

## PRUchoice TRAVEL INSURANCE POLICY

### 保誠精選「旅遊樂」旅遊保障計劃保單

The Insured Person having applied for the Insurance expressed herein and completed an application with the declaration which shall be the basis of this contract and is deemed to be incorporated herein and having paid or agreed to pay the Premium as consideration for the insurance. Prudential General Insurance Hong Kong Limited ("the Company") will be subject to the terms conditions and exceptions contained herein or endorsed hereon indemnify or pay the Benefits to the Insured Person in respect of any or all of the contingencies hereinafter defined happening during the Period of Insurance provided that the due observance and fulfilment of all the terms conditions and exceptions contained herein or endorsed hereon shall be a condition precedent to any liability on the part of the Company under this Policy.

#### COVER

##### Section 1 - Medical Expenses

The Company will indemnify the Insured Person against the expenses necessarily and reasonably incurred for medical treatment outside Hong Kong as a direct result of Bodily Injury sustained from Accident or Illness contracted by the Insured Person during the Period of Insurance with details as follows:

- (a) Overseas medical expenses hospitalization charges treatment expenses (including cost of emergency dental treatment necessitated as a result of Accident only) emergency transportation to a registered medical institution, additional accommodation and transportation expenses necessarily and reasonably incurred provided that the travelling class and/or the room type for the accommodation of such additional expenses shall not be higher than the original travelling class and/or the room type for accommodation as stated in the scheduled itinerary except that such additional expenses are determined to be medically necessary with prior consent of the Company.
- (b) Daily cash benefit of HK\$200 and up to a maximum limit of HK\$10,000 is payable to the Insured Person per trip who is:
- admitted to a hospital Confinement overseas; or
  - being suspected or confirmed to have contracted Infectious Diseases and resulted in Compulsory Quarantine abroad by the local government;
- for more than 24 consecutive hours.
- Provided that each Insured Person can only claim for either Section 1 - (b) (i) or Section 1 - (b) (ii) for each trip.
- (c) Additional ordinary and reasonable accommodation and transportation (economy class only) expenses of a relative or friend required on medical advice to travel to or remain behind with the Insured Person overseas for compassionate visit up to a maximum of HK\$20,000 per Insured Person.

The Company will also indemnify the Insured Person against the necessary medical expenses hospitalization charges and treatment expenses reasonably incurred in Hong Kong within three months after the Insured Person's return from abroad for the same Bodily Injury or Illness suffered by the Insured Person overseas during the Period of Insurance as the continuation of medical treatment up to a maximum of HK\$50,000 for each Insured Person per trip which including the cost of a private ambulance and professional home-nursing fees. Expenses also cover the bonessetting expenses up to HK\$150 per day and up to HK\$1,500 per Insured Person per trip and the cost of dental treatment if necessitated as a result of Accident only.

The Company extends to indemnify the Insured Person against the actual cost of Medical Appliance incurred which is medically necessary and advised by Registered Medical Practitioner in writing up to a maximum of HK\$20,000 for each Insured Person.

#### PROVIDED THAT

The maximum amount of all benefits payable under this Section for an Insured Person during the Period of Insurance shall not exceed HK\$1,200,000. In respect of the Insured Person who is aged 71 or above at the time of Bodily Injury or Illness the maximum amount of all benefits payable under this Section will be limited to HK\$600,000.

##### Section 2 - Personal Accident

The Company will pay to the Insured Person or legal personal representative of the Insured Person the benefit shown in the following Scale of Benefits if the Insured Person suffers from death or permanent disablement which is solely and directly caused by Accident occurred during the Period of Insurance.

#### Scale of Benefits

In the event of an Accident causing	Maximum Benefit (HK\$)
<b>A. Death</b>	1,200,000
<b>B. Permanent Disablement</b>	
1. Total Permanent Disablement	1,200,000
2. Total and permanent Loss of Limb(s)	1,200,000
3. Total and permanent Loss of Sight	1,200,000
4. Total and permanent loss of speech and hearing of both ear(s)	1,200,000
5. Permanent and incurable insanity	1,200,000
6. Total and permanent loss of use of:	
(a) thumb and four fingers of one hand	840,000
(b) four fingers of one hand	480,000
(c) thumb (both phalanges)	360,000
(d) thumb (one phalanx)	180,000
(e) any other fingers (three phalanges)	180,000
(f) any other fingers (two phalanges)	120,000
(g) any other fingers (one phalanx)	90,000
(h) all toes of one foot	240,000
(i) great toe (both phalanges)	90,000
(j) great toe (one phalanx)	60,000
(k) any other toe	36,000
<b>C. Third Degree Burn of 9% or more of the total body surface</b>	500,000

#### PROVIDED THAT

The maximum amount of all benefits payable under this Section for one or more Bodily Injuries sustained by the Insured Person during the Period of Insurance shall not exceed HK\$1,200,000.

If the Insured Person disappears as a result of the sinking or wrecking of aircraft vessel or other public common carrier during the Period of Insurance and has not been found with reasonable endeavours within one year after the date of the disappearance, it will be presumed that the Insured Person suffered death caused by an Accident under this Section.

The Company will pay the reasonable charges in the event of the death of the Insured Person as a result of Accident for burial or cremation in the locality where death occurs up to a limit of HK\$20,000.

The Company will also pay for the additional ordinary and reasonable accommodation and transportation (economy class only) expenses of a relative or friend of the Insured Person to travel to or remain behind overseas for compassionate visit in the event of the Insured Person's death as a result of Accident overseas up to a maximum of HK\$20,000 per Insured Person.

##### Section 3 - 24 Hours Emergency Assistance Services

Emergency Assistance Services are provided by the Inter Partner Assistance Hong Kong Limited ("I.P.A."). As a benefit to the Insured Person of this Insurance, the Company at its own costs arranges cover of the Emergency Assistance Services provided by I.P.A. to the Insured Person, if and when they are so provided. For the avoidance of doubt, the Company is not an agent of I.P.A. for the services and makes no representation, warranty or undertaking as to the availability of the I.P.A.'s services.

Whether or not the I.P.A.'s services are offered or provided is a matter of absolute discretion of I.P.A. for which the Company shall accept no responsibility or liability.

Nor shall the Company be responsible or liable for the acts or omission or services of I.P.A.. The provision of services by I.P.A. and/or the acceptance thereof by the

Insured Person shall constitute a contract between I.P.A. and the Insured Person separate and independent from this Insurance.

Description of Emergency Assistance Services of I.P.A.

If the Insured Person shall suffer serious Bodily Injury or shall suffer serious Illness; or is in need of medical legal administrative emergency assistance outside Hong Kong (except for the coverage under point VIII which may be obtained locally) while arising out of and in the course of his/her trip provided that such trip is not undertaken:

- against the advice of the Registered Medical Practitioner; and /or
  - for the purpose of obtaining or seeking any medical or surgical treatment abroad;
- the following Emergency Assistance Services and Benefits are available directly from I.P.A. upon specific verbal notification by the Insured Person or his/her personal representative to I.P.A. Alarm Center. The Insured Person shall not be entitled to any reimbursement of any such expenses incurred or paid directly by him/her or his/her representative from I.P.A..

I. Medical Attention, Telephone Medical Advice Evaluation and Referral Appointment  
When medical advice is needed the Insured Person may telephone I.P.A. Alarm Center for medical advice and evaluation from the I.P.A. Registered Medical Practitioner. However it is stressed that telephone conversation shall not constitute a diagnosis and shall be considered as a recommendation only. If medically necessary the Insured Person shall be referred to another Registered Medical Practitioner or to a medical specialist for personal assessment and I.P.A. will assist the Insured Person in making the medical appointment.

All Registered Medical Practitioner's fees and related charges shall be borne entirely and directly by the Insured Person without any reimbursement from I.P.A..

II. Essential Medication/Medical Equipment  
Upon request from an attending Registered Medical Practitioner located at the place where the Bodily Injury or serious Illness is suffered by the Insured Person, I.P.A. will, when possible and legally permissible dispatch any essential medicine and/or medical equipment required for the Insured Person which is not locally available.

The Insured Person will be responsible for the cost of the items dispatched and any shipping costs unless they are required for an emergency evaluated by the I.P.A. Registered Medical Practitioner.

III. Dispatch of Registered Medical Practitioner  
In the event of an emergency where either the Insured Person cannot be adequately assessed by telephone for possible evacuation or the Insured Person cannot be moved and local treatment is unavailable I.P.A. will send an appropriate Registered Medical Practitioner to the Insured Person.

IV. Medical Monitoring  
I.P.A. will monitor an Insured Person's condition if hospitalized abroad and will keep the Insured Person's employer/family informed.

V. Medical Evacuation (Unlimited Cover)  
If the Insured Person suffers from Bodily Injury or serious Illness such that I.P.A. medical team deems the local hospital on land (medical clinic or medical centre in cruise is not considered as hospital) unable to provide the necessary emergency medical treatment and recommend hospitalization in another medical facility where the Insured Person can be suitably treated, I.P.A. will arrange and pay for the transfer of the Insured Person into one of the nearest hospital more appropriately equipped for the particular Bodily Injury or serious Illness, if necessary on medical grounds, under necessary medical supervision by any feasible means (including but not limited to air ambulance scheduled commercial flight and road ambulance).

VI. Repatriation After Treatment (Unlimited Cover)  
After local medical treatment recommended by I.P.A. medical team in local hospital and the medical condition of the Insured Person does not prevent his/her repatriation I.P.A. will arrange and pay for the repatriation of the Insured Person to appropriate medical institution in his/her Country of Residence by scheduled airline flight (on economy class) or any other appropriate transportation (on economy class) including any supplementary cost of transportation to and from the airport under appropriate medical supervision if his/her original transportation ticket is not valid for the purpose provided that the Insured Person shall surrender any unused portion of his/her transportation ticket to I.P.A.. If the Insured Person does not have any valid and unused transportation ticket to surrender to I.P.A., the Insured Person shall bear the cost of transportation ticket. Any decision on the repatriation of the Insured Person shall be made by I.P.A. medical team.

VII. Repatriation of Mortal Remains/Ashes (Unlimited Cover)  
Upon the death of an Insured Person I.P.A. will make all the necessary arrangements (including any steps or arrangements necessary to meet local formalities) and will pay for:

- (i) the transfer of the Insured Person's body or ashes to the Insured Person's Country of Residence; or
- (ii) at the request of the Insured Person's heirs or representative the local burial of the Insured Person provided that I.P.A. financial responsibility for such local burial shall be limited to the equivalent of the cost of transferring mortal remains as provided in this benefit.

VIII. Travel Information  
The Insured Person may contact I.P.A. to obtain the following information and services before starting or during his/her trip:

- Update immunizations and vaccinations requirement and needs
- Weather information worldwide
- Airport taxes
- Customs requirements
- Passport and Visa requirements
- Consulate and embassies addresses and contact numbers
- Exchange rates
- Banking days
- Language Information
- Arrangement of interpreter services
- Arrangement of Children escort
- Transmission of urgent messages for medical reasons

IX. Luggage Retrieval  
In the event of loss or misrouting of the Insured Person's luggage by a common carrier I.P.A. will liaise with the relevant entities such as but not limited to airline companies customs officials and will organise the dispatch of such luggage if recovered to such place as the Insured Person may direct provided that the Insured Person bears the costs if any.

X. Emergency Rerouting Arrangements  
I.P.A. will assist the Insured Person in reorganizing his/her flight schedule should an emergency oblige him/her to alter his/her original plan.

XI. Administration Assistance  
In case of loss or theft of essential documents or personal identification documents (e.g. passport entry visa etc.) I.P.A. will provide the Insured Person with the necessary information regarding the formalities to be fulfilled with the appropriate local authorities or entities in order to obtain the replacement of such lost or stolen documents.

XII. Legal Referral  
Upon the request of the Insured Person I.P.A. shall provide the telephone number and address of the lawyers and solicitors firms on worldwide basis.

XIII. Compassionate Visit  
In the event of the Insured Person suffering from death or serious Bodily Injury or serious Illness resulting in hospital Confinement outside his/her Country of Residence for more than 7 (seven) consecutive days I.P.A. will arrange and pay for the cost of a return scheduled airline ticket (on economy class) for a relative or designated person of the Insured Person to travel from the Insured Person's Country of Residence to the Insured Person's bedside including the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,950 per day for a maximum period of 4 (four) consecutive days but excluding the cost of drinks meals and other room services.

XIV. Return of Unattended Dependent Child(ren) to Country of Residence  
If any of the Insured Person's travelling Child(ren) who is left unattended by reason of the Insured Person's death or serious Bodily Injury or serious Illness resulting in hospital Confinement outside his/her Country of Residence I.P.A. will organise and pay for the cost of a scheduled airline ticket (economy class) for such Child(ren) to return to his/her home in the Insured Person's Country of Residence including any supplementary cost of transportation to and from the airport if the original ticket is not valid for the return provided that the Insured Person shall surrender any unused portion of the return ticket to I.P.A..  
If necessary I.P.A. will also hire and pay for a qualified attendant to accompany any such dependent Child(ren) in the return trip.

XV. Unexpected Return to the Country of Residence  
In the event of the death of the Insured Person's Immediate Family Member in his/her Country of Residence while the Insured Person is travelling overseas (excluding the case of migration) necessitating an unexpected return to his/her Country of Residence I.P.A. will arrange and pay for the cost of a scheduled airline ticket (economy class) for the return of the Insured Person.

XVI. Deposit Guaranteeing of Hospital Admission  
I.P.A. will provide guarantee or advance for the deposit of hospital admission for the Insured Person up to HK\$39,000. The Insured Person will be required to repay such deposit guaranteed or advanced (as the case may be) within 45 days (without interest). I.P.A. will require valid credit authorization prior to advancement of funds for such admission as appropriate.

XVII. Hotel Room Accommodation for Convalescence  
I.P.A. will arrange and pay for the cost of an ordinary room accommodation in any reasonable hotel up to HK\$1,950 per day for a maximum of 4 (four) consecutive days incurred by the Insured Person for the sole purpose of convalescence in the country of hospitalization immediately following his/her discharge from the hospital and is deemed medically necessary by both attending Registered Medical Practitioner and I.P.A. Registered Medical Practitioner.

