

MyTravel Insurance

This **Policy** is underwritten by Boltech Insurance (Hong Kong) Company Limited.

Thank you for choosing boltech MyTravel Insurance.

Please read this **Policy** wording carefully to make sure that this **Policy** provides the coverage **You** require.

Subject to the payment of the premium stated in the **Certificate of Insurance**, **We** will provide insurance as described in the terms and conditions of this **Policy** for the coverage **You** have chosen.

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PART I – GENERAL DEFINITIONS

For the purpose of this Policy:

Accident means an unforeseen and involuntary event which causes an **Injury** during the **Journey**.

Accommodation means room charge only.

Acquired Immune Deficiency Syndrome or **AIDS** has the meanings assigned to it by the World Health Organization including **Opportunistic Infection**, Malignant Neoplasm, Human Immune Deficiency Virus (HIV) Encephalopathy (Dementia), HIV Wasting Syndrome or any disease or **Sickness** in the presence of a seropositive test for HIV.

Assistance Hotline means the 24/7 call centre provided by **the Company** or its **Authorized Representative**.

Authorized Representative means a third-party service provider(s) as designated by **the Company** from time to time for the provision of claim and assistance services to **You**.

Baggage and Personal Effects means **Your** suitcases, trunks and similar containers including their contents and articles worn or carried by **You** including **Your** valuables. It does not include any bicycle, business samples or items that **You** intend to trade, passport or travel documents, cash, bank notes, currency notes, check, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on **Your Certificate of Insurance** and **Policy** wording.

Black Travel Alert means the Black Travel Alert issued by the **Hong Kong Security Bureau** under the Outbound Travel Alert (OTA) System. This definition may be changed by **the Company** from time to time based on changes to the OTA System communicated by the **Hong Kong Security Bureau**.

Burglary means the act of breaking into **Insured Person's** property with the intention of committing a crime, usually theft. This can include breaking a window, picking a lock, or using force to gain entry.

Certificate of Insurance means a document issued to the **Insured Person** showing details of cover including **Schedule of Benefits**.

Child(ren) means minors under the age of eighteen (18).

Chinese Medicine Practitioner means any registered or listed **Chinese Medicine Practitioner** including general practitioner, acupuncturist and bonesetter who has duly registered as a **Chinese Medicine Practitioner** according to the Chinese Medicine Ordinance (Cap. 549) but excluding a **Chinese Medicine Practitioner** who is **You** or **Your Immediate Family Member**.

Chronic Diseases means conditions that last one (1) year or more and require ongoing medical attention or limit activities of daily living or both, including but not limited to cardiovascular and cerebrovascular diseases, hypertension, diabetes.

Common Carrier means any bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed-wing aircraft provided and operated by an airline or an air charter company which is duly licensed for the regular transportation of fare-paying passengers and any helicopter provided and operated by an airline which is duly licensed for the regular transportation of fare-paying passengers and operating only between established commercial airports or licensed commercial heliports, and any regularly scheduled airport limousine operating on fixed routes and schedules.

Computer System means any computer, hardware, software, or communication system or electronic device (including but not limited to smart phone, laptop, tablet, wearable device), server, cloud, microcontroller, or similar system, including any associated input, output, data storage device, networking equipment, or backup facility.

Confinement or **Confined** means the period the **Insured Person** is registered as an in-patient in a **Hospital** because of a medical necessity under the professional care of a **Qualified Medical Practitioner** and which the **Hospital** levies a charge for room and board for the treatment of an **Injury** or **Sickness** for such Confinement.

COVID-19 means severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2).

Cyber Risk means any loss, damage, liability, claim, cost, or expense of any nature directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with, any one or more instances of any of the following:

1. any unauthorized, malicious, or *illegal act*, or the threat of such act(s), involving access to, or the processing, use, or operation of, any **Computer System**;

2. any error or omission involving access to, or the processing, use, or operation of any **Computer System**;
3. any partial or total unavailability or failure to access, process, use, or operate any **Computer System**; or

Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Departure Date means the departure date of the scheduled **Journey** where **Insured Person** departs from **Hong Kong** to their destination.

Effective Date means the Date of Issue as stated in the **Certificate of Insurance** when applying to single trip. When applying to annual cover, it means in respect of each **Journey**, either (i) the date of **Our** acceptance of the enrolment for this **Policy** or (ii) the date stated on the receipt issued by the travel agent or **Common Carrier** for the confirmation of payment of travel ticket or tour, whichever is the later.

Epidemics means a contagious disease that spreads rapidly and widely among the population in a geographic area or region.

Expedition means any journey to high risk, inaccessible and/or inhospitable locations including but not limited to privately organized kayaking trips around the coast of a country or trips to generally inaccessible interiors of a country or areas previously unexplored or unchartered, or trips undertaken for scientific, research or political purposes to such locations or trips to Antarctica or similar remote and inhospitable locations. It does not mean **Trekking** and travel, outside of these previously given examples, provided by a recognized tour operator that are accessible to the general public without restrictions (other than general health or fitness warning), but always providing that the **Insured Person** is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator.

Expiry Date means the date the **Period of Insurance** ends as stated in the **Certificate of Insurance**.

Extreme Sports and Sporting Activities means any sport or sporting activities that present a high level of inherent danger (i.e. involves a high level of expertise, or exceptional physical exertion, or use of highly specialized gear or equipment) including but not limited to big wave surfing; winter activities like luge, bobsledding, ski or snow board jumping or stunts; bicycle, motor, air or sea craft speed trials or stunts; diving to a depth greater than 30 meters below sea level; canoeing down rapids; cliff jumping; horse jumping; horse polo; and stunts. Unless such activities are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognized local tour operator/activity provider but always providing that **Insured Person** is acting under the guidance and supervision of qualified guides and/or instructors of the tour operator/activity provider when carrying out such tourist activities which will be covered. An activity where (i) the manoeuvre or navigation of such activity is responsible by another person who is adequately licensed for guiding such activity and (ii) the provider of such activity must be authorized by the relevant local authority will also be covered.

Hong Kong means the Hong Kong Special Administrative Region.

Hong Kong Security Bureau means The Security Bureau of the Government of the Hong Kong Special Administrative Region.

Hospital means a hospital (other than an institution for the aged, chronically ill or convalescent rest or nursing home or a place for alcoholics or drug addicts, or for any similar purpose) operated pursuant to law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having twenty-four (24) hours nursing service and medical supervision.

Immediate Family Member means **Insured Person's** spouse, parent, parent-in-law, grandparent, son or daughter (natural or adopted), brother or sister, grandchild or legal guardian, stepparents or stepchildren.

Injury means the bodily Injury sustained in an **Accident** directly and independently of all other causes.

Insured Person means the **Insured Person(s)** named in this **Policy** or subsequently endorsed herein.

Journey means for Single Trip, the insured **Journey** with the period of travel commencing from the time when the **Insured Person** leaves the immigration counter of **Hong Kong** for the purpose of commencement of his/her **Journey** and until the time the **Insured Person** returns to **Hong Kong** on the date specified in the **Certificate of Insurance** or the **Insured Person's** arrival at the immigration counter of **Hong Kong** for returning after the **Journey**, whichever first occurs.

When applying to Annual Cover, it means each period of travel commencing from the time when the **Insured Person** depart from an immigration counter of Hong Kong, until (i) the time when the **Insured Person** arrive at any immigration counter of **Hong Kong** or (ii) the expiration of 90 days beginning from the date of departure from **Hong Kong** for each **Journey**, whichever is the earlier during a policy year.

For one-way single trip travel plan, **Journey** means the period of travel commencing from when the **Insured Person** leaves the immigration counter of **Hong Kong** on the **Departure Date** and until the time when the **Insured Person** arrives at any immigration counter of the final destination shown on the booking itinerary.

Loss of or Loss of Use means the **Permanent** total functional disablement or complete and **Permanent** physical severance through or above the wrists or ankle joints.

Loss of Hearing means **Permanent** total and irrecoverable loss of complete hearing in an ear in that the ear is beyond remedy by surgical or other treatment.

Loss of Sight means **Permanent** total and irrecoverable loss of complete sight of an eye in that the eye is beyond remedy by surgical or other treatment.

Medically Necessary Expenses means expenses incurred and paid by the **Insured Person** to a legally **Qualified Medical Practitioner**, physician, surgeon, nurse, **Hospital** and/or ambulance service for medical, surgical, X-ray, **Hospital** or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by **Injury**, and excluding any expenses incurred under Part III – Benefits Section 3.1 (Emergency Medical Evacuation) and Section 3.2 (Repatriation of Mortal Remains) of this **Policy**. All treatment must be prescribed by a **Qualified Medical Practitioner** in order for expenses to be reimbursed under this **Policy**. Provided that in the event an **Insured Person** becomes entitled to a refund of all or part of such expenses from any other source, **the Company** will only be liable for the excess of the amount recoverable from such other sources.

Mobile Device means a portable computing device such as smartphone, laptop, smart watch or tablet computer.

Mountaineering means the ascent or descent of a mountain ordinarily necessitating the use of specified equipment including but not limited to crampons, pickaxes, anchors, bolts, carabineers and lead rope to top-rope anchoring equipment.

Natural Disaster means a large-scale extreme weather or environmental event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, wildfire, flood, hurricane, or volcanic eruption.

Opportunistic Infection includes but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/ or disseminated fungi infection.

Pandemics means a form of an epidemic that extends throughout an entire continent, even the entire human race.

Percentage of Sum Insured is the Percentage of Principal Sum as stated in the Schedule of Compensation in Part III – Benefits Section 4 (Personal Accident) herein used to calculate the compensation payable.

