Blue Cross 藍十字
An AIA Company 友邦保險成員公司

TravelSafe Plus
旅遊寶

Terms and Conditions
條款及細則

Please read these terms and conditions carefully.
Should you have any queries, please contact us for assistance.

請詳細閱讀此條款及細則。如有任何查詢，請與我們聯繫。

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

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TERMS AND CONDITIONS FOR TRAVELSAFE PLUS

INSURING CLAUSE

The Policyholder, each Insured Person and the Company agree that:

1. this Policy and any endorsement attached to this Policy shall be read together as one contract;
2. the application, proposal (if applicable) and declaration that have been completed and provided to the Company are the basis of this contract and are deemed to be incorporated herein;
3. this Policy comes into force on the condition that the Policyholder has paid the premium specified in the Certificate of Insurance and/or the Policy Schedule (as the case may be) in full and the application has been approved by the Company;
4. the Company shall provide insurance subject to the limits, Terms, Conditions and Exclusions of this Policy; and
5. the due observance of the Terms, Conditions and any endorsements of this Policy relating to anything to be done or not to be done or to be complied with by every Insured Person or any other person claiming to be indemnified; and the truth of the contents of the application, proposal and declaration, shall be conditions precedent to any liability of the Company.

TERRITORIAL SCOPE OF INSURANCE COVER

Subject to other terms and conditions of this Policy, all benefits in this Policy are subject to the respective territorial scope as follows:

1. if the "Global Cruise Plan", "Global Diamond Plan", or "Global Gold Plan" is selected by the Policyholder, the Company will cover any Journey an Insured Person makes to any other territories from the Place of Origin during the Period of Insurance; and
2. if the "China Basic Plan" is selected by the Policyholder, the Company will cover any Journey an Insured Person makes to Mainland of China and/or the Macao Special Administrative Region of the People's Republic of China ("Macau") from the Place of Origin during the Period of Insurance.

DEFINITIONS

The definitions below apply to the following words and phrases wherever they appear in this Policy unless the context otherwise requires:

1. "**Accident**" shall mean an event occurring entirely beyond one's control and caused by violent, external and visible means.
2. "**Act of Terrorist**" shall mean an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
3. "**Age**" shall mean the age of last birthday of the Insured Person on the commencement date of the Period of Insurance. Age less than 1 shall be considered as 1 under this Policy.
4. "**Certificate of Insurance**" shall mean the document proof, in respect of Single-trip Cover, that the insurance contract existed and attached to this Policy.
5. "**Chinese Medicine Practitioner**" shall mean a Chinese medicine practitioner who is duly registered with the Chinese Medicine Council of Hong Kong pursuant to the Chinese Medicine Ordinance (Cap. 549 of the Laws of Hong Kong), but in no circumstance shall include the Insured Person, the Policyholder, an insurance intermediary, an employer, employee, Immediate Family Member or business partner of the Policyholder and/or the Insured Person.
6. "**Close Business Partner**" shall mean a business associate that has a share in the Insured Person's business.
7. "**Company**" shall mean Blue Cross (Asia-Pacific) Insurance Limited.
8. "**Compulsory Quarantine**" shall mean a compulsory quarantine in a Hospital or at a specific place appointed by the government.
9. "**Effective Date**" shall mean:
   a) for Single-trip Cover, the issue date of the Certificate of Insurance; or
   b) for Annual Cover, (i) the issue date of the Policy or (ii) the date when any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later.
10. "**Eligible Expenses**" shall mean those medical expenses necessitated by an Injury or a Sickness covered by this Policy and incurred on the recommendation of a Physician but shall not exceed the reasonable and customary charges for the same. Eligible Expenses shall not in any event exceed the actual charges incurred.
11. "**Foreign Domestic Helper**" shall mean the domestic helper of foreign nationality who is lawfully employed by the Insured Person, and residing with the Insured Person and/or his Immediate Family Member.
12. "**Fractured Leg or Patella with Established Non-union**" shall mean a complete break into 2 or more pieces of the patella or leg bone and the broken leg does not mend properly and function normally. This condition will last for the remainder of life of the Insured Person.
13. "**Hong Kong**" shall mean the Hong Kong Special Administrative Region of the People's Republic of China.
14. "**Hospital**" shall mean an establishment duly constituted and registered as a hospital for the care and treatment of sick and injured persons as resident patients, and which:
   a) has facilities for diagnostic procedures and major operations;
   b) provides 24-hour nursing services by licensed or registered nurses;
   c) maintains a Physician; and
   d) is not primarily a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home, a hospice or palliative care centre, a rehabilitation centre, an elderly home or a similar establishment.
15. "**Hospital Confinement**" or "**Confined**" shall mean the status of staying in a Hospital as an inpatient for medical treatment upon the recommendation of a Physician for a minimum continuous period of 24 hours prior to discharge.
16. "**Household Contents**" shall mean all of the Insured Person's furniture, furnishings, home appliances, household and personal effects including household appliances hired to the Insured Person or the Insured Person's family members.
17. "**Immediate Family Member**" shall mean a person's Spouse, children, parents, brothers or sisters, grandparents, grandchildren, legal guardian or parents-in-law.
18. "**Infectious Disease**" shall mean any kind of infectious disease for which a pandemic alert is issued by the World Health Organisation and Compulsory Quarantine is required by the government.
19. "**Injury**" shall mean any bodily injury which (i) is caused by an Accident, (ii) solely and independently of any other cause, and (iii) (a) occasions the death of a person within 12 calendar months of the date of the Accident or (b) necessitates medical and/or surgical treatment.
20. "**Insured Child**" shall mean an Insured Person who is unmarried and below age 18.
21. "**Insured Person**" shall mean any person named as an "Insured Person" in the Certificate of Insurance and/or the Policy Schedule (as the case may be), or the subsequent endorsement to this Policy.
22. "**Journey**" shall mean the trip taken by an Insured Person, which shall commence when the Insured Person completes the immigration departure clearance procedure at the Place of Origin on or after the commencement date of the Period of Insurance specified in the Certificate of Insurance (applicable to Single-trip Cover) or the Policy Schedule (applicable to the Annual Cover) for the purpose of commencing such trip and ends (a) on the last day of the Period of Insurance specified in the Certificate of Insurance (applicable to Single-trip Cover) or the Policy Schedule (applicable to the Annual Cover); (b) when the Insured Person completes the immigration arrival clearance procedure for returning to the Place of Origin after such trip; or c) the expiry of a period of 90 consecutive days for "Global Diamond Plan" and "Global Gold Plan" or 60 consecutive days for "China Basic Plan" after the commencement of such trip (applicable to Annual Cover only), whichever is the earliest.
23. "**Local Tour**" shall mean a guided local day tour organised and provided by a local tour operator with business registered in the destination territory.
24. "**Loss of Hearing**" shall mean the total and irrecoverable loss of hearing for all sounds of both ears at above 80dB measured as follows:

    1/6 of (a+b+c+d) > 80dB

    where:

    a = hearing loss at 500 Hertz

    b = hearing loss at 1,000 Hertz

    c = hearing loss at 2,000 Hertz

    d = hearing loss at 4,000 Hertz

    and a, b, c and d are expressed in units of decibel (dB).
25. "**Loss of Limb**" shall mean the permanent and irrecoverable loss by physical severance at or above the wrist or ankle joint.
26. "**Loss of Sight**" shall mean the entire, permanent and irrecoverable loss of sight.
27. "**Loss of Speech**" shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
28. "**Loss of Thumb, Finger or Toe**" shall mean complete severance through or above the metacarpophalangeal joints or metatarsophalangeal joints of the thumb, finger or toe.
29. "**Loss of Use**" shall mean a total functional disablement.
30. "**Medically Necessary**" shall mean the need to have treatment or service for the purpose of treating an Injury, Sickness or post-traumatic stress disorder (as the case may be) in accordance with the generally accepted standards of medical practice and such treatment or services must:
    a) require the expertise of a Physician, Chinese Medicine Practitioner, registered psychiatrist or registered clinical psychologist (as the case may be);
    b) be consistent with the diagnosis and necessary for the treatment of the condition;
    c) be rendered in accordance with professional and prudent standards of medical practice, and not be rendered primarily for the convenience or the comfort of the Insured Person, his family members, caretaker or his attending Physician, Chinese Medicine Practitioner, registered psychiatrist or registered clinical psychologist (as the case may be); and
    d) be rendered in the most cost-efficient manner and setting appropriate in the circumstances.
31. "**Money**" shall mean cash, currency note, coins, cheques, postal orders, bankers drafts, travellers cheques, travel tickets, saving certificates, stamps, gift tokens/coupon and cash coupon.
32. "**Period of Insurance**" shall mean the period of time specified in the Certificate of Insurance (applicable to Single-trip Cover) or the Policy Schedule (applicable to the Annual Cover) during which this Policy is effective.
33. "**Permanent Total Disablement**" shall mean a total disablement caused by an Accident that prevents an Insured Person from attending to his normal occupation for a minimum of 52 consecutive weeks and is certified by a Physician acceptable to the Company at the expiration of the said period to be a condition that will permanently and totally disable the Insured Person from engaging in any gainful occupation and that such condition is beyond any hope of improvement. Upon certification by a Physician, a Permanent Total Disablement shall be deemed to have commenced on the first day of the said 52-week period.
34. "**Physician**" shall mean a medical practitioner who is (i) duly registered with the Medical Council of Hong Kong pursuant to the Medical Registration Ordinance (Cap. 161 of the Laws of Hong Kong) or in relation to jurisdictions outside of Hong Kong, a body of equivalent standing, and (ii) legally authorised for rendering medical and surgical service as a practitioner of western medicine in the locality where the treatment is provided to the Insured Person, but in no circumstance shall include the Insured Person, the Policyholder, an insurance intermediary, an employer, employee, Immediate Family Member or business partner of the Policyholder and/or the Insured Person(s).
35. "**Place of Origin**" shall mean Hong Kong, unless otherwise agreed by the Company in writing solely for Annual Cover.
36. "**Policy**" shall mean and refer to the entire policy contract among the Policyholder, the Insured Person(s) and the Company including these Terms and Conditions, the Schedule of Benefits, the Certificate of Insurance and/or the Policy Schedule (as the case may be) issued hereunder and any endorsements thereto together with the application, proposal, declaration and/or beneficiary designation form submitted or made by the Policyholder or the Insured Person(s) or his/their authorised representatives.
37. "**Policy Schedule**" shall mean the document proof, in respect of the Annual Cover, with coverage outlined and attached to this Policy.
38. "**Policyholder**" shall mean the person named as "Certificate Holder" in the Certificate of Insurance and/or as "Policyholder" in the Policy Schedule (as the case may be) or in the subsequent endorsement to this Policy.
39. "**Pre-existing Condition**" shall mean any injury, sickness, disease or other condition which has existed before the (1) policy application date (applicable to Single-trip Cover), or (2) (i) the issue date of the Policy or (ii) the date when any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later (applicable to the Annual Cover) in respect of the Insured Person, which has manifested signs or symptoms of which the Insured Person is aware or should reasonably have been aware.
40. "**Prescribed Medicines and Drugs**" shall mean any medicine or drug for which a Physician's prescription has been issued and has been dispensed in a Physician's clinic or by a licensed pharmacist in respect of treatment covered under this Policy.
41. "**Public Conveyance**" shall mean all common public transport carriers which are mechanically propelled and are licensed to carry passenger for hire by the relevant authorities but exclude a contractor, chartered or private carriers, aircraft other than multi-engine fixed-wing aeroplane, and any other carriers which are operated primarily for sight-seeing service and amusement of the passenger.
42. "**Public Examination**" shall mean any examination or assessment administered by the Hong Kong Examinations and Assessment Authority.
43. "**Schedule of Benefits**" shall mean a schedule of benefits incorporated in this Policy, which sets out the maximum limits and sub-limits of the covered benefit items that shall be payable under this Policy.
44. "**School**" shall mean (i) any school duly registered with the Education Bureau pursuant to the Education Ordinance (Cap. 279 of the Laws of Hong Kong) providing kindergarten, primary, secondary or post-secondary education; or (ii) any university or higher education institution duly established in Hong Kong providing post-secondary education.
45. "**Serious Bodily Injury**" or "**Serious Sickness**" shall mean an Injury or Sickness which requires treatment by a Physician, and which condition is certified by a Physician as being dangerous to life. Where an Insured Person or a Travel Companion is concerned, the Physician shall also certify that he is unfit to travel or continue with the Journey.
46. "**Sickness**" shall mean a condition marked by a deviation from the normal healthy state of human being.
47. "**Spouse**", in relation to a married person, shall mean the husband or wife of that person by a lawful marriage.
48. "**Travel Companion**" shall mean the person travelling with an Insured Person for the whole Journey.

POLICY BENEFITS

Note: All benefits payable to an Insured Person (or his legal representative) pursuant to Sections 1-19 below are subject to the maximum limits and sub-limits as stated in the Schedule of Benefits for the plan selected by the Insured Person, AND subject to the Terms, Conditions and Exclusions of this Policy.

SECTION 1 Medical Expenses Benefit

1.1 Medical Expenses during the Journey

The Company will reimburse the Eligible Expenses reasonably incurred by the Insured Person for the hospitalisation, surgery, ambulance and paramedic services, diagnostic tests, consultation by Physicians and Prescribed Medicines and Drugs arising from the Injury sustained or Sickness contracted by the Insured Person during the Journey:

Room and Board — Where Eligible Expenses for hospitalisation are payable under this subsection, the sub-limit for Room and Board shall apply. For the purpose of this subsection, Room and Board shall mean hospital accommodation charges including meals and general nursing services reasonably incurred by the Insured Person who is registered as an inpatient in a Hospital.

1.2 Follow-up Medical Expenses in Hong Kong

The Company will also pay a claim under this benefit for the Eligible Expenses reasonably incurred by the Insured Person in Hong Kong within 90 days after his return from the Journey for the continuation of medical treatment by a Physician, provided that (i) Hong Kong is the final destination of the Journey and (ii) the medical treatment for such Injury or Sickness has first been sought from a Physician during the Journey.

Chinese Medicine Practitioner Treatment Expenses – The Follow-up Medical Expenses in Hong Kong benefit shall cover treatment received from a Chinese Medicine Practitioner in Hong Kong, including general practice, bone-setting and acupuncture.

1.3 Trauma Counselling

In the event that the Insured Person is diagnosed as suffering from a post-traumatic stress disorder (notwithstanding exclusion (3) of this section and General Exclusion 3(e)) by a Physician as a direct result of his being a victim or eye-witness with first-hand information of a Serious Bodily Injury, armed robbery, fire, explosion, natural disaster, hijack or Act of Terrorist occurred during the Journey and requiring counselling service from a registered psychiatrist or registered clinical psychologist, the Company will pay the reasonable and necessary medical expenses incurred for such counselling service (i) during the Journey; and/or (ii) in Hong Kong within 90 days after the Insured Person's return from the Journey.

Notwithstanding anything to the contrary, in respect of an Insured Person who is over the Age of 70, the maximum amount of benefit payable under this section shall be limited to 50% of the benefit limit applicable to the "Medical Expenses Benefit" stated in the Schedule of Benefits of this Policy.

Exclusions Applicable to Section 1

The Company shall not be liable for:

1. any expenses related to the additional cost of a single or private room at Hospital or charges in respect of special or private nursing; wheelchair, crutch or any other similar equipment;
2. any expenses related to cosmetic surgery, apparatus to correct visual acuity or refractive error, contact lenses, glasses or hearing aids, prosthesis, and medical equipment, appliances and accessories;
3. any expenses related to psychiatric, psychological disorder, mental or nervous disorders (including any related primary/basic signs and symptoms);
4. any expenses related to (i) treatment or services undertaken without the recommendation of a Physician; (ii) routine physical examinations or (iii) health check-ups not incidental to the treatment or diagnosis of a suspected Injury or Sickness sustained during the Journey;
5. any medical expenses incurred 180 days after the date on which the Injury or Sickness is sustained or contracted;
6. any medical expenses related to (i) travel taken contrary to the advice of a medical practitioner or (ii) any part of the Journey is planned for the purpose of receiving medical or surgical treatment; or
7. expenses incurred for any treatment or service which is not Medically Necessary.

SECTION 2 Overseas Hospital or Quarantine Cash Allowance Benefit

2.1 Overseas Hospital Cash Allowance

Provided that the "Medical Expenses Benefit" under Subsection 1.1 is payable, the Company will also pay a cash allowance for each complete day (i.e. a continuous period of 24 hours) of the Insured Person's Hospital Confinement during the Journey.

2.2 Compulsory Quarantine Cash Allowance

The Company will pay a cash allowance for each complete day (i.e. a continuous period of 24 hours) of Compulsory Quarantine imposed on the Insured Person during the Journey or within 7 days after his return to Hong Kong for reason of being suspected of suffering from or confirmed to have infected with an Infectious Disease.

For the avoidance of doubt, a claim can only be made once under either Subsection 2.1 or 2.2 in respect of the same cause.

Exclusions Applicable to Section 2

The Company shall not be liable:

1. for any dwelling quarantine;
2. if the planned destination has been declared as an infected area by the local government and/or the World Health Organisation on or before the commencement date of the Period of Insurance (applicable to Single-trip Cover) or before the commencement of the Journey (applicable to Annual Cover); or
3. if the confinement or quarantine period is less than a continuous period of 24 hours.

SECTION 3 "24-hour Worldwide Emergency Aid"

Emergency Medical Assistance - If the Insured Person suffers Serious Bodily Injury or Serious Sickness during the Journey, the Insured Person or his representative may contact "24-hour Worldwide Emergency Aid" hotline for the following services, provided that such Journey is not undertaken (i) against medical advice or (ii) for the purpose of seeking or obtaining any medical treatment abroad, or resting and recuperation following any accident or illness prior to the Journey.

3.1 Emergency Evacuation

If the Insured Person's condition must require immediate medical treatment which is not available in the place of Accident causing Serious Bodily Injury or Serious Sickness, emergency evacuation to the nearest appropriate medical facility will be arranged.

3.2 Repatriation to the Place of Origin

Necessary repatriation of the Insured Person to the medical facility in the Place of Origin by scheduled airline flight or other appropriate means of transportation can be arranged, provided that (i) the Insured Person's original travel ticket is not valid for travel, (ii) the Insured Person shall surrender any unused portion of his travel ticket to the Company and (iii) the fare class of the scheduled Public Conveyance shall not exceed the fare class of the original travel ticket of the Insured Person.

Any decision in relation to repatriation, in particular, whether a repatriation is necessary, shall be made jointly and exclusively by both the attending Physician and the Company.

3.3 Hospital Deposit Guarantee

The Company will guarantee or provide hospital admission deposit to the Hospital on behalf of the Insured Person, provided that (i) any payment made hereunder shall be deducted from the "Medical Expenses Benefit" payable under Section 1 of this Policy and (ii) the Policyholder and/or the Insured Person must repay the Company any hospital admission deposit which cannot be offset by the benefit payable within the period of time requested by the Company.

Under all circumstances the Insured Person shall settle the full payment of the medical expenses directly with the Hospital prior to his discharge, including hospital admission deposit guaranteed by the Company.

3.4 Additional Costs of Travel and Accommodation (including Caring Visit)

a) Additional Costs of Travel and Accommodation – The Company will reimburse additional costs of economy class travel returning to the Place of Origin for the Insured Person and additional costs of accommodation reasonably incurred by the Insured Person, when such costs arise from Serious Bodily Injury or Serious Sickness necessitating medical treatment of the Insured Person in the Place of Origin.

b) Caring Visit – In the event of death or Hospital Confinement for over 3 consecutive days of the Insured Person during the Journey, the Company will reimburse the additional accommodation and travelling expenses reasonably incurred by the following person:

(i) two Immediate Family Members to join the Insured Person; or

(ii) one Immediate Family Member and one Travel Companion to join the Insured Person or to stay behind to take care of the Insured Person.

3.5 Return of Unattended Dependent Children

The Company will reimburse additional accommodation and travelling expenses reasonably incurred for returning to the Place of Origin of the Insured Person's dependent child under the Age of 18 who is left unattended overseas as a result of the Serious Bodily Injury, Serious Sickness or hospitalisation of the Insured Person.

3.6 Repatriation of Mortal Remains

The Company will reimburse the transportation charges reasonably incurred for the repatriation of the mortal remains of the Insured Person to the Place of Origin.

3.7 Burial and Funeral Expenses

Notwithstanding exclusion (1) of this section, the Company will reimburse the burial and funeral expenses reasonably incurred during the Journey or within 180 days of the end of the Journey for the necessary burial and funeral formalities if the Insured Person passes away as a result of Serious Bodily Injury or Serious Sickness suffered during the Journey.

3.8 Referral Services

Upon request of the Insured Person or his representative, referral services for legal assistance, interpreter and replacement of lost travel document or travel pass will be provided through the "24-hour Worldwide Emergency Aid" hotline.

Exclusions Applicable to Section 3

The Company shall not be liable for:

1. any expenses incurred 180 days after the date on which the Serious Bodily Injury or Serious Sickness is sustained or contracted; or
2. any benefits under Subsections 3.1, 3.2, 3.3 and 3.6 of this section if the Company's prior approval has not been obtained by the Insured Person or his representatives before any assistance is provided or payment of deposits is guaranteed.

Procedure:

The Insured Person or his representative shall call the following "24-hour Worldwide Emergency Aid" hotline for the services set out in this section.