Limitations and Liabilities

I. Territorial Limits  
The Emergency Assistance Services mentioned in the above "Description of Emergency Assistance Services" apply worldwide outside Hong Kong.

## II. Limitation Period

Every Assistance Event in respect of a covered event shall be absolutely barred unless commenced within two years from the date of occurrence of such event.

## III. Liability of I.P.A.

Registered Medical Practitioners hospitals clinics any kind of professionals to whom the Insured Person referred by I.P.A. are independent contractors responsible for their own acts and are not employees agents or servants of I.P.A.. I.P.A. shall ascertain that those professionals have appropriate qualification and are certified by the local authority.

Furthermore I.P.A. shall not be responsible for any act or omission on the part of such professionals as including but not limited to Registered Medical Practitioners hospitals and clinics.

## General Obligations / Procedures

### I. Request for Assistance

In case of an Assistance Event and prior to taking personal action where reasonable the Insured Person or his/her representative shall call I.P.A. Alarm Center in Hong Kong whose contact number is listed here below:

HONG KONG : (852) 2862 0111

and should state :

- the Insured Person's name, his/her HKID Card or passport number and the policy number and;
- the name of the place and the telephone number where I.P.A. can reach the Insured Person or his/her representative and;
- a brief description of the accident and the nature of help required.

### II. Failure to Notify I.P.A.

In a life threatening situation the Insured Person or his/her representative should always try to arrange for emergency transfer to a hospital near the place of occurrence through the most appropriate and immediate means and then call appropriate I.P.A. Alarm Center to provide the appropriate information as soon as possible.

In the event of repatriation in order to facilitate prompt response the Insured Person or his/her representative shall as far as possible provide:

- (i) the name address and telephone number of the hospital or other medical facility where the Insured Person has been attended and;
- (ii) the name address and telephone number of the attending Registered Medical Practitioner and if necessary the family doctor of Insured Person.

I.P.A. medical team or other representatives shall have free access to the Insured Person in order to assess the Insured Person's condition. Without reasonable justification for denial of such an access the Insured Person will not be eligible for further medical assistance.

I.P.A. medical team will decide on a case by case basis the date and means of such repatriation on the ground of medical necessity.

In the event of repatriation of the Insured Person by I.P.A. the Insured Person shall surrender the unused portion of his/her ticket or the value thereof to I.P.A. to offset the cost of such repatriation.

## **Section 4 - Baggage and Personal Effects**

The Company covers the Insured Person in respect of accidental loss of or Damage to Baggage taken or purchased in the trip (including clothing and Personal Effects worn or carried on the person trunks suitcases and the like receptacles) occurred during the Period of Insurance.

In the event that the Insured Person purchases a comparable replacement for the lost article the Company will pay the replacement cost provided that the lost article was not more than two years old at the date of loss. If the Insured Person cannot prove the age of the lost article or if the article is more than two years old or if the article is not replaced the Company will deal with the claim on the basis of intrinsic value of the article subject to allowance for wear and tear and depreciation or the cost of repair whichever is the lesser. If any article is proven to be beyond economic repair a claim will be dealt with under this Policy as if the article had been lost.

PROVIDED THAT

- I. The limit of the Company's liability for any one article or pair or set of article shall be HK\$5,000.
- II. The Company's maximum liability of this Section shall not exceed HK\$20,000 for each Insured Person.

## **Section 5 - Personal Money/Credit Card/Travel Document**

### I. Personal Money:

The company will pay in respect of accidental loss of Personal Money occurs during the Period of Insurance up to a maximum of HK\$3,000 per Insured Person.

### II. Credit Card:

The company will pay in respect of monetary loss due to unauthorized use of credit card provided that the credit card is accidentally lost when carried with the Insured Person in the trip during the Period of Insurance up to a maximum of HK\$3,000 per Insured Person.

### III. Travel Document:

The company will pay in respect of the replacement cost of Travel Document (including temporary or one-off Travel Document) necessary for immigration clearance of the Insured Person for the accidental loss due to robbery burglary or theft in the trip during the Period of Insurance, and the additional expenses of overseas accommodation and transportation provided that the travelling class and/or the room type for the accommodation of such additional expenses shall not be higher than the original travelling class and/or the room type for accommodation as stated in the itinerary which is necessarily incurred outside Hong Kong for the sole purpose of arranging the replacement of such lost Travel Document up to a maximum of HK\$20,000 per Insured Person.

PROVIDED THAT

The Company's maximum liability of this Section shall not exceed HK\$26,000 for each Insured Person per trip.

## **Section 6 - Cancellation**

The Company covers the Insured Person in respect of loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the benefit of the Insured Person only in the event of necessary and unavoidable cancellation of trip by the Insured Person after this Insurance has become effective if arising from:

- I. the occurrence of causes beyond the control of the Insured Person; or
- II. the first issuance of a Black or Red Outbound Travel Alert (OTA) in respect of the place of destination under the scheduled itinerary notwithstanding the exclusions under General Exceptions III that:
  - (a) Black OTA – the Company will reimburse the Insured Person up to 100% of such loss; or
  - (b) Red OTA – the Company will reimburse the Insured Person up to 50% of such loss.

PROVIDED THAT

The Company's limit of liability under this Section shall not exceed HK\$30,000 for each Insured Person.

## **Section 7 - Curtailment**

After the Insured Person has commenced the trip, the Company will indemnify the Insured Person for:

- I. proportional return of the irrecoverable prepaid cost of the planned trip as shown on booking invoice calculated at pro-rata for each complete day of the planned trip lost in case of necessary and unavoidable curtailment of the planned trip by the Insured Person resulting from the occurrence of causes beyond the control of the Insured Person.
- II. additional expenses of overseas accommodation and transportation to Hong Kong necessarily and unavoidably incurred as a result of trip curtailment due to:
  - (a) death Bodily Injury or Illness of Immediate Family Member; or
  - (b) hi-jack or riot at the place of destination of the planned trip which first occurs during the Period of Insurance;provided that the travelling class and/or the room type for the accommodation of such additional expenses shall not be higher than the original travelling class and/or the room type for accommodation as stated in the itinerary which is necessarily and reasonably incurred outside Hong Kong for the sole purpose of trip curtailment.
- III. necessary and unavoidable trip curtailment due to the first issuance of a Black or Red Outbound Travel Alert (OTA) in respect of the place of destination under the scheduled itinerary notwithstanding the exclusions under General Exceptions III that:
  - (a) Black OTA – the Company will reimburse the Insured Person up to 100% of the irrecoverable loss and/or additional overseas accommodation and transportation expenses; or
  - (b) Red OTA – the Company will reimburse the Insured Person up to 50% of the irrecoverable loss and/or additional overseas accommodation and transportation expense.

PROVIDED THAT

the Company's limit of liability under this Section shall not exceed HK\$50,000 for each Insured Person.

Curtailment herein means abandonment by return to place of residence in Hong Kong of the planned trip after arrival at the booked destination as shown on booking invoice.

## **Section 8 - Re-Routing**

In case of the scheduled departure or arrival of the aircraft train or sea vessel in which the Insured Person had arranged to travel is delayed due to strike industrial action hi-jack terrorist attack adverse weather conditions natural disasters (including earthquake tsunami volcanic eruption) mechanical or structural defect of such aircraft train or sea vessel or closure of airport train station or port for more than 8 hours from the time specified in the itinerary supplied to the Insured Person the Company will pay up to HK\$20,000 for either:

- I. the irrecoverable unused deposits or charges of accommodation and transportation paid in advance or contracted to be paid for the benefit of the Insured Person that is being forfeited necessarily and unavoidably by the Insured Person as a result of travel delay; or

- II. any additional expenses of accommodation and transportation expenses necessarily incurred outside Hong Kong as a direct consequence of travel delay if the Insured Person has to re-route the trip solely for the purpose of continuing the trip to his/her original destination provided that the travelling class and/or the room type for the accommodation of such additional expenses shall not be higher than the original travelling class and/or the room type for accommodation as stated in the itinerary.

For the purpose of calculating the number of hours delayed any subsequent delay so directly caused will be taken into account.

**PROVIDED THAT**

no claim will be or has been submitted under Section 9 – Travel Delay due to the same travel delay.

**Section 9 - Travel Delay**

In the event of the scheduled departure or arrival of the aircraft train or sea vessel in which the Insured Person had arranged to travel is delayed for more than 5 hours due to strike industrial action hi-jack terrorist attack adverse weather conditions natural disasters (including earthquake tsunami volcanic eruption) mechanical or structural defect of such aircraft train or sea vessel or closure of airport train station or port the Company will pay HK\$200 for first full 5 hours and HK\$400 for every subsequent 8 hours delay (the delay being calculated from the scheduled departure or arrival time of the aircraft train or sea vessel specified in the itinerary supplied to the Insured Person) up to a maximum of HK\$1,800 per Insured Person.

For the purpose of calculating the number of hours delayed any subsequent delay so directly caused will be taken into account.

**PROVIDED THAT**

no claim will be or has been submitted under Section 8 – Re-Routing due to the same travel delay.

**Section 10 - Delayed Baggage**

The Company will pay up to HK\$1,500 for each Insured Person for emergency purchases of essential items or clothing or requisites consequent upon temporary deprivation of checked-in baggage for at least 8 hours from time of arrival at destination abroad due to mishandling by the airlines or hi-jack regardless of the number of checked-in baggage.

**Section 11 - Personal Liability**

The Company will indemnify the Insured Person for legal liability to a third party arising during the Period of Insurance as a result of:

- I. accidental Bodily Injury (including death);
- II. accidental loss of or Damage to Property.

**PROVIDED THAT**

the maximum liability of the Company under this Section for all Damages including legal costs and expenses recoverable from the Insured Person by any claimant and the Insured Person's costs and expenses incurred with the written prior consent of the Company shall not exceed HK\$1,500,000 for each Insured Person.

**Section 12 - Rental Vehicle Excess**

The Company will indemnify for the motor insurance policy excess or deductibles incurred by the Insured Person in the event that the Insured Person is involved in a collision during the trip whilst the rental vehicle is under control of the Insured Person or the rental vehicle is stolen or damage during parking.

**PROVIDED THAT**

- I. such rental vehicle is rented from a licensed rental vehicle company; and
- II. a legally valid rental agreement between the Insured Person and the licensed rental vehicle company is signed; and
- III. the Insured Person is nominated as a driver in the rental agreement; and
- IV. a valid motor insurance policy covering the loss of or damage to rental vehicle which is incurred during the rental period.

The Company's limit of liability under this Section shall not exceed HK\$5,000 for each Insured Person during the Period of Insurance.

**Section 13 - China Medical Card Service (For Annual Cover Only)**

China Medical Card Service is provided by I.P.A.. To provide benefit to the Insured Person of this Insurance, the Company at its own costs arranges cover of the China Medical Card service provided by I.P.A., if and when they are so provided. For the avoidance of doubt, the Company is not an agent of I.P.A. for the service and makes no representation, warranty or undertaking as to the availability of the I.P.A.'s service. Whether or not the I.P.A.'s service is offered or provided is a matter of absolute discretion of I.P.A. for which the Company shall accept no responsibility or liability. Nor shall the Company be responsible or liable for the acts or omission or service of I.P.A.. The provision of service by I.P.A. and/or the acceptance thereof by the Insured Person shall constitute a contract between I.P.A. and the Insured Person separate and independent from this Insurance.

Description of Emergency Assistance Services of I.P.A.

In the event that the Insured Person suffers from Bodily Injury or serious Illness; or

is in need to be hospitalized whilst travelling in Mainland China, and is required to be admitted to a Designated Hospital as an in-patient, I.P.A. will provide a hospital admission deposit guarantee to the Designated Hospital while arising out of and in the course of his/her trip provided that such trip is not undertaken:

- against the advice of the Registered Medical Practitioner; and/or
- for the purpose of obtaining or seeking any medical or surgical treatment abroad.

In case of hospitalization in Mainland China is required, the Insured Person shall be required to present MedPass China Medical Card together with valid travel documents to the Designated Hospital for verification. If MedPass China Medical Card and relevant travel document are valid, the Insured Person shall be admitted as an in-patient and shall be entitled to hospital deposit guarantee for the admission.

The list of Designated Hospital may be changed from time to time. In case of any problem arising during admission, the Insured Person or his/her personal representative may call to I.P.A.'s alarm center at Hong Kong (852) 2862 0111 for assistance. The Insured Person shall not be entitled to any reimbursement of any such expenses incurred or paid directly by him/her or his/her representative from I.P.A.

The Insured Person is required to settle the medical expenses including the hospital admission deposit during hospitalization upon discharge.

Replacement of MedPass China Medical Card

In case of the MedPass China Medical Card is lost, damaged or replaced because of change in personal information, a handling fee of HK\$100 shall be charged for each replacement. The Company reserves the absolute right to determine the handling fee from time to time without prior notification.

**EXCEPTIONS**

**Exceptions to Section 1 – Medical Expenses**

The Company will not cover claims:

- I. for treatment or aid obtained in Hong Kong except as specifically provided for in the Section.
- II. for surgery or medical treatment which in the opinion of the Registered Medical Practitioner treating the Insured Person can be reasonably delayed until the Insured Person's return to Hong Kong or arrival in country of final destination for Insured Person who has taken out One-Way Cover.
- III. for the additional cost of single or private room accommodation at a hospital clinic or nursing home except where the Registered Medical Practitioner treating the Insured Person deems it necessary for the Insured Person to occupy such accommodation.
- IV. for medical consultation or treatment unless received from local legally Registered Medical Practitioner.
- V. for the denture-related treatment and expenses except such cost is necessarily incurred due to the necessary dental treatment for the sound and natural teeth of the Insured Person as a result of Accident only which is covered as Medical Appliance.
- VI. for dwelling quarantine.
- VII. if the planned destination(s) has been declared by World Health Organization as an outbreak area of Infectious Diseases on or before the scheduled departure date.