Period of Insurance means as follows:

(a) For Part III – Benefits Section 12 - CANCELLATION OF JOURNEY, the **Period of Insurance** starts from the **Policy** issue date shown on the Certificate of Insurance, or thirty (30) days prior to the **Departure Date**, whichever is later. For Part III – Benefits Section 12, the cover expires on the **Departure Date**, at the moment of the **Journey** commencement.

(b) For all other Benefits, the **Period of Insurance** starts on the **Departure Date**, at the moment of the **Journey** commencement. The cover expires upon any of the following (whichever comes first):

- i. The **Expiry Date** stated on **Your Certificate of Insurance** for single trip or end of the **Journey** as shown for Annual Cover;
- ii. **You** return back to Hong Kong;
- iii. When **We** determine that **You** should return to **Hong Kong** for treatment.

Permanent means lasting twelve (12) consecutive months from the date of an **Accident** and at the expiry of the twelve (12) months period being beyond any hope of improvement.

Permanent Total Disablement means disablement which commences ninety (90) days from the date of the **Accident** and which is Permanent and which entirely prevents an **Insured Person** from attending to any business or gainful occupation of any and every kind or if he/she has no business or occupation from attending to any duties, which would normally be carried out by him/her in his/ her daily life.

Pet means cat or dog registered with local authority which is above eight (8) weeks of age and below nine (9) years for a dog and twelve (12) years for a cat, and **Insured Person** is named as the pet owner under the registration. Pet age limits stated in this definition do not apply to Part III – Benefits Sections 20.1 and 20.3.

Policy means and refers to the entire policy contract among the **Policyholder**, the **Insured Person** and the **Company**, which includes this **Policy**, the **Certificate of Insurance** and endorsements (if any).

Policyholder means the “certificate holder” stated in the **Certificate of Insurance** and for which the required premium under this **Policy** has been paid.

Political Risk means any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- Nationalisation;
- Confiscation;
- Expropriation (including Selective Discrimination and Forced Abandonment);
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising;
- Military and usurped power.

Pre-Existing Condition means any condition for which the **Insured Person** or **Immediate Family Member** received from or were recommended by a **Qualified Medical Practitioner** prior to the **Effective Date** of this **Policy** for:

- (a) Any medical treatment; or
- (b) Any diagnosis; or
- (c) Any consultation; or
- (d) Any prescribed drugs leading to a claim under this **Policy**; or any **Symptom** which existed prior to the **Effective Date** leading to a claim under this **Policy**.
- (e) Pre-Existing Condition includes **Chronic Diseases**.

Principal Home means an **Insured Person’s** primary place of residence in Hong Kong.

Qualified Medical Practitioner means any person legally authorized by the Government with jurisdiction in the geographical area of his or her practice to render medical or surgical service, but excluding a **Qualified Medical Practitioner** who is the **Insured Person** or an **Immediate Family Member** of the **Insured Person**.

Red Travel Alert means the Red Travel Alert issued by the **Hong Kong Security Bureau** under the Outbound Travel Alert (OTA) System. This definition may be changed by **the Company** from time to time based on changes to the OTA System communicated by the Security Bureau of the **Hong Kong** Government.

Rental Vehicle means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station wagon, SUV, four-wheel-drive or minibus/people mover rented from a licensed motor vehicle rental company.

Robbery means the act of taking **Insured Person’s** property by force or threat of force. This can include physical violence, the use of a weapon, or the threat of harm.

Room and Board means **Hospital** accommodation charges including meals and general nursing services reasonably incurred by the **Insured Person** who is **Confined** in a **Hospital**.

Schedule of Benefits means the table of benefits presented in the **Certificate of Insurance** that sets out the coverage that is provided under each plan type and the limits (maximum benefits) **We** will pay in total for all claims under each section.

Serious Injury or Serious Sickness means an **Injury** or **Sickness** for which the **Insured Person** requires treatment, and which is certified by a **Qualified Medical Practitioner** as being dangerous to life and as rendering the **Insured Person** unfit to travel or continue with his/her original **Journey**. When “**Serious Injury or Serious Sickness**” is applied to the **Insured Person’s** Immediate Family Member(s), it means **Injury** or **Sickness** for which the **Insured Person’s** **Immediate Family Member** requires treatment and certified by a **Qualified Medical Practitioner** as being dangerous to life and which results in the **Insured Person’s** discontinuation or cancellation of his/ her original **Journey**.

Severe Weather means hazardous weather conditions including but not limited to windstorms, typhoons, hurricanes, tornados, fog, hailstorms, rainstorms, snowstorms, or ice storms.

Sickness means a sickness or disease which is contracted during the **Journey** directly and independently of any other cause and which commences during the **Journey**.

Sporting Equipment means equipment needed and used to participate in a particular sport and which can be carried about with the **Insured Person**, and in which is used exclusively in participation of such sporting activity.

Sum Insured means the maximum amount of each of the benefits covered under this **Policy** as stated in the **Schedule of Benefits**.

Symptom means a sign, or an indication of disorder or disease experienced by an individual.

Terrorist or **member of a Terrorist organization** means any person who commits, or attempts to commit, a **Terrorist Act** or who participates in or facilitates the commission of a **Terrorist Act** and/or is verified or recognized or designated by any government or authority or committee as a Terrorist.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, **Injury**, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property, or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) will not be considered **Terrorist Acts**. **Terrorist Act** also includes any act, which is verified or recognized by the (relevant) Government as an act of terrorism.

Theft means the act of taking **Insured Person's** property without his/her permission, with the intention of permanently depriving them of it.

Traveling Companion means the person who is accompanying the **Insured Person** for the whole **Journey**.

Trekking means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means, including but not limited to on animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts, or lodges. For purpose of clarity, it does not mean **Mountaineering**.

Usual, Reasonable And Customary means an expense which:

- (a) Is charged for treatment, supplies or medical services medically necessary for caring of the **Insured Person(s)** under the care, supervision, or order of a **Qualified Medical Practitioner**;
- (b) Does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
- (c) Does not include charges that would not have been made if no insurance existed.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious, or other ends.

We or **Our** or **Us** or **The Company** means Bolttech Insurance (Hong Kong) Company Limited acting through the **Authorized Representative**.

You or **Your** means the **Insured Person(s)** named in the **Certificate of Insurance** or subsequently endorsed herein.

PART II – TRAVEL INSURANCE TERMS AND CONDITIONS

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms of the Master Policy No. 730119104 contained herein, endorsed hereon, or attached hereto, Bolttech Insurance (Hong Kong) Company Limited (hereinafter called "**the Company**") agrees to provide insurance to the **Insured Person(s)** named in the **Certificate of Insurance** issued in relation to the **Journey** that commenced and occurred within the **Period of Insurance**.

The **Certificate of Insurance**, this **Policy** wording, and endorsements (if any), shall constitute the entire contract of insurance (hereinafter called the "**Policy**"). Please be sure to read **Your Certificate of Insurance** and this **Policy** wording and pay attention to the sections "Part V – General Provisions" and "Part VI – General Exclusions" herein which apply in all instances.

The **Certificate of Insurance** indicates the **Schedule of Benefits**, and **You** will find the important information such as enrolled plan type, **Period of Insurance** and details for **Assistance Hotline** therein.

This **Policy** is primarily designed and valid for conventional leisure and business travel. A range of benefits are available under this **Policy**. However, there are some circumstances where cover cannot be provided.

This **Policy** may provide partial coverage for COVID-19. Please refer to **Your Certificate of Insurance** and paragraphs 1.1.3, 2.1.1, 3, 12.1.8, 13.1.5 under Part III – Benefits of this **Policy** for the details. Please refer to the **Policy** for details of the cover and the applicable exclusions (if any).

These limits, exclusions and conditions are described in this **Policy** wording. However, **We** draw **Your** attention to some important points below:

(a) This **Policy** covers residents of **Hong Kong** travelling overseas who hold valid HKID and purchase the **Policy** in Hong Kong.

(b) This **Policy** does not cover any **Pre-Existing Condition**. This does not apply to Part III – Benefits Section 3.2 (Repatriation of Mortal Remains).

(c) This **Policy** does not cover certain activities or travel, including but not limited to:

i **Extreme Sports and Sporting Activities** or competing in sporting competitions;

ii **Expeditions, Trekking** above 3,000 meters, **Mountaineering**;

iii Manual work; or

iv Missionary or humanitarian travel

(d) **We** will not accept liability for any losses incurred in the sanctioned countries. For details, please refer to paragraph 1.1 under Part VI – General Exclusions of this document.

(e) The Chinese version of the **Policy** wording is for **Your** reference only. Should there be any inconsistency between Chinese and English versions in **Policy** wording, the English version shall prevail.

PART III – BENEFITS (SECTIONS 1 – 20)

1. SECTION 1 – MEDICAL EXPENSES

1.1 Overseas Medical Expenses. Under this Section, if the **Insured Person** sustains an **Injury** or **Sickness** during the **Journey** and as a result the **Insured Person** incurs medical expenses for treatment of the said **Injury** or **Sickness** prior to his/her return to Hong Kong, **the Company** shall reimburse the **Insured Person** up to the **Sum Insured** stated in the **Schedule of Benefits** for that portion of the medical expenses which:

1.1.1 Are incurred by the Insured Person within one-hundred and eighty (180) days from his/her first sustaining the said **Injury** or **Sickness**; and

1.1.2 Constitute **Usual, Reasonable and Customary Medically Necessary Expenses** charged by a **Qualified Medical Practitioner** at the place of the treatment

1.1.3 (For COVID-19 Extension only) are incurred by the Insured Person being diagnosed with **COVID-19** with such **COVID-19** diagnosis supported by a written test report. This cover ceases on the day on which **Qualified Medical Practitioner** considers that it is possible for Insured Person to be released from medical care or to be discharged from **Confinement** (whichever is earlier). The Insured Person must not have travelled against the advice from the Government of the **Hong Kong** Special Administrative Region or any local authority at the **Journey** destination. This is **COVID-19** extension (supersede Part VI – General Exclusions paragraph 1.8). All other terms and conditions of this **Policy** apply.

