

# Online Travel Protector – Flights and Packages

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## Travel Insurance Terms and Conditions

In consideration of the payment of premium and subject to the definitions, exclusions, limitations, provisions and terms contained herein, endorsed hereon, or attached hereto, **Liberty International Insurance Limited** (hereinafter called "the Company") agrees to provide insurance to the **Insured Person(s)** named in the **Certificate of Insurance** issued in relation to a Journey that commenced and occurred within the **Period of Insurance** subject to terms and conditions of this Policy (hereinafter called "insured Journey ") and promises to pay indemnity for loss to the extent provided herein.

The Company has appointed **Allianz Global Assistance** (hereinafter called "the **Authorized Representative**") as its agent and Authorized Representative, to provide you with claim and assistance services, and for the administration of your Policy.

The **Certificate of Insurance**, these **Travel Insurance Terms and Conditions and endorsements** (if any), shall constitute the entire contract of insurance (hereinafter called the "Policy"). Please be sure to read and print a copy of your Certificate of Insurance and these **Travel Insurance Terms and Conditions**, and pay attention to the sections "General Exclusions Applicable to All Sections" and "General Provisions" herein which apply in all instances.

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

# BENEFITS

## SECTION 1 - Medical Expenses

### 1a. Overseas Medical Expenses

Under this Section, if the **Insured Person** sustains an **Injury** or **Sickness** during the insured **Journey** and as a result the **Insured Person** incurs medical expenses for treatment of the said **Injury** or **Sickness** prior to his/her return to **Hong Kong**, **The Company** shall reimburse the **Insured Person** up to the **Sum Insured** stated in the Schedule for that portion of the medical expenses which (i) are incurred by the **Insured Person** within one-hundred and eighty two (182) days from his/her first sustaining the said **Injury** or **Sickness**; and (ii) constitute **Usual, Reasonable and Customary Medically Necessary Expenses** charged by a **Qualified Medical Practitioner** at the place of the treatment.

### 1b. Follow-up Medical Expenses

In the event that the **Insured Person**, following his/her return to **Hong Kong**, requires follow-up medical treatment for the **Injury** or **Sickness** referred to in Section 1a. (i.e. in addition to the treatment for the **Injury** or **Sickness** received prior to the **Insured Person's** return), then **The Company** shall also reimburse the **Insured Person** up to the limit stated in the **Schedule of Benefits** for that portion of the follow-up medical expenses which i) are incurred within 3 months of the **Insured Person's** return to **Hong Kong** and ii) constitute **Usual, Reasonable and Customary Medically Necessary Expenses** charged by a **Qualified Medical Practitioner**.

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

### Exclusions Applicable to Section 1 - Medical Expenses

No benefits will be paid:

1. For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.
2. If the purpose of the insured **Journey** is to obtain medical treatment or the insured **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of a scheduled insured **Journey**.
4. For failure to obtain a written medical report from the **Qualified Medical Practitioner**.
5. If the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the insured **Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel.
6. For the follow up treatment expenses obtained outside **Hong Kong**.
7. For any additional cost of single or private room **Accommodation** at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
8. For any cosmetic surgery, refractive errors of eyes, hearing-aids,

and prescriptions therefor except necessitated by accidental **Injury** occurring during the insured **Journey**.

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

## SECTION 2 - Overseas Hospital Daily Cash Benefit

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

### Exclusions Applicable to SECTION 2 - Overseas Hospital Daily Cash Benefit

No benefits will be paid:

1. For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.
2. If the purpose of the insured **Journey** is to obtain medical treatment or the insured **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of a scheduled insured **Journey**.
4. For failure to obtain a written medical report from the **Qualified Medical Practitioner**.
5. If the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the insured **Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel.
6. For any additional cost of single or private room **Accommodation** at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
7. For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental **Injury** occurring during the insured **Journey**.

## SECTION 3 - Emergency Medical Assistance

### 3a. Emergency Medical Evacuation

When as a result of an **Injury** sustained or **Sickness** commencing while the **Insured Person** is traveling overseas during the insured **Journey** and if in the opinion of **The Company** or its **Authorized Representative**, it is medically appropriate to move the **Insured Person** to another location for medical treatment, or to return the **Insured Person** to **Hong Kong** or his/her habitual residence, **The Company** or its **Authorized Representative** shall arrange for the evacuation utilizing the means best suited to do so, based on the medical severity of the **Insured Person's** physical condition. **The Company** shall pay directly to the medical service provider the covered expenses up to the **Sum Insured** stated in the **Schedule of Benefits** for such evacuation.