**Exceptions to Section 2 – Personal Accident**

The Company will not be liable in respect of:

- I. accidental death Loss of Limb(s) or Loss of Sight unless such death or loss occurs within twelve months of the date of Accident.
- II. Total Permanent Disablement except on proof to the Company that the disablement has continued for twelve months from the date of Accident and in all probability will continue for the remainder of the Insured Person's life.
- III. any Bodily Injury which is a consequence of any kind of disease or sickness.

**Exceptions to Section 3 - 24 Hours Emergency Assistance Services and Section 13 - China Medical Card Service (For Annual Cover Only)**

- I. I.P.A.'s services are not available in any form of transfer from sea to land and any expenses related thererof.
- II. Excluded Cases
  - Injuries due to conditions related to functional disorders of the mind rest cure or sanatorium communicable diseases requiring by law isolation or quarantine;
  - Injuries arising directly or indirectly from war declared or undeclared strike revolution or any warlike operation;
  - Congenital Abnormalities;
  - Services rendered without the authorisation and/or intervention of I.P.A.;
  - Costs which would have been payable if the event giving rise to the intervention of I.P.A. had not occurred;
  - Cases of minor Illness or Bodily Injury which in the opinion of the I.P.A. Registered Medical Practitioner can be adequately treated locally and which do not prevent the Insured Person from continuing their trip;
  - Expenses incurred where the Insured Person in the opinion of the I.P.A. Registered Medical Practitioner is physically able to return to his/her Country of Residence sitting as a normal passenger and without medical

- escort unless deemed necessary by the I.P.A. Registered Medical Practitioner;
  - The Insured Person exercising any form of hazardous work in connection with any business trade or profession;
- III. I.P.A. will not cover the costs of return transportation ticket incurred if the Insured Person does not have any valid and unused transportation ticket to surrender to I.P.A. in the event of the repatriation of the Insured Person after treatment.
- IV. Force Majeure  
I.P.A. shall not accept responsibility for delays or failures in providing assistance caused by any strike war invasion act of foreign enemies armed hostilities (regardless of a formal declaration of war) civil war rebellion insurrection terrorism political coup riot and civil commotion administrative or political impediments or radioactivity or any other event of Force Majeure which prevents I.P.A. from providing such assistance services.

#### **Exceptions to Section 4 – Baggage and Personal Effects and Section 5 – Personal Money/Credit Card/Travel Document**

The Company will not cover:

- I. loss or Damage arising from delay or confiscation or detention by Customs or other official.
- II. loss of or Damage to stamps or documents (other than those specifically mentioned in Section 5) contact or corneal lenses or Damage to fragile articles (including perishable food).
- III. business goods or samples.
- IV. loss of or damage to mobile phones and electronic equipments with mobile phone function and their accessories.
- V. normal wear and tear gradual deterioration or mechanical or electrical breakdown or derangement.
- VI. loss or Damage whilst in the custody of an airline or other carrier unless reported immediately within 24 hours of discovery and in the case of an airline a Property Irregularity Report obtained.
- VII. loss not reported to the police and for credit cards to the issuer of the card within 24 hours of discovery and a report obtained.
- VIII. any other form of negotiable document.
- IX. replacement cost of driving licence and credit card.
- X. items that will be or have been claimed under Section 10 – Delayed Baggage.
- XI. any loss or Damage caused by or resulting from unexplained or mysterious disappearance.
- XII. any loss of or Damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure and any business interruption losses resulting from such loss or Damage; notwithstanding any loss of or Damage to data or software which is the direct consequence of insured physical Damage to the substance of property shall be covered.
- XIII. any loss or Damage resulting from an impairment in the function availability range of use or accessibility of data software or computer programs and any business interruption losses resulting from such loss or Damage.
- XIV. loss of or Damage to Baggage or Personal Effects separately forwarded or mailed or shipped in a carrier other than the carrier carrying the Insured Person at the same time.
- XV. any loss or Damage when it is left unattended in a public place or as a result of the Insured Person's failure to take due care and precautions for the safe guard and security.

#### **Exceptions to Section 5 - Personal Money/Credit Card/Travel Document**

The Company will not cover claims in respect of:

- I. shortages due to error omission exchange or depreciation in value.
- II. loss of traveller's cheques not immediately reported to the local branch or agent of issuing authority.
- III. loss due to failure to comply with the conditions of the issuer of the card or unauthorized use of the card by family members of the Insured Person.
- IV. loss of membership cards of any kind.
- V. loss of any Travel Document which is not necessary to complete the journey.
- VI. any fine or penalties incurred due to non-replacement or late replacement of the Travel Document by the Insured Person.

#### **Exceptions to Section 6 – Cancellation and Section 7 – Curtailment**

The Company will not cover claims arising directly or indirectly from in respect of or due to:

- I. government regulations or acts (except for the first issuance of a Black or Red Outbound Travel Alert after this Insurance becomes effective), or any kind of travel delay or amendment of the booked itinerary or failure in provision of any part of the booked trip (including error omission or default) by the provider of any service forming part of the booked trip as well as by the agent or tour operator through whom the trip was booked.

- II. the issuance of any Outbound Travel Alert(s) other than a Black or Red Outbound Travel Alert.
- III. disinclination to travel or financial circumstances of any Insured Person.
- IV. any unlawful act or criminal proceedings of any person on whom the trip plans depend other than attendance under subpoena as a witness at a Court of Law.
- V. failure to notify travel agent tour operator or provider of transport or accommodation immediately when it is found necessary to cancel or curtail the travel arrangements.
- VI. any loss arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act.
- VII. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency or tour operator.
- VIII. any loss claimed under Section 8 - Re-Routing or Section 9 - Travel Delay arising from the same cause or event.
- IX. late arrival of the Insured Person at the airport port or train station after check-in/ booking-in or boarding time.

#### **Exceptions to Section 8 – Re-Routing and Section 9 – Travel Delay**

The Company will not be liable for the loss:

- I. arising from the failure of the Insured Person to check in according to his/her confirmed itinerary or to obtain written confirmation from the carriers or their handling agents of the number of hours of delay and the reason for such delay.
- II. arising from strike or industrial action or other similar causes existing at the date this Insurance is taken out by the Insured Person in the case of Single Trip Cover or One-Way Cover; or the date on which the Insured Person commences the trip in the case of Annual Cover.
- III. arising from late arrival of the Insured Person at the airport port or train station after check-in / booking-in or boarding time (except for the late arrival due to strike or industrial action).
- IV. arising from air traffic control by local government or relevant authorities, or any loss arising from any government's regulations control or act.
- V. any circumstances covered by any other insurance scheme, government programme or which will be paid or refunded by travel agency or tour operator.
- VI. any loss claimed under Section 7 - Curtailment arising from the same cause or event.

#### **Exceptions to Section 11 – Personal Liability**

The Company will not cover claims arising directly or indirectly from in respect of or due to:

- I. Employer's Liability contractual liability or liability to family members of the Insured Person.
- II. property belonging to or held in trust or in the custody or control of the Insured Person.
- III. any wilful malicious or unlawful act.
- IV. pursuit of trade business or profession.
- V. ownership or occupation of land or buildings (other than occupation only of any temporary residence).
- VI. ownership possession or use of motorized vehicles (regardless whether it is used on public road) aircraft or watercraft and the like.
- VII. legal costs resulting from any criminal proceedings.
- VIII. ice hockey riding or the use of firearms.
- IX. any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of resulting from or in consequence of asbestos in whatever form or quantity.

#### **Exceptions to Section 12 - Rental Vehicle Excess**

The Company will not be liable for in respect of:

- I. any condition under the influence of alcohol or drugs of the Insured Person who is controlling of a rental vehicle during the rental period.
- II. loss arising from operation of the rental vehicle which is in violation of the terms of the rental agreement or applicable motor insurance.
- III. any illegal or unlawful use of the rental vehicle by the Insured Person during the rental period.
- IV. any incident in which the Insured Person is not holding a valid driving license.
- V. liability other than loss of or Damage to the rental vehicle.
- VI. any loss for which the Insured cannot provide the rental agreement he/she has entered and the receipt issued for excesses or deductibles incurred at the time of claim.
- VII. any charges for the loss of use of the rental car or similar kind of charges including but not limited to non operation charge (NOC).
- VIII. any rental vehicle which is belonging to all kinds of commercial vehicles, motorcycles and any vehicle with 9 seats or above.
- IX. any damage to tyres only unless damage is caused to other parts of the rental vehicle at the same time.

## **GENERAL EXCEPTIONS**

The Company will not cover claims:

- I. for trip not originating from Hong Kong.
- II. directly or indirectly occasioned by happening through or in consequence of:
  - (a) any illness disease infirmity physical defect or condition which existed or known prior to the receipt date of application of this Insurance.
  - (b) any conditions (including issuance of Outbound Travel Alert) which existed or known to exist or announced publicly contemplating to exist prior to this Insurance or the time of itinerary confirmation in case of Annual Cover.
  - (c) confiscation nationalization requisition destruction of or Damage to Property by or under the order of any government public or local authority or riot (except as defined under Section 7).
  - (d) engaging in sports or games in a professional capacity or on a competitive basis (other than for leisure purpose) or participating in hazardous activities.
  - (e) engaging in motor rallies and competitions (other than karting taken as a leisure activity), aviation (other than as a fare-paying passenger in an aircraft which is duly licensed by relevant authorities for the transportation of passengers), parkour, diving to a depth greater than 45 metres below sea level, free diving, deep cave diving, gliding or soaring via glider or sailplane, jet pack or similar activities (either propelled by escaping gas or liquid water) and any other hazardous activities or pursuits or similar activities of the aforesaid.
  - (f) wilfully self-inflicted injury illness mental disorder or the effect or influence (temporary or otherwise) of alcohol or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a Registered Medical Practitioner but not for the treatment of drug addiction) self exposure to needless peril (except in an attempt to save human life).
  - (g) nuclear fission nuclear fusion or radioactive contamination.
- III. in respect of any liability loss Damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
  - (a) war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power;

This Exception also excludes liability loss Damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to above.

If the Company alleges that by reason of this Exception any liability loss Damage cost or expense is not covered by this Insurance the burden of proving the contrary shall rest upon the Insured Person or the legal personal representative of the Insured Person. In the event any portion of this Exception is found to be invalid or unenforceable the remainder shall remain in full force and effect.
- IV. in respect of any property more specifically insured or any claim (except Section 1, Section 2 and Section 9) which but for the existence of this Insurance would be recoverable under any other insurance or any expenses which have been paid or would be recoverable under the Emergency Assistance Services provided by I.P.A..
- V. in respect of incidents which may give rise to a claim not notified directly in writing to the Company within 31 days of the expiry of this Insurance or within 31 days from the date of return to Hong Kong after the incident in case of Annual Cover.
- VI. if the Insured Person is travelling contrary to the advice of a Registered Medical Practitioner or for the purpose of obtaining medical treatment.
- VII. if the Insured Person is travelling for migration (except when One-Way Cover is taken out).
- VIII. for venereal disease or sexually transmissible diseases including AIDS (Acquired Immune Deficiency Syndrome) and ARC (AIDS Related Complex).
- IX. for pregnancy miscarriage childbirth and all complications thereof.
- X. for any Accident whilst Insured Person is engaging in a capacity of a professional athlete for sports or games entertainer movie or T.V. shooting crew or technician stuntman politician civil servant on dangerous official duty manual worker in connection with any business profession or employment pilot and crew member of any air or sea carrier tour guide or escort unless previous written consent of the Company has been obtained and the appropriate additional premium if any has been paid.
- XI. in respect of Damage consequential loss cost claim or expense and/or any liability or any associated costs and expense:

of whatsoever nature directly or indirectly caused by or consisting of arising from the failure or inability of any computer data processing equipment or media microchip embedded chip integrated circuit or similar device or any computer software whether the property of the Insured Person or not and whether occurring before during or after the year 2000:

  - (a) correctly to recognise any date as its true calendar date.
  - (b) to capture save or retain and/or correctly to manipulate interpret or process any data or information or command or instruction as a result of treating any date.
  - (c) to capture save retain or correctly to process any data as a result of the operation of any command which has been programmed into any computer

software being a command which causes the loss of data or the inability to capture save retain or correctly to process such data on or after any date.

- XII. any illegal or unlawful act by the Insured Person.

Notwithstanding any provision to the contrary within this Insurance or any endorsement thereto it is agreed that the Company shall not be deemed to provide cover and the Company shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover payment of such claim or provision of such benefit would expose the Company to any sanction prohibition or restriction under United Nations resolutions or the trade or economic sanctions laws or regulations of the European Union United Kingdom or United States of America.

## **DEFINITIONS**

### "Accident"

Shall mean an event occurring entirely beyond one's control and caused by accidental, violent, external and visible means.

### "Annual Cover"

Shall mean the cover granted which is available throughout the Period of Insurance shown on the Certificate of Insurance with a maximum insurance period of 90 days per trip regardless of the number of trips taken. The cover is on a worldwide basis. Each trip is separate and independent for the cover of this Insurance.

### "Assistance Event"

Shall mean any event or occurrence with respect to an Insured Person who may receive Emergency Assistance Services from I.P.A. in accordance with this Insurance occurring within the territorial limits set forth in "Limitations and Liabilities".

### "Bodily Injury(ies)"

Shall mean any unforeseen bodily injury or injuries caused solely and directly by violent accidental external and visible means which occurs during the Period of Insurance.

### "Child(ren)"

Shall mean the Insured Person's dependent and unmarried child or children who is or are aged 17 or below.

### "Compulsory Quarantine"

Shall mean the Confinement of the Insured Person in an isolated ward of a hospital or in an isolated site appointed by the local government overseas for more than 24 consecutive hours and continuously stays in there until discharged from the quarantine as a result of being suspected or confirmed to have contracted Infectious Diseases.

### "Confined/Confinement"

Shall mean the Insured Person is registered as an in-patient in a hospital for a medical treatment for Bodily Injury or Illness upon the recommendation of a Registered Medical Practitioner and continuously stays in the hospital prior to his/her discharge from the hospital. Hospital Confinement will be evidenced by a daily room and board charge by the hospital.