Tel: (852) 3608 6083 Fax: (852) 3608 6082

The party making such call will be required to provide the insurance certificate number as shown in the Certificate of Insurance (applicable to Single-trip Cover) or the policy number as shown in the Policy Schedule (applicable to Annual Cover), the name and Hong Kong Identity Card or Passport number of the Insured Person, the nature and the location of the emergency and his contact details. After validation, the services under the "24-hour Worldwide Emergency Aid" will be provided.

Limitations to Liabilities

1. All service providers rendering services to the Insured Person under this section (including but not limited to the emergency assistance provider, physicians, and hospitals) (the "**Service Providers**") are not employees, agents or servants of the Company. Accordingly, the Service Providers shall be responsible for their own acts, and the Insured Person shall not have any recourse or claim against the Company in connection with any services rendered by the Service Providers.
2. The Company assumes no liability in any manner and shall not be liable for any loss arising out of or howsoever caused by any advice given or services rendered by or any acts or omissions of any Service Providers.
3. The Company and the Service Providers shall not be held responsible for any failure to provide the "24-hour Worldwide Emergency Aid" services and/or delays if caused by or contributed to by acts of God, or any circumstances and conditions beyond their control, including but not limited to, any administrative, political or government impediment, strike, industrial action, riot, civil commotion, or any form of political unrest (including but not limited to war, terrorism, insurrection), adverse weather condition, flight conditions or situations where the rendering of such service is prohibited or delayed by local laws, regulators or regulatory agencies.
4. In no event shall the Company be liable under this section or in the course of the provision of the "24-hour Worldwide Emergency Aid" services, for any incidental, special, consequential or indirect loss, damages, costs, charges, fees or expenses.
5. The Company may cancel this "24-hour Worldwide Emergency Aid" services by giving 30 days' prior notice to the Policyholder or Insured Person at the address last known to the Company.
6. The use of the "24-hour Worldwide Emergency Aid" services is of the Insured Person's own accord. The Company shall not be liable for any loss or liabilities arising from such use.

SECTION 4 Personal Accident Benefit

The Company will pay the benefit in Subsection 4.1 or 4.2 below according to the table of benefits as shown in this section (the "**Table of Benefits**") in the event that an Accident during the Journey results in the death or any permanent disablement of an Insured Person as listed in the Table of Benefits within 12 months from the date of the Accident, provided that the maximum limits for the benefits under Subsections 4.1 and 4.2 for an Insured Person under the Age of 18 or over the Age of 70 shall be limited to 30% of the benefit limits applicable to these subsections as stated in the Schedule of Benefits of this Policy.

4.1 Accident on Public Conveyance

The Company will pay this benefit according to the limit for each insured event set out in the Table of Benefits if the insured event occurs while the Insured Person is travelling as a fare-paying passenger on board a Public Conveyance or a mechanically propelled vehicle or vessel arranged by the travel agency, provided that no benefit will be payable under this subsection in any of the following circumstances:

a) the Insured Person has made any statement that disclaims or discharges the liability of the Public Conveyance provider; or

b) the mechanically propelled vehicle or vessel is driven by a Travel Companion, a tour member, or any person who is not registered and qualified to do so.

4.2 Other Accidents

The Company will pay this benefit according to the limit for each insured event set out in the Table of Benefits if an accident, other than an accident covered under Subsection 4.1 above, occurs resulting in any insured event set out in the Table of Benefits.

For the avoidance of doubt, a claim can only be made once under either Subsection 4.1 or 4.2 in respect of the same accident.

Table of Benefits

Insured Events			Benefit Limit for Each Insured Event*
1.	Accidental death		100%
2.	Permanent disablement (2.1 to 2.18)		
	2.1	Permanent Total Disablement	100%
	2.2	Permanent and incurable paralysis of all limbs	100%
	2.3	Permanent total Loss of Sight of both eyes	100%
	2.4	Permanent total Loss of Sight of one eye	50%
	2.5	Loss of or permanent total Loss of Use of two Limbs	100%
	2.6	Loss of or permanent total Loss of Use of one Limb	50%
	2.7	Permanent total Loss of Speech and Hearing	100%
	2.8	Permanent total Loss of Hearing in a) both ears b) one ear	 75% 15%
	2.9	Permanent total Loss of Speech	50%
	2.10	Permanent total loss of the lens of one eye	30%
	2.11	Removal of the lower jaw by surgical operation	30%
	2.12	Loss of or permanent total Loss of Use of Thumb and four Fingers of a) right hand b) left hand	 70% 50%
	2.13	Loss of or permanent total Loss of Use of four Fingers of a) right hand b) left hand	 40% 30%
	2.14	Loss of or permanent total Loss of Use of one Thumb as particularised below: a) both right joints b) one right joint c) both left joints d) one left joint	 30% 15% 20% 10%
	2.15	Loss of or permanent total Loss of Use of a Finger as particularised below: a) three right joints b) two right joints c) one right joint d) three left joints e) two left joints f) one left joint	 10% 7.5% 5% 7.5% 5% 2%
(In the event that the Insured Person is left-handed, the applicable percentages for left and right hands as shown in 2.12 to 2.15 shall be reversed.)			
	2.16	Loss of or permanent total Loss of Use of Toes as particularised below: a) all toes of one foot b) both joints of a great toe c) one joint of a great toe d) each toe other than a great toe	 15% 5% 3% 2%
	2.17	Fractured Leg or Patella with Established Non-Union	10%
	2.18	Shortening of leg by at least 5 cm	7.5%

***The benefit limit is equal to the applicable maximum limit of the "Personal Accident Benefit", as set out in the Schedule of Benefits of this Policy, multiplied by the prescribed percentage.**

The benefit payable under this section is subject to the following conditions:

1. The total benefit payable under this section shall not exceed 100% of the maximum limit payable for Subsection 4.1 regardless of the number of insured event occurred to the Insured Person during the Journey.
2. The total benefit payable under this section in respect of Injury to more than one portion of a limb or body part during a Journey shall not exceed the benefit limit payable in respect of the whole of that limb or body part.
3. For the avoidance of doubt, if benefit under this section is payable for an insured event in respect of permanent disablement occurred to a body part, no other benefits shall be payable in respect of such permanent disablement under this section.

Extension of "Personal Accident Benefit"

The benefit under this section is extended to cover an Accident, which has led to an insured event, occurred to the Insured Person when he is travelling on a direct route:

a) from his residence or regular place of employment in the Place of Origin to the immigration departure clearance control point within 3 hours prior to the scheduled time of departure of the arranged Public Conveyance for the purpose of commencing the Journey (notwithstanding that the Period of Insurance has yet to commence); or

b) from the immigration arrival clearance control point to his residence or regular place of employment in the Place of Origin within 3 hours of the scheduled time of arrival of the arranged Public Conveyance upon completion of the Journey (notwithstanding that the Period of Insurance has expired so long as the arrival falls within the Period of Insurance or the 10-day automatic extension period of this Policy on account of any unavoidable delay as stipulated in General Condition 3 below).

For the purpose of this section, if the whereabouts of the Insured Person cannot be located within 1 year after the date of the disappearance, sinking or wrecking of an aircraft or other conveyance in which he is travelling either on land or at sea during the Journey, it will be presumed that the Insured Person has suffered an accidental death.

Exclusion Applicable to Section 4

The Company shall not be liable for any loss caused by an Injury which is a consequence of any kind of Sickness.

SECTION 5 Major Burns Benefit

The Company will pay this benefit if an Insured Person suffers any third-degree burn (i.e. destruction of the skin to its full depth and damage to the tissues beneath with burnt areas equal or greater than 5% of the Insured Person's head or 10% of the Insured Person's total body surface area) arising from an Accident during the Journey, provided that the assessment of the burns is certified by a Physician with medical reports and full diagnosis. Such benefit can only be claimed once during the Journey.

SECTION 6 Trip Cancellation Benefit

The Company will reimburse the deposits or any payment made in advance for an Insured Person's travel tickets, accommodation expenses, tour package or admission tickets to any major sporting event, musical, concert, museum or theme park (collectively the "**Travel Arrangement**") which are forfeited and irrecoverable from the relevant parties upon cancellation of the Journey prior to departure from the Place of Origin (collectively the "**Forfeited Amount**") as a direct result of the following events:

1. death, Serious Bodily Injury or Serious Sickness of the Insured Person or his Immediate Family Member, Close Business Partner, Foreign Domestic Helper or Travel Companion*;
2. duty to comply with a witness summons, jury service or compulsory quarantine;
3. natural disaster, Infectious Disease, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion (notwithstanding General Exclusion 3(c)) occurred at the planned destination of the Journey within 7 days before the scheduled date of departure of the Journey which prevents the Insured Person from commencing the Journey;
4. severe damage to the Insured Person's principal home in Hong Kong arising from fire or flood occurred within 10 days before the scheduled date of departure of the Journey; or
5. the Insured Person as (i) an Insured Child or (ii) a parent and a Travel Companion of an Insured Child, for which such Insured Child has to attend a School interview or Public Examination in person which has been rescheduled after the Effective Date to a date falling within the scheduled period of the Journey.

Extension of "Trip Cancellation Benefit" (Applicable only if the Insured Person is the policyholder of or is residing with the policyholder of the designated pet insurance policy underwritten by the Company)

The benefit under this section shall extend to cover the Forfeited Amount incurred by the Insured Person upon cancellation of the Journey prior to departure from the Place of Origin as a direct result of the death of the pet occurred prior to the commencement of Journey, provided that the Insured Person (i) is the policyholder of; or (ii) is residing with the policyholder of an in-force designated pet insurance policy upon the death of the pet.

For the purpose of this extension:

1. "designated pet insurance policy" shall mean a policy issued by the Company for "LovePet Insurance", "e-Select Pet Insurance", "Pet Care" or "Pet Care Plus", and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
2. "pet" shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, and is named as an "Insured Pet" in the policy schedule or the subsequent endorsement of the designated pet insurance policy upon its death.

The benefit payable under this section is subject to the following conditions:

1. With respect to the events prescribed in sub-paragraphs 1, 3 to 5 and the extension above, this benefit is payable only if the relevant event takes place at least 24 hours after the issue of the Certificate of Insurance (applicable to Single-trip Cover) or the Policy (applicable to Annual Cover).
2. Further, with respect to the events prescribed in sub-paragraph 1 and the extension above, this benefit is payable only if the relevant event takes place within 90 days prior to the scheduled date of departure of the Journey.
3. With respect to the events prescribed in sub-paragraph 2 above, this benefit is payable only if the witness summons, jury service or compulsory quarantine notice or order has been served on the Insured Person (i) at least 24 hours after the issue of the Certificate of Insurance (applicable to Single-trip Cover) or the Policy (applicable to Annual Cover), and (ii) within 90 days prior to the scheduled date of departure of the Journey.
4. The Insured Person shall surrender all of his original unused travel and admission tickets to the Company.
5. Once a claim is made under this section, no other benefits shall be payable under this Policy in respect of the same Journey, and, in respect of the Single-trip Cover, all coverage offered under the same Certificate of Insurance shall cease.

Exclusions Applicable to Section 6

The Company shall not be liable:

1. for any loss arising from death, Serious Bodily Injury or Serious Sickness of a Travel Companion if for the purpose of Journey, he is a travel agent or tour escort or tour leader or tour organiser for remuneration;
2. for any loss arising from the failure to notify the travel agent or provider of the transport or accommodation services immediately after cancellation of the Journey as a result of the events prescribed under this section; or
3. if the rescheduled School interview or Public Examination could be attended by forms or means other than in person, including but not limited to online platform.

*Save for exclusion (1) of this section, "Travel Companion" in this Section 6 shall mean a Travel Companion (having the meaning ascribed to it in the Definition section of these terms and conditions) whose absence from the Journey will, within the reasonable contemplation of the Company, result in the abortion of the Journey.

SECTION 7 Trip Interruption Benefit

7.1 Trip Curtailment

If, and only if, as a direct result of the following events, the Journey is interrupted and curtailed after its commencement and an Insured Person is inevitably required to return to the Place of Origin, the Company shall pay the benefit under this subsection:

1. death, Serious Bodily Injury or Serious Sickness of the Insured Person or his Immediate Family Member, Foreign Domestic Helper, Close Business Partner or Travel Companion*;
2. hijack of an aircraft or conveyance or any mechanically propelled vehicles and vessels arranged by a travel agent in which the Insured Person is travelling as a fare-paying passenger; or
3. any adverse weather condition, natural disaster, Infectious Disease, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion (notwithstanding General Exclusion 3(c)) at the planned destination of the Journey which prevents the Insured Person from continuing with the Journey.

Under this benefit, the Company will pay, on a pro-rata basis for each complete day of the Journey which is interrupted, for (i) the loss of the prepaid and unused portion of the Travel Arrangement which is forfeited and irrecoverable from the relevant parties and (ii) the reasonable additional travelling expenses incurred by the Insured Person to return to the Place of Origin direct by means of a Public Conveyance (such expenses shall not exceed the economy class fare of the Public Conveyance) (collectively the "**Eligible Loss**").

The Insured Person shall surrender any original unused portion of travel and admission tickets to the Company if they are no longer valid for travel.

Extension of "Trip Curtailment" Benefit (Applicable only if the Insured Person is the policyholder of or is residing with the policyholder of the designated pet insurance policy underwritten by the Company)

The benefit under this subsection shall extend to cover the Eligible Loss incurred by the Insured Person who is inevitably required to return to the Place of Origin as a direct result of the death of the pet occurred during the Journey, provided that the Insured Person (i) is the policyholder of; or (ii) is residing with the policyholder of an in-force designated pet insurance policy upon the death of the pet.

For the purpose of this extension:

1. "designated pet insurance policy" shall mean a policy issued by the Company for "LovePet Insurance", "e-Select Pet Insurance", "Pet Care" or "Pet Care Plus", and such designated pet insurance policy must remain in-force before the Effective Date and upon the death of the pet; and
2. "pet" shall mean any dog or cat which is owned by the Insured Person or any person residing with the Insured Person, and is named as an "Insured Pet" in the policy schedule or the subsequent endorsement of the designated pet insurance policy upon its death.

7.2 Re-routing

On the condition that the Insured Person has confirmed the itinerary before the commencement of the Journey and the Journey has to be re-routed after its commencement as a direct result of adverse weather condition, natural disaster, Infectious Disease, unanticipated outbreak of industrial action involving the arranged Public Conveyance, Act of Terrorist, riot or civil commotion (notwithstanding General Exclusion 3(c)), which prevents the Insured Person from continuing his original itinerary, the Company will reimburse the additional travelling and accommodation expenses (less any prepaid expenses of unused accommodation recovered from the relevant accommodation providers) reasonably and inevitably incurred by the Insured Person solely for the purpose of continuing his Journey to the original planned destination or returning to the Place of Origin, provided that:

i) the Insured Person shall have secured a confirmed advanced booking of travel tickets and accommodation prior to the Journey; and

ii) the Insured Person shall surrender any original unused portion of travel tickets to the Company if they are no longer valid for travel.

For the avoidance of doubt, a claim can only be made once under either Subsection 7.1 or 7.2 in respect of the same cause.

7.3 Cancellation of Local Tour

The Company will reimburse an Insured Person the deposits or any payment made in advance for the Local Tour (including any travel tickets and admission tickets to the tourist spots that needs to be separately purchased from the local tour operator organising the Local Tour ("**Local Tour Operator**") for the sole purpose of joining such Local Tour) which are forfeited and irrecoverable from the relevant parties upon cancellation of the Local Tour as a direct result of the following events occurring prior to the commencement of such Local Tour:

i) closure of the Local Tour Operator due to its bankruptcy or winding-up; or

ii) closure of the tourist spot, which is specified in the itinerary provided by the Local Tour Operator for such Local Tour, due to unpredictable serious destruction.

For the avoidance of doubt, this benefit is payable only if the relevant event takes place at least 24 hours after the issue of the Certificate of Insurance (applicable to Single-trip Cover) or the Policy (applicable to Annual Cover).

7.4 Overbooking

In the event that the Insured Person fails to board the Public Conveyance during the Journey due to overbooking on which the Insured Person has obtained a prior confirmed booking, the Company will reimburse the additional expenses reasonably incurred for the accommodation and meals which are not provided, compensated or subsidised by the relevant Public Conveyance provider or any third party.

The failure to board the Public Conveyance due to the overbooking must be verified in writing by the relevant Public Conveyance provider.

7.5 Special Allowance - Closure of Designated Service Providers

In the event that the Insured Person has prepaid a licensed accommodation service provider or vehicle rental company (collectively the "**Designated Service Provider**") for accommodation, or private car or motorhome rental (as the case may be) services, the Company will reimburse the additional expenses reasonably incurred by the Insured Person for purchasing the same service from an alternative Designated Service Provider as a direct consequence of the closure of the original Designated Service Provider due to its bankruptcy or winding-up.

For the avoidance of doubt,

1. the benefit payable under this subsection shall not exceed the actual amount paid to the original Designated Service Provider; and
2. a hired vehicle or private car in this subsection shall mean any motor vehicle but excluding all kinds of commercial vehicles, motorcycles and any vehicle with 9 seats or above.

For the avoidance of doubt, the total benefit payable under Subsections 7.1, 7.2, 7.3, 7.4 and 7.5 shall not exceed 100% of the maximum limit payable for Section 7 "Trip Interruption Benefit" for the same Journey.

Exclusions Applicable to Section 7

The Company shall not be liable for:

1. any loss and expenses arising from death, Serious Bodily Injury or Serious Sickness of a Travel Companion if he is travelling in the capacity of a travel agent, tour escort, tour leader or tour organiser for remuneration;
2. any loss and expenses arising from the operation of an aircraft, a mechanically propelled vehicle or vessel by a Travel Companion or a tour member;
3. any loss arising from the failure to give immediate notice to the travel agent or provider of the transport or accommodation services of the curtailment of the Journey as a result of the events prescribed under this section;
4. any loss arising from circumstances which already existed and were known or ought to have been known before the Insured Person entered into a contractual agreement for the related services with the original Designated Service Provider; or
5. any costs where no written contractual agreement exists between the Insured Person and the original Designated Service Providers.

*Save for exclusions (1) and (2) of this section, "Travel Companion" in this Section 7 shall mean a Travel Companion (having the meaning ascribed to it in the Definition section of these terms and conditions) whose absence from the Journey will, within the reasonable contemplation of the Company, result in the abortion of the Journey.

SECTION 8 Travel Delay Benefit

The Company will pay the benefits under Subsections 8.1, 8.2 or 8.3 stated below in the event that the arranged Public Conveyance, in relation to the scheduled time of departure or arrival, is delayed by the respective length of time specified below due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, riot or civil commotion (notwithstanding General Exclusion 3(c)), Act of Terrorist, closure of the airport, hijack or mechanical breakdown of the arranged Public Conveyance (each a "**Covered Delay**").

With respect to a Covered Delay in relation to departure of a Public Conveyance, the period of delay is counted from the originally scheduled time of departure of the arranged Public Conveyance to the actual departure time of the arranged Public Conveyance or first available alternative transportation offered by the relevant Public Conveyance provider.

In the event that (i) the arranged Public Conveyance for commencing the Journey fails to depart at its originally scheduled time of departure due to a cancellation or delay of service as a direct result of mechanical breakdown and (ii) the provider of such arranged Public Conveyance is unable to provide the Insured Person with an alternative transportation, a claim can only be made once under this Section 8 for either the Cash Allowance Benefit under Subsection 8.1 or the Cancellation of Journey Benefit under Subsection 8.3 in respect of the same cause. No Additional Travel Expenses Benefit under Subsection 8.2 shall be payable in such circumstances.

8.1 Cash Allowance

The Company will pay a cash allowance for each and every 6 consecutive hours of a Covered Delay, provided that no other benefits under this section shall be payable.

8.2 Additional Travel Expenses

a) Public Conveyance Expenses for Delayed Departure

The Company will reimburse the additional Public Conveyance expenses reasonably and inevitably incurred by the Insured Person for taking alternative means of transport of the same fare class as originally selected by the Insured Person as a direct consequence of a Covered Delay of at least 6 consecutive hours from the scheduled time of departure.

b) Overseas Accommodation Cost

The Company will reimburse the additional accommodation expenses reasonably and inevitably incurred overseas by the Insured Person as a direct result of:

i) a Covered Delay of at least 6 consecutive hours; or

ii) the Insured Person's failure to catch a prepaid connecting Public Conveyance according to his itinerary as a direct consequence of a Covered Delay.

8.3 Cancellation of Journey

In the event that the scheduled departure time of the arranged Public Conveyance from Hong Kong is delayed by at least 10 consecutive hours directly resulting in the Insured Person's failure to proceed with the Journey or cancellation of the Journey, the Company will reimburse the deposits or any payment made in advance for the travel tickets, accommodation or tour packages which are forfeited and irrecoverable from the relevant parties, provided that:

i) such delay is a Covered Delay;

ii) the Insured Person shall surrender all of his original unused travel tickets to the Company; and

iii) once a claim is made under this Subsection 8.3, no other benefits shall be payable under this Policy in respect of the same Journey, and, in respect of the Single-trip Cover, all coverage offered under the same Certificate of Insurance shall cease.

For the avoidance of doubt, a claim can only be made once under either Subsection 8.1, 8.2 or 8.3 in respect of the same cause.

Exclusions Applicable to Section 8

The Company shall not be liable for:

1. any delay arising from an act of omission on the part of the Insured Person, including his failure to check in or arrive at the departure gate at the scheduled time suggested by the Public Conveyance provider or immigration clearance control point;
2. the Insured Person's failure to secure a confirmed advanced booking of travel tickets prior to the occurrence of a Covered Delay;
3. any delay arising from the Insured Person's refusal or failure to take the first available alternative transportation offered by the relevant Public Conveyance provider; or
4. any delay the cause of which exists or is known to exist, or an announcement contemplating such cause of delay (such as information about the hoisting of any typhoon signal) has been made by the carrier, tour operator, the observatory or the authorities before the Effective Date.

