

## GBA Easy Travel Insurance

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

Thank you for choosing bolttech GBA Easy Travel 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**, **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**.

**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** means a document issued to the **Insured Person** showing details of the covered plan of **Your Policy**.

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

**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.

**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**;

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**.

**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**.

**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 lugging, bobsleighting, 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.

**GBA** means Greater Bay Area includes Hong Kong, Macau, and nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen, Zhaoqing in Guangdong Province.

**Hong Kong** means 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 each trip (not exceeding the **Maximum Trip Duration**) that commences when the **Insured Person** passes through the Hong Kong immigration counter for departure and ends on the earlier of (i) the **Insured Person's** return to **Hong Kong** on the date specified in the **Certificate**, or (ii) the **Insured Person's** arrival at the **Hong Kong** immigration counter upon returning from the trip.

For the purpose of Part III – Benefits Section 2(b), **Journey** means the period of travel commencing when the **Insured Person** departs from their home on board a "Northbound Travel for Hong Kong Vehicle" and ending upon arrival at the **Hong Kong** immigration counter.

**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.

**Maximum Trip Duration** means the maximum number of travel days on each **Journey**:

- (a) 3-Day Cover Plan : single **Journey** not exceeding 3 days
- (b) 7-Day Cover Plan : single **Journey** not exceeding 7 days
- (c) 1-Month Cover Plan : multiple journeys, each **Journey** not exceeding 7 days within 30 days
- (d) 3-Month Cover Plan : multiple journeys, each **Journey** not exceeding 7 days within 90 days
- (e) 6-Month Cover Plan : multiple journeys, each **Journey** not exceeding 7 days within 180 days
- (f) Annual Cover : multiple journeys, each **Journey** not exceeding 14 days within 12 full months

**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 4(b)(i) (Emergency Medical Evacuation and Repatriation) and Section 4(b)(ii) (Transportation 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.

**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.

**Period of Insurance** means 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):

- (a) The end of each **Journey** for multiple journeys or the **Expiry Date** stated on **Your Certificate**;
- (b) **You** return back to **Hong Kong**;
- (c) 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.

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

**Policyholder** means the “certificate holder” stated in the **Certificate** 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**.

**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**.

**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**.

**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**.

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

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

**Table of Benefits** means a table of benefits presented in Part III – Benefits under this **Policy** 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.

**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** 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 **Policy** 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** issued in relation to the **Journey** that commenced and occurred within the **Period of Insurance**.

The **Certificate**, 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** 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** indicates 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 travel. A range of benefits are available under this **Policy**. However, there are some circumstances where cover cannot be provided.

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 **GBA** who hold valid HKID and purchase the **Policy** in **Hong Kong**. We also accept passport number (exclude the passport issued by the People's Republic of China to people who are citizen of Mainland China and Macau) as one of the identity types of information when purchase the **Policy**.

(b) This **Policy** does not cover any **Pre-Existing Condition**. This does not apply to Part III – Benefits Section 4(b)(ii) (Transportation 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 5,000 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 (Section 1 – 5)

### Table of Benefits

Unless otherwise stated and subject to any sub-limit as stated in any Section, the maximum liability in respect of each of the **Insured Person(s)** is shown under the **Table of Benefits** below:

<sup>^</sup> Applicable to all Cover Plans for each Journey

<sup>^^</sup> Applicable to 1-Month, 3-Month, 6-Month, and Annual Plan Cover Plans

Section	Summary of Benefits and Sub-Limits	Maximum Limits (HK Dollars) Per Insured Person	
		Per Journey <sup>^</sup>	Per Policy Limit <sup>^^</sup>
1	Medical Expenses (a) Hospital Confinement (b) Cash Allowance if being hospitalised for more than 3 days (HKD200 per day)	30,000 1,000	100,000 1,000
2	Personal Accident / Missed Events (a) Personal Accident occurs whilst travelling (GBA other than HK) (b) Accidental Death during traffic accident when travelling from home to cross-border (HK Cover) (c) Missed Events due to Personal Accident (HKD500 per ticket)	100,000 100,000 2,000	100,000 100,000 2,000
3	Transportation (a) Cash Allowance on high-speed rail train delay i. 1 <sup>st</sup> consecutive 3 hours ii. Each consecutive 6 hours thereafter (b) Cash Allowance to Insured Person due to accidental injury as a passenger (per incident)	900 300 300 200	900 300 300 200
4	Other Protection (a) Loss of Travel Documents (b) Emergency Assistance Services i. Emergency Medical Evacuation and Repatriation ii. Transportation of Mortal Remains iii. Hospital Admission and Guarantee of Hospital Admission Deposit iv. Unexpected Return to Usual Country of Residence v. Compassionate Visit and Hotel Accommodation vi. Return of Minor Child(ren) vii. Convalescence Expenses viii. Delivery of Essential Medicine ix. 24-hour Assistance Hotline Services (c) Road Ambulance Service Arrangement from GBA to HK (d) Allowance for Tracing Service (due to kidnap, or separated by natural or man-made disasters)	1,000 100,000 15,000 15,000 15,000 15,000 15,000 6,000 6,000 Included 30,000 30,000	2,000 100,000 15,000 15,000 15,000 15,000 15,000 6,000 6,000 Included 30,000 30,000
5	Personal Liability	100,000	100,000

## 1. Section 1 – Medical Expenses

**(a) Hospital Confinement.** 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 **Table of Benefits** for that portion of the medical expenses which:

**1.1** are incurred by the **Insured Person** within the **Period of Insurance**;

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

**1.3** the daily limit of **Room and Board** shall be limited to HK\$3,000 per day;

**1.4** 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 HKD10,000 per day.

**(b) Cash allowance if being hospitalised for more than 3 days.** In the event that the **Insured Person** being **Confined** in **Hospital** for more than 3 consecutive days for treatment of an **Injury** or **Sickness** during the **Journey**, a cash allowance of HK\$200 per day is payable for such period of **Confinement** commencing from the 4<sup>th</sup> day of such **Confinement**. **The Company** shall not pay for the first 3 days of such **Confinement** and **the Company** shall reimburse the **Insured Person** up to the **Sum Insured** stated in the **Table of Benefits**.

**1.5** Exclusions Applicable to Section 1(a) ("**Hospital Confinement**") and 1(b) ("Cash allowance if being hospitalised for more than 3 days")

No benefits will be paid:

**1.5.1** 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**.

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

**1.5.3** 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**.

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

**1.5.5** Where Section 4(b)(i) Emergency Medical Evacuation and Repatriation and Section 4(c) Road Ambulance Service Arrangement from GBA to HK were 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**.

**1.5.6** 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.

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

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

**1.5.9** 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 – Personal Accident / Missed Events

**(a) Personal Accident occurs whilst travelling (GBA other than HK).** The benefit under this Section 2(a) is payable to the **Insured Person** up to the **Sum Insured** stated in the **Table of Benefits** who suffers an **Injury** during the **Journey** which, directly and independently whilst the **Insured Person** is travelling in **GBA** (other than HK) as a driver or passenger on board of a "Northbound Travel for Hong Kong Vehicle", shall result in any event provided in 2.1 Compensation Table (1) hereunder (hereinafter called an "Event").

**(b) Accidental Death during traffic accident when travelling from home to cross-border (HK Cover).** The benefit under this Section 2(b) is payable to the **Insured Person** up to the **Sum Insured** stated in the **Table of Benefits** who suffers an **Injury** during the **Journey** which, directly and independently whilst the **Insured Person** is travelling from home to cross-border (within the territory of Hong Kong) as a driver or passenger on board of a “Northbound Travel for Hong Kong Vehicle”, shall result in 2.1 Compensation Table (1) Death.

**2.1 Compensation Table:**

Insured Event		Percentage of Maximum Benefits*
1	Death	100%
2	Permanent Total Disablement	100%
3	Total and permanent loss of all sight in one or both eyes	100%
4	Loss of Limb(s) – Total loss by physical severance or total and permanent loss of use of (a) one or two limbs (b) one or both hands (c) arm above the elbow (d) arm at or below the elbow (e) leg above the knee (f) leg at or below the knee	100% 100% 100% 100% 100% 100%
5	Loss of Sight – Total and permanent loss of (a) sight in one eye except perception of light (b) lens of one eye	50% 50%
6	Total and permanent (a) Loss of Hearing in both ears (b) Loss of Hearing in one ear (c) Loss of Speech	75% 15% 50%

**2.1.1** If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Maximum Benefits**) will be payable under this Section 2 and in any event shall not exceed the **Sum Insured** stated in the **Table of Benefits**.