### "Country of Residence"

Shall mean that country in which the Insured Person has his/her permanent home and as shown on the Insured Person's passport. Immediate Family Member assumes the nationality of the Insured Person. In the event of dual nationality the Insured Person must elect only one nationality for the purposes of this Insurance.

### "Damage/Damage to Property/Damage to Baggage"

Shall mean physical damage to the substance of property. Physical damage to the substance of property shall not include damage to data or software in particular any detrimental change in data software or computer programs that is caused by a deletion a corruption or a deformation of the original structure.

### "Designated Hospital"

Shall mean the China hospitals in the Mainland China which joins I.P.A.'s hospital network scheme and accepts the MedPass China Medical Card with "MedPass" logo. The Insured Person with the MedPass China Medical Card is eligible for admission to the Designated Hospital without paying the admission deposit. I.P.A. reserves the right to update the Designated Hospital list at its own discretion without prior notice.

### "HK\$"

Shall mean the lawful currency of Hong Kong.

### "Emergency Assistance Services"

Shall mean the emergency assistance services rendered by I.P.A. under Section 3 and Section 13 of the Policy.

### "Family"

Shall mean Insured Person his/her legally married spouse and Children.

"Hong Kong"

Shall mean the Hong Kong Special Administrative Region of the People's Republic of China.

"I.P.A."

Shall mean Inter Partner Assistance Hong Kong Limited.

"I.P.A. Registered Medical Practitioner(s)"

Shall mean Registered Medical Practitioner(s) designated by I.P.A..

"Illness"

Shall mean any unforeseen illness or disease first contracted and commenced during the Period of Insurance of the Policy.

"Immediate Family Member"

Shall mean the Insured Person's legally married spouse, parent, parent-in-law, grandparent, grandparent-in-law, son or daughter, son-in-law or daughter-in-law, brother or sister, brother-in-law or sister-in-law, grandchild, grandchild-in-law, legal guardian, fiancé or fiancée.

"Infectious Disease"

Shall mean any kinds of infectious disease with human-to-human spread in a large cluster(s) of a local population and which is announced by the World Health Organization.

"Insured Person"

Shall mean person to whom benefits and/or services shall be provided to under this Insurance and named in the Certificate of Insurance as Insured Person.

"Loss of Limb(s)"

Shall mean the loss by physical severance or total and permanent loss of use of a hand or both hands at or above the wrist(s) or of a foot or feet at or above ankle(s).

"Loss of Sight"

Shall mean the complete and irrecoverable and irremediable loss of the sight of an eye or both eyes.

"Mainland China"

Shall mean the People's Republic of China excluding Hong Kong Special Administrative Region and Macau Special Administrative Region.

"Medical Appliance"

Shall mean the specified medical equipment or medical appliances including but not limited to wheel-chairs, prostheses, spectacles, crutches, walking frames, orthopedic braces and supports, cervical collars and hearing aids, which are advised by a Registered Medical Practitioner in writing as being medically necessary to improve an Insured Person's condition resulting from Bodily Injury or Illness, or denture which is advised by a Registered Medical Practitioner in writing as being medically necessary to improve an Insured Person's condition resulting from Bodily Injury caused by Accident.

"One-Way Cover"

Shall mean the cover granted to the Insured Person who is leaving Hong Kong on an one-way ticket.

"Outbound Travel Alert/OTA"

Shall mean the alert first issued by the Security Bureau of the Hong Kong Special Administrative Region Government under its Outbound Travel Alert (OTA) System in respect of a specific event or incident ever since the system existed. There are 3 levels of alerts: Amber, Red and Black.

"Period of Insurance"

Shall mean the period of insurance as stated in the Certificate of Insurance.

"Personal Effects"

Shall mean property either i) owned by the Insured Person of personal use normally worn or used or ii) owned by the Insured Person's employer of business use by the Insured Person occasionally and in either case carried about the Insured Person in everyday life.

"Personal Money"

Shall mean cash (limited to current coin bank or currency notes) cheques traveller's cheques postal or money orders belonging to and being carried by the Insured Person during the Period of Insurance.

"Registered Medical Practitioner(s)"

Shall mean a medical practitioner or medical practitioners (other than the Insured or the Insured Person himself/herself Immediate Family Member business partner employer or employee and insurance intermediaries of the Insured or the Insured Person unless prior approval from the Company has been obtained in writing) registered or otherwise licensed as such under the laws of the territory in which treatment is received to render medical and surgical services who has/have qualifications at least equivalent to those of a medical practitioner registered pursuant to the Medical Registration Ordinance Hong Kong.

"Single Trip Cover"

Shall mean the cover granted for the trip from the first departure of the Insured Person from Hong Kong on the first day of the Period of Insurance as shown on the Certificate of Insurance, and terminates upon the Insured Person's return to Hong Kong on the expiry of the Period of Insurance as shown on the Certificate of Insurance or the first arrival of the Insured Person to Hong Kong (whichever is the earlier).

"Specialist"

Shall mean a Registered Medical Practitioner registered or otherwise licensed as such under the laws of the territory in which treatment is received or a physiotherapist who is registered or licensed as such under the laws of the territory in which treatment is received or a chiropractor who is registered or licensed in Hong Kong USA countries of Commonwealth or countries of European Union.

"The Company"

Shall mean Prudential General Insurance Hong Kong Limited.

"Third Degree Burn"

Shall mean the damage or destruction of the skin to its full depth and damage to the tissues beneath by burn caused by the agent as heat only. The assessment of the damage or destruction must be certified by a Registered Medical Practitioner supported by medical reports and full diagnosis.

"Total Permanent Disablement"

Shall mean absolute total disablement for continuous twelve calendar months and at the end of that time being beyond hope of improvement. The relevant disablement must be certified by a Registered Medical Practitioner supported by medical reports and full diagnosis.

"Travel Document"

Shall mean passport Hong Kong Identity Card entry visa travel ticket or other travel document(s) belonging to the Insured Person which is carried with the Insured Person and necessary for use or for immigration clearance during the Period of Insurance.

## **CONDITIONS**

### I. Interpretation

This Policy and the Certificate of Insurance shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Certificate of Insurance shall bear such meaning wherever it may appear.

### II. Observance

The due observance and fulfillment of all the terms conditions of this Policy and the Certificate of Insurance by the Insured Person or anyone acting on his/her behalf insofar as they relate to anything to be done or complied with by the Insured Person or anyone acting on his/her behalf shall be a condition precedent to any liability of the Company to make any payment under this Policy.

### III. Precaution

The Insured Person shall act in a prudent manner and exercise reasonable care and precaution to prevent Accidents Bodily Injury Illness loss or Damage.

### IV. Pair and Set Clause

Where any insured item consists of articles in a pair or set this Insurance is not to pay for more than the value of any particular part or parts which may be lost without reference to any special cause which such article or articles may have as part of such pair or set nor more than a proportionate part of the insured value of the pair or set.

### V. Validity of Benefit Sections

The cover in respect of Section 1 (Medical Expenses) is effective when the Insured Person leaves the immigration counter/office in Hong Kong on the departure date and shall cease when the Insured Person arrives at the immigration counter/office in Hong Kong on the arrival date.

The cover in respect of Section 6 (Cancellation) is effective immediately after the Certificate of Insurance is issued. For Annual Cover, the cover in respect of Section 6 (Cancellation) is effective immediately upon the itinerary of the trip is confirmed, as long as the trip commences and completes within the Period of Insurance as shown on the Certificate of Insurance. In all circumstances, the cover in respect of Section 6 (Cancellation) terminates once the Insured Person leaves the immigration counter/office in Hong Kong to commence the trip.

The cover in respect of all other Sections commences when the Insured Person leaves his/her place of residence or such other business in Hong Kong (whichever is the later) to commence the trip but in any event not to commence more than 24 hours prior to scheduled departure time of the effective date of the Period of Insurance shown on the Certificate of Insurance.

The cover in respect of all such other Sections terminates at the time when the Insured Person returns to his/her place of residence or business in Hong Kong (whichever is the earlier) on completion of the trip but in any event to cease within 24 hours from scheduled arrival time to Hong Kong on the last date of the Period of Insurance shown on the Certificate of Insurance.

For One-Way Cover this Policy terminates no later than 7 days from the scheduled time of arrival at country of final destination or on the last date of the Period of Insurance shown on the Certificate of Insurance whichever is earlier.

For Single Trip Cover this Policy is not valid for travel exceeding 6 months except that prior written consent of the Company is obtained. For Annual Cover this Policy is not valid for travel exceeding 90 days per trip, and the trip must commence and be completed within the Period of Insurance as shown on the Certificate of Insurance.

- VI. The Company will also extend this Insurance automatically for a maximum period of 10 days in the event that the Insured Person is unavoidably delayed outside of Hong Kong in the course of the scheduled itinerary which was stipulated prior to the departure for reasons including but not limited to the first issuance of any Outbound Travel Alert(s) in respect of the place of destination under the scheduled itinerary after the Insured Person has commenced the trip.

VII. Change of Occupation (Applicable to Annual Cover only)

This Policy shall cease to be in force if there be any alteration in Business or Occupation of the Insured Person for more than 6 months unless the Company by endorsement declares the Insurance to be continued.

VIII. Fraud

If any claim shall be fraudulent or intentionally exaggerated or if any false declaration or statement shall be made then this Policy shall be void and no claim shall be payable.

IX. Claims

In the event of a claim the Insured Person should:

- (a) advise the Company in writing immediately but in all cases not later than 31 days from the expiry of this Insurance in case of Single Trip Cover and One-Way Cover or not later than 31 days from the date of return to Hong Kong after the incident in case of Annual Cover.

This condition applies to Accidents proceedings or any other events which may give rise to a claim.

- (b) furnish all original medical expenses receipts with diagnosis issued by a Registered Medical Practitioner and a written referral letter must be provided by a Registered Medical Practitioner for Specialists and/or laboratory examination and/or imaging scanning (e.g. x-ray or ultrasound) if applicable.
- (c) furnish all certificates information and evidence required by the Company at the expense of the Insured Person or his/her legal personal representatives.
- (d) report losses immediately to the carrier in writing in the case of loss of or Damage to Baggage whilst in the custody of carriers.
- (e) report losses to the police and to the card issuer for loss of credit card within 24 hours of discovery and a report obtained in the event of loss of money or property or credit card. For the avoidance of doubt, the loss must be reported within 48 hours of the loss in all circumstances.
- (f) not admit any liability on behalf of the Company or to give any representations or other undertakings binding upon the Company except with the Company's written consent.

X. Payment of Claims

Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective such indemnity shall be payable to the estate of the Insured Person. Any other accrued indemnities unpaid at the Insured Person's death may at the option of the Company be paid either to such beneficiary or to such estate. All other indemnities will be payable to the Insured Person. Payment to the designated beneficiary or if none or if such beneficiary cannot be found after reasonable enquiry to the Insured Person's or legal personal representatives shall discharge the Company from all further liability hereunder and the Company shall in no circumstances be liable to see to the application or distribution of any amount so paid pursuant to this Policy. Payment of the claims will be based on the exchange rate at the date of loss.

XI. Company's Right

The Company shall be entitled to conduct in the name and on behalf of the Insured Person the defence or settlement of any legal action and take proceedings at the Company's own expenses and for the Company's own benefit but in the name of the Insured Person to recover compensation from any third party in respect of anything covered by this Policy and to instruct solicitors of the Company's own choice for this purpose.

In the event of the death of the Insured Person the Company shall have the right to have a post mortem at the Company's own expenses.

XII. Premium

Upon the first issuance of an Outbound Travel Alert in respect of the place of destination of the scheduled itinerary after this Insurance has taken effect but prior to the commencement of the itinerary, the Insured Person may cancel this Policy and request for a refund of premium by giving the Company notice

in writing provided always that no claim has been made and this Policy is not an Annual Cover. In all other circumstances, no refund of premium is allowed once the Insurance has been effected.

XIII. Termination of Policy

The Company may terminate this Policy by giving 7 days' notice in writing by a registered letter to the applicant of the Policy at the last known address of the Policy where in such event the Company shall return of a proportionate part of the paid premium corresponding to the unexpired portion of the Period of Insurance to the applicant of the Policy.

XIV. Renewal and Age Limit (Applicable to Annual Cover Only)

- (a) The Policy will be renewed on a yearly basis upon receipt the confirmation from the Insured Person and the successful premium collection for the renewal of the coming year.
- (b) If the payment method is yearly by credit card this Policy will be renewed automatically and premium for the renewal of the coming year will be collected on the Collection Date of renewal from the Insured's nominated account automatically.
- (c) The Policy will not be renewable after the end of Period of Insurance during which the Insured Person has attained the age of 76.

XV. No Claim Discount (Applicable to Annual Cover only)

In the event of no claim being made reported or arising under any Sections of this Policy during the preceding Period of Insurance the premium of the renewal shall be subject to a no claim discount equivalent to 10% of the gross premium. If no claim is made reported or arises under any Sections of this Policy for two consecutive years, a no claim discount equivalent to 20% of the gross premium will be offered at the subsequent renewal. The no claim discount given is attached to this Policy and is not applicable to any other Policy(ies) taken out by the Insured Person. The discount has to be counted afresh once this Policy has been lapsed. If more than one Insured Person is covered under the Policy the no claim discount shall be applied as if a separate Policy has been issued in respect of each such Insured Person.

In the event of a claim is made reported or arises under any Sections of this Policy after the discount has been given the renewal premium shall be adjusted and the discounted premium shall become payable as if no discount has been ever been given.

In an Annual Cover for "Insured Person & Family", no claim discount will be given to the Insured Person and his/her spouse only.

However, the claim record of a Child covered under the Policy shall be deemed and handled as if it was submitted by the Insured Person. Should there be a claim record for two or more Insured Persons in an Annual Cover for "Insured Person & Family", no claim discount will not be offered or given to the whole policy upon renewal.

XVI. Jurisdiction

This Policy shall be governed by and construed in accordance with the laws of Hong Kong.