1.1.4 Eligible expenses for **Confinement** are payable subject to the sub-limit for **Room and Board** of HK\$3,000 per day. If the **Insured Person** is unable to provide a detailed breakdown of charges issued by the **Hospital**, a daily reimbursement of all **Hospital** charges incurred, inclusive of **Room and Board** and medical fees reasonably incurred by the **Insured Person** as a registered in-patient in a **Hospital** for medical treatment covered under this Section, is limited to HK\$10,000 per day.

1.2 Follow-up Medical Expenses. In the event that the Insured Person, following his/her return to Hong Kong, requires follow-up medical treatment for the **Injury** or **Sickness** referred to in this Section 1.1. (i.e. in addition to the treatment for the **Injury** or **Sickness** received prior to the Insured Person's return), then **the Company** shall also reimburse the Insured Person up to the limit stated in the **Schedule of Benefits** for that portion of the follow-up medical expenses which i) are incurred within 3 months of the Insured Person's return to Hong Kong; ii) constitute

Usual, Reasonable and Customary Medically Necessary Expenses charged by a **Qualified Medical Practitioner**; iii) are incurred in Hong Kong and iv) Section 1.1.4 is also applicable.

Where specified in the **Schedule of Benefits**, follow-up medical costs incurred through **Chinese Medicine Practitioner**, physiotherapist and chiropractor are also covered. Please refer to the **Schedule of Benefits** for the sub-limits applicable.

In no event, however, shall the total amount payable under this Section 1 ("Medical Expenses") exceed 100% of the **Sum Insured** as stated in the **Schedule of Benefits**.

1.3 Exclusions Applicable to Section 1 – Medical Expenses

No benefits will be paid:

1.3.1 For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the Insured Person that the treatment can be reasonably delayed until the Insured Person returns to Hong Kong.

1.3.2 If the purpose of the **Journey** is to obtain medical treatment or the **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.

1.3.3 For any expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the cost of the scheduled insured **Journey**.

1.3.4 For failure to obtain a written medical report from the **Qualified Medical Practitioner**.

1.3.5 Where Emergency Medical Evacuation (Section 3.1) was provided by **Us**, in circumstance where the Insured Person refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** for surgery or medical treatment, or to continue the **Journey** whilst the Insured Person's physical condition at the time of recommendation is fit for travel or the Insured Person's surgery or medical treatment could have been reasonably delayed until the Insured Person returns to Hong Kong.

1.3.6 For the follow up treatment expenses obtained outside Hong Kong.

1.3.7 For any additional cost of single or private room **Accommodation** at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces (unless the use of special braces is resulting from **Accident** only and it is recommended in writing by **Qualified Medical Practitioner**), appliances or equipment.

1.3.8 For any cosmetic surgery, refractive errors of eyes, hearing- aids, and prescriptions therefor except necessitated by accidental **Injury** occurring during the **Journey**.

1.3.9 Any loss and expenses that can be reimbursed or recovered from any local health insurance.

1.3.10 For **COVID-19** testing expenses unless the Insured Person is diagnosed with **COVID-19** and is able to provide the written test report showing such **COVID-19** diagnosis.

2. SECTION 2 – OVERSEAS HOSPITAL DAILY CASH BENEFIT

2.1 Overseas Hospital Daily Cash. The **Company** will pay the Insured Person the daily limit stated in the **Schedule of Benefits** for each complete and consecutive twenty-four (24) hours period of overseas **Hospital Confinement** up to the **Sum Insured** as stated in the **Schedule of Benefits** in the event that the Insured Person is **Confined** in an overseas **Hospital** due to an **Injury** or **Sickness** sustained during the **Journey**.

2.1.1 Unexpected Compulsory Quarantine and COVID-19 extension (supersede Part VI – General Exclusions paragraph 1.8). If the Insured Person is diagnosed with **COVID-19** at overseas **Hospital Confinement** or confinement of unexpected compulsory quarantine with such **COVID-19** diagnosis supported by a written test report, **the Company** will provide coverage up to the limit stated in the **Schedule of Benefits** for each complete and consecutive twenty-four (24) hours period. The Insured Person must not have travelled against the advice from the Government of the **Hong Kong** Special Administrative Region or any local authority at the **Journey** destination. All other terms and conditions of this **Policy** apply.

2.2 Exclusions Applicable to Section 2 - Overseas Hospital Daily Cash Benefit

No benefits will be paid under exclusions specified in Section 1.3.

3. SECTION 3 – EMERGENCY MEDICAL ASSISTANCE

COVID-19 extension (supersede Part VI – General Exclusions paragraph 1.8). **The Company** will provide coverage up to the limit stated in the **Schedule of Benefits** if the Insured Person is diagnosed with **COVID-19** with such **COVID-19** diagnosis supported by a written test report. The Insured Person must not have travelled against the advice from the Government of the **Hong Kong** Special Administrative Region or any local authority at **Journey** destination. All other terms and conditions of this **Policy** apply.

3.1 Emergency Medical Evacuation. When as a result of an **Injury** sustained or **Sickness** commencing while the Insured Person is traveling overseas during the **Journey** and if in the opinion of **the Company** or its **Authorized Representative**, it is medically appropriate to move the Insured Person to another location for medical treatment, or to return the Insured Person to **Hong Kong** or his/her habitual residence, **the Company** or its **Authorized Representative** shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the Insured Person's physical condition. **The Company** shall pay directly to the medical service provider the covered expenses up to the **Sum Insured** stated in the **Schedule of Benefits** for such evacuation. Covered expenses are expenses for services provided and/or arranged by **the Company** or its **Authorized Representative** for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an Insured Person. The means of evacuation arranged by **the Company** or its **Authorized Representative** may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **the Company** or its **Authorized Representative** and will be based solely upon medical necessity. The Insured Person or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

3.2 Repatriation of Mortal Remains. When, as a result of an **Injury** sustained or **Sickness** commencing while the Insured Person is traveling during the **Journey**, the Insured Person dies during the course of the **Journey**, **the Company** or its **Authorized Representative** shall make the necessary arrangements for the return of the Insured Person's remains to **Hong Kong** or his/her habitual residence. **The Company** shall pay the actual cost incurred up to the **Sum Insured** stated in the **Schedule of Benefits** for such repatriation. In addition, **the Company** shall reimburse up to the **Sum Insured** stated in the **Schedule of Benefits** for expenses actually incurred at the place of death outside **Hong Kong** for the reasonable cost of a casket, the embalming and cremation process rendered by a mortician or undertaker. A person on behalf of the Insured Person must contact the **Assistance Hotline** for the arrangement.

3.3 Compassionate Visit. Under this Section, if the Insured Person sustains an **Injury** or **Sickness** during the **Journey** and as a result the Insured Person incurs an in **Hospital** medical treatment which is expected to exceed seven (7) days and the Insured Person is unable to take care of him/herself of the said **Injury** or **Sickness** prior to his/her return to **Hong Kong** as confirmed and recommended by a **Qualified Medical Practitioner**, **the Company** shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for one **Immediate Family Member** to travel from his/her regular residence to the place of the Insured Person to visit or if appropriate to stay behind and take care of the Insured Person (in this case only a one-way economy class ticket shall be provided). **The Company** shall also reimburse the Insured Person's visitor's associated hotel **Accommodation** expenses, excluding the costs of drinks, meals and other hotel expenses, subject to a maximum of HK\$1,000 per night up to seven (7) consecutive nights. The Insured Person or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

Maximum amount paid by **the Company** for this Section 3.3 is limited up to the **Sum Insured** as stated in the **Schedule of Benefits**.

3.4 Return of Unattended Child(ren). When, traveling overseas with effective documents and as a result of an **Injury** sustained or **Sickness** commencing while the Insured Person is traveling during the **Journey**, which leads to non-attendance of his/her accompanying Child(ren), **the Company** or its **Authorized Representative** shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the Insured Person's **Immediate Family Member** or if appropriate to stay behind to repatriate his/her accompanying **Child(ren)** to the regular residence in **Hong Kong** (in this case only a one-way economy class ticket shall be provided). The accompanying **Child(ren)** of the Insured Person shall use the original return travel ticket or electronic return travel ticket bought for the **Journey**. If the original return travel ticket or electronic return travel ticket bought by the Insured Person is expired due to the rescue, the **Authorized Representative** shall cover the return travel ticket for the accompanying minor Child(ren), provided that the Insured Person shall hand over the original return travel ticket or electronic return travel ticket to the assistance agency, or provide the evidence of his/ her purchase of such return travel ticket. If the Insured Person has no original return travel ticket or electronic return travel ticket, or cannot provide relevant evidence thereof, the return travel ticket of the accompanying **Child(ren)** to the original place shall be shouldered by the Insured Person. The Insured Person or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement. Reimbursement paid by **the Company** for this Section 3.4 is limited up to the **Sum Insured** as stated in the **Schedule of Benefits**.

3.5 Guarantee of Hospital Admission Deposit

In the event that **Your Hospital Confinement** is required due to **Injury** or **Sickness** whilst travelling outside Hong Kong, and **You** are without means of payment of the required **Hospital** admission deposit, **the Company** will guarantee or provide such payment up to the limit stated in the **Schedule of Benefits**. Any additional expenses over the limit stated in the **Schedule of Benefits** are to be borne by **You** unless the loss is covered under Section 1 of this **Policy**.