For the avoidance of doubt, in case where the Insured Person is eligible to make a claim under both Section 7 "Trip Interruption Benefit" and Section 8 "Travel Delay Benefit" in respect of the same cause, the Company will only pay the benefit of a higher payable amount.

SECTION 9 Baggage Delay Benefit

The Company will pay a cash allowance if an Insured Person's baggage has been misdirected or delayed by the Public Conveyance provider and is not returned to the Insured Person within 6 hours from the time of arrival at a destination overseas.

Exclusions Applicable to Section 9

The Company shall not be liable for:

1. any delay which is caused by detention or confiscation by customs or other law enforcing officials;
2. any loss of baggage which is covered under Section 10 "Baggage Benefit" below;
3. any loss which occurs after the Insured Person has returned to the Place of Origin or reached his final destination; or
4. any of the Insured Person's baggage, souvenir or any other item which is either separately mailed or shipped by the Insured Person, or intentionally arranged to be carried by a Public Conveyance other than the one the Insured Person is on board.

SECTION 10 Baggage Benefit

A Baggage Benefit is payable if the following properties (the "**Baggage and Item**") are lost, physically broken or damaged during the Journey as a direct result of theft, robbery, burglary, accident or mishandling by carriers:

i) baggage or personal property owned by the Insured Person (excluding Money);

ii) mobile phone with telecommunications function (including smartphone and personal digital assistant (PDA)) ("**Mobile Phone**") owned by an Insured Person. For the avoidance of doubt, only 1 unit of Mobile Phone will be covered for each Insured Person in the same Period of Insurance;

iii) tablet computers (of screen size 7 inches or above measured diagonally) or laptop computers being carried by the Insured Person and owned by the Insured Person or the Policyholder (applicable to Annual Cover only); and

iv) business sample being carried by the Insured Person who is responsible for the safe custody of such sample (applicable to Annual Cover only and notwithstanding exclusion (4) of this section).

The Company will pay, at its option, the loss or damage up to the benefit limit, or the reasonable cost of repair or replacement of the lost or damaged Baggage and Item (less depreciation in value, if applicable, and such depreciation shall be applied at the sole discretion of the Company) up to the benefit limit under this section, provided that:

1. the Insured Person shall take reasonable precautions to safeguard the Baggage and Item, including but not limited to making sure that the Baggage and Item will not be left unattended in a public place; and
2. the damaged Baggage and Item must be examined by the Insured Person upon receipt from the carrier.

Exclusions Applicable to Section 10

The Company shall not be liable for:

1. loss or damage in consequence of delay, confiscation, detention or examination by customs authorities or other officials;
2. loss of or damage to Money, negotiable instruments, bonds or securities, deeds, credit cards, stored-value devices (such as Octopus cards and other prepaid electronic tickets) and other instruments of payment or documents of any kind, passports, visas, and transportation, accommodation or any other travel vouchers or coupons;
3. loss of Mobile Phone, unless the Insured Person is able to provide the original receipt for the purchase of the Mobile Phone showing its International Mobile Equipment Identity (IMEI), serial number and model number, the date of purchase and the price paid; or damage to Mobile Phone, unless the relevant repair services are provided by an official authorised service support centre;
4. loss of or damage to the following properties: pager, software and accessories of Mobile Phone or computer, fragile or brittle articles of every description, china, glassware, porcelains, objects of art, set or unset precious or semiprecious gemstones, foodstuff, business merchandises or samples, motorcycles, bicycles or any other conveyance, household furniture, jewellery and watches (unless the loss of jewellery and watches takes place while they are being worn by the Insured Person or stored in a hotel safety deposit box);
5. loss or damage caused by wear and tear, moth, vermin or inherent vice, mechanical, electrical or electronic breakdown or derangement, faulty design or workmanship, cleaning, repairing or restoring process, atmospheric or climatic changes;
6. loss of or damage to any Baggage and Item that is left behind or unattended in a Public Conveyance or vehicle of any other kind (unless it is locked inside the trunk or at the storage area behind the back seat of the locked vehicle) or in a public place or as a result of the Insured Person's failure to take due care and precautions for the safeguard and security of such Baggage and Item;
7. loss of or damage to the Insured Person's Baggage and Item or souvenir which is either separately mailed or shipped by the Insured Person, or intentionally arranged to be carried by a Public Conveyance other than the one the Insured Person is on board;
8. any unexplained loss or mysterious disappearance of the Baggage and Item;
9. loss of or damage to any Baggage and Item while in the custody of a carrier, unless the Insured Person reports immediately in writing to the carrier, or in the event that the carrier is an individual to his employer, within 24 hours upon discovery, who must acknowledge receipt of such report and, in the event of loss or damage occurred on an airline flight, a "Property Irregularity Report" must be obtained;
10. any loss not reported to the local police within 24 hours upon discovery of loss; or
11. any claim for damaged personal property unless the Insured Person can produce the personal property for inspection by the Company.

SECTION 11 Loss of Travel Documents Benefit

The Company will pay this benefit for loss of an Insured Person's travel document and/or travel pass as a direct result of theft, robbery, burglary or accidental loss during the Journey.

The Company will reimburse the Insured Person for:

1. the replacement cost of the travel document and/or travel pass charged by the issuing body; and/or
2. additional travel and accommodation expenses reasonably incurred by the Insured Person during the Journey for the sole purpose of obtaining a replacement travel document and/or travel pass from the issuing body which is nearest to the place where the Insured Person is first aware of the loss of such document.

For the avoidance of doubt, in case where the Insured Person obtains both the temporary and regular travel documents, either the cost of issuing a temporary document or the cost of replacement of the regular document, whichever is higher will be reimbursed by the Company but not the cost of both documents.

Exclusions Applicable to Section 11

The Company shall not be liable for:

1. any loss which the Insured Person fails to report to police within 24 hours or as soon as practicable upon discovery of such loss;
2. any replacement fees charged by the issuing body which is incurred after 30 days of returning to the Place of Origin or the expiry of this Policy, whichever is earlier;

3. any loss contributed to by the Insured Person leaving the travel document or travel pass unattended in a public place;
4. any benefit under this section if the lost or stolen travel document or travel pass is not a necessary document for completing the Journey;
5. any loss of the travel document or travel pass arising from the confiscation by a government authority, customs official or police; or
6. any unexplained loss or mysterious disappearance of the travel document or travel pass.

SECTION 12 Personal Money Benefit

The Company will pay this benefit for loss of an Insured Person's personal money in the form of banknotes, cash or travellers cheques directly arising only from theft, robbery or burglary during the Journey.

Exclusions Applicable to Section 12

The Company shall not be liable for:

1. any loss which the Insured Person has failed to report to the police within 24 hours or as soon as practicable upon discovery of such loss;
2. any loss of travellers cheques not immediately reported to the local branch or agent of the issuing body;
3. any loss or shortages of personal money arising due to an error or omission of any third party, any fluctuation in any rate of currency exchange, devaluation, or confiscation by any governmental authorities of any kind;
4. any loss contributed to by the Insured Person in leaving the personal money unattended in a public place;
5. any loss occurring to an Insured Person below the Age of 10; or
6. any loss of personal money not belonging to but being carried by the Insured Person.

SECTION 13 Loss of Home Contents Benefit

The cost of replacement or repair of an Insured Person's Household Contents and personal effects (excluding Money) is payable if the Insured Person suffers loss of or damage to the same as a result of burglary occurred at the Insured Person's principal home in Hong Kong (the "**Home**") while it is unoccupied during the Journey. A burglary must be evidenced by visible marks of force or violence on the exterior of or inside the premises.

Exclusions Applicable to Section 13

The Company shall not be liable for:

1. any loss or damage due to use of any key or duplicate thereof to gain access to the Home whether or not the key belongs to the Insured Person; or
2. any loss or damage caused or facilitated by the recklessness or wilful act of the Insured Person or the Insured Person's family members.

SECTION 14 Personal Liability Benefit

The Company will pay this benefit if an Insured Person incurs legal liability to a third party (inclusive of legal costs and expenses) for:

1. accidental bodily injury to a third party; or
2. accidental loss of or damage to third party's property,

as a direct result of the Insured Person's negligence towards the third party during the Journey, provided that written immediate notice of the event giving rise to legal liability on the part of the Insured Person is given to the Company.

Exclusions Applicable to Section 14

The Company shall not be liable for any liability, loss or claim:

1. where the Insured Person or his authorised representative has admitted liability or entered into any agreement or settlement without notifying and obtaining the prior written consent of the Company;
2. in respect of loss of or damage to properties belonging to or in the care, custody or control of any Insured Person;
3. arising directly or indirectly from:
   a) employers' liability, contractual liability or liability to the Immediate Family Members of the Insured Person;
   b) pursuit of a trade business or profession;
   c) ownership or occupation of lands or buildings (other than occupation only of any temporary residence);
   d) ownership, possession, hire, use or operation of vehicles, aircraft, watercraft or weapons;
   e) legal costs or penalties resulting from any criminal proceedings; or
   f) bailment, contractual licences or conveyances of real estate or personal property.

SECTION 15 Credit Card Protection Benefit

In the event that a claim is payable under this Policy for the death of an Insured Person as a result of an Accident, the Company will also reimburse the outstanding amount charged to the Insured Person's credit card account for goods purchased by the Insured Person during the Journey.

Exclusion Applicable to Section 15

The Company shall not be liable for any interest accrued or financial charges on the outstanding balance.

SECTION 16 Golfer Benefit

16.1 Hole In One Benefit

If an Insured Person hits a "hole-in-one" in a competition or friendly game at any recognised golf courses during the Journey, the Company will pay, on a one-off basis, the bar expenses incurred on the same day at the same golf course on account of the "hole-in-one".

16.2 Prepaid Booking for Golf Course or Tuition

If an Insured Person is unable to engage in any golf activity during the Journey due to Serious Bodily Injury or Serious Sickness, the Company will pay, on a pro-rata basis for each complete day of the recognised golf course unused by and/or golf tuition not taken part in by the Insured Person for leisure purpose, for the loss of the prepaid and unused portion of booking fees for such golf course and/or the golf tuition fees which are forfeited and irrecoverable from the relevant parties.

Exclusions Applicable to Section 16

The Company shall not be liable if:

1. the Insured Person is below the Age of 18; or
2. the Insured Person is a professional golfer.

SECTION 17 Rental Vehicle Excess Protection Benefit

The Company will reimburse the vehicle insurance excess or deductible incurred by the Insured Person under a rental agreement of a private car or motor home and/or the non-operation charge charged by the licensed vehicle rental company as a result of a car accident, parking damage or theft during the Journey, provided that:

1. the vehicle is hired from a licensed vehicle rental company and a motor vehicle insurance policy providing coverage on the hired vehicle during the rental period is taken out by the Insured Person;
2. the Insured Person is nominated as a driver in the rental agreement;
3. the hired vehicle is driven by the Insured Person at the relevant time when the car accident occurs;
4. the Insured Person is duly licensed to drive in the territory where the car accident occurs; and
5. all the terms and conditions of the rental agreement and those of the applicable motor vehicle insurance are duly complied with.

Exclusions Applicable to Section 17

The Company shall not be liable for:

1. any loss sustained while the Insured Person is under the influence of alcohol or drugs at the time when he is in control of the hired vehicle during the rental period;
2. any loss owing to illegal or unlawful use of the hired vehicle by the Insured Person during the rental period; or
3. any other liability.

For the avoidance of doubt, a hired vehicle or private car in this section shall mean any motor vehicle but excluding all kinds of commercial vehicles, motorcycles and any vehicle with 9 seats or above.

CRUISE BENEFITS — Sections 18 – 19 (Applicable to Cruise Plan only)

SECTION 18 Cruise Cancellation and Interruption Benefit

18.1 Cruise Cancellation

The Company will reimburse the Insured Person the deposits or any payment made in advance for the cruise tour which are forfeited and irrecoverable from the relevant parties upon cancellation of the cruise tour by the Insured Person as a direct result of the following events:

a) the port of call of the cruise tour is changed by the cruise company within 7 days before the scheduled departure date of the cruise tour due to adverse weather condition; or

b) the Public Conveyance in which the Insured Person has arranged for travelling to the port of departure is delayed by at least 8 consecutive hours counting from the scheduled time of arrival specified in the itinerary due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, riot or civil commotion (notwithstanding General Exclusion 3(c)), Act of Terrorist, hijack or mechanical breakdown of the arranged Public Conveyance during the Journey, provided that such delay must be the direct cause of the Insured Person's failure to board the cruise at the designated boarding port.

18.2 Cruise Interruption

The Company will pay the benefits under this subsection in the event that the Public Conveyance in which an Insured Person has arranged for travelling to the port of departure is delayed by at least 8 consecutive hours counting from the scheduled time of arrival specified in the itinerary due to adverse weather condition, natural disaster, unanticipated outbreak of industrial action involving the arranged Public Conveyance, riot or civil commotion (notwithstanding General Exclusion 3(c)), Act of Terrorist, hijack or mechanical breakdown of the arranged Public Conveyance during the Journey, provided that such delay must be the direct cause of the Insured Person's failure to board the cruise at the designated boarding port.

a) Additional Travel Expenses

The Company will pay for the additional travelling expenses reasonably and inevitably incurred by the Insured Person for travelling from the port of departure to the next scheduled port of call specified in the original itinerary to catch up with the cruise tour as a result of the delay.

b) Cash Allowance

A daily cash allowance will be paid for each complete day (i.e. a continuous period of 24 hours) from the day the Insured Person has missed the port of departure until the day the Insured Person boards the cruise ship at the next scheduled port of call specified in the original itinerary.

For the avoidance of doubt, a claim can only be made once under either Subsection 18.1 or 18.2 in respect of the same cause. Further, should a loss arise for which a claim under Section 18 is payable, no further claims shall be payable under Section 6 "Trip Cancellation Benefit" and Section 7 "Trip Interruption Benefit" in respect of the same loss.

SECTION 19 Post-Departure Cruise Benefit

After commencement of the cruise tour, the benefits below will be payable in accordance with the following provisions:

19.1 Shore Excursion Cancellation

The Company will reimburse the Insured Person the deposits or any payment made in advance for any shore excursion tour organised by any licensed parties which are forfeited and irrecoverable from the relevant parties upon cancellation of the shore excursion as a direct result of the following events, except any shore excursion tour that commences at the scheduled port of disembarkation:

1. Serious Bodily Injury or Serious Sickness suffered by the Insured Person or his Travel Companion or;
2. adverse weather condition, natural disaster, Infectious Disease, unanticipated outbreak of industrial action, riot or civil commotion (notwithstanding General Exclusion 3(c)) or Act of Terrorist at the scheduled destination of the shore excursion tour which prevents the Insured Person from continuing with the Journey.

For the purpose of this subsection, "port of disembarkation" shall mean the port at which a passenger leaves the cruise ship for the purpose of ending the cruise tour.

19.2 Missed Ports of Call Boarding after Shore Excursion

The Company will, as a direct result of the following events, reimburse the additional travelling expenses not exceeding the cost of an economy class fare and the accommodation expenses which are reasonably and inevitably incurred by the Insured Person for travelling to the next scheduled port of call specified in the itinerary if the Insured Person fails to board the cruise ship by the scheduled time of departure at the relevant port of call after a shore excursion tour:

1. any serious traffic accident, adverse weather condition, natural disaster, Infectious Disease, unanticipated outbreak of industrial action involving the arranged Public Conveyance, riot or civil commotion (notwithstanding General Exclusion 3(c)) or Act of Terrorist at the shore excursion destination and/or the relevant port of call;
2. Serious Bodily Injury or Serious Sickness of the Insured Person or his Travel Companion during the shore excursion tour necessitating hospital confinement of the Insured Person or his Travel Companion at the time when the cruise ship departs at the relevant port as scheduled.

19.3 Cash Allowance for Arrival Delay at Final Destination

The Company will pay a cash allowance in the event that the actual time of arrival of the cruise ship at its final destination is delayed by at least 12 consecutive hours counting from the scheduled time of arrival specified in the original itinerary due to adverse weather condition, natural disaster or mechanical breakdown of the cruise ship.

19.4 Satellite Phone Expenses

The Company will indemnify the Insured Person for the satellite phone call expenses reasonably incurred while on board a cruise during the Journey in the event that the Insured Person or his Travel Companion shall suffer from a Serious Bodily Injury or Serious Sickness which prevents the Insured Person from continuing the Journey, provided that the Insured Person must return directly to Hong Kong following such interruption.

Exclusions Applicable to Sections 18 and 19

The Company shall not be liable for:

1. any loss directly or indirectly arising from any government's regulations, control or act, or from the bankruptcy, liquidation, error, omission or default of any travel agent, tour operator, cruise company, and/or other provider of any service forming part of the original itinerary of the Journey;
2. any loss arising from any circumstances where the Insured Person fails to timely notify the travel agent, tour operator, cruise company, and/or other provider of any service forming part of the original itinerary of the Journey of the cancellation of any travel arrangement or to notify the relevant providers of the need to make any alternative arrangement immediately when it is found necessary to do so;
3. any loss arising from the late arrival of the Insured Person at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to unanticipated outbreak of industrial action involving the arranged Public Conveyance);
4. any travel delay arising from the Insured Person's refusal or failure to take the first available alternative transportation offered by the relevant Public Conveyance provider or cruise company;
5. any loss in relation to alterations to the original itinerary which is not accepted by the airline, travel agent, cruise company, or other relevant organisations before commencement of the relevant shore excursion tour;
6. any expenses incurred for the services provided by a third party for which the Insured Person is not liable to pay and/or any expenses already included in the cost of a scheduled voyage; or
7. any loss in respect of which a claim under Section 8 "Travel Delay Benefit" is payable.

GENERAL EXCLUSIONS

Unless specifically provided otherwise, this Policy does not cover the following:

1. where the loss, costs or expenses are recoverable from government program, travel agent, airline, cruise company, Public Conveyance providers, any providers of travel accommodation and transport arrangements or other insurance (whether such other insurance is stated to be primary, contributory, excess, contingent or otherwise), the Insured Person shall first make a claim against such other party and/or insurance and submit to the Company the proof of such claim, which shall be conditions precedent to any liability of the Company under this Policy to pay any balance of the claim not recoverable from such other source and/or insurance (not applicable to Section 2 "Overseas Hospital or Quarantine Cash Allowance Benefit" and Section 4 "Personal Accident Benefit" of the Policy Benefits of these terms and conditions);
2. any loss if the Journey commences outside of the Place of Origin;
3. loss arising from a direct or indirect consequence of:
   a) any Pre-existing Conditions, including but not limited to congenital or hereditary conditions. If the Company alleges that by reason of this exclusion any loss is not covered by this Policy, the burden of proving the contrary shall be upon the Insured Person or any other person claiming to be indemnified;
   b) any Injury, Sickness, death, loss, expense or other liability attributable to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof howsoever caused;
   c) war (whether declared or not), invasion, act of foreign enemies, civil war, rebellion, revolution, riot, civil commotion, military or usurped power, performing duties as a member of armed forces, or other law enforcing agencies;
   d) any wilful, malicious, unlawful or deliberate act of the Insured Person or his Immediate Family Member or Travel Companion;
   e) suicide, attempted suicide or intentional self-inflicted bodily injuries, mental or nervous disorders, abortion, miscarriage, assigned complications, pregnancy, child-birth, venereal and sexually transmitted diseases, the use of alcohol or drugs other than those prescribed by a Physician; dental treatment unless resulting from Injury to sound and natural teeth;
   f) nuclear fission, nuclear fusion or radioactive contamination;
   g) accidents to an Insured Person whilst engaging in any sport or game in a professional capacity where the Insured Person would or could earn income or remuneration from engaging in such sport or game or racing of any kind (other than on foot) or any competition;
   h) accidents to the Insured Person whilst engaging in any kind of manual labour work whether for business or leisure, hazardous offshore activities including commercial diving, oil rigging, mining, handling of explosives, site working, stunt works and aerial photography;
   i) trekking at an altitude limit greater than 5,000 metres above sea level or diving to a depth greater than 30 metres below sea level;
   j) any loss due to medical or physical conditions or other circumstances affecting the Insured Person or his Immediate Family Member, Travel Companion, Close Business Partner, Foreign Domestic Helper or pet (if applicable) which (a) has existed before the (1) policy application date (applicable to Single-trip Cover), or (2) (i) the issue date of the Policy or (ii) the date when any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later (applicable to the Annual Cover) and (b) has presented signs or symptoms of which the Insured Person is or should reasonably have been aware of;
   k) any activity or involvement of the Insured Person in the air unless the Insured Person is at the relevant time (i) travelling as a fare paying passenger in a licensed aircraft operated by a recognised airline, or (ii) participating in such activity where the maneuver or navigation of such activity is managed and controlled by another person who is adequately licensed for guiding such activity and the provider of such activity must be authorised by the relevant local authority. For the purpose of this exclusion (k), subsection (ii) shall not cover any activities involving power driven flying machines including but not limited to helicopter, tilt rotor and self-launching motor glider; or
   l) any loss directly or indirectly arising from any government's regulations, control or any circumstances leading to the relevant delay, cancellation or interruption of the Journey which is existed or announced before the (1) policy application date (applicable to Single-trip Cover), or (2) (i) the issue date of the Policy or (ii) the date when any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later (applicable to the Annual Cover);
   m) save as provided in (a) to (l) above, any loss which is indirect and consequential in nature.