XVII. Arbitration

All differences disputes claims arising out of this Policy shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed by each of the parties in writing or in case the Arbitrators do not agree with each other then an Umpire appointed by the Arbitrator in writing will make a decision. The making of the award shall be a condition precedent to any liability of the Company or any right of action against the Company in respect of any claim.

XVIII. Third Party Right

A person or entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce any terms of this Policy.

XIX. Prevailing Provision

The terms and conditions of this Insurance are set out in both English and Chinese. In the event that conflicts or inconsistency arise between the English and Chinese versions, the English version shall prevail.



受保人已就申請本文所述的保險，填報申請表及作出聲明，此等會構成本合約基礎及被視為本合約的一部份，受保人亦已支付或同意支付保費，作為受保的代價。在這前提下，保誠財險有限公司（以下簡稱「本公司」）將依據本文所載或本文所附加的條款、條件及不保事項的限制，就保險期內發生下文所述的任何或所有緊急情況，向受保人賠償或支付賠償金額，惟受保人對本文所載或所附加的所有條款、條件及不保事項，限制的遵守及履行，將成為本保單任何責任之體現或承擔的先決條件。

## 保障範圍

### 項目一 - 醫療費用保障

受保人於保險期內，如直接因意外導致身體損傷或因患病而需接受治療，本公司將對所在香港以外地區必須而合理引起的醫療開支作出賠償，詳情如下：

- (a) 必須而合理引起的海外醫療開支、住院費用、治療費用（包括純粹因意外而引起的緊急而必需的牙科治療費用）、送往註冊醫療機構的緊急交通費、額外的住宿及交通費用惟有關於此額外費用的交通座位及住宿房間等級不能高於受保人原定行程表上的交通座位及/或住宿房間等級（由本公司判斷為醫學需要及獲得本公司事前同意的額外費用則除外）。
- (b) 如受保人因受下列情況影響連續超過二十四小時，則獲每日現金保障港幣 \$200，每名受保人每次旅程以港幣 \$10,000 為上限：
- (i) 於海外住院；或
- (ii) 因被懷疑或證實染上傳染病而於外地被當地政府強制隔離。
- 惟  
每一位受保人每次旅程只可就項目一 (b) (i) 或項目一 (b) (ii) 其中一項提出索償。
- (c) 一名親屬或朋友應醫療建議前往海外探望或陪伴受保人的額外普通及合理客房的住宿及交通費用（只限經濟客位），每名受保人以港幣 \$20,000 為上限。

本公司亦會賠償受保人於保險期內在外地因發生意外導致身體損傷或因患病於回港後的三個月內，在合理情況下因該同一身體損傷或疾病所引致而必需及連續性的醫療開支、住院費用、治療費用包括私人救護車費用及專業家庭護士費用，最高保障額為每名受保人每次旅程港幣 \$50,000。本保障亦賠償如純粹因意外引起的跌打費用，以每日最高港幣 \$150，每名受保人每次旅程港幣 \$1,500 為限，及必需的牙科治療費用。

本公司伸延賠償應註冊醫生建議必需的醫療器材的實際開支，每名受保人以港幣 \$20,000 為上限。

惟

於保險期內，本項目每名受保人的最高賠償金額不得超過港幣 \$1,200,000。倘若受保人於身體受傷或患病時年齡為 71 歲或以上，則本項目應付的最高賠償金額不得超過港幣 \$600,000。

### 項目二 - 人身意外保障

倘若於保險期內，受保人純粹因意外直接引致死亡或永久傷殘，則本公司將會根據下述保障賠償表向受保人或受保人的合法個人代表支付賠償金額。

#### 保障賠償表

因意外而引致的	最高賠償額 (港幣 \$)
<b>A. 死亡</b>	1,200,000
<b>B. 永久性傷殘</b>	
1. 完全永久傷殘	1,200,000
2. 完全及永久喪失肢體	1,200,000
3. 完全及永久喪失視力	1,200,000
4. 完全及永久喪失語言能力及聽覺	1,200,000
5. 永久及無法治療的精神錯亂	1,200,000
6. 完全及永久性傷殘：	
(a) 一隻手之拇指及四隻手指	840,000
(b) 一隻手之四隻手指	480,000
(c) 拇指（兩節指骨）	360,000
(d) 拇指（一節指骨）	180,000
(e) 其餘任何手指（三節指骨）	180,000
(f) 其餘任何手指（兩節指骨）	120,000
(g) 其餘任何手指（一節指骨）	90,000
(h) 一腳的所有腳趾	240,000
(i) 大足趾（兩節趾骨）	90,000
(j) 大足趾（一節趾骨）	60,000
(k) 其餘任何足趾	36,000
<b>C. 身體總表面積有 9% 或以上達第三級燒傷</b>	500,000

惟

在保險期內，受保人因一次或多次身體損傷而根據本項目可獲給付的賠償金額，最高上限不得超過港幣 \$1,200,000。

如受保人於旅程期間因墜機、沉船或任何公共交通工具墜毀或沉沒而失蹤，並於失蹤後一年內經合理的努力下仍未能尋回，受保人將按本項目被視作意外死亡。

若受保人因意外而死亡，本公司將支付在死亡當地的合理殮葬或火化費用，最高限額為港幣 \$20,000。

若受保人於海外因意外死亡，本公司將支付受保人的一名親屬或朋友前往海外或留下善後的額外普通及合理客房的住宿及交通費用（只限經濟客位），每名受保人以港幣 \$20,000 為限。

### 項目三 - 二十四小時緊急支援服務

緊急支援服務乃由國際救援（亞洲）公司（以下簡稱 I.P.A.）提供。本公司為本保險受保人提供保障，安排 I.P.A. 向受保人提供緊急支援服務（若或當已提供），本公司負責有關安排的所需費用。為免混淆，本公司並非 I.P.A. 的代理人，並就 I.P.A. 的服務之可獲性，沒作任何陳述、保證或承諾。I.P.A. 提供該等服務與否乃 I.P.A. 的絕對決定權力，本公司就此將不接受任何責任。同時，本公司亦將無須就 I.P.A. 的行為或失當負上任何責任。I.P.A. 服務的提供及/或受保人對其服務之接受將構成 I.P.A. 與受保人所訂立的合約，與此保險計劃，乃獨立而互不關連。

#### I.P.A. 緊急支援服務介紹

受保人如在香港以外地方，遇上嚴重的身體損傷或患上嚴重疾病；或期間需要醫療、法律、行程安排的緊急服務（受保人可於原居地，獲得 VIII 所述的旅遊諮詢服務則除外），而該旅程：

- 並非在違反註冊醫生的勸告下進行；及/或
- 並非為接受或尋求海外醫療或手術治療而開展；

則受保人或其個人代表可致電 I.P.A. 救援中心，要求提供下述緊急支援服務。由於所有有關費用需由 I.P.A. 直接支付，故任何由受保人或其個人代表自行支付的費用，將不獲發還。

#### I. 電話醫療查詢、建議、評估、轉介及約見

當需要醫療建議時，受保人可致電 I.P.A. 救援中心，向中心內的 I.P.A. 註冊醫生索取醫療建議及評估；惟必須強調，該電話對話只屬建議性，並不能視作對受保人的診斷。受保人亦可就醫療需要，經由 I.P.A. 轉介及協助，約見其他註冊醫生或專科註冊醫生，以獲取其個人的醫療評估。

但所有有關註冊醫生費用及治療費用，I.P.A. 一概不負責，一切費用需由受保人自行直接支付。

#### II. 所需藥物 / 醫療設備

在可行及符合當地法律的情況下，I.P.A. 應受保人受身體損傷或患有嚴重疾病之當地駐診註冊醫生的要求，可提供必需而當地缺乏的藥物及/或醫療設備予受保人。

惟受保人須負責該藥物 / 醫療設備的費用及其運費，I.P.A. 註冊醫生在評估緊急情況下所需的藥物或/及醫療設備則除外。

#### III. 派遣註冊醫生

在發生緊急情況時，受保人身處的地方，並無足夠的通訊設備，以致 I.P.A. 未能透過電話聯絡受保人，及向受保人作出評估，或受保人的情況並不適宜運送，或當地並無所需的醫療設備時，I.P.A. 將派遣適合的註冊醫生到達受保人身處的地方。

#### IV. 醫療監察

如受保人在外地入院留醫時，I.P.A. 將監察受保人的病況及向其僱主 / 家人匯報。

#### V. 醫療救援（無保障額限制）

若受保人身體損傷或患上嚴重疾病，及 I.P.A. 醫療隊伍認為當地陸地上的醫院（郵輪上的醫療診所或醫療中心不視作為醫院）未能提供合適的緊急醫學治療並建議另一家適合受保人接受治療的醫院就醫，就受保人的個別身體損傷或患病情況，I.P.A. 將安排及支付運送受保人到附有更合適設備的就近醫院，及在醫學角度認為有需要時，利用一切方法（包括但不限於利用救護飛機、固定班次的商務客機及救傷車），由所需醫護人員的陪同下，運送受保人前往另一家更合適的醫院就醫。

#### VI. 治療後的護送服務（無保障額限制）

當受保人於當地接受由 I.P.A. 醫療隊伍建議的治療後及其醫療狀況可以接受運送的情況下，倘若受保人仍需前往其原居地的醫療機構繼續接受治療，當原先所持有的交通票並未能用於護送受保人回原居地時，I.P.A. 醫療隊伍可決定及安排受保人，在合適的醫療監控下，乘坐固定航班的客機（經濟客位）及/或其他合適的交通工具，返回原居地，一切護送回原居地的費用，包括往返機場的附加費用，均由 I.P.A. 支付，惟受保人須將原有而未被使用的交通票，退回 I.P.A. 處理。如受保人未能提供有效及未使用的交通票以作為退回 I.P.A. 之用，受保人需要負責有關的交通票費用。I.P.A. 醫療隊伍會就護送受保人作出最後決定。

#### VII. 運送遺體 / 骨灰回原居地（無保障額限制）

如受保人死亡，I.P.A. 將安排（包括到當地政府部門辦理手續）：

**重要事項：**受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

- (i) 支付運送受保人的遺體或骨灰返回受保人的原居地；或
- (ii) 應受保人的繼承人或其代表要求，支付受保人於身處地方下葬的費用，惟該費用不得超逾運送受保人遺體返回原居地的費用。

#### VIII. 旅遊資料

受保人可在旅程前或旅程期間，獲得以下資料：

- 最新的免疫及防疫規定需要
- 世界各地天氣
- 機場稅
- 海關條例
- 護照 / 簽證要求
- 領事館 / 大使館的地址及聯絡電話
- 貨幣對換率
- 銀行工作日
- 當地語言資料
- 安排翻譯員服務
- 安排護送小童回國
- 因醫療原故轉遞緊急訊息

#### IX. 代尋行李服務

如航空公司遺失或誤送受保人的行李，I.P.A. 可代為向有關機構，包括但不限於航空公司、海關及政府機構查詢代尋，若尋回行李，I.P.A. 可將行李轉送到受保人指定的地方，惟轉送費用需由受保人自行負責。

#### X. 更改行程的緊急安排

若受保人遇緊急事故，需更改原行程，I.P.A. 將協助受保人重新安排所乘坐的飛機班次。

#### XI. 行政協助

當受保人所需的文件或個人證件（如護照、簽證等）遺失或遭盜竊，I.P.A. 將向受保人提供資料，當中包括向當地合適部門或公司補辦手續資料，以便受保人補辦所遺失或遭盜竊的證件。

#### XII. 法律轉介

應受保人要求，I.P.A. 可提供全球律師及律師行的地址及電話。

#### XIII. 親友探病費用

若受保人在原居地以外地方，因死亡或因嚴重的身體損傷或患上嚴重疾病，而需要住院連續七天以上，I.P.A. 將安排受保人一名家屬或指定人士，由受保人的原居地乘坐固定航班的客機（經濟客位）前往探望受保人，並代其支付來回機票（只限經濟客位）及合理普通客房的住宿費。惟 I.P.A. 只支付最長連續四天，每天不超逾港幣 \$1,950 的酒店住宿費，其間親友的膳食費及額外房間服務費，I.P.A. 一概不負責。

#### XIV. 護送隨行受供養而未能照顧的子女返回原居地

若受保人在原居地以外地方，因死亡或因嚴重的身體損傷或患上嚴重疾病而住院，遺下子女未能照顧，而當其子女的回程機票失效時，I.P.A. 將安排該名（或多名）子女乘坐固定航班的客機（只限經濟客位）返回受保人的原居地，及支付有關機票費用，包括往返機場的附加交通費。惟受保人須將其子女所持有而未被使用的機票，退回 I.P.A. 處理。如有需要，I.P.A. 亦會聘請合資格人士，陪同受保人的子女，返回原居地。

#### XV. 安排緊急返回原居地

當受保人（移民者除外）外遊，獲悉在其原居地的直系親屬身故，須立即折返其原居地時，I.P.A. 將安排受保人乘坐固定航班的客機（只限經濟客位），返回原居地，並支付有關的機票費用。

#### XVI. 住院按金保證

當受保人入住醫院時，I.P.A. 可保證或提供以港幣 \$39,000 為上限的住院按金。惟受保人須在四十五天內，償還該保證或所提供的款項（但無須繳付利息）。I.P.A. 有權在替受保人支付保證金以便入住合適醫院前，要求索取有效的信用保證。

#### XVII. 出院後療養住宿

如 I.P.A. 註冊醫生及當地駐診註冊醫生的意見，均認為受保人在出院後，需要時間康復，I.P.A. 可安排及支付連續四天，每天不超逾港幣 \$1,950 合理普通客房的住宿費，以便受保人入住該國的酒店療養。

#### 限制及責任

##### I. 地區限制

受保人在香港以外地方，均可獲得上述「支援服務介紹」所提及的緊急支援服務。

##### II. 有效期

當意外事故發生逾兩年時，I.P.A. 將終止受保緊急情況下所需的支援服務。

#### III. I.P.A. 的責任

獲 I.P.A. 轉介的註冊醫生、醫院及診所、及任何專業人士，均非 I.P.A. 的職員、代理或僱員；這些註冊醫生、醫院及診所、及任何專業人士乃獨立而需對自己所作的行為負責。在轉介前，I.P.A. 將查核這些註冊醫生、醫院及診所、及任何專業人士是否具備合適資格，並確實其獲當地政府認可。這些專業人士、註冊醫生、診所及醫院的活動與失當行為，I.P.A. 一概不負責（並無限制）。

