

Zurich HKA Travel Insurance Plan



ZURICH

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)		
		Protect Plan	Lite Plan	GoFly Plan
1.	Medical Cover			
	(a) Medical expenses			
	- Insured person aged 75 or below	750,000	300,000	750,000
	- Insured person aged 76 or above	350,000	120,000	350,000
	Including follow-up for:			
	• injury	50%	50%	50%
	• illness	10%	10%	10%
	• Chinese medicine or chiropractic treatment	2,000 (200 per visit per day)	1,000 (200 per visit per day)	2,000 (200 per visit per day)
	(d) Overseas hospital daily cash benefit	3,000 (500 per day)	3,000 (500 per day)	3,000 (500 per day)
	(c) Daily cash allowance due to unexpected compulsory quarantine	3,000 (500 per day)	3,000 (500 per day)	3,000 (500 per day)
2.	Zurich Emergency Assistance			
	(a) Deposit guarantee for hospital admission		78,000	
	(b) Emergency medical evacuation		Actual Cost	
	(c) Repatriation of mortal remains		Actual Cost	
	(d) Compassionate visit		1 economy class round-trip travel ticket and hotel accommodation expenses up to 700 per day (maximum 5 days)	
	(e) Travelling and accommodation expenses		1 economy class one-way travel ticket and hotel accommodation expenses up to 1,950 per day (maximum 4days)	
	(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.	Accident Cover			
	(a) Personal accident			
	- Insured person aged 18 – 75	500,000	300,000	500,000
	- Insured person aged 18 – 75 and is a Fortune Wings Club Member	600,000	NA	600,000
	- Insured person aged 17 or below or 76 or above	250,000	150,000	250,000
4.	Compassionate Death Cash and Visit			
	(a) Compassionate death cash	10,000	10,000	10,000
	(b) Compassionate visit	1 economy class round-trip travel ticket and hotel accommodation expenses up to 30,000	1 economy class round-trip travel ticket and hotel accommodation expenses up to 5,000	1 economy class round-trip travel ticket and hotel accommodation expenses up to 30,000
5.	Personal Property Cover			
	(a) Personal belongings	10,000	3,000	10,000
	Including sub-limits:			
	• per set/item/pair	3,000	3,000	3,000
	• mobile phone (1 per insured journey)	3,000 (Repair cost only)	NA	3,000 (Repair cost only)
	• all cameras drone, cameras and camcorders and related accessories and equipment	5,000	3,000	5,000
	• lap-top computer or tablet computer (1 per insured journey)	5,000	3,000	5,000
	(b) Loss of personal money	3,000	1,000	3,000
	- includes unauthorized use of credit card			
	(c) Loss of travel document or travel ticket	10,000	5,000	10,000
6.	Delay Cover			
	(a) Travel delay allowance	2,100 (300 per each and every 6 hours)	600 (300 per each and every 6 hours)	2,100 (300 per each and every 6 hours)
	(b) Hotel cost (over 6 hours)	1,000	500	1,000
	(c) Re-routing cost (over 10 hours)	5,000	2,000	5,000
	(d) Baggage delay allowance (over 6 hours)	800	500	800
7.	Journey Inconvenience			
	(a) Cancellation of trip	20,000	5,000	NA
	(b) Interruption of trip	20,000	5,000	20,000
8.	Liability Cover			
	(a) Personal liability	1,000,000	500,000	1,000,000
	(b) Rental vehicle excess	5,000	NA	5,000
9.	Missed Event Cover	1,000	NA	1,000
	Extended Cover on Outbound Travel Alert ("OTA")	Included	Included	Included
	GBA Extension	Included	Included	Included

Zurich HKA Travel Insurance Plan



You are insured under this policy in relation to an *insured journey* subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, and provided we have fully received the premium of this policy prior to the departure date of your *insured journey*.

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

PART 1 – DEFINITIONS

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

Accident/	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to you during an <i>insured journey</i> .
Accidental	
HKA	Hong Kong Airlines Limited
China	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and Macau.
Chinese Medicine	means a Chinese medicine practitioner other than the <i>insured person</i> 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.
Practitioner	the <i>insured person</i> is being <i>confined</i> in an isolated ward of a <i>hospital</i> or kept in an isolated site appointed by the government for at least one full day and continuously stays in there until discharged from the quarantine. Self-quarantine or home quarantine are excluded from this definition.
Compulsory	
Quarantine	
Confined/ Confinement	you are registered as an in-patient in a <i>hospital</i> for a medical treatment for an injury or illness 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	the enrollment date of this policy.
Greater Bay Area ("GBA")	Including Macau, Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing.
Follow-Up	the medical treatments directly caused by <i>injury</i> or <i>illness</i> for which you have received treatment during the <i>insured journey</i> .
Hong Kong	the Hong Kong Special Administrative Region of the People's Republic of China.
Hospital	an establishment which meets all the following requirements: <ul style="list-style-type: none">• holds a 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 you contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this policy.
Immediate Family	your spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, brother or sister, grandchild or legal guardian.
Member	
Infectious Disease	a sudden and unexpected outbreak of disease through human-to-human transmission that spreads rapidly to many people within a local region (of which the <i>insured person</i> is 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 you depart from an immigration counter in the territory of <i>Hong Kong</i> , until the time when you (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. If your journey does not require going through an immigration counter in the territory of <i>Hong Kong</i> , the period of travel shall commence from your boarding of the scheduled <i>HKA</i> flight in <i>Hong Kong</i> , until the time when you (i) return to <i>Hong Kong</i> on the date specified in the <i>schedule</i> or (ii) leave the scheduled <i>HKA</i> flight upon return to <i>Hong Kong</i> , whichever is earlier.

If you purchased a one-way ticket that is departing from *Hong Kong*, the period of travel shall commence from the time when you depart from an immigration counter in the territory of *Hong Kong*, until the time when you check out from the immigration counter upon arrival in the first destination shown on the itinerary.

For Section 3, each insured journey shall commence and cease as follows:

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

the person named in the *schedule* or subsequently endorsed hereon as insured person(s) in this policy.

Insured Person, You, Your or Yourself Itinerary

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

Loss of Hearing

permanent irrecoverable loss of hearing where:

If a dB = Hearing loss at 500 Hertz

If b dB = Hearing loss at 1,000 Hertz

If c dB = Hearing loss at 2,000 Hertz

If d dB = Hearing loss at 4,000 Hertz

$1/6 (a+2b+2c+d)$ is above 80dB.

the entire and *permanent* irrecoverable loss of sight.