GENERAL CONDITIONS

1. **Interpretation** –
   a) Throughout this Policy, where the context so admits, words embodying the masculine gender shall include the feminine gender, and words indicating the singular case shall include the plural and vice-versa.
   b) Headings are for convenience only and shall not affect the interpretation of this Policy.
   c) A time of day is a reference to the time in Hong Kong.
   d) Unless otherwise provided in any endorsement attached to this Policy, should there be any conflict between the terms and conditions in this Policy and those contained in any other material produced by the Company, these terms and conditions shall prevail.
   e) Unless otherwise defined, capitalised terms used in this Policy have the meanings ascribed to them under the definitions section of these terms and conditions.
2. **Cancellation** –
   a) Applicable to Single-trip Cover: The Policy is non-cancellable. No refund of premium will be made once the Policy is issued.
   b) Applicable to Annual Cover: The Company may cancel this Policy by giving no less than 7 days' prior notice to the Policyholder at his or her last known email address provided that the Company shall in that event return to the Policyholder a proportionate part of the premium corresponding to the unexpired period of insurance.

   This Policy may be cancelled at any time by the Policyholder by giving no less than 7 days' prior written notice to the Company. Provided that no claim has been made during the Period of Insurance, the Policyholder shall be entitled to a partial refund of premium equivalent to the actual premium paid for that Period of Insurance less the premium to be charged* as calculated at the Company's short period rates (as shown in the Short Period Rate Table below) for the Period of Insurance has been in force.

Short Period Rate Table

Period of Insurance in force		Premium to be charged*	
Not exceeding	1 month	30%	of annual premium
	2 months	40%	
	3 months	50%	
	4 months	60%	
	5 months	70%	
	6 months	80%	
	7 months	90%	
Over 7 months		Full annual premium	

* The amount of premium to be charged is subject to the minimum premium per policy as stipulated in the Policy Schedule

3. **Automatic Extension for Unavoidable Delay** – The coverage provided by this Policy in respect of a Journey will be automatically extended for a maximum period of 10 days if, owing to an unexpected reason or condition entirely beyond the Insured Person's control and independent of any other cause, the Insured Person's Journey as scheduled prior to his departure is unavoidably delayed which prevents him from returning to the Place of Origin within the Period of Insurance or within 90 days for "Global Diamond Plan" and "Global Gold Plan" or 60 days for "China Basic Plan" after the commencement of the Journey (applicable to Annual Cover only). The extension will terminate at the expiry of the aforesaid 10-day period or on the date when the reason or condition causing the delay ceases to exist, whichever is earlier.
4. **No Direct Billing** – There is no direct billing under this Policy except the billing service arranged through the "24-hour Worldwide Emergency Aid" with the approval of the Company.
5. **Age Limit of the Insured Person** –
   a) Applicable to Single-trip Cover: Anyone who is at the Age of 6 weeks or above is eligible to enrol in this Policy.
   b) Applicable to Annual Cover: Anyone who is between the Age of 6 weeks and 70 inclusive is eligible to enrol in this Policy. Subject to the approval of the Company, the insurance coverage for an Insured Person under this Policy will be renewed up to the Age of 70 of the Insured Person. Any renewal above the Age of 70 of the Insured Person is subject to individual consideration.

   Any child under the Age of 18 must obtain the consent of his parents or legal guardian in order to be insured under this Policy. All benefits would be payable according to the Age of the Insured Person on the commencement date of the Period of Insurance of this Policy.
6. **Recovery from Insured Person where Charges exceed Benefits** – If the total charges for "Emergency Medical Assistance" or other services under this Policy utilised by the Insured Person exceed the total amount of benefits payable under the applicable limit of this Policy, the Policyholder and/or the Insured Person shall be liable for such excess. The Company can deduct the amount of the excess from any benefits payable and/or ask the Policyholder and/or the Insured Person to pay the excess.
7. **Pair and Set** – In the event of loss of or damage to any article which is a part of a pair and set, the measure of loss of or damage to such article shall be a reasonable and fair proportion of the total value of the pair and set and will not be construed to mean a total loss of the pair and set (Note: camera body, lenses, storage devices and accessories will be treated as a set).
8. **One Set of Benefits** – If the Insured Person is covered under more than one travel insurance policy underwritten by the Company which provide insurance coverage in respect of the same Journey, except for any complimentary insurance provided by the travel agent, the liability of the Company in respect of that Insured Person for the same Journey is limited to the maximum benefits payable under one of the policies which provides the highest amount of benefit. In addition, benefits under the complimentary insurance provided by the travel agent will also be payable.
9. **Validity of Policy** – This Policy is only valid for Journeys taken for the sole purpose of leisure travel or business travel (limited to administrative and clerical works only) in their entirety.
10. **Abandoned Claims** – If the Company disclaims liability for any claims under this Policy; and such claim has not been referred by the Policyholder and/or Insured Person to arbitration as described below within 12 calendar months from the date of such disclaimer, then the claim shall for all purposes be considered abandoned and not recoverable.
11. **Subrogation** – The Company has the right to proceed at its own expense in the name of the Policyholder and/or the Insured Person(s) against any third party who may be responsible for any occurrence giving rise to a claim under this Policy and any amount so recovered from any third party shall belong to the Company. The Policyholder and/or Insured Person(s) shall fully cooperate with the Company in the recovery action.
12. **Suits Against Third Parties** – Nothing in this Policy shall render the Company liable to indemnify, join, respond to or defend any suit for damages for any cause or reason which may be instituted by the Policyholder or the Insured Person(s) against any medical service provider or medical institution nominated under this Policy, including without limitation to any suit for negligence, malpractice or professional misconduct or any other causes in relation to or arising out of the treatment or examination of the Insured Person(s) under the terms of this Policy.
13. **Arbitration** – Any disputes or differences arising out of or in connection with this Policy shall be referred to and determined by arbitration in accordance with the Arbitration Ordinance (Cap. 609 of the Laws of Hong Kong). If the parties fail to agree on the choice of an arbitrator, the Chairperson of Hong Kong International Arbitration Centre shall appoint one.
14. **Notice** – All notices required to be given to the Company must be in writing and addressed to the Company and no alteration to this Policy including any endorsement thereto shall be valid unless the same is duly signed by an authorised representative of the Company.
15. **Misrepresentation/Fraud** – If the application, proposal and/or declaration of the Policyholder and/or Insured Person(s) is untrue in any respect or if any material fact affecting the risk be incorrectly stated therein or omitted therefrom or if this insurance shall have been obtained through any misstatement, misrepresentation or suppression or if any claim made shall be fraudulent or exaggerated or if any false declaration or statement shall be made in support thereof, then the coverage of this Policy shall become null and void with effect from the issue date of the Certificate of Insurance (applicable to Single-trip Cover) or the Policy (applicable to Annual Cover).
16. **Governing Law** – This Policy is issued in Hong Kong and shall be governed and construed in accordance with the laws of Hong Kong.
17. **Severability** – If any provision of this Policy or any part thereof is held to be unenforceable, invalid or void for any reason, the enforceability and validity of the remaining part of that provision and the remaining provisions of this Policy shall, to the extent allowable, remain in full force and effect.
18. **Rights of Third Parties** – Any person or entity who is not a party to this Policy shall have no rights under the Contract (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this Policy.
19. **Language** – The Chinese version of this Policy is for reference only. Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.
20. **Sanction Limitation and Exclusion Clause** – It is hereby noted and agreed that notwithstanding anything contained herein to the contrary, the Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit (i) would expose the Company to any sanction, prohibition or restriction, or (ii) would cause the Company to the exposure to the risk of being sanctioned, prohibited or restricted, under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or any jurisdiction applicable to the Company.
21. **Clerical Error** – Any clerical error shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.
22. **Renewal** ***(Applicable to Annual Cover only)*** – At the expiry of this Policy, subject to the agreement of the Company and the right of the Company to terminate this Policy as provided herein, this Policy may be renewed for another Period of Insurance subject to the successful collection of premium at such rate or on such terms as the Company may determine depending on the benefits and the scope of coverage at the time of each renewal.

    The Company reserves the right to revise the benefits, premiums, terms and conditions, and to make changes to this Policy upon renewal. The Company shall give the Policyholder a written notice not less than 30 days prior to the expiry of the Period of Insurance specifying the revised benefits, premiums and/or terms and conditions, which shall take effect on the next renewal date. This Policy shall automatically terminate on the next renewal date unless the Policyholder accepts the revised terms of the written notice and pays the premium.
23. **Change in Risk** ***(Applicable to Annual Cover only)*** – During the Period of Insurance and upon the application of each renewal of this Policy, the Policyholder shall give immediate notice to the Company in respect of any change of address, any material fact affecting the cover of this Policy including any injury, disease, physical or mental defect or infirmity affecting the Insured Person(s) or any change thereof and also of any other insurance effected by or on behalf of the Insured Person(s) against accident or incapacity.
24. **No Claim Discount** ***(Applicable to Annual Cover only)*** – Provided that no benefit has been claimed, paid or is payable under this Policy during the respective no claim period as specified in the table below, the corresponding discount rate shall be applied to the premium payable upon renewal of the Policy:

No claim period immediately preceding renewal	Discount rate
1 year	10%
2 consecutive years	15%
3 consecutive years or more	20%

25. **Change in Benefits** ***(Applicable to Annual Cover only)*** – Subject to the approval of the Company, the Policyholder may request for change of level of benefits by switching to another plan and/or premium package, if applicable, offered by the Company only at the time of the renewal of this Policy.

CLAIMS PROVISIONS

1. If any claim under this Policy shall be in any respect fraudulent or exaggerated or if any fraudulent means or devices shall be used by an Insured Person or anyone acting on the Insured Person's behalf to obtain benefit under this Policy, the Company shall be under no liability in respect of such claim.
2. Notice of any claim must be given to the Company in writing or via e-claim platform at Blue Cross Corporate Website or Blue Cross HK App within 30 days from the expiry of the Period of Insurance (applicable to Single-trip Cover) or after the occurrence of the event giving rise to a claim under this Policy (applicable to Annual Cover) (except otherwise provided in Section 14 "Personal Liability Benefit" of the Policy Benefits of these terms and conditions).

3. All claims shall be made with supporting documents to the satisfaction of the Company at the Insured Person's own cost. In particular, the Company requires the documentary proof showing the trip duration and the following supporting documents:

Sections 1 – 2

Medical Expenses and Overseas Hospital or Quarantine Cash Allowance Benefit

i) Original hospital invoice and/or medical expenses receipt issued by Hospital or other registered medical service providers;

ii) Medical report / Written confirmation of the Insured Person's illness or injury from a qualified member of the medical, such as, physician or dental profession (including diagnosis, all relevant dates of sickness and/or injury commenced, circumstances of symptoms, summary of treatment and services rendered, prescription and date, time and duration of confinement as an inpatient) (the "**Medical Report**");

iii) Original certificate / Written confirmation from the government or relevant authority including details of the Compulsory Quarantine (such as the relevant dates and reasons).

Sections 4 – 5

Personal Accident and Major Burns

i) Hospital and/or physician's report giving details on the nature, the extent of the injury and the period of disability;

ii) If death as a result of accident, a copy of the death certificate and the relevant coroner's report are required;

iii) Original local police report confirming details of the accident and/or copy of statement to police (if applicable).

Sections 6 – 7

Applicable to All Claim Items Listed in Trip Cancellation and Trip Interruption

i) Evidence of any prepaid expenses and recovered expenses of unused travel ticket and/or accommodation and other travel arrangement of the original itinerary;

ii) Original receipt issued by the relevant parties (such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whenever appropriate) of prepaid tour including local tour travel ticket, accommodation or other travel arrangements;

iii) Confirmation from the relevant parties (such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whenever appropriate) certifying the refund amount of deposit or pre-paid fare.

Section 6: Trip Cancellation, Subsection 7.1: Trip Curtailment & Subsection 7.2: Re-routing

i) Documentary proof certifying the cause and date of occurrence :-

For example:-

- hospital invoice, death certificate, doctor's confirmation;
- police report;
- written advice from the transport provider confirming the circumstance of interruption or delay (including causes and details of the delay and alternative arrangement);
- report from the cruise company confirming the date and time the Insured has boarded the cruise ship;
- the witness summons, jury service or compulsory quarantine order or official report/ certificate issued by the government or the relevant public body/authority

ii) Document certifying the relationship, e.g. copy of marriage certificate or birth certificate or employment contract of Foreign Domestic Helper or business relationship proof, whenever appropriate;

iii) Death certificate issued by a veterinary for the death of the pet, or original receipt issued by a funeral service provider for the cremation and/or funeral service provided for the death of the pet with the death date stated thereon, (if applicable);

iv) Written advice or evidential proof from the School or the Hong Kong Examinations and Assessment Authority for the reschedule details, forms and means of the School interview or Public Examination (Only applicable to Trip Cancellation);

v) Original receipts issued by the relevant parties (such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whenever appropriate) of alternative travel arrangement (for Trip Cancellation / Curtailment);

vi) Original receipts issued by the relevant parties (such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whenever appropriate) of alternative travel arrangement or accommodation (for Re-routing) (if applicable).

Subsection 7.3: Cancellation of Local Tour

i) Evidence of closure of the Local Tour Operator, including the official announcement made in the form of written advice or website information/notification of such Local Tour Operator;

ii) Evidence of closure of the tourist spot, including the official announcement made in the form of website information/notification of such tourist spot;

iii) Written advice from the Local Tour Operator confirming the relevant circumstance;

iv) The itinerary provided by the Local Tour Operator.

Subsection 7.4: Overbooking

i) Written advice from the relevant Public Conveyance provider verifying that the Insured Person failed to board the Public Conveyance due to overbooking;

ii) Original receipts issued by the relevant parties (such as tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation, whenever appropriate) of accommodation and meals which are not provided, compensated or subsidized.

Subsection 7.5: Closure of Designated Service Providers

i) Evidence of closure of the Designated Service Provider by way of bankruptcy or winding up, including the official winding up / bankruptcy announcement made in the form of written advice or website information/notification of such Designated Service Provider;

ii) Invoices and original receipts of purchase of the relevant service issued by both of the original and alternative Designated Service Providers.

Section 8

Travel Delay

i) Copy of boarding pass, air ticket or transportation ticket;

ii) Official document from the airline or public conveyance stating the reason, date, time and duration of delay and alternative arrangement;

iii) Evidence of any prepaid and recovered expenses of unused travel tickets and accommodation of the original itinerary;

iv) Original receipts issued by any tour operator, travel agent, transport provider, hotels and any other providers of alternative travel arrangement or accommodation.

Section 9

Baggage Delay

i) Airline's property irregularity report or public conveyance's confirmation stating the duration of delay.

Section 10 – 13

Baggage, Loss of Travel Documents, Personal Money and Loss of Home Contents

i) Original local police report and/or copy of statement to police;

ii) Original Incident Report to the local branch or agent of the issuing body for the travelers cheques;

iii) Purchase receipt of the lost or damaged item(s), particularly:-

Loss of Travel Documents:

- Invoices and original receipts issued by the issuing authority for the replacement of the travel document and/or the additional travel and accommodation expenses incurred (if applicable).

Loss of Mobile Phone:

- Original purchase receipt showing its International Mobile Equipment Identity (IMEI), serial number and model number, the date of purchase and the price paid.

iv) Repair quotation showing the cause of damage or repairer's confirmation of irreparable damage (if damaged), particularly:-

Damaged Mobile Phone:

- Repair receipt issued by an official authorised service support centre.

v) Property irregularity report or confirmation of incidents from the relevant authorities, transport provider or carrier (if applicable)

vi) Photos showing the damaged item (if damaged), particularly:-

Loss of Home Contents:

- Photos showing the visible marks of force or violence and the damaged Household Contents and personal effects.

vii) Invoices and original receipts issued by the issuing authority for the replacement of the travel document (if applicable)

Section 14

Personal Liability

i) Letter of claim from third parties;

ii) Local police report and/or copy of statement to police (if any);

iii) Medical report containing particulars of the claim (if any);

iv) Photo(s) relevant to the claim (if applicable);

v) Written confirmation from the insured person to confirm that no admission of liability has been made, no promise of payment and no settlement has been made or agreed to.

Important Note:

– *No admission of liability, offer, settlement, promise of payment or payment should be made or agreed without The Company's prior knowledge and written consent;*

– *Must notify to the Company in writing of any impending prosecution, inquest or fatal injury, the possible claim indicating the nature and circumstances of the incident or event immediately;*

– *Must provide to the Company of any third party correspondences, impending prosecution, inquest or fatal injury, the possible claim indicating the nature and circumstances of the incident or event, summons, court documents, solicitors' and other legal correspondence immediately.*

Section 15

Credit Card Protection

i) Death certificate of the Insured Person

ii) Original credit card monthly statement(s) of the Insured Person showing the goods purchased during the journey

iii) Original invoice and receipt of the goods purchased during the journey

Section 16

Golfer

Hole-in-One:

i) Copy of "Hole-In-One" certificate authenticated by a recognised golf course;

ii) Original invoice and receipt of the bar expenses issued by the recognised golf course.

Prepaid Booking for Golf Course or Tuition:

i) Evidence of any prepaid and recovered expenses of unused golf course and/or golf tuition;

ii) Written advice certifying the refund amount of prepaid fees;

iii) Original receipts issued by any recognised golf course, golf club, golf tuition provider or any other providers arranging the golf activity;

iv) Medical Report

Section 17

Rental Vehicle Excess Protection

i) Original local police report and/or copy of statement to police;

ii) Copy valid driving licence;

iii) Rental agreement with detailed terms and conditions between the Insured Person and the vehicle rental company;

iv) Original payment receipt issued by the vehicle rental company evidencing the rental charges;

v) Documents of the claim which the Insured Person has lodged with the insurer of the rental vehicle;

vi) Written report from the vehicle rental company confirming that the Insured Person is liable to pay the excess and/or non-operation charge;

vii) Original rental vehicle excess receipt and/or non-operation charge.

Section 18 – 19

Cruise Cancellation and Interruption/Post-Departure Cruise Benefit

i) Official document from the airline or public conveyance stating the reason, date, time and duration of delay;

ii) Original receipt for prepaid cruise tour, shore excursion tour, air ticket or other arrangements;

iii) Confirmation from travel agent/operator, cruise company and relevant parties certifying the "refund amount" of deposit or pre-paid fare;

iv) Official document from cruise company stating the actual boarding date and time;

v) Documentary proof certifying the cause of occurrence, e.g. hospital invoice, doctor's confirmation, official report/ certificate issued by the relevant public body/authority;

vi) Invoice and confirmation from the telecommunications service provider including the relevant dates and the name of the phone user.

4. In the event of death of an Insured Person, any claims under this Policy shall be paid to the Insured Person's legal personal representative or the Insured Person's named beneficiary (if applicable).

5. The Company shall be entitled to decline to take over the conduct of defence of any third party claim if there has been a breach of the Policy terms and conditions.

6. Incomplete claim forms will be returned to the claimants and any insufficiency of supporting information or documentation will result in delays in processing the claims.

7. No arbitration shall be commenced within the first 60 days from the date when all proof of claims as required by the Policy has been received by the Company.

8. In the event that the Company is entitled to repudiate or refuse indemnity under this Policy, any amounts paid pursuant to a claim under this Policy shall be fully refunded by the Insured Person to the Company upon its demand.

9. The Company will not accept liability for any claim if the required information is not received within 60 days from the issue date of any written request for information from the Company and the claim will thereafter be deemed to be abandoned.

