

Breezy Travel Insurance Policy

Thank you for choosing Zurich. You are well prepared for your trip. Before you leave:

- Please make sure *you* spend some time to read *your* whole policy so *you* can travel with extra peace of mind.
- We will provide insurance cover to the *insured person* who is traveling to destination(s) within the geographical limit during the period of insurance shown on the *schedule*.
- If amendment is required (for example, mis-spelt the *insured person's* name or misstated the age), please inform *us* immediately.
- If there is any change in the information provided (for example, travel destinations, departure or arrival dates of the trip), please inform *us* of the changes immediately. *You* may need to pay an additional premium for any change made to the policy.

Please note that:

- Throughout *your* policy, certain words have special meanings, and these are listed and explained in the section "Definition". These words are in italic wherever they appear.
- *Your* policy is a legal contract of insurance between *you* and *us*. *You* are insured under this policy subject to payment of premium, and compliance to the terms and conditions as stated in this policy.
- *You* should always refer to the *table of benefits* on the benefit amount and sublimit applying to each section of cover for the insurance plan *you* paid and shown on the *schedule*.

What to do when you need help in an emergency

- In a medical emergency or other referral services, call *our* 24-hour Zurich Emergency Assistance hotline in *Hong Kong* via +852 2886 3977 and quote *your* name and the policy number printed on the *schedule*. An experienced assistance coordinator will help *you* on *your* query. This hotline is for emergency assistance services only, if *you* need to enquire on policy coverage or claims, please contact *our* customer service or claims support below.

How to contact us on policy or claims enquiry

- Customer service enquiry: enquiry@hk.zurich.com
- [Claims procedures and documents required](#) for submission of claims
- [Claims submission](#)
- Claims enquiry: claims@hk.zurich.com

OneZurich Customer Portal

You can access and edit *your* policy information, update personal details, and check claims history and status on the portal with personalized 7x24 customer support. Go to [OneZurich Customer Portal](#).

Here is a guide to *your* Breezy Travel Insurance Policy

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TABLE OF BENEFITS

Please refer to the "Plan" and "Additional benefit(s)" shown on the *schedule* for the respective sections and limits covered in your policy.

Section	Benefits	Maximum benefits per insured person per insured journey (HKD)		
		Prime Plan	Core Plan	Easy Plan
1.	Medical and Accident Cover			
	(a) Medical expenses	1,500,000	800,000	500,000
	Including:			
	• follow-up for injury	100%	100%	100%
	• follow-up for illness	10%	10%	10%
	• Chinese medicine or chiropractic treatment (Both treatment in overseas and follow-up in Hong Kong)	3,000	2,000	2,000
	• Overseas travelling expense for seeking medical treatment	300	300	300
	(b) Compassionate death cash	30,000	30,000	30,000
	(c) Overseas hospital daily cash benefit	10,000 (500 per day)	5,000 (300 per day)	5,000 (300 per day)
	(d) Daily cash allowance due to unexpected compulsory quarantine	10,000 (500 per day)	5,000 (300 per day)	5,000 (300 per day)
	(e) Personal accident	1,500,000	800,000	500,000
	(f) Burns accident	300,000	200,000	100,000
2.	Zurich Emergency Assistance			
	(a) Deposit guarantee for hospital admission		39,000	
	(b) Emergency medical evacuation	Actual cost	Actual Cost	200,000
	(c) Repatriation of mortal remains	Actual cost	Actual cost	200,000
	(d) Compassionate visit		1 economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (max. 5 days)	
	(e) Travelling and accommodation expenses		1 economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (max. 4 days)	
	(f) Return of unattended children		1 economy class one-way travel ticket up to 30,000	
	(g) 24-hour telephone hotline and referral services		Included	
3.	Personal Property Cover			
	(a) Personal belongings	25,000	15,000	
	Including sub-limits:			
	• per set/item/pair	3,000	2,000	
	• mobile phone (one per insured journey)	2,500	N/A	
	• all camera drones, cameras and camcorders and related accessories and equipment	5,000	3,000	N/A
	• lap-top computer and tablet computer (one per insured journey)	5,000	3,000	
	(b) Loss of personal money	3,000	2,000	
	(c) Replacement cost for loss of travel document or travel ticket	3,000	2,000	
4.	Journey Inconvenience and Delay Cover			
	(a) Cancellation of trip	50,000	25,000	
	(b) Interruption of trip	50,000	25,000	
	(c) Travel delay allowance (cover is not limited to specify event)*	1,600	1,200	
	• each 5 hours of delay (up to 10 hours)	300	200	N/A
	• the next full 12 hours of delay	1,000	800	
	(d) Baggage delay allowance (over 6 hours)	1,000	500	
	(e) Hotel cost due to travel delay (over 6 hours)	3,000	2,000	
5.	Liability Cover			
	(a) Personal liability	3,000,000	1,500,000	N/A
6.	Zurich Care Protection (Applicable to Single Trip Travel Plan only)			
	(a) Home protection	5,000		
	(b) Pet protection	5,000		
	(c) Child & elderly protection	5,000	N/A	N/A
	(d) Missed event protection	5,000		
7.	Road Trip Cover (Optional cover)			
	(a) Additional personal accident cover	200,000	200,000	
	(b) Rental vehicle excess	15,000	15,000	
	(c) Emergency roadside assistance	5,000	5,000	N/A
	(d) Relocation cost for return vehicle	2,000	2,000	
8.	Pre-wedding Photo Trip and Overseas Wedding Cover (Optional cover)			
	(a) Cancellation of pre-wedding photo package and overseas wedding package	20,000	20,000	
	(b) Loss of wedding ring, wedding attire and accessories	10,000	10,000	N/A
	(c) Change of photo shooting venue	5,000	5,000	
9.	Overseas Event Cover (Optional cover)			
	(a) Interruption of overseas event	5,000	5,000	
	(b) Additional cover for cameras and camcorders and accessories	5,000	5,000	N/A
	(c) Venue closure allowance	300	300	
10.	Amateur Sports Cover (Optional cover)			
	(a) Interruption of sports activities	5,000	5,000	
	(b) Loss of sports equipment	5,000	5,000	N/A
	(c) Cardiac arrest or coma	50,000	50,000	
	(d) Exertional heat stroke	5,000	5,000	
11.	Cruise Tour Cover (Optional cover)			
	(a) Missed boarding on ports-of-call	10,000	10,000	
	(b) Shore excursion cancellation allowance	10,000 (2,000 per excursion)	10,000 (2,000 per excursion)	N/A
	(c) Visa fee due to change of cruise port location	500	500	
12.	Short-term Overseas Study Exchange Cover (Optional cover)			
	(a) Additional cover for personal accident	200,000	200,000	
	(b) Additional cover for loss of laptop and tablet	5,000	5,000	N/A
	(c) Interruption of tuition	20,000	20,000	

* Subject to Section exclusions and all applicable conditions, exclusions and provisions in the policy

YOUR BENEFITS

Please refer to the "Plan" and "Additional benefit(s)" shown on the *schedule* and the *table of benefits* above for the respective sections and limits covered in your policy.

Section 1 – Medical and Accident Cover

What is this benefit?

- If you suffer from *injury* or *illness* during the *insured journey*, we will reimburse the medical expenses actually incurred by you, including the *follow-up* medical expense incurred within three months upon your return to Hong Kong from the *insured journey*. We will also pay you a cash allowance if you are *confined* in an *overseas hospital* or *compulsory quarantined* by a local government.
- If during the *insured journey* you suffer a disabling *injury* from an *accident* and results in any one of the disablement events listed in the Compensation Table in Section (e) and (f) below 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*.

What is covered:

(a) Medical expenses

- The reasonable *medically necessary expenses* during the *insured journey*.
- The reasonable travelling expenses to and from an *overseas hospital* for seeking medical treatment.
- Follow-up* medical expenses incurred in Hong Kong within three months upon your return to Hong Kong from the *insured journey*.
- Reasonable medical expenses paid to *Chinese medicine practitioner* or chiropractor for Chinese medicine or chiropractic treatment, or expenses paid for bone-setting treatment during the *insured journey* and *follow-up* incurred within three months upon your return to Hong Kong from the *insured journey*.
- If you have contracted an *infectious disease* during the *insured journey* and corresponding diagnosis is made within 10 days after your return to Hong Kong, such medical expenses are considered as *follow-up for illness* and is subject to the same condition as stated in (iii) above.

In no event shall the total amount payable under Section 1(a) exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

(b) Compassionate death cash

If you die (naturally or due to *accident*) during the *insured journey*, we will pay the Compassionate Death Cash as stated in the *table of benefits* to your estate.

(c) Overseas hospital daily cash benefit

If you are *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) Daily cash allowance due to unexpected compulsory quarantine

If you are suspected or confirmed to have contracted *infectious disease* during the *insured journey* and results in *compulsory quarantine* by the local government, or by the Hong Kong Government within three 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* has 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*.

(e) Personal accident

You suffer from *injury* resulting from *accident* during the *insured journey*, and such *injury* alone solely results in any one of the 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*.

Compensation Table	
Events	Percentage of <i>maximum benefits</i>
1. <i>Accidental death</i>	100%
2. <i>Permanent total disablement</i>	100%
3. <i>Loss of or permanent total loss of use of any major organs or major body parts</i>	50%

(f) Burns accident

You suffer from *third degree burns* resulting solely from 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 damage to any one of the following specified surface area within 12 consecutive months after the date of the *accident*.

Third Degree Burns Table	
Damage as a percentage of total surface area	Percentage of <i>maximum benefits</i>
1. Equal to or greater than: (i) 8% damage of total head surface area; OR (ii) 20% damage of total body surface area (excluding head)	100%
2. Equal to: (i) 2% but less than 8% damage of total head surface area; OR (ii) 10% but less than 20% damage of total body surface area (excluding head)	50%

Special conditions

- If you are insured under multiple insurance policies which include accidental death and permanent disablement covers as defined in each of these policies and are issued by us and/or our related companies, our maximum liability to you under all accidental death and permanent disablement covers shall not exceed HKD 5,000,000 in aggregate and each policy shall bear a proportionate share of the total loss.
- If more than one of the events/burns damage occur as a result of the same *accident*, only the event/burns damage with the highest compensation will be payable under Section 1(e) and 1(f) respectively.
- No payment shall be made in respect of any disablement or burns damage existed prior to an *injury* covered under this policy.

What is not covered:

1. The following medical expenses arising from whatsoever cause:
 - Non-essential medical treatment
 - Cosmetic surgery
 - Special or private nursing cost
 - Refractive errors of eyes or hearing-aids
 - Procurement or use of appliances or equipment and relating prescription costs
 - Additional cost of single or private room or semi-private room accommodation at a *hospital*
 - Non-medical personal services
2. The following medical expense (unless it is necessitated by an *accident* and recommended in writing by a *medical practitioner*):
 - Emergency dental treatment and procedure to sound and natural teeth
 - Special braces
3. The following type of *confinement* or *compulsory quarantine*:
 - Dwelling quarantine
 - For the purpose of rest and/or convalescence
4. You can make a claim to either Section 1(c) or 1(d) in respect of any loss arising from the same cause.

Section 2 – Emergency Assistance Services**What is this benefit?**

Zurich Emergency Assistance will arrange for the following benefits in the event that *you* suffered from *injury* or *illness* during the *insured journey* and pay for any costs and expenses arising thereof. All services are subject to the sole decision of Zurich Emergency Assistance on the basis of medical necessity and must be approved in advance and in writing or arranged by Zurich Emergency Assistance.

Zurich Emergency Assistance is rendered by a service provider nominated by us.**What is covered:****(a) Deposit guarantee for *hospital* admission**

Upon *your* admission to an *overseas hospital*, Zurich Emergency Assistance provides guarantee for admission deposit up to a limit of HKD 39,000. Such deposit shall be fully refunded to *us* and is borne solely by *you* unless otherwise covered under Section 1(a) - Medical expenses 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 *you*.

(c) Repatriation of mortal remains

The reasonable and unavoidable expenses for transporting *your* mortal remains from the place of death back to *Hong Kong*, or the cost of local burial at the place of death.

(d) Compassionate visit

In the event that *you* died during the *insured journey*, or suffered from *serious physical injury* or *serious illness* and being *confined* in an *overseas hospital* for over three consecutive days, Zurich Emergency Assistance will pay for the *travel ticket* and the hotel accommodation expenses necessarily and unavoidably incurred by one (1) *immediate family member* or *domestic partner* to travel to *your* location, subject to *maximum benefits* as stated in the *table of benefits*. 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 *travel ticket* and hotel accommodation expenses necessarily and unavoidably incurred by *you* in connection with any incident requiring emergency medical evacuation (pursuant to Section 2(b) above) to resume the course of *your insured journey* or to return to *Hong Kong* up to the *maximum benefits* as stated in the *table of benefits*.

(f) Return of unattended children

Zurich Emergency Assistance will arrange for returning *your* unattended child(ren) aged below 17-year-old back to *Hong Kong* in the event of *your* death or *confinement* in an *overseas hospital* for over three consecutive days due to *serious physical injury* or *serious illness*, up to the *maximum benefits* as stated in the *table of benefits*. If necessary, Zurich Emergency Assistance will also arrange a qualified attendant to accompany the unattended child(ren) during the return journey.

(g) 24-hour telephone hotline and referral services

You can call the Zurich Emergency Assistance hotline for pre-trip information; or embassy, medical service provider, lawyer or interpreter referral; or get advice on what to do if *you* lost *your* passport or luggage.

What is not covered:

1. No service will be provided if *you* are in a *war zone* or in areas with unstable political conditions.
2. Any service or costs that is not arranged by Zurich Emergency Assistance, unless if *you* are in primitive areas where Zurich Emergency Assistance cannot be contacted in advance, and delay of emergency medical evacuation might reasonably be expected to result in loss of *your* life, Zurich Emergency Assistance shall cover for the reasonable medical evacuation cost incurred and arranged by *yourself*.

Section 3 – Personal Property Cover**What is this benefit?**

This section is to protect *you* from loss or damage of the properties normally worn or carried by and owned by *you*, including travel documents and money.

What is covered:**(a) Personal belongings**

We will pay *you* up to the *maximum benefits* and subject to the sub-limits as stated in the *table of benefits*, for the accidental loss of or damage to the personal belongings which are normally worn or carried by and owned by *you*, or company possessions which would be normally carried by *you* on a business trip.

For any loss of personal belongings left in an unattended vehicle, such property must be locked inside the trunk or at the storage area behind the back seat of the locked vehicle.

We may make payment or, at *our* option, reinstate or repair the personal belongings 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.

(b) Loss of personal money

If *you* lost cash or banknotes belong to and carried by *you* due to robbery, burglary or theft occurring during the *insured journey*, *we* will reimburse such loss to *you*, up to the *maximum benefits* stated in the *table of benefits*.

(c) Replacement cost for loss of travel document or travel ticket

We will pay the replacement cost for the accidental loss of the Hong Kong Identity Card, credit cards, driving license, *travel ticket* or travel document belonging to *you* which are lost during the *insured journey*, up to the *maximum benefits* stated in the *table of benefits*.

What is not covered:

1. The following classes of property:
 - business merchandise or sample
 - foodstuffs/beverages including alcoholic beverages/medicine/tobacco
 - brittle or fragile items
 - antiques
 - bicycles (except cover under Section 10(b) - Loss of sports equipment)
 - coupons
 - contact lenses, dentures and all relating appliances and accessories
 - item contains gold, platinum, diamond, jade or pearl (except for the loss of wedding rings covered in Section 8(b))
 - mobile phone with telecommunications function and all relating accessories (except for Prime Plan)
 - items that are mailed or shipped separately
 - plastic money (including the credit value in credit card, stored value in Octopus card)
2. Any property that is left unattended in public place; or any unexplained loss or mysterious disappearance; or loss due to fraud or deception.
3. Any loss of travel document/ticket which is not necessary for the *insured journey*, nor any fine or penalties due to non-replacement or late replacement of the lost documents/tickets.

Section 4 – Travel Inconvenience and Delay Cover**What is this benefit?**

The section protects *you* from losses or additional costs that may incur to *you* if *you* experience certain disruptions to the journey that *you* arranged and prepaid.

What is covered:**(a) Cancellation of trip**

If *you* have to cancel the entire scheduled journey shown in the *itinerary* due to the following events:

- (i) *you*, *immediate family member*, *domestic partner* or *travel companion's* death, *serious physical injury* or *serious illness* within 90 days before the departure date of the scheduled journey;
- (ii) *you* are required for witness summons, jury service or *compulsory quarantine* within 90 days before the departure date of the scheduled journey;
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the scheduled travel destination in *overseas* arising within one week before the departure date of the scheduled journey; or
- (iv) *you* or *travel companion's* principal home in *Hong Kong* being seriously damaged due to fire, flood or burglary within one week before the departure date of the scheduled journey which requires *your* or *travel companion's* presence in *Hong Kong* on the departure date of the scheduled journey for the purpose of police investigation.