**2.1.2** 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.

**2.1.3** 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 Maximum Benefits** 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**.

**(c) Missed Events due to Personal Accident.** The **Company** will reimburse the actual cost of purchasing of the unused and non-refundable sports ticket or entry fees which has been paid in advance and forfeited by the **Insured Person**, up to the **Sum Insured** stated in the **Table 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 due to sudden and unexpected death of an **Insured Person** or suffers from the bodily **Injury**, occurring after this **Policy** has been purchased and within seven (7) days of the date of the **Journey** is scheduled to begin. That bodily **Injury** must be certified by a **Qualified Medical Practitioner** as rendering that **Insured Person** is unfit to participate in the covered event or as being a danger to their life or health.

**2.2 Exclusions Applicable to Section 2(c) – Missed Events due to Personal Accident**

This section does not cover any amount which:

- 2.2.1** an **Insured Person** is not legally obliged to pay;
- 2.2.2** is refundable to, or recoverable by, an **Insured Person** from any other source of indemnity or reimbursement;
- 2.2.3** for any claim under this Section 2(c) which is not accompanied by the required documents.

**3. Section 3 – Transportation**

**(a) Cash allowance on high-speed rail train delay.** The **Company** shall pay up to the **Sum Insured** as stated in the **Table of Benefits** in the event that the High-Speed Rail (HSR) train for the **Insured Person** to travel is delayed 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 HSR during the **Journey**. Delay will be calculated from the original scheduled departure or arrival time specified in the itinerary provided by the HSR to the **Insured Person** until the actual departure or arrival time. **The Company** will pay up to HK\$300 for an initial delay in excess of 3 consecutive hours and HK\$300 for each subsequent 6 consecutive hours period up to the maximum limits stated in the **Table of Benefits**.

### 3.1 Exclusions Applicable to Section 3(a) – Cash allowance on high-speed rail train delay

No benefits will be paid for:

**3.1.1** Failure of the **Insured Person** to provide proof document for the delay from HSR on the number of hours and the reason for such delay. For the avoidance of doubt, the proof document(s) is/are including the following:

- i) a copy of the HSR train ticket printed with **Insured Person's** name, train number, departure date and time; and
- ii) a confirmation letter issued by the HSR or relevant service provider to explain the reason of delay and the affected duration; or
- iii) a photo to capture from the departure board/screen or platform display or passenger information display system in showing the train number and new departure time.

**3.1.2** Any loss arising from late arrival of **Insured Person** at the train station (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 HSR).

**3.1.3** Any loss arising from failure of **Insured Person** to get on-board the first available alternative transportation offered by the administration of the HSR.

**3.1.4** 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).

**(b) Cash allowance to Insured Person due to accidental injury as a passenger.** **The Company** shall pay up to the **Sum Insured** as stated in the **Table of Benefits** for the **Insured Person** who suffers an **Injury** during the **Journey** which, directly and independently whilst the Insured Person is travelling in **GBA** (other than HK) as a passenger on a ride-hailing service vehicle or taxi.

### 3.2 Exclusions Applicable to Section 3(b) – Cash allowance to Insured Person due to accidental injury as a passenger

No benefits will be paid for:

**3.2.1** Failure to obtain a written medical report/certificate from the **Hospital** or **Qualified Medical Practitioner** with the treatment date, cause and diagnosis.

## 4. Section 4 – Other Protection

**(a) 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 **Table of Benefits** for the replacement cost for travel documents. 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.

### 4.1 Exclusions Applicable to Section 4(a) – Loss of Travel Documents

No benefits will be paid:

**4.1.1** 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.

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

**4.1.3** For loss by any unknown or mysterious disappearance.

**4.1.4** 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).

**4.1.5** 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.

**(b) Emergency Assistance Services.**

**(i) Emergency Medical Evacuation and Repatriation.** 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 **Table 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.

**(ii) Transportation 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/ashes to **Hong Kong** or his/her habitual residence. **The Company** shall pay the actual cost incurred up to the **Sum Insured** stated in the **Table of Benefits** for such repatriation. In addition, **the Company** shall reimburse up to the **Sum Insured** stated in the **Table 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.

**(iii) Hospital Admission and 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 **Table of Benefits**. Any additional expenses over the limit stated in the **Table of Benefits** are to be borne by You unless the loss is covered under Part III – Benefits Section 1 of this **Policy**.

**(iv) Unexpected Return to Usual Country of Residence.** In the event of the death of the **Insured Person's Immediate Family Member** in his/her Usual Country of Residence while the **Insured Person** is travelling overseas (save for in the case of migration) and necessitating an unexpected return to his/her Usual Country of Residence, **the Company** or its **Authorized Representative** will arrange for one economy class return airfare for the return of the **Insured Person** to his/her Usual Country of Residence.

**(v) Compassionate Visit and Hotel Accommodation.** 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 three (3) 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 two **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\$1,200 per night up to five (5) 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 4(b)(v) is limited up to the **Sum Insured** as stated in the **Table of Benefits**.

**(vi) Return of Minor 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 4b(vi) is limited up to the **Sum Insured** as stated in the **Table of Benefits**.

**(vii) Convalescence Expenses.** The **Company** or its **Authorized Representative** will arrange for the additional hotel accommodation expenses necessarily and unavoidably incurred by the **Insured Person** related to an incident requiring this Section 4b(i) Emergency Medical Evacuation and Repatriation or hospitalisation up to HK\$ 1,200 per day for a maximum of five (5) consecutive days.

**(viii) Delivery of Essential Medicine.** The **Company** or its **Authorized Representative** will arrange to deliver to the **Insured Person** essential medicine, drugs and medical supplies that are necessary for an **Insured Person's** care and/or treatment but which are not available at the **Insured Person's** location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. The **Company** or its **Authorized Representative** will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof. Such costs shall solely be the **Insured Person's** responsibility.

**(ix) 24-hour Assistance Hotline Services – Please call Us at +852 2456 5400.**

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**.

**(c) Road Ambulance Service Arrangement from GBA to HK.** The **Company** shall pay up to the **Sum Insured** as stated in the **Table of Benefits** for a Direct Cross-boundary Ambulance Transfer. It allows a point-to-point transfers for **Insured Person** who needs a specialized care from designated hospitals in **GBA to Hong Kong**, bypassing border handovers for safer with faster transport. **Insured Person** must have specific clinical needs but must also be stable enough for the transfer. All requests, services or arrangements shall be arranged by **the Company** or its **Authorized Representative**.

**4.2 Exclusions Applicable to Section 4(b) – Emergency Assistance Services and 4(c) Road Ambulance Service Arrangement from GBA to HK**

No benefits will be paid:

**4.2.1** 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**.

**4.2.2** 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.

**4.2.3** 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**.

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

**4.2.5** 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**.

**4.2.6** 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.

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

**4.2.8** 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 4(b)(i) ("Emergency Medical Evacuation and Repatriation"), **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.

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

**(d) Allowance for Tracing Service (due to kidnap, or separated by natural or man-made disasters).** **The Company** shall pay up to the **Sum Insured** as stated in the **Table of Benefits** for the cost of tracing service to help find the **Insured Person** if they are missing for over twenty-four (24) consecutive hours due to kidnap or separated by **Natural** (or man-made) **Disasters**.

## 5. Section 5 – Personal Liability

**5.1 The Company** shall pay the **Insured Person** up to the **Sum Insured** as stated in the **Table of Benefits** for legal liability to a third party arising during the **Journey** as a result of:

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

**5.1.2** 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.

### 5.2 Exclusions Applicable to Section 5 – Personal Liability

No benefits will be paid for:

**5.2.1** 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.

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

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

**5.2.4** Any liability assumed under contract.

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

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

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

**5.2.8** Liability arising from any criminal acts.

**5.2.9** 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).

## 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**. We also accept passport number (exclude the passport issued by the People's Republic of China to people who are citizen of Mainland China and Macau) as one of the identity types of information when purchase the **Policy**. 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 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**, 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**.
5. If the **Insured Person** is covered under more than one (1) 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.
6. 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) year 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 Bolttech Insurance (Hong Kong) Company Limited, 9/F, 308 Central Des Voeux, 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 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").