3.6 24-hour Assistance Hotline Services – Please call Us at +852 2456 5420.

Travel enquiry services are available for:

- i. Pre-trip Information Assistance
- ii. Medical Monitoring
- iii. Dispatch of Physician
- iv. Embassy Referral
- v. Medical Service Provider Referral
- vi. Lost Passport Assistance
- vii. Lost Luggage Assistance
- viii. Interpreter Referral
- ix. Legal Referral

The above service scope is a summary only. All requests, services or arrangements shall be referred to **Authorized Representative** for approval. **The Company** shall not be liable for any services rendered by the **Authorized Representative**.

3.7 Exclusions Applicable to Section 3 - Emergency Medical Assistance

No benefits will be paid:

3.7.1 For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to Hong Kong.

3.7.2 If the purpose of the insured **Journey** is to obtain medical treatment or the insured **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.

3.7.3 For any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of a scheduled insured **Journey**.

3.7.4 For failure to obtain a written medical report from the **Qualified Medical Practitioner**.

3.7.5 If the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to *Hong Kong* or to continue the **Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel or can be reasonably delayed until the **Insured Person** returns to **Hong Kong** which the repatriation arrangement was made by **Us**.

3.7.6 For any additional cost of single or private room **Accommodation** at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces (unless the use of special braces is resulting from **Accident** only and it is recommended in writing by **Qualified Medical Practitioner**), appliances or equipment.

3.7.7 For any cosmetic surgery, refractive errors of eyes, hearing- aids, and prescriptions therefor except necessitated by accidental **Injury** occurring during the **Journey**.

3.7.8 For any expenses for a service not approved and arranged by **the Company** or its **Authorized Representative** except that this exclusion shall be waived in the event the **Insured Person** cannot contact the **Assistance Hotline** during an emergency medical situation for reasons beyond their control. In any event, for Section 3.1 ("Emergency Medical Evacuation"), **the Company** reserves the right to reimburse the **Insured Person** only for those expenses incurred for service which **the Company** or its **Authorized Representative** would have provided under the same circumstances.

3.7.9 For any expenses incurred for the transportation of the **Insured Person's** remains not approved and arranged by **the Company** or its **Authorized Representative**.

4. SECTION 4 – PERSONAL ACCIDENT

4.1 Personal Accident. The benefit under this Section 4 is payable to the **Insured Person** who suffers an **Injury** during the **Journey** which, directly and independently of all other causes, shall result in any event provided in the Schedule of Compensation hereunder (hereinafter called an “Event”), but only to the extent and if such **Injury** results in the Event happening within ninety (90) days after the date of the **Accident**.

Schedule of Compensation Accidental Death and Disablement		Percentage of Sum Insured specified in the Certificate of Insurance
1	Death	100%
2	Permanent Total Disablement	100%
3	Permanent and incurable paralysis of all limbs	100%
4	Permanent total Loss of Sight of both eyes	100%
5	Permanent total Loss of or the Loss of Use of two limbs	100%
6	Permanent total Loss of Speech	100%
7	Permanent total Loss of Hearing in:	
	a) both ears	75%
	b) one ear	15%
8	Permanent total Loss of Sight in one eye	50%
9	Loss of or the Permanent total Loss of Use of one limb	50%

4.1.1 Compensation:

4.1.1.1 If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Sum Insured**) will be payable under this Section 4 and in any event shall not exceed the **Sum Insured** stated in the **Schedule of Benefits**.

4.1.1.2 The insurance for any **Insured Person** under this **Policy** shall be terminated upon a compensation is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the **Accident** causing such loss.

4.1.1.3 When a limb or organ which had been partially disabled prior to the **Accident** covered under this **Policy** and which becomes totally disabled as a result of such **Injury**, the **Percentage of Sum Insured** payable shall be determined by **the Company**

having regard to the extent of disablement caused by the **Injury**. No payment however shall be made in respect of the **loss of** a limb or organ which was permanently disabled prior to the **Accident**.

4.1.2 Exposure:

4.1.2.1 If by the reason of any covered **Accident** occurring during the **Journey**, the **Insured Person** is unavoidably exposed to the elements (including but not limited to prolonged **Natural Disaster** or **Severe Weather**) and as a direct and unavoidable result of such exposure sustains death, loss or disablement within twelve (12) months from the date of **Accident**, **the Company** will pay in accordance with the Events as stated in the Schedule of Compensation under Section 4 hereinabove.

4.1.3 Disappearance:

4.1.3.1 If the **Insured Person** disappears as a result of the disappearance, sinking or wrecking of the **Common Carrier** caused by an **Accident** in which the **Insured Person** was traveling at the time of the **Accident** during the course of the **Journey** and remains missing after twelve (12) months from the date of the **Accident**, and **the Company** has reason to believe that the **Insured Person** has died in the **Accident**, **the Company** will pay the Personal **Accident** benefit, subject to receipt of a signed undertaking by the personal representative of the **Insured Person's** estate that any such payment shall be refunded to **the Company** if it is later discovered that the **Insured Person** did not die as a result of the **Accident**.

4.2 Credit Card Protection **The Company** shall reimburse the outstanding balance of the **Insured Person's** credit card(s) for purchases made during the **Journey** and services charges, in the event of the **Insured Person** suffers accidental death that benefit under Section 4.1 of this **Policy** is payable and the **Insured Person** is legally liable to the respective outstanding balance and services charges.

4.3 Exclusion Applicable to Section 4 - Personal Accident.

No benefits will be paid :

4.3.1 For the purpose of Section 4.1, in no event shall **the Company** be liable to pay for any loss caused by an **Injury** or otherwise which is a consequence of any kind of disease or **Sickness**.

4.3.2 For the purpose of Section 4.2, losses relating to the personal **accident** of any **Insured Person** below eighteen (18) years of age.

5. SECTION 5 – BAGGAGE AND PERSONAL EFFECTS

5.1 Baggage and Personal Effects. The **Company** will pay the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** if **Your Baggage and Personal Effects** are stolen, accidentally damaged, or are permanently lost during the **Journey**. The **Company** will pay the lesser of:

5.1.1 The repair cost;

5.1.2 The replacement cost;

5.1.3 The amount it would cost **the Company** to repair or replace the item(s) allowing for any trade discounts **the Company** is entitled to;

5.1.4 The original purchase price; or

5.1.5 The depreciated value after allowing for age, wear, and tear as per table below.

Table of Calculation of Property Depreciation

Category	Percentage of deduction
Clothes	20% per year
Shoes	20% per year
Cosmetic	50% per year
Luggage, bags	10% per year
Electronic equipment and accessories	30% per year
Others	20% per year

Please refer to the **Schedule of Benefits** for detail on any sub-limit.

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

5.2 Exclusions Applicable to Section 5 – Baggage and Personal Effects.

No benefits will be paid for :

5.2.1 The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewellery or accessories, mobile phone (including PDA phone and other accessories), **Mobile Device**, money (including checks, traveler’s checks, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), securities, tickets or documents..

5.2.2 Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the **Insured Person** to repair, clean or alter any property.

5.2.3 Any loss of or damage to hired or leased equipment.

5.2.4 Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.

5.2.5 Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.

5.2.6 Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.

5.2.7 With respect to any of the **Insured Person's** baggage which the **Insured Person** either intentionally sent by a different **Common Carrier** than the one in which the **Insured Person** was traveling, or with respect to any baggage, souvenir, or other items which the **Insured Person** mailed or shipped separately.

5.2.8. Valuables and electronic equipment that are left unattended in a vehicle at any time or are checked in with the **Common Carrier**.

5.2.9. Any baggage or personal effects that are checked in with the **Common Carrier** contrary to the terms and conditions of **Common Carrier**.

5.2.10. Items left unattended in any unlocked paid accommodation room or private dwelling.

5.2.11. Valuables and electronic equipment left unattended and not secured in a safe at the time of loss when such is provided at the paid accommodation at which **You** are staying.

5.2.12. Any loss of the **Insured Person's** baggage or personal effects when it is left unattended in 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 property.

5.2.13. Any loss of data recorded on tapes, cards, diskettes or otherwise.

5.2.14. Any loss or damage to headphones or earphones.

5.2.15. Breakage or damage to brittle or fragile articles like glass or crystal. Breakage or damage to glasses, sunglasses, camera or camera lens will be reimbursed only upon the successful submission of damaged item to the **Authorized Representative**. Once submitted, the damaged item will not be returned to the **Insured Person**. **The Company** reserves the right to decline any claim if the **Insured Person** fails to provide damaged item upon request.

5.2.16. Any loss or damage while in the custody of a hotel or **Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Common Carrier** within three (3) days and a Property Irregularity Report is obtained in the case that the event occurred with an airline.

5.2.17. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.

5.2.18 Loss by any mysterious disappearance.

5.2.19 Shortage due to error, omission, exchange or depreciation in value.

5.2.20 Items received as gifts or for receipts of the claimed items submitted which are not in the **Insured Person's** name.

5.2.21 For any claim paid under Section 19 - Loss of Sporting Equipment.

6. SECTION 6 – THEFT OF MOBILE DEVICE

6.1 Theft of Mobile Device. **The Company** will pay the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** if **Mobile Device** is stolen or damaged because of **Robbery** or **Burglary** during the **Journey**. Only claims submitted with police report issued by the local police where the **Mobile Device** was stolen or damaged because of **Robbery** or **Burglary** during the **Journey** would be considered. **The Company** will pay the lesser of:

6.1.1 The replacement cost;

6.1.2 The repair costs (in case of damage caused by **Robbery**);

6.1.3 The amount it would cost **the Company** to repair or replace the item(s) allowing for any trade discounts **The Company** is entitled to; or

6.1.4 The original purchase price; or

6.1.5 The depreciated value after allowing for age, wear and tear as per table below.

Table of Calculation of Property Depreciation Category	Percentage of deduction
Mobile Device	30% per year

The Company may make payment or at its opinion reinstate or repair the article, pair, or set of articles subject to due allowance for wear and tear.

