



ZURICH[®]

Live2Play Working Holiday Insurance Plan

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

Part 1 – Definitions

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

Accident/Accidental	a sudden and unforeseen event that happens unexpectedly and causes <i>injury</i> to the <i>insured person</i> during an <i>insured journey</i> .
China	the territorial limit of the People's Republic of China, but excluding <i>Hong Kong</i> and <i>Macau</i> .
Chinese Medicine Practitioner	a registered Chinese medicine practitioner under the Chinese Medicine Ordinance (Cap.549, Laws of <i>Hong Kong</i>) but excluding a <i>Chinese medicine practitioner</i> who is the <i>insured person</i> or an <i>immediate family member</i> of the <i>insured person</i> .
Compulsory Quarantine	the <i>insured person</i> is being <i>confined</i> in an isolated ward of a <i>hospital</i> or kept in an isolated site appointed by the government for at least one (1) full day and continuously stays in there until discharged from the quarantine.
Confined/Confinement	the <i>insured person</i> is registered as an in-patient in a <i>hospital</i> for a medical treatment for an <i>injury</i> or <i>illness</i> upon the recommendation of a <i>medical practitioner</i> and continuously stays in the <i>hospital</i> prior to his/her discharge from the <i>hospital</i> . <i>Hospital</i> confinement will be evidenced by a daily room and board charge by the <i>hospital</i> .
Domestic Journey	any journey that involves travelling from one province or state to another province or state within the same country shall constitute a domestic journey. Such domestic journey must take place during an <i>insured journey</i> .
Effective Date	in respect of working holiday, either (i) the date of our acceptance of your application for this policy or (ii) the date stated on the receipt issued by the travel agent or <i>public common carrier</i> for the confirmation of payment of travel <i>ticket</i> , whichever is the later.
Follow-Up	the medical treatments directly caused by the <i>injury</i> or <i>illness</i> suffered by the <i>insured person</i> for which the <i>insured person</i> has received treatment or <i>hospital</i> confinement during the <i>insured journey</i> .
Head	the part from vertex to mandible of a person.
Hong Kong Hospital	the Hong Kong Special Administrative Region of the People's Republic of China. an establishment which meets all the following requirements: <ul style="list-style-type: none"> holds a licence as a <i>hospital</i> (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 of the <i>insured person</i> contracted and commenced during the <i>insured journey</i> and which results in a loss covered by this policy.
Immediate Family Member	the <i>insured person's</i> spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.
Infectious Disease	any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.
Injury	bodily injury sustained in an <i>accident</i> solely and independently of all other causes.
Insured Journey	each period of travel commencing from the time when the <i>insured person</i> departs from an immigration counter in the territory of <i>Hong Kong</i> , until the time when the <i>insured person</i> arrives at any immigration counter in the territory of <i>Hong Kong</i> in order to re-enter <i>Hong Kong</i> . All <i>insured journey(s)</i> must fall within the period of <i>working holiday</i> .
Insured Person	the person(s) named in the <i>schedule</i> or subsequently endorsed hereon as <i>insured person(s)</i> .
Itinerary	the detailed plan for a 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 commencement of the <i>working holiday</i> / <i>insured journey</i> / <i>domestic journey</i> .
Laptop Computer	a lap-top, notebook or sub-notebook computer. Personal digital assistant (PDA), hand-held computer (HHC) and tablet PC of any kind are excluded from this category.
Loss of Hearing	<i>permanent</i> irrecoverable loss of hearing where: <ul style="list-style-type: none"> If a dB = Hearing loss at 500 Hertz If b dB = Hearing loss at 1,000 Hertz If c dB = Hearing loss at 2,000 Hertz If d dB = Hearing loss at 4,000 Hertz 1/6 (a+2b+2c+d) is above 80dB.
Loss of Sight	the entire and <i>permanent</i> irrecoverable loss of sight.
Loss of Speech	the disability in articulating any three (3) of the four (4) sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
Loss of Use	<i>permanent</i> total functional disablement or complete and permanent physical separation at the limb or organ.
Macau	the Macau Special Administrative Region of the People's Republic of China.
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 the <i>insured person</i> to a legally qualified <i>medical practitioner</i> , physiotherapist, 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 qualified <i>medical practitioner</i> in order for expenses to be reimbursed under this policy. In the event an <i>insured person</i> becomes entitled to a refund of all or part of such expenses from any other source, we will only be liable for the excess of the amount recoverable from such other sources.
Medical Practitioner	a person other than the <i>insured person</i> or <i>immediate family member</i> , qualified by degree in western medicine and legally authorized in the geographical area of his/her practice to render medical and surgical services.
Period of Insurance	the period as stated in the <i>schedule</i> during which this policy is effective and we have accepted the <i>insured person's</i> premium. If the first departure date for the <i>working holiday</i> is on a date after the commencement date of the

period of insurance as stated in the *schedule*, the expiration of the period of insurance shall automatically be extended up to the expiration of the *working holiday* (subject to the duration of the relevant *working holiday* visa being issued), provided that the expiration of such extended period of insurance shall not exceed six (6) months from the expiration of the period of insurance as stated in the *schedule*.

Permanent

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

Physiotherapy Expenses

The expenses incurred for the exercises treatment for the weakness in the joints to muscles due to *injury* which is done by a registered physiotherapist (other than the *insured person* or *immediate family member*) but excluding chiropractic expenses.

Pre-existing Condition

the *insured person* 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*.

Principal Home

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

Public Common Carrier

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

Relevant Documents

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

Schedule

the *schedule* attached to and incorporated in this policy.

Serious Physical Injury or Serious Illness

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

Specialist

A registered medical practitioner other than the *insured person*, or *immediate family member*, who is legally registered in the Specialist Register of the Medical Council of *Hong Kong*. In the event of treatment or surgery received outside *Hong Kong*, it shall mean a registered *medical practitioner* who can legally practise specialist care in accordance with the equivalent speciality law in the geographical area of his/her practice to render medical and surgical services.

Table of Benefits

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

Terrorism

an act of terrorism includes any act, preparation or threat of action including the intention 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, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) *de jure* or *de facto* committed for political, religious, ideological, or similar purposes, and which

- involves violence against one (1) or more persons;
- involves damage to property;
- endangers life other than that of the person committing the action;
- creates a risk to the health or safety of the public or a section of the public; or
- is designed to interfere with or disrupt an electronic system.

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

Travel Ticket

Voluntary Travel Insurance Policy

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

travel insurance policy actually paid by the *insured person* or the proposer as stated on the application form of such policy. Any group travel insurance policy which is actually paid by any company, group, or association to insure the *insured person* shall be excluded from this definition.

War

a contest by force between two (2) or more nations, carried on for any purpose; or armed conflict of sovereign powers; or declared or undeclared and open hostilities; or the state of nations among whom there is (i) an interruption of peaceful relations and (ii) a general contention by force, both authorized by the sovereign.

We, Us or Our

Working Holiday

Zurich Insurance Company Ltd

the period from the date when the *insured person* first departs from *Hong Kong* to (i) the country of working holiday using the working holiday visa validly issued by an overseas country pursuant to the Working Holiday Scheme between *Hong Kong* and the overseas country, or (ii) any other overseas country before arriving in the country of working holiday, as the case may be, and until the expiration of one hundred and eighty-four (184, for 6-month plan)/three hundred and sixty-five (365, for 1-year plan)/seven hundred and thirty (730, for 2-year plan) days later from such first departure date from *Hong Kong*. For the purpose of this policy, unless otherwise specified, all ancillary leisure trips to other countries (except *Hong Kong*) during such period shall be covered by this policy. The commencement date of the working holiday (i.e. the first departure date from *Hong Kong* for the working holiday) must fall within the first six (6) months from the commencement of the period of insurance.

Part 2 – Benefits

Table of Benefits		Maximum Benefits Per Insured Person Per Working Holiday (HKD)	
Section	Coverage	Essential Plan	Enhanced Plan
1.	Medical Cover Medical Expenses Inclusive of: – Sub-limit for outpatient visit – Sub-limit for <i>specialist or physiotherapy expenses</i> – Sub-limit for ambulance services expenses – Sub-limit for follow-up medical expenses in three (3) months after return to <i>Hong Kong</i> - 25% of maximum benefits for Section 1(a) – Medical Expenses	250,000 500/visit/day (Max. 10 visits) 1,500/visit/day (Max. 5 visits) 1,000/visit/day (Max. 5 visits)	750,000 800/visit/day (Max. 20 visits) 2,000/visit/day (Max. 10 visits) 1,000/visit/day (Max. 10 visits)
(a)	Overseas <i>Hospital</i> Daily Cash Benefit	3,000 (300 per day)	5,000 (500 per day)
(c)	<i>Hospital Confinement</i> or Quarantine Cash Allowance due to <i>Infectious Disease</i>	3,000 (300 per day)	5,000 (500 per day)
(d)	Trauma Counselling Benefits	15,000 (1,500 / visit / day)	15,000 (1,500 / visit / day)
2.	Zurich Emergency Assistance Deposit Guarantee for <i>Hospital</i> Admission (b) Emergency Medical Evacuation (c) Repatriation of Mortal Remains (d) Compassionate Visit (HKD700 per day) (e) Travelling and Accommodation Expenses (HKD1,950 per day) (f) 24-hour Telephone Hotline and Referral Services	39,000 Actual cost Actual cost One economy class round-trip <i>travel ticket</i> One economy class one-way <i>travel ticket</i> and hotel accommodation expenses up to HKD7,800 Included	
3.	Personal Accident (a) Accident on <i>Public Common Carrier</i> (b) Accident while Engaging in Adventure Activities (c) Accident while At Work (d) Other <i>Accidents</i>	500,000 350,000 350,000 250,000	1,500,000 850,000 850,000 750,000
4.	Compassionate Death Cash and Visit (a) Compassionate Death Cash (b) Compassionate Visit	10,000 One economy class round-trip <i>travel ticket</i> and hotel accommodation expenses up to 20,000	
5.	Personal Baggage Cover Sub-limits: – HKD2,500 per item, pair, set or collection – HKD10,000 per <i>lap-top computer</i> – An aggregate limit of HKD5,000 for all camera, camcorders and their accessories and related equipment	Not applicable	20,000
6.	Loss of Travel Document and/or <i>Travel Ticket</i>	3,000	
7.	Personal Liability	1,000,000	2,000,000
8.	Travel Delay (a) Travel Delay (HKD300 for each and every full 6 hours' delay) (b) Extra Hotel Costs due to Travel Delay	Not applicable Not applicable	1,500 2,000
9.	Baggage Delay Allowance (for delay over 6 hours)	Not applicable	1,000
10.	Cancellation of Trip	Not applicable	20,000
11.	Curtailment of Trip	Not applicable	20,000
12.	Rental Vehicle Excess	5,000	
13.	Course Tuition Fee Cover	5,000	10,000

Section 1 – Medical Cover

(a) Medical Expenses

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

For outpatient visits, *specialist or physiotherapy expenses*, or ambulance services expenses, the total amount payable shall be subject to the sub-limits as stated in the *table of benefits*.