#### 一般責任 / 程序

##### I. 提出協助需要

遇緊急情況，受保人或其代表，在作出任何個人行動前，應先致電回香港予 I.P.A. 救援中心，電話 (852) 2862 0111，並向中心提供：

- 受保人的姓名、香港身份證或護照號碼及保單號碼，及
- 受保人 / 或其個人代表所處地方及 I.P.A. 可聯絡受保人或其代表的電話號碼，及
- 簡述意外經過及所需的援助。

##### II. 若未能聯絡 I.P.A.

在生命受威脅時，應用妥當而快捷方法，將受保人送往就近醫院，及在到達醫院後，設法聯絡 I.P.A. 救援中心。為了儘快提供護送服務，受保人或其代表應告知 I.P.A.：

(i) 受保人所入住醫院或醫療設施的名稱、地址及電話號碼，及

(ii) 受保人的家庭醫生及當地駐診註冊醫生的姓名、地址及電話號碼。

I.P.A. 醫療隊伍或代表有權前往接觸受保人，以便評估受保人的狀況。若在未有合理原因的情況下，拒絕 I.P.A. 醫療隊伍或代表接觸受保人，受保人將失去繼續享有醫療支援服務的資格。

I.P.A. 醫療隊伍將基於醫療需要的基礎下，就個別受保人的身體醫療狀況，決定何時及用何種方法護送受保人。

當 I.P.A. 決定護送受保人後，受保人須將未使用的機票及其票值，退回 I.P.A.，用以抵銷護送受保人所支出的費用。

#### 項目四 - 行李及個人財物保障

本公司保障受保人在保險期內，意外遺失或損毀了所攜帶的行李，或於行程中所購買的行李（包括穿著的服裝、配帶的個人財物、衣箱、手提行李及類似的容器）。

倘若受保人就遺失了物品購買了類似的代替品時，本公司將支付有關代替品的費用，惟遺失的物品於遺失日時的年期，不得超過兩年。若受保人無法確定遺失物品的年期；或該物品年期已超過兩年；或不會購買任何代替品時，本公司將根據有關財物之損耗及折舊程度賠償其價值或修理費用，以較低者為準，處理索償。倘若任何物件被證實無法以合乎經濟效益的情況下修理，則在本保單下本公司視物品經已遺失處理。

惟

I. 本公司就任何一件、一對或一套物品的責任限額為港幣 \$5,000。

II. 本公司在本項目下就每名受保人的最高賠償金額不得超逾港幣 \$20,000。

#### 項目五 - 個人現金 / 信用卡 / 旅遊證件保障

##### I. 個人現金：

本公司將賠償於保險期內，受保人意外遺失的個人現金，每名受保人的最高賠償金額為港幣 \$3,000。

##### II. 信用卡：

本公司將賠償受保人的信用卡在未獲授權的情況下遭使用而招致金錢損失，惟信用卡須於保險期內由受保人隨身攜帶時於旅程中意外遺失，每名受保人的最高賠償金額為港幣 \$3,000。

##### III. 旅遊證件：

本公司將賠償於保險期內，若受保人在旅程中因搶劫、盜竊或偷竊而導致意外遺失出入境檢查必需的旅遊證件，本公司將支付其補領費用（包括臨時或一次性質的旅遊證件）及賠償只為補領遺失旅遊證件為目的所衍生額外的海外住宿及交通費用，惟有關此額外費用的交通座位及 / 或住宿房間等級不能高於受保人原定行程表上的交通座位及 / 或住宿房間等級。每名受保人的最高賠償金額為港幣 \$20,000。

惟

本公司在本項目下就每名受保人每次旅程的最高賠償金額不得超逾港幣 \$26,000。

#### 項目六 - 取消旅程保障

在本保單生效後，若受保人只因下列必須及無可避免的情況下取消行程，本公司將賠償受保人因而損失或就受保人利益已預先支付或立約支付但未能退回的訂金或費用：

I. 出現受保人不能控制的原因；或

II. 就已計劃行程的目的地首次發出黑色或紅色外遊警示（即使「一般不保項目 III」所述的不保事項存在）：

(a) 黑色外遊警示 - 本公司將賠償受保人高達 100% 的上述損失；或

**重要事項：**受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

(b) 紅色外遊警示 - 本公司將賠償受保人高達 50% 的上述損失。

惟

本公司就每名受保人在本項目的最高賠償金額不得超過港幣 \$30,000。

#### 項目七 - 提早結束旅程保障

本公司將賠償受保人在旅程開始後：

- I. 由於出現受保人不能控制的原因，而迫使受保人在必須及無可避免的情況下，提早結束已安排的行程，本公司則照預訂發票所示的計劃行程，以損失的完整日，按比例計算不可退回的預繳款項。
- II. 因下述原因在必須及無可避免的情況下，提早結束旅程導致額外的海外住宿及回港交通費用：
  - (a) 直系親屬身故、身體損傷或患病；或
  - (b) 劫機、或於保險期間首次在計劃行程的目的地發生暴動；惟有關於此額外費用的交通座位及 / 或住宿房間等級不能高於受保人原定行程表上的交通座位及 / 或住宿房間等級，並必須在香港以外及只為上述原因而提早結束旅程為目的而必須及合理所衍生的費用。
- III. 就已計劃行程的目的地首次發出黑色或紅色外遊警示（即使「一般不保項目 III」所述的不保事項存在），而迫使受保人在必須及無可避免的情況下提早結束旅程：
  - (a) 黑色外遊警示 - 本公司將賠償受保人已繳付而未能退回費用及 / 或因而導致額外的海外住宿及交通費用的損失高達 100%；或
  - (b) 紅色外遊警示 - 本公司將賠償受保人已繳付而未能退回費用及 / 或因而導致額外的海外住宿及交通費用的損失高達 50%。

惟

本公司在本項目下就每名受保人的最高賠償金額不得超過港幣 \$50,000。

提早結束旅程指於到達預訂發票所指目的地後，放棄行程及返回香港的居所。

#### 項目八 - 更改行程保障

若已安排乘坐的飛機、火車或船隻因罷工、工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災（包括地震、海嘯及火山爆發）、該飛機、火車或船隻機械或結構故障、機場、火車站或碼頭關閉，導致延遲離開或抵達，有關延誤如與受保人獲提供行程表內的預定時間相差達 8 小時以上，則本公司將就下述情況支付最多港幣 \$20,000：

- I. 由於旅程延誤，賠償受保人因此而損失的、或就受保人利益已預先支付或立約支付但尚未使用及未能退回的住宿及交通費用；或
- II. 因旅程延誤，受保人需更改行程始能繼續旅程抵達原定目的地而在香港以外地方直接引起的額外的住宿及交通費用，惟有關此額外費用的交通座位及 / 或住宿房間等級不能高於受保人原定行程表上的交通座位及 / 或住宿房間等級。

在計算延誤小時數目時，任何與該延誤有直接關係的及後延遲亦將考慮在內。

惟

受保人不得就相同旅程延誤於項目九 - 旅程延誤保障提出或已提出索償。

#### 項目九 - 旅程延誤保障

若已安排乘坐的飛機、火車或船隻因罷工、工業行動、劫機、恐怖主義襲擊、惡劣天氣、天災（包括地震、海嘯及火山爆發）、該飛機、火車或船隻機械或結構故障、機場、火車站或碼頭關閉，導致延誤離開或抵達超過 5 小時，本公司將就首滿 5 小時的延誤（由受保人獲提供的行程時間表內所載飛機、火車或船隻預定離開或抵達時間起計），賠償每名受保人港幣 \$200；及後的每滿 8 小時，則賠償每名受保人港幣 \$400，以港幣 \$1,800 為上限。

在計算延誤小時數目時，任何與該延誤有直接關係的及後延遲亦將考慮在內。

惟

受保人不得就相同旅程延誤於項目八 - 更改行程保障提出或已提出索償。

#### 項目十 - 行李延誤保障

若航空公司處理不當，或因劫機而暫時失去已登記寄艙行李，而已登記寄艙的行李未能到達海外目的地達 8 小時，則不論已登記寄艙的行李數目多寡，本公司將賠償每名受保人最多港幣 \$1,500，用作在緊急情況下購買日用品、衣服或必需品。

#### 項目十一 - 個人責任保障

本公司因以下事項，對受保人於保險期引起第三者的法律責任作出賠償：

- I. 意外身體損傷（包括死亡）；
- II. 意外遺失或損壞財物。

惟

本公司在本項目下就所作的賠償，當中包括本公司預先以書面形式，同意受保人的開支及費用，及任何申索人向受保人可取回的法律開支及費用，就每名受保人的最高賠償金額不得超過港幣 \$1,500,000。

#### 項目十二 - 租車自負額保障

本公司將賠償受保人於旅程中因駕駛租車途中發生碰撞或該出租車輛被偷竊或在停泊時被損毀而根據有關出租車輛的汽車保險所需負責的自負額或免賠額。

惟

- I. 該出租車必須由持牌租車機構提供；及
- II. 受保人必須與持牌租車機構簽訂合法有效的租用合約條款；及
- III. 受保人必須為租賃合約中的授權駕駛者；及
- IV. 一份有效保障對出租車輛於租車期間之損失或損毀的汽車保險。

於保險期內，本公司就每名受保人最高賠償金額不得超過港幣 \$5,000。

#### 項目十三 - 中國醫療卡服務（只適用於全年保障）

中國醫療卡服務乃由 I.P.A. 提供。本公司為本保險受保人提供保障，安排 I.P.A. 向受保人提供中國醫療卡服務（若或當已提供），本公司負責有關安排的所需費用。為免混淆，本公司並非 I.P.A. 的代理人，並就 I.P.A. 的服務之可獲性，沒作任何陳述、保證或承諾。I.P.A. 提供該等服務與否乃 I.P.A. 的絕對決定權力，本公司就此將不承受任何責任。同時，本公司亦將毋須就 I.P.A. 的行為或失當或服務負上任何責任。I.P.A. 服務的提供及 / 或受保人對其服務之接受將構成 I.P.A. 與受保人所訂立的合約，與此保險計劃，乃獨立而互不關連。

##### I.P.A. 緊急支援服務介紹

受保人如在中國內地旅遊期間遇上身體損傷或患上嚴重疾病而需要入住指定醫院，I.P.A. 將向指定醫院提供入院按金保證。而該旅程：

- 並非在違反註冊醫生的勸告下進行；及 / 或
- 並非為接受或尋求海外醫療或手術治療而開展；

如需於中國內地住院，受保人必須出示任中橫中國醫療卡及有效旅遊證件予指定醫院核對。如任中橫中國醫療卡及有關旅遊證件經核對為有效後，指定醫院會安排受保人入院，並獲得入院按金保證。

指定醫院之名單可能不時更改。如入院時遇上任何困難，受保人及其個人代表可致電 I.P.A. 救援中心香港 (852) 2862 0111 尋求協助。由於所有有關費用需由 I.P.A. 直接支付，故任何由受保人或其個人代表自行支付的費用，將不獲發還。

受保人需於出院前繳清住院期間所需的醫療費用，當中包括入院按金。

##### 補發任中橫中國醫療卡

如遺失、損毀或更改「任中橫中國醫療卡」的個人資料，本公司將為每張補發新卡收取港幣 \$100 行政費用。本公司保留不時修改行政費用之權利而不作預先通知。

#### 不保項目

##### 項目一 - 醫療費用保障的不保項目

本公司不會保障下列的索償：

- I. 於香港所接受的治療或救援，但若項目有特別指明者則除外。
- II. 根據治療受保人的主診註冊醫生意見，認為可合理地延遲直至受保人回港時才進行的手術或治療；或在購買單段旅程保障的情況下，延遲直至受保人到達最後目的地國家時才進行的手術或治療。
- III. 醫院、診所或護理院的單人房或私家房的額外費用，除非根據治療受保人的主診註冊醫生意見，認為受保人必須入住有關床位或房間。
- IV. 醫療診斷或治療，除非該診斷或治療由當地合法註冊醫生所進行。
- V. 與假牙相關的治療費用，惟因意外引致受保人原本健全及天然的牙齒必須接受牙科治療的相關費用將根據醫療器材獲得保障則除外。
- VI. 家居隔離。
- VII. 在旅程的出發當日或之前，有關之行程目的地已被世界衛生組織宣佈為傳染病爆發的地區。

##### 項目二 - 人身意外保障的不保項目

本公司不負責賠償：

- I. 意外死亡、喪失肢體或喪失視力，除非有關死亡、喪失肢體或視力是於意外日期起的 12 個月內發生。
- II. 達致完全永久傷殘，除非本公司獲得證明，顯示由意外日期起計該傷殘已持續 12 個月，而在任何情況下，受保人的傷殘將會終生持續。
- III. 任何因疾病或病症而引發的身體損傷。

##### 項目三 - 二十四小時緊急支援服務及項目十三 - 中國醫療卡服務（只適用於全年保障）的不保項目

- I. I.P.A. 服務不適用於由海上到陸地的任何形式之運送及其有關費用。
- II. 不受保障的情況

受保人若因下列情況，導致身體損傷或患上急性疾病，I.P.A. 將不提供緊急支援服務。

**重要事項：**受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

- 因意志機能失控、長期休養或療養、患有可傳染而根據法例需隔離的疾病所引致的損傷。
  - 直接或間接由戰爭活動（無論是否已提出宣戰），參與罷工、革命或任何戰爭類型活動而引致的損傷。
  - 先天性的不正常。
  - I.P.A. 並未授權及 / 或介入的服務。
  - 即使 I.P.A. 所介入的事件並沒有發生，受保人仍需支付的費用。
  - 根據 I.P.A. 註冊醫生的意見，該疾病或身體損傷只屬輕微，及能在當地獲適當的治療後，受保人可繼續旅程。
  - 如 I.P.A. 註冊醫生認為受保人在無醫護人員陪同下，仍能夠乘坐普通航班返回原居地，I.P.A. 將不負責其所支出的費用，惟 I.P.A. 註冊醫生如視該費用為必要支出時則除外。
  - 受保人在從事任何與商業、貿易或職業活動有關的危險工作。
- III. 如受保人沒有任何有效及未使用的交通票退回 I.P.A.，I.P.A. 將不會支付在治療後護送服務中的回程交通票費用。
- IV. 難以預測的情況
- 由於罷工、戰爭、入侵、外敵活動、武裝敵對活動（無論是否已正式提出宣戰）、內戰、暴動、起義、恐怖主義、政變、騷亂及內亂、行政或政治干預、輻射禍害或其他任何難以預測的情況，導致 I.P.A. 未能提供或延遲提供支援服務，I.P.A. 將不會因此負上責任。