Covered expenses are expenses for services provided and/or arranged by **The Company** or its **Authorized Representative** for the transportation, medical services and medical supplies necessarily incurred as a result of an emergency medical evacuation of an **Insured Person**.

The means of evacuation arranged by **The Company** or its **Authorized Representative** may include air ambulance, surface ambulance, regular

air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by **The Company** or its **Authorized Representative** and will be based solely upon medical necessity.

The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

### 3b. Repatriation of Mortal Remains

When, as a result of an **Injury** sustained or **Sickness** commencing while the **Insured Person** is traveling during the insured **Journey**, the **Insured Person** dies during the course of the insured **Journey**, **The Company** or its **Authorized Representative** shall make the necessary arrangements for the return of the **Insured Person's** remains to **Hong Kong** or his/her habitual residence. **The Company** shall pay the actual cost incurred up to the **Sum Insured** stated in the Schedule for such repatriation.

In addition, **The Company** shall reimburse up to the **Sum Insured** stated in the **Schedule of Benefits** for expenses actually incurred at the place of death outside **Hong Kong** for the reasonable cost of a casket, the embalming and cremation process rendered by a mortician or undertaker.

The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

### 3c. Compassionate Visit

Under this Section, if the **Insured Person** sustains an **Injury** or **Sickness** during the insured **Journey** and as a result the **Insured Person** incurs an in **Hospital** medical treatment which is expected to exceed 7 days and **Insured Person** is unable to take care of him/herself of the said **Injury** or **Sickness** prior to his/her return to **Hong Kong**, **The Company** shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for one **Immediate Family Member** to travel from his/her regular residence to the place of the **Insured Person** to visit and take care of the **Insured Person**.

The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

### 3d. Compassionate Return

Under this Section, if the **Insured Person's** **Immediate Family Member** sustains an **Injury** or **Sickness** in **Hong Kong** and as a result dies during the insured **Journey** period in **Hong Kong**. **The Company** shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the **Insured Person** to travel back to **Hong Kong**.

The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

### 3e. Return of Unattended Child(ren)

When, traveling overseas with effective documents and as a result of an **Injury** sustained or **Sickness** commencing while the **Insured Person** is traveling during the insured **Journey**, which leads to un-attendance of his/her accompanying **Child(ren)**, **The Company** or its **Authorized Representative** shall reimburse the reasonable and necessary expenses of one economy class round-trip travel ticket (flight, ship or boat ticket) for the **Insured Person's** immediate family member to repatriate his/her accompanying **Child(ren)** to the regular residence in **Hong Kong**.

The accompanying **Child(ren)** of the **Insured Person** shall use the original return travel ticket or electronic return travel ticket bought for the **Journey**. If the original return travel ticket or electronic return travel ticket bought by the **Insured Person** is expired due to the rescue, the assistance agency shall cover the return travel ticket for the accompanying minor **Child(ren)**, provided that the **Insured Person** shall hand over the original return travel ticket or electronic return travel ticket to the assistance agency, or provide the evidence of his/her purchase of such return travel ticket. If the **Insured Person** has no original return travel ticket or electronic return travel ticket, or cannot provide relevant evidence thereof, the return travel ticket of the accompanying **Child(ren)** to the original place shall be shouldered by the **Insured Person**.

The **Insured Person** or a person on his/her behalf must contact the **Assistance Hotline** for the arrangement.

### Exclusions Applicable to SECTION 3 - Emergency Medical Assistance

No benefits will be paid:

1. For surgery or medical treatment if it is in the opinion of the **Qualified Medical Practitioner** treating the **Insured Person** that the treatment can be reasonably delayed until the **Insured Person** returns to **Hong Kong**.
2. If the purpose of the insured **Journey** is to obtain medical treatment or the insured **Journey** is undertaken against the **Qualified Medical Practitioner's** recommendation.
3. For any expenses incurred for services provided by another party for which the **Insured Person** is not liable to pay, or any expenses already included in the cost of a scheduled insured **Journey**.
4. For failure to obtain a written medical report from the **Qualified Medical Practitioner**.
5. If the **Insured Person** refuses to follow the recommendation of a **Qualified Medical Practitioner** to return to **Hong Kong** or to continue the insured **Journey** whilst the **Insured Person's** physical condition at the time of recommendation is fit for travel.
6. For any additional cost of single or private room **Accommodation** at a **Hospital** or charges in respect of special or private nursing, non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment.
7. For any cosmetic surgery, refractive errors of eyes, hearing-aids, and prescriptions therefor except necessitated by accidental **Injury** occurring during the insured **Journey**.
8. For any expenses for a service not approved and arranged by **The Company** or its **Authorized Representative** except that this exclusion shall be waived in the event the **Insured Person** cannot contact the **Assistance Hotline** during an emergency medical situation for reasons beyond their control. In any event, for Section 3a. ("Emergency Medical Evacuation"), **The Company** reserves the right to reimburse the **Insured Person** only for those expenses incurred for service which **The Company** or its **Authorized Representative** would have provided under the same circumstances
9. For any expenses incurred for the transportation of the **Insured Person's** remains not approved and arranged by **The Company** or its **Authorized Representative**.