Follow-up Medical Expenses

This section also insures the *insured person* up to the sub-limit as stated in the *table of benefits* against any actual medically necessary expenses charged by a *medical practitioner* in *Hong Kong* for the continuation of medical treatment sought by the *insured person* for the above *injury or illness* within three (3) months after the *insured person's* return to *Hong Kong* from the *insured journey*. The *follow-up* medical expenses shall also be extended to cover the medical expenses incurred for the same *injury or illness* paid to a *Chinese medicine practitioner* (up to maximum five (5) visits), or for the purposes of Chinese medicine bone-setting, acupuncture or chiropractic treatments, subject to an aggregate limit of HKD3,000 and a per visit and per day limit of HKD150. No follow-up medical expenses shall be provided unless the *insured person* returns to *Hong Kong* within twelve (12) months from the first day of *injury or illness*.

Extension to Section 1(a)

Under this section, we extend to reimburse any actual medically necessary expenses charged by a *medical practitioner* in *Hong Kong* for the medical treatment sought by the *insured person* for *infectious disease* that is contracted during the *insured journey* and corresponding follow-up diagnosis within ten (10) days after the *insured person's* return to *Hong Kong* from the *insured journey*. This extension forms part of the *follow-up* medical expenses under Section 1(a), and the total amount payable under this extension shall not in aggregate exceed the sub-limit for *follow-up* medical expenses as stated in the *table of benefits*.

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

(b) Overseas *Hospital* Daily Cash Benefit

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

(c) *Hospital Confinement* or Quarantine Cash Allowance due to *Infectious Disease* (subject to the special conditions stated below)

If the *insured person* is *confined* in an overseas *hospital* due to *infectious disease* during the *insured journey*, we will additionally pay a daily *hospital confinement* allowance up to the *maximum benefits* as stated in the *table of benefits*. In the event that the *insured person* is suspected or *confirmed* to have contracted *infectious disease* during the *insured journey* and results in compulsory quarantine by the local government, or by the *Hong Kong* Government within three (3) days upon completion of the *insured journey* and returning to *Hong Kong*, we will pay the *insured person* a daily quarantine allowance for such compulsory quarantine, up to the *maximum benefits* as stated in the *table of benefits*.

The *insured person* can only claim for either overseas *hospital confinement* allowance or quarantine cash allowance due to *infectious disease*, but not both notwithstanding the total amount claimed being within the *maximum benefits* as stated in the *table of benefits*.

Regardless of the number of days of *hospital confinement* or *compulsory quarantine* due to *infectious disease*, in no event shall the maximum amount payable under this benefit exceed the *maximum benefits* as stated in the *table of benefits*.

Special Conditions applicable to Overseas *Hospital Confinement* or Quarantine Cash Allowance due to *Infectious Disease*

- This benefit is only payable when the relevant *infectious disease* has been rated at phase 5 or above under the Epidemic and Pandemic Alert and Response by the World Health Organization on or before the first day of *compulsory quarantine* of the *insured person* during the *insured journey*, or the *Hong Kong* Government has activated the Government's Preparedness Plan for Influenza Pandemic to the highest level – Emergency Response Level on or before the first day of *compulsory quarantine* of the *insured person* in *Hong Kong*.
- Any dwelling quarantine is excluded from this benefit.
- No benefit shall be payable if the planned destination(s) has been declared as an infected area on or before the departure date of the *insured journey*.

(b) Trauma Counselling Benefits

If during the *insured journey*, an *insured person* is the victim of a traumatic event including but not limited to *accident* on natural disaster or acts of terrorism, we shall pay the cost of trauma counselling incurred within six (6) months after the *insured person's* return to *Hong Kong*. The trauma counselling must be recommended by a *medical practitioner* in writing subject to our prior written consent. The maximum limit we will pay shall not exceeding HKD1,500 per visit per day and up to the *maximum benefits* as stated in the *table of benefits*.

Exclusions applicable to Section 1

This section does not cover:

- non-essential medical treatment that is not recommended by a *medical practitioner*;
- any loss or medical expenses arising from any travel contrary to the advice of a *medical practitioner* or for the purpose of receiving medical or surgical treatment;
- dental care and treatment unless such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the *insured person* and is caused by *injury* during the *insured journey*;
- cosmetic surgery, refractive errors of eyes or hearing-aids, and prescriptions therefor except necessitated by *injury* occurring during the *insured journey*;
- surgery or medical treatment which is not substantiated by a written report from a qualified *medical practitioner*;
- surgery or medical treatment when in the opinion of the qualified *medical practitioner* treating the *insured person*, the treatment is not urgent and medically necessary during the *insured journey*, and can be reasonably delayed until the *insured person* returns to *Hong Kong*;
- any *follow-up* medical expenses paid to the *medical practitioner, Chinese Medicine Practitioner, Chinese medicine bone-setter, acupuncturist or chiropractor* who is the *insured person* or *immediate family member*;
- any additional cost of single or private room accommodation at a *hospital* or charges in respect of special or private nursing except in the event of an emergency medical evacuation or repatriation under Section 2(b) - Emergency Medical Evacuation; non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment; or
- any loss if the *insured person* refuses to follow the recommendation of a *medical practitioner* to return to *Hong Kong*, or refuses to continue the *insured journey* whilst the *insured person's* physical condition at the time of recommendation is fit for travel.

Section 2 – Zurich Emergency Assistance

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

(a) Deposit Guarantee for *Hospital* Admission

Upon admission to a *hospital*, Zurich Emergency Assistance will provide a guarantee for admission deposit up to a limit of HKD39,000 in respect of the *insured person*. Such deposit shall be fully refunded to us and is borne solely by the *insured person* unless otherwise covered under Section 1 - Medical Cover of Part 2 of the policy.

(b) Emergency Medical Evacuation

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

(c) Repatriation of Mortal Remains

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

(d) Compassionate Visit

In the event that the *insured person* suffered from *serious physical injury or serious illness* and being confined in a *hospital* outside *Hong Kong* for over three (3) consecutive days, Zurich Emergency Assistance will pay one (1) economy class round-trip travel ticket for one (1) *immediate family member* to travel to the location of the *insured person*, and hotel accommodation expenses necessarily and unavoidably incurred by the *immediate family member* up to a maximum of HKD700 per day and a maximum period of five (5) days. This benefit cannot be claimed for more than once during the *working holiday*.

(e) Travelling and Accommodation Expenses

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

(f) 24-hour Telephone Hotline and Referral Services

- Pre-trip Information Assistance
- Embassy Referral
- Medical Service Provider Referral
- Lost Passport Assistance
- Lost Luggage Assistance

- (vi) Interpreter Referral
- (vii) Lawyer Referral
- (viii) Telephone Medical Advice
- (ix) Monitoring of Medical Condition when *Hospitalized*
- (x) Arrangement for Medical Expenses Guarantee

In respect of services (ix) and (x) above, all hospitalization expenses or medical expenses charged to the insured person by a hospital or physicians other than our approved doctors, or any other medical professions are to be borne by the insured person unless otherwise covered under this policy.

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

Exclusions applicable to Section 2

No service will be provided or paid under this section:

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

Section 3 – Personal Accident

(a) Accident on Public Common Carrier

In the event that during the insured journey the *insured person* suffers from *injury* while riding solely as a passenger (not as operator, pilot, or crew member) in or on, boarding or alighting from any *public common carrier*; we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such injury results in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.

(b) Accident while Engaging in Adventure Activities

In the event that during the *insured journey* the *insured person* suffers from *injury* while engaging in mountain-biking, skiing, diving, surfing, skydiving or bungy-jumping, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such injury results in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.

(c) Accident while At Work

In the event that the *insured journey* the *insured person* suffers from *injury* while actively working as a working holiday traveler, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such injury results in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.

(d) Other Accidents

In the event that the *insured person* suffers from *injury* resulting from an *accident* during the *insured journey* other than the accident referred in Section 3(a) - *Accident on Public Common Carrier*, Section 3(b) - *Accident while Engaging in Adventure Activities* or Section 3(c) - *Accident while At Work* above, we will pay in accordance with the percentage stated in the Compensation Table hereunder up to the *maximum benefits* as stated in the *table of benefits*, but only to the extent and provided that such *injury* results in any one (1) of the following Events listed in the Compensation Table within twelve (12) consecutive months after the date of the *accident*.

Compensation Table		
Events		Percentage of
Accidental Death and Disablement		Maximum Benefits
1.	Death	100%
2.	Permanent Total Disablement	100%
3.	Permanent and Incurable Paralysis of all Limbs	100%
4.	Permanent Total Loss of Sight of both Eyes	100%
5.	Permanent Total Loss of Sight of one Eye	100%
6.	Loss of or the Permanent Total Loss of Use of two Limbs	100%
7.	Loss of or the Permanent Total Loss of Use of one Limb	100%
8.	Loss of Speech and Hearing	100%
9.	Permanent Total Loss of Hearing in	
	(a) both ears	75%
	(b) one ear	15%
Third Degree Burns		
10.	Third Degree Burns on Head	
	(a) Equal to or greater than 12% damage of total head surface area	100%
	(b) Equal to or greater than 8% but less than 12% damage of total head surface area	75%
	(c) Equal to or greater than 5% but less than 8% damage of total head surface area	50%
	(d) Equal to or greater than 2% but less than 5% damage of total head surface area	25%
11.	Third Degree Burns on Body (Exclude Head)	
	(a) Equal to or greater than 20% damage of total body surface area	100%
	(b) Equal to or greater than 15% but less than 20% damage of total body surface area	75%
	(c) Equal to or greater than 10% but less than 15% damage of total body surface area	50%

Compensation Conditions:

- Benefit shall not be payable for more than one (1) of the Events listed above in respect of the same *accident*. Should more than one (1) of the Events occur as a result of the same accident, only the Event with the highest compensation will be payable under this section.
- Upon the occurrence of any compensation for which indemnity is payable under any one (1) of the above Events to the *insured person* in the policy, all benefits under the policy shall immediately cease to be in force with regard to such *insured person*, but such termination shall be without prejudice to any claim arising from the accident causing such loss.
- For any disablement in relation to Events 2-9 existed prior to an *injury* covered under this policy and becomes totally disabled or a total disablement as a result of such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by us having regard to the extent of disablement caused by the covered *injury*. However, no payment shall be made in respect of any disablement which was totally disabled prior to the *injury*.
- For any *third degree burns* resulting in damage to an area relating to Events 10 and 11 and existed prior to an *injury* covered under this policy, and which the same area is damaged again due to third degree burns caused by such *injury*, the Percentage of *Maximum Benefits* payable shall be determined by us having regard to the extent of damage on the area caused by the covered *injury*. In no event shall we pay for any damage on the area sustained prior to the *injury*.