6.2 Exclusions Applicable to Section 6 - Theft of Mobile Device

No benefits will be paid for:

6.2.1 Any loss of or damage to hired, borrowed, or leased **Mobile Device**.

6.2.2 Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.

6.2.3 Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.

6.2.4 Any loss of the **Insured Person's Mobile Device** when it is left unattended in 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 property.

6.2.5 Any loss not reported to the local police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.

6.2.6 Shortage due to error, omission, exchange, or depreciation in value.

6.2.7 Any loss or damage to property insured not in possession of the **Insured Person**.

6.2.8 Any claim arises without supporting photo of damage and purchase invoice.

7. SECTION 7 – LOSS OF PERSONAL MONEY

7.1 Loss of Personal Money. **The Company** will reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for the loss of cash, bank notes, traveller's check and money order as a direct result of **Robbery, Burglary** or **Theft** occurring during the **Journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police at the place of the loss within twenty- four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report issued by such local police.

7.2 Exclusions Applicable to Section 7 - Loss of Personal Money

No benefits will be paid:

7.2.1 In respect of any form of the plastic money (including any credit card, Octopus cards, etc.) or securities.

7.2.2 If the loss is not reported to the local police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.

7.2.3 In respect of shortage due to error, omission, exchange, or depreciation in value.

7.2.4 In respect of loss of traveller's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.

7.2.5 For loss by any unknown or mysterious disappearance.

7.2.6 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

8. SECTION 8 – LOSS OF TRAVEL DOCUMENTS

8.1 Loss of Travel Documents. In the event that the **Insured Person** loses his/ her travel documents during the **Journey** as a direct result of **Robbery, Burglary** or **Theft**, **the Company** will reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for the replacement cost for travel documents, including necessary and reasonable travel and **Accommodation** costs, provided that the travelling class and/or room type for the **Accommodation** shall not be better than the **Accommodation** originally booked in the **Journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the local police at the place of the loss within twenty-four (24) hours from the occurrence of the incident and any such claim must be accompanied by written documentation and report issued by such local police.

8.2 Exclusions Applicable to Section 8 – Loss of Travel Documents

No benefits will be paid:

8.2.1 In respect of loss not reported to the local police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.

8.2.2 In respect of loss of any travel document and/or visa which is not needed to complete to the **Journey**.

8.2.3 For loss by any unknown or mysterious disappearance.

8.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

8.2.5 Both the temporary and permanent versions of the same travel document. In the event of such loss, an **Insured Person** may claim either one (1) version but not both.

9. SECTION 9 – PERSONAL LIABILITY

9.1 Personal Liability. The **Company** shall pay the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for legal liability to a third party arising during the **Journey** as a result of:

9.1.1 Death or accidental bodily **Injury** to a third party;

9.1.2 Accidental loss of or damage to property of a third party

However, the **Insured Person** must not make any offer or promise of payment or admit his/her fault to any other party or become involved in any litigation without the **Company's** prior written approval.

9.2 Exclusions Applicable to Section 9 – Personal Liability

No benefits will be paid for:

9.2.1 Property of any person who is the **Insured Person**, **Insured Person's Immediate Family Member** or employer or deemed by law to be his/ her employee.

9.2.2 Liability to any person who is the **Insured Person's Immediate Family Member** or employer or deemed by law to be his/her employee.

9.2.3 Property which belongs to the **Insured Person** or is in his/her care of custody or control.

9.2.4 Any liability assumed under contract.

9.2.5 Liability relating to the willful, malicious, or unlawful act on the part of the **Insured Person**.

9.2.6 Liability arising from the ownership, possession or use of vehicles, aircraft, drone, watercraft, firearms, or animals.

9.2.7 Liability arising from the undertaking of any trade, business, or profession.

9.2.8 Liability arising from any criminal acts.

9.2.9 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

10. SECTION 10 – TRAVEL DELAY

10.1 Travel Delay. The **Company** shall pay up to the **Sum Insured** as stated in the **Schedule of Benefits** in the event that the **Common Carrier** for the **Insured Person** to travel is delayed in excess of 6 consecutive hours from the departure or arrival time specified in the itinerary, where such delay is caused directly by either **Natural Disaster**, **Severe Weather**, equipment failure, hijack or strike by the employees of the **Common Carrier** during the **Journey**. Delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the **Common Carrier** to the **Insured Person** until the actual departure or arrival time.

10.2 Exclusions Applicable to Section 10 - Travel Delay

No benefits will be paid for:

10.2.1 Failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.

10.2.2 Any loss arising from late arrival of **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 strike by the employees of the **Common Carrier**).

10.2.3 Any loss arising from failure of **Insured Person** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.

10.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

11. SECTION 11 – BAGGAGE DELAY ALLOWANCE

11.1 Baggage Delay Allowance. The Company shall pay the **Sum Insured** as stated in the **Schedule of Benefits** for the temporary deprivation of the **Insured Person's** checked-in baggage due to the delay, misdirection or temporary misplacement in delivery of the checked-in baggage at least 6 hours from the time of arrival at destination abroad by the **Common Carrier**.

11.2 Exclusions Applicable to Section 11 - Baggage Delay Allowance

No benefits will be paid for:

11.2.1 Failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** as to the number of hours and the reason for such delay.

11.2.2 With respect to any of the **Insured Person's** baggage which the **Insured Person** either intentionally sent by a different **Common Carrier** than the one in which the **Insured Person** was traveling, or with respect to any baggage, souvenir or other items which the **Insured Person** mailed or shipped separately.

11.2.3 For any loss claimed under Section 5 ("Baggage and Personal Effects") arising from the same cause.

11.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

12. SECTION 12 – CANCELLATION OF JOURNEY

12.1 Cancellation of Journey. The Company shall reimburse the **Insured Person** for loss of travel fare on **Common Carrier** and/or **Accommodation** expenses paid in advance (less available refunds) by the **Insured Person** and for which the **Insured Person** is legally liable and which is not recoverable from any other source consequent upon the cancellation of the **Journey** necessitated by the occurrence of any of the following before the **Departure Date** of the **Journey** (except for Sections 12.1.4 to 12.1.7 below):

12.1.1 Death or **Serious Injury or Serious Sickness** of the **Insured Person**, **Traveling Companion** and/ or **Immediate Family Member** within thirty (30) days prior to the **Departure Date** of the **Journey**.

12.1.2 Unexpected outbreak of strike, riot, civil commotion, **Severe Weather**, or **Natural Disaster** at the scheduled travel destination arising within one (1) week of the **Departure Date** of the **Journey**.

12.1.3 Witness summons, jury service of the **Insured Person**.

12.1.4 Sudden occurrence of strike by the employees of the **Common Carrier** within the period of one (1) week before the **Departure Date** of the planned **Journey**.

12.1.5 Serious damage to the **Principal Home** of the **Insured Person** or **Traveling Companion** in Hong Kong from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the **Departure Date** of the planned **Journey** which requires the **Insured Person's** presence in the premises on the **Departure Date** of the **Journey**.

12.1.6 The unexpected issuance of a **Black Travel Alert** for a destination scheduled in the **Journey** at least one (1) day after this **Policy** becomes effective and which is in force at any time within one (1) week of the **Departure Date** of the planned **Journey**, resulting in cancellation of the **Journey**. The Company will reimburse up to 100% of the **Sum Insured** as stated in the **Schedule of Benefits**.

12.1.7 The unexpected issuance of a **Red Travel Alert** for a destination scheduled in the **Journey** at least one (1) day after this **Policy** becomes effective and which is in force at any time within one (1) week of the **Departure Date** of the planned **Journey**, resulting in cancellation of the **Journey**, the Company will reimburse up to 50% of the **Sum Insured** as stated in the **Schedule of Benefits**.

12.1.8 COVID-19 extension (supersede Part VI – General Exclusions 1.8). The **Insured Person, Traveling Companion** and/ or **Immediate Family Member** is diagnosed with **COVID-19** with such **COVID-19** diagnosis supported by a written test report. The **Insured Person, Traveling Companion** and/or **Immediate Family Member** must not have travelled against the advice from the **Hong Kong** Special Administrative Region or any local authority at **Journey** destination. All other terms and conditions of this **Policy** apply.

Maximum amount made by **the Company** for this Section 12 is limited up to the **Sum Insured** as stated in the **Schedule of Benefits**.

12.2 Exclusions Applicable to Section 12.1 - Cancellation of Journey

No benefits will be paid for any loss:

12.2.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.

12.2.2 That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.

12.2.3 That directly or indirectly arises from the **Insured Person's** failure to notify the travel agent/ tour operator or provider of transportation or **Accommodation** immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 12.1.1 to 12.1.3.

12.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

12.2.5 Any travel when **Black Travel Alert** or **Red Travel Alert** announcement were issued by **Hong Kong Security Bureau** prior to the **Effective Date**.

12.3 Cancellation of Journey for any reason. **The Company** shall reimburse the **Insured Person** for loss of travel fare on **Common Carrier** and/or **Accommodation** expenses paid in advance (less available refunds) by the **Insured Person** and for which the **Insured Person** is legally liable and which is not recoverable from any other source consequent to the cancellation prior to the scheduled **Departure Date** for any reason, subject to the following.