We will reimburse the prepaid and unused transportation costs and accommodation expenses for the scheduled journey which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*.

(b) Interruption of trip

- (i) If after the *insured journey* has begun, *you* have to abandon the *insured journey* and return to *Hong Kong* due to the following events:

- *you*, *immediate family member*, *domestic partner* or *travel companion's* death, *serious physical injury* or *serious illness*;
- unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism*, adverse weather conditions or natural disaster at the scheduled travel destination in *overseas* which prevents *you* from continuing the *insured journey*; or
- *you* or *travel companion's* principal home in *Hong Kong* being seriously damaged due to fire, flood or burglary.

or

- (ii) *You* have to rearrange the *insured journey* due to the following events at one of the scheduled travel destinations:

- *terrorism*
- riot or civil commotion
- *infectious disease*
- strike or other industrial action
- adverse weather conditions
- natural disaster

or

- (iii) strike or other industrial action of the employees of the *public common carrier* in which *you* have arranged to travel.

or

- (iv) the *public common carrier* in which you have arranged to travel is delayed from the scheduled departure time over 6 hours due to one of the following events:
- *terrorism*
 - riot or civil commotion
 - strike or other industrial action
 - adverse weather conditions
 - airport closure
 - natural disaster
 - hijack
 - mechanical and/or electrical breakdown of the public common carrier
- or

- (v) you lost your travel document and/or *travel ticket* during the *insured journey* and it is necessary for you to stay behind of your scheduled journey in order to obtain the replacement/emergency version of the lost ticket and/or travel document.

we will only reimburse:

- the prepaid and unused transportation costs and accommodation expenses due to the journey interruption which is not recoverable from any other sources; or
- the additional travel ticket cost and/or accommodation expenses reasonably and necessarily incurred for you to return to Hong Kong or travel to your other scheduled travel destination.

This benefit cannot be claimed more than once for any one *insured journey*.

(c) Travel delay allowance

If the *public common carrier* in which you have arranged to travel is delayed from the scheduled departure time or scheduled arrival time, we will pay the travel delay allowance to you up to the *maximum benefits* as stated in the *table of benefits*.

You can claim for either a departure delay or an arrival delay, not both.

How we calculate departure delay:

Departure delay is calculated from the original scheduled departure time shown on your *travel ticket* to the actual departure time of:

- your original *public common carrier*; or
- the first replacement flight or transport provided by the *public common carrier*

How we calculate arrival delay:

Arrival delay is calculated from the original scheduled arrival time shown on your *travel ticket* to the actual arrival time of:

- your original *public common carrier*; or
- the first replacement flight or transport provided by the *public common carrier*.

If your journey includes connecting flights, we calculate the delay based on your arrival time to the final destination shown on your *travel ticket* or *itinerary*.

(d) Baggage delay allowance

If your checked-in baggage is being delayed for over 6 hours after your actual arrival at the overseas travel destination, regardless of the number of checked-in baggage, we will pay a lump sum allowance as stated in the *table of benefit* to you, and subject to the same delayed checked-in baggage can only be claimed once by one *insured person* in any one *insured journey*.

(e) Hotel cost due to travel delay

If the *public common carrier* in which you have arranged to travel is delayed from the scheduled departure time over 6 hours due to one of the events listed in Section 4(b)(iv), we will reimburse one of the following expenses incurred on the day of the travel delay which is not recoverable from any other sources and up to the *maximum benefits* stated in the *table of benefits*:

- the loss of prepaid and unused accommodation expense for the *insured journey*; or
- the additional and reasonable overseas accommodation expense.

Special conditions:

1. If you decided to arrange for another transportation to reach your scheduled travel destination by yourself, you can only claim either Section 4(c) - Travel delay allowance or Section 4(b) - Interruption of trip.
2. If you decided to cancel the entire scheduled journey due to travel delay, you are no longer eligible to claim for Section 4(c) - Travel Delay Allowance.

What is not covered:

1. Any claims for Baggage delay allowance which the baggage is not checked-in on the same *public common carrier* with you.
2. Any loss due to your late arrival at the airport or port.
3. Bankruptcy or liquidation of the *public common carrier* or any service provider forming part of the *insured journey*.
4. You refuse to take the first available alternate transportation provided by the *public common carrier* if such arrangement is within a reasonable time.
5. If you have not purchased a return ticket before departure of the *insured journey*, we will not cover any costs incurred or pay for any *travel ticket* whilst returning you to Hong Kong.

Section 5 – Liability Cover

What is this benefit?

This section is to help you if you are found liable for damage to someone else's property or cause another person *injury* or death.

What is covered:

(a) Personal liability

We will indemnify you for the compensation and/or legal expenses you legally liable to pay for an *accident* occurring during the *insured journey* which causes death or *injury* to a third party, or accidental damage to property of a third party, up to the *maximum benefits* stated in the *table of benefits*. However, you 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.

What is not covered:

1. Any personal liability arising directly or indirectly:
 - from any business, profession, trade or contracts;

- due to *your* family members, relative, employer or employee;
- from any act of *terrorism*;
- from *your* ownership or possession, use or control of vehicle, aircraft, drone, mechanical or electrical watercraft, firearm or animal; or
- from damage to property owned by *you* or held in *your* trust or custody.

Section 6 – Zurich Care Protection (Applicable to Single Trip Travel Plan only)

What is this benefit?

This section gives *you* cover if *you* are unable to return to *Hong Kong* as planned for the reason mentioned in Point 3 - Free insurance extension under Policy General Conditions, we will reimbursement the following costs incurred during the free extended period ("extended period") to *you*.

What is covered:

(a) Home protection

We will reimburse for the loss or damage to the home contents within your principal home in *Hong Kong*, which is uninhabited by any person during the "extended period", as a direct result of burglary or fire. *You* must report to the police within twenty-four (24) hours upon discovery of burglary at *your* principal home.

(b) Pet protection

In this section:

Pet means any dog or cat which is owned by and residing with *you* in *Hong Kong*.

Pet hotel means a property that operates commercially to provide accommodation and care service to *your* pet and *you* need to pay for the cost for such accommodation and service. Pet hotel excludes any private home or residency, or if *your* pet is staying with *your* family members or friends.

If *your* pet is temporarily staying in a pet hotel in *Hong Kong* during *your insured journey*, we will reimburse the actual accommodation expenses (accommodation only and excluding any other costs and expenses such as meals and food charges) incurred by *your* pet to extend its stay in a pet hotel in *Hong Kong* during the "extended period".

You are liable to provide the supporting documents for the pre-agreed period and payment to *us* as proof of claims.

(c) Child and elderly protection

If *your* dependent child(ren) or elderly family member aged over 65 who is living in the same household with *you* is temporarily boarded in a childcare centre or elderly care centre during *your insured journey*, we will reimburse the actual accommodation expenses (accommodation only and excluding any other costs and expenses such as meals and food charges) for the extended stay in the childcare centre or elderly care centre during the "extended period". If *you* have hired a private caretaker to *your* household to look after *your* dependent child(ren) or elderly family member aged over sixty-five 65 during the *insured journey*, we will reimburse the additional hiring cost incurred for the "extended period". *You* are liable to provide the supporting documents for the pre-agreed period and payment to *us* as proof of claims.

(d) Missed event protection

While *you* cannot attend a planned event in *Hong Kong* held during the "extended period" which *you* have reserved and paid prior to the departure of the *insured journey*, we will reimburse the prepaid, unused, and non-recoverable event payments up to the *maximum benefits* stated in the *table of benefits*.

What is not covered:

1. For Section 6(b): *you* are unable to provide any document certifying the ownership of the pet, such as medical record or adoption certificate with your name shown on the document.
2. Applicable to Section 6(c) - if the caretaker that *you* hired is an *immediate family member* or *domestic partner*.
3. Any costs or expenses that are not arranged and paid by *you* before the *insured journey*.

The below Sections 7 to 13 only apply if it is shown as purchased in *your schedule* and the additional premium has been paid.

Section 7 - Road Trip Cover (Optional benefit)

What is this benefit?

If *you* are renting a car during the *insured journey* for a self-drive holiday. This section provides protection when *you* are on the road.

What is covered:

(a) Additional cover for personal accident

Subject to the terms and conditions of and applicable to Section 1(e) – Personal accident, the *maximum benefit* stated in Section 1(e) will be increased by the *maximum benefit* stated under this section in the *table of benefits* if *you* suffer from *injury* resulting from *accident* while *you* are driving the rental car.

(b) Rental vehicle excess

If the rental car is stolen or damaged, and the motor vehicle insurance for the rental car includes an excess of the rental car (or deductible or similar condition), we will reimburse *you* for such excess and non-operation cost (NOC) amount up to the *maximum benefit* stated under this section in the *table of benefits* for the liable loss or damage of the rental car which *you* are legally liable to pay.

(c) Emergency roadside assistance

If *your* rental car is damaged or having mechanical breakdown while *you* are driving it, the following costs are covered:

- Towing fee of the rental car
- Emergency Roadside assistance cost
- Administration fees that are charged for processing damage claims

This benefit is an additional sub-limit to Section 7(b) – Rental vehicle excess, the *maximum benefits* as stated in the *table of benefits* for the whole Section 7(b) remain unchanged.

(d) Relocation cost for return vehicle

If *your insured journey* is interrupted due to an event listed in Section 4(b) and *you* are unable to return the rental car to the location stated on *your* rental agreement but to another location, the relocation cost charged by the car rental company is covered, but excluding any rental cost due to extension to the original rental period.

This benefit is an additional sub-limit to Section 7(b) – Rental vehicle excess, the *maximum benefits* as stated in the *table of benefits* for the whole Section 7(b) remain unchanged.

Let's travel green!

If *your* rental car is an electric vehicle, the *maximum benefit* stated under section 7(b) in the *table of benefits* will be increased by 20%.

Special conditions:

1. *You* must hold a valid driving license to the country in which *you* will be driving.
2. This is not a replacement for motor vehicle insurance. *You* must purchase motor vehicle insurance offered by the rental company and comply with all the terms in the rental agreement.
3. *Your* name must be on the rental agreement. If there are other *insured person* in the policy will be driving the rental car, their names must be shown on the rental agreement as additional driver.

What is not covered:

1. The driver of the rental car at the time of an incident is not a named driver in the rental agreement.
2. *You* or another driver on the rental agreement breach any term of the car rental agreement.
3. *You* or another driver on the rental agreement not following the driving rules or laws in any local jurisdiction during the *insured journey*.
4. Anything mentioned in "What is not covered" under Section 1.

Section 8 - Pre-wedding Photo Trip and Overseas Wedding Cover (Optional benefit)

What is this benefit?

If, before the *insured journey*, *you* have arranged and paid for a pre-wedding photo shooting package or wedding package which takes place during the *insured journey*, this section provides protection for these special events.

What is covered:

(a) Cover for the cost of pre-wedding photo package and overseas wedding package

Subject to the terms and conditions of and applicable to Section 4(a) – Cancellation of Trip, if *your* scheduled journey is cancelled, we will pay *you* up to the *maximum benefit* stated under this section in the *table of benefits* for the loss of the pre-paid and un-used costs for:

- Pre-wedding photo-shooting package
- Wedding package

This benefit is a new sub-limit additional to Section 4(a) – Cancellation of Trip, the *maximum benefits* as stated in the *table of benefits* for the whole Section 4(a) remain unchanged.

(b) Cover for loss of wedding ring, wedding attire and accessories

Subject to the terms and conditions of and applicable to Section 3(a) – Personal belongings, we will pay *you* up to the *maximum benefit* stated under this section in the *table of benefits* for the following items if they are accidentally lost, damaged or stolen during the *insured journey*:

- Wedding rings (maximum one pair)
- Wedding attire owned by *you* and wedding accessories that *you* brought such as shoes, hair styling accessories and bridal bouquet

This benefit is a new sub-limit additional to Section 3(a) – Personal belongings, the *maximum benefits* as stated in the *table of benefits* for the whole Section 3(a) remain unchanged.

(c) Change of photo shooting venue

If the photo shooting venue listed in the pre-wedding photo-shooting package needs to be changed to another place due one of the events listed in Section 4(b)(ii) on the day of the scheduled photo-shooting, we will pay for the additional *travel ticket* cost and/or accommodation expenses reasonably and necessarily incurred to *you* for travelling to the other photo shooting venue, up to the *maximum benefit* stated under this section in the *table of benefits*.

This benefit is a new sub-limit additional to Section 4(b)(ii) – Interruption of Trip, the *maximum benefits* as stated in the *table of benefits* for the whole Section 4(b) remain unchanged.

What is not covered:

1. Anything that's not included in the original photo-shooting package or wedding package.
2. If the wedding attire or accessories is borrowed or rented from third parties.
3. Anything mentioned in "What is not covered" under Section 3 and Section 4.

Section 9 - Overseas Event Cover (Optional benefit)

What is this benefit?

If *you* have arranged and paid to attend an *overseas* event during the *insured journey*, this section will cover the loss of tickets or costs if *you* are unable to attend these events after *you* departed from *Hong Kong*.

What is covered:

(a) Cover for the cost of overseas event

Subject to the terms and conditions of and applicable to Section 4(b) – Interruption of Trip, if *your insured journey* is interrupted and *you* are unable to attend the *overseas* event, we will reimburse the prepaid and unused admission tickets or costs for the following events which *you* arranged before the *insured journey*:

- Conference

- Exhibition
- Concert
- Music festival
- Audience in a sporting event
- Theme Park
- Local tours

This benefit is an additional sub-limit to Section 4(b) – Interruption of Trip, the *maximum benefits* as stated in the *table of benefits* for the whole Section 4(b) remain unchanged.

(b) Additional cover for cameras and camcorders and accessories

Subject to the terms and conditions of and applicable to Section 3(a) – Personal belongings, the sublimit for “all cameras drones, cameras and camcorders and related accessories and equipment” under Section 3(a) will be increased by the *maximum benefits* as stated under this section in the *table of benefits*, for the accidental loss of or damage to the cameras and camcorders (and their accessories) which is carried by and owned by *you*.

This benefit is an additional sub-limit to Section 3(a) – Personal belongings, the *maximum benefits* as stated in the *table of benefits* for the whole Section 3(a) remain unchanged.

(c) Venue closure

If the venue of the event listed in (a) above is closed due to the following reason on the day of *your* visit, *we* will pay an allowance up to the *maximum benefit* stated under this section in the *table of benefits*:

- *terrorism*
- riot or civil commotion
- *infectious disease*
- strike or other industrial action
- adverse weather conditions
- natural disaster

This benefit is a new sub-limit additional to Section 4(b) – Interruption of Trip, the *maximum benefits* as stated in the *table of benefits* for the whole Section 4(b) remain unchanged.

What is not covered:

Anything mentioned in “What is not covered” under Section 3 and Section 4.

Section 10 - Amateur Sports Cover (Optional benefit)

What is this benefit?

If *you* are participating in an amateur sports event or training or traveling with bicycle riding as the main transportation (collectively called “sports activity” in this section) during the *insured journey*, this section provides cover for the costs or medical conditions that might occur while *you* are participating in the “sports activity”.

(a) Cover for the cost of sports activity

Subject to the terms and conditions of and applicable to Section 4(b) – Interruption of Trip, if *your insured journey* is interrupted and *you* are unable to attend the “sports activity”, *we* will reimburse the prepaid and unused costs for the “sports activity” which *you* arranged before the *insured journey*:

This benefit is a new sublimit additional to Section 4(b) – Interruption of Trip, the *maximum benefits* as stated in the *table of benefits* under for the whole Section 4(b) remain unchanged.

(b) Cover for loss of sports equipment

Subject to the terms and conditions of and applicable to Section 3(a) – Personal Belongings, *we* will pay *you* up to the *maximum benefits* as stated in the *table of benefits*, for the accidental loss of or damage to the sports equipment for the “sport activity” which is normally worn or carried by and owned by *you*.

This benefit is an additional sub-limit to Section 3(a) – Personal belongings, if the “per set/item/pair” sublimit under Section 3(a) is not sufficient to cover the sports equipment, *you* can make a claim under this section. However, the *maximum benefits* as stated in the *table of benefits* for the whole Section 3(a) remain unchanged.

(c) Cardiac arrest or coma

If *you* suffer from *cardiac arrest* and/or *coma* while participating in the “sport activity”, *we* will pay a lump sum allowance according to the *maximum benefits* as stated in the *table of benefits* to *you*.