**Loss of Sight
Loss of Speech**

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

**Loss of Use
Maximum Benefits
Medically
Necessary
Expenses**

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

the benefit amount of each of the benefits covered under this policy as stated in the *table of benefits*.

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

Medical Practitioner

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

**Overseas
Pandemic**

the destination(s) stated in the *itinerary* of the *insured journey*, except *Hong Kong* and the departure city.

- 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 *accident* and at the expiry of that period being beyond hope of improvement.

**Pre-existing
Condition**

You, *immediate family member*, *domestic partner* or *travel companion* received medical treatment, diagnosis consultation or prescribed drugs, or a condition for which medical advice or treatment was recommended by a *medical practitioner* before the *effective date*.

**Public Common
Carrier**

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

Relevant Documents

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

**Schedule
Serious Physical
Injury or Serious
Illness**

the schedule attached to and incorporated in this policy.

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

Table of Benefits

the table of benefits attached to and incorporated in this policy stating the *maximum benefits* 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 war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup, or any act with the use of nuclear engineering shall be excluded from this definition.

Total Disablement	when as the result of <i>injury</i> and commencing within 12 consecutive months from the date of an <i>accident</i> you are totally disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which you are reasonably qualified by reason of your education, training or experience, or if you have no business or occupation, total disablement means your inability to perform any activities which would normally be carried out in your daily life.
Travel Companion	the person who made the travel booking or reservation with you and accompanied you 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

PART 2 – BENEFITS

Section benefits contained hereunder are applicable in accordance with the *table of benefits* above and subject to the type of plan stated in the *schedule*.

Section 1 – Medical Cover

(a) Medical expenses

If you suffer from *injury* or *illness* during the *insured journey*, we will reimburse the following expenses actually incurred by you.

- (i) The reasonable *medically necessary expenses* during the *insured journey*.
- (ii) *Follow-up* medical expenses incurred within three months upon your return to *Hong Kong* from the *insured journey*.
- (iii) 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 (ii) 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) 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*.

(c) Daily cash allowance due to unexpected compulsory quarantine

If you are suspected or confirmed to have contracted an *infectious disease* during the *insured journey* and results in unexpected *compulsory quarantine* by the local government upon arrival at the *overseas* destination, or during the *insured journey*, or unexpected compulsory quarantine 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* 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 10 days.

Conditions and exclusions applicable to Section 1 – Medical Cover

1. The policy does not cover for the following medical expenses arising from whatsoever cause:
 - Non-essential medical treatment
 - Cosmetic surgery
 - Special or private nursing costs
 - 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 policy shall provide cover for the following medical expense only if it is necessitated by an *accident* and recommended in writing by a *medical practitioner*:
 - Emergency dental treatment and procedure to sound and natural teeth; or
 - Special braces
3. The policy does not cover for 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(b) or 1(c) only in respect of any loss arising from the same cause.

Section 2 – Zurich Emergency Assistance

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.

(a) Deposit guarantee for hospital admission

Upon your admission to an *overseas hospital*, Zurich Emergency Assistance provides a guarantee for admission deposit up to a limit of HKD 78,000. 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 economy class round-trip *travel ticket* and the hotel accommodation expenses necessarily and unavoidably incurred by one *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 one-way *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.

Zurich Emergency Assistance is rendered by a service provider nominated by us.

Conditions and exclusions applicable to Section 2 – Zurich Emergency Assistance

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 *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 – Accident Cover

(a) Personal accident

In the event of an *accident* which causes *injury* to *you* 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>
Accidental death and disablement		
1.	Accidental Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis of all Limbs	100%
4.	Permanent Total Loss of Sight of both Eyes	100%
5.	Permanent Total Loss of Sight of one Eye	100%
6.	Loss of or the Permanent Total Loss of Use of two Limbs	100%
7.	Loss of or the Permanent Total Loss of Use of one Limb	100%
8.	Loss of Speech and Hearing	100%
9.	Permanent Total Loss of Hearing in	
	(a) both ears	75%
	(b) one ear	15%

Maximum liability for personal accident

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.

Conditions and exclusions applicable to Section 3 – Accident Cover

1. If more than one of the events occur as a result of the same *accident*, only the event with the highest compensation will be payable.
2. No payment shall be made in respect of any disablement existed prior to an *injury* covered under this policy.
3. If *you* are claiming the *maximum benefits* for Fortune Wings Club Member, *you* must be a valid Fortune Wings Club Member at the time when *you* purchase the *HKA* travel ticket and at the time of claim, *you* must provide a copy of the *HKA* travel ticket with *your* Fortune Wings Club membership number shown on the *HKA* ticket.

Section 4 – Compassionate Death Cash and Visit

(a) 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.

(b) Compassionate visit

We will pay for the economy class round-trip *travel ticket* and the actual and reasonable hotel *accommodation* expenses incurred up to the *maximum benefit* as stated in the Table of Benefits incurred by one *immediate family member* (or *domestic partner*) to travel to *your* location if *you* die during the *insured journey*. This coverage can only be utilized once during any one *insured journey*.

Section 5 – Personal Property Cover

(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 during the *insured journey* 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 belonging to and carried by you due to robbery, burglary or theft occurring during the *insured journey*, we will reimburse such loss to you.

If the credit card belonging to and carried by you during the *insured journey* is accidentally lost during the *insured journey*, we will also reimburse the monetary loss due to unauthorized use of the lost credit card incurred within the *insured journey*.

In no event shall the total amount payable under Section 5(b) exceeds 100% of the *maximum benefits* as stated in the *table of benefits*.

(c) 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*.

For accidental loss of *travel ticket* and/or travel document, we will also reimburse the additional travelling expenses and/or accommodation expenses incurred to you for the sole purpose of making necessary travel arrangement for replacing the travel document, provided that the travelling class and/or the room type for the accommodation shall not be better than the original travelling class and/or the room type for the accommodation in the *insured journey*.

In no event shall the total amount payable under Section 5(c) exceed 100% of the *maximum benefits* as stated in the *table of benefits*.

Conditions and exclusions applicable to Section 5 – Personal Property Cover

1. This policy does not cover for the following classes of property:

- business merchandise or sample
- foodstuffs/beverages including alcoholic beverages/medicine/tobacco
- brittle or fragile items
- antiques
- bicycles
- coupons
- contact lenses, dentures and all relating appliances and accessories
- item contains gold, platinum, diamond, jade or pearl
- mobile phone with telecommunications function and all relating accessories (except for Protect and GoFly Plan)
- items that are mailed or shipped separately
- plastic money (including the credit value in credit card, stored value in Octopus card)

2. You must take all reasonable efforts to safeguard your property. The policy does not cover for any property that is left unattended in public place; or any unexplained loss or mysterious disappearance; or loss due to fraud or deception.