12.3.1 Reimbursement for losses under this Section 12.3 is limited to the lower of 50% of the **Insured Person's** cancellation costs or the **Sum Insured** stated in the **Schedule of Benefits**.

12.3.2 Your Policy must be purchased before or within 30 days from the date **You** made **Your** initial payment or deposit for **Your** Trip. Otherwise, no claims under this section 12.3 will be accepted.

12.4 Exclusions Applicable to Section 12.3 - Cancellation of Journey for any reason

Part VI – General Exclusions except for 1.18 to 1.30 of this **Policy** do not apply to Section 12.3.

12.5 Change of Travel Date for any reason. **The Company** shall reimburse the **Insured Person** for loss of travel fare on **Common Carrier** and/or **Accommodation** expenses paid in advance (less available refunds) by the **Insured Person** and for which the **Insured Person** is legally liable, and which is not recoverable from any other source consequent upon the rescheduling of the **Journey** before the **Departure Date** of the **Journey** for any reason, subject to the following.

12.5.1 Reimbursement for losses under this 12.5 limited to the lower of 50% of the **Insured Person's** cancellation costs or the **Sum Insured** stated in the **Schedule of Benefits**.

12.5.2 Your Policy must be purchased before or within 30 days from the date **You** made **Your** initial payment or deposit for **Your** Trip. Otherwise, no claims under this Section 12.5 will be accepted.

12.6 Exclusions Applicable to Section 12.5 – Change of Travel Date for any reason

Part VI – General Exclusions except for paragraphs 1.18 to 1.30 of this **Policy** do not apply to this Section 12.5.

12.7 The Company will only be liable to pay under one of the Sections 12.1 Cancellation of Journey, or 12.3 Cancellation of Journey for any Reason, or 12.5 Change of Travel Date for Any Reason for the same losses arising from the same **Journey**.

13. SECTION 13 – CURTAILMENT OF JOURNEY

13.1 Curtailment of Journey. The Company shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for the unused and forfeited travel cost where the **Insured Person** has to terminate and cut short the **Journey** and return to **Hong Kong** as a result of any of the following reasons:

13.1.1 Death or **Serious Injury or Serious Sickness** of the **Insured Person, Traveling Companion** and/ or Immediate Family Member;

13.1.2 Sudden occurrence of strike by the employees of a **Common Carrier**, unanticipated outbreak of riot or civil commotion or **Natural Disasters** or which prevents the **Insured Person** from continuing with his/ her scheduled **Journey**.

13.1.3 The unexpected issuance of a **Black Travel Alert** for a destination scheduled in the **Journey** after this **Policy** becomes effective and which is in force at any time during the **Journey**, resulting in curtailment of the **Journey**. The Company will reimburse up to 100% of **Sum Insured** as stated in the **Schedule of Benefits**.

13.1.4 The unexpected issuance of a **Red Travel Alert** for a destination scheduled in the **Journey** during this **Policy** effective and which is in force at any time during the **Journey**, resulting in curtailment of the **Journey**, the Company will reimburse, up to 50% of the **Sum Insured** as stated in the **Schedule of Benefits**.

13.1.5 COVID-19 extension (supersede Part VI – General Exclusions 1.8). The **Insured Person, Traveling Companion** and/or **Immediate Family Member** is diagnosed with the **COVID-19** with such **COVID-19** diagnosis supported by a written test report. The **Insured Person, or Traveling Companion** and/or **Immediate Family Member** must not have travelled against Hong Kong's government the advice from the **Hong Kong** Special Administrative Region or against any local authority advice at **Journey** destination. All other terms and conditions of this **Policy** apply.

13.2 Exclusions Applicable to Section - Curtailment of Journey

No benefits will be paid for any loss:

13.2.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.

13.2.2 That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.

13.2.3 That directly or indirectly arises from the **Insured Person's** failure to notify the travel agent/ tour operator or provider of transportation or **Accommodation** immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in Section 13.1.1 to 13.1.2.

13.2.4 In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

13.2.5 Any travel when **Black Travel Alert** or **Red Travel Alert** announcement was issued by **Hong Kong Security Bureau** prior to departure.

14. SECTION 14 – JOURNEY RE-ROUTE

14.1 Journey Re-Route. In the event that a **Journey** has to be re-routed because of an unanticipated occurrence during the **Period of Insurance** of a strike by the employees of **Common Carrier**, riot or civil commotion, **Natural Disaster** or **Severe Weather** at the scheduled destination, which prevents the **Insured Person** from continuing his/her scheduled **Journey**, The Company will reimburse the reasonable and necessary additional travel fare and/ or **Accommodation** incurred by an **Insured Person** to enable him or her to arrive at their scheduled destination, up to the **Sum Insured** stated in the **Schedule of Benefits**.

14.2 Exclusions Applicable to Section 14 - Journey Re-route.

No benefits will be paid if the loss is:

14.2.1 Refundable to, or recoverable by the **Insured Person** from any other source of indemnity or reimbursement;

14.2.2 Incurred as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government;

- 14.2.3 Incurred due to the negligence, misconduct or insolvency of the travel agent through whom the **Journey** was booked;
- 14.2.4 Incurred due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons;
- 14.2.5 Incurred as a direct or indirect result of financial hardship experienced by an **Insured Person**, changes in an **Insured Person's** circumstances or contractual obligations or an **Insured Person's** general disinclination to proceed with the **Journey**;
- 14.2.6 Arising from a circumstance which, at the time of booking a **Journey** or on the date the **Journey** first begins, existed or might reasonably have been anticipated, as being likely to result in the **Journey** being interrupted;
- 14.2.7 Any loss claimed under Section 8 ("Loss of Travel Documents"), Section 10 ("Travel Delay") and Section 13 ("Curtailed Journey") arising from the same cause.

This benefit cannot be claimed for more than once for any one (1) **Journey**.

15. SECTION 15 – RENTAL VEHICLE EXCESS

15.1 Rental Vehicle Excess. The **Company** shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for the **Insured Person** if the **Insured Person** rents or hires a **Rental Vehicle** in the course of the **Journey** which is involved in a collision whilst under the control of the **Insured Person** or such vehicle is stolen or damaged and the rental agreement includes an excess (or deductible or similar condition), **We** shall reimburse the **Insured Person** for the **Rental Vehicle** excess which is payable in respect of the loss of or damage to the **Rental Vehicle** for the liable loss or damage of the rental vehicle. In no event shall this benefit be paid more than once per **Journey**. The **Insured Person** must take relevant comprehensive motor vehicle insurance provided by the rental organization against loss or damage to the **Rental Vehicle** during the rental period.

15.2 Exclusions Applicable to Section 15 - Rental Vehicle Excess

No benefits will be paid for:

- 15.2.1 Any use of the **Rental Vehicle** by the **Insured Person** that is in violation of the terms of the rental agreement or applicable comprehensive motor insurance policy.
- 15.2.2 Any condition under the influence of alcohol or drugs of the **Insured Person** who is in charge of a **Rental Vehicle**.
- 15.2.3 Any illegal or unlawful use of the **Rental Vehicle** by the **Insured Person** during the rental period.
- 15.2.4 The **Insured Person** not holding a valid driving license of the country or a valid international driving license.
- 15.2.5 Any **Rental Vehicle** that has not taken out a comprehensive motor vehicle insurance,
- 15.2.6 Any loss of items such as, but not limited to, tires and/ or windscreens if such items are not covered by the comprehensive motor vehicle insurance.

16. SECTION 16 – UNAUTHORIZED USE OF CREDIT CARD

16.1 The **Company** will reimburse **You** up to the **Sum Insured** stated in the **Schedule of Benefits** for **Your** non-recoverable legal liability for payment arising out of unauthorized use of **Your** credit cards and/or the cost replacing credit cards if **Your** credit cards are stolen by any person other than **Your Immediate Family Member** or **Traveling Companion** during the **Journey**. This reimbursement is subject to the condition that the relevant loss must have been reported to the police and credit card provider at the place of the loss within twenty-four (24) hours from the occurrence of the incident and such claim must be accompanied by written documentation and report from the police and the credit card provider.

17. SECTION 17 – LOSS OF HOME CONTENT

17.1 The **Company** will reimburse up to the **Sum Insured** stated in the **Schedule of Benefits** for the loss or damage to household contents owned, used or worn by **You** contained within **Your Principal Home** in **Hong Kong** as a direct result of **Burglary** or fire while **You** are travelling on the **Journey**. Such loss must be reported to the police and supported by written documentation and report issued by the **Hong Kong** police. **The Company** may make payment or at **Our** opinion reinstate or repair subject to due allowance for wear and tear and depreciation.

17.2 Exclusions Applicable to Section 17 – Loss of Home Content

No benefits will be provided:

- 17.2.1 Arising out of **Burglary** while **Your Principal Home** in **Hong Kong** or any part thereof is unoccupied for more than thirty (30) days from or prior to the **Departure Date** of the **Journey**;

17.2.2 For any loss/ damage of bonds, bills of exchange, cash, coins, check, promissory notes, postal or money orders, record or book or similar tokens, luncheon voucher or other coupons, stored value cards, credit cards, deeds, documents of title, manuscripts, medals, passports, stamps, share certificates, contact or corneal lenses, mobile/portable telephone, travel tickets, foodstuffs, animals and motor vehicles (including accessories), motorcycles, boats, motors, any other conveyances, loss of data recorded on tapes, cards, discs or otherwise;

17.2.3 For any loss not reported to the **Hong Kong** police within twenty-four (24) hours of loss when **You** return back to **Hong Kong** after the **Journey** and a police report for such loss not having been obtained;

17.2.4 For shortage due to error, omission, exchange or depreciation in value;

17.2.5 For special equipment or apparatus used in connection with any profession, business or employment;

17.2.6 For malicious damage or vandalism by any person lawfully in the **Principal Home** in Hong Kong;

17.2.7 For loss arising from **You** not taking all reasonable efforts to take due care and precautions for the safeguarding and security of **Your** home contents within **Your Principal Home** in **Hong Kong** to avoid or to minimize any claim and loss under this insurance.