**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 all cover plans (other than Annual Cover Plan), no refund of premium will be allowed once the **Policy** is issued.

**21.2** 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, only if 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.

**21.4** The **Policy** may be cancelled by the **Company** from inception if the required premium is not paid.

**22 Age restriction.** The age of **Insured Person** should be between 6 weeks and 80 years old (70 for annual cover) on the commencement date of this **Policy**, unless otherwise stipulated in any specific sections under these terms and conditions. All children under the age of 18 years must be accompanied by an adult who is also insured under the same **Policy**.

**23 Run-off clause (not applicable to 3-Day Plan and 7-Day Plan).** Notwithstanding the **Policy Expiry Date** or the **Maximum Trip Duration** applicable to each **Journey**, if an **Insured Person** is on a **Journey** that commenced during the **Period of Insurance** and remains in progress at the time the **Policy** expires, this **Policy** will automatically continue to cover that **Journey** for up to 6 days after the **Policy Expiry Date**. This applies only to that **Journey** and does not cover any new trip that starts after the **Policy** expires. All **Policy** terms and limits remain the same.

## 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** If, by virtue of any law or regulation which is applicable to the **Company** at the inception of this **Policy** or becomes applicable at any time thereafter, providing coverage to the **Insured Person** is or would be unlawful because it breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or The People's Republic of China/**Hong Kong**, that the **Company** shall provide no coverage or benefit or have no liability whatsoever to the **Insured Person**, to the extent that it would be in breach of such law or regulation;

**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 5,000 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 4(b)(ii) (Transportation 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**.

## 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.



English

## 大灣區易遊保

此旅遊保險由保特保險(香港)有限公司承保。

感謝您選擇大灣區易遊保。

請仔細閱讀本條款及細則，以確保本**保單**符合您的需要。

在繳付本**保險證明書**所列的保費後，**我們**會根據本**保單**所列的條款及細則，為您所選擇的保險項目提供保障。

中文**保單**的條款和細則中的用辭是由英文版本翻譯而成，僅供參考。若中文版本與英文版本的條款和細則有任何歧異，則以英文版本為準。

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## 第一部份 — 一般定義

在本保單內，下列詞彙應具有以下涵義：

**意外** 是指在受保旅程期間因不可預見及非自願事件而造成損傷。

**住宿** 是指房間收費。

**後天免疫力缺乏症或愛滋病** 是參照世界衛生組織之定義為標準，指人體免疫不全病毒血清測試呈陽性反應下出現機會感染、惡性腫瘤、人類免疫不全病毒感染性腦病變、人體免疫不全病毒之消瘦症候群或其他病症。

**支援熱線** 是指本公司或其授權代表提供的全日24小時客戶電話中心。

**授權代表** 是指本公司不定期指派的第三方服務提供者，為您提供理賠及支援服務。

**入屋犯法罪** 是指以犯罪（通常是竊盜）為目的闖入受保人財產的行為。這可能包括打破窗戶、撬鎖或使用武力進入。

**保險證明書** 是指闡發給受保人之文件，當中包括保障表。

**子女** 是指未滿18歲的未成年人。

**慢性病** 是指持續1年或更長時間並且需要長期的醫療護理或限制日常生活或兩者兼而有之的疾病，包括但不限於心血管和腦血管疾病、高血壓、糖尿病。

**電腦系統** 是指任何電腦、硬體、軟體或通訊系統或電子設備（包括但不限於智慧型手機、筆記型電腦、平板電腦、穿戴式裝置）、伺服器、雲端、微控制器或類似系統，包括任何相關的輸入、輸出、資料儲存設備、網路設備或備份設施。

**住院** 是指受保人因醫療需要被醫院接收為住院病人以接受執業醫生專業護理的期間，並就相關受傷或疾病的治療向醫院支付住院的病房及膳食費用。

**2019冠狀病毒** 是指嚴重急性呼吸綜合徵2（SARS-CoV -2）。

**網路風險** 是指由下列任何一個或以上事故直接或間接造成、促成、引致或相關的損失、損毀、責任、索賠、代價或費用：

1. 涉及存取、處理、使用或操作任何電腦系統的任何未經授權、惡意或非法行為或此類行為的威脅；
2. 涉及存取、處理、使用或操作任何電腦系統的任何錯誤或遺漏；
3. 任何電腦系統部分或全部不可用或無法存取、處理、使用或操作；或者任何資料的任何使用損失、功能減少、修復、替換、恢復或複製，包括與此類資料的價值有關的任何金額。

**出發日期** 是指受保人從香港出發前往目的地的預定旅程出發日期。

**生效日期** 是指本保險證明書的申請日期。

**大規模流行性疾病** 是指在一個地理區域或地區的人群中迅速且廣泛傳播的傳染性疾病。

**探險** 是指任何旅程涉及前往高風險、交通不便及/或荒涼的地點，包括但不限於在一個國家的海岸附近的私人獨木舟旅行或前往一個未經探索或地圖未標明且一般交通不便的國家領土或地區，或為科學、研究或政治目的前往該等地點的旅行或前往南極洲或類似的偏遠荒涼的地點的旅行。探險並不是指在前面給出的例子以外，只要由獲認可的導遊公司提供、開放予公眾參與且不設限制（一般健康狀況或合適性警告除外）的跋涉及旅行，但前提始終是您在導遊公司的合資格導遊及/或指導員的指引及監督下行動。

**屆滿日期** 是指保險證明書上保險期完結之日。

**極限運動及體育活動** 是指其性質存有高度的危險性（即涉及高度專門技術、超乎正常的體力運用、使用專門工具或裝備等）的任何運動或體育活動，包括但不限於衝巨浪；冬季活動例如運動雪橇滑雪、有舵雪橇滑雪、雪橇或滑雪板跳躍或特技表演；單車、機動車、飛行器或船舶速度測試或特技表演；潛水至超過海平面以下30米的深度；獨木舟激流；跳懸崖；馬術障礙賽；馬球和特技表演。除非該運動是開放予公眾參與、不設限制（高度或一般健康狀況或合適性警告除外）並由獲認可的當地導遊公司/活動提供者提供的一般旅遊活動，但前提是您在開展該旅遊活動的導遊公司或活動提供者的合資格導遊及/或指導員的指引及監督下行動，方可獲保障。由另一位已持牌帶領有關活動的人士負責操縱或航行，及提供活動的舉辦者亦已獲當地有關當局授權的活動，亦可獲保障。

**大灣區** 是指包括香港、澳門和廣東省廣州、深圳、珠海、佛山、惠州、東莞、中山、江門及肇慶九市。

**香港** 是指香港特別行政區。

**醫院** 是指依法運作的醫院（不包括用作照顧老人或長期病患者的機構或療養、休養或護理機構、或酗酒或吸毒者治療所，或類似目的機構），用以照顧及治療患病或受傷人士，設有診斷及施行手術的設施，並提供24小時護理服務及醫療監察。

**直系家屬** 是指受保人的配偶、父母、配偶之父母、（外）祖父母、子女（親生或收養的）、兄弟姐妹、（外）孫兒女或合法監護人、繼父母或繼子女。

**受傷** 是指直接在意外及別無其他原因下蒙受的身體損傷。

**受保人** 是指本保單指明或本保單隨後批註的受保人。

**旅程** 是指每次旅行（不超過最長旅行日數），該旅行自受保人於出發日期離開香港入境事務處櫃檯開始，直至以下兩者中較早者結束：(i) 受保人於保險證明書上指明的日期返回香港，或(ii) 受保人結束旅行並抵達香港入境櫃檯之時。就第三部分 - 保障第 2(b)項而言，旅程指受保人乘坐「港車北上」離開其住所之時開始，至抵達香港入境櫃檯之時結束的旅行期間。