The benefit is payable for one time only, even if *you* suffer from both *cardiac arrest* and *coma* in the same “sport activity”.

This benefit is a new sub-limit additional Section 1(e) – Personal accident, the *maximum benefits* as stated in the *table of benefits* for the whole Section 1(e) remain unchanged.

(d) Exertional heat stroke

If *you* suffer from *exertional heat stroke* while participating in the “sport activity”, *we* will pay a lump sum allowance according to the *maximum benefits* as stated in the *table of benefits* to *you*.

This benefit is a new sub-limit additional to Section 1(e) – Personal accident, the *maximum benefits* as stated in the *table of benefits* for the whole Section 1(e) remain unchanged.

What is not covered:

1. If *you* are a professional sports player participating in any “sports activity”.
You are considered as a professional sports player if it is *your* full-time occupation, or over 50% of *your* income is from playing such sports.
2. Any sports event or competition in which *you* will receive monetary awards.
3. Anything mentioned in “What is not covered” under Section 1, Section 3 and Section 4.

Section 11 - Cruise Trip Cover (Optional benefit)

What is this benefit?

If you are joining a cruise trip during the *insured journey*, this section provides protection for the losses stated below which occur during the cruise trip after you board the cruise ship.

What is covered:

(a) Missed boarding on ports-of-call

If you leave the cruise ship for shore excursion at the schedule ports of call and is unable to return to the cruise ship before the scheduled departure time at the relevant port to continue with the cruise journey due to the following events, we will pay the costs of one economy class one-way *travel ticket* so you can travel to the next scheduled port of call specified in the original *itinerary* of your cruise trip and/or the reasonable actual accommodation expenses incurred by you at the relevant port of call, up to the *maximum benefits* specified in the *table of benefits*.

- unexpected strike or other industrial action of the *public common carrier* on which you are travelling during the shore excursion;
- unexpected outbreak of strike, riot, civil commotion, *terrorism*, adverse weather conditions or natural disaster at the place of the shore excursion;
- serious traffic *accident* of the *public common carrier* on which you are travelling during the shore excursion;
- you suffer from *injury* during the shore excursion and is *confined in hospital*.

(b) Shore excursion cancellation allowance

If you need to cancel the shore excursion(s) which you have arranged and prepaid before departure of your cruise trip due to the following events, we will pay a lump sum allowance for each cancelled shore excursion, up to the *maximum benefits* stated in the *table of benefits*:

- death, *serious physical injury* or *serious illness* of the *insured person* or *travel companion* during the cruise trip;
- unexpected outbreak of strike, riot, civil commotion, *terrorism*, *infectious disease*, adverse weather conditions or natural disaster at the destinations of the shore excursion occurring within one day before the departure date of the shore excursion.

(c) Visa fee due to change of cruise port location

If the route of the cruise trip which you have arranged and paid is completely changed to a new route by the cruise company unexpectedly prior to the departure of the *insured journey*, and the new port(s) require visa to disembark and visit, we will reimburse the actual application cost you paid for such visa, up to the *maximum benefits* stated in the *table of benefits*.

What is not covered:

1. Any loss in relation to alterations to original *itinerary* or scheduled shore excursion that is not accepted before commencement of the relevant shore excursion by the airline, travel agency, cruise company, or other relevant organizations.
2. Any loss arising from any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator, cruise ship company, or other provider of any service forming part of the scheduled *itinerary* (except for Section 11(b)).
3. Anything mentioned in "What is not covered" under Section 4.

Section 12 - Short-term Overseas Study Exchange Cover (Optional benefit)

What is this benefit?

If your trip purpose for the *insured journey* is to attend a short-term study course, or internship, or as exchange student (collectively called "study course" in this section). This section provides extra cover on personal *accident*, personal baggage and tuition fee.

What is covered:

(a) Additional cover for personal accident

Subject to the terms and conditions of and applicable to Section 1(e) – Personal *accident*, the maximum benefit stated in Section 1(e) will be increased by the maximum *benefit* stated under this section in the *table of benefits*, if you suffer from *injury* resulting from *accident* during the *insured journey*.

(b) Additional cover for loss of laptop and tablet computer

Subject to the terms and conditions of and applicable to Section 3(a) – Personal belongings, the sublimit for "lap-top computer and tablets computer" under Section 3(a) will be increased by the *maximum benefits* as stated under this section in the *table of benefits*, for the accidental loss of or damage to the laptop and tablet computer (and their accessories) which is carried by and owned by you.

This benefit is an additional sub-limit to Section 3(a) – Personal belongings, the *maximum benefits* as stated in the *table of benefits* for the whole Section 3(a) remain unchanged.

(c) Cover for cost of tuition fee

Subject to the terms and conditions of and applicable to Section 4(b) – Interruption of Trip, if your *insured journey* is interrupted and you are unable to attend the "study course", we will reimburse the prepaid and unused tuition fee which you arranged before the *insured journey*.

This benefit is a new sub-limit additional to Section 4(b) – Interruption of Trip, the *maximum benefits* as stated in the *table of benefits* under for the whole Section 4(b) remain unchanged.

What is not covered:

1. Anything mentioned in "What is not covered" under Section 1, Section 3 and Section 4.

EXTENDED COVER ON OUTBOUND TRAVEL ALERT (“OTA”)

Notwithstanding point 5(d) under Policy General Exclusions of this policy, in the event that the *Hong Kong* Security Bureau has hoisted the Black OTA or Red OTA against the planned destination(s) of an *insured journey* after the *effective date*, you are entitled to the following benefits.

(a) Cancellation of trip

If you have to cancel the entire scheduled journey due to Black OTA or Red OTA is hoisted within one week before the commencement date of the scheduled journey, we will reimburse up to:

1. For Black OTA – 100%
2. For Red OTA – 50%

of the prepaid and unused expenses for the scheduled journey which are not recoverable from any other sources, or up to the *maximum benefits* stated in the *table of benefits* under Section 4(a) - Cancellation of trip, whichever is lower.

(b) Interruption of trip

If the Black OTA or Red OTA is hoisted during the *insured journey* (provided that the Black OTA or Red OTA was not hoisted on the departure date) and you have to rearrange the *insured journey* or return to *Hong Kong*, we will reimburse up to:

1. For Black OTA – 100%
2. For Red OTA – 50%

of the loss of unused expenses for the *insured journey* which are not recoverable from any other sources or additional actual travel fare and accommodation expenses, or up to the *maximum benefits* stated in the *table of benefits* under Section 4(b) - Interruption of Trip, whichever is lower.

(c) Allowance for involuntary journey extension

If the circumstance(s) or incident(s) leading to the issuance of the Black OTA being hoisted during the *insured journey* (provided that the Black OTA was not hoisted on the departure date) resulting your stay at the *overseas* destination involuntarily while the Black OTA to be hoisted, we will pay a daily allowance of HKD 500 to you, up to a maximum of 10 calendar days.

Exclusion and condition applicable to extended cover on OTA

1. No cover shall be provided if the Red or Black OTA is hoisted or announced to the destination(s) listed in the *itinerary* before the *effective date*.
2. Unless otherwise stated, terms and conditions and exclusions on this extended cover shall be the same as stated in the policy.

DEFINITIONS

The words in italics throughout this policy have specific meanings given below.

Accident/Accidental	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to you during an <i>insured journey</i> .
Adult	any person shown as an adult on the <i>schedule</i> who is at the age of between 18 to 75.
Cardiac Arrest	Medical emergency sustained in an accident with absent or in adequate contraction of the left ventricle of the heart that immediately causes body-wide circulatory failure. Diagnosis of cardiac arrest must be confirmed and certified by a <i>medical practitioner</i> in the appropriate medical specialty or a cardiologist. The following conditions are excluded: • Cardiac arrest in the presence of an underlying condition such as cardiovascular disease, congenital heart deformities.
Child	any person shown as a child on the <i>schedule</i> who is aged 17 or below.
China	the territorial limit of the People's Republic of China but excluding Hong Kong and Macau.
Chinese Medicine Practitioner	For medical treatment outside <i>Hong Kong</i> : it means a person other than you or <i>immediate family member</i> or <i>domestic partner</i> , who is legally authorized in the geographical area of his/her practice to render medical and surgical services. For <i>follow-up</i> medical treatment in Hong Kong: it means a Chinese medicine practitioner other than you or an <i>immediate family member</i> or <i>domestic partner</i> , who is registered under the Chinese Medicine Ordinance in the Laws of Hong Kong.
Coma	A state of unconsciousness suffered due to an accident. The coma must be confirmed and certified by a <i>medical practitioner</i> in the appropriate medical specialty, and supported by evidence of all of the following: (i) No response to external stimuli for at least 48 hours; and (ii) Life support measures are necessary to sustain life. The following conditions are excluded: • coma resulting directly from self-inflicted injury, alcohol or drug misuse
Compulsory Quarantine	you are being <i>confined</i> in an isolated ward of a <i>hospital</i> or kept in an isolated site appointed by the government for at least one full day and continuously stays in there until discharged from the quarantine.
Confined/Confinement	you are registered as an in-patient in a <i>hospital</i> for a medical treatment for an <i>injury</i> or <i>illness</i> upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to your discharge from the <i>hospital</i> . <i>Hospital</i> confinement will be evidenced by a daily room and board charge by the <i>hospital</i> .
Domestic Partner	an adult aged 18 or above who has chosen to live with you in an intimate and committed relationship, and has resided with you for at least three years, intends to do so indefinitely and is able to provide such proof of residence. Domestic partner does not include roommates or any <i>immediate family member</i> .
Effective date	when applying to single trip travel plan, it means (i) the enrollment date of this policy or (ii) the date the Section 4(a) – Cancellation of Trip benefit becomes effective, whichever is later. When applying to annual travel plan, it means in respect of each <i>insured journey</i> , 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 <i>travel ticket</i> or tour, whichever is the later.

Elderly	any person shown as an elderly on the <i>schedule</i> who is at the age of 76 or above.
Exertional heat stroke ("EHS")	Medical emergency character by central nervous system dysfunction during physical activity in high temperature which resulting in severe hyperthermia and subsequent multiorgan injury due to a systemic inflammatory response syndrome and coagulopathy. EHS must be confirmed and certified by a <i>medical practitioner</i> in the appropriate medical specialty.
Follow-up	Subsequent medical treatments received in <i>Hong Kong</i> directly caused by <i>injury</i> or <i>illness</i> for which local treatment by a <i>medical practitioner</i> was received in <i>overseas</i> during the <i>insured journey</i> .
Hospital	an establishment which meets all the following requirements: • holds a license as a hospital (if licensing is required in the state or governmental jurisdiction); and • operates primarily for the admission, care and treatment of sick, ailing or injured persons as in-patients; and • provides 24-hour a day nursing service by registered or graduated nurses; and • has a staff of one or more licensed <i>medical practitioner</i> available at all times; and • provides organized facilities for diagnosis and major surgical facilities; and • is not primarily a clinic, nursing, rest or convalescent home or similar establishment or a place for alcoholics or drug addicts.
Illness	sickness or disease <i>you</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this policy.
Immediate Family Member	<i>your</i> spouse, parent, parent-in-law, grandparent, grandparent-in-law, 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 <i>you</i> are scheduled to travel to during the <i>insured journey</i>) and leads to exceptional rise in the number of confirmed diagnoses in a country, and is publicly announced and documented by a recognized governmental health authority. This definition excludes any infectious disease escalated to <i>pandemic</i> as defined.
Injury	bodily injury sustained in an <i>accident</i> directly and independently of all other causes.
Insured Journey	the period of travel commencing from the time when <i>you</i> depart from an immigration counter in the territory of <i>Hong Kong</i> , until the time when <i>you</i> (i) return to <i>Hong Kong</i> on the date specified in the <i>schedule</i> or (ii) arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> , whichever is the earlier. For Section 1(e), each <i>insured journey</i> shall commence and cease as follows: (i) the period of travel commence when <i>you</i> are travelling directly from <i>your</i> place of residence or place of regular employment in <i>Hong Kong</i> to an immigration counter in the territory of <i>Hong Kong</i> for the purpose of conducting immigration clearance procedures within three hours before the scheduled departure time of the <i>public common carrier</i> in which <i>you</i> have arranged to travel for the purpose of commencing the insured journey; and (ii) when <i>you</i> are travelling directly from an immigration counter in the territory of <i>Hong Kong</i> to <i>your</i> residence or place of regular employment within three hours after the actual arrival time of the <i>public common carrier</i> in which <i>you</i> have arranged to travel for returning to <i>Hong Kong</i> from the insured journey.
Insured Person, You, Your or Yourself	the <i>adult</i> , <i>child</i> or <i>elderly</i> named in the <i>schedule</i> or subsequently endorsed hereon as insured person(s) in this policy.
Itinerary	the detailed plan for an <i>overseas</i> journey issued and confirmed by <i>public common carrier</i> , travel agency, tour operator or cruise company, together with the official receipt or confirmation, prior to the departure date of the <i>insured journey</i> .
Loss of Use	<i>permanent</i> total functional disablement or complete and <i>permanent</i> 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 <i>table of benefits</i> .
Medically Necessary Expenses	expenses incurred from the first day of sustaining an <i>injury</i> or <i>illness</i> during the <i>insured journey</i> which are paid by <i>you</i> to a <i>medical practitioner</i> , physiotherapist, <i>Chinese medicine practitioner</i> , chiropractor, nurse, <i>hospital</i> and/or ambulance service for medical, surgical, X-ray, <i>hospital</i> or nursing treatment including the cost of medical supplies and ambulance hire but excluding any expenses incurred under Section 2(b) - Emergency Medical Evacuation or Section 2(c) - Repatriation of Mortal Remains of Part 2 of this policy. All treatments must be prescribed by a <i>medical practitioner</i> in order for expenses to be reimbursed under this policy. In the event <i>you</i> become entitled to a refund of all or part of such expenses from any other source, <i>we</i> will only be liable for the amount unrecoverable from such other sources.
Medical Practitioner	a person other than <i>you</i> or <i>immediate family member</i> or <i>domestic partner</i> , qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
Overseas	the destination(s) stated in the <i>itinerary</i> of the <i>insured journey</i> , except <i>Hong Kong</i> and the departure city.
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.
Permanent	lasting not less than 12 consecutive months from the date of an <i>accident</i> and at the expiry of that period being beyond hope of improvement.
Pre-existing Condition	<i>you</i> , <i>immediate family member</i> , <i>domestic partner</i> or <i>travel companion</i> received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a <i>medical practitioner</i> within 6 months before the <i>effective date</i> .

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 <i>schedule</i> , enrollment form, <i>table of benefits</i> , declaration, optional benefits, endorsements, attachments and amendments (regardless verbally or in written or digital 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 <i>medical practitioner</i> and results in <i>you</i> or <i>travel companion</i> being certified by that <i>medical practitioner</i> as being unfit to travel (or continue) with <i>your</i> original scheduled journey and having to be <i>confined</i> in a <i>hospital</i> . <i>Serious physical injury</i> or serious illness shall also include such injury or illness due to which <i>you</i> or <i>travel companion</i> is being denied boarding the scheduled <i>public common carrier</i> or is being denied entering into the scheduled destination by any legal, governmental or airport authorities. When <i>serious physical injury</i> or serious illness is applied to the <i>immediate family member(s)</i> or <i>domestic partner</i> , it shall mean injury or illness for which the <i>immediate family member</i> or <i>domestic partner</i> requires treatment, and which is certified by <i>medical practitioner</i> as being dangerous to life and having to be <i>confined</i> in a <i>hospital</i> , and which results the discontinuation or cancellation of <i>your</i> original scheduled journey.
Table of Benefits	the table of benefits attached to and incorporated in this policy stating the <i>maximum benefits</i> of each benefit section available in accordance with 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 <i>war</i> , invasion, act of foreign enemy, hostilities (whether <i>war</i> is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.
Third Degree Burns	the damage or destruction of the skin to its full depth and damage to the tissues beneath.
Total Disablement	when as the result of <i>injury</i> and commencing within 12 consecutive months from the date of an <i>accident</i> <i>you</i> are totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which <i>you</i> are reasonably qualified by reason of <i>your</i> education, training or experience, or if <i>you</i> have no business or occupation, total disablement means <i>your</i> inability to perform any activities which would normally be carried out in <i>your</i> daily life.
Travel Companion	the person who made the travel booking or reservation with <i>you</i> and accompanied <i>you</i> for the whole <i>insured journey</i> other than a tour guide or tour member.
Travel Ticket	a travel ticket purchased for travelling on any <i>public common carrier</i> .
War	a contest by force between two 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

CLAIMS CONDITIONS AND PAYMENT

1. Reasonable care

We expect *you* to take all reasonable care to avoid or prevent *illness* or *injury* and to avoid or prevent loss, theft or damage to everything covered in this policy.