「旅遊寶」條款及細則

保險條款

保單持有人、每名受保人與本公司均同意：

1. 本保單與本保單附載的任何批註須一併閱讀，並構成一份合約；
2. 已填妥並交回本公司的申請表格、投保書（如適用）及聲明為本合約的依據，並視為已納入作本保單的一部分；
3. 本保單在保單持有人已全數繳交載列於保險證明書及／或保單資料頁（按情況而定）之保費及本公司已核准其投保申請的情況下生效；
4. 本公司將根據本保單內的限額、條款、條件及不保事項提供保障；及
5. 每名受保人及提出索償人士須適當遵守及履行本保單的條款、條件及任何批註；及其在申請表格、投保書及聲明內容的真實性，乃本公司根據本保單承擔賠償責任的先決條件。

保障涵蓋的地區範圍

受限於本保單之其他條款及細則，本保單內的所有保障受以下地區範圍規範：

1. 若保單持有人選擇「環球郵輪計劃」、「環球藍鑽石計劃」或「環球千足金計劃」，本公司將保障受保人於受保期內由起保地點出發前往任何其他地區之旅程；及
2. 若保單持有人選擇「中國基本計劃」，本公司將保障受保人於受保期內由起保地點出發前往中國內地及／或中華人民共和國澳門特別行政區（「澳門」）之旅程。

釋義

除非文意另有規定，以下之定義適用於本保單內出現的下列詞語：

1. **「意外」**指因暴力、外在及可見因素引致並且完全非當事人所能控制的事故。
2. **「恐怖主義活動」**指任何個人或團體，無論單獨或代表任何機構或政府或與其相關之人士或團體，因政治、宗教、意識形態或其相類似等目的，或懷著影響任何政府及／或引起公眾或任何部分公眾恐慌的意圖，包括但不限於利用武力或暴力及／或威嚇手段而作出的行為。
3. **「年齡」**指受保人於受保期起始日時的上一次生日時的年歲，如年齡少於 1 歲，該受保人於本保單下之年齡將被視為 1 歲。
4. **「保險證明書」**指，就單次旅程保障而言，附載於本保單內並證明保單合約已存在的證明文件。
5. **「中醫」**指任何根據《中醫藥條例》（香港法例第 549 章）於香港中醫藥管理委員會妥善註冊的中醫，惟在任何情況下不包括受保人、保單持有人、保險中介人或保單持有人及／或受保人的僱主、僱員、直屬家庭成員或業務夥伴。
6. **「緊密業務夥伴」**指於受保人的業務佔有股份的業務夥伴。
7. **「本公司」**指藍十字（亞太）保險有限公司。
8. **「強制隔離」**指於醫院或其他由政府指定的隔離地點進行的強制性隔離。
9. **「生效日期」**指：
   a) 就單次旅程保障而言，保險證明書之繕發日；或
   b) 就全年保障而言，(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅程安排當日，以較遲者為準。
10. **「符合索償資格的費用」**乃指受保範圍內的傷患或疾病所須，並經醫生建議的服務所支付的醫療費用，但不得超過該項服務合理慣例的收費。惟符合索償資格的費用不能超過實際支付費用。
11. **「外傭」**指受保人合法僱用並與受保人及／或其直屬家庭成員居住的外籍家庭傭工。
12. **「折斷腿部或膝蓋而無法縫合」**指膝蓋骨或腳骨完全折斷為兩截或以上，而折斷的腿部無法正確地縫合及正常活動。該情況在受保人餘生將一直持續。
13. **「香港」**指中華人民共和國香港特別行政區。
14. **「醫院」**指正式註冊成立作為醫院，提供住院服務以護理及治療傷病人士的機構，同時：
    a) 具備診斷及進行大型手術的設施；
    b) 由持牌或註冊護士提供 24 小時看護服務；
    c) 駐有醫生；及
    d) 並非一般診所、戒酒或戒毒中心、護理療養中心、寧養或紓緩護理中心、康復中心、或護老院或同類機構。
15. **「住院」**指按醫生建議需以住院病人身分留院最少連續 24 小時以接受治療。
16. **「家居物品」**指受保人家中所有的傢俱、陳設品、家居電器、家居及個人用品包括受保人或其家庭成員租用的家庭器具。
17. **「直屬家庭成員」**指就某相關人士而言，其配偶、子女、父母、兄弟姊妹、祖父母、孫、法定監護人或配偶的父母。
18. **「傳染病」**指世界衛生組織發出大流行警戒的任何種類傳染病，並須按政府要求強制隔離。
19. **「受傷」**或**「傷患」**乃指 (i) 因意外引致，(ii) 非涉及其他原因所引致，並 (iii)(a) 在意外發生後 12 個月內引致死亡或 (b) 需要接受醫藥及／或手術治療的身體傷患。
20. **「受保兒童」**指未婚及 18 歲以下的受保人。
21. **「受保人」**指於保險證明書及／或保單資料頁（按情況而定）或隨後附加於本保單的批註內列為受保人的人士。
22. **「旅程」**指受保人參與之旅遊過程。旅遊過程由受保人於保險證明書（適用於單次旅程保障）或保單資料頁（適用於全年保障）上列明的受保期之起始日期或之後，在起保地點辦妥離境手續起開始，直至 (a) 保險證明書（適用於單次旅程保障）或保單資料頁（適用於全年保障）上列明的受保期之最後一天；(b) 受保人於旅程後返抵起保地點及辦妥入境手續；或 (c) 當旅程開始後連續 90 天（適用於「環球藍鑽石計劃」及「環球千足金計劃」）或 60 天（適用於「中國基本計劃」）期限屆滿（只適用於全年保障）為止，以最早者為準。
23. **「當地旅遊團」**指由在目的地地區註冊以進行旅遊業務的當地旅遊承辦商安排及提供並帶有導遊的當地一日旅遊團。
24. **「喪失聽覺能力」**指雙耳根據以下量度方式，於 80 分貝以上完全對所有聲音永久失聰並無法復原：

    (a+b+c+d) 之 1 ／ 6 高於 80 分貝

    而

    a = 於 500 赫時之聽力損失

    b = 於 1,000 赫時之聽力損失

    c = 於 2,000 赫時之聽力損失

    d = 於 4,000 赫時之聽力損失

    以及 a、b、c 及 d 均以分貝為單位。
25. **「斷肢」**指手腕或足踝關節以上部分的肢體完全永久從身體分離並無法復原。
26. **「失明」**指完全、永久和不可復原地喪失視力。
27. **「喪失語言能力」**指無法發出說話所需的 4 種語言音中的 3 種，例如唇音、齒齦音、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。
28. **「喪失姆指、手指或腳趾」**指姆指或手指之掌指關節或腳趾之跖趾關節以上的位置完全切斷。
29. **「喪失功能」**指完全喪失有關功能。
30. **「醫療必要」**指需要就受傷、疾病或創傷後壓力症（按情況而定）接受治療或服務，而所進行的治療或服務按照一般公認的醫療標準乃屬必要的。被視為「醫療必要」的治療或服務必須符合以下各項：
    a) 需要醫生、中醫、註冊精神科醫生或註冊臨床心理學家的專業知識（視情況而定）；
    b) 與診斷一致，並對醫治該狀況而言屬必需；
    c) 根據專業而審慎的醫療標準提供，而並非主要為使受保人、其家庭成員、護理人員或主診醫生、中醫、註冊精神科醫生或註冊臨床心理學家（視情況而定）帶來方便或感到舒適而提供；及
    d) 在該情況下以最具成本效益的方式和設定提供。
31. **「金錢」**指現金、流通紙幣、硬幣、支票、郵政匯票、銀行本票、旅行支票、旅遊套票、存款票據、郵票、禮品代幣／代用券及現金券。
32. **「受保期」**指保險證明書（適用於單次旅程保障）或保單資料頁（適用於全年保障）內所列的保單生效時期。
33. **「永久完全傷殘」**指因發生意外而令受保人完全喪失能力，導致受保人持續至少 52 個星期不能從事其正常工作，並在上述時段終結時經本公司許可的醫生檢定證明該情況將令受保人永久完全失去任何從事有報酬工作的能力，而該狀況並無康復希望。經醫生證實後，永久完全傷殘將被視為由上述 52 個星期之首日開始。
34. **「醫生」**指任何 (i) 根據《醫生註冊條例》（香港法例第 161 章）於香港醫務委員會妥善註冊或如涉及香港以外地區，於當地擁有同等地位的機構註冊，及 (ii) 在受保人接受治療當地獲合法授權從事西方醫學的內科／外科診療的西醫。惟在任何情況下不包括受保人、保單持有人、保險中介人或保單持有人及／或受保人的僱主、僱員、直屬家庭成員或業務夥伴。
35. **「起保地點」**指香港（除非僅就全年保障經本公司另作書面同意）。
36. **「保單」**指保單持有人、受保人與本公司之間的整份保單合約，包括本條款及細則、保障項目表、保險證明書及／或保單資料頁（按情況而定）、任何批註及由保單持有人或受保人或其核准的代表所提交的申請表格、投保書、聲明及／或保險受益人委任表。
37. **「保單資料頁」**指，就全年保障而言，附載於本保單內並概括列明保障範圍的證明文件。
38. **「保單持有人」**指於保險證明書內列為證書持有人及／或於保單資料頁內列為保單持有人（按情況而定），或於隨後附加於本保單的批註內列為保單持有人的人士。
39. **「已存在的病症」**指受保人於 (1) 保單申請日期（適用於單次旅程保障）、或 (2)(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅程安排當日，以較遲者為準（適用於全年保障）前已存在的受傷、疾病或其他狀況，而有關受保人當時已知悉或按合理情況下應知悉出現了病徵或徵兆。
40. **「經醫生處方的藥物」**指就受保範圍內的治療而言，由醫生處方，並經由醫生診所或由註冊藥劑師配發的藥物。
41. **「公共交通工具」**指所有利用機械推動並持相關機構發出合法牌照接載乘客的公共交通工具，但並不包括承包或私營的運輸工具、不屬於多引擎定翼飛機的飛行器及任何其他主要為乘客提供觀光或遊覽服務以及消遣活動的運輸工具。
42. **「公開考試」**指任何由香港考試及評核局舉辦的考試或評核。
43. **「保障項目表」**指一份列明本保單各項保障的最高賠償額及分項賠償額上限，並構成本保單一部分的項目表。
44. **「學校」**指 (i) 任何根據《教育條例》（香港法例第 279 章）於教育局妥善註冊以提供幼稚園、小學、中學或專上教育的學校；或 (ii) 任何於香港正式成立以提供專上教育的大學或高等教育院校。
45. **「嚴重身體受傷」**或**「嚴重疾病」**指需接受醫生治療的傷患或疾病，並經醫生證實為有生命危險的身體狀況。當涉及受保人和其同行夥伴時，更須由醫生證明為不適合旅遊或繼續旅程。
46. **「疾病」**指身體顯示出異於正常健康的狀況。
47. **「配偶」**指就一名已婚人士而言，其在合法婚姻中的丈夫或妻子。
48. **「同行夥伴」**指整個旅程期間與受保人同行的人士。

保障項目

注意：受保人（或其合法代表）依據以下的第 1 至 19 部分可獲得的所有賠償受限於其選擇的保險計劃的保障範圍、保障項目表內的最高賠償額上限及分項賠償額上限，並受本保單之條款、條件及不保事項的條文約束。

第 1 部分　　醫療費用保障

1.1 旅程期間醫療費用

如受保人於旅程期間受傷或患上疾病，本公司將賠償受保人因該傷患或疾病就以下各項合理地招致的符合索償資格的費用：住院、手術、救護車及輔助醫療、診斷測試、向醫生求診及經醫生處方的藥物。

住院房間及膳食費用 － 住院房間及膳食費用的分項限額適用於在此分項下本公司就留院而賠償的符合索償資格的費用。就此分項而言，住院房間及膳食費用指留院費用包括受保人登記為住院病人所合理地招致的膳食及一般護理服務的費用。

1.2 回港覆診費用

在 (i) 香港為旅程最終目的地及 (ii) 受保人於旅程期間曾就傷患或疾病首次向醫生求診的前提下，本公司將賠償受保人結束旅程後返回香港起計 90 天內就該傷患或疾病於香港接受由醫生提供的延續治療所合理地招致的符合索償資格的費用。

中醫治療費用 －「回港覆診費用」保障包括接受由中醫於香港提供的治療，包括全科、跌打及針灸。

1.3 創傷輔導

如受保人在旅程期間直接因其以受害者或第一身目擊者身分遇上嚴重身體受傷事故、持械行劫、火災、爆炸、天然災難、騎劫或恐怖主義活動而被醫生診斷罹患創傷後壓力症（儘管本部分的不保事項第 3 項及一般不保事項第 3(e) 項另有規定），並需要接受註冊精神科醫生或註冊臨床心理學家提供的輔導服務，本公司將支付受保人於 (i) 旅程期間及／或 (ii) 結束旅程後返回香港後起計 90 天內於香港接受有關輔導服務而合理地招致的任何必需的醫療開支。

儘管有其他規定，就年齡為 70 歲以上之受保人而言，本部分應付之最高賠償額將受限於載列於本保單之保障項目表之「醫療費用保障」的最高賠償額的 50%。

適用於第 1 部分的不保事項

本公司不負責賠償：

1. 任何有關入住醫院的單人或私家病房或聘用特別或私家看護的額外費用；輪椅、拐杖或任何其他類似儀器的費用；
2. 任何有關整容手術、視力或屈光矯正器材、隱形眼鏡、眼鏡或助聽器、義肢及有關醫療器材、裝置及附件的費用；
3. 任何有關精神或心理失常及精神或神經紊亂（包括任何初期徵兆或病徵）的費用；
4. 有關 (i) 非由醫生建議的治療或服務、(ii) 例行體格或健康檢查及 (iii) 非因受保人需治療或診斷於旅程期間懷疑遇上或感染的傷患或疾病而須作出的體格或健康檢查的費用；

5. 於受傷或患上疾病當日起計 180 天後的任何醫療費用；
6. 任何由 (i) 有違醫生勸告或建議的旅行或 (ii) 特為接受醫療或手術治療而計劃的任何旅程部分所招致的醫療費用；或
7. 任何非醫療必要的治療或服務所招致的費用。

第 2 部分　　海外住院或隔離現金津貼保障

2.1 海外住院現金津貼

在本公司須就第 1.1 分項支付「醫療費用保障」的前提下，如受保人於旅程期間住院，本公司將按住院日數（以每連續 24 小時作一天計）支付此現金津貼。

2.2 強制隔離現金津貼

如受保人因疑似感染或確診患上傳染病而於旅程期間或於返回香港後 7 天內被強制隔離，本公司將按隔離日數（以每連續 24 小時作一天計）支付此現金津貼。

為免存疑，就同一原因而言，只可就第 2.1 或 2.2 分項提出一次索償。

適用於第 2 部分的不保事項

本公司不負責賠償：

1. 任何家居隔離；
2. 若受保人已計劃前往的旅程目的地於受保期起始日或之前（適用於單次旅程保障）或旅程開始前（適用於全年保障）已被當地政府及／或世界衛生組織宣佈為傳染病區域；或
3. 若住院或隔離時間少於連續 24 小時。

第 3 部分　　24 小時全球緊急援助

緊急醫療援助 – 如受保人於旅程期間不幸遭受嚴重身體受傷或患上嚴重疾病，受保人或其代表可聯絡「24 小時全球緊急援助」熱線尋求以下的支援服務，惟該旅程必須並非為 (i) 有違醫生意見或 (ii) 其目的為於海外尋求或接受任何治療，或就旅程前發生之意外或疾病接受休息或療養。

3.1 緊急運送

如受保人需要接受即時的緊急治療，而其發生導致嚴重身體受傷之意外或患上嚴重疾病當地無法提供該治療，受保人將獲安排運送至最近而合適的醫療設施。

3.2 送返起保地點

如受保人有需要被運送返回起保地點之醫療設施，本公司可安排以正常航班或其他合適交通工具運送。惟 (i) 受保人原有的交通票據必須為不適用，(ii) 受保人必須將其交通票據未曾使用的部分交由本公司處置，及 (iii) 安排之公共交通工具的等級並不可高於受保人原有交通票據的等級。

任何有關是否需要將受保人送返香港的決定必須由主診醫生和本公司共同作出。

3.3 入院按金保證

本公司可代表受保人向醫院作保證或繳付入院按金，惟 (i) 該款項須於本保單之第 1 部分「醫療費用保障」的賠償中扣除，及 (ii) 保單持有人及／或受保人必須於本公司要求的時間內向本公司償還任何未能以保障抵銷之入院按金。

在任何情況下，受保人均須於出院前直接向醫院繳清所有醫療開支，包括本公司保證的入院按金。

3.4 額外交通及住宿費用（包括親屬探望）

a) 額外交通及住宿費用 – 如受保人因遭受嚴重身體受傷或患上嚴重疾病而需返回起保地點接受治療，本公司將支付受保人因返回起保地點所招致的額外交通費用（以經濟客位為限）及合理的額外住宿費用。

b) 親屬探望 – 如受保人於旅程中不幸身故或連續住院超過 3 天，本公司將支付下列人士因前往該地探望或／及照料受保人（如適用）所合理地招致的額外住宿及交通費用，

i) 兩名直屬家庭成員前往探望及照料受保人；或

ii) 一名直屬家庭成員前往探望及一位同行夥伴留下照料受保人。

3.5 缺乏照顧子女護送

如受保人遭受嚴重身體受傷、患上嚴重疾病或需要留院，而令其同行的 18 歲以下子女在外地缺乏人照顧，本公司將支付將該子女送返起保地點所合理地招致的額外住宿及交通費用。

3.6 遺體運返

本公司將支付運送受保人的遺體或骨灰返回起保地點所合理地招致的費用。

3.7 殮葬費用

如受保人因於旅程期間遇上嚴重身體受傷或患上嚴重疾病而不幸身故，儘管本部分的不保事項第 1 項另有規定，本公司將支付在旅程期間或旅程完結後 180 天內合理地招致的殮葬費用。

3.8 轉介服務

應受保人或其代表要求，「24 小時全球緊急援助」熱線將就法律援助、傳譯及補領遺失旅遊證件或交通票據提供轉介服務。

適用於第 3 部分的不保事項

本公司不負責賠償：

1. 於遇上嚴重身體受傷或患上嚴重疾病 180 天後引致的任何費用；或
2. 本部分第 3.1、3.2、3.3 及 3.6 分項下之保障，如受保人或其代表於事前沒有獲得本公司的預先批核。

手續：
受保人或其代表可致電「24 小時全球緊急援助」熱線，以尋求本部分載列之服務。

電話：(852) 3608 6083　　傳真：(852) 3608 6082

致電者需提供保險證明書上的保險證明書號碼（適用於單次旅程保障）或保單資料頁上的保單號碼（適用於全年保障）、受保人的姓名、香港身份證號碼或護照號碼、緊急事故性質及其所在地點以及致電者之聯絡資料。資料一經核證後，本公司將透過「24 小時全球緊急援助」提供相關支援服務。

責任限制

1. 就本部分下，所有提供服務予受保人的服務提供者（包括但不限於緊急援助服務商、醫生和醫院）（「**服務提供者**」）並非本公司的僱員、代理或員工，故其須以獨立身份承擔個別行為責任，而受保人並沒有就任何有關服務提供者提供的服務對本公司擁有追索權。
2. 本公司不對任何因服務提供者提供的意見、服務或其行為、疏忽所產生或導致的損失或損害（不論如何產生）承擔責任。
3. 本公司及服務提供者無須對任何因天災或其控制範圍以外的情況包括但不限於任何行政、政治或政府阻撓、罷工、工業行動、暴動、內亂，或任何類型的政局不安（包括但不限於戰爭、恐怖主義、起義）、惡劣天氣環境、航班情況或因受制於當地法律或規管當局而導致未能或延遲提供「24 小時全球緊急援助」服務而承擔責任。
4. 本公司無須就本部分或因提供「24 小時全球緊急援助」服務對任何直接、間接或衍生的損失、損害、成本、收費或支出承擔責任。
5. 本公司可取消這項「24 小時全球緊急援助」服務，惟須按本公司記錄的最新地址，向保單持有人或受保人預先發出 30 日通知。
6. 受保人使用「24 小時全球緊急援助」服務乃屬自願。本公司對就使用有關服務而引致的任何損失或責任概不負責。

第 4 部分　　個人意外保障

如受保人在旅程期間遇上意外，而於意外發生後 12 個月內身故或蒙受載列於本部分之保障百分比表（「**保障百分比表**」）內之任何永久傷殘，本公司將按照保障百分比表作出以下第 4.1 或 4.2 分項之賠償，惟年齡為 18 歲以下或 70 歲以上之受保人於第 4.1 及 4.2 分項所獲的最高賠償額將不得超過載列於保障項目表內適用於該等分項的最高保障額之 30%。

4.1 乘搭公共交通工具時發生意外

如受保人以付費乘客身分乘搭公共交通工具或由旅行社安排的任何機械性推動的車輛或船艦時發生載列於保障百分比表內的受保事項，本公司將按照保障百分比表中該受保事項的相應賠償額作出賠償，惟本保障不適用於下列情況：

a) 受保人已作出聲明卸棄或解除有關公共交通工具機構需負之責任；或

b) 涉及的機械性推動的車輛或船艦是由同行夥伴、旅行團團員或任何並無登記及非合資格之人士所駕駛。

4.2 其他意外

如發生上述第 4.1 分項（*乘搭公共交通工具時發生意外*）未有涵蓋的意外而導致載列於保障百分比表內的任何受保事項，本公司將按照保障百分比表中該受保事項的相應賠償額作出賠償。

為免存疑，就同一意外而言，只可就第 4.1 或 4.2 分項提出一次索償。

保障百分比表

受保事項			每項受保事項之最高賠償額 *
1.	意外身故		100%
2.	永久傷殘（2.1 至 2.18）		
	2.1	永久完全傷殘	100%
	2.2	永久及無法治癒的四肢癱瘓	100%
	2.3	永久完全喪失雙目視力	100%
	2.4	永久完全喪失單目視力	50%
	2.5	喪失兩肢或永久完全喪失其功能	100%
	2.6	喪失一肢或永久完全喪失其功能	50%
	2.7	永久完全喪失語言及聽覺能力	100%
	2.8	永久完全喪失聽覺能力 a) 兩隻耳朵 b) 一隻耳朵	 75% 15%
	2.9	永久完全喪失語言能力	50%
	2.10	永久完全喪失單目的晶狀體	30%
	2.11	通過外科手術切除下顎	30%
	2.12	喪失拇指及四隻手指或永久完全喪失其功能 a) 右手 b) 左手	 70% 50%
	2.13	喪失四隻手指或永久完全喪失其功能 a) 右手 b) 左手	 40% 30%
	2.14	喪失一隻拇指或永久完全喪失其功能，說明如下： a) 兩個右指骨 b) 一個右指骨 c) 兩個左指骨 d) 一個左指骨	 30% 15% 20% 10%
	2.15	喪失一隻手指或永久完全喪失其功能，說明如下： a) 三個右指骨 b) 兩個右指骨 c) 一個右指骨 d) 三個左指骨 e) 兩個左指骨 f) 一個左指骨	 10% 7.5% 5% 7.5% 5% 2%
	（倘受保人為左撇子，於 2.12 至 2.15 列為適用於左右手之百分比將對調。）		
	2.16	喪失腳趾或永久完全喪失其功能，說明如下： a) 一隻腳掌之全部腳趾 b) 大腳趾之兩個趾骨 c) 大腳趾之一個趾骨 d) 大腳趾以外之其他腳趾	 15% 5% 3% 2%
	2.17	折斷腿部或膝蓋而無法縫合	10%
	2.18	腿部縮短至少 5 厘米	7.5%