**喪失** 或 **喪失功能** 是指手腕或足踝以上之部位永久完全失去功能或手腕或足踝以上之部位永久完全分離。

**失聰** 是指一隻耳朵的聽力永久完全喪失及該耳朵無法藉外科手術或其他治療來恢復此喪失聽力。

**失明** 是指一隻眼睛完全喪失視力及該眼睛無法藉外科手術或其他治療來恢復此喪失視力。

**最長旅行日數** 是指每次旅程最長的旅行日數：

(a) 3日保障期：不超過3日的單次旅程

(b) 7日保障期：不超過7日的單次旅程

(c) 1個月保障期：多次旅行，每次旅程不超過7日，總時長不超過30日

(d) 3個月保障期：多次旅行，每次旅程不超過7日，總時長不超過90日

(e) 6個月保障期：多次旅行，每次旅程不超過7日，總時長不超過180日

(f) 全年保障期：多次旅行，每次旅程不超過14日，總時長不超過12個月

**醫療必需費用** 是指由受保人引出及所須支付予執業醫生、醫生、外科醫生、護士、醫院及/或救護車服務的費用，包括醫藥、手術、X光檢、醫院或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理（除非因受傷而損害健全及天然之牙齒所必須之診治費用），亦不包括本保單內第三部份第 4(b)(i) 項（緊急醫療撤離及遣返）及第4(b)(ii) 項（運送遺體/骨灰返港）所需的任何費用。本保單僅負責賠償經執業醫生所處方或治療的費用。倘受保人可從任何其他來源取回全部或部份費用，本公司則僅負責賠償剩餘未取回的費用。

**登山** 是指通常必需使用特定設備上山或下山的活動，該等設備包括但不限於冰爪、鎬、錨、螺釘、登山扣及登山繩或頂繩錨固設備。

**自然災害** 是指造成財產損毀、破壞交通或公用設備或危及人類的大規模極端天氣或環境事故，包括但不限於：地震、山火、洪水、颶風或火山爆發。

**機會感染** 包括但不限於卡氏肺囊蟲肺炎（*pneumocystis carinii pneumonia*）、慢性腸炎生物的生物體（*organism of chronic enteritis*）、病毒及/或擴散性真菌傳染。

**廣泛性流行性疾病** 是指散播至整個大洲甚至全人類的大規模流行性疾病。

**保險期** 是指自出發日期（即旅程開始之時）起算的保險期間。保障在下列任何一種情況下終止（以較早者為準）：

- (a) 多次旅行中的每次旅程結束或保險證明書所示的屆滿日期；
- (b) 您返抵香港；
- (c) 當我們認為您應返回香港接受治療。

**永久** 是指由意外發生之日起計損害情況持續至少十二（12）個月，並於此段時間結束時沒有任何好轉跡象。

**永久完全傷殘** 是指由意外發生之日九十（90）天後變成的傷殘，且屬永久及完全妨礙受保人從事任何類型的業務或有薪工作，或倘受保人沒有從事任何業務或工作，則是指完全不能進行其日常一般會進行的活動。

**保單** 是指保單持有人、受保人和本公司之間的完整保單合約。

**保單持有人** 是指保險證明書中所載明的、已繳交本保單保費的保險證持有人。

**政治風險** 是指意圖或暗示意图推翻、取代或改變現有統治者或憲政政府的任何類型的事件、有組織的抵抗或行動，包括但不限於：

- 國有化；沒收；徵用（包括選擇性歧視和強迫放棄）；
- 剝奪；徵求；革命；叛亂；起義；
- 構成起義的民事暴動；
- 軍事和篡奪權力。

**已先存在狀況** 是指受保人或直系家屬於本保單生效日期前接受執業醫生治療或建議並引致本保單項下索償的指定情況，治療或建議是指

- (a) 任何藥物治療；或
- (b) 任何確診；或
- (c) 任何醫療意見；或
- (d) 任何處方藥物；或於生效日期前已存在並引致本保單項下索償的任何病徵
- (e) 已存在疾病包括慢性病；

**執業醫生** 是指於其執業地區獲具司法管轄權的政府合法授權提供醫療或外科服務的任何人士，惟倘執業醫生為受保人或受保人直系家屬則不包括在內。

**搶劫** 是指以武力或武力威脅的方式奪取受保人財產的行為。這可能包括身體暴力、使用武器或傷害威脅。

**病房及膳食** 是指受保人在住院期間，醫院就其住宿(包括膳食及一般護理服務)所收取的合資格費用。

**惡劣天氣** 是指危險的天氣狀況，包括但不限於暴風雨、颶風、龍捲風、大霧、冰雹、暴雨、暴風雪或冰暴。

**疾病** 是指在旅程期間直接及別無其他原因被感染且於旅程期間開始的疾病或病症。

**保障額** 是指保障表中列明本保單承保的各項保險賠償的最高金額。

**病徵** 是指一名人士出現失調或染病的跡象或症狀。

**保障表** 是指在本保單於第三部份向**受保人**提供的總賠償額及個別項目賠償額的詳細列表。本公司將按每部分支付所有索賠的總金額。

**恐怖份子** 或 **恐怖份子組織成員** 是指任何作出或企圖作出**恐怖活動**、或參與或促成**恐怖活動**、及/或被任何政府或機關或委員會核實或認定或是指稱為**恐怖份子**的任何人士。

**恐怖活動** 是指進行任何實際或恐嚇使用武力或暴力手段務求或造成損害、損傷、傷害或干擾的行為，或任何針對個人、財產或政府且對生命或財產構成威脅的行為，而表明或未有表明的目的為達至經濟、血統、民族、政治、種族或宗教利益，不論該等利益有否被宣告。主要為個人利益而作出的刑事行為及主要為因施虐者及受害人先前的個人關係導致的行為，不得被視為**恐怖活動**。**恐怖活動**亦包括經（相關）政府核實或認定為**恐怖活動**的任何行為。

**盜竊** 是指未經**受保人**許可而拿走其財產，並意圖永久剝奪其財產的行為。

**旅伴** 是指於整個旅程中陪同**受保人**的人士。

**跋涉** 是指通過山地、國家公園或保護區過夜的遠足、徒步、**跋涉**或類似活動，通常通過徒步進行，但可以通過其他方式，包括但不限於動物騎乘或越野車輛，其中涉及到在野外過夜，包括露營地、棚屋或小屋。為澄清起見，這並不是指登山。

**正常、合理及慣性** 是指以下的費用是：

- (a) 在**執業醫生**照料、監督或命令下為照料**受保人**和醫療所需而使用的治療、藥物或醫療服務；
- (b) 在局部地區引出的治療、藥物或醫療服務，其收費不超出類似項目的正常水平；及
- (c) 不包括當沒有保險時將不會收取的費用。

**戰爭** 是指戰爭（無論有否宣戰）或任何近似戰爭的活動，包括任何主權國動用軍事力量以達至經濟、地理、民族、政治、種族、宗教或其他目的。

**我們** 或 **我們的** 或 **本公司** 是指保特保險(香港)有限公司及授權代表。

**您** 或 **您的** 是指保險證明書上所列或隨後批註的**受保人**。

## 第二部份 旅遊保險條款及細則

當保特保險(香港)有限公司（以下稱為「**本公司**」）收受保費後，即依據本保單或批註內的定義、不受保項目、限制、條款和細則，同意承保名字列於**保險證明書**內之**受保人**對在受保日期內出發和發生的**旅程**之損失作出賠償。

**保險證明書**、本保險條款及細則及隨後之**保單**批註共同構成保險合約（以下稱為「**保單**」）。請緊記細閱及列印**保險證明書**及本旅遊保險條款及條件，並留意「第五部份-一般條文」及「第六部份-主要不保項目」兩條規定。

**保險證明書**列示了重要的資訊，例如所投保之計劃類型、**保障期**和有關**支援熱線**的詳情。

本保單主要是為常規的假期旅遊而設計及生效。本保單提供多種權益。然而，若干情況不受保障。

有關保障詳情及適用之不保事項（如有），請參閱**保單**。

該等限制、不保事項和條件載於本保險條款及細則。然而，**本公司**謹請您注意以下重要事項：

- (a) 本保單保障持有有效**香港**身份證，前往**大灣區**旅行，並在**香港**購買保單的人士的**香港**居民。我們也接受護照號碼（不包括中華人民共和國向中國大陸和澳門公民簽發的護照）作為購買保單時的身份證明文件之一。
- (b) 本保單不承保已先存在狀況。此項規定不適用於第三部份第4(b)(ii)項(運送遺體/骨灰返港)。
- (c) 本保單不承保若干活動或旅行，包括但不限於：