Failure to take reasonable steps to avoid or prevent *illness*, *injury*, loss, theft or damage will result in a deduction from claim payment, or may result in *your* claim not being paid.

2. Time limits for claims submission

(a) On the happening of any event which may give rise to a claim under this policy, *you* shall give notice to *us* by completing *our* claim form (or through [our eClaims submission](#)) with all available documents as soon as possible and no later than 30 days of *your* return date from the *insured journey*, or the date shown on *your schedule*, whichever is earlier.

(b) All outstanding proof of loss must be submitted to *us* within 180 days from the date of issuance of *our* receipt of the claim form.

(c) We will not be liable to assess and pay any claim that is submitted after 12 months of *your* return date from the *insured journey*, or the date shown on *your schedule*, whichever is earlier.

3. Your responsibility when applying for the policy and making a claim

When apply for the policy, *you* must act in an honest and truthful manner and not make any statement that is false, and *you* must disclose all *pre-existing conditions*.

When making a claim, *you* are responsible for assisting *us* and acting in an honest and truthful manner and co-operate fully in the assessment or investigation.

If *you* or anyone acting on behalf of *you* make or try to make a false, exaggerated or fraudulent statement or claim, or use any false, exaggerated or fraudulent means in trying to make a claim, we will not pay *your* claim. *Your* cover under this policy will cease immediately and we will not return any of the premiums *you* have paid. If any benefit has been paid by *us*, *you* need to refund such benefit to *us* within seven working days from the date of *our* notice of demand.

4. Cost on supporting documents

You must at *your* own expense, provide any documents in support of *your* claim which we may request, such as a police report, receipts, valuations, a repair quote, a death certificate, medical certificate and/or medical reports, or any other evidence in the form and nature as we may prescribe and acceptable to *us*.

5. Claims payment in *Hong Kong* dollars

All payment of claims in this policy is in *Hong Kong* dollars and are payable to *you* after the receipt of due proof and completion of claims assessment. In the event of death, the benefit will be payable to *your* estate. If *you* are aged 17 or below, payment of claims shall be made to your parents or the proposer of the policy.

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.

6. Accidental loss or theft of personal belongings, travel documents or money

You must report the loss or theft of personal belongings, travel documents or money to the local police within 24 hours upon discovery of the loss. If the loss of the personal property is in the custody of a hotel or *public common carrier*, you must report such loss to the hotel or *public common carrier* immediately. All claims for loss of personal property must be supported by a written report from the local police or the relevant organization. Otherwise, the loss will not be covered under this policy.

We will pay *you* the replacement cost for the lost personal property, less a deduction for wear and tear and depreciation as shown in the Depreciation Table below. For loss or theft of mobile phone which is over 5 years from the date of purchase, we will pay *you* an allowance of HKD 500 for such loss.

7. Accidental damage to mobile phone

You must submit the repair receipt from an official authorized service centre in Hong Kong, with details on the damaged parts and costs.

Otherwise, the loss will not be covered under this policy. If the damaged item is proven to be beyond economical repair, a claim will be dealt with as if the item has been lost, we will pay according to Point 9 – Depreciation Table below. If the mobile phone is over 5 years from the date of purchase, we will pay *you* an allowance of HKD 500 for such loss.

8. Accidental damage of luggage or personal belongings

When we pay a claim for damaged luggage or personal belongings, at *our* option, we do one of the following:

- For partial functional damage of luggage or suitcases such as broken wheels or handle or zipper, we will pay *you* an allowance of HKD 300 for such damage.
- If *you* can submit a repair quote or repair invoice to *us* for the repairment of *your* damaged luggage or suitcases or personal belongings. We will pay *you* the cost for the repairment, up to the per item sublimit stated in the *table of benefits*.
- If the luggage or suitcases or personal belongings is totally damaged and unrepairable, we will consider the item is lost and pay *you* the replacement cost for the item, less a deduction for wear and tear and depreciation as shown in the Depreciation Table below.

If the damage to the personal property is in the custody of a hotel or *public common carrier*, you must report such damage to the hotel or *public common carrier* immediately. All claims for damage to personal property must be supported by a written report from the relevant organization. Otherwise, the loss will not be covered under this policy.

Let's travel green!

Referral of recycling services for electronic devices or gadgets are available. Please [contact us](#) to get the list of *our* recycling service providers.

9. Depreciation Table

Settlement of *your* claim for personal belongings is based on the value of an item at the time of loss. We will reduce the value of the item has lost over time, and wear and tear. The table below shows how we apply depreciation to items.

You must send *us* the original receipt with purchase date and price for the item. We will not pay for the claim if *you* cannot provide any proof on the purchase date and price of the item.

Item age	Depreciation deduction on the original item value
New to 24 months	15%
25 months to 48 months	35%
49 months to 60 months	45%
61 months or above	70%

10. Personal liability

You must not make any offer, promise of payment or admit any liability without *our* written consent.

11. Medical examination

We have the right to appoint an independent medical examiner to examine *you* during the pendency of a claim under the policy. In the unfortunate event that *you* have passed away, but there is insufficient evidence or documents for *us* to assess the claim, we have the right to have a postmortem examination where it is not forbidden by law. We will give *you* or *your* legal representative reasonable notice of the medical examination. The examination is at *our* expense and the result of such examination is *our* property.

12. Loss or costs covered by other insurance policy or third party

- We won't cover *you* for claims, costs, losses or liabilities if *you* have another insurance policy that already covers *you* from another insurance company. We won't contribute to any claim under any other policy (except for the benefits stated in (c) below).
- If *you* are insured under more than one travel insurance policy underwritten by *us* or *our* affiliated companies and claims for the same benefit, we will only pay *you* the travel insurance policy with the greatest compensation for the same cover.
- If *you* receive a refund of all or part of the costs or expense from a third party such as airline or travel service provider, we will only pay *you* the excess of the amount unrecoverable from such third party.

This condition does not apply to the following Sections:

- Section 1 – Medical expenses and *Accident Cover*

But for 1(a) - Medical expenses: if *your* medical expenses are covered by an insurance policy from another insurance company, we will pay *you* the excess of the amount unrecoverable from such insurance policy.

- Section 4(c) – Travel delay allowance
- Section 4(d) – Baggage delay allowance
- Section 11(b) - Shore excursion cancellation allowance

13. Supporting documents when making a claim

Please visit *our* [eClaims](#) platform on the list of documents *you* need to prepare when submitting a claim to *us*.

POLICY GENERAL CONDITIONS

1. Purpose of the *insured journey*

- (a) You must be medically fit to travel at the time when you are applying this policy. We will not cover you if your purpose of the *insured journey* is to obtain medical treatment, or if the *insured journey* was undertaken while you were unfit to travel, or you are traveling against the advice of a *medical practitioner*.
- (b) The policy is valid only for conventional leisure travel, or business travel for office or management duties without any manual work.
- (c) Participation in adventurous tourists activities are covered, provided that such activities are:
 - accessible to the general public without restriction, and
 - under the guidance and supervision of qualified personnel or instructors of recognized local tour operator or activity provider, and
 - authorized by the relevant local authority, and
 - not one of the activities described in point 2 – Excluded activities under Policy General Exclusions

2. Conditions and maximum travel period in different travel plan

- (a) For annual travel plan: all trips must depart from and return to *Hong Kong* and the maximum travel period for each *insured journey* shall not exceed 90 days.
- (b) For single trip travel plan: all trips must depart from and return to *Hong Kong*, and the *insured journey* shall not exceed 180 days.
- (c) For one-way single trip travel plan: all trips must depart from *Hong Kong*, and the *insured journey* shall cease after your check out from the immigration counter upon arrival in the first destination from *Hong Kong*.
- (d) For (b) and (c) above, no refund of premium is allowed once the policy has been issued.

3. Free insurance extension

If after the *insured journey* has begun, you cannot complete the *insured journey* within the period stated in the original *itinerary* due to any circumstances which are beyond your control, we will automatically extend the cover *period of insurance*, subject always to a maximum of 10 calendar days, without charge for such period as is reasonably necessary for completion of the *insured journey*. No further extension is allowed after the 10 days' free extension.

If you foresee that your trip cannot be completed after the 10 days' free extension to the policy, you should [contact us](#) as soon as possible and no later than the original policy expiry date to arrange a pay extension to the policy.

4. Multiple travel policies

If you are 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.

5. Age limit

Coverage and premium under this policy for each *insured person* is based on the *insured person's* age on the commencement date of the *insured journey*.

- (a) For single trip travel plan:
 - Section 1 – 6 in single trip travel plan is applicable to any *insured person* at all ages.
 - Section 7 – 8 in single trip travel plan is applicable to *insured person* age between 18 to 75.
 - Section 9 – 12 in single trip travel plan is applicable to *insured person* age at or below 75.
- (b) For annual travel plan:
 - Unless we agree otherwise in writing, the *insured person* must be 75-year-old or below on the commencement date of this policy and renewal is allowed up to the age of 80.

If your age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that your 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.

POLICY GENERAL EXCLUSIONS

These general exclusions apply to the whole policy. We won't cover any claims, costs or losses or liabilities directly or indirectly arising from, related to or associated with the following.

1. Known events and conditions

- (a) Any circumstance which is existing or announced before the *effective date* which could lead to your scheduled journey being delayed, cancelled or interrupted.
 - Example of publicly announced event on adverse weather would be the point which the Hong Kong Observatory officially issue the typhoon warning signal 1.
 - Another example of a publicly announced event on strike would be the labor union of a *public common carrier* made an announcement on an industrial action or strike.
 - An example of an existing event would be a place is having civil protests every weekend and often such protest turns into riot or civil commotion.
- (b) Any *pre-existing condition*.

2. Excluded activities

Any loss caused by the below activities, unless we agreed otherwise in writing and shown as covered in the *schedule* or endorsement attached to the policy.

- (a) Any activity in the air, unless at the relevant time you are:
 - travelling as a fare paying passenger on a regularly scheduled flight or licensed chartered aircraft, or
 - participating in such activity where the manoeuvre 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;
- (b) riding or driving in any kind of motor racing; or sports competition; or engaging in a sport in a professional capacity; or any activities where you would or could earn income or remuneration from engaging in such activities;
- (c) trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
- (d) expeditions, treks, equipped mountaineering or similar journey; or activities involves a high level of expertise, or exceptional physical exertion, or exposure in extreme environment, or use of specialised gear or equipment;

- (e) marathon, sport training or course, or any tour with bicycle riding as the main transportation during the *insured journey* (except *you* are covered under Section 10 – Amateur sports cover);
- (f) *your* participation in any illegal or unlawful act.

3. Excluded occupations

The time when *you* are engaging in duty for the following occupations: being as a crew member or an operator of any air carrier; any kind of labour work; offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives or firearms; performing as an actor/actress/artist; site worker, fisherman, cook or kitchen worker, tour guide or tour escort; naval, military or airforce service or operations or armed force services.

4. Non-financial loss

This includes losing the ability to enjoy or use something, or costs paid for using any reward scheme (for example mileage or loyalty points) unless evidence of specific monetary value can be provided.

5. Other excluded events or conditions

- (a) No benefit shall be payable for any loss if *you* are a legal resident of *China* and travel within *China* using a passport or identity card issued by the People's Republic of China, unless *you* can provide official documentary proof issued by a government authority (including *Hong Kong*) outside *China* that *you* are legally resident in that jurisdiction..
- (b) Any loss in connection to: suicide or intentional self-inflicted injury; insanity, mental or nervous disorders; any condition under the influence of alcohol or drugs (other than those prescribed by a *medical practitioner*), alcoholism, drug addiction or abuse.
- (c) Any conditions or complications arising or resulting from: pregnancy, childbirth, venereal disease and HIV (Human Immunodeficiency Virus); or any loss in connection to congenital and hereditary condition.
- (d) Any loss resulting directly or indirectly from *pandemic*, *war*, invasion, act of foreign enemy, hostilities (whether *war* is declared or not), civil war, rebellion, insurrection, revolution, usurped power, military force or coup, or action taken by government authorities in hindering, combating or defending against such an occurrence (including *terrorism*), any kinds of nuclear engineering.
- (e) Any loss arising from any government's regulations control or act.
- (f) *You* are unable to travel due to government or authorized regulatory authority have imposed restrictions on movement or isolation, or national lockdowns or border closure.
- (g) *You* are unable to travel, or *you* refuse to travel, or any costs or expenses incurred, due to mandatory quarantine or isolation order is imposed on *you* within *your* home area or *your* travel destination by the local government or authorized regulatory authority.
- (h) *You* cannot provide any valid important documents or other documentation such as vaccine certificates, medical tests/documents required by the *public common carrier* or relevant government authority which are needed to travel.

OTHER GENERAL PROVISIONS TO THE POLICY

1. Entire Contract

This policy including *schedule*, enrollment form, declaration, riders, optional benefits, endorsements, attachments and amendments (regardless verbally or in written format or digital format) 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 such amendment. For avoidance of doubt, the *relevant documents* stated above will form part of the renewed policy contract and information contained are deemed to remain true and valid as at the time of renewal unless otherwise instructed by the *policyholder*.

2. 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.

3. Subrogation

We have the right to proceed at *our* own expense in the name of the *policyholder* or *you* or against third parties who may be responsible for an occurrence giving rise to a claim under this policy.

4. 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 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 *policyholder* or *you* do not commence arbitration in the aforesaid manner within 12 calendar months from the date of *our* disclaimer, *your* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under the policy.

5. Right of Third Parties

Other than the *policyholder* or *you* 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.

6. Compliance with Policy Provisions

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

7. 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.

8. Clerical Error

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

9. 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 *policyholder* or *you* from time to time and available at this website: www.zurich.com.hk/en/services/privacy the *policyholder* 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 *policyholder* or *you* to *us*, the *policyholder* and *you* 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.

10. Zurich Emergency Assistance

The service provider of Zurich Emergency Assistance is an independent service provider providing such respective services to *you* upon your 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.

11. Sanctions

Notwithstanding any other terms under this policy, *we* shall not be deemed to provide coverage or make any payments or provide any service or benefit to the *policyholder* or *you* or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the *policyholder* or *you* 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 *we* deem applicable or if the *policyholder* or *you* or other party receiving payment, service or benefit is a sanctioned person.

ADDITIONAL GENERAL PROVISIONS APPLICABLE TO ANNUAL TRAVEL PLAN ONLY

1. Premium charge

This policy is an annual policy. The effect of the policy is subject to the settlement of the full premium for the entire policy year. *We* reserve the right to revise or adjust the premium in accordance with *our* applicable premium rate at the time of policy renewal by giving 30 days' prior written notice to the *insured person*.

2. Grace period

We will allow the *insured person* 31 days grace period for the payment of each premium after the first premium. During grace period *we* will keep this policy in force. If after that time the premium remains unpaid, this policy will be deemed to have lapsed from the date when the unpaid premium was due.

3. Reinstatement of policy

If *we* terminate this policy due to non-payment of premium, *we* may allow this policy to be reinstated if the *insured person* provides *us* with a satisfactory written application for reinstatement including proof of insurability and subject to *our* approval. Benefits will not, however, be payable for any event likely to give rise to a claim under this policy which occurs while this policy has lapsed. Any *pre-existing condition* shall include all such conditions existing prior to the reinstatement date.

4. Cancellation

- We* have the right to cancel this policy or any section or part of it by giving 30 days' advance notice in writing by registered post to *your* last known address. Under no circumstances *we* will be obligated to reveal *our* reasons for cancellation. Whenever this policy is cancelled, pro-rata premium for the period starting at the time of cancellation or surrender to the last date of the period of insurance shall be refunded provided that no claim has been made during such period of insurance of this policy.

The payment or acceptance of any premium subsequent to such termination shall not create any liability on *us* but *we* shall refund any such premium received by *us*.

- You* have the right to cancel this policy by giving 30 days' advance notice in writing to *us*. In such event, *we* will refund the premium actually paid by *you* covering the period after the date of termination of this policy based on the table below, provided that no claim has been made during the period starting from the policy effective date of each period of insurance, to the date on which the cancellation takes effect ("Policy Period"), the required premium covering the period before the date of termination shall be calculated in accordance with the table below but in no event shall the required premium be less than *our* customary minimum premiums. If this policy is paid on a monthly basis, *we* have the right to charge the *insured person* the remaining balance of the annual premium for the current policy year in accordance with the charges indicated below.

In both cases above, if there is a claim or service used during the current policy period, there will be no refund of premium on the unexpired period and the *insured person* is liable to settle the annual premium of the policy year.