## SECTION 4 - PERSONAL ACCIDENT

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

### Schedule of Compensation

Accidental Death and Disablement	Percentage of Sum Insured
1. Death	100%
2. Permanent total disablement	100%
3. Permanent and Incurable paralysis of all limbs	100%
4. Permanent total loss of sight of both eyes	100%
5. Permanent total loss of or the of use of two limbs	100%
6. Permanent total loss of speech	100%
7. Permanent total Loss of Hearing in:	
a) Both ears	75%
b) One ear	15%
8. Permanent total loss of sight in one eye	50%
9. Loss of or the Permanent total Loss of Use of one limb	50%

## Compensation:

1. If more than one (1) of the above Events are applicable, only the Event with the highest compensation (i.e. the highest **Percentage of Principal Sum**) will be payable under this Section 4 and in any event shall not exceed the **Sum Insured** stated in the **Schedule of Benefits**.
2. The insurance for any **Insured Person** under this Policy shall be terminated upon the occurrence of any loss for which compensation is payable under any one (1) of the above Events, but such termination shall be without prejudice to any claim originating out of the **Accident** causing such loss.
3. When a limb or organ which had been partially disabled prior to the **Accident** covered under this Policy and which becomes totally disabled as a result of such **Injury**, the **Percentage of Principal Sum** payable shall be determined by **The Company** having regard to the extent of disablement caused by the **Injury**. No payment however shall be made in respect of the loss of a limb or organ which was permanently disabled prior to the **Accident**.

## Exposure:

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

## Disappearance:

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

## Exclusion Applicable to Section 4 - Personal Accident

For the purpose of Section 4, in no event shall **The Company** be liable to pay for any loss caused by an **Injury** or otherwise which is a consequence of any kind of disease or **Sickness**.

## SECTION 5 - Personal Baggage Cover

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

- the repair cost;
- the replacement cost;
- the amount it would cost **The Company** to repair or replace the item(s) allowing for any trade discounts **The Company** is entitled to;
- the original purchase price; or
- the depreciated value after allowing for age, wear and tear.

**The Company** shall impose sub-limit restrictions on any single item, pair set or collection or articles, laptop computers, and cameras camcorders and their accessories. Please refer to the **Schedule of Benefits** for detail on any sub-limit that may be imposed.

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

## Exclusion Applicable to SECTION 5 - Personal Baggage Cover

No benefits will be paid for:

1. The following classes of property: business goods or sample, foodstuffs, animals, motor vehicles (including accessories), motorcycles, bicycles, boats, motors, any other conveyances, household furniture, antiques, jewelry or accessories, mobile phone (including PDA phone and other accessories), **Mobile Device**, smart watch, money (including checks, traveler's checks, etc.), plastic money (including the credit value of credit card, Octopus cards, etc.), securities, tickets or documents.
2. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the **Insured Person** to repair, clean or alter any property.
3. Any loss of or damage to hired or leased equipment.
4. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
5. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.
6. Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.
7. With respect to any of the **Insured Person's** baggage which the **Insured Person** either intentionally sent by a different **Common Carrier** than the one in which the **Insured Person** was traveling, or with respect to any baggage, souvenir or other items which the **Insured Person** mailed or shipped separately.
8. Any loss of the **Insured Person's** baggage when it is left unattended in public place or as a result of the **Insured Person's** failure to take due care and precautions for the safe guard and security of such property.
9. Any loss of data recorded on tapes, cards, diskettes or otherwise.
10. Breakage or damage to fragile articles.
11. Any loss or damage while in the custody of a hotel or **Common Carrier**, unless reported immediately on discovery in writing to such hotel or **Common Carrier** within three (3) days and a Property Irregularity Report is obtained in the case of the event occurred in an airline.
12. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
13. Any loss claimed under Section 6 ("**Mobile Device Cover**"), Section 7 ("**Loss of Personal Money**"), Section 8 ("**Loss of Travel Documents**") and Section 11 ("**Baggage Delay Allowance**") arising from the same cause.
14. Loss by any mysterious disappearance.
15. Shortage due to error, omission, exchange or depreciation in value.
16. Receipts of the claimed items submitted which are not in the **Insured Person's** name.