3. The policy does not cover for 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.

4. The policy does not cover loss of credit card not immediately reported to the local branch or agent of the issuing authority, and any unauthorized use of credit card by *immediate family member* or *domestic partner*.

5. 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 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.

6. Accidental damage to mobile phone

You must submit the 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 8 – depreciation table below, or if the damaged mobile phone is over 5 years from the date of purchase, we will pay you an allowance of HKD 500 for such loss.

7. Accidental damage of luggage or personal belongings

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

- (a) 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; or
- (b) 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 sub-limit stated in the *table of benefits*; or
- (c) If the luggage or suitcases or personal belongings is totally damaged and unrepairable, we will consider the item as 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.

8. 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 to account for depreciation 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%

Section 6 – Delay Cover

(a) Travel delay allowance

If the *public common carrier* in which you have arranged to travel is delayed from the scheduled departure time or arrival time due to strike or other industrial action, riot, civil commotion, hijack, adverse weather conditions, natural disaster, mechanical and/ or electrical breakdown of the *public common carrier*, or airport closure, we will pay the travel delay allowance to you up to the *maximum benefits* as stated in the *table of benefits*.

This section also covers departure delay due to operation reason of *HKA*, but the coverage only applies to flights marketed and operated by *HKA* only and not include any special flights, chartered flights, interline flights or codeshare flights.

Calculation on delay hours:

You can only claim for either departure delay or arrival delay. Regardless of the time spent on transit (in the event you have connecting flight(s)), the period of delay will be calculated from the original scheduled departure or arrival time specified on your *travel ticket* to the actual departure or arrival time of (i) the original *public common carrier* or (ii) the first available alternative transportation offered by that *public common carrier*.

(b) Hotel cost

If the *public common carrier* in which you have arranged to travel is delayed from the scheduled departure time due to one of the events stated in Section 6(a), we will reimburse the additional and reasonable *overseas* accommodation expense 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*.

(c) Re-routing cost

The additional costs incurred by you for the purchase of the one-way economy class *travel ticket* to travel to the planned destination as specified in your original *itinerary* by an alternative *public common carrier* after at least 10 hours of delay due to one of the events stated in Section 6(a).

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

(d) Baggage delay allowance

If your checked-in baggage is being delayed for over six 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*.

Conditions and exclusions applicable to Section 6 – Delay Cover

1. Baggage delay allowance is only applicable to the baggage which is checked-in on the same *public common carrier* with you.
2. The policy does not cover any loss due to your late arrival at the airport or port. It also does not cover for delay due to air traffic control by local government, error, overbook, over-sale, operational reason (except as mentioned in Section 6(a)), bankruptcy or liquidation of the *public common carrier* or any service provider.
3. All delay claims must be supported by a written document from the *public common carrier* on the number of hours of the delay, the reason for such delay and/or the identified checked-in baggage label, and any other proof as we may reasonably require.
4. You should always take the first available alternate transportation provided by the *public common carrier* if such arrangement is within a reasonable time.
5. If you decide to arrange for another transportation to reach your scheduled travel destination by yourself, you can only claim either Section 6(a) - Travel delay allowance or Section 6(c) – Re-routing cost.
6. If you decide to cancel the entire scheduled journey due to travel delay, you are no longer eligible to claim for Section 6(a) - Travel Delay Allowance.

Section 7 – Journey Inconvenience Cover

(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 travel tickets and accommodations 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 overseas:

- 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 we will reimburse either:

- the prepaid and unused travel tickets and accommodations expenses due to the journey interruption which is not recoverable from any other sources; or

- the additional economy class *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*.

Conditions and exclusions applicable to Section 7 – Journey Inconvenience Cover

- The policy does not cover for any loss due to *your* late arrival at the airport or port; or cancellation/interruption of trip due to *your* own personal or financial reason. It also does not cover for any cancellation or interruption of trip due to air traffic control by local government, error, overbook, over-sale, operational reason, bankruptcy or liquidation of the *public common carrier* or any service provider forming part of the *insured journey*.
- You* should always take the first available alternate transportation provided by the *public common carrier* if such arrangement is within a reasonable time.
- Your* name must be shown on the respective *travel ticket* or receipt for claims under this section. If not, *you* must provide the supporting documents which are required by and acceptable to *us* as proof of claims. *We* will not pay for expense that is not settled by an official currency by any government.
- If *you* have not purchased a return *travel ticket* before departure of the *insured journey*, *we* will not cover any costs incurred or pay for any *travel ticket* for *your* return trip to *Hong Kong*.

Section 8 – Liability Cover

(a) Personal liability

We will indemnify *you* for the compensation and/or legal expenses *you* are 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 approval.

(b) Rental vehicle excess

If *you* rent a vehicle to drive in the course of the *insured journey* and the vehicle is stolen or damaged and the motor vehicle insurance for the rental vehicle includes an excess of the rental vehicle (or deductible or similar condition), *we* will reimburse *you* for the rental vehicle excess and non-operation cost (NOC) up to the *maximum benefits* stated in the *table of benefits* for the liable loss or damage of the rental vehicle which *you* are legally liable to pay. This benefit cannot be claimed for more than once for any one *insured journey*.

Conditions and exclusions applicable to Section 8 – Liability Cover

- The policy does not cover for 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 any vehicle, aircraft, drones, mechanical or electrical watercraft, firearm or animals; or
 - from damage to property owned by *you* or held in *your* trust or custody.
- You* must hold a valid driving license for the country which *you* will be driving, and *you* must comply with all the terms in the rental vehicle agreement and in the motor vehicle insurance.

Section 9 – Missed Event Cover

If *your insured journey* is interrupted and such cancellation or interruption is covered under Section 7(a) or 7(b), and *you* are unable to attend the overseas event, *we* will reimburse the prepaid and unused, and non-recoverable 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

GBA EXTENSIONS

The below *GBA* extensions are applicable if the *insured person*:

- Purchased a *travel ticket* through *HKA* for direct travel between *GBA* and Hong Kong International Airport for the purpose to board the scheduled *HKA* flight; and
- is able to provide the relevant ticket and/or receipt issued by *HKA* with details including date and time of the transportation arranged through *HKA*.

Extension to Section 1(a) – Medical expenses

Cover medical expenses up to HKD75,000 (Protect Plan and GoFly Plan) and HKD30,000 (Lite Plan) incurred within 30 days from the date of *accident*, if *you* sustain *injury* on the transportation arranged through *HKA* for travelling from *GBA* directly to the Hong Kong International Airport, and vice versa, subject to the terms and conditions of and applicable to Section 1 – Medical Cover.