Covered period	Percentage of premium required by <i>us</i>
Two months (<i>Our</i> customary minimum premiums)	40%
Three months	50%
Four months	60%
Five months	70%
Six months	75%
Over six months	100%

Notwithstanding the above, *you* have the right to cancel this policy by giving notice in writing with signature and return the policy to *us* within 14 days from the delivery of this policy document *you* are not satisfied with this policy and have not made any claim during this period of insurance. *We* will refund the premium *you* have paid without interest.

5. Termination of policy

This policy shall automatically terminate on the earliest of:

- the *insured person* is no longer eligible for the benefits under this policy in view of Point 5 – Age Limit under General Policy Conditions;
- cover under this policy ceases pursuant to the point 3 of Claims Conditions and Payment – Your responsibility when making a claim;
- you* fail to pay after expiry of the 31-day grace period in accordance with clause 2 – Grace period of this Part; or
- you* or *we* cancel this policy by giving 30 days written advance notice pursuant to clause 4 – Cancellation of this part.

6. Renewal

The policy shall remain in force for a period of one year from the policy effective date and this policy will be automatically renewed at *our* discretion. Yet *we* reserve the right to alter the terms and conditions, including but not limited to the premiums, benefits, benefits amount or exclusions of this policy at the time of renewal of any period of insurance of this policy by giving 30 days' written notice to *you*. *We* will not be obligated to reveal *our* reasons for such amendments. After all, such renewal will not have to take place eventually if such amendments are not acceptable to *you* before the renewal date of any period of insurance.

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 version, the provisions contained in the English version shall prevail.

自在旅遊保險計劃

多謝選用蘇黎世！「你」已為「你」的旅程作好準備，請「你」於出發前：

- 請「你」用一點時間去閱讀及了解「你」的保單，令「你」可於旅途中格外安心。
- 「我們」會為於「附表」內的「受保人」於保障期間到地域限制內的目的地旅遊時提供保障。
- 如「你」的保單需要更改（例如「你」串錯「受保人」的英文名字或報上錯誤年齡），請立即與「我們」聯絡。
- 如「你」投保時的資料有任何變更（例如更改旅遊目的地、出發日期或回程日期），請立即與「我們」聯絡，請注意，有關的變更可能會被收取額外的保費。

請注意：

- 本保險單內某些詞彙具有指定含意，這些詞彙的含意已列明於本保單內的「詞彙的定義」部份。為方便識別有關詞彙，此等詞彙於保單內全部加上引號。
- 本保單是一份「我們」及「你」的法律合同。當「你」已支付本保單的保費，及遵守本保單的條款和條件，「你」便會受保於本保單內。
- 請根據「你」的「附表」內列明「你」已選擇及支付的「計畫級別」及「自選保障」配對「你」保單的保障範圍及賠償限額。

如「你」需要緊急協助

- 關於緊急醫療援助或其他轉介服務，可致電「香港」蘇黎世24小時緊急支援熱線：+852 2886 3977，並提供「你」的姓名及載於「附表」上的保單號碼。「我們」的資深援助主任會幫忙及處理「你」的查詢及提供協助。此熱線只供緊急救援協助，如「你」需諮詢保單內容或索償服務，請聯絡「我們」的客戶服務部或賠償部。

「我們」的聯絡方法

- 客戶服務查詢：enquiry@hk.zurich.com
- [查看索償項目及文件](#)
- [提交索償](#)
- 賠償查詢：claims@hk.zurich.com

OneZurich 客戶網上服務平台

「我們」的[OneZurich客戶網上服務平台](#)提供個性化的7x24客戶服務，「你」隨時隨地都可以查閱及更改保單資訊、更新個人資料，以及查看索償紀錄及狀態。

以下是「你」的自在旅遊保險計劃保單內容的指引

部份	內容	頁數
「保障表」	本保單承保的保障及賠償上限摘要	20
「你」的保障	詳細解釋「你」保單的受保範圍：保障內容及什麼情況不受保障	21-27
外遊警示	香港政府發出外遊警示時的伸延保障	27-28
詞彙的定義	解釋本保單內某些詞彙的指定含意	28-29
索償條件及支付賠償	符合索償的條件及細則及賠償的支付	30-31
保單的一般條件	包含重要資訊，例如受保資格、旅遊目的、旅遊期限及退還保費	31
保單的一般不保事項	「我們」絕不承保事項	31-32
保單內的其他基本條款	「您」必須知道的保單內其他基本條款	32
額外基本條款	適用於全年旅遊保險計劃的額外保單基本條款	32-33

「保障表」

請根據「附表」內列明「你」已選擇的「計畫級別」及「自選保障」配對「你」保單的保障範圍及賠償限額。

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)		
		優選計劃	特選計劃	易選計劃
1.	醫療及「意外」保障			
	(a) 醫療費用	1,500,000	800,000	500,000
	包括：			
	• 因「意外」引致之「覆診」費用	100%	100%	100%
	• 因「疾病」引致之「覆診」費用	10%	10%	10%
	• 「中醫」及脊醫治療費用 (於「海外」及「香港」覆診的費用)	3,000	2,000	2,000
	• 「海外」求診之交通費用	300	300	300
	(b) 身故恩恤金	30,000	30,000	30,000
	(c) 「海外」「住院」現金保障	10,000 (每日 500)	5,000 (每日 300)	5,000 (每日 300)
	(d) 不可預見之「強制隔離」現金津貼	10,000 (每日 500)	5,000 (每日 300)	5,000 (每日 300)
	(e) 個人「意外」	1,500,000	800,000	500,000
	(f) 燒傷「意外」	300,000	200,000	100,000
2.	蘇黎世緊急支援			
	(a) 入院保證金		39,000	
	(b) 緊急醫療運送及 / 或運返	實際費用	實際費用	200,000
	(c) 遺體運返	實際費用	實際費用	200,000
	(d) 近親探望		1 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		1 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) 隨行兒童護送		1 張單程經濟客位「旅行票」及最高至 30,000	
	(g) 24 小時電話熱線諮詢及轉介服務		包括	
3.	個人財物保障			
	(a) 個人物品	25,000	15,000	
	包括以下限額：			
	• 每件、每對、每套或每組物品	3,000	2,000	
	• 手提電話 (每次「受保旅程」1 部)	2,500	不適用	不適用
	• 所有航拍相機、相機及數碼攝錄機及其有關配件及裝備	5,000	3,000	
	• 手提電腦及平板電腦	5,000	3,000	
	(b) 遺失個人現金	3,000	2,000	
	(c) 遺失旅行證件及 / 或「旅行票」之補領費用	3,000	2,000	
4.	旅程阻礙及延誤保障			
	(a) 取消旅程	50,000	25,000	
	(b) 旅程阻礙	50,000	25,000	
	(c) 旅程延誤津貼 (保障不受特別事項限制)*	1,600	1,200	
	• 每滿 5 小時延誤 (最長至 10 小時)	300	200	不適用
	• 之後滿 12 小時	1,000	800	
	(d) 行李延誤津貼 (超過 6 小時)	1,000	500	
	(e) 因旅程延誤引致之酒店費用 (超過 6 小時)	3,000	2,000	
5.	責任保障			
	(a) 個人責任	3,000,000	1,500,000	不適用
6.	蘇黎世關懷您保障 (只適用於單次旅遊計劃)			
	(a) 家居保障	5,000		
	(b) 寵物保障	5,000		
	(c) 子女或長者保障	5,000	不適用	不適用
	(d) 缺席活動保障	5,000		
7.	自駕遊保障 (自選保障)			
	(a) 額外個人「意外」保障	200,000	200,000	
	(b) 租車自負額	15,000	15,000	不適用
	(c) 緊急道路救援	5,000	5,000	
	(d) 更改還車地點費用	2,000	2,000	
8.	婚照拍攝及「海外」旅行結婚保障 (自選保障)			
	(a) 取消婚照拍攝套票 / 「海外」旅行結婚套票	20,000	20,000	
	(b) 遺失結婚戒指、結婚禮服及其配飾	10,000	10,000	不適用
	(c) 更改婚照拍攝拍攝地點	5,000	5,000	
9.	「海外」活動保障 (自選保障)			
	(a) 「海外」活動阻礙保障	5,000	5,000	
	(b) 額外相機及數碼攝錄機及其有關配件保障	5,000	5,000	不適用
	(c) 活動場地關閉	300	300	
10.	業餘運動保障 (自選保障)			
	(a) 業餘運動受阻或中斷	5,000	5,000	
	(b) 遺失運動器材保障	5,000	5,000	不適用
	(c) 「心臟驟停」或「昏迷」	50,000	50,000	
	(d) 「運動型中暑」	5,000	5,000	
11.	郵輪旅遊保障 (自選保障)			
	(a) 於停泊港口錯過登船	10,000	10,000	
	(b) 取消岸上觀光行程津貼	10,000 (每個岸上觀光 2,000)	10,000 (每個岸上觀光 2,000)	不適用
	(c) 因郵輪航道更改的額外簽證費用	500	500	
12.	短期「海外」留學保障 (自選保障)			
	(a) 額外個人「意外」保障	200,000	200,000	
	(b) 額外手提及平板電腦保障	5,000	5,000	不適用
	(c) 課程受阻或中斷	20,000	20,000	

*受限於有關節數的不保事項及所以於保單內適用的條件、條款及不承保事項。

「你」的保障

請根據「附表」內列明「你」已選擇的「計畫級別」及「自選保障」及以下上的「保障表」配對「你」保單的保障範圍及賠償限額。

第1節 – 醫療及「意外」保障

這是什麼保障？

- 如「你」在「受保旅程」中蒙受「損傷」或感染「疾病」，「我們」會以實報實銷形式賠償「你」實際已支付的醫療費用，包括「你」於「受保旅程」完結後返回「香港」三個月內於「香港」的「覆診」費用。如「你」於「海外」「醫院」「住院」或被當地政府「強制隔離」，「我們」亦會支付「你」現金津貼。
- 如「你」在「受保旅程」遭遇「意外」事故而蒙受殘疾性的「損傷」，而該「損傷」於「意外」發生後連續12個月內直接引致第1節(e)或(f)的賠償表內任何一項保障項目，「我們」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。

保障內容：

(a) 醫療費用

- 於「受保旅程」中已支付的合理「醫療必須費用」。
- 往返「海外」「醫院」求診的合理交通費用。
- 「你」於「受保旅程」完結後返回「香港」三個月內於「香港」的「覆診」費用。
- 在「受保旅程」中及返回「香港」三個月內的「覆診」期間支付給「中醫」或「西醫」或跌打的合理治療費用。
- 「你」於「受保旅程」中已感染但於返回「香港」後10日內才確診的「傳染病」，有關之醫療費用是「疾病」之「覆診」費用的一部分，並根據以上第(iii)所述的條款賠償。

在任何情況下，第1節(a) - 醫療費用的合共總賠償額不可超過「保障表」所規定之「最高償額」的100%。

(b) 身故恩恤金

如「你」在「受保旅程」中死亡（「意外」死亡或自然死亡），「我們」會按「保障表」所列支付一筆身故恩恤金予「你」的遺產承辦人。

(c) 「海外」「住院」現金保障

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

(d) 不可預見之「強制隔離」現金津貼

如「你」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」，「我們」將支付每日「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」。

(e) 個人「意外」

如「你」在「受保旅程」遭遇「意外」事故而蒙受「損傷」，而該「損傷」於「意外」發生後連續12個月內直接引致以下賠償表內任何一項保障項目，「我們」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。

賠償表	
保障項目	「最高賠償額」百分比
1. 「意外」死亡	100%
2. 「永久」「完全傷殘」	100%
3. 喪失任何身體主要器官或部位或「永久」完全「殘廢」	50%

(f) 燒傷「意外」

如「你」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個月內直接導致以下「三級燒傷」賠償表內其中一項燒傷部位，「我們」將根據賠償表所列的「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	
燒傷部位佔表面總面積的百分比	「最高賠償額」百分比
1. 表面總面積等同或大於： (i) 頭部表面總面積達8%；或 (ii) 身體表面總面積達20%（不包括頭部）	100%
2. 表面總面積等同： (i) 頭部表面總面積達2%但少於8%；或 (ii) 身體表面總面積達10%但少於20%（不包括頭部）	50%

特別條款

- 如「你」同時受保於多張由「我們」及/或與「我們」有關公司所簽發之保單而每張均包括其個別定義之意外死亡及永久傷殘保障，「你」於所有有關之保單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，而每份保單的賠償將根據總賠償額按比例分配。
- 假如在同一次「意外」事件中遭受多於一項保障項目/燒傷部位，只有「最高賠償額」的一項保障項目/燒傷部位可個別根據第1節(e)及(f)所列獲得賠償。
- 於保單所承保之「損傷」前已存在之殘缺或燒傷，不會獲得任何賠償。

什麼情況不受保障：

- 本保單並不承保以下不論任何原因引致的醫療費用：
 - 非必要的醫療治療
 - 整容手術
 - 特別或私家看護的費用
 - 糾正眼球折射的誤差或配用助聽器
 - 採購或使用儀器或裝置或有關的費用
 - 「醫院」內獨立或私人房間或半私人房間的額外住宿
 - 非醫療用的個人服務

2. 本保單保障以下因「意外」引致及附有由「醫生」簽發之書面建設為必須的醫療費用：

- 原本健全及天然之牙齒必須接受緊急牙科治療；或
- 採購或使用特別支架

3. 本保單並不承保以下類別的「住院」或「強制隔離」：

- 家居隔離
- 目的為休息及 / 或療養

4. 就同一事故所引致的損失，「你」只能索償1(c)或1(d)其中一項保障。

第2節 – 蘇黎世緊急支援

這是什麼保障？

如「你」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。

所有服務必須由蘇黎世緊急支援根據醫療需要作出最終決定，及預先得到蘇黎世緊急支援以書面同意。

蘇黎世緊急支援服務由「我們」所委任的服務機構提供。

保障內容：

(a) 入院保證金

蘇黎世緊急支援將為「你」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一節(a) - 醫療費用承保之項目，則金額需退還給「我們」並一律由「你」自付。

(b) 緊急醫療運送及 / 或運返

支付「你」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。

(c) 遺體運返

將「你」的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，又或於身故當地殮葬的費用。

(d) 近親探望

如「你」在「受保旅程」中身故、遭遇「嚴重損傷」或患上「嚴重疾病」而需於「海外」「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，及其必要及無可避免地於當地引起的酒店住宿費用，以「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。

(e) 交通及住宿費用

如「你」因必要及無可避免的事件而須使用緊急醫療運送（如第二節(b)所述）至其他地點後，需恢復「你」的「受保旅程」返回「香港」，蘇黎世緊急支援將支付一張單程經濟客位「旅行票」及因此而引致的酒店住宿費用，以「保障表」所載之「最高賠償額」為上限。

(f) 隨行兒童運送

如「你」在「受保旅程」中身故、遭遇「嚴重損傷」或患上「嚴重疾病」而需於「海外」「醫院」「住院」連續三天以上，與「你」同行之 17 歲以下之兒童因此而失去照顧，蘇黎世緊急支援會以「保障表」所載之「最高賠償額」為上限，安排該名（等）兒童返回「香港」。如有需要，蘇黎世緊急支援亦可安排一名合資格的服務員陪伴該名（等）兒童返回「香港」。

(g) 24 小時電話熱線諮詢及轉介服務

「你」可致電蘇黎世緊急支援 24 小時電話熱線，查詢啟程前的資訊；或領使館、醫療服務、律師或傳譯服務轉介；或因遺失護照或行李而需要援助。

什麼情況不受保障：

1. 如「你」身處的地點有爆發「戰爭」的危險或政治危機，本節恕未能提供任何服務。

2. 如「你」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「你」的性命或構成嚴重影響，蘇黎世緊急支援服務會支付由「你」自行安排的合理的醫療運送費用。

第3節 – 個人財物保障

這是什麼保障？

本節保障「你」一般會穿戴或攜帶及屬於「你」的個人財物的遺失或損毀，包括旅行證件及現金。

保障內容：

(a) 個人物品

如「你」一般會穿戴或攜帶屬於「你」的個人財物，或「你」出外公幹需正常攜帶而屬於公司之物品在「受保旅程」中意外遺失或損毀，「我們」將根據「保障表」所列個別物品的限額上限至「最高賠償額」作出賠償。

任何存放在無人看管的汽車內之個人財物，必須存放在上鎖的汽車行李箱內，或後座背的儲物位置。

「我們」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，「我們」於處理該賠償申請時會視該物品已遺失。

(b) 遺失個人現金

如「你」在「受保旅程」中因搶劫、爆竊或偷竊而損失隨身攜帶的現金或鈔票，「我們」將根據「保障表」所列的「最高賠償額」為上限作出賠償。

(c) 遺失旅行證件及 / 或「旅行票」之補領費用

若「你」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，「我們」將支付其補領費用，以「保障表」所載之「最高賠償額」為上限。