- i. 極限運動及體育活動或參加體育競賽；
- ii. 探險、5000公尺以上跋涉、登山；
- iii. 體力勞動工作；或
- iv. 宣道或人道主義旅行。

(d) 我們不承擔於受制裁國家招致的任何損失。詳情請參閱本文件第六部份主要不保項目第1.1段。

(e) 中文版本的保單僅供參考。若中文版本與英文版的條款和細則有任何歧異，則以英文版本為準。

### 第三部份 保障(第1 – 5項)

#### 保障表

除另有說明及在任何部分所列任何分項賠償上限的規限下，就每名受保人作出的最高賠償額載列於下文的保障表內：

^：適用於所有保障計劃的每旅程限額

^^：適用於1個月、3個月、6個月及全年保障計劃

項	承保範圍概述及分項賠償上限	最高保障金額 (港元)	
		每旅程 <sup>^</sup>	每份保單 <sup>^^</sup>
1	醫療費用 (a) 住院費用 (b) 現金津貼 (住院超過3日) (每日200港元)	30,000 1,000	100,000 1,000
2	人身意外 / 缺席活動保障 (a) 在旅行途中發生人身意外事故 (香港除外) (b) 從香港主要居所跨境旅行途中發生交通事故導致意外死亡 (香港境內) (c) 因人身意外導致缺席活動 (每張門票500港元)	100,000 100,000 2,000	100,000 100,000 2,000
3	交通 (a) 高鐵延誤現金津貼 i. 首連續3小時 ii. 之後每連續6小時 (b) 受保人作為乘客因交通意外受傷而獲得的現金津貼 (每次事故)	900 300 300 200	900 300 300 600
4	其他保障 (a) 旅遊證件遺失 (b) 緊急支援服務 i. 緊急醫療撤離及遣返 ii. 運送遺體/骨灰返港 iii. 入院按金保證 iv. 安排返回香港以便辦理至親人的後事 v. 近親探望及酒店住宿 vi. 安排未成年子女送返香港 vii. 復康住宿費用 viii. 運送所需藥物 ix. 24小時電話諮詢 (c) 大灣區跨境直通救護車安排 (d) 尋人服務津貼 (包括因綁架、天災或人為災害導致失散)	1,000 100,000 15,000 15,000 15,000 15,000 15,000 6,000 6,000 已包括 30,000 30,000	2,000 100,000 15,000 15,000 15,000 15,000 15,000 6,000 6,000 已包括 30,000 30,000
5	人身責任	100,000	100,000

## 1. 第1項- 醫療及相關費用

(a) **醫療費用:** 根據本項，如受保人在旅程中受傷或生病，並因此導致受保人在返回香港前因需在當地治療該傷病而須支付醫療費用，本公司將根據保障表訂定的投保額賠償有關醫療費用，該醫療費用須：

1.1 由受保人於保險期內導致的；及

1.2 由當地執業醫生所收取的正常、合理及慣性醫療必需費用。

1.3 每日病房及膳食費用限額為3,000港元；

1.4 若受保人未能提供醫院開立的詳細收費明細，則每日賠償限額為10,000港元，包括住院費及受保人作為註冊住院病人在醫院接受本部分所涵蓋的醫療治療而合理產生的醫療費用。

(b) **現金津貼 (住院超過3日):** 若受保人在旅程中因受傷或疾病住院治療超過3日，自住院第4日起，本公司將支付每日200港元的現金津貼。本公司不支付住院前3日的津貼，並將依保障表中所列的保障額向受保人作賠償。

1.5 適用於第1(a)項(醫療費用)及1(b)項(現金津貼 (住院超過3日))的不受保項目

以下情況將不受保障：

1.5.1 根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。

1.5.2 倘受保旅程的目的是為進行醫療相關之治療；或受保旅程是在違反執業醫生的建議下進行。

1.5.3 任何由另一方提供但受保人無需支付的任何費用或服務，或已包括在受保旅程所支出的任何費用。

1.5.4 未能提供執業醫生之書面醫療報告。

1.5.5 若緊急醫療撤離及遣返 (4(b)(i)項) 及大灣區跨境直通救護車安排(4(c)項)由我們提供，而受保人拒絕跟從執業醫生的建議返回香港接受手術或治療，或在受保人身體狀況許可下或治療本來可以合理推遲至回香港後進行下，拒絕繼續其受保旅程。

1.5.6 任何於醫院獨立或私家病房住院、或特別或私家看護費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架(除非因意外事故而使用特殊支架，並由執業醫生書面建議)、器具或儀器的額外費用。

1.5.7 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間因意外受傷所引致的除外。

1.5.8 任何本地醫療保險中可以報銷或獲得賠償的損失和費用。

1.5.9 測試2019冠狀病毒費用及能提供COVID-19 診斷並附有書面測試報告，確診案例除外。

## 2. 第2項- 人身意外 / 缺席活動保障

(a) **在旅行途中發生人身意外事故 (香港除外):** 如受保人在受保旅程中作為「港車北上」的司機或乘客，在大灣區(香港除外)旅行時直接且獨立地受傷，則根據本第2(a)項及2.1賠償表所列出的事件的發生 (以下稱為「受保事故」)，受保人可獲得此保障，最高賠償額不得超過保障表內指定的保障額。

(b) **從香港主要居所跨境旅行途中發生交通事故導致意外死亡 (香港境內):** 如受保人在受保旅程中作為「港車北上」的司機或乘客，從住所前往跨境 (香港境內) 的途中受傷，且該受傷直接及獨立地導致受保人死亡，則根據本第2(b)項及2.1賠償表(1)死亡受保事故支付賠償，最高賠償額不得超過保障表內指定的保障額。

### 2.1 賠償表

受保事故		保障額百分比
1.	死亡	100%

2.	永久完全傷殘	100%
3.	永久及無法痊癒之四肢癱瘓	100%
4.	肢體殘缺 – 肢體完全從身體分離而完全喪失或完全及永久喪失以下身體部分的活動能力： (a) 單肢或雙肢 (b) 單手或雙手 (c) 手肘以上的手臂 (d) 手肘或手肘以下的手臂 (e) 膝蓋以上的腿部 (f) 膝蓋或以下腿部	100% 100% 100% 100% 100% 100%
5.	失明 – 完全及永久喪失： (a) 單目的視力 (對光線感應除外) (b) 單目的晶狀體	50% 50%
6.	完全及永久喪失： (a) 雙耳聽覺 (b) 單耳聽覺 (c) 說話能力	75% 15% 50%

2.1.1 倘若多於一 (1) 項上述的受保事故合資格，則僅最高賠償額 (即保額百分比最高者) 的受保事故可根據第3項獲賠償，並且在任何情況下賠償不得超出保障表所載的相應保障額。

2.1.2 當受保人索取上述任何一 (1) 項受保事故的賠償時，本保單的保險便會終止；惟該終止不會影響因意外造成該損失的任何索償。

2.1.3 當受保人的手腳任何一肢或器官於本保單受保意外前已喪失部份功能，現因受傷變成完全傷殘時，本公司須以傷殘程度釐定應付的保額百分比；惟意外前手腳任何一肢或器官已永久傷殘，其損失則不會獲得任何賠償。

(c) 因人身意外導致缺席活動：在購買本保單後及在旅程計劃開始日期前七 (7) 天內受保人突然及未能預期地因身故或遭受身體受傷且被執業醫生診斷為有生命危險及不適合已計劃遊覽的主題公園、音樂會或藝術表演、體育活動，本公司將補償受保人所預付、未使用且不可退還的門票、入場費、不可退還按金等實際費用，以保障表所列的最高賠償額為上限。

2.2 適用於第2(c)項 – 因人身意外導致缺席活動的不受保項目：

以下情況將不受保障：

2.2.1 受保人並無法律責任需支付的任何款項；

2.2.2 受保人可從任何其他途徑獲得彌償或賠償退款或收回款項；

2.2.3 任何未能就第2(c)項所提供所需文件的索償。

### 3. 第3項 – 交通

(a) 高鐵延誤現金津貼：若受保人在受保旅程期間擬乘坐的高速鐵路(高鐵)較其行程表所列的出發時間延誤，而該延誤是直接由於自然災害、惡劣天氣、儀器故障、騎劫或高鐵的僱員罷工，本公司將支付金額不超過保障表所載的相應投保額。計算延誤離開的時間，是由高鐵提供的行程表上原本所列的出發或到達時間起計，直至實際出發或到達時間為止。本公司將就首段超過連續 3 個小時的延誤賠償最多 300 港元及就後續每連續 6小時的期間賠償最多 300 港元，金額以保障表所列的最高賠償額為上限。