Special Condition applicable to Personal Accident

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

Extension to Section 3

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

- the *insured person* is travelling directly from his/her place of residence or place of regular employment in *Hong Kong* to an immigration counter in the territory of *Hong Kong* for the purpose of conducting immigration clearance procedures within three (3) hours before the scheduled departure time of the *public common carrier* in which the *insured person* has arranged to travel for the purpose of commencing the *insured journey*; and

- the *insured person* is travelling directly from an immigration counter in the territory of *Hong Kong* to his/her place of residence or place of regular employment within three (3) hours after the actual arrival time of the *public common carrier* in which the *insured person* has arranged to travel for returning to *Hong Kong* from the *insured journey*.

2. Disappearance Clause

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

Maximum Liability for Personal Accident

Where any individual life is insured under multiple policies or certificates of insurance which include accidental death and permanent disablement covers as defined in each policy or certificate of insurance and are issued by us and/or our related companies, the maximum liability in respect of any one individual life under all accidental death and permanent disablement covers shall not exceed HKD5,000,000 in aggregate and each policy or certificate of insurance shall bear a proportionate share of the total loss.

Exclusion applicable to Section 3

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

Section 4 – Compassionate Death Cash and Visit

(a) Compassionate Death Cash

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

(b) Compassionate Visit

We will also pay for one (1) economy class round-trip *travel ticket* and the reasonable hotel accommodation expenses necessarily incurred and up to the *maximum benefits* as stated in the *table of benefits* to one (1) *immediate family member* to travel over to the place where the *insured person* dies.

In no event shall the total amount payable under this Section 4(b) - Compassionate Visit exceed the *maximum benefits* as stated in the *table of benefits*.

Section 5 – Personal Baggage Cover (applicable to Enhanced Plan only)

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

Sub-limits applicable to Personal Baggage are as follows:

- HKD2,500 for any one (1) article, pair, set or collection in respect of the *insured person*.
- HKD10,000 for one (1) lap-top computer in respect of the *insured person*.
- An aggregate maximum limit of HKD5,000 for all cameras and camcorders and their accessories and related equipment in respect of the *insured person*.

Extension to Section 5

Golf Equipment

We will pay the *insured person* the cost of replacement or repair or arrangement for repair arising from the accidental loss of or damage to golf equipment, including but not limited to golf bags, golf balls, golf trolleys and umbrellas, whilst in transit to or from or whilst at any recognized golf club during the *insured journey*, subject to the sub-limits below and up to the *maximum benefits* stated in the *table of benefits*.

Sub-limits applicable to this extension are as follows:

- HKD2,500 for any one article, pair, set or collection in respect of the *insured person*; and
- The maximum amount we will pay under this extension shall not exceed HKD5,000 per *working holiday*.

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

Exclusion applicable to Section 5

This section does not cover:

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

Section 6 – Loss of Travel Document and/or Travel Ticket

We will pay the replacement cost of the Hong Kong Identity Card, credit cards, driving licence, *travel ticket* or travel document belonging to the *insured person* which is accidentally lost during the *insured journey*.

In no event shall the total amount payable under this Section 6 - Loss of Travel Document and/or Travel Ticket exceed 100% of the *maximum benefits* stated in the *table of benefits*.

Exclusions applicable to Section 6

This section does not cover:

- any loss not reported to the local police within twenty-four (24) hours upon discovery of loss and for which such police report is not obtained at the place of loss;
- any loss of travel document and/or visa and/or travel ticket which is not necessary for completing the *insured journey*;

3. any unexplained loss or mysterious disappearance;
4. any fine or penalties incurred due to non-replacement or late replacement of the documents by the *insured person*; or
5. the replacement costs of both the temporary and permanent versions of the same travel document. In the event of such loss, the *insured person* may claim only one (1) version of the same document.

Section 7 – Personal Liability

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

Exclusions applicable to Section 7

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

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

Section 8 – Travel Delay (applicable to Enhanced Plan only)

In the event that the *public common carrier* in which the *insured person* has arranged to travel is delayed for at least six (6) hours from the departure or arrival time specified in the *insured person's* original *itinerary* as a result of strike or other industrial action, riot, civil commotion, hijack, *terrorism*, adverse weather conditions, natural disaster, mechanical and/or electrical breakdown of the *public common carrier*, or airport closure, we will pay the following benefits to the *insured person*:

(a) Travel Delay

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

The period of delay will be calculated as follows:

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

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

(b) Extra Hotel Cost due to Travel Delay

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

Special Condition for Section 8

The *insured person* must have checked-in for the original scheduled *public common carrier* and all claims must be substantiated by written confirmation from the *public common carrier* on the number of hours of delay and the reason for such delay or such other proof as we may reasonably require.

Exclusions applicable to Section 8

This section does not cover:

1. delay of the *insured journey* as a result of any circumstance which is existing or announced before the *effective date*;
2. any loss arising from late arrival of the *insured person* at the airport or port (i.e. arrival at a time later than the time required for check-in or booking except for the late arrival due to strike by the employees of the *public common carrier*);
3. any loss in relation to alterations to original *itinerary* that is not verified by the airline, travel agency or other relevant organizations;
4. any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act; or
5. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency, tour operator or other provider of any service forming part of the booked *itinerary* (except for Section 8(a) - Travel Delay).

Section 9 – Baggage Delay Allowance (applicable to Enhanced Plan only)

In the event of the *insured person's* checked-in baggage being delayed for over six (6) hours after the *insured person's* arrival at the scheduled destination abroad, we will pay a lump sum allowance to the *insured person* as stated in the *table of benefits*. This benefit cannot be claimed for more than once during any one (1) *insured journey*.

Special Definition applicable to Section 9

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

Exclusions applicable to Section 9

This section does not cover:

1. any baggage not being on the same *public common carrier* of the *insured person* or souvenirs and articles mailed or shipped separately;
2. any loss resulting directly or indirectly from insurrection, rebellion, revolution, civil war, usurped power, *terrorism*, or action taken by governmental authorities in hindering, combating or defending against such an occurrence; detention or destruction under quarantine or customs regulations, confiscation by order of any government of public authority or risk of contraband or illegal transportation or trade; or
3. any loss claimed under Section 5 - Personal Baggage Cover arising from the same cause.

Section 10 – Cancellation of Trip (applicable to Enhanced Plan only)

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

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

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

Extension on Domestic Travel under Section 10

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

- (i) death, *serious physical injury* or *serious illness* of the *insured person* within thirty (30) days before the commencement of the *domestic journey*;
- (ii) death, *serious physical injury* or *serious illness* of the *immediate family member* within thirty (30) days before the commencement of the *domestic journey* and as a result the *insured person* has to abandon the *domestic journey* and return to *Hong Kong*; or
- (iii) unexpected outbreak of strike, riot, civil commotion, *infectious disease*, *terrorism* or adverse weather conditions or natural disaster at the planned destination arising within one (1) week before the commencement date of the *domestic journey*;

we will pay for the loss of unused travel ticket and/or accommodation expenses which have been paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources, up to HKD5,000 per *domestic journey*.

In no event shall the total amount payable under this Section 10 – Cancellation of Trip exceed 100% of the *maximum benefits* as stated in the *Table of Benefits*.

Section 11 – Curtailment of Trip (applicable to Enhanced Plan only)

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

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

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

In no event shall the total amount payable under Section 11 – Curtailment of Trip exceed the *maximum benefits* specified in the *table of benefits*.

Exclusions applicable to Section 10 and Section 11

These sections do not cover:

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

Section 12 – Rental Vehicle Excess

If the *insured person* rents or hires a rental vehicle in the course of the *insured journey* which is involved in a collision whilst under the control of the *insured person* or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), we will reimburse the *insured person* for the rental vehicle excess which is payable by the *insured person* in respect of the loss of or damage to the rental vehicle, up to the *maximum benefits* stated in the *table of benefits*. In no event shall this benefit be paid more than once per *working holiday*.

Special Condition applicable to Section 12

The cover under this Section is subject to the *insured person* having taken out relevant comprehensive motor vehicle insurance as arranged by the rental organization against loss of or damage to the rental vehicle during the rental period.

Exclusions applicable to Section 12

This section does not cover:

1. any loss arising from the use of the rental vehicle by the *insured person* that is in violation of the terms of the rental agreement or applicable comprehensive motor vehicle insurance policy;
2. any loss arising from the *insured person* being in charge of a rental vehicle while under the influence of alcohol or drugs;
3. any loss arising from the illegal or unlawful use of the rental vehicle by the *insured person* during the rental period;
4. any loss arising from the *insured person* not holding a driving license that is valid in the country where the rental vehicle is used; or
5. any loss if the *insured person* fails to purchase a comprehensive motor vehicle insurance policy that covers the rental vehicle.

Section 13 – Course Tuition Fee Cover

In the event that the *insured person* is unable to attend the course enrolled prior to or during the working holiday as a result of any of the following:

- (i) death, *serious physical injury* or *serious illness* of the *insured person* within ninety (90) days before the course start date;
- (ii) death, *serious physical injury* or *serious illness* of the *immediate family member* within ninety (90) days before the course start date and as a result the *insured person* has to abandon the course and return to *Hong Kong*; or
- (iii) serious damage to the *insured person's principal home* in *Hong Kong* due to fire, flood or burglary within one (1) week before the course start date which requires the *insured person's* presence in *Hong Kong* on the course start date for the purpose of police investigation;

we will reimburse the loss of course tuition fee which have been arranged and paid in advance and for which the *insured person* is legally liable and which are not recoverable from any other sources, up to the *maximum benefits* stated in the *table of benefits*.