什麼情況不受保障：

1. 本保單並不保障以下類別之物品：

- 商業貨品或樣本
- 食品或飲料包括酒精飲料 / 藥物 / 煙草

- 脆弱或易碎物品
 - 古董
 - 單車（除非受保於第10節(b) - 遺失運動器材保障）
 - 票券或證券
 - 隱形眼鏡、假牙及所有其有關配備
 - 含有黃金、白金、鑽石、翡翠或珍珠的物品（除非受保於第8節(b) - 遺失結婚戒指）
 - 任何擁有對話功能之手提電話裝置及其有關配件（優選計劃除外）
 - 獨立郵寄或付運的物品
 - 電子貨幣（包括信用卡的信用額或八達通的儲值額等）
2. 「你」須採取所有合理行動保障「你」的個人財物。本保單不會保障任何在公眾場所因無人看管下而遺失的物品；或任何原因未明的遺失或神秘失蹤；或任何因欺詐或行騙引致的損失。
3. 本保單不會保障與是次「受保旅程」無關之旅遊證件 / 「旅行票」；或因未有或延誤補領證件而需繳納的任何罰款。

第4節 – 旅程阻礙及延誤保障

這是什麼保障？

如「你」遭遇一些令「你」旅程受阻的事情，本節會保障「你」已安排及支付的費用損失或額外衍生的費用。

保障內容：

(a) 取消旅程

如「你」因以下事故必須要取消整個於「行程表」內的原定旅程：

- (i) 「你」、「直系親屬」、「同居伴侶」或「同行人士」於原定旅程出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - (ii) 「你」於原定旅程出發前90日內被傳召作證人、履行陪審員責任或需按規定接受「強制隔離」；
 - (iii) 於原定旅程出發前一星期內，預定前往之「海外」行程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) 「你」或「同行人士」在「香港」的主要居所於原定旅程出發前一星期內因火災、水浸或盜竊而嚴重損毀，而「你」或「同行人士」需於出發當日留於「香港」協助警方調查；
- 「我們」會根據「保障表」列明的「最高賠償額」為上限，賠償「你」未有使用及無法從其他途徑追討但已支付與該原定旅程有關的交通及住宿費用。

(b) 旅程阻礙

(i) 如「你」於「受保旅程」啟程後因以下事故而必須放棄行程返回「香港」：

- 「你」、「直系親屬」、「同居伴侶」或「同行人士」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 預定前往之「海外」行程目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「你」未能繼續「受保旅程」；或
- 「你」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。

或

(ii) 「你」因以下事故而需更改「受保旅程」：

原定旅程內其中一個旅遊目的地發生：

- 「恐怖活動」
- 騷亂或暴亂
- 「傳染病」
- 罷工或其他工業行動
- 惡劣天氣
- 天災

或

(iii) 「你」安排乘坐之「公共交通工具」的員工罷工或其他工業行動

或

(iv) 「你」安排乘坐之「公共交通工具」因以下其中一項事故而延誤超過6小時：

- 「恐怖活動」
- 騷亂或暴亂
- 罷工或其他工業行動
- 惡劣天氣
- 機場關閉
- 天災
- 劫機
- 「公共交通工具」的機械及 / 或電路故障

或

(v) 「你」於「受保旅程」中意外遺失旅遊證件或「旅行票」，以致「你」必須逗留於當地領取臨時 / 替代該遺失的旅遊證件或「旅行票」

「我們」會賠償：

- 因旅程受阻而餘下原定旅程中未有使用及無法從其他途徑追討但已支付的交通及住宿費用；或
- 「你」因旅程受阻而返回「香港」，或到達下一個原定旅程之目的地所需額外支付的合理及必須的交通及 / 或住宿費用。

本保障只可在同一「受保旅程」中索償一次。

(c) 旅程延誤津貼

如「你」安排乘坐之「公共交通工具」的出發時間或到達時間被延誤，「我們」會根據「保障表」所列及以「最高賠償額」為上限，賠償旅程延誤津貼給「你」。

「你」只可就出發延誤或到達延誤其中一項提出索償，不能同時兩者索償。

如何計算出發延誤

延誤時間將由「你」的「旅行票」上所列的原定出發時間起計，直至以下其中一項的實際出發時間為止：

- 原定航班；或
- 由該「公共交通工具」營運商提供的首個替代航班或交通工具。

如何計算到達延誤

延誤時間將由「你」的「旅行票」上所列的原定到達時間起計，直至以下其中一項的實際到達時間為止：

- 原定航班；或
- 由該「公共交通工具」營運商提供的首個替代航班或交通工具。

如「你」的旅程包括轉機航班，「我們」將以「你」的「旅行票」或「行程表」上所列的最終目的地作為計算延誤的依據。

(d) 行李延誤津貼

如「你」已登記寄艙的行李於「你」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，「我們」將按「保障表」所載，向「你」發放一筆行李延誤津貼，但每件被延誤的相同寄艙行李只可由一名「受保人」索償一次。

(e) 因旅程延誤引致之酒店費用

如「你」安排乘坐之「公共交通工具」因第4節(b)(iv)所列之其中一項事故而延誤超過六小時，「我們」會賠償以下其中一項於延誤當日引致及無法從其他途徑追討的費用，以「保障表」列明的「最高賠償額」為上限：

- 「受保旅程」中未有使用但已支付的住宿費用；或
- 額外及合理的「海外」住宿費用。

特別條款：

1. 如「你」決定自行安排其他交通工具到達「你」的原定旅遊目的地，「你」只可索償第4節(c) - 旅程延誤津貼或第4節(b) - 旅程阻礙其中一項保障。
2. 如「你」因旅程延誤而決定取消整個原定旅程，則不會獲得第4節(c) - 旅程延誤津貼賠償。

什麼情況不受保障：

1. 任何行李延誤津貼的索償但該行李並非與「你」所乘坐的「公共交通工具」一同寄運。
2. 「你」遲到機場或碼頭所引起的任何損失。
3. 因「公共交通工具」或任何於「受保旅程」中提供服務的機構 / 人士的破產或清盤所引致的損失。
4. 「你」拒絕接受由「公共交通工具」機構安排的首班取替交通工具而該取替交通工具的出發時間在合理時間內。
5. 「你」在「受保旅程」出發前並沒有購買回程機票，「我們」不會賠償本節中「你」需要返回香港的任何費用或「交通票」。

第5節 – 責任保障

這是什麼保障？

本節保障「你」需要為意外損毀其他人的財物或「意外」導致他人受傷或死亡的法律責任費用。

保障內容：

(a) 個人責任

如「你」在「受保旅程」中發生「意外」令第三者死亡或蒙受「損傷」，或意外損毀第三者之財物，以致必須承擔法律賠償責任及 / 或任何法律費用，「我們」將以「保障表」所載之「最高賠償額」為上限作出賠償。但在未得到「我們」書面同意前，「你」不可向他人提出或承諾任何賠償，或承認責任，或牽涉入任何訴訟中。

什麼情況不受保障：

1. 本保單並不保障直接或間接因以下事故引致的個人責任：
 - 任何商業、專業或貿易活動或合約責任；
 - 「受保人」對任何「直系親屬」或親屬或僱主或僱員的責任；
 - 任何「恐怖活動」；
 - 在「你」擁有、佔用、使用或控制下的車輛、飛機、航拍 / 無人機、機動或電動的水上工具、槍械或動物；
 - 受到「你」擁有、托管或保管的財物損毀。

第6節 – 蘇黎世關懷您保障（只適用於單次旅遊計劃）

這是什麼保障？

如「你」因「保單的一般條件」中第3點 - 免費延長保險期所述的情況而無法於原定「行程表」列明的時間內完成「受保旅程」返回「香港」，「我們」會按下列的保障，賠償「你」於旅程『延長期間』所損失或需額外支付的費用。

保障內容：

(a) 家居保障

「你」於「香港」的主要住所於『延長期間』因在沒有人居住的情況下遭爆竊或火災，「我們」會賠償「你」因此而遺失或損毀的家居用品。「你」必須在發現「你」的住所遭爆竊後24小時內向警方報告。

(b) 寵物保障

於此節中：

寵物是指與「你」一同居住並屬於「你」的狗或貓。

寵物酒店是指一個為寵物提供住宿及照顧服務及「你」需要支付相關費用的商業場所。寵物酒店並不包括私人住宅或居所，或「你」的寵物是由「你」的家庭成員或朋友照顧。

如「你」的寵物在「受保旅程」期間短暫地入住寵物酒店，「我們」會賠償「你」的寵物在『延長期間』於「香港」的寵物酒店所導致的額外費用（只限住宿費，並不包括任何其他費用及開支例如膳食費用）。

於索償時，「你」必須提交證明文件包括已同意的住宿日期及費用給「我們」。

(c) 子女或長者保障

如「你」安排「你」供養的子女或與「你」一同居住的長者（65歲或以上）在「受保旅程」期間短暫地入住托兒所或護老院，「我們」會賠償「你」於『延長期間』需支付的額外費用（只限住宿費，並不包括任何其他費用及開支例如膳食費用）。如「你」聘請照顧者在「受保旅程」期間到「你」的居所照顧「你」供養的子女或與「你」一同居住的長者（65歲或以上），「我們」會賠償「你」於『延長期間』需支付的額外薪金。

於索償時，「你」必須提交證明文件包括已同意的住宿日期及費用給「我們」。

(d) 缺席活動保障

於『延長期間』，「你」未能出席在「受保旅程」出發前已預訂及支付的「香港」活動，「我們」會賠償「你」已支付及未使用及無法從其他途徑追討的相關活動費用。

什麼情況不受保障：

1. 第6節(b) - 「你」未能出示文件證明為該寵物的擁有人仕，例如列有「你」的名字的醫療紀錄或收養書。
2. 第6節(c) - 「你」所聘請的照顧者是「直系親屬」或「同居伴侶」。
3. 任何不是於「受保旅程」出發前已安排及支付的開支或費用。

以下第 7 節至第 13 節的附加保障必須列明於「附表」內及已支付保費方為有效。

第 7 節 – 自駕遊保障（自選保障）

這是什麼保障？

如「你」的「受保旅程」是會租用出租車輛的自駕遊，本節可保障「你」於路上發生的狀況。

保障內容：

(a) 額外個人「意外」保障

根據第 1 節(e) - 個人「意外」適用的條件及條款，如「你」於駕駛出租車輛時遭遇「意外」事故並蒙受「損傷」，第 1 節(e)的「最高賠償額」會根據「保障表」內本節列明的「最高賠償額」增加。

(b) 租車自負額

如「你」在「受保旅程」中租用的出租車輛被偷竊或遭到損毀，而在有關出租車輛安排的汽車保險條款內包括自負額（及或扣減及或類似條款），「我們」將以「保障表」所載之「最高賠償額」為上限，賠償「你」責任上因該車輛被偷竊或損毀而支付的自負額賠償及營業損失賠償（NOC）。本保障在每一「受保旅程」中只可賠償一次。

(c) 緊急道路救援

當「你」駕駛「你」的出租車輛時，該車輛受到損壞或機械故障，以下的費用可獲得賠償：

- 出租車輛的拖車費用
- 緊急道路救援費用
- 因處理損毀賠償被收取的行政費用

此項保障是屬於新增於第 7 節(b)的個別限額，於「保障表」第 7 節(b) - 租車自負額的合共「最高賠償額」維持不變。

(d) 更改還車地點費用

與「你」的「受保旅程」因第 4 節(b)所述的情況受到阻礙，以至「你」不能歸還「你」的出租車輛到出租合同上的指定地點，「我們」會支付由租車公司收取的更改還車地點費用，但不包括因延長原定租車期的租車費用。

此項保障是屬於新增於第 7 節(b)的個別限額，於「保障表」第 7 節(b) - 租車自負額的合共「最高賠償額」維持不變。

齊來響應綠色旅遊！

如「你」於「受保旅程」中租用電動車輛，於「保障表」內第 7 節(b)的「最高賠償額」會增加 20%。

特別條款：

1. 「你」必須擁有在「你」駕駛出租車輛當地的合法駕駛證件。
2. 本節不能取代汽車保險，你必須向「你」的車輛出租公司購買汽車保險及遵從有關租車合約條款及汽車保險條款。
3. 租車合約內必須寫上「你」的名字，如保單內的其他「受保人」亦會駕駛該出租車輛，他們的名字必須列於租車合同內作為額外駕駛者。

什麼情況不受保障：

1. 當事故發生時，出租車輛的駕駛者並非租車合約內的列明駕駛者。
2. 「你」或其他列明於租車合同上的駕駛者違反租車合約內的條款。
3. 「你」或其他列明於租車合約上的駕駛者於「受保旅程」中沒有遵守當地政府的駕駛條例或法例。
4. 任何於第 1 節的「什麼情況不受保障」列明的事項。

第 8 節 – 婚照拍攝及「海外」旅行結婚保障（自選保障）

這是什麼保障？

在「受保旅程」出發前，「你」已安排及支付包括於「受保旅程」中婚紗拍攝套票或「海外」結婚套票，本節會保障這些特殊活動。

保障內容：

(a) 取消婚照拍攝套票 / 「海外」旅行結婚套票

根據第 4 節(a) - 取消旅程適用的條件及條款，如「你」必須要取消整個於「行程表」內的原定旅程，「我們」將根據「保障表」所列的「最高賠償額」為限，賠償以下「你」已支付及沒有使用的費用：

- 婚照拍攝套票
- 「海外」旅行結婚套票

此項保障是屬於新增於第 4 節(a)的個別限額，於「保障表」第 4 節(a) - 取消旅程的合共「最高賠償額」維持不變。

(b) 遺失結婚戒指、結婚禮服及其配飾

根據第 3 節(a) - 個人物品適用的條件及條款，「我們」會賠償以下的物品在「受保旅程」中意外遺失、損毀或被盜，以「保障表」所列的「最高賠償額」為限：

- 結婚戒指（最多一對）
- 屬實「你」的結婚禮服及其配飾，例如鞋子、頭飾配件及花球。

此項保障是屬於新增於第 3 節(a)的個別限額，於「保障表」第 3 節(a) - 個人物品的合共「最高賠償額」維持不變。

(c) 更改婚照拍攝拍攝地點

如原本列明於婚照拍攝套票內的攝影場地因第 4 節(b)(ii)所列的其中一個事故，導致「你」要原定拍照日期前一天內需要更改婚照拍攝場地，「我們」會支付「你」因前往另一個拍照場所額外支付的合理及必須的交通及 / 或住宿費用，以「保障表」所列的「最高賠償額」為限。

此項保障是屬於新增於第 4 節(b)(ii)的個別限額，於「保障表」第 4 節(b) - 旅程阻礙的合共「最高賠償額」維持不變。

什麼情況不受保障：

1. 任何並不包括於原本的婚照拍攝套票「海外」旅行結婚套票內的費用。
2. 向第三方租借的結婚禮服或配飾。
3. 任何於第 3 節及第 4 節的“什麼情況不受保障”列明的事項。

第 9 節 – 「海外」活動保障（自選保障）

這是什麼保障？

如「你」於離開香港後未能參加或出席於「受保旅程」出發前已安排及支付的「海外」活動，本節保障有關門票或費用的損失。

保障內容：

(a) 「海外」活動阻礙保障

根據第 4 節(b) - 旅程阻礙適用的條件及條款，如「你」的行程受阻，令「你」不能參加或出席「海外」活動，「我們」會賠償以下「你」於「受保旅程」出前已安排及支付但沒有使用門票及費用：

- 討論會議
- 展覽會
- 演唱會
- 音樂節
- 觀看運動賽事
- 主題公園
- 本地旅遊團

此項保障是屬於新增於第 4 節(b)的個別限額，於「保障表」第 4 節(b) - 旅程阻礙的合共「最高賠償額」維持不變。

(b) 額外相機及數碼攝錄機及其有關配件保障

根據第 3 節(a) - 個人物品適用的條件及條款，如「你」所攜帶及屬於「你」的航拍相機、相機及數碼攝錄機（及其有關配件及裝備）意外遺失或損毀，於第 3 節(a)的“所有航拍相機、相機及數碼攝錄機及其有關配件及裝備”的個別限額 會根據「保障表」內本節列明的「最高賠償額」增加。