Follow-up medical expenses are excluded from this extension.

Extension to Section 2(b) – Emergency medical evacuation and 2(c) – Repatriation of mortal remains

Cover the cost for emergency medical evacuation and repatriation of mortal remains back to *GBA*, subject to the terms and conditions of and applicable to Section 2 – Zurich Emergency Assistance.

Extension to Section 5(a) – Personal belongings

If *your* checked-in baggage is damaged by an authorized operator of *HKA* during transit between *GBA* and the Hong Kong International Airport, *we* will pay for the damaged baggage and items lost or damaged inside the baggage up to the maximum benefits as stated in the table of benefit under Section 5(a), subject to the terms and conditions of and applicable to Section 5 – Personal Property Cover.

Extension to Section 6(a) – Travel delay allowance

If the transportation, which *you* have paid to and arranged through *HKA*, to travel between *GBA* and the Hong Kong International Airport is delayed from the scheduled departure time due to one of the events stated in Section 6(a), *we* will pay the travel delay allowance to *you* up to the *maximum benefits* as stated in the *table of benefits* under Section 6(a), subject to the terms and conditions of and applicable to Section 6 – Delay Cover.

Extension to Section 6(d) – Baggage delay allowance

If the checked-in baggage is being delayed for over 6 hours after *your* actual arrival at the *overseas* travel destination, and such delay is caused by an authorized operator of *HKA* during transit between *GBA* and the Hong Kong International Airport, *we* will pay the baggage delay allowance to *you* up to the *maximum benefits* as stated in the *table of benefits* under Section 6(d), subject to the terms and conditions of and applicable to Section 6 – Delay Cover.

Extension to Section 7(a) – Cancellation of trip

If *you* have to cancel the entire *insured journey* shown in the itinerary due to one of the events stated in Section 7(a), *we* will also reimburse the travel cost paid to *HKA* for travel between *GBA* and the Hong Kong International Airport.

We will also cover if *you* sustain *injury* which is covered under the Extension to Section 1(a) stated above, and certified by a medical practitioner as being unfit to travel (or to continue to travel) with the original scheduled journey and having to be confined in a hospital. *We* will reimburse the prepaid and unused *travel tickets* and accommodation expenses for the scheduled journey which are not recoverable from any other sources, up to the *maximum benefits* as stated in the *table of benefits* under Section 7(a), subject to the terms and conditions of and applicable to Section 7 – Journey Inconvenience Cover.

EXTENDED COVER ON OUTBOUND TRAVEL ALERT (“OTA”)

Notwithstanding point 10(iv) under Part 3 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.

- **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* for Section 7(a) - Cancellation of trip, whichever is lower.

- **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* for Section 7(b) - Interruption of Trip, whichever is lower.

- **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 extended while the Black OTA is hoisted, *we* will pay a daily allowance of HKD 500 to *you*, up to a maximum of 10 calendar days.

Exclusion and conditions applicable to extended cover on OTA

1. No cover shall be provided if the Red or Black OTA is hoisted or announced for 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.

PART 3 – GENERAL CONDITIONS AND EXCLUSIONS APPLICABLE TO THE POLICY

1. Known events and conditions

The policy does not cover for any circumstance which is existing or announced before the *effective date*; or any *pre-existing condition*.

2. Purpose of the *insured journey*

You must be medically fit to travel at the time when *you* are applying this policy, otherwise *we* shall have the right to repudiate any liability under this policy. No coverage of the policy shall be provided and no benefits shall be paid if the 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*.

The policy is valid only for conventional leisure travel, or business travel for office or management duties without any manual work. Participation in adventurous tourists activities are covered, provided that such activities are: (i) accessible to the general public without restriction, and (ii) under the guidance and supervision of qualified personnel or instructors of recognized local tour operator or activity provider, (iii) authorized by the relevant local authority, and (iv) not one of the activities described in point 3 – Excluded activities below.

3. Excluded activities

The policy does not cover for whatsoever loss caused by the below activities, unless *we* agreed otherwise in writing and shown as covered in the *table of benefits* or endorsement attached to the policy.

(i) 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;
- (ii) 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;
- (iii) trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
- (iv) 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;

- (v) marathon, sport training or course, or any tour with bicycle riding as the main transportation during the *insured journey*;
- (vi) *your* participation in any illegal or unlawful act.

4. Excluded occupations

The policy shall not provide cover during 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.

5. Conditions and maximum travel period in different travel plan

- (i) For single trip travel plan: all trips must depart from and return to *Hong Kong*, no refund of premium is allowed once the policy has been issued and the *insured journey* shall not exceed 180 days.
- (ii) For one-way single trip travel plan: all trips must depart from *Hong Kong*, no refund of premium is allowed once the policy has been issued and the *insured journey* shall cease after *your* check out from the immigration counter upon arrival in the first destination shown on the *itinerary*.

6. Free insurance extension

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

7. Multiple travel policies

If *you* are insured under more than one 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.

8. Reasonable care

You shall exercise all reasonable care to avoid or prevent illness or injury and to prevent loss, theft or damage to everything covered under the policy. Failure to take reasonable steps to avoid or prevent illness or injury, loss, theft or damage will result in a deduction from claim payment, or may result in your claim not being paid.

9. 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.

10. Other excluded events or conditions

- (i) If *you* are holding the People's Republic of China passport and travels to/within *China*, unless *you* have an official document issued by an overseas Government (other than *China*) as proof that *you* are a legal resident of the respective country but travelling with a passport of the People's Republic of China.
- (ii) Any loss to the policy which is arising or resulting from the following conditions of the *insured person*, *travel companion*, *immediate family* and *domestic partner*: 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.
- (iii) Any loss to the policy which arising or resulting from the following conditions of the *insured person*, *travel companion*, *immediate family* and *domestic partner*: pregnancy, childbirth, venereal disease and HIV (Human Immunodeficiency Virus); or any loss in connection to congenital and hereditary condition.
- (iv) 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.
- (v) Any loss arising from any government's regulations control or act.
- (vi) *You* are unable to travel due to government or authorized regulatory authority imposing restrictions on movement or isolation, or national lockdowns or border closure.
- (vii) *You* are unable to travel, or *you* refuse to travel, or *you* incur any costs or expenses due to mandatory quarantine or isolation order imposed on *you* within *your* home area or *your* travel destination by the local government or authorized regulatory authority.
- (viii) *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.