Part 3 – General Exclusions

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

1. any *pre-existing condition*, congenital and hereditary condition;
2. any illegal or unlawful act by the *insured person* or confiscation, detention, destruction by customs or other authorities;
3. the *insured person* is not taking all reasonable efforts to safeguard his/her property/money, or to avoid *injury* to minimize any claim under this insurance;
4. riding or driving in any kind of motor racing, or engaging in a sport in a professional capacity or where the *insured person* would or could earn income or remuneration from engaging in such sport;
5. suicide or intentional self-inflicted injury;
6. insanity, mental or nervous disorders, any condition under the influence of alcohol or drugs (other than those prescribed by a qualified *medical practitioner*), alcoholism, drug addiction or solvent abuse;
7. any condition resulting from pregnancy, childbirth or miscarriage, abortion, pre-natal care as well as post-natal care and other complications arising therefrom, venereal disease;

8. any home leave while the *insured person* is confined to a *hospital* as an in-patient;
9. being a crew member or an operator of any air carrier;
10. any activity or involvement of the *insured person* in the air unless such *insured person* is at the relevant time (i) travelling as a fare paying passenger on a regular scheduled flight or licensed chartered aircraft, or (ii) participating in such activity where the maneuver or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorized by the relevant local authority;
11. engaging in offshore activities including commercial diving, oil rigging, mining or aerial photography; handling of explosives, performing as an actor/actress, being a site worker involving height or underground works, naval, military or airforce service or operations or armed force services;
12. any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or HIV-related illness including AIDS and/or any mutant derivative or variations thereof however caused or however named;
13. any event arising from war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, insurrection, military force or coup;
14. trekking at an altitude greater than 5,000 meters above sea level or diving to a depth greater than 40 meters below sea level;
15. any event arising from an act of *terrorism* except for Section 1 - Medical Cover, Section 2 - Zurich Emergency Assistance, Section 3 - Personal Accident, Section 8 - Travel Delay, Section 10 - Cancellation of Trip and Section 11 - Curtailment of Trip;
16. any medical treatment received during an *insured journey* which was taken for the purpose of receiving medical treatment or if the *insured journey* was taken while the *insured person* was unfit to travel; or the *insured person* is travelling against the advice of a *medical practitioner*;
17. any expenses that can be compensated from any other sources except for Section 1(b) - Overseas Hospital Daily Cash Benefit, Section 1(c) - Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease, Section 3 - Personal Accident, Section 4(a) - Compassionate Death Cash, Section 8(a) - Travel Delay and Section 9 - Baggage Delay Allowance; or
18. any expenses, consequential loss, legal liability or loss of or damage directly or indirectly arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component.

Part 4 – General Conditions

1. At the time of effecting this policy, the *insured person* must be fit to travel; otherwise any claims shall result in *our* right to repudiate liability under this policy.
2. Unless specifically mentioned in the contrary, no refund of premium is allowed once the policy has been issued.
3. The policy cannot be renewed once it has expired.
4. All *insured journey(s)* must commence and depart from *Hong Kong*.
5. The maximum period of the *working holiday* cannot exceed one hundred and eighty-four (184, for 6-month plan)/three hundred and sixty-five (365, for 1-year plan)/seven hundred and thirty (730, for 2-year plan) days.
6. If the *insured journey* cannot be completed within the period stated in the original *itinerary* issued by the travel agent or *public common carrier* due to any circumstances which are beyond the *insured person's* control and arise after the *insured journey* has begun, we will automatically extend the cover the *insured journey*, subject always to a maximum of ten (10) calendar days, without charge for such a period as is reasonably necessary for completion of the *insured journey*.
7. The insurance shall not apply to persons undertaking expeditions, treks, equipped mountaineering or similar journey.
8. If the same *insured person* is insured under more than one (1) voluntary travel insurance policy underwritten by *us* or *our* affiliated companies and claims for the same benefit are made under such policies:
 - In respect of benefits other than Section 1(a) - Medical Expenses and Section 3 - Personal Accident cover, only the policy with the greatest compensation for the same cover shall apply.
 - In respect of Section 1(a) - Medical Expenses cover, *our* maximum liability to the *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD1,500,000 or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - In respect of Section 3 - Personal Accident cover, *our* maximum liability to the *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD1,500,000 or the highest benefit or sum insured amongst such policies, whichever is the higher.
 - In respect of Section 1(a) - Follow-up Medical Expenses paid to Chinese Medicine Practitioner or for the purpose of Chinese medicine bone-setting, acupuncture or chiropractic treatments, *our* maximum liability to the *insured person* in respect of such claim under all such policies shall not exceed an aggregate limit of HKD3,000 in any one *accident*.

Part 5 – General Provisions

1. **Entire Contract**
This policy including all relevant documents will constitute the entire contract between the parties. No agent or other person has the authority to change or waive any provision of the policy. No changes in this policy shall be valid unless approved by our authorized officer and evidenced by endorsement of amendment.
2. **Age Limit**
Unless specifically mentioned in the contrary, this insurance applies to *insured person* aged eighteen (18) years to thirty-five (35) years both inclusive on the policy commencement date.
3. **Notice of Claims**
Written notice of claim must be given to *us* by the *insured person* within thirty (30) days of the date of the incident causing such loss. In the event of accidental death, immediate notice thereof must be given to *us* by the *insured person's* legal representative.
All other certificates, information and evidences required by *us* shall be furnished at the expenses of the *insured person's* or the personal representative of the *insured person* and shall be in such form and of such nature as we may prescribe. If the *insured person* does not comply with this condition, we shall have the sole discretion to decide not to pay any benefits under this policy.
4. **Proof of Loss**
Written proof of loss must be furnished to *us* within thirty (30) days from the date of issuance of *our* receipt of the claim 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 one hundred and eighty (180) days from the time when such proof is otherwise required. All certificates, information and evidence in such form and of such nature and within such time as we may reasonably require shall be furnished at the expense of the claimant without any expense to *us*.
5. **Claims Admittance**
In no case shall we be liable in respect of any claim after the expiry of twelve (12) months from the occurrence of the incident giving rise to a claim under the policy unless the claim has been admitted or is the subject of a pending legal action or arbitration.
6. **Medical Examination**
We shall be entitled in the case of non-fatal injury to call for examination by a medical referee appointed by *us* if we deem necessary and in the event of death to have a post-mortem examination at *our* expense. The result of such examination shall be *our* property.
7. **Payment of Claims**
We will pay all benefits (except for Section 2(b) and 2(c)) to the *insured person* for their respective rights and interests. Benefits payable under Section 2(b) - Emergency Medical Evacuation and Section 2(c) - Repatriation of Mortal Remains will be paid directly to the service provider. All payment of claims in this policy shall be in *Hong Kong* dollars and are payable to the *insured person* after the receipt of due proof upon *our* approval. In the event of accidental

death of the *insured person*, we will pay all the pending benefits to the estate of the *insured person*. All indemnities provided in this policy will be paid immediately after the receipt of due proof upon *our* approval.

8. Liability Claims

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

9. Misrepresentation or Non-disclosure

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

10. Misstatement of Age

If the *insured person's* age has been misstated, the premium difference would be returned or charged according to the correct age. In the event that the *insured person's* age has been misstated and if, according to the correct age, the coverage provided by this 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 premiums paid for this policy, and we will be entitled to void or terminate this policy totally.

11. Zurich Emergency Assistance

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

12. Other Insurance

If at the time of a claim there is any other policy insured by other insurance company which also provides the same benefits as this policy, we will only be liable for *our* proportionate share (except for Section 1(b) - Overseas Hospital Daily Cash Benefit, Section 1(c) - Hospital Confinement or Quarantine Cash Allowance due to Infectious Disease, Section 3 - Personal Accident, Section 4(a) - Compassionate Death Cash, Section 8(a) - Travel Delay and Section 9 - Baggage Delay Allowance).

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

16. Alternative Dispute Resolution

In the event of a dispute arising out of this 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. All unresolved disputes shall be determined by arbitration in accordance with the Arbitration Ordinance (Chapter 609), Laws of *Hong Kong* as amended from time to time. The arbitration shall be conducted in *Hong Kong* by a sole arbitrator to be agreed by the parties. It is expressly stated that the obtaining of an arbitral award is a condition precedent to any right of legal action arising out of this policy. Irrespective of the status or outcome of any form of alternative dispute resolution, if we deny or reject liability for any claim under this policy and the *insured person* does not commence arbitration in the aforesaid manner within twelve (12) calendar months from the date of *our* disclaimer, the *insured person's* claim shall then for all purposes be deemed to have been withdrawn or abandoned and shall not thereafter be recoverable under this policy.

17. Rights of Third Parties

Other than the insured/policyholder or the *insured persons* or as expressly provided to the contrary, a person who is not a party to this 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: www.zurich.com.hk/en/services/privacy

Insured person 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 *insured person* to *us*, *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* and subject to the exclusive jurisdiction of the *Hong Kong* courts.

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 (2) 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.

What To Do When the *Insured Person* Needs Help

In a medical or other emergency, call our 24-hour Zurich Emergency Assistance hotline in *Hong Kong* via +852 2886 3977 and quote the *insured person's* name, and the policy number printed on the *schedule*. An experienced assistance coordinator will handle the *insured person's* enquiry.

To make a claim, call *our* claims hotline on +852 2903 9388. For *our* customer service, call *our* enquiry hotline on Customer Services Hotline: +852 2968 2288. *Our* office hours are Monday to Friday 9:00 a.m. to 5:30 p.m.

This policy is available in the Chinese and English languages. In the event of any conflict between the two versions, the English language version shall prevail.