此項保障是屬於增加第 3 節(a)的個別限額，於「保障表」第 3 節(a) - 個人物品的合共「最高賠償額」維持不變。

(c) 活動場地關閉

如列於上述(a)節的活動場地於「你」參加或出席有關活動當日因以下原因關閉，「我們」會根據「保障表」的「最高賠償額」支付現金津貼。

- 「恐怖活動」
- 騷亂或暴亂
- 「傳染病」
- 罷工或其他工業行動
- 惡劣天氣
- 天災

此項保障是屬於新增於第 4 節(b)的個別限額，於「保障表」第 4 節(b) - 旅程阻礙的合共「最高賠償額」維持不變。

什麼情況不受保障：

任何於第 3 節及第 4 節的“什麼情況不受保障”列明的事項。

第 10 節 – 業餘運動保障（自選保障）

這是什麼保障？

如「你」於「受保旅程」中參與業餘運動活動或訓練課程，或旅程以騎踏單車為主要交通工具（以下統一稱為“運動活動”），本節提供因「你」參與該“運動活動”引致的損失或醫療狀況。

保障內容：

(a) 業餘運動受阻或中斷

根據第 4 節(b) - 旅程阻礙適用的條件及條款，如「你」的行程受阻，令「你」不能參加或出席“運動活動”，「我們」會賠償以下「你」於「受保旅程」出前已安排及支付但沒有使用的“運動活動”費用。

此項保障是屬於新增於第 4 節(b)的個別限額，於「保障表」第 4 節(b) - 旅程阻礙的合共「最高賠償額」維持不變。

(b) 遺失運動器材保障

根據第 3 節(a) - 個人物品適用的條件及條款，如「你」一般會穿戴或攜帶屬於「你」的運動器材在「受保旅程」中意外遺失或損毀，「我們」將根據「保障表」所列的「最高賠償額」為上限作出賠償。

此項保障是屬於增加於第 3 節(a)的個別限額，如第 3 節(a)的“每件、每對、每套或每組物品”的個別限額並不足夠賠償「你」的運動器材，「你」可於本節索償，但第 3 節(a) - 個人物品的合共總賠償額則維持不變。

(c) 「心臟驟停」或「昏迷」

如「你」於參與“運動活動”時「心臟驟停」或「昏迷」，「我們」將根據「保障表」所列的「最高賠償額」支付一筆現金津貼給「你」。本保障只會賠償一次，就算「你」在同一宗“運動活動”中同時蒙受「心臟驟停」及「昏迷」。

此項保障是屬於新增於第 1 節(e)的個別限額，於「保障表」第 1 節(e) - 個人「意外」的合共「最高賠償額」維持不變。

(d) 「運動型中暑」

如「你」於參與“運動活動”時(d)「運動型中暑」，「我們」將根據「保障表」所列的「最高賠償額」支付一筆現金津貼給「你」。

此項保障是屬於新增於第 1 節(e)的個別限額，於「保障表」第 1 節(e) - 個人「意外」的合共「最高賠償額」維持不變。

什麼情況不受保障：

1. 「你」是職業運動員參與“運動活動”職業運動員是指這是「你」的全職工作，或「你」的收入來源超過 50%是從參與體育運動獲得。
2. 任何「你」會收取到金錢獎勵的運動活動或比賽。
3. 任何於第 1 節、第 3 節及第 4 節的“什麼情況不受保障”列明的事項。

第 11 節 – 郵輪旅遊保障（自選保障）

這是什麼保障？

如「你」的「受保旅程」包含郵輪假期，本節保障提供以下在「你」登上郵輪「你」的郵輪假期會出現的損失。

保障內容：

(a) 於停泊港口錯過登船

如「你」在郵輪旅程期間，於停泊港口離船登岸到岸上觀光，而因下列事故未能在有關港口原定的啟程時間前返回船上繼續你的郵輪旅程，「我們」會賠償「你」需要前往列明於原定郵輪旅程「行程表」內的下個停泊港口所需之額外「旅行票」（只限單程經濟客位）及 / 或於當地的合理額外住宿費用，以「保障表」列明的「最高賠償額」為上限。

- (i) 岸上觀光期間「你」乘坐的「公共交通工具」突然發生罷工或其他工業行動；
- (ii) 岸上觀光目的地突然發生罷工、暴動、動亂、「恐怖活動」、惡劣天氣或天災；
- (iii) 「你」於岸上觀光期間乘坐的「公共交通工具」發生嚴重交通「意外」；
- (iv) 「你」於岸上觀光期間蒙受「損傷」，以致需要在郵輪原訂從有關港口啟程的時間於「醫院」「住院」。

(b) 取消岸上觀光行程津貼

如「你」於「行程表」內的原定「受保旅程」啟程前預訂並已付款於郵輪旅程岸中的上觀光行程因下列事故取消：

- (i) 「你」或「同行人士」於「受保旅程」期間死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
 - (ii) 岸上觀光目的地在觀光行程出發前一天內突然發生不可預見的罷工、暴亂、動亂、「恐怖活動」、「傳染病」、惡劣天氣或天災；
- 「我們」會根據「保障表」所列每個岸上觀光行程的個別限額支付現金津貼，以「保障表」列明的「最高賠償額」為上限。

(c) 因郵輪航道更改的額外簽證費用

如「你」已安排及支付的郵輪旅程的航道於「受保旅程」出發前突然被郵輪公司更改到另一個航道，此新航道的停泊港口需要簽證才可離船登岸，「我們」將根據「保障表」所列的「最高賠償額」賠償有關簽證的申請費用。

什麼情況不受保障：

1. 於有關岸上觀光出發前而未經航空公司、旅行社、郵輪公司或其他相關機構證實接受更改原定「行程表」或已安排之岸上觀光造成的損失。
2. 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、郵輪公司或原定「行程表」內提供服務的機構 / 人士承諾賠償或退款的損失（不適用於第 11 節(b)）。
3. 任何於第 4 節的“什麼情況不受保障”列明的事項。

第 12 節 – 短期「海外」留學保障（自選保障）

這是什麼保障？

如「你」「受保旅程」的目的是出席短期學習課程、或工作實習、或是交留生（以下統一稱為“學習課程”），本節提供個人「意外」、個人物品及學費的額外保障。

保障內容：

(a) 額外個人「意外」保障

根據第 1 節(e) - 個人「意外」適用的條件及條款，如「你」「受保旅程」遭遇「意外」事故並蒙受「損傷」，第一節(e)的「最高賠償額」會根據「保障表」內本節列明的「最高賠償額」增加。

(b) 額外手提及平板電腦保障

根據第 3 節(a) - 個人物品適用的條件及條款，如「你」所攜帶及屬於「你」的手提電腦或平板電腦意外遺失或損毀，於第 3 節(a)的“手提電腦及平板電腦”的個別限額 會根據「保障表」內本節列明的「最高賠償額」增加。

此項保障是屬於增加第 3 節(a)的個別限額，於「保障表」第 3 節(a) - 個人物品的合共「最高賠償額」維持不變。

(c) 課程受阻或中斷

根據第 4 節(b) - 旅程阻礙適用的條件及條款，如「你」的行程受阻，令「你」不能出席“學習課程”，「我們」會賠償「你」於「受保旅程」出前已安排及支付但沒有使用的學費。

此項保障是屬於新增於第 4 節(b)的個別限額，於「保障表」第 4 節(b) - 旅程阻礙的合共「最高賠償額」維持不變。

什麼情況不受保障：

1. 任何於第 1 節、第 3 節及第 4 節的“什麼情況不受保障”列明的事項。

外遊警示伸延保障

如「香港」保安局於「受保人」於「生效日期」後向「受保旅程」之目的地發出黑色外遊警示或紅色外遊警示，儘管警示是因“保單的一般不保事項”第5點(d)所述之事故引致，「你」可獲以下保障的賠償：

(a) 取消旅程

如黑色外遊警示或紅色外遊警示是於「受保旅程」出發前一星期內發出，「我們」會賠償至：

1. 黑色外遊警示 - 100%
2. 紅色外遊警示 - 50%

的未有使用及無法從其他途徑追討但已支付與該原定旅程有關的旅遊費用，或至「保障表」內第4節(a) - 取消旅程所載之「最高賠償額」，以較低者為準。

(b) 旅程阻礙

如黑色外遊警示或紅色外遊警示是於「受保旅程」啟程後才發出（即出發當日並未有黑色外遊警示或紅色外遊警示）而「你」需更改或縮短旅程返回「香港」，「我們」會賠償至：

1. 黑色外遊警示 - 100%
2. 紅色外遊警示 - 50%

的未有使用及無法從其他途徑追討但已支付的旅遊費用或或額外實際支付的交通及「住宿」費用，或至「保障表」內第4節(b) - 旅程阻礙所載之「最高賠償額」，以較低者為準。

(c) 非自願性滯留津貼

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

外遊警示的承保條款及不承保事項

1. 如「行程表」內的目的地於「生效日期」前已被發出或已宣佈會發出紅色或黑色外遊警示，則不會獲得任何保障。
2. 除非已特別註明，此伸延保障的其他條款及條件及不承保事項均與本所列保單相同。

詞彙的定義

本保險單內加上引號的詞彙其釋義於下。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「你」蒙受「損傷」之突發事件。
「成人」	任何18歲至75歲並於「附表」內註明為成人之人仕。
「心臟驟停」	於「意外」時出現的緊急醫療狀況，因心臟左心室沒有收縮或收縮不足而即時導致全身心血管系統衰竭。心臟驟停的診斷必須由相應醫學專業的「醫生」或心臟科專科醫生確認。 以下所列並不包括在內： ● 因存在病症如心血管疾病、先天性心臟病導致的心臟驟停。
「兒童」	任何17歲或以下於「附表」內註明為兒童之人仕。
「中國」	指中華人民共和國，但不包括「香港」及澳門。
「中醫」	於「香港」以外的醫療費用：是指已獲准在其執業的地區合法提供醫療及外科服務的中醫，但不包括「你」或「直系親屬」或「同居伴侶」。 於「香港」的「覆診」醫療費用：是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」或「同居伴侶」則除外。
「昏迷」	昏迷是指因「意外」造成失去知覺的狀態。昏迷的診斷及有關證明必須由相關專科「醫生」確定，並需有下列證明： (i) 對外來刺激毫無反應，並持續最少48小時；及 (ii) 需要利用生命維持系統。 以下所列並不包括在內： ● 因自致的傷害、酒精或濫用藥物而引致的昏迷。
「強制隔離」	是指「你」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整日，並連續逗留於該隔離地點直至可以離開隔離區為止。此定義並不包括自我隔離或家居隔離。
「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。「你」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18歲或以上、選擇以親密和忠誠的關係與「你」共同生活的未婚成年人，與「你」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」	於單次旅遊計劃中，是指 (i) 本保險單的申請日期或(ii) 第 4 節(a)取消旅程保障開始生效之日期，以較遲者為準。 於全年旅遊計劃中，於每次「受保旅程」中，是指(i)「我們」接受本保險單的申請日期或(ii)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。
「長者」	任何 76 歲或以上並於「附表」內註明為長者之人仕。
「運動型中暑」(“EHS”)	在高溫環境下進行體力運動活動，導致嚴重的體溫過高而引發的中樞神經系統功能異常的醫療緊急狀況，導致全身炎症反應綜合徵和凝血障礙引起的多器官損傷。EHS 必須由相應醫學專業的「醫生」確認和認證。
「覆診」	「你」於「受保旅程」期間在「海外」已在當地接受「醫生」治療的「損傷」或「疾病」，而其後於返回「香港」後直接引致的跟進治療。
「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）； - 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務； - 駐有註冊護士或合格護士每天24小時提供看護服務； - 一名或以上持牌「醫生」時刻駐院； - 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及 - 主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「疾病」	「你」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」	「你」的配偶、父母、配偶父母、祖父母、配偶的祖父母、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」是在原定「受保旅程」中前往該區），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」	「你」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」	於單次旅遊計劃中，是指「你」離開香港入境事務處 / 櫃檯開始，直至「你」(i)於列明於「附表」內之日期返回「香港」或(ii)返回「香港」境內抵達香港入境事務處 / 櫃檯為止，二者以較先為準。 於全年旅遊計劃中，是指於保單年度內，每次由「你」離開香港入境事務處 / 櫃檯開始，直至(i)「你」返回「香港」境內抵達香港入境事務處 / 櫃檯或(ii)每次旅程由「香港」出發日起計90 天為止的一段期間，二者以較先為準。 於第1節(e)中，受保旅程的開始及終止時間如下： 「你」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 「你」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「你」的「香港」住所或慣常工作地點。
「受保人」或「你」	「附表」或批註內註明之「成人」、「兒童」或「長者」為本單受保人之人士。
「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計劃「海外」行程。
「殘廢」	「永久」完全喪失功能或手腕或足踝或其以上的肢體部份「永久」完全分離。
「最高賠償額」	列於本保單的「保障表」內每項受保障的賠償額。
「醫療必須費用」	是指「你」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、「中醫」、脊醫、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三部份第二節(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由「醫生」所處方或治療的費用。如果「你」可從其他來源取回全部或部份費用，「我們」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，但醫生不包括「你」或「直系親屬」或「同居伴侶」。
「海外」	列明於「行程表」內的「受保旅程」目的地，但不包括「香港」及旅程出發的城市。
「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。
「永久」	「意外」事故發生之日起計，損害情況持續至少12個月，並於此段時間終結時沒有好轉之跡象。
「投保前已存在的傷疾」	指「你」、「直系親屬」、「同居伴侶」或「同行人士」於「生效日期」前6個月內已曾接受「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，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、地下火車，及由註冊的航空公司或包機公司營運以載客付客、來往於商業機場之間的飛機。
「有關文件」	包括「附表」、「保障表」、申請書、聲明、附加保障、批單、附件及修訂本（不論以口述或以書面或數碼形式）。

「附表」	隨附本保險單名為附表或“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「你」或「同行人士」不適宜旅遊或繼續其原訂的旅遊行程及必須於「醫院」「住院」。嚴重損傷或嚴重疾病亦包括「你」或「同行人士」因損傷或疾病而被任何司法、政府或機場之管理機構拒絕登上原定之「公共交通工具」或拒絕入境。若套用於「直系親屬」或「同居伴侶」，是指「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」	隨附本保險單名為保障表或“Table of Benefits”並構成保單一部份之保障表，當中列明各保險計劃級別中不同保障的「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」	「你」遭遇「意外」而蒙受「損傷」，並且於事發後連續12個月內完全不能從事任何根據「你」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「你」並無從事任何職業或工作，則指「你」喪失應付日常生活事務的能力。
「同行人士」	與「你」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「你」同行，而非導遊或團友。
「旅行票」	用以乘坐任何「公共交通工具」的旅行票。
「戰爭」	兩國或多國因任何事故交戰，或主權國家之間的武裝衝突，不論正式或未正式宣戰的公開軍事衝突，又或國與國之間經國家正式批准而：(i)宣佈終止和平關係；及(ii)陷入武裝敵對局面。
「我們」	蘇黎世保險有限公司。

索償條件及支付賠償

1. 合理地謹慎

「我們」要求「你」必須採取合理的謹慎措施以避免或防止疾病或受傷，及避免或防止所有受保於本保單的物品的損失或遺失，被盜取或損壞。如沒有採取合理的謹慎措施以避免或防止疾病或受傷，損失或遺失，被盜取或損壞可導致賠金額被扣減或不獲賠償。

2. 申請索償期限

- (a) 當發生任何會向本保單索償的事故，「你」必須盡快於事件發生後及不多於「你」「受保旅程」完結後 30 日內（或「附表」內的回程日期，以較先者為準）填妥及提交「我們」的賠償表格，並連同所有已獲得的證明文件通知「我們」（或透過我們的 [「e 索償」平台提交](#)）。
- (b) 所有損失證明文件需於「我們」收到賠償申報表後 180 日內呈交給「我們」。
- (c) 「我們」不會處理或支付任何在「你」「受保旅程」完結後 12 個月後（或「附表」內的回程日期，以較先者為準）方提出之索償。

3. 於申請本保單及索償時「你」的責任

於申請本保單，「你」必須誠實及真誠地投保及不可作出任何虛假陳述，「你」亦必須如實地申報任何「投保前已存在之傷疾」。

於索償時，「你」必須負責協助我們並以誠實及真誠的態度與「我們」合作處理或調查「你」的索償。

若「你」或任何代表「你」之人士在索償時作出任何與事實不符、誇大事件、欺騙及不誠意的申報，或使用任何虛假、誇大事件、欺騙及不誠意的的方法索取賠償，「我們」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。「我們」亦不會就已付保費作出任何退款。如「我們」已支付本任何保障賠償，「你」必須於收到「我們」發出之還款通知書後七日內退還有關之保障賠償予「我們」。