PART 4 – GENERAL PROVISIONS

1. Entire contract

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

2. Age limit

For single trip travel plan, the insurance applies to any *insured person* at all ages.

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*.

3. Notice of claims

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

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

4. Proof of loss

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

5. Claims admittance

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

6. Medical examination

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

7. Payment of claims

We will pay all benefits (except for Section 2) to the *insured person* for their respective rights and interests. For *insured person* aged 17 or below, payment of claims shall be made to his/her parents or the proposer of the policy.

Benefits payable under Section 2 will be paid directly to the service provider.

In the event of *accidental* death, we will pay all the pending benefits to *your* estate.

All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to *you* after the receipt of due proof upon *our* approval.

8. Liability claims

You must not admit, deny, or settle a claim without *our* consent.

9. Misrepresentation or non-disclosure

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

10. Misstatement of age

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.

11. 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.

12. Other insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as the ones being claimed under this policy, we will only be liable for *our* proportionate share (except for Section 1(b) – *Overseas hospital* daily cash benefit, Section 1(c) - Daily cash allowance due to unexpected *compulsory quarantine*, Section 3 - *Accident* Cover and Section 4(a) - Compassionate death cash, Section 6(a) – Travel delay allowance and section 6(d) – Baggage delay allowance of Part 2 of this policy) which will be paid under this policy.

13. Clerical error

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

14. Legal action

No legal action shall be brought to recover on this policy prior to the expiration of sixty (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 (1) year from the expiration of the time within which proof of claims is required.

15. Subrogation

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

16. Alternative dispute resolution

In the event of a dispute arising out of the policy, the parties may settle the dispute through mediation in good faith in accordance with the relevant Practice Direction on civil mediation issued by the Judiciary of *Hong Kong* and applicable at the time of dispute. If the parties are unable to settle the dispute through mediation within ninety (90) days, the parties shall refer the dispute to arbitration administered by the Hong Kong International Arbitration Centre ('HKIAC') under the HKIAC Administered Arbitration Rules in force when the Notice of Arbitration is submitted. The law of this arbitration clause shall be *Hong Kong* law and the seat of arbitration shall be *Hong Kong*. The number of arbitrators shall be one (1) and the arbitration proceedings shall be conducted in English.

It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of the policy.

Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under the policy and *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.

17. Right of third parties

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

18. Compliance with policy provisions

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

19. Statement of Purpose for Collection of Personal Data

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

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

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

20. Governing law and jurisdiction

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

21. Sanction

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 *you* or other party to the extent that such cover, payment, service, benefit and/or any business or activity of *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 *you* or other party receiving payment, service or benefit is a sanctioned person.

CLAIMS PROCEDURE

Through our "eClaim" online platform, *you* can submit a claim easily and conveniently. Simply scan the QR code to browse www.zurich.com.hk/eclaim/en and submit claims, the processing time can be shortened up to two working days comparing to submission by post/email.



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

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

Please note that if *you* need to claim for your journey, please report *your* claim to us in 30 days.

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

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

港航蘇黎世旅遊保險計劃

「保障表」



ZURICH
蘇黎世

請根據「你」的「附表」內列明「你」已選擇的「計畫級別」及「自選保障」配對「你」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)		
		翱翔計劃	樂遊計劃	高飛計劃
1.	醫療保障			
	(a) 醫療費用			
	- 75 歲或以下之「受保人」	750,000	300,000	750,000
	- 76 歲或以上之「受保人」	350,000	120,000	350,000
	包括以下之「覆診」費用限額：			
	• 「損傷」	50%	50%	50%
	• 「疾病」	10%	10%	10%
	• 中醫及脊醫治療費用	2,000 (每日一次 200 港元)	1,000 (每日一次 200 港元)	2,000 (每日一次 200 港元)
	(b) 「海外」「住院」現金保障	3,000 (每日 500)	3,000 (每日 500)	3,000 (每日 500)
	(c) 不可預見之「強制隔離」現金津貼	3,000 (每日 500)	3,000 (每日 500)	3,000 (每日 500)
2.	蘇黎世緊急支援			
	(a) 入院保證金		78,000	
	(b) 緊急醫療運送及 / 或運返		實際費用	
	(c) 遺體運返		實際費用	
	(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 4 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.	「意外」保障			
	(a) 個人「意外」			
	- 18 歲至 75 歲之受保人	500,000	300,000	500,000
	- 18 歲至 75 歲同時為金鵬俱樂部會員之受保人	600,000	不適用	600,000
	- 17 歲或以下或 76 歲或以上之受保人	250,000	150,000	250,000
4.	身故恩恤金及緊急啟程保障			
	(a) 身故恩恤金	10,000	10,000	10,000
	(b) 緊急啟程費用	一張來回經濟客位旅行票及住宿費用最高至 30,000 港元	一張來回經濟客位旅行票及住宿費用最高至 5,000 港元	一張來回經濟客位旅行票及住宿費用最高至 30,000 港元
5.	個人財物保障			
	(a) 個人物品	10,000	3,000	10,000
	包括以下個別物品的限額：			
	• 每件、每對、每套或每組物品	3,000	3,000	3,000
	• 手提電話 (每次「受保旅程」1 部)	3,000 (只限維修費用)	不適用	3,000 (只限維修費用)
	• 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	5,000
	• 手提電腦及平板電腦 (每次「受保旅程」1 部)	5,000	3,000	5,000
	(b) 遺失個人現金	3,000	1,000	3,000
	- 包括信用卡被盜用			
	(c) 遺失旅行證件及 / 或「旅行票」	10,000	5,000	10,000
6.	延誤保障			
	(a) 旅程延誤津貼	2,100 (每滿 6 小時 300)	600 (每滿 6 小時 300)	2,100 (每滿 6 小時 300)
	(b) 酒店費用 (超過 6 小時)	1,000	500	1,000
	(c) 更改旅程費用 (超過 10 小時)	5,000	2,000	5,000
	(d) 行李延誤津貼 (超過 6 小時)	800	500	800
7.	旅程阻礙保障			
	(a) 取消旅程	20,000	5,000	不適用
	(b) 旅程阻礙	20,000	5,000	20,000
8.	責任保障			
	(a) 個人責任	1,000,000	500,000	1,000,000
	(b) 租車自負額	5,000	不適用	5,000
9.	缺席特別活動保障	1,000	不適用	1,000
	外遊警示伸延保障	包括	包括	包括
	「大灣區」伸延保障	包括	包括	包括