*** 每項受保事項之最高賠償額的計算方法為將適用之百分比乘以載列於保障項目表中「個人意外保障」下適用的最高賠償額。**

此部分的保障受限於以下規定：

1. 不論受保人於旅程期間遭受多少項受保事項，本公司就本部分應支付的總賠償額將不超過第 4.1 分項之最高賠償額的 100%。
2. 於旅程期間，如某個肢體或身體部位之中多於一個部分受傷，根據本部分應支付的賠償總額將不可超過整個該肢體或身體部位受傷而支付的賠償限額。
3. 為免存疑，如某個身體部位之永久傷殘可根據其中一項受保事項獲得賠償，本部分將不會就該永久傷殘作出其他賠償。

「個人意外」伸延保障

本部分之保障將伸延至下述任何引致受保人遭受受保事項之意外：

a) 為開始旅程，受保人於已安排乘搭的公共交通工具的預定起程時間前 3 小時內（儘管受保期尚未開始），從其位於起保地點的居所或慣常工作地點直接前往入境處辦事處管制站地點途中；或

b) 旅程結束後，受保人已安排乘搭的公共交通工具的預定抵達時間後 3 小時內（儘管受保期已經屆滿，只要抵達時間屬受保期或下述一般條款第 3 項訂定的因不能避免的延誤所引致的 10 天自動延長保險期內），直接從入境處辦事處管制站地點前往其位於起保地點的居所或慣常工作地點。

僅就本部分而言，如受保人於旅程期間其乘搭的飛機或其他陸上或海上交通工具墜毀、沉沒或失蹤，並於該墜毀、沉沒或失蹤日期後一年內未能確定受保人身處地點，受保人將被視作意外身故。

適用於第 4 部分的不保事項

本公司將不負責因任何疾病而引起的傷患所招致的損失。

第 5 部分　　嚴重燒傷保障

如受保人於旅程期間因意外遭受三級程度燒傷（深入至皮下組織的損傷且燒傷部分達其頭部表面面積的 5% 或以上或其身體總表面面積的 10% 或以上），本公司將作出賠償。惟燒傷的評估須由醫生及詳細列出診斷結果的醫療報告作證明。本公司只會就每次旅程支付此保障一次。

第 6 部分　　旅程取消保障

如受保人直接因下列事項而在由起保地點出發前取消旅程，導致其已預先支付的交通票據、住宿、旅行團或大型運動賽事、音樂劇、演唱會、博物館或主題公園的入場券（統稱為「**旅遊安排**」）的訂金或任何費用被沒收並且不能從相關機構退回（統稱為「**被沒收金額**」），本公司將向受保人作出賠償：

1. 受保人、其直屬家庭成員、緊密業務夥伴、外傭或同行夥伴 * 身故、遇上嚴重身體受傷或患上嚴重疾病；
2. 受保人須出任審判證人、陪審員或遭強制性隔離；
3. 於旅程預定出發日期前 7 天內，已計劃前往的旅程目的地發生天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定），致使受保人不能展開旅程；
4. 於旅程預定出發日期前 10 天內，受保人於香港的主要住所因失火或水浸而導致嚴重損毀；或
5. 受保人作為 (i) 受保兒童或 (ii) 受保兒童的父母及同行夥伴，而該受保兒童需要親身到場出席在生效日期後被重新安排至旅程的預定期間進行的學校面試或公開考試。

「旅程取消保障」之伸延保障（僅適用於當受保人為本公司核保的指定寵物保險保單的保單持有人或與指定寵物保險保單的保單持有人同住時）

本部分之保障將伸延至保障受保人直接因寵物在旅程開始前身故而在由起保地點出發前取消旅程所招致之被沒收金額，惟於寵物身故時，受保人必須 (i) 為一份仍然生效之指定寵物保險保單之保單持有人；或 (ii) 與一份仍然生效之指定寵物保險保單之保單持有人同住。

僅就本伸延保障而言，

1. 「指定寵物保險保單」指由本公司就「愛．寵物」保險計劃、「e 優選」寵物保險計劃、智得寵或智得寵 + 繕發的保單，而該指定寵物保險保單必須在生效日期前及在寵物身故時仍然生效。
2. 「寵物」指任何在其身故時為受保人或與受保人同住的任何人士所擁有，並於指定寵物保險保單的保單資料頁或隨後附加於該保單的批註內列為受保寵物之狗隻或貓隻。

此部分的保障受限於以下規定：

1. 就上述第 1、3 至 5 分段及伸延保障所載列的事項而言，有關事項必須於保險證明書（適用於單次旅程保障）或保單（適用於全年保障）繕發最少 24 小時後發生，本保障才會作出賠償。
2. 另外，就上述第 1 分段及伸延保障所載列的事項而言，有關事項必須發生於旅程預定出發日期前 90 天內，本保障才會作出賠償。
3. 就上述第 2 分段所載列的事項而言，向受保人頒佈或發出有關出任審判證人、陪審員或遭強制性隔離的命令、公告或通知必須於 (i) 保險證明書（適用於單次旅程保障）或保單（適用於全年保障）繕發最少 24 小時後，及 (ii) 旅程預定出發日期前 90 天內送達，本保障才會作出賠償。
4. 受保人須把他所有未曾使用的原有交通票據及入場券交由本公司處置。
5. 此部分的保障一經索償，本公司將無須就同一旅程根據本保單提供其他保障，而就單次旅程保障，就同一份保險證明書提供之所有保障隨即終止。

適用於第 6 部分的不保事項

本公司將不負責賠償：

1. 因同行夥伴不幸身故、遇上嚴重身體受傷或患上嚴重疾病所招致的損失，如就該次旅程而言，該同行夥伴之身分屬收取報酬的旅行代理商、導遊、領隊或旅行團策劃人；
2. 因本部分所載列的事項而取消旅程後，未有即時通知旅行代理商、提供交通或住宿服務之機構所招致的損失；或
3. 若被重新安排的學校面試或公開考試可以透過親身到場以外的其他形式或方式（包括但不限於網上平台）參加。

* 第 6 部分所指的同行夥伴（第 1 項不保事項除外）除具有載於此條款及細則之釋義部分中的涵義外，同時定義為在本公司的合理預期之內，其缺席將導致旅程取消。

第 7 部分　　旅程阻礙保障

7.1 縮短旅程

如因以下情況直接引致受保人的旅程於開始後遇到阻礙而需要縮短，而受保人無可避免地必須返回起保地點，本公司將會支付本分項之保障：

1. 受保人、其直屬家庭成員、緊密業務夥伴、外傭或同行夥伴 * 身故、遇上嚴重身體受傷或患上嚴重疾病；
2. 受保人以付費乘客身份乘搭的航機或交通工具、或由旅行代理商安排的任何機械性推動的車輛或船艦遭騎劫；或
3. 已計劃前往的旅程目的地遇上惡劣天氣、天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定），致使受保人不能繼續旅程。

在本保障下，本公司會就受阻的旅程日數（以每日計）按比例向受保人賠償 (i) 就已預先付費但未使用及不獲相關機構退回的旅遊安排所招致的損失及 (ii) 受保人直接返回起保地點所招致之合理額外公共交通工具費用（該費用不得超過該公共交通工具之經濟客位票價）（統稱為「**可償損失**」）。

受保人須把未曾使用但不適用於餘下旅程的原有交通票據及入場券交由本公司處置。

「縮短旅程」保障之伸延保障（僅適用於當受保人為本公司核保的指定寵物保險保單的保單持有人或與指定寵物保險保單的保單持有人同住時）

本分項之保障將伸延至保障受保人直接因寵物在旅程期間身故而無可避免地必須返回起保地點所招致之可償損失，惟於寵物身故時，受保人必須 (i) 為一份仍然生效之指定寵物保險保單之保單持有人；或 (ii) 與一份仍然生效之指定寵物保險保單之保單持有人同住。

僅就本伸延保障而言，

1. 「指定寵物保險保單」指由本公司就「愛．寵物」保險計劃、「e 優選」寵物保險計劃、智得寵或智得寵 + 繕發的保單，而該指定寵物保險保單必須在生效日期前及在寵物身故時仍然生效。
2. 「寵物」指任何在其身故時為受保人或與受保人同住的任何人士所擁有，並於指定寵物保險保單的保單資料頁或隨後附加於該保單的批註內列為受保寵物之狗隻或貓隻。

7.2 行程改道

在受保人於旅程開始前已確定其行程的大前提下，如於旅程開始後，直接因遇上惡劣天氣、天然災難、傳染病、突然爆發涉及已安排乘搭的公共交通工具的工業行動、恐怖主義活動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定），致使受保人不能繼續其原定行程而需作改道，本公司將賠償受保人純粹因要繼續前往原本已計劃的旅程目的地或返回起保地點而合理及無可避免地招致之額外交通及住宿費用（須扣減已預先付費但獲相關住宿提供者退回的金額），惟：

i) 受保人須於旅程前已確定其預訂之交通票據及住宿；及
ii) 受保人須把未曾使用但不適用於餘下旅程的原有交通票據交由本公司處置。

為免存疑，就同一原因而言，只可就第 7.1 或 7.2 分項提出一次索償。

7.3 當地旅遊團取消

如受保人直接因下列事項而在展開當地旅遊團前取消該當地旅遊團，導致其已預先支付的當地旅遊團訂金或任何費用（包括僅為參與當地旅遊團而需向安排該當地旅遊團的當地旅遊承辦商（「**當地旅遊承辦商**」）另行購買的任何交通票據及旅遊景點入場券）被沒收並且不能從相關機構退回，本公司將向受保人作出賠償：

i) 當地旅遊承辦商因破產或清盤而倒閉；或
ii) 由當地旅遊承辦商就該當地旅遊團提供的行程表中所列的旅遊景點因受到不可預測的嚴重破壞而關閉。

為免存疑，有關事項必須於保險證明書（適用於單次旅程保障）或保單（適用於全年保障）繕發最少 24 小時後發生，本保障才會作出賠償。

7.4 超額訂票

倘若受保人已獲預先確認其預訂的公共交通工具因超額訂票而導致受保人未能在旅程中登上該公共交通工具，而受保人並未獲有關公共交通工具機構或任何第三者提供住宿及膳食或為此作出有關補償或補貼，本公司將會賠償受保人因此而合理地招致的額外住宿及膳食費用。

若因超額訂票而未能登上有關公共交通工具，必須由有關公共交通工具機構以書面證明屬實。

7.5 特別津貼 - 指定服務提供者倒閉

如受保人已預先向持牌住宿服務提供者或車輛租賃公司（統稱為「**指定服務提供者**」）就住宿，或私家車或汽車屋租用（按情況而定）服務支付費用，本公司將賠償受保人直接因該原有指定服務提供者破產或清盤而倒閉而需向其他替代指定服務提供者購買同樣服務所合理地招致的額外費用。

為免存疑，

1. 本公司就此分項應支付的賠償將不超過向原有指定服務提供者已實際支付的金額；及
2. 本分項所述之租用車輛或私家車指任何車輛，但不包括所有類別之商用車輛、摩托車及任何 9 個座位或以上之車輛。

為免存疑，就同一旅程而言，本公司就第 7.1、7.2、7.3、7.4 及 7.5 分項應支付的總賠償額將不超過第 7 部分「旅程阻礙保障」之最高賠償額的 100%。

適用於第 7 部分的不保事項

本公司將不負責賠償：

1. 因同行夥伴不幸身故、遇上嚴重身體受傷或患上嚴重疾病所招致的損失及費用，如該同行夥伴於旅程中，其身分屬收取報酬的旅行代理商、導遊、領隊或旅行團策劃人；
2. 由同行夥伴或旅行團團員所操控的飛機或任何機械性推動的車輛或船艦所招致的損失及費用；或
3. 因本部分所載列的事項而縮短旅程後，未有即時通知旅行代理商、提供交通或住宿服務之機構所招致的損失；
4. 受保人與原有指定服務提供者就相關服務訂立合同協議之前已存在及已知或應當知道的情況造成的損失；或
5. 受保人與原有指定服務提供者之間不存在任何書面合同協議的情況下招致的損失。

* 第 7 部分所指的同行夥伴（第 1 及 2 項不保事項除外）除具有載於此條款及細則之釋義部分中的涵義外，同時定義為在本公司的合理預期之內，其缺席將導致旅程取消。

第 8 部分　　旅程延誤保障

如因遇上惡劣天氣、天然災難、突然爆發涉及已安排乘搭的公共交通工具的工業行動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定）、恐怖主義活動、機場關閉、已安排乘搭的公共交通工具遭騎劫或出現機械性故障，而引致受保人已安排乘搭的公共交通工具之啟程時間及／或抵達時間較原定時間延誤達下述個別規定的時段（「**受保延誤**」），本公司將支付以下第 8.1、8.2 或 8.3 分項之保障。

就有關公共交通工具之啟程時間引致的受保延誤而言，延誤時間的計算乃由已安排乘搭的公共交通工具之原定啟程時間起計至該已安排乘搭的公共交通工具或有關公共交通工具機構提供最早可啟程的替代交通工具的實際啟程時間為止。

如 (i) 受保人為開始旅程而已安排乘搭的公共交通工具直接因出現機械性故障而遭取消或延誤，導致未能於原定時間啟程，及 (ii) 該公共交通工具機構無法向受保人提供其他替代公共交通工具，受保人只可為同一原因在第 8 部分項下，根據第 8.1 分項之現金津貼保障或第 8.3 分項之取消旅程保障兩者當中，提出一次索償。在這些情況下，本公司無須償付第 8.2 分項之額外旅遊費用保障。

8.1 現金津貼

在本公司無須支付本部分提供的其他保障的前提下，本公司將就每連續 6 小時之受保延誤向受保人支付現金津貼。

8.2 額外旅遊費用

a) 公共交通費用 – 延誤啟程

如受保延誤由原定啟程時間起計達連續 6 小時或以上，並直接導致受保人必須轉乘其他替代公共交通工具，本公司將賠償受保人因此所合理及無可避免地招致的額外公共交通費用（以已安排的公共交通工具的客位等級為限）。

b) 海外住宿費用

本公司將賠償受保人直接因下列情況所合理及無可避免地招致的額外海外住宿費用：

i) 受保延誤達連續 6 小時或以上；或

ii) 如受保延誤直接導致受保人未能依照行程安排乘搭已預先付費的接駁公共交通工具。

8.3 取消旅程

如由受保人已安排乘搭從香港出發的公共交通工具較原定出發時間延誤連續 10 小時或以上，而直接導致受保人未能繼續或須取消旅程，及其已預先就旅遊票據、住宿或旅行團支付的訂金或任何費用被沒收並且不能從相關機構退回，本公司將就此等費用向受保人作出賠償，惟須符合下述所有規定：

i) 該延誤須為受保延誤；

ii) 受保人須把他所有未曾使用的原有交通票據交由本公司處置；及

iii) 第 8.3 分項的保障一經索償，本公司將無須就同一旅程根據本保單提供其他保障，而就單次旅程保障而言，就同一份保險證明書提供之所有保障隨即終止。

為免存疑，就同一原因而言，只可就第 8.1、8.2 或 8.3 分項提出一次索償。

適用於第 8 部分的不保事項

本公司將不負責賠償：

1. 因受保人疏忽而引致的任何旅程延誤，包括受保人未能於公共交通工具機構或出入境管制站建議之時間辦理登機手續或抵達登機閘口；
2. 受保人並未在受保延誤發生前確定其預訂之交通票據；
3. 因受保人拒絕或未有乘搭由有關公共交通工具機構所提供的最早可啟程的替代交通工具所引致的任何旅程延誤；或
4. 於生效日期前，引致延誤之原因已存在或已知其存在，或公共交通工具機構、旅遊承辦商、天文台或其他機構已就預期會導致延誤之原因作出公布（如颱風懸掛的消息）。

為免存疑，如受保人就同一原因可同時索償第 7 部分「旅程阻礙保障」及第 8 部分「旅程延誤保障」，本公司只會就兩者之中應付保障較高的一項作賠償。

第 9 部分 行李延誤保障

如公共交通工具機構錯誤或延誤運送受保人的行李，而未能在受保人抵達海外目的地後 6 小時內將行李送回受保人，本公司將就此支付現金津貼。

適用於第 9 部分的不保事項

本公司將不負責賠償：

1. 因遭受海關或其他執法部門扣留或充公所引致的行李延誤；
2. 按下述第 10 部分「行李保障」可獲賠償的行李遺失；
3. 受保人返抵起保地點或抵達最終目的地後發生的任何損失；或
4. 任何受保人獨立郵寄或寄運、或蓄意安排經非其乘搭之公共交通工具托運之行李、紀念品或任何其他物品。

第 10 部分 行李保障

本公司將賠償受保人於旅程期間直接因遭盜竊、搶劫、爆竊、意外或承運者不小心處理以致以下之財物（「**行李及個人財物**」）遺失、破損或遭毀壞所招致的損失：

i) 受保人所擁有的行李或個人財物（但不包括金錢）；

ii) 受保人所擁有的設有通訊功能之手提電話（包括智能電話及個人電子手帳）（「**手提電話**」）。為免存疑，每名受保人在同一個受保期內只可獲保障最多 1 部手提電話；

iii) 受保人或保單持有人（只適用於全年保障）所擁有及由受保人隨身攜帶的平板電腦（屏幕尺寸為 7 吋或以上，以對角線計）及手提電腦；及

iv) 受保人隨身攜帶及由他負責安全保管的商業樣本（只適用於全年保障及儘管本部分的不保事項第 4 項另有規定）。

本公司並有權選擇以最高賠償額為限作出賠償，或支付更換遺失或修理破損或毀壞之行李及個人財物所需的合理費用（須扣除折舊之價值，而折舊率由本公司全權釐定），惟須受制於下述條款：

1. 受保人須對行李及個人財物採取合理的預防措施予以安全保管，包括但不限於確保不會隨意並在無人看守下在公眾地方放置行李及個人財物；及
2. 從承運者取回破損或遭毀壞之行李及個人財物時，受保人必須加以檢查。

適用於第 10 部分的不保事項

本公司將不負責賠償：

1. 因遭海關或其他有關部門檢查、延遲、扣留或充公而引致的損失或損毀；
2. 金錢、可轉讓票據、債券或證券、契約、信用卡、儲值的器件（如八達通卡及其他增值卡及預繳電子貨幣）、其他付款工具或任何類型的文件，護照、簽證文件、交通及住宿代用券或任何其他旅遊代用券的損失或損毀；
3. 任何手提電話的損失（除非受保人能提供載有該手提電話的國際行動裝置辨識碼(IMEI)、序號及機型號碼／型號、購買日期及購買款項之收據正本）或損毀（除非有關維修服務經由官方授權服務支援中心所提供）；
4. 傳呼機、手提電話或電腦的軟件及附件、所有容易損壞的物品、瓷器、玻璃物品、陶具、藝術品、已鑲嵌或未經鑲嵌的寶石或半寶石、食品、商品或樣本、電單車、單車或任何其他交通工具、傢俬、珠寶及手錶的損失或損毀（受保人佩帶著或儲存於酒店保管箱內的珠寶或手錶之損失則除外）；
5. 正常損耗，發霉蟲蛀，固有的瑕疵，機械、電機或電子故障，設計錯誤或手工藝上缺陷，清洗維修或翻新過程或因大氣或氣候轉變而引致的損失或損毀；
6. 因遺漏或於無人看守下放置在公共交通工具或任何其他種類的車輛內（除非該物品被存放在已上鎖的汽車行李箱內，或後座背的儲物位置）、或公眾地方的行李或個人財物，或因受保人未有採取適當措施予以安全保管其行李或個人財物而導致的任何損失或損毀；
7. 任何受保人獨立郵寄或寄運、或蓄意安排經非其乘搭之公共交通工具托運之行李、紀念品或任何其他物品的損失或損毀；
8. 任何就行李或個人財物無法解釋的損失或離奇失蹤；
9. 在運送期間遺失或損壞的行李或個人物件（除非受保人能於發現遺失或損壞後 24 小時內立即向運送機構或運送人員的僱主作出書面報告，而他們亦確認收到該書面報告。如該遺失或損壞是在航班上發生，受保人須取得航空公司填寫的行李事故報告書(PIR)）；
10. 任何沒有於發現後 24 小時內向當地警方報案的損失；或
11. 任何損毀的個人財物，如受保人未能提供損毀的個人財物讓本公司檢查其損壞程度。

第 11 部分 旅遊證件遺失保障

如受保人於旅程期間直接因遭盜竊、搶劫、爆竊、意外而遺失旅遊證件及／或交通票據，本公司會賠償有關旅遊證件及／或交通票據的損失。

本公司將賠償受保人：

1. 由簽發旅遊證件及／或發行交通票據之機構所收取的補領費用；及／或
2. 在旅程期間純粹因換領其旅遊證件及／或交通票據所合理地招致的額外交通及酒店住宿費用，惟受保人必須前往最近其遺失旅遊證件及／或交通票據的地方的簽發及／或發行機構作補領。

為免存疑，如受保人同時獲發臨時及正規的旅遊證件，本公司並不會同時賠償兩者之費用，而只會就兩者之中費用較高的一項作賠償。

適用於第 11 部分的不保事項

本公司在以下任何情況將不負責賠償：

1. 受保人未有在發現旅遊證件及／或交通票據遺失後的 24 小時內或於可行的情況下儘快向當地警方報案；
2. 於返回起保地點或保單屆滿後 30 天（以較早者為準）後由簽發旅遊證件之機構收取的任何補領證件的費用；
3. 受保人在無人看守下將旅遊證件或交通票據放置在公眾地方而導致的損失；
4. 遺失或遭盜竊的旅遊證件及交通票據並非為完成旅程所必須的；
5. 旅遊證件或交通票據被政府機構、海關或警方充公；或
6. 任何就旅遊證件或交通票據無法解釋的損失或離奇消失。

