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（第十節(a) – 旅程延誤除外）；或
6. 任何基於同一原因但已於第十二節 – 取消旅程獲得賠償。

第十一節 – 行李延誤津貼

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

第十一節的特別條款

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

第十一節的不承保事項

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；或
2. 直接或間接因暴動、反叛、革命、內戰、篡權或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府或有關公共機構充公之違禁品或非法攜帶或交易的物品。

第十二節 – 取消旅程

如「受保人」因以下事故必須要取消旅程：

- (i) 「受保人」、「直系親屬」、「同居伴侶」或「同行人士」於「受保旅程」出發日前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」出發日前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」出發日前一星期內，預定前往之目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災；或
- (iv) 「受保人」或「同行人士」在「香港」的主要居所於「受保旅程」出發日前一星期內因火災、水浸或盜竊而嚴重損毀，而「受保人」需於出發當日留於該處協助警方調查；

「本公司」會根據保障表所載的「最高賠償額」為上限，賠償「受保人」未有使用及無法從其他途徑追討但已依法支付或預付的旅行及/或住宿費用，惟以「保障表」所載之「最高賠償額」為限。

第十三節 – 縮短旅程

如「受保人」於「受保旅程」啟程後因以下事故而必需放棄行程返回「香港」：

- (i) 「受保人」、「直系親屬」、「同居伴侶」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- (ii) 預定的行程目的地突然發生「受保人」不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「受保人」未能繼

續其「受保旅程」；或

(iii) 「受保人」或「同行人士」在「香港」的主要居所因火災、水浸或盜竊而遭嚴重損毀；

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

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

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

第十二節及第十三節的不承保事項

此兩節並不承保：

1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」取消或中斷或須重新安排的任何情況；
2. 「受保旅程」之目的為接受醫藥治療或違反「醫生」之勸告進行「受保旅程」；
3. 於「生效日期」前已發生或已得知的任何身體醫療狀況或情況；
4. 任何因政府法例及規條限制或因由當地政府或有關機構的航空管制而引致的損失；因旅行社、旅遊承辦商、「公共交通工具」及/或於「行程表」內提供服務的機構/人士破產、清盤、錯誤、疏忽或不負責任的行為；
5. 「受保人」已知必須取消或更改行程但未有即時通知「旅行社」、旅遊承辦商、「公共交通工具」及/或「行程表」內提供服務的機構/人士；
6. 任何未經航空公司、「旅行社」或其他有關機構證實的取消或更改行程的損失；
7. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「公共交通工具」、旅行社、旅遊承辦商或任何其他交通及/或住宿服務機構/人士承諾賠償或退款；
8. 未能提供「醫生」之醫療報告；
9. 一切毋須由「受保人」支付及/或已包括於「受保旅程」中的費用；
10. 「受保人」拒絕依循「醫生」之建議返回「香港」接受治療，或在身體狀況許可下，拒絕繼續其「受保旅程」（只適用於第十三節－縮短旅程）；或
11. 任何基於同一原因但已於第十節－旅程延誤獲得賠償。

第三部份 – 不承保事項

本保險單將不會承保直接或間接由下列項目所引致的損失或責任：

1. 任何「投保前已存在的傷疾」、先天及遺傳性疾病；
2. 「受保人」任何違法或非法行為或「受保人」直接參與罷工、騷亂、暴亂或「恐怖活動」；受到海關或其他機關充公、扣留、毀滅的財物；
3. 「受保人」並未採取所有合理行動保障個人物品/金錢，或盡量避免蒙受「損傷」以減低對本保險提出索償機會；
4. 以乘客或司機身份參與任何形式的賽車、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；
5. 自殺或蓄意自我傷害；
6. 神經錯亂、心智或精神不正常；受到酒精或藥物影響下的任何情況（除非由「醫生」處方）；酗酒；濫用藥物或其他溶劑；
7. 任何因妊娠、分娩或流產引致的狀況、墮胎，以及產前、產後護理及其他有關併發症、性病；
8. 「受保人」以病人身份在「醫院」「住院」期間離院返家；
9. 出任為任何空中乘載工具的機務人員或操作員；
10. 「受保人」進行或涉及任何空中活動，除非當時「受保人」(i)是以付費乘客身份在持牌航空公司航機或包機上，或(ii)所參與之活動是由另一位已持牌帶領有關活動的人士負責操縱或航行而提供活動的舉辦者亦已獲當地有關當局授權；
11. 從事任何體力勞動性工作（以領隊身份執行職務時除外）、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、從事或參與海陸空服務或行動或持械工作；
12. 由於HIV（人類免疫力缺乏症病毒）及/或愛滋病與HIV有關的任何疾病及/或不論如何引起或不論如何定名的有關疾病，其任何突變體衍化物或變種造成的任何損傷、疾病、死亡、損失、費用或其他責任；
13. 「戰爭」、侵略、外敵行動、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件；
14. 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
15. 「受保人」旅遊目的為醫藥治療，或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；
16. 已從其他方面獲得的賠償，惟第一節(b)－海外「醫院」現金津貼保障、第一節(d)－「傳染病」引致的「強制隔離」現金津貼、第三節－個人「意外」、第四節－身故恩恤金、第十節(a)－旅程延誤及第十一節－行李延誤津貼除外；
17. 任何持有中華人民共和國護照及以此往返「中國」之「受保人」，但若該「受保人」事先已通知「本公司」有關「受保人」同時擁有由其他海外國家政府（「中國」除外）所簽發的法定文件證明為該地合法居民，則本項不適用；或
18. 直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何損失或損毀：
 - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；
 - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質。
19. 任何於「受保人」原定出發日期前已出現的「大流行病」而直接或間接所引起的損失。