ZURICH®

蘇黎世

「Live2Play」工作假期保險計劃

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

第一部份 – 詞彙的定義

本保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，特將此等詞彙在本保單上全部加上引號。

「意外」	在「受保旅程」中，任何不可預見或預料並導致「受保人」蒙受「損傷」之突發事件。
「中國」	指中華人民共和國，惟不包括「香港」及「澳門」。
「中醫」	指任何根據中醫藥條例(「香港」法律第549章)合法註冊成為中醫的人士，但是若果中醫為「受保人」本人或「直系親屬」則除外。
「強制隔離」	是指「受保人」必須入住「醫院」內之隔離病房或政府指定之隔離地點最少一整天，並連續逗留於該隔離地點直至可以離開隔離區為止。
「住院」	因「損傷」或「疾病」而須遵照「醫生」囑咐入住「醫院」接受治療並在出院前一直逗留於「醫院」內。「受保人」須出示「醫院」發出的每日病房及膳食費用單據，以作證明。
「境內旅程」	任何在同一國家境內的一個省份或州份到另一個省份或州份旅遊之旅程將被視作境內旅程。境內旅程必須在「受保旅程」期間進行。
「生效日期」	於「工作假期」中，是指(i)「本公司」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「旅行票」已繳付全費的收據所列之日期，以較遲者為準。
「覆診」	直接因「受保人」在「受保旅程」中已接受治療或「住院」的「損傷」或「疾病」所引致的治療。
「頭部」	人的頭頂至下頷角的部位。
「香港」	中華人民共和國香港特別行政區。
「醫院」	符合下列所有條件的機構： <ul style="list-style-type: none">● 持牌醫院(如所在國家或司法管轄區規定領有牌照)；及● 主要業務為接受患病、染恙或受傷人士住院及提供醫療護理服務；及● 駐有註冊護士或合格護士每天24小時提供看護服務；及● 有一名或以上持牌「醫生」時刻駐院；及● 提供有組織的設施為住院病人進行醫學診斷及大型外科手術；及● 主要業務並非診所、護理院、療養院、復康院或同類機構，亦非戒酒所或戒毒所。
「疾病」	「受保人」於「受保旅程」中感染或開始患上的疾病或病症，以致構成本保單所承保的損失。
「直系親屬」	「受保人」的配偶、父母、配偶父母、祖父母、子女、兄弟姊妹、孫兒女或合法監護人。
「傳染病」	指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。
「損傷」	「受保人」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」	是指每次旅程「受保人」離開「香港」入境事務處/櫃檯開始，直至「受保人」返回「香港」境內抵達「香港」入境事務處/櫃檯為止。所有受保旅程必須在「工作假期」期間進行。
「受保人」	「附表」或批註內註明為受保人之人士。
「行程表」	在「工作假期」/「受保旅程」/「境內旅程」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，並連同收據或確認文件一同簽發的詳細計劃行程。
「手提電腦」	手提電腦、記事簿型電腦或迷你記事簿型電腦，惟不包括個人數碼助理(PDA)、掌上電腦(HHC)或任何類型之平板電腦。
「失聰」	「永久」及無法恢復之聽力，如： <ul style="list-style-type: none">a - 分貝 = 500赫茲失聰b - 分貝 = 1,000赫茲失聰c - 分貝 = 2,000赫茲失聰d - 分貝 = 4,000赫茲失聰 即1/6 (a + 2b + 2c + d)高於80分貝。
「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。「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。
「殘廢」	中華人民共和國澳門特別行政區。
「澳門」	列於本保單的「保障表」內每項受保保障的賠償額。
「最高賠償額」	是指「受保人」於「受保旅程」中由第一日遭遇「損傷」或感染「疾病」起計所支付予合格「醫生」、物理治療師、護士、「醫院」及/或救傷車服務的費用，包括醫療費、手術、X光檢查、「醫院」或護理治療包括醫療用品及租用救傷車的費用，但不包括本保險單第二部份第二節(b) - 緊急醫療運送及第二節(c) - 遺體運返兩項保障所需的任何費用。

第二部份 – 保障

「保障表」		每名「受保人」每次「工作假期」之「最高賠償額」(港元)	
節數	保障範圍	簡約計劃	豐盛計劃
1.	醫療保障 醫療費用包括： <ul style="list-style-type: none">— 門診治療的個別限額— 「專科醫生」或「物理治療費」的個別限額— 救傷車服務費用的個別限額— 返回「香港」後三個月內之「覆診」費用限額 - 第一節(a) - 醫療費用的「最高賠償額」之25%	250,000 每日每次最高500 (最多十次) 每日每次最高1,500 (最多五次) 每次1,000 (最多五次)	750,000 每日每次最高800 (最多20次) 每日每次最高2,000 (最多十次) 每次1,000 (最多十次)
(b)	海外住院現金津貼保障	3,000 (每日300)	5,000 (每日500)
(c)	「傳染病」引致的「住院」或隔離現金津貼	3,000 (每日300)	5,000 (每日500)
(d)	創傷輔導服務保障	15,000 (每日每次最高1,500)	15,000 (每日每次最高1,500)
2.	蘇黎世緊急支援 入院保證金 緊急醫療運送 遺體運返 (d) 近親探望 (每日700港元) (e) 額外交通及住宿費用 (每日1,950港元) (f) 24小時電話熱線諮詢及轉介服務	39,000 實際費用 實際費用 一張來回經濟客位「旅行票」 一張單程經濟客位「旅行票」及實際酒店住宿費用最高至7,800 包括	
3.	個人「意外」 (a) 乘坐「公共交通工具」時發生之「意外」 (b) 進行冒險活動時發生之「意外」 (c) 工作時發生之「意外」 (d) 其他「意外」	500,000 350,000 350,000 250,000	1,500,000 850,000 850,000 750,000
4.	身故恩恤金及緊急啟程 (a) 身故恩恤金 (b) 緊急啟程	10,000 一張來回經濟客位「旅行票」及實際酒店住宿費用最高至20,000	
5.	行李保障 包括： <ul style="list-style-type: none">— 每件、每對、每套或每組物品限額 - 2,500港元— 「手提電腦」限額 - 10,000港元— 所有相機及數碼攝錄機及其有關配件及裝備限額 - 5,000港元	不適用	20,000

「醫生」	擁有西方醫藥學位及已獲准在其執業的地區合法提供醫療及外科服務的人士，惟「受保人」或「直系親屬」除外。
「保險期」	是指當本保單已生效及「本公司」已接納「受保人」之保費時，「附表」內所訂明之有效期。如「工作假期」的首個離境日期在「附表」內訂明的保險期的起始日期之後發生，保險期的有效日期將自動延長至「工作假期」完結(根據發出的有關工作假期簽證期限)，該段延長之保險期的完結日不可超過「附表」內訂明的保險期後六個月。
「永久」	「意外」事故發生之日起計，損害情況持續至少十二個月，並於此段時間終結時沒有好轉之跡象。
「物理治療費」	由註冊物理治療師(「受保人」或「直系親屬」除外)以運動治療因「損傷」而引至之關節或肌肉虛弱所需費用，惟脊椎治療費除外。
「投保前已存在的傷疾」	指「受保人」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。
「主要居所」	在「香港」被用作為私人住宅的屋苑或樓宇，而該屋苑或樓宇須為「受保人」唯一的永久住所。
「公共交通工具」	任何由個別公司或個人持牌出租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、地下火車，及由註冊的航空公司或包機公司營運以接載付款乘客、來往於商業機場之間的飛機。
「有關文件」	包括「附表」、申請表、聲明、附加契約、批單、附件及修訂本(不論以口述或書面形式)。
「附表」	隨附本保險單名為「Schedule」並構成保單一部份之附表。
「嚴重損傷」或「嚴重疾病」	需經由「醫生」治療的損傷或疾病，並經「醫生」證實「受保人」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「受保人」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」，是指其「直系親屬」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」。
「專科醫生」	除「受保人」或「直系親屬」外，在「香港」醫務委員會以專科登記為「醫生」之人士。若於「香港」以外之地區接受治療或手術時，則指根據當地相關的專科醫務法律，該「醫生」已登記在當地合法從事專科治療或手術服務。
「保障表」	指在本保單上第二部份、保障內的報表，當中列明各保險計劃中不同保障的「最高賠償額」。
「恐怖活動」	恐怖活動包括任何人或團體為達到政治、宗教、思想或同類目的作出的行動、策劃或威脅活動，包括意圖影響任何國家法律上或實際上的政府或其政治部門，及/或威脅任何國家的公眾或部份公眾，不論是獨自行動又或代表或聯同任何組織或法律上或實際上的政府亦然，「恐怖活動」包括： <ul style="list-style-type: none">● 涉及以暴力對待一人或多人；● 涉及財物損毀；● 危害生命但不包括執行行動的人；● 對健康或公眾或部份公眾的安全製造風險；或● 設計去干擾或破壞某電子系統。
「三級燒傷」	皮膚所有皮層及皮下組織被燒毀。
「完全傷殘」	「受保人」遭遇「意外」而蒙受「損傷」，並且於事發後連續十二個月內完全不能從事任何根據「受保人」的學歷、專業訓練或經驗而可賺取薪金、酬勞或利益的工作。如「受保人」並無從事任何職業或工作，則指其喪失應付日常生活事務的能力。
「旅行票」	用以乘坐任何「公共交通工具」的旅行票。
「自願性旅遊保險保障」	由「受保人」或列明於有關保單申請表上之申請人實際繳付購買之旅遊保險保障。惟任何由公司、團體或機構實際繳付購買而保障「受保人」之團體旅遊保險保障並不包括於此定義內。
「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：(1) 宣佈終止和平關係；及(2)陷入武裝敵對局面。
「本公司」	蘇黎世保險有限公司。
「工作假期」	是指當「受保人」首次離開「香港」(i)以持有與「香港」在工作假期計劃中合作的海外國家之領事館發出的工作假期簽證前往工作假期之國家，或(ii)前往到達工作假期的國家之前的其他海外國家，根據情況而定，直至該離開「香港」的首次離境日起計184日(六個月計劃)/365日(一年計劃)/730日(兩年計劃)後完結。本保單的目的，除非另有訂明，本保單會保障所有在這段期間前往其他國家(「香港」除外)的額外假期旅遊。工作假期的開始日期(由「香港」前往工作假期的首個離境日)必須在「保險期」首六個月以內。

「保障表」		每名「受保人」每次「工作假期」之「最高賠償額」(港元)	
節數	保障範圍	簡約計劃	豐盛計劃
6.	遺失旅遊證件及/或「旅行票」	3,000	
7.	個人責任	1,000,000	2,000,000
8. (a) (b)	旅程延誤 旅程延誤 (每滿六小時之延誤賠償300港元) 因旅程延誤引致之額外酒店費用	不適用 不適用	1,500 2,000
9.	行李延誤津貼 (超過六小時之延誤)	不適用	1,000
10.	取消行程	不適用	20,000
11.	縮短行程	不適用	20,000
12.	租車自負額保障	5,000	
13.	課程學費保障	5,000	10,000