當「我們」於「你」的「受保旅程」出發前已收訖本保單的保費，即依據本保單或批註內的定義、不承保事項、限制、條款和條件，承保「你」及「你」的「受保旅程」。

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

第一部份 – 詞彙的定義

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

「意外」	在「受保旅程」中，任何不可預見或預料並導致「你」蒙受「損傷」之突發事件。
「港航」	香港航空有限公司。
「中國」	是指中華人民共和國，但不包括「香港」及澳門。
「中醫」	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。
「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」	是指本保險單的申請日期。
「大灣區」	包括澳門、廣州、深圳、珠海、佛山、惠州、東莞、中山、江門、肇慶。
「覆診」	直接因「你」在「受保旅程」中已接受治療的「損傷」或「疾病」所引致的治療。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列條件的機構： <ul style="list-style-type: none">持牌醫院（如所在國家或司法管轄區規定領有牌照）；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」是原定前往該區），並迅速及廣泛傳播多人，導致該國家的確診人數異常地上升，及有關資料由政府認可的醫療衛生部門或機構公開發佈及記錄。此定義並不適用於任何擴散至本保單定義為「大流行病」的傳染病。
「損傷」	「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」	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。 如「你」的旅程不須經過香港入境事務處，「你」的受保旅程則由「你」於「香港」登上「港航」航班開始，直至「你」(i)於列明於「附表」內之日期返回「香港」或(ii)離開「港航」返回「香港」的航班為止，二者以較先為準。 如「你」購買的是從「香港」啟程的單程機票，「你」的旅程由「你」離開香港入境事務處 / 櫃檯開始，直至「你」抵達列於「行程表」內第一個目的地的入境事務處 / 櫃檯辦理入境後完結。

於第三節中，每次受保旅程的開始及終止時間如下：

- (i) 「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
- (ii) 「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。
「失聰」	「永久」及無法恢復之聽力，如： a - 分貝 = 500赫茲失聰 b - 分貝 = 1,000赫茲失聰 c - 分貝 = 2,000赫茲失聰 d - 分貝 = 4,000赫茲失聰 即 $1/6 (a + 2b + 2c + d)$ 高於80分貝。
「失明」	視力完全喪失及「永久」無法復原。
「喪失說話能力」	無法發出說話所需的四種語音中的三種，例如唇音、齒齶音、顎音及軟顎音，或聲帶完全喪失功能，或大腦控制說話的中樞受損，導致語言失能症。
「殘廢」	「永久」完全喪失功能或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」	<ul style="list-style-type: none">• 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接載付款乘客、來往於商業機場之間的飛機。
「有關文件」	包括「附表」、「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。
「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。

第二部份 – 保障內容

以下各項保障根據「附表」及「保障表」內訂明的計劃級別，方為適用。

第一節 – 醫療保障

(a) 醫療費用

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以下之費用給「你」。

- (i) 於「受保旅程」中已支付的合理「醫療必須費用」。
- (ii) 「你」於「受保旅程」完結後返回「香港」三個月內的「覆診」費用。
- (iii) 「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(ii)所述的條款賠償。

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

(b) 「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。

(c) 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10日。

第一節 – 醫療保障的承保條款及不承保事項

1. 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(b)或1(c)其中一項保障。

第二節 – 蘇黎世緊急支援

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。

(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78,000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」及因此而引致合理的酒店住宿費用，以「保障表」所載之「最高賠償額」為上限。

(f) 隨行兒童遣送

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。

蘇黎世緊急支援服務由「我們」所委任的服務機構提供。

第二節 – 蘇黎世緊急支援的承保條款及不承保事項

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。

第三節 – 「意外」保障

(a) 個人「意外」

如「你」在「受保旅程」中因遭遇「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
意外死亡及傷殘		
1.	「意外」死亡	100%
2.	「永久完全傷殘」	100%
3.	「永久」及無法痊癒之四肢癱瘓	100%
4.	雙眼「永久」完全「失明」	100%
5.	單眼「永久」完全「失明」	100%
6.	喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7.	喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8.	「喪失說話能力」及「失聰」	100%
9.	「永久」完全「失聰」：	
	(a) 雙耳	75%
	(b) 單耳	15%

個人「意外」之最高賠償責任

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。

適用於第三節 – 「意外」保障的承保條款及不承保事項

1. 假如在同一次「意外」事件中遭受多於一項保障項目，只有最高賠償額的一項保障項可獲得賠償。
2. 於保單所承保之「損傷」前已存在之殘缺，不會獲得任何賠償。
3. 如「你」要索償金鵬俱樂部會員的「最高賠償額」，「你」必須於購買「港航」旅行票時及索償時均為有效的金鵬俱樂部會員，及於「港航」機票上列明「你」的會員號碼。

第四節 – 身故恩恤金及緊急啟程

(a) 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。

(b) 緊急啟程費用

如「你」在「受保旅程」中死亡，「我們」將支付一名「直系親屬」（或一名「同居伴侶」）前往該地的來回經濟客位「旅行票」，以及於當地實際而合理的酒店「住宿」費用。本保障只可在同一「受保旅程」中索償一次。

第五節 – 個人財物保障

(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」將賠償有關損失。

如「你」在「受保旅程」中隨身攜帶屬於「你」的信用卡因意外遺失而導致該信用卡於「受保旅程」期間被盜用，「我們」亦會賠償因此所引致的金錢損失。

在任何情況下，第五節(b) – 遺失個人現金的合共總賠償額不可超過「保障表」所規定之「最高賠償額」的100%。

(c) 遺失旅行證件及 / 或「旅行票」

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。

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

在任何情況下，第五節(c) – 遺失旅行證件及 / 或「旅行票」的合共總賠償額不可超過「保障表」所規定之「最高賠償額」的100%。

適用於第五節 – 個人財物保障的承保條款及不承保事項

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
- 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
- 任何擁有對話功能之手提電話裝置及其有關配件（翱翔計劃及高飛計劃除外）
- 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。

4. 本保單不會保障「你」在發現遺失信用卡後，未即時向當地有關簽發機構或代理公司報告，及「你」的信用卡被「直系親屬」或「同居伴侶」盜用。

5. 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。如個人財物是於酒店或「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。

6. 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」會根據以下第八點 - 折舊率計算表所述作出賠償。如損毀的手提電話已購買超過5年，「我們」會賠償500港元的現金津貼。

7. 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：

- 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；或
- 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」所列個別限額為上限；或
- 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。

8. 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%

第六節 – 延誤保障

(a) 旅程延誤津貼

如「你」安排乘坐之「公共交通工具」的出發時間或到達延時間因罷工或其他工業行動、騷亂、暴亂、被騎劫、惡劣天氣、天災、「公共交通工具」的機械及 / 或電路故障或機場關閉而被延誤，「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」。本節亦保障「你」安排乘坐之航班的出發時間因「港航」的營運原因而被延誤，但只適用於純粹由「港航」營運的航班，並不包括任何特殊航班、包機、聯運及代碼共享航班。