## SECTION 6 – Mobile Device Cover

**The Company** will pay the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** if mobile phone, tablet or laptop are stolen, accidentally damaged during the insured **Journey**. **The Company** will pay the lesser of:

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



- the original purchase price; or
- The depreciated value after allowing for age, wear and tear

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

## Exclusion Applicable to SECTION 6 - Mobile Device Cover

No benefits will be paid for:

1. Any loss or damage caused by wear and tear, gradual deterioration, moths, vermin, inherent vice or damage sustained due to any process initiated by the **Insured Person** to repair, clean or alter any property.
2. Any loss of or damage to hired or leased equipment.
3. Any loss of or damage to property resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such property; or in respect of any property which is contraband or which is or has been illegally transported or traded.
4. Any loss or damage to property insured under any other insurance, or which could be reimbursed for by a **Common Carrier**, a hotel, and any service providers or otherwise.
5. Any loss of or damage to property which function normally after it has been fixed or repaired by a third party.
6. Any loss of the **Insured Person's Mobile Device** when it is left unattended in public place or as a result of the **Insured Person's** failure to take due care and precautions for the safe guard and security of such property.
7. Any loss not reported to the police within twenty-four (24) hours from occurrence of the incident and such police report is not obtained at the place of loss.
8. Any loss claimed under Section 5 (Personal Baggage Cover) and Section 11 (Baggage Delay Allowance) arising from the same cause.
9. Loss by any mysterious disappearance.
10. Shortage due to error, omission, exchange or depreciation in value.
11. Any loss or damage to property insured not in possession of the **Insured Person**.
12. Any claim arises without supporting photo of damage and purchase invoice.
13. The excess amount in respect to claim under this **Schedule of Benefits**.

## SECTION 7 - Loss of Personal Money

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

### Exclusions Applicable to SECTION 7 - Loss of Personal Money

No benefits will be paid:

1. In respect of any form of the plastic money (including any credit card, Octopus cards, etc.) or securities.
2. If the loss is not reported to the police within twenty-four (24) hours from the occurrence of the incident and such police report is not obtained at the place of loss.
3. In respect of shortage due to error, omission, exchange or depreciation in value.

4. In respect of loss of traveler's checks where such loss is not immediately reported to the local branch or agent of the issuing authority.
5. For loss by any mysterious disappearance.
6. Any loss claimed under Section 5 ("Personal Baggage Cover") arising from the same cause.
7. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate such cash, bank notes, check or money; or in respect of any cash, bank notes, check or money which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

## SECTION 8 - Loss of Travel Document

In the event that the **Insured Person** loses his/ her travel documents during the insured **Journey** as a direct result of robbery, burglary or theft, **The Company** will reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for the replacement cost for travel documents, including necessary and reasonable travel and accommodation costs.

### Exclusions Applicable to SECTION 8 - Loss of Travel Document

No benefits will be paid for any loss:

1. In respect of loss not reported to the police within twenty-four (24) hours from the occurrence of the incident and for which such police report is not obtained at the place of loss.
2. In respect of loss of any travel document and/or visa which is not needed to complete to the insured **Journey**.
3. For loss by any mysterious disappearance.
4. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
5. For both the temporary and permanent versions of the same travel document. In the event of such loss, an **Insured Person** may claim either one (1) version but not both.

## SECTION 9 - Personal Liability

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

- i. death or accidental bodily **Injury** to a third party;
- ii. accidental loss of or damage to property of a third party.

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

### Exclusions Applicable to SECTION 9 - Personal Liability

No benefits will be paid for:

1. Property of any person who is the **Insured Person, Insured**

**Person's Immediate Family Member** or employer or deemed by law to be his/her employee.

2. Liability to any person who is the **Insured Person's Immediate Family Member** or employer or deemed by law to be his/her employee.
3. Property which belongs to the **Insured Person** or is in his/her care of custody or control.
4. Any liability assumed under contract.
5. Liability relating to the willful, malicious, or unlawful act on the part of the **Insured Person**.
6. Liability arising from the ownership, possession or use of vehicles, aircraft, watercraft, firearms or animals.
7. Liability arising from the undertaking of any trade, business or profession.
8. Liability arising from any criminal acts.
9. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

## SECTION 10 - Travel Delay

The **Company** shall pay up to the **Sum Insured** as stated in the **Schedule of Benefits** in the event that the **Common Carrier** for the **Insured Person** to travel is delayed from the departure time specified in the itinerary, where such delay is caused directly by inclement weather, natural disaster, equipment failure, hijack or strike by the employees of the **Common Carrier** during the insured **Journey**.