18. SECTION 18 – MISSED EVENT

18.1 **The Company** will reimburse the actual cost of purchasing of the unused and non-refundable sports ticket or entry fees or **Sporting Equipment** rental cost which has been paid in advance and forfeited by the **Insured Person**, up to the **Sum Insured** stated in the **Schedule of Benefits**; if during the **Period of Insurance** the **Insured Person** is unable to participate in a planned visit of theme parks, concerts, artistic performance, sports event, overseas wedding or any additional activities (save and except any event arranged as part of the group tour's original itinerary) due to sudden and unexpected death of an **Insured Person**, an **Immediate Family Member** or **Traveling Companion**, or suffers from the bodily **Injury** or **Sickness**, occurring after this **Policy** has been purchased and within thirty (30) days of the date of the **Journey** is scheduled to begin. That bodily **Injury** or **Sickness** must be certified by a **Qualified Medical Practitioner** as rendering that **Insured Person** or **Immediate Family Member** or **Traveling Companion** is unfit to participate in the covered event or as being a danger to their life or health.

18.2 Exclusions Applicable to Section 18.1 – Missed Event

This section does not cover any amount which:

18.2.1 An **Insured Person** is not legally obliged to pay;

18.2.2 Is refundable to, or recoverable by, an **Insured Person** from any other source of indemnity or reimbursement;

18.2.3 For any claim under this Section 18 which is not accompanied by the required documents.

19. SECTION 19 – LOSS OF SPORTING EQUIPMENT

19.1 **The Company** shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for repair or replacement if **Your Sporting Equipment** is accidentally damaged or lost during transport on **Common Carrier** or due to **Theft**. Written confirmation is required from the **Common Carrier** associated with the damage or loss or a police report is required for such proof of loss. **The Company** will pay the lesser of repair cost or replacement cost, while the cost of either the repair or replacement shall not exceed original purchase price.

A depreciation of 20% in value will be applied per year after allowing for age, wear and tear.

Please refer to the **Schedule of Benefits** for per item limit.

19.2 Exclusions Applicable to Section 19.1 – Loss of Sporting Equipment

19.2.1 The following classes of property: business goods or sample, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances.

19.2.2 Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the **Insured Person** to repair, clean or alter any property.

19.2.3 Any loss of or damage to hired or leased equipment.

19.2.4 Any loss of or damage to property which is contraband or which is or has been illegally transported or traded.

19.2.5 Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.

19.2.6 Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.

19.2.7 With respect to any of the **Insured Person's** baggage which the **Insured Person** either intentionally sent by a different **Common Carrier** than the one in which the **Insured Person** was traveling, or with respect to any baggage, souvenir or other items which the **Insured Person** mailed or shipped separately.

19.2.8 Any baggage or personal effects that are checked in with the **Common Carrier** contrary to the terms and conditions of **Common Carrier**.

19.2.9 Breakage or damage to brittle or fragile articles like glass or crystal. Breakage or damage to glasses, sunglasses, camera or camera lens will be reimbursed only upon the successful submission of damaged item to the **Authorized Representative**. Once submitted, the damaged item will not be returned to the **Insured Person**. **The Company** reserves the right to decline any claim if the **Insured Person** fails to provide damaged item upon request.

19.2.10 Loss by any mysterious disappearance.

19.2.11 Shortage due to error, omission, exchange or depreciation in value.

19.2.12 Items received as gifts or for receipts of the claimed items submitted which are not in the **Insured Person's** name.

You can only claim either from **Section 5 – Baggage and Personal Effects** or this **Section** for the loss of Sporting Equipment.

20. SECTION 20 – PET CARE

20.1 Emergency Pet Boarding due to Travel Delay The **Company** shall pay up to the **Sum Insured** as stated in the **Schedule of Benefits** for unexpected boarding fee of the **Insured Person's Pet** if the **Insured Person** cannot return to their **Principal Home** due to unexpected delay of the **Common Carrier** for more than 24 hours from the scheduled arrival time to Hong Kong.

20.2 Exclusions Applicable to Section 20.1 – Emergency Pet Boarding due to Travel Delay.

20.2.1 Any loss arising from failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.

20.2.2 Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.

20.2.3 Any loss arising from failure of **Insured Person** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.

20.3 Emergency Pet Boarding due to Overseas Hospitalization The **Company** shall pay up to the **Sum Insured** as stated in the **Schedule of Benefits** for unexpected boarding fee of the **Insured Person's Pet** if the **Insured Person** cannot return to their **Principal Home** due to the **Insured Person** being hospitalized overseas due to **Injury** or **Sickness**. Please refer to the **Schedule of Benefits** for per day limit.

20.4 Exclusions Applicable to Section 20.3 – Emergency Pet Boarding due to Overseas Hospitalization

20.4.1 For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to Hong Kong.

20.4.2 For failure to obtain a written medical report from the **Qualified Medical Practitioner**.

20.4.3 If the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the **Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel.

20.4.4 For any cosmetic surgery, elective treatment during the **Journey**.

20.5 Curtailment of Journey (Pet) The **Company** shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for the unused and forfeited travel cost where the **Insured Person** has to terminate and cut short the **Journey** and return to **Hong Kong** due to serious illness of **Your Pet** that requires emergency and life-saving treatment. Written medical report and treatment summary from a local veterinarian is required.

20.5.1 Please refer to the **Schedule of Benefits** and deductible for each and every loss. A 50% deductible applies to Section 20.5 – Curtailment of Journey (**Pet**).

20.6 Exclusions Applicable to Section 20.5 Curtailment of Journey (Pet)

20.6.1 That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.

20.6.2 That arises from any circumstances leading to the cancellation and/ or disruption of his/her **Journey** before the purchase of this travel insurance.

PART IV – GENERAL CONDITIONS

1. At the time of applying this **Policy**, the **Insured Person** must be fit to travel, and this **Policy** does not cover any circumstances which already exists on the **Effective Date** or was announced before the **Effective Date**, or any Pre-Existing Conditions.
2. Upon issuance of the **Policy**, all the insurance details, including the **Insured Persons**, **Departure Date**, **Expiry Date** and destinations, are confirmed and final and cannot be changed.
3. Eligibility of this **Policy** is restricted to residents of **Hong Kong** travelling overseas who hold valid HKID and purchase the **Policy** in **Hong Kong**. Financial compensation will be paid to **Hong Kong** bank account only. Claims reimbursements shall only be transacted in **Hong Kong** Dollars and be paid into an account of licensed banks in **Hong Kong**, as authorized by the **Hong Kong** Monetary Authority.
4. If this **Policy** is an Annual Cover, the **Company** will send the **Policyholder** a renewal notice with the renewal terms (the terms may be different from this **Policy**) if the **Company** desires to renew this **Policy**. This **Policy** will be renewed if the required premium and documents for renewal are received by the **Company** in accordance with the renewal terms. The renewal of this **Policy** shall not constitute any waiver of the **Company's** right under this clause and/or the renewed **Policy**.
5. If any circumstance exists during the **Journey** which is outside the **Insured Person's** control and the **Journey** is extended beyond the period stated in the **Certificate of Insurance**, the **Company** will automatically extend this **Policy** for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the **Insured Person's Journey**.
6. If the **Insured Person** is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by the **Company** for the same trip, only the travel insurance **Policy** with the greatest compensation will apply and benefits thereunder be payable.
7. Any **non-disclosure** or fraudulent **misrepresentation** in any material shall lead to the whole **Policy** being void from inception.

PART V – GENERAL PROVISIONS

1 Entire contract. The **Certificate of Insurance**, **Policy** wording, and endorsements (if any) shall constitute the entire contract of insurance. No statement made by the applicant for insurance not included herein shall void the **Policy** or be used in any legal proceedings hereunder unless such statement is fraudulent. No agent has authority to change this insurance or to waive any of its provisions. No change in this insurance shall be valid unless approved by and such approval is endorsed hereon.

2 Time of notice of claim. Written notice of loss on which a claim may be based must be given to the **Company** within thirty (30) days after the date of the incident causing such loss and in the event of accidental death, immediate notice thereof must be given to the **Company**.

3 Forms for proof of loss. The **Company**, upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen (15) days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this **Policy** as to proof of loss upon submitting within the time fixed in this **Policy** for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which a claim is made. All certificates, information and evidence required by the **Company** shall be furnished at the expense of the **Insured Person/** claimant or his legal personal representatives and shall be in such form and of such nature as the **Company** may prescribe.

4 Time for filing proof of loss. Affirmative proof of loss must be furnished to the **Company** at its said office in case of a claim for such loss within sixty (60) days after the termination of the period for which the **Company** is liable. If it shall be shown not to have been reasonably possible to give such notice within such time, such proof is furnished as soon as reasonably possible and must be within one (1) year after the date of such loss.

5 Sufficiency of notice. Such notice by or on behalf of the **Insured Person** given to **the Company**, with particulars sufficient to identify the **Insured Person** shall be deemed to be notice to **the Company**. Failure to give notice within the time provided in this **Policy** shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

6 Immediate payments of indemnities. All indemnities provided in this **Policy** for loss other than that of time on account of disability will be paid immediately after receipt of due proof.

7 To whom indemnities are payable. Any indemnity paid for loss of life shall be payable to the **Insured Person's** estate. All other indemnities shall be payable to the **Insured Person** except for Emergency Medical Evacuation and Repatriation of Mortal Remains where relevant amounts will be paid directly to the provider of service in accordance with the terms of this **Policy**.