#### 項目四 - 行李及個人財物保障及項目五 - 個人現金 / 信用卡 / 旅遊證件保障的不保項目

本公司不會保障：

- I. 因海關或其他官員延遲沒收或扣留，而引致的遺失或損毀。
- II. 郵票或文件（項目五特別指明者則除外）、隱形或角膜鏡片的遺失或損毀，或易碎物品（包括容易腐爛的食物）的損毀。
- III. 商業貨品或貨辦。
- IV. 手提電話或具有電話功能的電子產品，及其所有配件的遺失或損毀。
- V. 正常損耗及逐漸變壞、機械或電力故障或錯亂。
- VI. 由航空公司或其他運輸公司看管時所遭遇到的遺失或損毀，除非有關遺失或損毀在發現後 24 小時內立即報告，並已獲得一份財物損失報告。
- VII. 在發現後 24 小時內沒有向警方報告及索取遺失報告，或在發現遺失信用卡時，沒有在 24 小時內向發卡人報告及索取遺失報告。
- VIII. 任何形式的可轉讓文件。
- IX. 補發車牌及信用卡的費用。
- X. 根據項目十 - 行李延誤保障將會或已索償的項目。
- XI. 任何原因不詳及不明失蹤所造成或引致的損失或損毀。
- XII. 任何數據或軟件的遺失或損毀，特別是由於原先結構刪除、損壞或變形而使數據、軟件或電腦程式有任何破壞性改變，及因此引致的任何業務中斷的損失。惟依本文定義，由於受保有形財物損毀所引起數據或軟件損失或損毀則會受到保障。
- XIII. 任何由於數據、軟件或電腦程式的功能、備用性、使用幅度及存取能力受損而導致的遺失或損毀，及因此引致的任何業務中斷的損失。
- XIV. 單獨託運或郵寄或以非同時運載受保人的公共交通工具運載的任何行李或個人財物的遺失或損毀。
- XV. 任何在公眾場所因無人看管下而遺失或損毀；或因受保人未有採取適當措施予以安全保管而導致的任何損失或損毀。

#### 項目五 - 個人現金 / 信用卡 / 旅遊證件保障的不保項目

本公司不會保障以下的索償：

- I. 由於錯誤、遺漏、匯兌或貶值而引致的損失。
- II. 未有立即向發票機構在當地支行或代理報告的旅行支票損失。
- III. 因未有遵守信用卡發卡人的條件，或因受保人的家庭成員在未授權的情況下使用信用卡而引致的損失。
- IV. 遺失任何種類的會員證。
- V. 遺失任何並非完成旅程必須的旅遊證件。
- VI. 因受保人不補領或遲補領文件而需支付的任何罰款或罰金。

#### 項目六 - 取消旅程保障及項目七 - 提早結束旅程保障的不保項目

本公司不會保障由於以下而直接或間接引起的索償：

- I. 政府規例或行動（就在本保險生效後首次發出黑色或紅色外遊警示則除外），或由於行程內任何安排行程的服務提供者或預訂行程的代理或旅行社在其已安排的行程中無法提供所預訂行程的任何部份（包括出錯、遺漏或不履行），以致出現任何形式的旅程延遲或更改。
- II. 除發出黑色或紅色外遊警示外，其它類別的外遊警示。
- III. 因任何受保人不願成行或其財政狀況所導致。
- IV. 因任何人士的不法行為或刑事訴訟而影響旅程計劃，不包括根據傳票出庭作證的情況。
- V. 於發現必須取消或提早結束旅程安排時未有立即通知旅行社或交通或住宿提供者。
- VI. 任何因由當地政府或有關機構的航空管制而引致的損失；或任何因政府法例及規條限制或行動引致的損失。
- VII. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由旅行社、旅遊承辦商或行程表內提供服務的機構 / 人士承諾賠償或退款。
- VIII. 因同一原因而根據項目八 - 更改行程保障 或 項目九 - 旅程延誤保障索償的損失。
- IX. 因受保人延誤到達機場、碼頭或火車站以致超過辦理登記或登機 / 船 / 車時間。

#### 項目八 - 更改行程保障及項目九 - 旅程延誤保障的不保項目

本公司不會賠償由以下情況引致的損失：

- I. 受保人未有依據其已確認的行程表入閘，或在旅程延誤時未有向運輸公司或代理人取得有關延誤小時及延誤原因的書面確認。
- II. 在單次旅程保障或單段旅程保障下，於受保人購買本保單之日起已存在或在全年保障下，於受保人出發前已發生的罷工、工業行動或其他類似事件。
- III. 受保人延誤到達機場、碼頭或火車站以致超過辦理登記或登機 / 船 / 車時間（由於罷工或工業行動而引致延誤到達則除外）。
- IV. 任何因由當地政府或有關機構的航空管制而引致的損失；或任何因政府法例及規條限制或行動引致的損失。
- V. 任何受保於其他保險計劃的事項、政府計劃所承保的項目或已由旅行社、旅遊承辦商或行程表內提供服務的機構 / 人士承諾賠償或退款。
- VI. 因同一原因而根據項目七 - 提早結束旅程保障索償的損失。

#### 項目十一 - 個人責任保障的不保項目

本公司不保障由以下而直接或間接引起的索償：

- I. 受保人身為僱主的責任、或受保人的合約責任或對家庭成員的責任。
- II. 屬於受保人或受保人以信託形式持有或由受保人托管或控制的財物。
- III. 任何故意、惡意或不法行為。
- IV. 從事交易、業務或專業工作。
- V. 土地或樓宇的擁有權或佔用權（不包括僅作為臨時居所而產生的佔用權）。
- VI. 擁有或使用機動汽車（無論是否在公眾道路行駛）、飛機、船隻或類似物。
- VII. 因任何刑事訴訟而引致的法律費用。
- VIII. 冰上曲棍球、騎馬或使用軍火。
- IX. 無論所涉及的石棉的形態及數量多少，任何直接或間接因石棉或由石棉導致損失所引起的真實責任或所宣稱責任。

#### 項目十二 - 租車自負額保障的不保項目

本公司不會保障：

- I. 受保人在受到酒精或藥物影響下於出租車輛期間駕駛租用車輛。
- II. 受保人違反租用合約或適用於汽車保險的條款而使用租用車輛所引致的損失。
- III. 租用車輛期間，受保人非法或不合法使用該租用車輛。
- IV. 受保人在意外中未持有有效的駕駛執照。
- V. 與租用車輛損失或損毀無關的責任。
- VI. 受保人在索償時未能提供所簽訂的租用合約及就所負責的自負額或免賠額所發出的收據。
- VII. 任何由出租公司因不能租出損毀汽車的營業損失或相類似費用包括但不限於非操作補償費用 (NOC)。
- VIII. 租用下列類型車輛：商用車輛、摩托車及任何超過 9 個座位的車輛。
- IX. 僅輪胎受損，租用車輛其他部份同時受損則除外。

**重要事項：**受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

## 一般不保項目

本公司不會保障由以下引起的索償：

- I. 不是由香港出發的旅程。
- II. 透過或由以下直接或間接地引起或導致：
  - (a) 任何在收取保險申請日前已經知悉或存在的不適、疾病、虛弱、身體缺陷或狀況。
  - (b) 任何在本保險生效前或在全年保障中確定行程前已存在或已如其存在或已就預期會出現作出公布的情況（包括外遊警示的發出）。
  - (c) 任何因社會暴動（項目七定義除外）、政府、公共或地方機關所沒收、國有化、徵收、破壞或毀壞的財產。
  - (d) 以專業運動形式或在競爭（以休閒為目的則除外）情況下所參與的運動或比賽、或參與危險活動。
  - (e) 參與賽車（非競賽形式參與高卡車除外）、飛行活動（以持票乘客身份、乘坐持牌客機則除外）、飛躍道、在 45 米水深以下潛水、徒手潛水、深洞潛水、以滑翔機進行的各式滑翔、噴射飛行器或類似活動（無論以氣體或液體推動）及任何其他危險活動或前述相似的活動時發生的意外。
  - (f) 故意地引起自身損傷或疾病、不理智行為、由於酒精的影響（暫時性的影響或其他影響）或使用藥物（不包括由註冊醫生為治療而處方或指定的藥物，惟用作治療毒癮的藥物則除外）、暴露自己於不必要的危險中（拯救人命除外）。
  - (g) 核子分裂、聚變、放射性污染。
- III. 任何由以下情況直接或間接引起、導致或關連的任何類型的責任、遺失、損毀、費用或開支，即使當時有其他原因或事件，同時促使或先後發生而引致損失。
  - (a) 戰爭、入侵、外敵活動、敵對或類似戰爭的行動（無論是否已宣戰）、內戰、暴動、革命、叛亂、嚴重程度類似叛亂的民亂、軍事或篡權行動。

本不保項目對直接或間接用於控制、防止、鎮壓或以任何方式而與上述有關的責任、遺失、損毀、費用或開支，均不予賠償。

若本公司宣稱因此不保項目而對責任、遺失、損毀、費用或開支不予賠償，提出相反證明的責任將需由受保人或其合法個人代表負責。

若本不保項目的任何部份被發現無效或不可實施時，其餘部份將仍全面實行及有效。
- IV. 任何應由其他保險專門承保的任何財產，或任何如非因本保險存在而可以獲其它保險賠償的索償（項目一、項目二及項目九除外），或由 I.P.A. 在提供緊急支援服務中已經支付或可討回的任何費用。
- V. 有關可能引起申索的事件並無於本保險屆滿後 31 日內直接以書面形式通知本公司，或在全年保障計劃下，並無在發生事件後返回香港後 31 日內，直接以書面形式通知本公司。
- VI. 倘若受保人違反了註冊醫生的意見而外出旅遊，或為獲得醫療而外出旅遊。
- VII. 倘若受保人為移民目的而旅遊（作出單段旅程保障者則例外）。
- VIII. 性病或經性接觸而傳播的疾病。包括愛滋病（後天免疫力缺乏症）及愛滋病有關連的病症。
- IX. 懷孕、流產、生育及其引致的併發症。
- X. 如意外時受保人身份是以專業性質參與運動或競賽的運動員、專業演員、電影或電視的拍攝工作人員或技術人員、特技人、政客、出任危險職務的公職人員、從事任何與業務、職業或工作有關的體力勞動工人、任何空中或海上運輸工作的駕駛員或機員、導遊或領隊；除非早已獲得公司書面的同意，並已支付所需而適當的額外保費。
- XI. 與下述有關的損毀、後果損失、費用、索償或開支及 / 或任何責任或任何相關的費用及開支：

不論此等物品是否屬於受保人，亦不論是否於二零零零年期間或之前後發生，任何電腦、數據處理設備或媒體、微型晶片、嵌入式晶片、合成電路或同類裝置或任何電腦軟件直接或間接導致而引起的故障或失靈，從而無法：

  - (a) 依據日曆而正確認別任何日期。
  - (b) 在處理任何日期時，記錄、儲存或保留及 / 或正確地操縱、闡釋或處理任何數據或資料或指令或指示。
  - (c) 在任何時間，於電腦軟件程式中操作已編程的指令時，未能記錄、儲存、保留及 / 或正確地處理任何數據，導致失去數據或無法記錄、儲存保留或正確地處理有關數據。
- XII. 任何參與非法活動所引致的損傷。

儘管在保單或批單對任何所述的條款構成相反之部份，藉此同意倘若承保、支付任何賠償或提供任何保障將使本公司面臨任何聯合國決議下的制裁、禁止或限制，或使本公司面臨歐洲聯盟、英國或美國法律、法規、貿易或經濟制裁，本公司則不得被視作提供保障，且本公司亦無需就該項承擔及支付任何賠償或提供任何保障的責任。

## 定義

- 「意外」  
意指因意外、暴力、外在及可見因素引致並且完全非當事人所能控制的事故。
- 「全年保障」  
意指所給予的保障，於保險憑證上所示的保險期內適用，雖不論旅程數目，惟所給予的最長保險期為每個旅程 90 日，有關保障全球適用。本保險內的保障均因每個旅程而分開及獨立處理。
- 「緊急情況」  
意指在「限制與責任」一項中的地區限制下，受保人根據本保險而獲得 I.P.A. 緊急支援服務的事件。
- 「身體損傷」  
意指受保人在保險期內因暴力、意外、外來因素及可見的原因所直接而單獨引致不能預見的身體傷害。
- 「子女」  
意指受保人的 17 歲或以下並受供養的未婚子女。
- 「強制隔離」  
意指受保人因被懷疑或證實染上傳染病而被外國當地政府被強制入住院院內之隔離病房或政府指定之隔離地點最少連續 24 小時，並連續逗留於該隔離地點直至可以離開隔離區為止。
- 「住院」  
意指因身體損傷或疾病而須遵照註冊醫生囑咐入住院院接受治療並在出院前一直逗留於醫院內。受保人須出示醫院發出的每日病房及膳食費用單據，以作證明。
- 「原居地」  
意指受保人永久住宅所處的國家，此應與受保人護照所示的相同。受保人直系家屬的國籍，將被視作與受保人相同。若出現雙重國籍時，受保人須根據本保障選擇以其中一個國籍作其原居地。
- 「損毀 / 財產損毀 / 行李損毀」  
意指有關財產物質的有形損毀。  
財產物質的有形損毀並不包括數據、軟件或電腦程式的損毀，特別是由於原先結構的刪除、損壞或結構變形而使數據、軟件或電腦程式有任何破壞性改變。
- 「指定醫院」  
意指在任何一間中國內地的醫院，而該醫院是在 I.P.A. 的醫院網絡內並接受印有任中橫商標的任中橫中國醫療卡。受保人可憑任中橫中國醫療卡到指定醫院入院而不須繳付入院保證金。I.P.A. 保留權利更改指定醫院名單而無須事前通知。
- 「港幣 \$」  
意指香港合法通用的貨幣。
- 「緊急支援服務」  
意指根據本保單項目三及項目十三內由 I.P.A. 提供的緊急支援服務。
- 「家庭」  
意指受保人、其合法配偶及子女。
- 「香港」  
意指中華人民共和國的香港特別行政區。
- 「I.P.A.」  
意指國際救援（亞洲）公司。
- 「I.P.A. 註冊醫生」  
意指由國際救援（亞洲）公司指定的註冊醫生。
- 「疾病 / 患病」  
意指本保險生效後，患有不可預見而首度出現的疾病。
- 「直系親屬」  
意指受保人的合法配偶、父母、配偶父母、祖父母、配偶祖父母、子女、女婿或媳婦、兄弟姐妹、配偶兄弟姐妹、孫子女、孫女婿或孫媳婦、合法監護人、未婚夫或未婚妻。
- 「傳染病」  
意指任何被世界衛生組織宣佈由人傳人感染及已在有關當地人口中廣泛傳播的傳染病。