4. 證明文件的費用

「你」需負責所有我們要求的證明文件的費用，例如報案紙、收據、估價單、維修報價單、死亡證、醫療證明及/或報告、或任何「我們」所需之證據，須依據「我們」要求之形式及性質提交。

5. 以港幣賠償

本保單之所有索償將以港元支付及將在收到所有「我們」承認之必須證明後支付予「你」。如「你」「意外」死亡，「我們」會將所有尚未支付之賠償額支付予「你」的遺產承繼人。如「你」是 17 歲或以下，賠償會支付予「你」的父母或保單投保人。

第 2 節(b) - 緊急醫療運送及第 2 節(c) - 遺體運返之保障則直接付予服務提供者。

6. 個人物品、旅遊證件或現金遺失或被盜取

「你」必須在發現「你」的個人物品、旅遊證件或現金遺失或被盜取後 24 小時內向當地警方報告。如財物是於酒店或「公共交通工具」機構的保管下遺失，「你」必須立即通知該酒店或「公共交通工具」機構。所有個人財物的索償必須提供由當地警方或有關機構所發出的書面報告，否則，有關的遺失會不獲賠償。

「我們」會根據已遺失的個人物品的磨損及折舊程度賠償該物品的重置費用，扣除金額以下列的折舊率計算表為準。如遺失或被盜取的手提電話已購買超過五年，「我們」會賠償 500 港元的現金津貼。

7. 手提電話意外損毀

「你」必須提供由「香港」的官方授權服務中心簽發的修理收據，列明損毀部分及收費，否則，有關的損失會不獲賠償。

若修理費用超越損毀物品之價值時，於處理該賠償申請時會視該物品已遺失，「我們」會根據以下第 9 點 - 折舊率計算表所述作出賠償。如手提電話已購買超過五年，「我們」會賠償 500 港元的現金津貼。

8. 行李箱或個人物品損毀

當「我們」賠償行李箱或個人物品的損毀時，「我們」可選擇以下其中一項賠償方案：

- (a) 如行李箱或手提箱只是部份功能損毀，例如車輪、拉鍊或把手損壞，「我們」會賠償 300 港元的現金津貼。
- (b) 如「你」能提交損毀的行李箱或手提箱或「你」的個人物品的維修報價單或維修收據給「我們」，「我們」會賠償有關的維修費用，以「保障表」所列於第 3 節(a)的個別限額為上限。
- (c) 如行李箱或手提箱或個人物品完全損毀及無法維修，「我們」會視該物品已遺失，並根據下列的折舊率計算表，扣除該物品的折舊率後賠償其重置費用。

如財物是於酒店或「公共交通工具」機構的保管下損毀，「你」必須立即通知該酒店或「公共交通工具」機構。所有個人財物的索償必須提供由有關機構所發出的書面報告，否則，有關的損毀會不獲賠償。

齊來響應綠色旅遊！

「我們」有電子產品或工具的回收服務轉介，「你」可[聯絡「我們」](#)索取回收服務供應商的名單。

9. 折舊率計算表

個人物品的賠償金額是以該物品於遺失時的價值賠償，「我們」會扣減該物品隨時間及磨損所流失的價值，以下計算表列出「我們」怎樣使用折舊率。

「你」必須提交原本的收據給「我們」，上面列出物品的購買日期及價值，如「你」不能提供任何關於購買日期及價值的證明，「我們」不會作出賠償。

物品年齡	於物品原本價值上扣除的折舊率
全新至 24 個月	15%
25 個月至 48 個月	35%
49 個月至 60 個月	45%
61 個月或以上	70%

10. 個人責任

「你」未經「我們」書面同意，不可承認、否認或解決任何索償。

11. 身體檢查

「我們」有權在索償申請進行期間委派獨立的醫務人員替「您」進行驗身。若「您」不幸去世，而「我們」並沒有足夠的證明或文件處理有關索償，「我們」有權在法律容許及充份的通知情況下要求進行驗屍。有關費用由「我們」負責，「我們」亦擁有該等調查結果之所有權。

12. 已獲得第三者或其他保險保障或支付的費用

- (a) 如「你」的索償、費用、損失或責任已獲另一間保險公司的保單賠償，「我們」便不會作賠償或與該保單分擔賠償（以下(c)所述保障除外）。
- (b) 如「你」為同一「受保旅程」購買多於一份由「我們」或「我們」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，「我們」會以有關相同保障中最高保障額的一份保單作出賠償。
- (c) 如果「你」可從第三方取回全部或部份費用，例如航空公司或旅遊承辦商，「我們」則根據保險單條款負責賠償剩餘未能取回的費用。此條款並不適用於以下保障：

- 第 1 節 – 醫療及「意外」保障

但於第 1 節(a) – 醫療費用：如「你」的醫療費用已獲另一間保險公司的保單賠償，「我們」則根據保險單條款負責賠償剩餘未能取回的費用。

- 第 4 節(c) – 旅程延誤津貼
- 第 4 節(d) – 行李延誤津貼
- 第 11 節(b) – 取消岸上觀光津貼

13. 索償時需提交的證明文件

請瀏覽「我們」的[「e 索償」平台](#)了解及查看「你」於索償時需提交的證明文件。

保單的一般條件

1. 「受保旅程」的目的

- (a) 於申請本保單時，「你」的身體健康狀況必須適合旅遊；否則「我們」有權拒絕履行「我們」於本保單下的任何責任。任何「受保旅程」目的為以接受醫療或手術治療，或「你」的身體健康狀況不適合旅遊，或有違「醫生」之勸喻出外旅遊，均不會獲得保單內任何保障或賠償。
- (b) 本保險只適用於常規的假期旅遊及商務旅遊（只限不涉及任何體力勞動的文書工作）。
- (c) 一般遊客會參與的歷奇活動亦可受保，但該活動必須為：
- 沒有限制公眾使用，及
 - 由當地認可之旅遊承辦商或活動團體監管及由其指派的合格人員或教練帶領進行，及
 - 得到當地有關政府授權，及
 - 並非於“保單的一般不保事項”第2點列明的不受保活動。

2. 各旅遊種類的保障期及條款

- (a) 全年旅遊計劃：所有旅程均需由「香港」啟程及返回「香港」，而每次「受保旅程」的期限最長90天。
- (b) 單次旅遊計劃：所有旅程均需由「香港」啟程及返回「香港」，而「受保旅程」期限最長180天。
- (c) 單程的單次旅遊計劃：所有旅程均需由「香港」啟程，而「受保旅程」於「你」抵達首個旅程目的地的入境事務處 / 櫃檯辦理入境後完結。
- (d) 以上(b)及(c)，保險單一經簽發，恕不退還任何保費。

3. 免費延長保險期

如在「受保旅程」出發後發生「你」不能控制的事故而未能於原列於「行程表」內之日期完成「受保旅程」，「我們」會延長保險的受保期至「你」能合理及必須地完成「你」的「受保旅程」，並不額外就此收費，最長以10日為上限。保單於免費延長保險期後終止。

如「你」預計「你」的旅程不能如10日免費延長保險期內完成，「你」需盡快及於保單到期日前與[「我們」聯絡](#)，安排付保費以延長「你」的保單日期。

4. 持有多份旅遊保險

如「你」為同一「受保旅程」購買多於一份由「我們」或「我們」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，「我們」會以有關相同保障中最高保障額的一份保單作出賠償。

5. 年齡限制

每名「受保人」的保障及保費根據「受保人」於「受保旅程」開始時之年齡為準。

(a) 單次旅遊計劃

- 第1節至第6節適用於任何年齡的「受保人」。
- 第7節及第8節只適用於18至75歲的「受保人」。
- 第9節及第12節只適用於75歲或以下的「受保人」。

(b) 全年旅遊計劃

- 除「我們」另予書面同意，在本保險單生效日，「受保人」之年齡必須為75歲或以下，並可續保至80歲。

如「你」年齡被錯誤陳述，「我們」會按正確年齡應付之保費而退回或收取保費的差額。若「你」投保時的正確年齡未符合本保單的要求或已超出限制，「我們」只會退回保費而不負責任何承保責任，「我們」亦有權完全取消此保單。

保單的一般不保事項

以下的不保事項適用於整份保單，「我們」不會賠償任何直接或間接因以下事故引致的索償、費用或損失或責任。

1. 已知事項及狀況

- (a) 本保單不會保障於「生效日期」前已發生或已宣布會發生而可能導致「你」的原定旅程延遲、取消或受到阻礙的任何情況；
- 已宣布會發生的例子：香港天文台已正式懸掛 1 號風球戒備信號
 - 另一個已宣布會發生的例子：某「公共交通工具」的工會已宣布工業行動或罷工
 - 已發生的例子：某地方每個週末都會有民眾示威遊行，但這些示威遊行經常性地會演變為騷亂或暴亂
- (b) 任何「投保前已存在的傷疾」。

2. 不受保活動

除非已列明於隨保單附帶的「保障表」或批單內為受保活動，否則本保單決不承保因以下活動所引致的任何損失：

- (a) 任何空中活動，除非當時「你」：
- 是以付費乘客身份在持牌航空公司飛機或包機上，或
 - 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。
- (b) 以乘客或司機身份參與任何形式的賽車，或體育比賽，或參加職業體育活動，或「你」參與可以賺取收入或報酬的活動；
- (c) 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
- (d) 探險、跋涉、附有裝備之登山運動或類似旅程；需要高度專業技術、或使用極度體力、或於極端環境下進行、或需使用特別器材或工具的活動；
- (e) 馬拉松或運動訓練或課程或任何以腳踏單車為主要交通工具的「受保旅程」（受保於第10節 - 業餘運動保障除外）；
- (f) 「你」的任何違法或非法行為。

3. 不承保職業

本保單並不承保以下職業於工作期間引致的損失：出任為任何空中乘載工具的機務人員或操作員從事、任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品或槍械、以演員 / 歌星 / 藝人表現、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作。

4. 非經濟損失

包括「你」未能享用某些東西或事件，或以獎賞計劃換取的費用（例如飛行里數或會員積分計劃），除非「你」能證明特定的金錢支出。

5. 其他不保事項或條款

- (a) 如「你」是中國居民，並持由中華人民共和國簽發的護照或身份證在「中國」境內旅行，則任何損失均不獲賠償，除非「你」能提供由「中國」以外的政府機關（包括「香港」）簽發的官方證明文件，證明「你」在該司法管轄區合法居住，則不受此限。
- (b) 因自殺或蓄意自我傷害、神經錯亂、心智或精神不正常、受到酒精或藥物影響（除非由合格「醫生」處方）、酗酒、濫用藥物或吸毒引致的損失。
- (c) 任何與懷孕、分娩、性病及HIV（人類免疫力缺乏症病毒）引致的狀況及有關之併發症；或與先天及遺傳性疾病有關。
- (d) 任何直接或間接因「大流行病」、「戰爭」、侵略、外敵行動、敵對局面（不論曾正式「戰爭」與否）、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件、或因政府意圖阻礙、反對或防禦此等動亂（包括「恐怖活動」）所引起的損失；任何類型之核子技術。
- (e) 任何因政府法例及規條限制引致的損失。
- (f) 因政府或授權的行政機構發出的出入境限制或隔離限制，或全國封鎖，導致「你」不能旅遊。
- (g) 因「你」的居住地點或「你」旅遊目的地的政府或授權的行政機構向「你」發出強制隔離或隔離令，導致「你」不能旅遊或「你」拒絕旅遊，或任何因此而引致的損失。
- (h) 「你」未能提供「公共交通工具」或相關政府機構要求的重要及有效的旅遊文件如疫苗接種紀錄、醫療測試結果 / 證書。

保單內的其他基本條款

1. 整體協議

本保險單包括「附表」、申請書、聲明、附加保障、批單、附件及修訂本（不論以口述，或書面形式或網上提交形式），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「我們」有關的負責人批准並簽發批單作實，方始生效。為避免爭議，上述的有關文件亦會組成續保合約的部份，除非收到「你」在續約時的通知，所有資料會於續保時被視為真確及有效。

2. 法律訴訟

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

3. 代位權

「我們」有權自費以「保單持有人」或「你」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，「你」需同意執行並允許「我們」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。

4. 替代性爭議解決方案

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「我們」否認或否決「你」追索本保單之任何責任，而並未能於「我們」所發出之通知12個月內按以上規定展開仲裁，「你」的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。

5. 第三者權利

除「你」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。

6. 遵從基本條款

如「你」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。

7. 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。

8. 筆誤

「我們」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。

9. 個人資料收集目的

「我們」將根據本公司不時通知「保單持有人」及「你」的私隱政策使用所有已收集及持有的個人資料，「你」亦可透過此網址查閱有關私隱政策：www.zurich.com.hk/zh-hk/services/privacy。

「你」會，及會促使保單內其他受保人士，授權「我們」根據「我們」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「保單持有人」或「你」向「我們」提供任何第三者資料，「保單持有人」及「你」必須保證於提供此等個人資料予「我們」前已獲得有關資料當事人之正式同意，使「我們」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、合規及製裁查核。

10. 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「你」要求下為「你」提供服務。「我們」、「我們」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。

11. 制裁

若本保單提供的保險、款項、服務、保障及／或保單持有人或「你」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保單持有人或「你」或其他一方提供任何保險或將向保單持有人或「你」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，或若保單持有人或「你」或其他接受款項、服務或保障的一方是受制裁人士。

全年旅遊保險計劃的額外基本條款

1. 保費

本保單為年度保單。保單成效受制於「受保人」繳付同年度之全年所有保費。「我們」保留權利，根據保單續保日適用的保費率以作更改或調整保費，「我們」會於調整保費前 30 天內以書面通知「你」。

2. 寬限期

在首期保費後，「我們」將於每次保費到期後給予「你」31 日寬限期。在寬限期內，本保單仍維持生效，如於寬限期屆滿後尚未繳清保費，本保單將於欠繳保費之日期起被視為逾時失效。

3. 重訂保單

若「你」因欠繳保費而導致「我們」宣佈保單逾時失效，但事後「你」向「我們」提交令「我們」滿意之重訂申請書，並提供可保性證明，而且得到「我們」批准，「我們」可能允許「你」重訂保單。但於保單失效期間發生之索償則不會獲得任何保障。任何「投保前已存在之傷疾」將包括於復效日前已出現之傷疾。

4. 取消保單

「我們」有權以 30 日書面通知「你」取消保單或任何章節或部份，通知書將以掛號郵件形式寄至「你」最後登記地址。在任何情況下，「我們」並無責任透露有關之終止原因。保障終止時，若在有關取消保單生效日至該段保險期最後一天的期間沒有任何索償，保費會按比例退還。

在保障終止後，任何由「我們」收取之保費將不對「我們」構成任何責任，「我們」亦會退還應退之保費。

「你」可於 30 日前向「我們」提出書面通知以取消此保單，如在該段保險期至取消保單生效日（保障期）期間無索償紀錄，「你」已繳交之全年但未到期之保費將根據下列適用之比率計算扣減並退還，但在任何情況下不可低於「我們」慣常收取之最低保費。如保單以月繳方式繳付全年保費，「我們」亦有權按以下比率向「你」收取剩餘之全年保費。

於任何情況下，如該保單年度已獲得本保單賠償或接受服務，有關之保費將不獲退還及「你」必須繳交該保單全年之保費：

保障期	收費比率
兩個月（即慣常收取的最低保費）	40%
三個月	50%
四個月	60%
五個月	70%
六個月	75%
超過六個月	100%

儘管有上述規定，如本保單未符合「你」需要及在該保險期內無索償紀錄，「你」有權在保單交付給「你」後 14 日內以「你」簽署之書面通知「我們」取消保單並向「我們」交還保單。「我們」將會把「你」已付之保費無息全數退還。

5. 保障終止

本保險單之保障將會在遇到下列較早發生的一項時自動終止：

- 「受保人」根據「保單的一般條件」內第 5 點 - 年齡限制所述之情況，不再符合資格獲得本保單的保障；
- 根據「索償條件及支付賠償」第 3 點 - 於申請本保單及索償時「你」的責任所述之情況；
- 「你」未能根據本部份第 2 項 - 寬限期所述之情況，在 31 日寬限期內付款；或
- 任何一方根據本部份第 4 項 - 取消保單所述之情況，所以 30 日內書面通知取消本保單。

6. 續訂保單

從「保單生效日」起計，本保單會維持最長一年生效期及由「我們」決定每年自動續保，但「我們」保留權利在每個保險期之續保時間前 30 日向「你」提供書面通知以更改條款，包括但不限於保費、保障、保障額或不承保事項。「我們」沒有責任透露有關更改之原因。儘管如此，「你」可於本保單任何一個保險期之保單週年日前表示不接納更改，最後可以不實行續保。

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)
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