8 Fraudulent claims. If the claim is in any respect fraudulent or if any fraudulent means or devices be used by the **Insured Person** or anyone acting on the **Insured Person's** behalf to obtain any benefit under this **Policy**, all benefit in respect of such claims shall be forfeited.

9 Right of recovery. In the event that authorization of payment and/or payment is made by **the Company** and/or its **Authorized Representative** for a claim which is not covered under this **Policy** or when the limit of liability of this insurance exceeds, **the Company** reserves the right to recover the said sum or excess from the **Insured Person**.

10 Rights of third parties. Nothing in this **Policy** is intended to confer a direct enforceable benefit on any party other than the **Insured Person(s)** and **the Company**, whether pursuant to the Contracts (Rights of Third Parties) Ordinance or otherwise. It is hereby noted and agreed, however, that **the Company** and the **Insured Person(s)** named in the **Certificate of Insurance** alone have the right to amend this **Policy** by agreement or (if any such rights exist in the **Policy**) to cancel or terminate the **Policy**, without giving notice, or requiring the consent of any other person.

11 Medical examination and treatment. **The Company** at its own expense shall have the right and opportunity to conduct medical examination on the **Insured Person** when and as often as it may reasonably require during a pending claim under this **Policy** and to make an autopsy in the case of death where it is not forbidden by law. The **Insured Person** shall as soon as possible after the occurrence of any **Injury** or **Sickness** obtain and follow the advice of a duly **Qualified Medical Practitioner** and **the Company** shall not be liable for any consequences arising by reason of the **Insured Person's** failure to obtain or follow such advice and use such appliances or remedies as may be prescribed.

12 Subrogation. In the event of any payment under this **Policy**, **the Company** shall be subrogated to all the **Insured Person's** rights of recovery therefore against any person or organization and the **Insured Person** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Insured Person** shall take no action after the loss to prejudice such rights.

13 Legal actions. No action at law or in equity shall be brought to recover on this **Policy** prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this **Policy**. In addition, no such action shall be brought after the expiration of one (1) years after the time written proof of loss is required to be furnished as stated in Part V Clause 4 above.

14 Limitations controlled by statute. If any time limitation of this insurance, with respect to giving notice of claim or furnishing proof of loss, is less than that permitted by the law of **Hong Kong**, such limitation is hereby extended to agree with the minimum period permitted by such law.

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

16 Policy interpretation. This **Policy** is subject to the laws of **Hong Kong** and the parties hereto agree to submit to the exclusive jurisdiction of the courts of **Hong Kong**.

17 Assignment. No notice of assignment of interest under this **Policy** shall be binding upon **the Company** unless and until the original or a duplicate thereof is filed at the office of Boltech Insurance (Hong Kong) Company Limited, 9/F, FWD Financial Centre, 308 Des Voeux Road Central, Hong Kong, and **the Company's** consent to such assignment is endorsed. **The Company** does not assume any responsibility for the validity of an assignment. No provision of the charter, constitution or by-laws of **the Company** shall be used in defense of any claim arising.

18 Data privacy. The **Insured Person/Policyholder/Applicant** agrees that:

18.1 The personal data collected during the application process or administration of this **Policy** may be used by **Us** for the purposes stated in the Personal Information Collection Statement ("PICS").

18.2 In addition, it is agreed that **We** may transfer the personal data to the following classes of persons (whether based in **Hong Kong** or overseas) for the administration of this **Policy** including the purpose specified below. Such persons may be located in other countries such as Mainland China, France and Switzerland. The transfer of personal data may apply to:

Third parties providing services related to the administration of this **Policy**, including reinsurers;

Financial institutions for the purpose of processing this **Policy** and obtaining **Policy** payments;

In the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;

Marketing companies for the purpose of conducting direct marketing activities (subject to **Your** consent to receive direct marketing as provided in the PICS);

Other parties referred to in Bolttech Insurance (Hong Kong) Company Limited's PICS for the purposes stated therein.

19 Clerical error. Clerical errors by **the Company** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

20 Prevailing language. The terms and conditions in the Chinese **Policy** wording is translated from this English version for **Your** reference only. Should there be any inconsistency between the Chinese and English versions in **Policy** wording, the English version shall prevail.

21 Cancellation.

21.1 For Single Trip. No refund of premium will be allowed once the **Policy** is issued.

21.2 For Annual Cover. The **Policy** may be cancelled by giving **the Company** written notification, in which case the prorated portion of the premium paid shall be refunded as per the refund premium table below, provided no claim has occurred and been made in respect of the Annual Cover.

Covered Calendar Months	Refund Premiums
Up to one (1) month	60% of premium paid
Up to two (2) months	50% of premium paid
Up to three (3) months	30% of premium paid
Up to four (4) months	10% of premium paid
Over four (4) months	No refund

21.3 **The Company** may cancel the **Policy** for any reason by giving seven (7) days' notice by registered letter to the **Insured Person's** last known address. A proportionate part of the premium may be refunded.

22 Age restriction. The age of **Insured Person** should be between 60 days and 80 years old (both dates inclusive) on the commencement date of this **Policy**, unless otherwise stipulated in any specific sections under these terms and conditions. No benefit will be provided once the **Insured Person** reaches the age of 81, unless specially accepted by **the Company**.

23 Journey Duration. For Annual Cover the maximum duration of each **Journey** is limited to a maximum of 90 days per trip while the number of **Journeys per Policy** is unlimited.

PART VI – GENERAL EXCLUSIONS

1 General Exclusions Applicable to The Policy. **The Company** will not pay under any section of this **Policy** for loss, **Injury**, damage or liability suffered and/ or sustained by or arising directly or indirectly as a result of or in connection with any of the following:

1.1 No (re) insurer shall be deemed to provide cover and no (re) insurer shall 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 would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and/or any other applicable national economic or trade sanction law or regulations;

1.2 Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destination from media outlets or governmental agencies being issued prior to the **Effective Date** of the **Policy**;

1.3 An **Insured Person** who is: a **Terrorist**; a member of a **Terrorist Organization**; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons;

1.4 Any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;

1.5 **Common Carrier's** or travel supplier's complete cessation of operations due to financial condition, with or without filing for bankruptcy;

1.6 Suicide or attempted suicide or intentional self-**Injury**, or self-exposure to needless peril;

1.7 **Pandemics** or **Epidemics**;

1.8 Any medical treatment received during **Journey** which was made for the purpose of receiving medical treatment or if the insured **Journey** was undertaken while the **Insured Person** was unfit to travel; or the Person is traveling against the advice of a **Qualified Medical Practitioner**;

1.9 Any loss or event that was known, foreseeable, intended, or expected when the **Policy** was purchased;

1.10 Acts committed with the intent to cause loss;

1.11 Arising from nuclear explosion including all effects thereof or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials;

1.12 **Political Risk**;

1.13 **Cyber Risk**;

1.14 An act of recklessness or gross negligence by the **Insured Person** or a **Traveling Companion**;

1.15 Fear of flying/traveling;

1.16 The travel carrier tickets not showing travel date(s);

1.17 Any loss and expenses that can be reimbursed or recovered from any other source;

1.18 **War**, civil **War**, invasion, insurrection, revolution, use of military power or usurpation of government or military power;

1.19 Any prohibition or regulations by any government;

1.20 Any breach of government regulation or any failure by the **Insured Person** to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a **Common Carrier**, riot or civil commotion, **Natural Disaster** or **Severe Weather**;

1.21 Any losses resulting from **Your** participation in **Mountaineering**, or undertaking **Expeditions** or similar activities;

1.22 Any losses resulting from **Your** participation in **Trekking** above 3,000 meters;

1.23 The **Insured Person** is not taking all reasonable efforts to safeguard his/her property/money, to avoid **Injury** or to minimize any claim under this insurance;

1.24 Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an **Insured Person** would or could earn income or remuneration from engaging in such sport as a source of income; or participation in any of **Extreme Sports and Sporting Activities**;

1.25 Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a **Qualified Medical Practitioner**;

1.26 Pregnancy or childbirth, and any **Injury** or **Sickness** associated with pregnancy or childbirth;

1.27 Any **Pre-Existing Condition**, congenital and heredity condition. This does not apply to Part III – Benefits Section 3.2 (Repatriation of Mortal Remains);

1.28 AIDS or any **Injury** or **Sickness** commencing in the presence of a seropositive test for HIV and related disease, sexually transmitted disease;

1.29 Psychosis, sleep disturbance disorder, mental or nervous disorders;

1.30 The **Insured Person** engaging in the following during the **Period of Insurance**, including: naval, military or air force service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/ actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort.

PART VII – ONGOING DUTY OF DISCLOSURE

If **You** suffer a new medical or dental event or **Your** general state of health deteriorates after **You** have purchased this **Policy**, but before the **Departure Date**, **You** must contact **Us**, otherwise the consequences of the change in health may not be covered under the **Policy** once **Your Journey** commences.

In this circumstance, **We** reserve the right to review the cover granted including withdrawing or amending cover previously approved for the **Journey**. If **We** apply new cover restrictions and the new restrictions imposed by **Us** prevent **You** from undertaking the planned **Journey**, then **You** will have the right to lodge a claim under Part III – Benefits Section 12 (Cancellation of Journey).

PART VIII – PERSONAL INFORMATION COLLECTION AND USE STATEMENT (“PICS”)

Please scan the following QR code for review of Bolttech Insurance (Hong Kong) Company Limited's (the "Company") PICS. **You** can also request a copy of the PICS by calling **the Company's** Customer Service Hotline at 2603 9435.