第 12 部分 個人錢財保障

如受保人於旅程期間遭盜竊、搶劫或爆竊而直接導致其損失個人錢財（即鈔票、現金或旅遊支票），本公司會作出賠償。

適用於第 12 部分的不保事項

本公司在以下任何情況將不負責賠償：

1. 受保人未有在發現個人錢財損失後 24 小時內或於可行的情況下儘快向當地警方報案；
2. 遺失旅行支票而未有立即向簽發機構在當地的分行或代理報失；
3. 因第三者的錯誤或遺漏、貨幣匯兌率的浮動、貶值或政府機構充公引致的個人錢財短缺或損失；
4. 受保人在無人看守下將個人錢財放置在公眾地方而導致的損失；
5. 10 歲以下的受保人的任何損失；或
6. 由受保人攜帶但不屬於其個人的錢財。

第 13 部分 家居物品損失保障

如受保人於香港的主要住所（「**居所**」）在旅遊期間空置而遭爆竊，受保人將可獲賠償重置或修理其家居物品及個人財物（不包括金錢）的費用。爆竊指住所單位須遭人使用暴力進入，並於住所單位內／外留下明顯痕跡。

適用於第 13 部分的不保事項

本公司將不負責賠償：

1. 因使用任何鑰匙或複製鑰匙進入居所而導致的損失或損毀，不論該鑰匙是否屬受保人所擁有；或
2. 因受保人或其家庭成員的魯莽或蓄意的行為引致或促成的損失或損毀。

第 14 部分 個人責任保障

如在旅遊期間直接因受保人的疏忽導致：

1. 第三者意外身體受傷；或
2. 第三者財物意外受損，

而須向第三者負上法律責任（包括法律費用），本公司將作出賠償，惟受保人必須就可能會導致法律責任一事即時以書面知會本公司。

適用於第 14 部分的不保事項

本公司概不承擔任何責任、損失或索償，如：

1. 受保人或其授權代表已承認責任或達成任何協議或和解，而事前並無知會本公司及取得本公司的書面同意；
2. 屬任何受保人擁有、於其託管或受其控制的財物的損失或損毀；
3. 由下列各項直接或間接引起：
   a) 僱主責任、合約性責任，或對受保人直屬家庭成員的責任；
   b) 從事商業貿易或職業；
   c) 擁有或佔用土地或建築物（暫時佔用作臨時居所則除外）；
   d) 擁有、佔用、租用、使用或操作車輛、飛機、船隻或武器；
   e) 進行任何刑事訴訟涉及的法律費用或罰款；或
   f) 委託保管、合約牌照、產業或個人財產的轉讓。

第 15 部分 信用卡保障

如受保人因意外身故而根據本保單可獲得賠償，本公司將賠償受保人於旅程期間以信用卡簽賬購物而招致但尚未繳付之款項。

適用於第 15 部分的不保事項

本公司將不負責賠償因過期未繳款項而需支付之任何利息或財政費用。

第 16 部分 高爾夫球保障

16.1 一桿入洞保障

如受保人於旅程期間在任何認可的高爾夫球場內進行比賽或友誼賽時成功創下「一桿入洞」的佳績，本公司將支付受保人在同一天於該高爾夫球場之酒吧內就「一桿入洞」而招致之一次性的祝捷費用。

16.2 預繳高爾夫球場地或課程費用

如受保人因遇上嚴重身體受傷或患上嚴重疾病而在旅程期間無法進行任何高爾夫球活動，本公司會就受保人未能使用認可高爾夫球場及／或參加高爾夫球課程的日數（以每日計及以消閒性質為目的）按比例向受保人賠償就已預先付費但未使用及不獲相關機構退回該認可的高爾夫球場的預訂費用及／或高爾夫球課程費用。

適用於第 16 部分的不保事項

本公司將不負責此項賠償，如：

1. 受保人未滿 18 歲；或
2. 受保人為職業高爾夫球員。

第 17 部分 租車自負額保障

如受保人以租賃合約租用私家車或汽車屋，並於旅程期間發生汽車意外或車輛在停泊時遭損毀或被偷竊，本公司將支付該租用車輛之汽車保險保單下受保人承擔的自負額及／或持牌車輛租賃公司因而收取的營業損失賠償 (NOC)；惟：

1. 該租用車輛須由持牌車輛租賃公司租出，同時受保人須為該租用車輛購買一份汽車保險，該汽車保險須於租賃期內為該租用車輛提供保障；
2. 受保人屬租賃合約中的指定駕駛者；
3. 於汽車意外發生時，租用車輛須由受保人駕駛；
4. 受保人須於發生汽車意外之地區持有有效駕駛執照；及
5. 受保人須適當遵守租賃合約及適用汽車保險中的所有條款及細則。

適用於第 17 部分的不保事項

本公司將不負責賠償：

1. 於租賃期內，受保人在酒精或藥物影響下操控該租用車輛而引致的損失；
2. 於租賃期內，受保人非法使用租用車輛而引致的損失；或
3. 任何其他責任。

為免存疑，本部分所述之租用車輛或私家車指任何車輛，但不包括所有類別之商用車輛、摩托車及任何 9 個座位或以上之車輛。

郵輪保障 - 第 18 至 19 部分（只適用於郵輪計劃）

第 18 部分 郵輪旅程取消及阻礙保障

18.1 郵輪旅程取消

如受保人直接因下列事項而取消郵輪旅程，而其就該郵輪旅程已預先繳付的訂金或任何費用因此被沒收並無法從相關機構退回，本公司將就此向受保人作出賠償：

a) 在受保人參與之郵輪旅程預定啟航日期前 7 天內，郵輪公司因惡劣天氣情況而更改該郵輪旅程之停泊港口；或

b) 受保人於旅程期間，因惡劣天氣情況、天然災難、突然爆發涉及已安排乘搭的公共交通工具的工業行動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定）、恐怖主義活動、已安排乘搭的公共交通工具出現騎劫或機械性故障導致受保人已安排乘搭前往出發港口的公共交通工具比載列於行程表內的原定抵達時間延誤最少連續 8 小時，而該延誤直接導致受保人未能於該指定出發港口登上郵輪。

18.2 郵輪旅程阻礙

於旅程期間，如因惡劣天氣情況、天然災難、突然爆發涉及已安排乘搭的公共交通工具的工業行動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定）、恐怖主義活動、已安排乘搭的公共交通工具出現騎劫或機械性故障導致受保人已安排乘搭前往出發港口的公共交通工具比載列於行程表內的原定抵達時間延誤最少連續 8 小時，而該延誤直接導致受保人未能於該指定出發港口登上郵輪，本公司將支付本分項之保障。

a) 額外交通費用

如上述延誤致使受保人需要由出發港口前往載列於原定行程表的下一個停泊港口以乘搭該郵輪繼續行程，本公司將賠償因此而合理及無可避免地招致之額外交通費用。

b) 現金津貼

由受保人錯過於出發港口登上郵輪當日起計直至受保人於行程表上列明的原定下一個停泊港口登上郵輪期間，本公司將按完整日數（以每連續 24 小時作一天計）支付每日現金津貼。

為免存疑，就同一原因而言，只可就第 18.1 或 18.2 分項提出一次索償。另外，就同一損失而言，如受保人依照第 18 部分獲得賠償，本公司則無須再就第 6 部分「旅程取消保障」及第 7 部分「旅程阻礙保障」作出賠償。

第 19 部分 郵輪出發後保障

於郵輪旅程開始後，本公司會根據下述條文提供以下保障：

19.1 岸上觀光取消

如直接因以下情況導致受保人被迫取消任何持牌機構安排之岸上觀光行程，而其就該岸上觀光行程已預先繳付的訂金或任何費用因此被沒收並無法從相關機構退回，本公司將向受保人作出賠償，惟任何於原定離船港口啟程的岸上觀光行程則除外：

1. 受保人或其同行夥伴嚴重身體受傷或患上嚴重疾病；或
2. 根據岸上觀光行程原定前往之目的地發生惡劣天氣情況、天然災難、傳染病、突然爆發工業行動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定）或恐怖主義活動，致使受保人未能繼續其旅程。

僅就本分項而言，「離船港口」指乘客離開郵輪以結束其郵輪旅程之港口。

19.2 於停泊港口岸上觀光後錯過登船

如受保人於岸上觀光行程後，直接因下列事故未能於有關停泊港口的原定啟程時間返回郵輪，本公司將賠償受保人因前往載列於行程表的原定下一個停泊港口期間而合理及無可避免地招致的額外交通費用（以經濟客位為限）及額外住宿費用：

1. 在岸上觀光行程的目的地及／或有關停泊港口遇上嚴重交通意外、惡劣天氣情況、天然災難、傳染病或突然爆發涉及已安排乘搭的公共交通工具的工業行動、暴動或內亂（儘管一般不保事項第 3(c) 項另有規定）或恐怖主義活動；或
2. 在郵輪根據原定安排於有關停泊港口啟程時，受保人或其同行夥伴因於岸上觀光行程期間遇上嚴重身體受傷或患上嚴重疾病而需入住醫院。

19.3 延誤抵達最終目的地現金津貼

如因惡劣天氣情況、天然災難或郵輪出現機械性故障導致郵輪的實際抵達其最終目的地的時間比載列於行程表的原定抵達時間延誤不少於連續 12 小時，本公司將就此情況支付現金津貼。

19.4 衛星電話費用

如受保人或其同行夥伴於旅程期間因嚴重身體受傷或患上嚴重疾病，而未能繼續旅程，在受保人因此而須直接返回香港的前提下，本公司將賠償受保人於郵輪上使用衛星電話而招致之合理費用。

適用於第 18 及 19 部分的不保事項

本公司將不負責賠償：

1. 直接或間接因政府的條例、管制、行為，或因旅行代理商、旅遊承辦商、郵輪公司及／或根據原定行程會於旅程中提供服務的機構／人士破產、清盤、或其錯誤、疏忽或違責所招致的任何損失；
2. 受保人在知悉需取消任何旅遊安排後未有即時將消息通知旅行代理商、旅遊承辦商、郵輪公司及／或根據原定行程會於旅程中提供服務的機構／人士，或未有即時通知相關服務提供機構需另作安排而導致的損失；
3. 因受保人延誤抵達機場或停泊港口所引致的任何損失（即在指定登記時間結束後才抵達，惟因突然爆發涉及已安排乘搭的公共交通工具的工業行動致使受保人延誤抵達則除外）；
4. 因受保人拒絕或未有乘搭由有關公共交通工具機構或郵輪公司提供最早可啟程的替代交通工具所引致的任何旅程延誤；
5. 於有關岸上觀光行程開始前，任何未經航空公司、旅行代理商、郵輪公司或其他相關機構同意而對原定行程作出修定所帶來的損失；
6. 任何由第三者提供的服務所招致而受保人無須承擔的費用及／或已包括在原定航程收費中的費用；或
7. 根據第 8 部分「旅程延誤保障」可獲賠償的任何損失。

一般不保事項

除本保單另有規定外，本保單不包括：

1. 如受保人可就損失、費用、開支向政府計劃、旅行代理商、航空公司、郵輪公司、公共交通工具機構、任何安排旅遊住宿及交通之服務供應商或其他保險申請索償（不論該保險註明屬主要的，分擔性的，附加的，待確定的或其他），受保人應先向上述各方及／或保險公司索償，並向本公司遞交相關索償證明以作為本公司在本保單下就任何未能向上述各方及／或保險公司索償的餘下部分有任何賠償責任之先決條件（不適用於此條款及細則之保障項目第 2 部分「海外住院或隔離現金津貼保障」及第 4 部分「個人意外保障」）；
2. 如旅程於起保地點以外的地方出發，其相關之任何損失；
3. 因下列任何原因直接或間接招致傷亡或損失：
   a) 任何已存在的病症，包括但不限於先天或遺傳的疾病、症狀或身體狀況。如本公司以此不保事項作為理據下指出任何損失並不承保於本保單，受保人或其他人士稱可獲得賠償時是有舉証責任提供就此不保事項所持的相反理據；
   b) 任何因人類免疫力缺乏症病毒 (HIV) 及／或任何與 HIV 有關的病症包括後天免疫缺乏症候群（即愛滋病 (AIDS)）、及／或其任何突變衍化物或變種造成的任何受傷、疾病、死亡、損失、費用或其他責任；
   c) 戰爭（無論已宣戰與否）、侵略、外敵行動、內戰、叛亂、革命、暴動、內亂、軍事或篡奪行動、為軍隊或執法機關執勤；
   d) 任何受保人、其直屬家庭成員或同行夥伴蓄意、惡意、非法或故意的行為；
   e) 自殺、企圖自殺或蓄意自傷身體、精神或神經紊亂、墮胎、流產、懷孕及其併發症、分娩、性病、服用酒精或非由醫生處方的藥物、非因自然及狀況良好的牙齒受傷而需進行的牙齒護理治療；
   f) 核裂變、核聚變或輻射污染；
   g) 受保人以專業性質參與任何可獲得收入或酬勞的運動或競賽、或參與任何速度賽（徒步以外）和比賽時發生的意外事故；
   h) 受保人從事任何體力勞動工作（不論屬商業或業餘性質）或從事離岸危險活動包括商業潛水、石油開採、開礦、處理爆炸物、工地工作、特技工作及空中攝影時發生的意外；
   i) 在海拔 5 千米以上進行高山遠足、或在超過 30 米水深範圍潛水；
   j) 任何因 (a) 在 (1) 保單申請日期（適用於單次旅程保障）、或 (2)(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅程安排當日，以較遲者為準（適用於全年保障）前已存在及 (b) 已出現病徵或症狀而受保人已知悉或按合理情況下應知悉並正在影響受保人、其直屬家庭成員、同行夥伴、緊密業務夥伴、外傭或寵物（如適用）的病情或身體狀況或其他的情況所招致的損失；
   k) 受保人參與的任何空中活動，除非當時受保人 (i) 是以付費乘客身份在認可及持牌航空公司所經營的航機上，或 (ii) 所參與之活動是由另一位持牌帶領有關活動的人士負責操縱及航行而提供活動的舉辦者亦已獲當地有關當局授權。就此不保事項 (k) 而言，第 (ii) 部分不包括任何涉及由動力驅動的飛行器械（包括但不限於直升機、傾轉旋翼機及自行起飛的機動滑翔機）的活動；或
   l) 因於 (1) 保單申請日期（適用於單次旅程保障）、或 (2)(i) 保單繕發日或 (ii) 受保人或為受保人確認任何旅程安排當日，以較遲者為準（適用於全年保障）前已存在或宣佈的政府條例、管制或其他情況而直接或間接導致相關旅程延誤、取消或阻礙所招致的任何損失；
   m) 除載列於上述 (a) 至 (l) 之不保事項外，任何其他間接或相應引致的損失。

一般條款

1. **合約詮釋** –
   a) 在本保單中，表示單一性別的詞包含所有性別；單數詞包括複數涵義，反之亦然。
   b) 所有標題乃為方便而設，不會影響對本保單的闡釋。
   c) 本保單內所有時間均指香港時間。
   d) 除非於本保單附載的批註內另有規定，若本保單與本公司其他文件之條款及細則出現任何抵觸，將以此條款及細則為準。
   e) 除非另有註解，否則本保單內所用之詞語具有此條款及細則之釋義部分所載明的涵義。
2. **取消保單** –
   a) 適用於單次旅程保障：本保單一經發出便不得取消，且保費將不獲退還。
   b) 適用於全年保障：本公司可按保單持有人最後登記的電郵地址，向保單持有人發出不少於 7 天通知以取消本保單。本公司將就餘下之受保期按比例向保單持有人退還保費。

      保單持有人可於任何時候向本公司發出不少於 7 天的書面通知以取消本保單。在未有於受保期內提出任何索償之前提下，保單持有人可獲得退還部分保費，退還的價值相等於已付的保費在扣除本公司按本保單已生效的受保期及短期保費率（如下述短期保費率表所示）所計算出的應收保費 * 後的餘額。

短期保費率表

已生效的受保期		應收保費 *	
不超過	1 個月	全年保費之	30%
	2 個月		40%
	3 個月		50%
	4 個月		60%
	5 個月		70%
	6 個月		80%
	7 個月		90%
7 個月以上		全年保費的全額	

* 應收保費將受限於保單資料頁內所列之最低保費

3. **因不能避免的延誤所引致自動延長保險期** – 如純粹因未能預計及完全在受保人控制範圍以外的原因或情況，而引致受保人於出發前已預定的旅程出現無可避免的延誤，令其無法在受保期或旅程開始後 90 天（適用於「環球藍鑽石計劃」及「環球千足金計劃」）或 60 天（適用於「中國基本計劃」）（只適用於全年保障）內返回起保地點，本保單就該旅程提供之保障將自動延長最多 10 天。自動延長的保險期會於上述 10 天期間屆滿時或當導致延誤的原因或情況不復存在當日終止，以較早者為準。

4. **不可直接付賬** – 除經「24 小時全球緊急援助」安排並獲本公司批核之付賬服務外，本保單將不會直接支付任何賬項。

5. **受保人年齡限制** –

   a) 適用於單次旅程保障：任何年齡為 6 週歲或以上之人士均合資格投保。

   b) 適用於全年保障：任何年齡介乎 6 週歲至 70 歲（包括首尾歲數）之人士均合資格投保。在得到本公司的批准的情況下，受保人在本保單下之保障可續保至 70 歲。任何年齡為 70 歲以上的受保人的續保會再作個別考慮。

   年齡在 18 歲以下的兒童必須獲家長或合法監護人同意才可受保於本保單。所有保障會根據受保人於本保單之受保期起始日時的年齡來支付賠償額。

6. **向受保人追討超額賠償** – 倘若受保人需使用緊急醫療援助或其他本保單內保障的服務而總費用超出保障項目表內適用限額之下可得的最高賠償總額時，保單持有人及／或受保人則須負責超出適用限額之部分。本公司可從任何應支付的保障中扣除該餘額之款項及／或要求保單持有人及／或受保人支付該超出部分。

7. **一對及組合物品** – 如遺失或損毀一對或一個組合中的部分配件，賠償額為該原對或組合配件之總值的一個公平及合理比率，而該對或組合物品並不會因此而被視為全損（備註：相機機身、鏡頭、儲存器件及配件視為同一組合）。

8. **單一保障** – 如受保人就同一次旅程受到多於一份由本公司承保的旅遊保險保單所保障（任何由旅行代理商贈送的保險除外），就同一旅程而言，本公司對受保人的責任僅限於在所有保單中，提供最高保障額的該份保單下受保人可得的最高賠償額。此外，受保人亦將獲得由旅行代理商贈送的保險所提供的保障賠償。

9. **保單有效性** – 本保單只適用於完全以消閒或公幹（只限於行政及文職工作）性質為唯一目的的旅程。

10. **放棄索償** – 若本公司拒絕就本保單之索償作出賠償，而該項索償並未於拒絕賠償日期起計 12 個月內由保單持有人及／或受保人根據下文交付仲裁，則該項索償就各方面而言將被視作放棄論，且日後不能再提出索償。

11. **代位權** – 本公司有權以保單持有人及／或受保人的名義，對可能須就引致本保單提出索償的事故負上責任的第三者進行追討，有關費用將由本公司承擔，而所討回的款項亦歸本公司所有。保單持有人及／或受保人須在追討行動中與本公司充分合作。

12. **對第三者的訴訟** – 如保單持有人或受保人就任何原因對本保單所指定的醫療服務機構或人員提出訴訟要求賠償，包括但不限於受保人根據本保單之條款在接受治療或檢查時因對方失職、治療不當、專業失當或與該治療或檢查相關之其他原因引起的訴訟，本保單中並無任何條款可致使本公司須就有關訴訟作出彌償、加入其中，作出回應或答辯。

13. **仲裁** – 由本保單引致的所有糾紛或爭議，均須根據《仲裁條例》（香港法例第 609 章）進行仲裁。若雙方未能就仲裁員的選擇達成協議，則由香港國際仲裁中心當時的主席指派一位仲裁員。

14. **通知** – 向本公司提供的所有通知必須以書面發出，並送達本公司的地址。除非由本公司的授權代表正式簽署，否則就本保單（包括其任何批註）作出的任何更改均屬無效。

15. **失實陳述／欺詐** – 倘若保單持有人及／或受保人的申請表格、投保書及／或聲明之內容有任何失實之處，或就影響風險的任何重要事實作出錯誤陳述或有所遺漏，或倘若此保險涉及任何錯誤陳述、失實陳述或隱瞞，或有任何涉及欺詐成份或誇大之索償或以虛假聲明或陳述為依據之索償，則本保單內的保障將於保險證明書（適用於單次旅程保障）或保單（適用於全年保障）繕發當日起視為無效。

16. **法規** – 本保單於香港簽發，並受香港法律規管並按其詮釋。

17. **可分割性** – 若本保單內的任何條款或條款之任何部份因任何原因被認為不能執行或無效，在容許之範圍內，該條款之餘下部份與本保單內其他任何條款之可執行性或有效性將不會受該條款或該部份所影響。