3.1 適用於第3(a)項– 高鐵延誤現金津貼的不受保項目

以下情況將不受保障：

**3.1.1 受保人未能提供高鐵延誤的證明文件，包括延誤時長及原因。為免生疑問，證明文件包括：**

- i) 印有受保人姓名、車次、出發日期及時間的高鐵車票副本；以及
- ii) 由高鐵或相關服務提供者所出具的確認函，說明延誤原因及延誤時長；或
- iii) 從出發資訊顯示器、月台顯示器或旅客資訊顯示系統中拍攝的照片，照片需顯示車次及新的出發時間。

**3.1.2 受保人沒有準時到達鐵路路口（即其到達時間遲於辦理登記或預訂手續所規定的時間，因高鐵僱員罷工除外）。**

**3.1.3 受保人沒有登上由相關高鐵的行政部門提供的最早替代交通工具。**

**3.1.4 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。**

**(b) 受保人作為乘客因交通意外受傷而獲得的現金津貼：在大灣區（香港除外）搭乘網約車或計程車時，因直接及獨立地導致受保人受傷，本公司將依照保障表所列的保障額支付賠償。**

**3.2 適用於第3(b)項– 受保人作為乘客因交通意外受傷而獲得的現金津貼的不受保項目**

以下情況將不受保障：

**3.2.1 未能從醫院或執業醫生中取得書面醫療報告/證明書，其中載明治療日期、病因和診斷。**

#### **4. 第4項 – 其他保障**

**(a) 旅遊證件遺失：在受保旅程期間，倘若因搶劫、入屋犯法罪、或盜竊直接導致受保人損失其旅遊證件，本公司將賠償受保人有關旅遊證件換領的費用。相關損失必須在事件發生後二十四（24）小時內向損失發生地的當地警方報告，並且任何此類索賠必須附有當地警方發出的書面報告。**

**4.1 適用於第4(a)項– 旅遊證件遺失的不受保項目**

以下情況將不受保障：

**4.1.1 未有於事故發生後二十四（24）小時內向當地警方報失，且未能提交當地警方的報告。**

**4.1.2 受保旅程不需要所遺失的旅遊證件及/或簽證去完成。**

**4.1.3 因神秘失蹤而導致的損失。**

**4.1.4 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或任何現金、鈔票、支票或金錢屬違禁品或其收益）或正被或曾被非法運送或交易（或其活動帶來的收益）。**

**4.1.5 倘若同一份旅遊證件有臨時及永久版本受保人僅可索償其中一（1）個版本，而不可索償兩個。**

#### **(b) 緊急支援服務**

**(i) 緊急醫療撤離及遣返 當受保人於受保旅程期間於行程中受傷或疾病，並在本公司或其授權代表經評估後認為醫療上適宜將受保人移送至另一個地點接受治療，或將受保人送返香港或其慣常居住地，本公司或其授權代表會根據受保人身體狀況的醫療嚴重性，安排最合適的醫療運送方法。本公司將直接向醫療服務供應方支付保障費用，金額不超過保障表所載相關運送的保障額。保障費用是指由本公司或其授權代表因緊急運送受保人而提供及/或安排之運送、醫療服務及醫療設備等產生的必需費用。本公司或其授權代表安排的運送方式可包括空中救護、地面救護、一**

般航空運輸、鐵路或任何其他合適方式。有關運輸方式及最終目的地的所有決定將由本公司或其授權代表作出，並只會基於醫療上的必要性作出決定。受保人或其代表必須致電支援熱線以獲得上述安排。

(ii) **運送遺體/骨灰返港** 當受保人於受保旅程期間於行程中因受傷或疾病而死亡，本公司或其授權代表將安排受保人的遺體或骨灰運返香港或其慣常居住地。本公司將支付金額不超過保障表所載相關運返的保障額的實際開支。此外，對於在香港以外的死亡地點產生的棺材、殯葬業者或殯儀員進行的屍體防腐處理及火葬程序產生的合理開支，本公司將賠償金額不超過保障表所載相關保障額的實際開支。受保人或其代表必須致電支援熱線以獲得上述安排。

(iii) **入院按金保證** 若您在香港以外地方旅行期間因受傷或疾病而需要入院住院，而您又無法支付所需的入院按金，本公司將保證或提供該等款項，最高限額為保障表內指定的保障額。除非索賠屬於本保單第三部份第 1 項的承保範圍，否則此類費用超出保障表內指定保障額的部分應由您承擔。

(iv) **安排返回香港以便辦理至親人的後事** 如居於受保人常住國的直系家屬在受保人於海外旅遊（移民除外）時身故，以致受保人須緊急返回其常住國，本公司或其授權代表將安排提供一張往返經濟客位機票，以便受保人返回常住國。

(v) **近親探望及酒店住宿** 根據本項，倘受保人在受保旅程期間因行程中受傷或疾病，因而需於當地醫院治療而預計會住院超過三天，而受保人在返回香港前因受傷或疾病無法照料自己（由執業醫生確認和建議），本公司將為一位直系家屬賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票），讓其從慣常居住地前往探望及照料受保人或如果隨行直系家屬適合留下來照料，則提供單程經濟客位旅遊票。本公司將賠償訪客每晚最高港幣1,200元及最多連續5晚之酒店住宿費用不包括飲料、膳食和其他酒店費用。受保人或其代表必須致電支援熱線以獲得上述安排。本公司針對第4(b)(v)項的最高賠償額不得超過保障表內指定的保障額。

(vi) **安排未成年子女送返香港** 當受保人於旅程期間因於使用有效文件的海外行程中受傷或疾病，導致其隨行子女未獲照料，本公司或其授權代表將賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）或如果隨行直系家屬適合留下來照料，則提供單程經濟客位旅遊票，產生的合理及所需開支，以讓其直系家屬送返其隨行子女至其香港慣常居住地。受保人的隨行子女須使用該旅程的原回程旅遊票或電子回程旅遊票。若受保人購買的原回程旅遊票或電子回程旅遊票因拯救期間過期，授權代表須承擔隨行子女的回程旅遊票，惟受保人須向支援代理提交原回程旅遊票或電子回程旅遊票，或提供其購買該回程旅遊票的證明。若受保人並無原回程旅遊票或電子回程旅遊票，或無法就此提供相關證明，隨行子女返回原來地點的回程旅遊票須由受保人承擔。受保人或其代表必須致電支援熱線以獲得上述安排。本公司針對第4(b)(vi)項的最高賠償額不得超過保障表內指定的保障額。

(vii) **復康住宿費用** 本公司或其授權代表將為因發生事故而須第4(b)(i)緊急醫療撤離及遣返或住院的受保人安排必需及無法避免的額外酒店住宿及支付有關費用，每晚最高港幣1,200 港元及最多連續5晚之酒店住宿費用不包括飲料、膳食和其他酒店費用。

(viii) **運送所需藥物** 本公司或其授權代表將安排向受保人運送受保人護理及 / 或治療所需而在受保人所在地無法提供的必要藥物、藥品及醫療用品。運送該等藥物、藥品及醫療用品須遵守當地適用的法律及法規。本公司或其授權代表將不會支付該等藥物、藥品及醫療用品的費用及與此有關的任何運送費用，該部分費用須由受保人獨自承擔。

(ix) **24小時電話諮詢 – 請致電 +852 2456 5400**

旅遊諮詢服務適用於

- i. 出行前信息協助
- ii. 醫療監測
- iii. 派遣醫師
- iv. 使館推薦
- v. 醫療服務提供者轉介
- vi. 遺失護照援助

vii. 行李丢失協助

viii. 口譯員推薦

ix. 法律轉介

以上服務範圍僅為概括。所有要求、服務或安排均應提交**授權代表**批准。本公司不對**授權代表**提供的任何服務承擔責任。

**(c) 大灣區跨境直通救護車安排**：對於直接跨境救護車轉運，本公司將以**保障表**所列的**保障額**支付賠償。此項服務允許受保人從**大灣區**指定醫院直接轉運至**香港**接受專業治療，無需經過邊境交接，從而實現更安全、更快捷的轉運。受保人必須有特定的臨床需求，且病情穩定，能夠承受轉運。所有請求、服務或安排均由本公司或其**授權代表**負責。