第一節－醫療保障

- (a) **醫療費用**
如「受保人」蒙受「損傷」或感染「疾病」並在「受保旅程」中已支付合理的「醫療必需費用」，「本公司」會賠償有關實際之「醫療必需費用」予「受保人」。有關門診治療、「專科醫生」或「物理治療費」、救傷車服務費用之合共賠償額將根據「保障表」內列明之個別限額為限。
- 「覆診」費用**
本節亦承保「受保人」於返回「香港」後三個月內，因以上的「損傷」或「疾病」需要繼續接受「醫生」的醫藥治療，「本公司」將負責賠償「受保人」所需的實際「醫療必需費用」，但不超過「保障表」所規定之「覆診」費用限額。而「覆診」費用當中亦包括因同一「損傷」或「疾病」引起的「中醫」治療費用(治療次數不多於五次)及跌打、針灸治療或脊椎治療，每日每次上限為150港元，最高累積至3,000港元。「受保人」必須於蒙受上述「損傷」或感染上述「疾病」當日起計12個月內返回「香港」，否則不會獲得任何「覆診」費用之賠償。
- 第一節(a)的額外保障**
「本公司」將支付「受保人」於「受保旅程」中已感染「傳染病」至返回「香港」後十日內才確診感染「傳染病」，由「香港」「醫生」收取的「醫療必需費用」。本額外保障是第一節(a)「覆診」費用的一部分，而總賠償額將不超過「保障表」所載「疾病」之「覆診」費用限額。在任何情況下，第一節(a)-醫療費用(包括「覆診」費用及第一節(a)的額外保障)的合共總賠償額不可超過「保障表」所規定之「最高賠償額」的100%。
- (b) **海外住院現金津貼保障**
如「受保人」在「受保旅程」中蒙受「損傷」或感染「疾病」而需於海外「醫院」「住院」，「本公司」將支付現金津貼及以「保障表」所載之「最高賠償額」為限。
- (c) **「傳染病」引致的「住院」或隔離現金津貼 (根據以下之特別條款)**
如「受保人」在「受保旅程」中因「傳染病」需於海外「醫院」「住院」，「本公司」將額外支付「醫院」「住院」現金津貼，最高至「保障表」所載之「最高賠償額」為上限。如「受保人」於「受保旅程」中因被懷疑或確診感染「傳染病」而被當地政府「強制隔離」，或於「受保旅程」完結後返回「香港」三日內被「香港」政府「強制隔離」，「受保人」可於被「強制隔離」期間獲得隔離現金津貼，最高至「保障表」所載之「最高賠償額」為上限及根據以下列明之特別條款。
- 「受保人」只可索償「醫院」「住院」現金津貼或隔離現金津貼其中一項，不可索償兩項，即使該兩項的合共賠償不會超過「保障表」所載之「最高賠償額」。
- 不論因「傳染病」引致的「醫院」「住院」或「強制隔離」之合共日數為多少，本節之總賠償額不可超過「保障表」所規定之「最高賠償額」。
- 「傳染病」引致的「醫院」「住院」或隔離現金津貼之特別條款**
- 此保障只適用於「受保人」於「受保旅程」中被「強制隔離」當日(以首日計)或之前，世界衛生組織將有關「傳染病」列為「流感大流行警戒級別」五級或以上，或「受保人」於「香港」被「強制隔離」當日(以首日計)或之前，「香港」特區政府已啟動「流感大流行應變計劃」中最高緊急應變級別。
 - 任何家居隔離並不包括於此保障之內。
 - 如於「受保旅程」出發當日或之前，有關之行程目的地已被宣佈為疫埠，則不會獲得任何保障。
- (d) **創傷輔導服務保障**
如「受保人」在「受保旅程」因創傷事故成為受害者，包括但不限於因天災引致之「意外」、「恐怖活動」，「本公司」將負責支付「受保人」返回「香港」後六個月內之創傷輔導服務費用。有關之服務必需由「醫生」以書面證明「受保人」需要接受有關之治療及已獲「本公司」以書面同意支持有關之費用。費用每日上限為1,500港元，惟不超過「保障表」所載之「最高賠償額」。

第一節的不承保事項

本節並不承保：

- 非必要及未經任何「醫生」建議的醫療治療；
- 任何有違「醫生」之勸喻出外旅遊，或旅遊的目的為接受醫療或手術治療而所衍生之任何損失或治療費用；
- 牙科護理及治療，除非此等費用是於「受保旅程」中因「損傷」而導致「受保人」原本健全及天然之牙齒必須接受治療；
- 整容手術、糾正眼球折射的誤差或配用助聽器，以及有關的處方費用，除非於「受保旅程」中因「損傷」導致之必須診治費用；
- 任何未能提供合格「醫生」的醫療報告佐證的手術或治療；
- 根據合格「醫生」的意見，在合理情況下該手術或治療可延期至「受保人」返回「香港」後進行；
- 任何「覆診」費用支付予同時為「受保人」或「直系親屬」之「中醫」、中醫跌打師、針灸師或脊醫；
- 任何「醫院」內獨立或私人房間住宿、特別或私家看護的額外費用，惟第二節(b)-緊急醫療運送所述的緊急醫療運送或運返所需費用除外；非醫療用的個人服務，包括收音機、電話及類同的物品；採購或採用特別支架、儀器或裝置的額外費用；或
- 在身體狀況許何下，「受保人」拒絕依循「醫生」之建議返回「香港」繼續治療，或繼續其「受保旅程」。

第二節－蘇黎世緊急支援

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

- (a) **入院保證金**
蘇黎世緊急支援將為每名「受保人」提供因入住「醫院」而需繳付的住院保證金，惟不超過39,000港元。如該保證金之用途並非保單第二部份－保障內第一節-醫療保障承保之項目，則金額需退還給「本公司」，並一律由「受保人」自付。
- (b) **緊急醫療運送**
支付有關「受保人」因緊急醫療運送或運返所引致的必要及無可避免的交通、醫療服務及醫療用品實費費用。離境的時間、交通工具及離境最後目的地均由蘇黎世緊急支援完全根據醫療需要作出決定。
- (c) **遺體運返**
將「受保人」之遺體由身故地點運送回「香港」所引致合理及無可避免的開支，又或經蘇黎世緊急支援批准於身故地殮葬的費用。
- (d) **近親探望**
如「受保人」在「受保旅程」中遭遇「嚴重損傷」或患上「嚴重疾病」而需於「香港」境外之「醫院」「住院」連續三天以上，蘇黎世緊急支援將支付一張來回經濟客位「旅行票」予一名「直系親屬」前往該地及其「直系親屬」必要及無可避免地在當地引起的酒店住宿費用，每日上限為700港元及最高至五日，以陪伴及/或照顧「受保人」。本保障只可在「工作假期」中索償一次。
- (e) **交通及住宿費用**
蘇黎世緊急支援將支付「受保人」一張單程經濟客位「旅行票」及因必要及無可避免的事件而須緊急醫療運送 (如第二節(b) 定義) 後恢復「受保旅程」的行程或返回「香港」所引致的

酒店住宿費用。本節的賠償上限為每日1,950港元及每「工作假期」7,800港元。惟此事件必須基於醫療需要及預先得知蘇黎世緊急支援獨有決定權批核。

(f) 24小時電話熱線諮詢及轉介服務

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

除非本保險單另行訂明承保，有關以上(i)(x)項的服務，「受保人」必須負責支付「醫院」、醫療人員(「本公司」指定的「醫生」除外) 或任何其他醫療專業團體或人士收取的費用。

蘇黎世緊急支援由蘇黎世保險有限公司所委任的服務機構提供。

第二節的不承保事項

本節不會就下列情況提供本節任何服務或支付其費用：

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

第三節－個人「意外」

(a) 乘坐「公共交通工具」時發生之「意外」

如「受保人」在「受保旅程」中以乘客身份(並非操作員、機師或機員)乘坐、登上或離開任何「公共交通工具」時蒙受「損傷」，而該「損傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「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。

(b) 進行冒險活動時發生之「意外」

如「受保人」在「受保旅程」中進行越野單車、滑雪、潛水、滑水、跳傘或笨拙跳時蒙受「損傷」，而該「損傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「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。

(c) 工作時發生之「意外」

如「受保人」在「受保旅程」中以「工作假期」旅行者身份在工作期間蒙受「損傷」，而該「損傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「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。

(d) 其他「意外」

如「受保人」在「受保旅程」中蒙受「損傷」，但並非因上述第三節(a)-乘坐「公共交通工具」時發生之「意外」、第三節(b)-進行冒險活動時發生之「意外」或第三節(c)-工作時發生之「意外」導致，而該「損傷」於「意外」發生當日起計連續12個月內導致以下賠償表內其中一項，「本公司」將根據賠償表所列的「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。

賠償表	
保障項目	「最高賠償額」
「意外」死亡及傷殘	百分比
1. 死亡	100%
2. 「永久」完全傷殘	100%
3. 「永久」及無法痊癒之四肢癱瘓	100%
4. 雙眼「永久」完全「失明」	100%
5. 單眼「永久」完全「失明」	100%
6. 喪失任何兩肢或任何兩肢「永久」完全「殘廢」	100%
7. 喪失任何單肢或任何單肢「永久」完全「殘廢」	100%
8. 「喪失說話能力」及「失聰」	100%
9. 「永久」完全「失聰」：	
(a) 雙耳	75%
(b) 單耳	15%
「三級燒傷」	
10. 「頭部」「三級燒傷」	
(a) 燒傷佔「頭部」表面總面積達12%或以上	100%
(b) 燒傷佔「頭部」表面總面積達8%或以上，但不足12%	75%
(c) 燒傷佔「頭部」表面總面積達5%或以上，但不足8%	50%
(d) 燒傷佔「頭部」表面總面積達2%或以上，但不足5%	25%
11. 身體「三級燒傷」(不包括「頭部」)	
(a) 燒傷佔身體表面總面積達20%或以上	100%
(b) 燒傷佔身體表面總面積達15%或以上，但不足20%	75%
(c) 燒傷佔身體表面總面積達10%或以上，但不足15%	50%

賠償條款

- 在同一宗「意外」事件中只會賠償以上保障項目的其中一項。假如在同一宗「意外」事件中遭受多於一項保障項目，則只按其在本節中可獲最高賠償額的一項賠償。
- 任何於保單內之「受保人」就上述任何一項保障項目獲得賠償後，該「受保人」於保單內之所有保障即時終止，但不會影響因該「意外」所導致的索償事宜。
- 如「受保人」蒙受「損傷」前已有任何與以上2-9保障項目所述的殘缺，而在保單所承保之「損傷」後導致完全殘缺或「完全傷殘」，「本公司」會就該「損傷」所引致的殘缺部份決定「最高賠償額」之百分比作為賠償。而於「損傷」前已出現的任何完全殘缺，則不會獲得任何賠償。
- 任何於以上10及11保障項目有關之部位曾經因「三級燒傷」受損，而該部位在保單所承保之「損傷」後再次被「三級燒傷」，「本公司」會就該「損傷」所引致的受損部位決定「最高賠償額」之百分比作出賠償。在任何情況下，「本公司」不會就「損傷」前曾受損之部位作出賠償。

個人「意外」之特別條款

「受保人」只可就同一宗「意外」索償第三節(a)、第三節(b)、第三節(c)或第三節(d)其中一項保障。

第三節的額外保障

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

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

2. 失蹤條款

倘若「受保人」乘搭之飛機、陸上或海上之「公共交通工具」發生「意外」，並導致失蹤、墮毀或沉沒，而「受保人」之遺體於該次「意外」事件發生後一年內，仍無法尋回；「本公司」將視「受保人」在本保單承保的「意外」事故中死亡而作出賠償。

個人「意外」之最高賠償責任

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

第三節的不承保事項

本節並不承保一切由病毒及/或疾病引致的「損傷」。

第四節 – 身故恩恤金及緊急啟程

(a) 身故恩恤金

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

(b) 緊急啟程

「本公司」亦會根據「保障表」所列之「最高賠償額」為上限，支付一張來回經濟客位「旅行票」以及合理及必需的酒店住宿費用予一名「直系親屬」前往「受保人」身故當地。在任何情況下，第四節(a) - 緊急啟程的合共總賠償額不可超過「保障表」所列之「最高賠償額」上限。