第四部份 – 一般條款

1. 本保險單生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本保單的賠償款項。
2. 保險單一經簽發，恕不退還任何保費，而保險單亦不能續保。
3. 於「保險期」內「受保旅程」不限但任何計劃級別的每次「受保旅程」最長期限不得超過90天。
4. 如「受保人」因「受保旅程」開始後發生不能控制的事故而未能於原列於由旅行社或「公共交通工具」機構發出的「行程表」內之日期完成其「受保旅程」，「本公司」會延長保險的受保期至「受保人」能合理及必需地完成其「受保旅程」，並不額外就此收費，惟最長以十日為上限。
5. 本保單之基本計劃保障「受保人」獲指派以領隊身份進行之「受保旅程」；基本及附加保障計劃延伸保障「受保人」之個人常規假期旅遊，但不適用於「受保人」進行探險、跋涉、附有裝備之登山運動或類似旅程。
6. 若「受保人」為同一「受保旅程」購買多於一份由「本公司」或「本公司」之附屬公司承保的旅遊保險保單及於同一事故索償相同之保障，賠償均以有關相同保障中最高保障額的一份旅遊保險保單為準。

第五部份 – 基本條款

1. 整體協議

本保險單包括所有「有關文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保險單如有任何修改，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

除「本公司」另予書面同意外，在本保險單生效日，「受保人」的年齡必須為18至75歲。

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」之個人代表負責。如「受保人」不遵守本條款，「本公司」將全權酌情決定不會支付本保單的任何保障。

4. 損失證明

所有損失證明文件需於「本公司」收到賠償申報表後30日內呈交給「本公司」。倘有合理的緣由不能於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」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「本公司」概不會就「受保人」引致損失的事件發生後滿12個月方提出之有關索償支付賠償。

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) – 緊急醫療運送及第二節(c) – 遺體運返之保障則直接予服務提供者。本保單之所有索償將以港元支付及將在收到所有「本公司」承認之必須證明後支付予「受保人」。如「受保人」「意外」死亡，「本公司」會將所有尚未支付之賠償額支付予「受保人」之遺產承繼人。當「本公司」收受所需的證明文件並批核後，將根據本保單立即作出合理賠償。

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，本保單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內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單的要求或已超出限制，「本公司」只會退回保費而不負責任何承保責任，「本公司」亦有權完全取消此保單。

11. 蘇黎世緊急支援服務

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「醫院」現金津貼保障、第一節(d) – 「傳染病」引致的「強制隔離」現金津貼、第三節 – 個人「意外」、第四節 – 身故恩恤金、第十節(a) – 旅程延誤及第十一節 – 行李延誤津貼除外，並會按本保單所載作出賠償）。

13. 筆誤

「本公司」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

14. 法律訴訟

當索償證明文件依據本保單規定送交「本公司」後，60日內不得向本保單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單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

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

17. 第三者權利

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

18. 遵從基本條款

如「受保人」違反本保險單任何條款，所有就本保險單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/zh-hk/services/privacy>

「受保人」會，及會促使保單內其他「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單，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

本保單受「香港」法律管轄及按其詮釋。而受本保單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」法院的專有司法裁判權。

21. 制裁

若本保單提供的保險、款項、服務、保障及/或「閣下」或「受保人」的任何業務或活動會違反任何適用的貿易或經濟制裁法律或監管要求，不論本保單任何其他條款所列，保險公司則不得被視為向任何「閣下」或「受保人」或其他一方提供任何保險或將向「閣下」或「受保人」或任何其他一方支付任何款項或提供任何服務或保障。以上條文亦適用於任何被保險公司視為適用的貿易或經濟制裁法律或監管要求，或若「閣下」或「受保人」或其他接受款項、服務或保障的一方是受制裁人士。

賠償程序

透過我們的「e索償」網上平台以方便快捷的方式申請索償，只需掃描二維碼瀏覽 <http://www.zurich.com.hk/eclaim> 遞交申請，相比以電郵或郵寄方法申請，可節省多達兩個工作天的處理時間。



你亦可以填妥索償申請表，連同有關證明文件電郵 / 郵寄至本公司賠償部。

- 電郵：claims@hk.zurich.com
- 地址：香港港島東華蘭路18號港島東中心26樓蘇黎世保險有限公司賠償部

請注意，如您需要就意外申請索償，請於事故發生後 30 日內遞交申請。

如有任何查詢，請致電我們的賠償熱線+852 2903 9388 或電郵至 claims@hk.zurich.com。

本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。

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

蘇黎世保險有限公司（於瑞士註冊成立之有限公司）
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