**重要事項：**受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。

#### 「受保人」

意指本保險中提供保障及 / 或支援服務的對象，該人的姓名應與保險憑證上所列受保人的姓名相同。

#### 「喪失肢體」

意指於一隻或一對手腕或足踝或以上的肢體分離，或有關肢體完全及永久地失去功用。

#### 「喪失視力」

意指一隻或一對眼睛所有視力出現完全、不可回復及不可補救的損失。

#### 「中國內地」

意指中華人民共和國，香港特別行政區及澳門特別行政區除外。

#### 「醫療器材」

意指因身體損傷或患病後，由註冊醫生書面證明任何在醫學上有需要及可改善受保人症狀的醫療器材，包括但不只限於輪椅、義肢、眼鏡、拐杖、助行架、頸托、矯形保護墊 / 護托及助聽器；或因意外導致身體損傷，並由註冊醫生書面證明在醫學上有需要及可改善受保人症狀的假牙。

#### 「單段旅程保障」

意指給予以單程票離開香港的受保人的保障。

#### 「外遊警示」

意指由香港特別行政區政府保安局根據其「外遊警示制度」下，自該制度產生以來就某一事件或事故首次所發出的外遊警示，當中警示可分為三級，分別是：黃色、紅色及黑色。

#### 「保險期」

意指於保險憑證中列明的保險期。

#### 「個人財物」

意指 i) 屬於受保人並作為其私人用途穿戴或使用；或 ii) 屬於受保人僱主而偶爾供受保人作公事用途，唯兩者均屬於在日常生活中可以隨身攜帶的財物。

#### 「個人現金」

意指受保人在旅程中攜帶並屬於受保人的現金（只限於流通貨幣、硬幣、銀行流通紙幣）、支票、旅行支票、郵政本票或本票。

#### 「註冊醫生」

意指依照接受治療區域之法例註冊，或領有執業證明提供醫療及手術服務之醫生（除非已獲得本公司之書面批准，否則不包括投保人及受保人本人、投保人或受保人的直系親屬、商業合伙人、僱主或僱員及保險代理人），其最低資歷程度相當於香港醫生註冊條例的註冊醫生。

#### 「單次旅程保障」

意指所給予保障的旅程為受保人由明列於保險憑證上的保險期首日首次離開香港開始，並在受保人於保險憑證上列明的保險期屆滿日返回香港時或於受保人首次抵達香港時（以較早者為準）完結。

#### 「專科醫生」

意指依照接受治療區域之法例正式註冊，或領有執業證明的註冊醫生；或指物理治療師，而該人士依照接受治療區域之法例已正式註冊，或領有執業證明；或指脊椎治療師，而該人士在香港、美國、英聯邦國家及歐洲共同體已正式註冊或領有執業證明。

#### 「本公司」

意指保誠財險有限公司。

#### 「第三級燒傷」

意指由熱的導體所燒傷，引致所有深度的皮膚層出現損毀及破壞，及皮下組織的損毀。有關損毀及破壞評估必須經由合法註冊醫生所證明，並能提交醫療報告及完整診斷。

#### 「完全永久傷殘」

意指持續十二個月的絕對及完全的傷殘，並於該期間終結時，有關傷殘並無任何進展的希望。有關傷殘必須經由合法註冊醫生所證明，並能提交醫療報告及完整診斷。

#### 「旅遊證件」

意指受保人在保險期間隨身攜帶而在出入境檢查時所需要並屬於受保人的護照、香港身份證、入境簽證、旅遊票或其他旅遊證件。

#### 條件

##### I. 詮釋

本保單及保單憑證須作為一份合約一併閱讀，在本保單或保險憑證的任何部份附加特別意義的字眼或詞句，在每次出現時應附帶該意義。

##### II. 遵守

受保人或受保人代表應遵守及履行本保單及保險憑證內所有條款及條件，從而執行一些行動或依從一些行動，這將成為本公司根據本保單作出任何付款責任前的一項先決條件。

##### III. 預防損失

受保人必須以謹慎態度行事，及在合理情況下小心行動，以避免意外、身體損傷、疾病、遺失或損毀。

##### IV. 成對或成套條款

倘若任何受保項目包含一對或一套時，則本保險不會賠償多於任何損失部份的價值，亦不考慮該部份在作為一對或一套時的特別意義，更不會賠償超過其在該一對或一套中按比例計算出來的受保價值。

##### V. 保障項目有效期

有關項目一（醫療費用）的保障，將於受保人在出發日離開香港的入境事務處櫃檯起生效，並於受保人在抵港日抵達香港的入境事務處櫃檯時終止。

有關項目六（取消旅程）的保障，將於發出保險憑證時立即生效；在全年保障下，有關項目六（取消旅程）的保障則在旅程中行程在確認後立即生效，惟有關旅程必須在保險憑證上的保險期內出發及完成。在所有情況下，有關項目六（取消旅程）的保障，會於受保人離開香港的入境事務處櫃檯時終止生效。

有關其他項目的保障，會於受保人離開其於香港的居所或營業地點（以較後者為準）開始旅程時開始生效，但在任何情況下，有關保障不會在保險憑證上的保險期開始日的預訂出發時間 24 小時前開始生效。

有關其他項目的保障，會在受保人返回其在香港的居所或營業地點（以較早者為準）結束旅程時終止生效，但在任何情況下，有關保障會在保險憑證上的保險期最後日的預訂抵達香港時間 24 小時後終止生效。

本保險的單段旅程保障，在預定到達最後目的地國家起計不超過七天、或在保險憑證上的保險期最後日（以較早者為準）終止生效。

本保險的單次旅程保障不保障超過六個月的旅程（獲得本公司事前書面同意則除外）。本保險的全年保障亦不保障超過九十天的旅程，而每次旅程必須在保險憑證上的保險期內出發及完成。

VI. 倘若受保人在不可避免的情況下，當中原因包括但不限於就已計劃行程之目的地首次發出任何外遊警示，以致在旅程中在香港以外延誤了在出發前已預定的行程，則本公司將自動伸延本保險的保險期，最多 10 日。

##### VII. 更改職業（只適用於全年保障）

如受保人在更改業務或職業後 6 個月內未獲本公司以背書形式確認本保險繼續生效，則本保單將停止生效。

##### VIII. 欺騙

如任何索償是以欺騙或蓄意誇大方法提出，或有任何虛假宣言或聲明，本保單將會作廢及不會給付賠償。

##### IX. 索償

如欲索償，受保人應：

(a) 立即以書面通知保誠財險有限公司，惟在任何情況下，單次旅程保障及單段旅程保障的通知期不得超過本保險到期後的 31 日，或在全年保障下，通知期應在發生事件後返回香港後的 31 日內。  
此條件適用於意外索償或任何其他可引致索償的事件。

(b) 提供所有由註冊醫生簽發及附有診斷情況的醫療開支收訖單據正本，及如在應診專科醫生及 / 或進行實驗室化驗及 / 或影像掃描（如 X 光片或超聲波），由註冊醫生所簽發的轉介信正本。

(c) 提供所有本公司需要的憑證、資料及證據而費用須由受保人或其合法個人代表支付。

(d) 如在運送公司保管時發生行李遺失或損毀，應立即以書面向運送公司報告有關損失。

(e) 如遺失現金、財物或信用卡，須向警方報告損失及索取報告，或在發現遺失信用卡後 24 小時內向發卡人報告損失及索取報告。為免混淆，在任何情況下，所有損失必須在其損失後 48 小時內報告。

(f) 不可代表本公司承認任何責任或作出任何作證或其他約束本公司的保證，獲本公司以書面同意者則除外。

#### X. 索償付款

賠償死亡會按照受益人分配，及於此保單內載有有關給付該款項，及有關給付時所附加及生效的條款所約束。如並無指定受益人士或生效的條款適用時，則該賠償將給予受保人的遺產承繼人。本公司有權決定將任何在受保人身故後未給付的其他應付賠償給予該受益人或其遺產承繼人。惟所有其他賠償將會給予受保人。

將款項給予指定的受益人，或如沒有受益人，或該受益人經過合理諮詢後仍未尋獲時，則本公司將款項給予受保人的合法個人代表時，則應解除本公司在此保單的責任。本公司在任何情況下，不負責監管根據本保單所給予的任何款項的用途及分配。

繳付賠償乃按損失當日的匯價計算。

#### XI. 本公司權利

本公司有權以受保人名義代表受保人作出答辯或解決任何法律行動及以本公司的開支採取法律行動；或以保障本公司利益為目的，代表受保人就本保單保障範圍內的任何事情向任何第三者索取賠償，及為此而有權選擇委派的律師。

如受保人死亡，本公司有權自費進行驗屍。

#### XII. 保費

在本保險生效後而旅程開始前，若就已計劃行程之目的地首次發出了外遊警示，受保人可在未有提出任何索償而本保單又並非全年保障的情況下，書面提出取消本保單及要求取回保費；惟在其它情況下，當本保險已經生效後則保費不得獲退回。

#### XIII. 取消保單

本公司若要取消本保單，將會以掛號信形式，向保單申請人的最後登記地址發出七天書面通知以取消保單。本公司將按比例向保單申請人退回保險期未屆滿部份的已付保費。

#### XIV. 續保及年齡限制（只適用於全年保障）

- (a) 本公司在獲得受保人的確認及成功收取續保保費後，將按年續保本保單。
- (b) 如付款形式為按年以信用卡支付，則本保單將獲自動續保，而續保保費將於續保收款日自動從保單持有人的指定賬戶中扣取。
- (c) 若受保人於保險期屆滿時已屆七十六歲，本保單將不獲續保。

#### XV. 無索償折扣（只適用於全年保障）

在過去一年的保險期內，如無在本保單任何項目中報告或提出任何索償，續保保費將可獲相等於毛保費百分之十的無索償折扣。如連續兩年並無索償記錄，續保保費將可獲相等於毛保費百分之二十的無索償折扣。惟本保單中所獲的無索償折扣，不適用於受保人所投保的其它保單；另外，若本保單已經過期，則有關無索償折扣必須重新計算；若本保單中有多於一名受保人，有關無索償折扣將以各名受保人獨立獲發保單分別地計算。

若受保人在獲得無索償折扣後，在本保單任何項目中報告或提出任何索償，續保保費將被調整至受保人未獲無索償折扣前的水平及受保人需補交該部份獲折扣的保費。

在為「投保人及其家人」而設的全年保障中，無索償折扣只提供予投保人及其配偶，惟在保單保障下的子女的索償將被視作投保人的索償個案處理。若為「投保人及其家人」投保全年保障而當中有兩名或以上受保人有索償記錄，則其續保保單將不會享有無索償折扣優惠。

#### XVI. 司法權

本保單受香港法律約束並據其解釋。

#### XVII. 仲裁

所有本保單產生的一切分歧或爭議，將轉交一名由爭議雙方以書面委任的仲裁員裁決，如未能就委任一名仲裁員達成協議，則由雙方各以書面委任一名仲裁員進行裁決。如雙方仲裁員未能達成一致意見，則交由仲裁員以書面所委任的一名公斷人作出裁決。由仲裁而作出的裁決，將成為本公司須負上任何責任及就索償對本公司行使權利採取行動前的先決條件。

#### XVIII. 第三方權利

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

#### XIX. 估價

本保單條款內容以中文及英文載錄。倘若中文內容及英文內容互有衝突或不一致之處，均以英文內容為準。

**重要事項：**受保人需閱讀本保單。如發現本保單有錯誤或遺漏之處，請將本保單送回本公司，以作更改。



Should you need assistance, please call IPA Alarm Centre at the following telephone number, quote your name (as stated in your Policy) and your HKID card number. 如閣下需要緊急醫療或護送服務，請致電IPA救援中心，並在電話中引述您的姓名（如保單所示）及香港身分證號碼。

**IPA Alarm Centre Telephone Number (852) 2862 0111**  
救援中心電話號碼

**Assistance Services Before Travel**  
旅遊前的支援服務

- Immunization and vaccination requirement information  
免疫及疫苗注射資料
- Weather information  
各地天氣資料
- Visa requirement information  
申請簽證手續資料
- Consulate and embassy information  
領事館及大使館資料

**Assistance Services During Travel**  
旅遊期間的支援服務

- Medical Evacuation and Repatriation  
醫療救援及護送服務
- Hospital deposit guarantee, up to HK\$39,000  
住院按金保證，最高可達港幣三萬九千元
- Emergency re-routing arrangements  
行程折返的緊急安排
- Legal referral & medical advice  
法律轉介服務與醫療諮詢

CI3/SR0220B/P01 (09/16)