**4.2 適用於第4(b)項- 緊急支援服務及4(c)項 - 大灣區跨境直通救護車安排的不受保項目：**

以下情況將不受保障：

**4.2.1 根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。**

**4.2.2 倘受保旅程的目的為進行醫療相關之治療或；受保旅程是在違反執業醫生的建議下進行。**

**4.2.3 由另一方提供的服務但其任何費用並非由受保人負責，或已包括在受保旅程費用的任何支出。**

**4.2.4 未能提供執業醫生的書面醫療報告。**

**4.2.5 受保人拒絕跟從執業醫生的建議返回香港，或在受保人的身體狀況許可或治療本來可以合理推遲至回香港後進行下，拒絕繼續其受保旅程。**

**4.2.6 任何於醫院的獨立或私人病房住院、或特別或私家看護的額外費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架(除非因意外事故而使用特殊支架，並由執業醫生書面建議)、器具或儀器的額外費用。**

**4.2.7 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間的意外受傷所引致的除外。**

**4.2.8 任何未經本公司或其授權代表批准及安排的服務費用；受保人在緊急醫療情況期間，在其可控制範圍外無法聯絡支援熱線的職員除外。在任何情況下，於第4(b)(i)項(「緊急醫療撤離及遣返」)下，本公司保留權利僅賠償受保人於有關服務引起的費用，惟該服務須為在同一情況下，本公司或其授權代表亦會同意提供。**

**4.2.9 任何未經本公司或其授權代表批准及安排的受保人遺體運返費用。**

**(d) 尋人服務津貼 (包括因綁架、天災或人為災害導致失散)**：若受保人因綁架或自然災害(或人為災害)而失蹤超過連續二十四(24)小時，本公司將按照**保障表**中規定的**保障額**支付尋找受保人的費用。

## 5. 第5項- 人身責任

**5.1 對於在受保旅程期間因下列原因要對第三方負起的法律責任，本公司將賠償受保人，賠償金額以保障表所列明的最高賠償額為上限：**

**5.1.1 使第三方死亡或意外身體受傷；**

**5.1.2 使第三方財產意外損失或損毀。**

然而，在未有本公司的書面批准下，受保人不得向任何其他方作出任何付款建議或承諾或承認過失，或牽涉任何訴訟。

**5.2 適用於第5項- 人身責任的不受保項目**

以下情況將不受保障：

- 5.2.1 涉及的財產屬於**受保人**或**受保人的直系親屬**、僱主或法律上被視為**受保人**的僱員。
- 5.2.2 責任的對象是**受保人的直系親屬**、僱主或法律上被視為**受保人**的僱員。
- 5.2.3 財產屬於**受保人**或由其照顧或看管或控制。
- 5.2.4 任何根據合約承擔的責任。
- 5.2.5 因**受保人**蓄意、惡意或進行不法活動產生的責任。
- 5.2.6 因擁有、持有或使用車輛、飛機、航拍機、船隻、槍械或動物產生的責任。
- 5.2.7 因任何貿易、商業或專業產生的責任。
- 5.2.8 因任何刑事行為產生的責任。
- 5.2.9 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或曾被非法運送或交易（或其活動帶來的財物收益）。

#### 第四部份 一般條件

1. 在投保本保險時，**受保人**必須適宜旅遊。本保單不承保於**生效日期**之前已存在或已宣布的任何情況，或任何已先存在狀況。
2. 本保單一經發出，所有保險資料，包括**受保人**、**出發日期**、**屆滿日期**及目的地，均屬已確定的最終確定，不會接受任何變更。
3. 本保單僅供前往海外的**香港**居民申請及持有有效**香港**身份證並在**香港**購買保單的人士。我們也接受護照號碼（不包括中華人民共和國向中國大陸和澳門公民簽發的護照）作為購買保單時的身份證明文件之一。有關之賠償僅支付至並存入**香港**金融管理局授權的**香港**持牌銀行戶口，並僅以港元結算。
4. 如果在**受保旅程**期間出現任何超出**受保人**控制範圍的情況，使**受保旅程**超過其**保險證明書**上所定的日期時，本公司將自動免費最多延長連續十（10）天，讓**受保人**享有合理需要的時間去完成**受保旅程**。
5. 倘若**受保人**就同一**旅程**擁有多於一（1）份由本公司承保的旅遊保險保單時，本公司將按最大賠償額的旅遊保險保單支付賠償。
6. 任何個別資料如**未有披露**或出現欺詐性失實陳述，將令本保單自初始起失效。

#### 第五部份 一般條文

**1 完整合約。**完整的保險合約須由**保險證明書**、旅遊保險條款及條件和批註如有）組成。除非申請人所作的陳述含有欺詐成分，否則任何申請人所作而本保險不包括的陳述，並不得被引用用作廢除本保單，或被用於任何訴訟程序中。任何代理均無權更改本保險或豁免其任何條文。除非經本公司批准，並註有簽署同意該批准，否則本保險任何變更均屬無效。

**2 索償通知的期限。**損失索償的書面通知，必須於造成相關損失事故發生之日起計三十（30）天內送交本公司。如果意外涉及死亡，則必須立刻通知本公司。

**3 損失證明的形式。**本公司接獲索償通知後，將申請賠償表格給予索償人，提交損失證明。假如索償人於通知發出後十五（15）天仍未收到該申請賠償表格，本公司會視作索償人已符合本保單條款對索償人將事故的發生、性質與損害程度向本公司通知之時限要求。本公司所需之任何證明、資料及證據，須依據本公司所定之形式及性質提交，而所需費用概由**受保人**/索償人或其法定遺產代理人承擔。

**4 提交損失證明的期限。** 受保人如要申索損失賠償時，則必須於本公司負責的投保期完結後六十（60）天內把損失證明提交本公司前文所述辦事處。倘若受保人在合理情況下未能於該限內提交相關通知，則須於合理可行的情況下儘快在相關損失發生之日一（1）年內提交。

**5 充份通知。** 由受保人或其代表發予本公司、且當中所載資料足以識別受保人身份的通知，將視為是為發送本公司的通知。假如通知未能於本保單訂明時間內發出，惟可證明在合理情況下於訂明時間發出通知並不可行，並且有關通知已於合理可行的情況下已儘快提供，則任何索償均不會無效。

**6 即時支付賠償金。** 除有關殘疾的損失索償外，當本公司接獲所需的證明文件後，將根據本保單立即作出合理賠償。

**7 賠償金之支付。** 倘若受保人死亡，賠償金將賠償予受保人的遺產，任何其他賠償則支付給受保人本人，惟緊急醫療運送及遺體運返除外；根據本保單相關條款，這兩項的有關金額將直接支付給服務供應方。

**8 欺詐性索償。** 倘若索償存有任何欺詐成份，或受保人或其代表以任何欺詐手段或方法獲取本保單任何索償，則相關索償的所有賠償均會作廢。

**9 追討權利。** 倘若本公司及/或其授權代表授權支付及/或已支付不包括在本保單保障範圍內的索償，或超出本保險的責任上限，本公司保留向受保人追討上述款項或超額部份的權利。

**10 第三方權利。** 除受保人及本公司以外，本保單未有賦予其他人士享有按《合約（第三者權利）條例》或其他等直接強制執行本保單條款的權益。惟特此說明及同意，只有本公司及於保險證明書列明的受保人，有權在無需給予任何其他人士通知或無需獲任何其他人士同意的情况下，藉協議修改本保單或取消/終止本保單（如本保單載有任何相關權利）。

**11 身體檢查及治療。** 於處理本保單的賠償申請時，在合理需要時本公司有權及機會檢查受保人身體及如果受保人死亡，在法律許可下進行驗屍。受保人在出現任何受傷或疾病後須儘快獲取及跟從執業醫生的建議。對於因受保人未有獲取及跟從相關建議及未有使用獲處方的相關用具或補救方法引致的任何後果，本公司無需負責。