旅程延誤時間的計算方法

「你」只可索償出發延誤或到達延誤其中一項。如「你」安排了相繼連接之航班到達「你」的原定旅遊目的地，則不計轉機所花的時間，延誤時間的計算都是由列明於原定「公共交通工具」時間表的開出 / 到達原定旅遊目的地的時間，直至(i) 原定「公共交通工具」，或(ii) 由該「公共交通工具」機構安排的首班取替交通工具的實際開出 / 到達原定旅遊目的地的時間作出計算。

(b) 酒店費用

如「你」安排乘坐之「公共交通工具」因第六節(a) 所列之其中一項事故而延誤，「我們」會賠償於延誤當日引致及無法從其他途徑追討的額外及合理的「海外」住宿費用，以「保障表」列明的「最高賠償額」為上限。

(c) 更改旅程費用

如「你」安排乘坐的「公共交通工具」延誤超過10小時，「你」需自行安排乘坐其他「公共交通工具」前往列明於原定「行程表」內目的地，「我們」會支付所需之「旅行票」（只限經濟客位），惟以不超過保障表所載之「最高賠償額」為上限。本保障只可在同一「受保旅程」中索償一次。

(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「投保人」索償一次。

第六節 – 延誤保障的承保條款及不承保事項

1. 行李延誤津貼只適用於與「你」所乘坐的「公共交通工具」一同寄運的行李。
2. 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失。亦不保障因任何因當地政府或有關機構的航空管制而引致的損失；或「公共交通工具」或任何於「受保旅程」中提供服務的機構 / 人士的錯誤、過量預訂、營運原因(第六節(a)所述的情況除外)、破產、清盤所引致的延誤。
3. 所有延誤索償必須提供由「公共交通工具」機構發出的書面文件，列明其延誤時間及原因及 / 或附上有關之寄運行李標籤，或其他「我們」合理地要求提供作為證明的文件。
4. 如由「公共交通工具」機構安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
5. 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」只可索償第六節(a) - 旅程延誤津貼或第六節(c) - 更改旅程費用其中一項保障。
6. 如「你」因旅程延誤而決定取消整個原定旅程，則不會獲得第六節(a) - 旅程延誤津貼賠償。

第七節 – 旅程阻礙保障

(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「旅行票」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

「我們」會賠償以下其中一項：

- 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「旅行票」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。

第七節 – 旅程阻礙保障的承保條款及不承保事項

1. 本保單並不保障因「你」遲到機場或碼頭所引起的任何損失；或因個人或經濟原因而引致的取消旅程 / 旅程阻礙。亦不保障由當地政府或有關機構的航空管制而引致的取消旅程 / 旅程阻礙，或因「公共交通工具」或任何於「受保旅程」中提供服務的機構 / 人士的錯誤、過量預訂、營運原因、破產、清盤所引致的取消旅程 / 旅程阻礙。
2. 如由「公共交通工具」機構安排的首班取替交通工具的出發時間在合理時間內，「你」必須乘坐該取替交通工具。
3. 「你」的名字必須列明於有關需要索償的票據或收據上，否則，「你」有責任提交「我們」要求及可接受之文件以作索償證明。本保單並不會賠償不是以任何政府的正式貨幣支付的費用。
4. 如「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」。

第八節 – 責任保障

(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。

(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。

第八節 – 責任保障的承保條款及不承保事項

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、槍械機或動物；或
 - 受到「你」擁有、托管或保管的財物損毀。
2. 「你」必須擁有在「你」駕駛出租車輛當地的合法駕駛證件，以及必須遵從有關之租車條款及車輛保險條款。

第九節 – 缺席特別活動保障

如「你」的「受保旅程」受阻及此阻礙或取消受保於第七節(a) 或(b)，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及不能退回的門票及或費用：

- 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

「大灣區」伸延保障

以下的「大灣區」伸延保障適用於「受保人」是：

1. 經「港航」購買由「大灣區」直達香港國際機場之間的「旅遊票」，目的是登上於行程表列明的「港航」航班；及
2. 能夠提供由「港航」簽發的相關票據及/或收據，列明經「港航」安排的交通工具的資料包括日期及時間。

第一節(a) – 醫療費用的伸延保障

如「你」於乘坐經「港航」安排的交通工具由「大灣區」直接前往香港國際機場期間或從香港國際機場直接前往「大灣區」的旅程中「受傷」，「我們」會賠償由「意外」發生日起計30日內有關的- 醫療費用，上限為75,000港元(翱翔計劃及高飛計劃) 或30,000港元(樂遊計劃)，並受制於第一節 – 醫療保障適用的條件及條款。

「覆診」費用並不包括在此伸延保障。

第二節(b) 緊急醫療運送及 / 或運返及2(c) – 遺體運返的伸延保障

「我們」會安排緊急醫療運送及 / 或運返及遺體運返回「大灣區」。保障受制於第二節 – 蘇黎世緊急支援適用的條件及條款。

第五節(a) – 個人物品的伸延保障

如「你」已登記寄艙的行李在「大灣區」與香港國際機場之間的運輸過程中被「港航」授權的操作人員 / 營運商損毀，「我們」會賠償該行李的損毀及存放在該行李內的個人物品的遺失或損毀。最高賠償限額列於「保障表」第五節(a)，並受制於第五節 – 個人財物保障適用的條件及條款。

第六節(a) – 旅程延誤津貼的伸延保障

如「你」已支付並通過「港航」安排的「大灣區」與香港國際機場之間的交通工具，因第六節(a)列明的事項之一而延誤，「我們」會向「你」支付旅程延誤津貼。最高賠償限額列於「保障表」第六節(a)，並受制於第六節 – 延誤保障適用的條件及條款。

第六節(d) - 行李延誤津貼的伸延保障

如「你」已登記寄艙的行李於「你」實際抵達「海外」目的地後延誤超過6小時，而該行李延誤是因「港航」授權的操作人員 / 營運商於「大灣區」轉運該行李往返香港國際機場期間時引致，「我們」會向「你」支付旅行行李誤津貼。最高賠償限額列於「保障表」第六節(d)，並受制於第六節 – 延誤保障適用的條件及條款。