第五節 – 行李保障(只適用於豐盛計劃)

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

個人行李的個別限額如下：

- 1. 每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為2,500港元。
- 2. 每位「受保人」的「手提電腦」最高賠償限額為10,000港元
- 3. 每位「受保人」的攝錄及/或攝影器材上，及其所有輔助配件或有關物品的最高賠償總額將不超過5,000港元。

第五節的額外保障

高爾夫球用具

如「受保人」在「受保旅程」中，在前往、離開或身處任何認可的高爾夫球會時意外遺失或損毀攜帶之高爾夫球用具，包括但不限於高爾夫球袋、球、推車及傘，「本公司」將根據以下個別限額上限，但以不超過「保障表」所列的「最高賠償額」作出賠償予以重新購買或修補該物件或作出安排修補的費用。

高爾夫球用具個別限額如下：

- 1. 每位「受保人」的每件、每對、每套或每組物品的最高賠償限額為2,500港元；及
 - 2. 每次「工作假期」的合共最高賠償限額為5,000港元。
- 在任何情況下，第五節 - 行李保障的合共總賠償額不可超過「保障表」所列之「最高賠償額」之100%上限。

第五節的不承保事項

本節並不承保：

- 1. 以下之物品：商業貨品或樣本、食品或飲料及/或藥物、煙草、隱形眼鏡、假牙及/或其配備、動物、汽車(包括配件)、電單車、單車、船、發動機、或任何交通工具、家用傢俱、古董、任何以黃金、白金、鑽石、翡翠或珍珠做成或配有以上物料的手飾或配件、任何手提電話(包括電子手帳電話，任何擁有對話功能之類似儀器及其他配件)、金錢(包括支票、旅行支票等)、電子貨幣(包括信用卡或八達通的信用額等)、票券或證券、債券、流通票據、票或文件；
- 2. 「手提電腦」因軟件或病毒問題故障或操作不善(包括但不限於下載軟件)；
- 3. 任何在發現遺失後24小時內未向當地警方或公共機構報告及未能提供有關報告的任何損失；
- 4. 任何由於磨損、逐漸退化、蟲蛀、侵蝕、腐蝕、腐爛、發霉、真菌、空氣狀況、光線作用、或在加熱、弄乾、清潔、染色、更換或維修過程中、刮損、凹痕、故障、使用不當、手工或設計欠佳、使用有問題物料、造成或引致的損失或損毀；
- 5. 任何直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」、或因政府意圖阻礙、對抗或防禦此等動亂所引起的損失；由於海關條例而遭破壞或檢疫；政府充公之違禁品或非法攜帶或交易的物品；
- 6. 與「受保人」不同「公共交通工具」寄運之物品，或因獨立郵寄或付運紀念品與物件所引起的損失；
- 7. 已獲第三者或機構提供維修服務，使操作回復正常的物品，而「受保人」並不需要支付任何額外費用；
- 8. 任何在公眾場所因無人看管下而遺失的物品；
- 9. 在沒上鎖的車箱內或無人在車內看管的車箱內引致遺失的物品，除非該物品被存放在已上鎖的行李箱中；
- 10. 任何存錄於磁帶、記憶儲存卡、磁碟的資料遺失；
- 11. 任何易碎或易破物品的損毀，如玻璃或水晶；
- 12. 任何在酒店或「公共交通工具」機構保管下的財物損失或損毀，除非發現損失後三天內以書面通知該酒店或「公共交通工具」機構，如該機構為航空公司，亦需獲得由該航空公司發出之財物紊亂報告；
- 13. 任何基於同一原因於第十二節 - 行李延誤津貼同時提出的索償；
- 14. 任何遺失或損毀之物品已受其他保險承保，或已獲「公共交通工具」機構或酒店賠償的損失；
- 15. 損失高爾夫球，但如高爾夫球盛載於高爾夫球袋內並同時遺失則除外；或
- 16. 於高爾夫球活動中損毀的高爾夫球。

第六節 – 遺失旅遊證件及/或「旅行票」

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

在任何情況下，第六節-遺失旅遊證件及/或「旅行票」的合共總賠償額不可超過「保障表」所列之「最高賠償額」之100%上限。

第六節的不承保事項

本節並不承保：

- 1. 任何在發現遺失後24小時內未向當地警方報失及未能提供有關報告的任何損失；
- 2. 沒有需要於是次「受保旅程」使用之任何旅遊證件及/或簽證及/或「旅行票」；
- 3. 任何原因未明的遺失或神秘消失；
- 4. 因「受保人」未有或延誤補領證件而需繳納的任何罰款；或
- 5. 同時索償臨時或永久但屬相同性質的旅遊證件之補領費用，此情況下，「受保人」只能選擇索償其中之一款。

第七節 – 個人責任

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

第七節的不承保事項

本節並不承保因下列原因直接或間接引起的責任：

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

第八節 – 旅程延誤 (只適用於豐盛計劃)

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

(a) 旅程延誤

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

延誤時間將以下列其中一項方式計算：

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

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

(b) 因旅程延誤引致之額外酒店費用

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

第八節的特別條款

「受保人」必須按照原定安排乘坐的「公共交通工具」辦理登機手續，及按「本公司」合理的要求於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

第八節的不承保事項

本節並不承保：

- 1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」延誤的情況；
- 2. 因「受保人」遲到機場或碼頭所引起的任何損失(即在最後登記時間結束後才到達，惟因「公共交通工具」機構員工罷工導致遲到除外)；
- 3. 任何未經航空公司、旅行社或其他有關機構證實的更改或取消「行程表」的損失；
- 4. 任何因由當地政府或有關機構的航空管制而引致的損失，或任何因政府法例及規條限制引致的損失；或
- 5. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由旅行社、旅遊承辦商或「行程表」內提供服務的機構/人士承諾賠償或退款(第八節(a) - 旅程延誤除外)。

第九節 – 行李延誤津貼 (只適用於豐盛計劃)

如「受保人」已登記寄艙的行李於「受保人」抵達海外目的地後超過六小時，該行李仍未送抵，「本公司」將按「保障表」所載，向「受保人」發放一筆行李延誤津貼。本保障只可在同一「受保旅程」中索償一次。

第九節的特別詞彙

於索償時必須提供「公共交通工具」機構書面證明其延誤時間及原因以作證明。

第九節的不承保事項

本節並不承保：

- 1. 任何並非與「受保人」所乘坐的「公共交通工具」同時寄運之行李，或因獨立郵寄或付運紀念品與物件所引起的損失；
- 2. 直接或間接因暴動、反叛、革命、內戰、篡權、「恐怖活動」或因政府意圖阻礙、反對或防禦此等動亂所引起的損失；基於海關條例或檢疫而遭扣留或破壞；政府或有關公共機構充公之違禁品或非法攜帶或交易的物品；或
- 3. 任何基於同一原因於第五節 - 行李保障同時提出的索償。

第十節 – 取消行程 (只適用於豐盛計劃)

如「受保人」因以下事故必須要取消為開始「工作假期」進行的「受保旅程」：

- (i) 「受保人」或「直系親屬」於「受保旅程」出發前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- (ii) 「受保人」於「受保旅程」出發前90日內被傳召作證人、履行陪審員責任或需按規定接受隔離檢疫；
- (iii) 於「受保旅程」出發前一星期內，預定前往之目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災；或
- (iv) 「受保人」在「香港」的「主要居所」於「受保旅程」出發前一星期內因火災、水浸或盜竊而嚴重損毀，而「受保人」需於出發當日留於該處協助警方調查；

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

第十節有關「境內旅程」的額外保障

如「受保人」因以下事故必須要取消「境內旅程」：

- (i) 「受保人」於「境內旅程」出發前30日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- (ii) 「受保人」於「境內旅程」出發前30日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」，並引致「受保人」需要放棄其「境內旅程」及返回「香港」；或
- (iii) 於「境內旅程」出發前一星期內，預定前往之目的地突然發生不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災；

「本公司」會賠償「受保人」未有使用及無法從其他途徑追討但已依法支付或預付的「旅行票」及/或住宿費用，每次「境內旅程」的最高賠償限額為5,000港元。

在任何情況下，第十節 - 取消行程的合共總賠償額不可超過「保障表」所規定之「最高賠償額」。

第十一節 – 縮短行程 (只適用於豐盛計劃)

如「受保人」於「受保旅程」啟程後因以下事故而必需放棄行程返回「香港」：

- (i) 「受保人」或「直系親屬」死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- (ii) 預定的行程目的地突然發生「受保人」不可預見的罷工、騷亂、暴亂、「傳染病」、「恐怖活動」、惡劣天氣或天災，以致「受保人」未能繼續其「受保旅程」；或
- (iii) 「受保人」在「香港」的「主要居所」因火災、水浸或盜竊而遭嚴重損毀；

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

於任何情況下，第十一節 - 縮短行程的賠償總額亦不可超過「保障表」列明的「最高賠償額」。

第十及第十一節的不承保事項

本節並不承保：

- 1. 於「生效日期」前已發生或已宣佈會引致「受保旅程」/「境內旅程」取消或「受保旅程」中斷的任何情況；
- 2. 「受保旅程」/「境內旅程」之目的為接受醫療治療或違反「醫生」之勸告進行「受保旅程」/「境內旅程」；
- 3. 於「生效日期」前已發生或已得知的任何身體醫療狀況或情況；
- 4. 任何因政府法例及規條限制，或因當地政府或有關機構的航空管制而引致的損失；因旅行社、旅遊承辦商、「公共交通工具」及/或於「行程表」內提供服務的機構/人士破產、清盤、錯誤、疏忽或不負責任的行為；
- 5. 「受保人」已知必須取消或縮短行程但未有即時通知旅行社、旅遊承辦商、「公共交通工具」及/或「行程表」內提供服務的機構/人士；
- 6. 任何未經航空公司、旅行社或其他有關機構證實的取消或縮短行程的損失；
- 7. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由「公共交通工具」、旅行社、旅遊承辦商或任何其他交通及/或住宿服務機構/人士承諾賠償或退款；
- 8. 未能提供「醫生」之醫療報告；

9. 一切由另一方提供並須由「受保人」支付的服務費用及/或已包括於「受保旅程」/「境內旅程」中的費用；
10. 「受保人」拒絕依循「醫生」之建議返回「香港」接受治療、或在身體狀況許可下，拒絕繼續其「受保旅程」（只適用於第十一節-縮短行程）；或
11. 基於同一原因於第八節-旅程延誤同時提出的索償（只適用於第十一節-縮短行程）。