18. **第三者權利** – 任何不是本保單某一方的人士或實體，不能根據《合約（第三者權利）條例》（香港法例第 623 章）強制執行本保單的任何條款。

19. **語言** – 本保單之中文版本僅作參考。英文版本與中文版本之間如有任何差異，均以英文版本為準。

20. **制裁限制及不保條款** – 儘管本保單有任何相反規定，藉此注意及同意，若本公司就本保單提供的保險，或就此支付的任何賠償或提供的任何保障將使本公司根據聯合國決議或歐盟、英國、美國或適用於本公司的任何司法管轄區的貿易或經濟制裁、法律或法規項下 (i) 面臨任何制裁、禁制或限制，或 (ii) 導致本公司承受任何制裁、禁制或限制的風險，則本公司不得被視為就本保單提供保險，且本公司亦無須就有關索償支付任何賠償或就本保單提供任何保障。

21. **文書錯誤** – 任何文書錯誤不會令生效的保單因而失效，或令失效的保單因而生效。

22. **續保*（只適用於全年保障）*** – 在本公司同意的大前提下及受本公司享有終止本保單權利之條款約束下，保單持有人可以於受保期屆滿時，按本公司因應每次續保時所提供的利益及保障範圍而釐定的保費及施加的條款續保至下一個受保期。

    本公司將保留於續保時修改保障利益、保費、條款及細則，及對本保單作出更改的權利。本公司會於受保期到期前不少於 30 天以書面形式通知保單持有人於下一個續保日起生效的有關修訂並列明經修訂的保障利益、保費及／或條款及細則。除非保單持有人接受該書面通知上所列明之條款並支付保費，否則本保單將於下一個續保日自動終止。

23. **風險改變*（只適用於全年保障）*** – 在受保期內及每次申請續保時，保單持有人必須就地址或影響本保單之保障的任何重要事實的變更，包括影響受保人的任何損傷、疾病、身體或精神之不健全或衰弱或其任何變化，以及為受保人購買的任何其他意外或喪失能力之保險，即時通知本公司。

24. **無索償折扣*（只適用於全年保障）*** – 倘若本公司於下表所述之個別無索償期內未曾或無須就本保單支付任何保障，保單持有人就續保本保單所應繳付之保費可按相應之折扣率獲得扣減：

緊接續保前之無索償期	折扣率
1 年	10%
連續 2 年	15%
連續 3 年或以上	20%

25. **保障更改*（只適用於全年保障）*** – 保單持有人只可於提交續保申請時要求以轉換計劃級別之方式更改保障級別及／或保費組別（如適用），惟須得到本公司的批准。

索償條款

1. 如索償時出現欺詐成分或蓄意誇大事實、或受保人或其代表申請本保單下的保障時使用任何欺詐方法或策略，本公司並無責任作出任何賠償。

2. 任何索償須於受保期到期（適用於單次旅程保障）或引致本保單下索償的事件發生（適用於全年保障）後 30 天內以書面或透過藍十字網站或 Blue Cross HK App 的網上平台知會本公司（除非於此條款及細則之保障項目第 14 部分「個人責任保障」內另有規定）。

3. 所有索償均須連同令本公司滿意的證明文件一併提交，所有費用須由受保人負責。本公司會特別要求受保人提供列有旅程的持續時間之旅遊證明以及下列之證明文件：

第 1 至 2 部分
醫療費用及海外住院或隔離現金津貼保障

i) 醫院賬單及／或醫院或其他註冊醫療服務供應商發出之醫療費用收據正本；
ii) 由持有醫療，如醫生，或牙科專業資格之人士就受保人所患之疾病或受傷發出之醫療報告／書面證明（包括診斷、所有相關疾病或受傷的開始日期、徵狀、提供之治療及服務的摘要、藥物處方及以住院病人身分住院之日期、時間及持續時間）（「**醫療報告**」）；
iii) 由政府或相關機構發出載有強制隔離詳情（如相關日期及原因）之證明書／書面證明正本。

第 4 至 5 部分
個人意外及嚴重燒傷保障

i) 醫院及／或醫生報告，詳細說明受傷的性質、程度及傷殘的持續時間；
ii) 如因意外而死亡，須提供死亡證及相關驗屍報告；
iii) 證實該意外之詳情的當地警方報告正本及／或口供記錄（如適用）。

第 6 至 7 部分
適用於列於取消旅程及旅程阻礙內之所有索償項目

i) 就原有行程已預先付費及獲發還退款之未被使用的交通票據及／或住宿及其他旅遊安排的證明；
ii) 由相關機構（如旅遊承辦商、旅行代理商、交通服務機構、酒店及任何其他安排替代旅程或住宿之服務供應商，以適當者為準）就已預先付費之旅行團（包括當地旅遊團）、交通票據、住宿或其他旅遊安排所發出之收據正本；
iii) 由相關機構（如旅遊承辦商、旅行代理商、交通服務機構、酒店及任何其他安排替代旅程或住宿之服務供應商，以適當者為準）以證實就訂金或預付費用所退還之金額所提供之證明；

第 6 部分：旅程取消、第 7.1 分項：縮短旅程及第 7.2 分項：行程改道

i) 證實事件發生的原因及日期的證明文件：
   例如：
   - 醫院發票、死亡證、醫生證明；
   - 警方報告；
   - 由交通服務機構就旅程阻礙或延誤的情況發出之書面證明（包括延誤之原因、詳情及另作之安排）；
   - 由郵輪公司就證明受保人登上郵輪之日期及時間所發出之報告；
   - 由政府或相關公共機構發出要求受保人出任審判證人、陪審員或接受強制性隔離之命令或官方通告／證明書；
ii) 用以證實關係的文件，如結婚證書、出生證明書、與外傭之僱傭合約或業務關係之證明，以適當者為準；
iii) 獸醫就寵物身故所發出之死亡證明或殮葬服務提供者就寵物身故提供遺體火化及／或殮葬服務的收據正本並須在當中註明身故日期（如適用）；
iv) 由學校或香港考試及評核局就有關重新安排之學校面試或公開考試的細節、形式及方式所發出之書面通知或證據證明（只適用於旅程取消）；
v) 由相關機構（如旅遊承辦商、旅行代理商、交通服務機構、酒店及任何其他安排替代旅程或住宿之服務供應商，以適當者為準）就替代的旅遊安排所發出之收據正本（只適用於旅程取消／縮短）；
vi) 由相關機構（如旅遊承辦商、旅行代理商、交通服務機構、酒店及任何其他安排替代旅程或住宿之服務供應商，以適當者為準）就替代的旅遊安排或住宿所發出之收據正本（只適用於行程改道）（如適用）。

第 7.3 分項：當地旅遊團取消

i) 當地旅遊承辦商之倒閉證明，包括由該當地旅遊承辦商經書面通知或網站資訊／通知形式所作的官方公告；
ii) 旅遊景點之關閉證明，包括由該當地旅遊景點經網站資訊／通知形式所作的官方公告；
iii) 當地旅遊承辦商就相關情況發出之書面通知；
iv) 當地旅遊承辦商提供的行程表。

第 7.4 分項：超額訂票

i) 由有關公共交通工具機構就受保人因超額訂票而未能登上有關公共交通工具而發出的書面證明；
ii) 由相關機構（如旅遊承辦商、旅行代理商、交通服務機構、酒店及任何其他安排替代旅程或住宿之服務供應商，以適當者為準）就未提供、補償或補貼的住宿及膳食所發出之收據正本。

第 7.5 分項：特別津貼 – 指定服務提供者倒閉

i) 指定服務提供者因破產或清盤而倒閉之證明，包括由該指定服務提供者經書面通知或網站資訊／通知形式所作的官方破產或清盤公告；
ii) 向原有及替代指定服務提供者購買有關服務之發票及收據正本。

第 8 部分
旅程延誤

i) 登機證、機票或交通票據；
ii) 由航空公司或公共交通工具提供並有註明延誤的原因、日期、時間和持續時間及替代安排的正式文件；
iii) 任何就原有行程已預先付費及獲發還退款之未被使用的交通票據及住宿的證明；
iv) 由任何旅遊承辦商、旅行代理商、交通服務機構、酒店及任何其他安排替代旅程或住宿之服務供應商發出之收據正本。

第 9 部分

行李延誤

i) 由航空公司發出的行李事故報告書或由公共交通工具發出並有註明延誤的持續時間的證明文件；

第 10 至 13 部分

行李、旅行證件遺失、個人錢財及家居物品損失

i) 當地警方報告正本及／或口供記錄；

ii) 旅行支票之簽發機構在當地的分行或代理發出的事故報告正本；

iii) 就購買遺失或損毀之物件的收據，尤其是：

旅行證件遺失

- 由簽發旅遊證件之機構就補領旅遊證件發出的及／或因補領旅遊證件招致的額外交通及酒店住宿費用之發票及收據正本。

手提電話遺失

- 載有該手提電話的國際行動裝置辨識碼 (IMEI)、序號及機型號碼／型號、購買日期及購買款項之收據正本。

iv) 如屬物件損毀，修理損毀物件之報價單，並有註明引致損毀之原因，或由修理人員證實該損毀為無法修復的證明文件，尤其是；

手提電話損毀

- 由官方授權服務支援中心就提供維修服務所發出的收據。

v) 行李事故報告書或由相關機構、交通服務機構或公司就有關事件發出之證明（如適用）；

vi) 如屬物件損毀，該損毀物件之相片，尤其是；

家居物品損失

- 能顯示出明顯的暴力痕跡及損毀之家居物品及個人財物之相片。

vii) 由簽發旅遊證件之機構就補領旅遊證件發出的發票及收據正本（如適用）。

第 14 部分

個人責任

i) 第三者的索償文件；

ii) 當地警方報告正本及／或口供記錄；

iii) 列明索償詳情的醫療報告（如有）；

iv) 與索償相關的相片（如適用）；

v) 受保人書面確認未有承認任何責任、作出或協議作出任何賠償承諾或協定。

重要事項：

- *未經本公司知悉及書面同意前，不能作任何責任承認、提議、達成和解協議、承諾付款或付款；*
- *必須就任何臨近之檢控、研訊或致命事故立即向本公司提交書面通知，並提供有關事件或事故的性質及情況；*
- *必須立即提交對於任何與第三者的往來書信、擬檢控通知書、死因研訊、致命意外、可能引致索償之事件或事故之性質及詳情、傳票、法庭文件、律師及其他法律書信予本公司。*

第 15 部分

信用卡保障

i) 受保人之死亡證；

ii) 信用卡月結單正本，需顯示受保人在旅程期間以信用咭簽賬的購物；

iii) 於旅程中購買有關物品之發票及收據正本。

第 16 部分

高爾夫球

一桿入洞：

i) 由認可高爾夫球場發出的「一桿入洞」證書；

ii) 由認可的高爾夫球場發出的酒吧消費發票及收據正本。

預繳高爾夫球場地或課程費用：

i) 已預先付費及獲發還退款之未被使用的高爾夫球場及／或高爾夫球課程的證明；

ii) 書面通知以證明就預付費用所退還之金額

iii) 由任何認可高爾夫球場、高爾夫球會、高爾夫球課程舉辦機構或任何其他安排高爾夫球活動之服務供應商發出之收據正本；

iv) 醫療報告

第 17 部分

租車自負額保障

i) 當地警方報告正本及／或口供記錄；

ii) 有效之駕駛執照；

iii) 受保人與車輛租賃公司之間的租賃協議及詳細之條款及細則；

iv) 車輛租賃公司發出以證明租車費用之收據正本；

v) 受保人向其租用之汽車所屬的保險公司提出索償之文件；

vi) 車輛租賃公司發出以證明受保人需負責支付自負額及／或營業損失賠償 (NOC) 之報告；

vii) 就已支付自負額及／或營業損失賠償 (NOC) 而發出的收據正本。

第 18 至 19 部分

郵輪旅程取消及阻礙／郵輪出發後保障

i) 由航空公司或公共交通工具提供並有註明延誤的原因、日期、時間和持續時間的正式文件；

ii) 已預先付費的郵輪旅程、岸上觀光行程、機票或其他旅遊安排的收據正本；

iii) 由旅遊代理商／承辦商、郵輪公司及相關機構以證實就訂金或預付費用所退還之金額而提供之證明；

iv) 由郵輪公司發出並有註明實際登船日期及時間之官方文件；

v) 以證實事故原因的證明文件，包括醫院賬單、醫生證明信、相關公共機構發出的官方報告／證書；

vi) 由電訊服務供應商發出之發票及證明，並有包含相關日期及電話使用者之姓名。

4. 如受保人不幸身故，本保單下的任何賠償將會支付予受保人的合法遺產代理人或其指定受益人（如適用）。

5. 如有違反本保單的條款及條件，本公司有權拒絕代表受保人就任何第三者提出的索償作出抗辯。

6. 未填妥的索償表格將退回予索償人而資料或文件不足會對索償申請的處理造成延誤。

7. 保單持有人不得在本公司收到所有本保單所需的索償證明當日後的 60 天內就本保單向本公司展開仲裁。

8. 倘本公司有權拒絕履行本保單的賠償責任，受保人必須應要求向本公司全數退還任何根據本保單支付的賠償金額。

9. 如本公司未能在提出書面要求起計 60 天內收妥所需索償資料，本公司將不會對有關索償承認責任，而該索償在其後將視作放棄論。

Blue Cross 藍十字

An AIA Company 友邦保險成員公司

Blue Cross (Asia-Pacific) Insurance Limited

藍十字(亞太)保險有限公司

www.bluecross.com.hk

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An AIA Company 友邦保險成員公司

ENDORSEMENT

This endorsement shall be attached to and form part of the Policy and all other terms, conditions and exclusions of the Policy, except as supplemented or amended by this endorsement, will remain unchanged and continue in full force. To the extent that any provision of the Policy is inconsistent with any provision of this endorsement, the provisions of this endorsement shall prevail.

OUTBOUND TRAVEL ALERT EXTENSION ("Extension")

- Unless otherwise stated or the context otherwise requires, the terms and expressions used in this endorsement shall have the same meaning as defined in the policy provisions.
- For the purpose of this endorsement, the following terms shall be defined as follows:

  Definition

  1. "**Outbound Travel Alert**" or "**OTA**" shall mean any of the 3 colour-coded alerts issued by the Hong Kong Government (the "Government") under the Outbound Travel Alert System, and such alerts are hereinafter referred to as "Amber Alert", "Red Alert" and "Black Alert" respectively.
  2. "**Place of Incident**" shall mean the place (i) which is stated as one of the destinations in the original itinerary to which the Insured Person has arranged to travel and (ii) on which an OTA has been issued by the Government and is in force.
- Notwithstanding anything to the contrary in the Policy, it is hereby declared and agreed that with immediate effect, a) the "Trip Cancellation Benefit" and the "Trip Curtailment" benefit under the "Trip Interruption Benefit" shall be extended to cover the circumstances as set out in paragraphs 1 and 2.1 of this endorsement; and b) the "Additional Cash Allowance for Trip Curtailment" benefit set out in paragraph 2.2 of this endorsement shall be incorporated into the Policy.

1. Extension of the "Trip Cancellation Benefit"

The Company will reimburse the Forfeited Amount in accordance with the percentages as set out in the table below upon cancellation of the Journey prior to the departure from the Place of Origin as a direct result of the issue of a Relevant OTA on the Place of Incident (*under the extension in this paragraph 1, the "**Relevant OTA**" means the OTA issued on the Place of Incident occasioning the cancellation of the Journey*), **PROVIDED THAT**:

a) in respect of the Place of Incident,
   i) in case where no OTA is in force on the Effective Date, the Relevant OTA must be issued at least 24 hours after:
      (aa) for Single-trip Cover, the Certificate of Insurance is issued; or
      (bb) for Annual Cover, (i) the Policy is issued or (ii) any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later; or
   ii) in case where an OTA (e.g. an Amber Alert) is already in force on the Effective Date, the Relevant OTA must be at a higher level than that in force on the Effective Date (e.g. a Red Alert) and issued at least 24 hours after:
      (aa) for Single-trip Cover, the Certificate of Insurance is issued; or
      (bb) for Annual Cover, (i) the Policy is issued or (ii) any travel arrangements for the Journey are confirmed by or for the Insured Person, whichever is later; and

b) the Travel Arrangement is cancelled i) not earlier than 7 days before the scheduled date of departure of the Journey; and ii) at a time when the Relevant OTA is in force.

Relevant OTA	Amber Alert	Red Alert	Black Alert
Benefits payable	25% of the Forfeited Amount	50% of the Forfeited Amount	100% of the Forfeited Amount

2.1 Extension of the "Trip Curtailment" Benefit

The Company will pay the Eligible Loss in accordance with the percentages set out in the table below upon curtailment of the Journey as a direct result of the issue of a Relevant OTA on the Place of Incident (*under the extension in this paragraph 2.1, the "**Relevant OTA**" means the OTA issued on the Place of Incident occasioning the curtailment of the Journey*), **PROVIDED THAT**:

a) the curtailment of the Journey takes place at a time when the Relevant OTA is in force; and
b) in case where an OTA (e.g. an Amber Alert) is already in force on the Effective Date, the Relevant OTA must be at a higher level than that in force on the Effective Date (e.g. a Red Alert).

Relevant OTA	Amber Alert	Red Alert	Black Alert
Benefits payable	25% of the Eligible Loss	50% of the Eligible Loss	100% of the Eligible Loss

The extension of the "Trip Curtailment" benefit as provided above is subject to an additional exclusion as follows:

- The Company shall not be liable for any loss occasioned by curtailment of the Journey as a direct result of the issue of the Relevant OTA if the Insured Person is in the course of performing one's duties as a member of an armed force or other law enforcement agencies at the Place of Incident during the Journey.

2.2 "Additional Cash Allowance for Trip Curtailment" Benefit

The Company will pay an additional cash allowance as follows if the extension of the "Trip Curtailment" benefit under paragraph 2.1 above is payable.

Relevant OTA	Amber Alert	Red Alert	Black Alert
Benefits payable	HK$300	HK$600	HK$1,200

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批 註

本批註附加於保單並構成保單的一部分。除本批註中所作補充或修改的條款之外，所有保單之條款、條件和不保事項將維持不變。倘任何保單條文與本批註內的條款有抵觸，概以本批註之條款為準。

外遊警示伸延保障（「伸延保障」）

- 除非文意另有規定，本批註使用之詞彙及用語與保單條文中之定義有相同涵義。
- 就本批註而言，下列詞彙的定義如下：

釋義

1. **「外遊警示」**指任何由香港政府（「政府」）根據外遊警示制度發出並以3種顏色為標記之警示，而該警示分別為下文所指之「黃色警示」、「紅色警示」及「黑色警示」。

2. **「受影響地點」**指就某地點而言，(i) 該地點為受保人原先安排之行程中的目的地之一；及 (ii) 政府已對該地點發出外遊警示而該警示仍然生效。

- 儘管本保單另有規定，現特此聲明及同意，由即日起，(a)「旅程取消保障」及「旅程阻礙保障」內之「縮短旅程」保障將伸延至保障本批註第 1 及 2.1 段所列之情況；而 (b) 本批註第 2.2 段所列之「縮短旅程額外現金津貼」保障將被納入保單內。

1. 「旅程取消保障」之伸延保障

如受保人直接因受影響地點獲發相關外遊警示而在由起保地點出發前取消旅程（*以下在第 1 段伸延保障中提及的「**相關外遊警示**」指對受影響地點發出並導致旅程取消的外遊警示*），本公司將按下表所列之百分比就被沒收金額作出賠償，**惟**：

a) 就受影響地點而言，

i) 如在生效日期沒有任何外遊警示生效，相關外遊警示必須於緊接下述時間的 24 小時後發出：

(aa) 適用於單次旅程保障，當保險證明書獲繕發；或

(bb) 適用於全年保障，當 (i) 保單獲繕發或 (ii) 受保人或為受保人確認任何旅程安排，以較遲者為準；或

ii) 如在生效日期已有外遊警示生效（如黃色警示），相關外遊警示必須屬較在生效日期已有之外遊警示為高之級別（如紅色警示）並須於緊接下述時間的 24 小時後發出：

(aa) 適用於單次旅程保障，當保險證明書獲繕發；或

(bb) 適用於全年保障，當 (i) 保單獲繕發或 (ii) 受保人或為受保人確認任何旅程安排，以較遲者為準；及

b) 旅遊安排 (i) 不得早於旅程預定出發日前 7 天取消；及 (ii) 須於相關外遊警示生效期內取消。

相關外遊警示	黃色警示	紅色警示	黑色警示
應付保障	被沒收金額之 25%	被沒收金額之 50%	被沒收金額之 100%

2.1 「縮短旅程」保障之伸延保障

如因受影響地點獲發相關外遊警示直接引致受保人必須縮短其旅程（*以下在第 2.1 段伸延保障中提及的「**相關外遊警示**」指對受影響地點發出並導致旅程縮短的外遊警示*），本公司將按下表所列之百分比就可償損失作出賠償，**惟**：

a) 旅程須於相關外遊警示生效期內縮短；及

b) 如在生效日期受影響地點已有外遊警示（如黃色警示）生效，相關外遊警示必須屬較在生效日期已有之外遊警示為高之級別（如紅色警示）。

相關外遊警示	黃色警示	紅色警示	黑色警示
應付保障	可償損失之 25%	可償損失之 50%	可償損失之 100%

上述「縮短旅程」保障之伸延保障受限於以下的附加不保事項：

- 如受保人在旅程期間於受影響地點正為軍隊或執法機關執勤，本公司則無須就受保人因相關外遊警示而縮短旅程所招致的損失作出任何賠償。

2.2 「縮短旅程額外現金津貼」保障

如本公司須付第 2.1 段中的「縮短旅程」保障之伸延保障，本公司亦會同時支付下述額外現金津貼。

相關外遊警示	黃色警示	紅色警示	黑色警示
應付保障	HK$300	HK$600	HK$1,200