第七節(a) - 取消旅程保障的伸延保障

如「你」因第七節(a) 列明的事項之一而必須取消整個於「行程表」的「受保旅程」，「我們」亦會賠償「你」已支付給「港航」由「大灣區」與香港國際機場之間的「旅遊票」。本伸延保障亦包括「你」因上述第一節(a) 部分的伸延保障所涵蓋的受傷情況，並經醫生證實「你」不適宜旅遊或繼續「你」原訂的旅遊行程及必須「入住」「醫院」而必須取消整個於行程表內的原定旅程。「我們」會賠償受保人該原定旅程未有使用及無法從其他途徑追討，但已支付的「旅行票」及住宿費用。最高賠償限額列於「保障表」第七節(a)，並受制於根據第七節 – 保障適用的條件及條款。

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，儘管警示是因第三部份 - 第10點(iv)所述之事故引致，「你」可獲以下保障的賠償：

● 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」內第七節(a) - 取消旅程所載之「最高賠償額」，以較低者為準。

● 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」內第七節(b) - 旅程阻礙所載之「最高賠償額」，以較低者為準。

● 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10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。

第三部份 – 保單的承保條款及不承保事項

1. 已知事項及狀況

本保單不會保障於「生效日期」前已發生或已宣佈會發生的任何情況；或任何「投保前已存在的傷疾」。

2. 「受保旅程」的目的

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。

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）。一般遊客會參與的歷奇活動亦可受保，但該活動必須為：(i)沒有限制公眾使用，及(ii)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(iii)得到當地有關政府授權，及(iv)不涉及以下第三點所列之不受保活動。

3. 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：

- (i) 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航機或包機上；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。
- (ii) 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；
- (iii) 在海拔5,000米以上進行高山遠足，或在40米水深以下潛水；
- (iv) 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；
- (v) 馬拉松或運動訓練或課程或任何以騎踏單車為主要交通工具的「受保旅程」；
- (vi) 「你」的任何違法或非法行為。

4. 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。

5. 各旅遊種類的保障期及條款

- (i) 單次旅遊計劃：所有旅程均需由「香港」啟程及返回「香港」，而保險單一經簽發，恕不退還任何保費，及「受保旅程」期限最長180天。
- (ii) 單程的單次旅遊計劃：所有旅程均需由「香港」啟程，而保險單一經簽發，恕不退還任何保費，及「受保旅程」的期限於「你」抵達列於「行程表」內第一個目的地的入境事務處／櫃檯辦理入境後完結。

6. 免費延長保險期

只適用於單次旅遊計劃：如「受保旅程」開始後發生「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，最長以十日為上限，保單於免費延長保險期後終止。

7. 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，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。

8. 「你」必須合理地謹慎

「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。

9. 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。

10. 其他不保事項或條款

- (i) 任何持有中華人民共和國護照及以此往返「中國」之「受保人」，除非「受保人」同時擁有由其他海外國家政府（「中國」除外）所簽發的法定文件證明為該地合法居民，則本項不適用。
- (ii) 「受保人」、或因「直系親屬」、「同居伴侶」或「同行人士」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、濫用藥物或吸毒而引致本保單的損失。
- (iii) 「受保人」、或因「直系親屬」、「同居伴侶」或「同行人士」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狀況，而引致本保單的損失。
- (iv) 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。
- (v) 任何因政府法例及規條限制引致的損失。
- (vi) 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。
- (vii) 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。
- (viii) 「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。

第四部份 – 基本條款

1. 整體協議

本保險單包括所有「有關文件」，乃立約各方之間的整體協議。任何代理或其他人士均無權更改或豁免本保單的任何條款。本保險單如有任何修改，必須獲得「我們」有關的負責人批准並簽發批單作實，方始生效。

2. 年齡限制

單次旅遊計劃：本保險提供保障予任何年齡之「受保人」。

每名「受保人」於「保障表」列明之「最高賠償額」及保費將根據「受保人」於「受保旅程」開始時之年齡為準。

3. 索償通知

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

4. 損失證明

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

5. 索償時限

除非索償已被「我們」接納或為有待進行之未審結訴訟或仲裁外，於任何情況下，「我們」概不會就「你」引致損失的事件發生後滿12個月方提出之索償支付賠償。

6. 身體檢查

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

7. 支付索償

「我們」將按照「受保人」各自之權利及權益向彼等支付賠償（第二節除外）。如「受保人」是17歲或以下，賠償會支付予其父母或保單投保人。

第二節之保障則直接付予服務提供者。

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。

本保單之所有索償將以港元支付及將在收到所有「我們」承認之必須證明並批核後支付予「受保人」。

8. 責任索償

「你」未經「我們」同意，不可承認、否認或解決任何索償。

9. 虛報或漏報資料

若「你」或任何代表「你」之人士在投保表格及聲明或就任何索償知情地作出任何虛假陳述、或未如實地申報任何「投保前已存在之傷疾」或未能遵行最高誠信，「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」。

10. 年齡錯誤陳述

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。

11. 蘇黎世緊急支援服務

受委任提供服務之蘇黎世緊急支援機構乃是一間獨立服務供應商，在「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。

12. 其他保險

如「你」於索償時同時受保於其他保險公司保單或保險證書內的相同保障，「我們」只會負責按照本保單以比例作出賠償（但不包括以下保障：第一節(b) – 「海外」、「住院」現金保障、第一節(c) – 不可預見之「強制隔離」現金津貼、第三節 – 「意外」保障、第四節(a) – 身故恩恤金、第六節(a) – 旅程延誤津貼及第六節(d) – 行李延誤津貼）。

13. 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。

14. 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。

15. 代位權

「我們」有權自費以「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。

16. 替代性爭議解決方案

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

17. 第三者權利

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

18. 遵從基本條款

如「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。

19. 個人資料收集目的

「我們」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料，「你」亦可透過此網址查閱有關私隱政策：

<https://www.zurich.com.hk/zh-hk/services/privacy>。

「受保人」會，及會促使保單內其他「受保人」，授權「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「受保人」向「我們」提供任何第三者資料，「受保人」必須保證於提供此等個人資料予「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。

20. 管轄法律及司法裁判權

本保單受「香港」法律管轄及按其詮釋。而受本保單中之替代性爭議解決方案條文所限下，爭議各方同意受「香港」法院的專有司法裁判權。

21. 制裁

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

賠償程序

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

你亦可以填妥索償申請表，連同有關證明文件電郵 / 郵寄至本公司賠償部。

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



請注意，如您需要就旅程申請索償，請於事故發生後30日內遞交申請。如有任何查詢，請致電我們的賠償熱線+852 2903 9388 或電郵至claims@hk.zurich.com。（本保單備有中文及英文版本。兩個版本如有任何歧義，概以英文版本為準。）