**12 取代權。** 根據本保單支付任何款項後，本公司將取得受保人向任何人士或機構追討賠償的一切權利。受保人須為使本公司取得相關權利簽立及交付文據及文件，並進行其他所需的行動。受保人在損失該權利後不得採取任何對相關權利造成損害的行動。

**13 法律行動。** 在根據本保單規定提交書面損失證明後的六十（60）天屆滿前，不得採取法律上或衡平法上的行動以要求賠償。另外，如上文第五部分第4條所述，任何訴訟不得於損失證明提交時限後的一（1）年屆滿後提出。

**14 法規限制。** 倘若本保險任何時間限制（就為索償發出通知或提供損失證明而言）較香港法律容許者短，相關限制謹此延長至法律容許的最短期限。

**15 遵從保單條文。** 受保人如未有遵從本保單所載任何條文，本保單條文下所有索償將屬無效。

**16 保單詮釋。** 本保單受香港法律規限，訂約各方謹此同意接受香港法院的專屬司法管轄。

**17 轉讓。** 所有本保單項下的權益轉讓通知對本公司未能有無約束力，直至其正本或複印本獲提交至保特保險(香港)有限公司的辦事處（地址為香港上環德輔道中308號9樓），並且獲得本公司同意相關轉讓約束力才有效。本公司不會對轉讓的有效性承擔任何責任。本公司任何憲章、章程或規定不得用以妨礙本保單的任何索賠索償。

**18 資料私隱。** 受保人/保單持有人/申請人同意：

**18.1** 在本保單申請程序或管理期間收集的個人資料可被保特保險(香港)有限公司用於其個人資料收集聲明訂明的目的。

**19 書寫錯誤。** 本公司的文書錯誤不會使有效的保險無效，亦不會使無效的保險有效。

**20 語言。**本中文版的保單條款和條件乃根據英文版翻譯而成，以供參考，如發現與英文版本的條款有差別，條款將以英文版本為準。

**21 取消保單。**

**21.1** 適用於所有保障計劃（全年保險計劃除外），一經發出保單，將不允許退回保費。

**21.2** 您可給與本公司書面通知以取消保單，在此情況下，您將有權獲退還按照以下保費退款表計算的按比例退還保費，惟此舉僅限於本保單未有就全年保障作出任何索償。

由保單生效日期起計已過日期	退還保費
直至一（1）個月	您已支付保費的 60%
直至兩（2）個月	您已支付保費的 50%
直至三（3）個月	您已支付保費的 30%
直至四（4）個月	您已支付保費的 10%
超過四（4）個月	沒有退款

**21.3** 本公司可因任何原因寄掛號信到受保人的最後已知地址，以給予七（7）日通知期取消本保單。本公司可能會退還保費的按比例計算部分。

**21.4** 若未繳納規定的保費，本公司有權自保單生效日期起取消該保單。

**22 年齡限制。**在本保單開始日期當日，受保人的年齡必須在出生6周和80歲（全年保障計劃為70歲）之間，除非在保障的任何特定部分另有規定。所有未滿 18 歲的兒童須由一名受同一保單保障的成年人陪同。

**23 延續期保障條款（不適用於 3 日保障計劃及 7 日保障計劃）**不論本保單的屆滿日期或每次旅程適用的最長旅行日數為何，若受保人在保險期內已開始旅程，且於保單到期時旅程仍在進行中，本保單將自動延長保障該旅程，最長可延續至保單到期日後 6 日。此延長僅適用於該次旅程，不適用於保單到期後才開始的任何新旅程。所有保單條款及保障限額維持不變。

## 第六部份 主要不保項目

**1 適用於所有條目的一般不受保項目。**因為或有關以下任何一項項目直接或間接引致、蒙受及或承擔的遺失、受傷、損毀或責任，本公司不會支付本保單任何以下的保障：

**1.1** 倘根據於本保單開始生效時適用於本公司或於其後任何時間適用於本公司的任何法律或法規，向受保人提供保障會或將會因違反聯合國決議下的任何制裁、禁令或限制，或歐盟、英國、美國或中華人民共和國 / 香港的貿易或經濟制裁、法律或法規而屬違法，則本公司無論如何將不會向受保人提供會導致其違反上述法律或法規的保障或利益或承擔任何責任；

**1.2** 前往任何已知悉屬較高風險的國家，而在保障生效日期前，傳媒或政府機關已充份發佈反對前往此目的地旅遊的警告；

**1.3** 受保人是：恐怖份子；恐怖份子組織成員；毒販、或核子、化學或物武器供應商；

**1.4** 受保人任何違法或不法行為或海關或其他機關的任何充公、拘押、銷毀；

**1.5** 因財務狀況出現問題、不論有或沒有申請破產，而導致公共運輸工具完全停止營運；

**1.6** 自殺或企圖自殺或蓄意自殘，或自行暴露於非必要危害中；

**1.7** 廣泛性流行性疾病或大規模流行性疾病；

1.8 於以下情況下在受保**旅程**期間接受的任何治療：受保**旅程**目的為接受治療，或**受保人**在不適宜旅遊的情況下進行受保**旅程**，或**受保人**不理會**執業醫生**的反對進行旅遊；

1.9 購買**保單**時已知、可預見、蓄意或預期的任何損失或事件；

1.10 意圖造成損失的行為；

1.11 由於核爆炸包括其所引致的後果或因游離輻射引致的放射性污染或由任何核廢料或由核燃料燃燒及/或持續燃燒所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質；或散播或運用致病或有毒生物或化學材料；或釋放致病或有毒生物或化學材料；

1.12 政治風險；

1.13 網路風險；

1.14 因您或**旅伴**的魯莽或重大過失行為；

1.15 害怕飛行/旅行；

1.16 旅行營運商旅遊票未有顯示旅行日期；

1.17 可經任何其他來源獲賠償或追討的任何損失及開支；

1.18 戰爭、內戰、侵略、騷亂、革命、使用軍事力量、或政府或軍事奪權；

1.19 任何政府的任何禁制或規例；

1.20 對政府規例的任何違反或有關**公共運輸工具**僱員任何計劃罷工、暴亂或內亂、**自然災害**、**惡劣天氣**發出警告後，**受保人**未有採取合理防範措施避免本保險項下索償；

1.21 任何因您參與**登山**或**探險**或類似活動引致的損失；

1.22 任何因您參與**跋涉**高於海拔5,000公尺以上地方所引致的損失；

1.23 **受保人**未有盡所有合理努力保護其財產/金錢、避免損傷或減低本保險項下的索償；

1.24 **受保人**乘坐或駕車輛用作賽車、比賽或任何專業運動，當中**受保人**會或可以賺取收入或酬金作為收入來源；或**受保人**參與任何**極限運動及體育活動**；

1.25 與酒精或非**執業醫生**處方藥物影響有關而引致的任何損失；

1.26 懷孕或分娩，及與懷孕或分娩有關的任何**受傷**或**疾病**；

1.27 任何已存在狀況、先天及遺傳狀況；此項不適用於第三部份第4(b)(ii)項（運送遺體/骨灰返港）；

1.28 **愛滋病**或人體免疫力缺乏病毒血清測試呈陽性反應的任何**受傷**或**疾病**及相關**疾病**、經由性接觸傳染的**疾病**；

1.29 精神病、睡眠障礙症、精神或神經錯亂；

1.30 **受保人**在**保險期**內從事以下活動，包括：海軍、陸軍、空軍服務或行動；武裝部隊服務；作為任何航空運輸工具的成員或操作員；測試任何類型的運輸工具；參與任何類型的體力工作；參與離岸活動，例如商業潛水、鑽油、採礦或航拍；處理爆炸品；以演員身份演出；擔任地盤工人、漁民、廚師或於廚房工作；導遊或領隊。

## 第七部份 持續披露責任

若您或將受本**保單**保障的人士於您購買本**保單**後，但在開始您的**旅程**前出現新的醫療或牙科事件，或您的整體健康狀況惡化，您須聯絡我們，否則一旦您的**旅程**開始後，您的健康狀況變化造成的後果可能不受本**保單**保障。

在此情況下，我們保留權利以審核已批出的保障，包括撤銷或修訂先前就**旅程**批出的保障。

## 第八部份 收集個人資料的聲明

請掃描以下二維碼查看保特保險(香港)有限公司(「本公司」)的個人資料收集聲明。您也可以撥打本公司客戶服務專線 2603 9435 索取 個人資料收集聲明副本。



中文