第十二節 – 租車自負額保障

如「受保人」在「受保旅程」中租用出租車輛，在駕駛途中發生碰撞、或車輛被偷竊或遭到損毀；而在租用條款上包括自負額（及或扣減及或類似條款），「本公司」將根據「保障表」所列明的「最高賠償額」為上限賠償予「受保人」因該車輛被偷竊或遭到損毀而引致的自負額賠償。本保障在每「工作假期」中只可賠償一次。

第十二節的特別條款

「受保人」必須購買由有關出租車輛安排的汽車綜合保險以保障於租車期間對出租車輛之損失。

第十二節的不承保事項

本節並不承保：

- 「受保人」違反任何租車條款或必要的車輛保險條款使用車輛所引致的任何損失；
- 「受保人」於受到酒精或藥物影響下去使用出租車輛所引致的任何損失；
- 「受保人」作出任何違法或非法行為使用出租車輛所引致的任何損失；
- 「受保人」沒有在當地的合法駕駛證件下駕駛出租車輛所引致的任何損失；或
- 「受保人」沒有購買可保障有關出租車輛的汽車綜合保險保單所引致的任何損失。

第十三節 – 課程學費保障

如「受保人」因以下事故而無法出席在「工作假期」之前或途中報讀之課程：

- 「受保人」於課程開始日期前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」；
- 「直系親屬」於課程開始日期前90日內死亡、蒙受「嚴重損傷」或患上「嚴重疾病」，並引致「受保人」需要放棄其課程及返回「香港」；或
- (iii) 「受保人」在「香港」的「主要居所」於課程開始日期前一星期內因火災、水浸或盜竊而嚴重損毀，而「受保人」需於出發當日留於該處協助警方調查；

「本公司」會賠償「受保人」無法從其他途徑追討但已安排及依法支付或預付的課程學費，惟以「保障表」所載之「最高賠償額」為限。

第三部份 – 不承保事項

本保單將不會承保直接或間接由下列項目所引致的損失或責任：

- 任何「投保前已存在的傷疾」、先天及遺傳性疾；
- 「受保人」任何違法或非法行為、或被海關或其他機關充公、扣留、毀滅的財物；
- 「受保人」並未採取所有合理行動保障個人物品/金錢、或盡量避免蒙受「損傷」以減低對本保險提出索償機會；
- 以乘客或司機身份參與任何形式的賽車、又或參加職業體育活動或「受保人」可能或可以賺取收入或報酬的體育活動；
- 自殺或蓄意自我傷害；
- 神經錯亂、心智或精神不正常；受到酒精或藥物影響(除非由合格「醫生」處方)；酗酒；濫用藥物或其他濫用；
- 任何因妊娠、分娩或流產引致的狀況、墮胎、以及產前、產後護理及其他有關併發症、性病；
- 「受保人」以病人身份在「醫院」「住院」期間離院返家；
- 出任為任何空中乘載工具的機務人員或操作員；
- 「受保人」進行或涉及任何空中活動，除非當時「受保人」(i)是以付費乘客身份在持牌航空公司航機或包機上、或(ii)所參予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；
- 從事任何體力勞動性工作、從事離岸活動如商業潛水、油田鑽探、採礦或空中攝影、處理爆炸品、演員、地盤工人、漁夫、廚師或廚房工人、導遊或領隊、從事或參與海陸空服務或行動或持械工作；
- 由於HIV（人類免疫力缺乏症病毒）及/或愛滋病與HIV有關的任何疾病及/或不論如何引起或不論如何定名的有關疾病，其任何突變體衍化物或變種造成的任何「損傷」、「疾病」、「死亡、損失、費用或其他責任」；
- 「戰爭」、侵略、外敵行動、敵對局面(不論曾正式宣戰與否)、內戰、叛亂、暴動、軍事力量或政變所引起的任何事件；
- 在海拔5,000米以上進行高山遠足、或在40米水深以下潛水；
- 任何「恐怖活動」、惟第一節-醫療保障、第二節-蘇黎世緊急支援、第三節-個人「意外」、第八節-旅程延誤、第十節-取消行程及第十一節-縮短行程除外；
- 「受保人」旅遊目的為醫療治療、或「受保人」在身體不適合旅遊的情況下旅遊；或「受保人」違反「醫生」勸喻出外旅遊；
- 已從其他方面獲得的賠償，惟第一節(b)-海外「醫院」現金津貼保障、第一節(c)-「傳染病」引致的「住院」或隔離現金津貼、第三節-個人「意外」、第四節(a)-身故恩恤金、第八節(a)-旅程延誤及第九節-行李延誤津貼除外；或
- 本保險單將不會承保直接或間接由下列原因造成的任何費用、間接損失、法律責任或任何損失或損毀：
 - 任何核子燃料、核子燃燒後所產生的核子廢料所產生的電離子輻射或放射性污染；或
 - 任何核能裝置或元件所產生的放射性、有毒、爆炸性或其他危險物質。

第四部份 – 一般條款

- 本保單生效時「受保人」的身體健康狀況必須適合旅遊；否則「本公司」有權拒付本保單的賠償款項。
- 除非另有訂明，保險單一經簽發，恕不退還任何保費。
- 本保險單一旦到期，不能續保。
- 所有「受保旅程」均需由「香港」啟程。
- 最長「工作假期」期限不得超過184日(六個月計劃)/365日(一年計劃)/730日(兩年計劃)。
- 如「受保人」因「受保旅程」開始後發生不能控制的事故而未能於原列於由旅行社或「公共交通工具」機構發出的「行程表」內之日期完成其「受保旅程」，「本公司」將延長「受保旅程」至「受保人」能合理及必需地完成其「受保旅程」，並不額外就此收費，惟最長以十日為上限。
- 本保險不適用於「受保人」進行探險、跋涉、附有裝備之登山運動或類似旅程。
- 若「受保人」為同一「受保旅程」購買多於一份由「本公司」或「本公司」之同系公司承保的「自願性旅遊保險保單」及於同一事故索償相同之保障：
 - 除第一節(a)-醫療費用保障及第三節-個人「意外」保障外，賠償均以有關相同保障中最高保障額的一份保單為準。
 - 於第一節(a)-醫療費用保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過1,500,000港元，或以最高保障額的一份保單為限，以較高者為準。
 - 於第三節-個人「意外」保障中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過1,500,000港元，或以最高保障額的一份保單為限，以較高者為準。
 - 於第一節(a)-醫療費用中的「覆診」費用內包括之中醫跌打、針灸或脊椎治療費用中，「本公司」對同一事故之索償所負之責任及合共總賠償不會超過3,000港元。

第五部份 – 基本條款

- 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險單的任何條款。
本保險單如有任何修改，必須獲得「本公司」有關的負責人批准並簽發批單作實，方始生效。
- 年齡限制**
除非另有訂明，本保險提供保障予於本保單起保日期時達18歲至35歲之「受保人」。
- 索償通知**
如要申請索償，「受保人」必須於引致損失的事件發生後30日內以書面通知「本公司」。倘因「意外」死亡之索償，必須立即通知「本公司」。「本公司」所需之任何證明書、資料及證據，須依據「本公司」所定之形式及性質提交，而所需費用概由「受保人」或「受保人」之個人代表負責。如或「受保人」不遵守本條款，「本公司」將全權酌情決定不會支付本保單

的任何保障。

4. 損失證明

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

5. 索償時限

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

6. 身體檢查

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

7. 支付索償

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

8. 責任索償

「受保人」未經「本公司」同意，不可承認、否認或解決任何索償。

9. 虛報或漏報資料

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

10. 年齡錯誤陳述

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

11. 蘇黎世緊急支援

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

12. 其他保險

如「受保人」於索償時同時受保於其他保險公司保單內的相同保障，「本公司」只會按比例作出賠償(惟第一節(b)-海外「醫院」現金津貼保障、第一節(c)-「傳染病」引致的「住院」或隔離現金津貼、第三節-個人「意外」、第四節-身故恩恤金、第八節(a)-旅程延誤及第九節-行李延誤津貼除外)。

13. 筆誤

「本公司」的筆誤不會令生效之保單因而失效，或令失效之保單因而生效。

14. 法律訴訟

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

15. 代位權

「本公司」有權自費以「受保人」名義對任何有可能導致本保單索償的承保事件的第三者進行追討，「受保人」需同意執行並允許「本公司」因執行任何權利及補救，或從他人獲取援助或賠償的目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。所有未能解決之爭議，一律按照「香港」法例第609章《仲裁條例》及不時生效的修訂本以仲裁方式裁定。整個仲裁過程必須在「香港」進行，並由爭議各方同意之單一仲裁人裁定。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。不論何類型爭議解決方案的任何狀況或結果，如「本公司」否認或否決「閣下」追索本保單之任何責任，而並未能於「本公司」所發出之通知12個月內按以上規定展開仲裁，「閣下」之賠償申請即被視作已被撤回或放棄，並且不能根據本保單再次進行追討。

17. 第三者權利

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

18. 遵從基本條款

如「受保人」違反本保單任何條款，所有就本保單提出的索償均告無效。

19. 個人資料收集目的

「本公司」將根據「本公司」不時通知「受保人」的私隱政策使用所有已收集及持有的個人資料，「受保人」亦可透過此網址查閱有關私隱政策：www.zurich.com.hk/chi/cs_nonlifepolicysservices_privacy.htm。
「受保人」授權「本公司」根據「本公司」於不時適用之私隱政策所詳列的強制性用途、使用及轉發(至「香港」境內或境外)包括屬敏感性如「香港」法例第486章《個人資料(私隱)條例》中所定義之個人資料。
如「受保人」向「本公司」提供任何第三者資料，「受保人」必須保證於提供此等個人資料予「本公司」前已獲得有關資料當事人之正式同意，使「本公司」可以評估、處理、簽發及執行管理本保單，包括但並不限於進行任何對有關資料當事人進行審慎調查、合規及製表查核。

20. 管轄法律及司法裁判權

保險單受「香港」法律及條例管轄及按其詮釋，並且服從「香港」的專有司法裁判權。

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。

求助須知

如「受保人」急需協助，可致電「香港」24小時蘇黎世緊急支援熱線：+852 2886 3977，說出「受保人」姓名及載於「附表」上的保單號碼。「本公司」的資深援助主任將處理「受保人」的查詢及提供協助。如需索償，請致電「本公司」賠償熱線：+852 2903 9388。聯絡客戶服務，請致電「本公司」查詢熱線：+852 2968 2288。辦公時間為星期一至星期五上午9時至下午5時30分。

此乃中文譯本，僅供參考之用。若與英文版本有異，概以英文版本為準。