Departure delay will be calculated from the original scheduled departure time specified in the itinerary provided by the **Common Carrier** to the **Insured Person** until the actual departure time of i) the original **Common Carrier** or ii) the first available alternative transportation offered by the administration of the relevant **Common Carrier**.

### Exclusions Applicable to SECTION 10 - Travel Delay

No benefits will be paid for:

1. Any loss arising from failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** on the number of hours of and the reason for such delay.
2. Any loss arising from any event or occurrence leading up to the relevant delay which is announced before this insurance is purchased.
3. Any loss arising from late arrival of **Insured Person** at the airport or port (i.e. arrival at a time later than the time required for check-in or booking-in except for the late arrival due to strike by the employees of the **Common Carrier**).
4. Any loss arising from failure of **Insured Person** to get on-board the first available alternative transportation offered by the administration of the relevant **Common Carrier**.
5. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

## SECTION 11 - Baggage Delay Allowance

The **Company** shall pay up to the **Sum Insured** as stated in the **Schedule of Benefits** for the actual expenses incurred for emergency purchase of essential items or requisites in consequence of temporary deprivation of the **Insured Person's** baggage due to the misdirection in delivery of the baggage by the **Common Carrier** on or in which the **Insured Person** is traveling during the insured **Journey**.

### Exclusions Applicable to SECTION 11 - Baggage Delay Allowance

No benefits will be paid:

1. For the failure of the **Insured Person** to obtain written confirmation from the **Common Carrier** as to the number of hours and the reason for such delay.
2. The **Insured Person's** return trip to **Hong Kong**.
3. With respect to any of the **Insured Person's** baggage which the **Insured Person** either intentionally sent by a different **Common Carrier** than the one in which the **Insured Person** was traveling, or with respect to any baggage, souvenir or other items which the **Insured Person** mailed or shipped separately.
4. Any loss deemed by **The Company** or its **Authorized Representative** as being purchased for non-essential reasons; or if it is determined that the **Insured Person** has not acted in a manner to reduce the additional costs incurred during the delay.
5. Any loss claimed under Section 5 ("Personal Baggage Cover") arising from the same cause.
6. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).

## SECTION 12 - Cancellation of Trip

### 12a. Cancellation of Trip

The **Company** shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for loss of travel cost paid in advance by the **Insured Person** and for which the **Insured Person** is legally liable and which is not recoverable from any other source consequent upon the cancellation of the insured **Journey** necessitated by the occurrence of any of the following, within the period of thirty (30) days before the **Departure Date** of the insured **Journey** (except for sub-paragraphs iii to vi below):

- i. Death or **Serious Injury Or Serious Sickness** of the **Insured Person, Traveling Companion** and/ or **Immediate Family Member**;
- ii. Witness summons, jury service or compulsory quarantine of the **Insured Person**;
- iii. Sudden occurrence of strike by the employees of the **Common Carrier**, unanticipated outbreak of riot or civil commotion within the period of one (1) week before the **Departure Date** of the planned insured **Journey** ;
- iv. Serious damage to the **Primary Residence** of the **Insured Person** or **Traveling Companion** in **Hong Kong** from fire, flood, earthquake or similar natural disasters within the period of one (1) week before the **Departure Date** of the planned insured **Journey** which requires the **Insured Person's** presence in the premises on the **Departure Date** of the insured **Journey** .
- v. The unexpected issuance of a **Black Travel Alert** for a destination scheduled in the **Journey** at least one (1) day after this policy becomes effective and which is in force at any time within one

(1) week of the **Departure Date** of the planned insured **Journey**, resulting in cancellation of the **Journey**.

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

The coverage under Section 12 ("Cancellation of Trip") extends to cover those travel costs paid on the **Online Travel Booking Platform**, from which you have applied for this insurance policy.

### 12b. Extended Trip Cancellation Cover

The coverage under Section 12 ("Cancellation of Trip") can be extended to cover those travel cost paid through booking from other booking platforms than the **Online Travel Booking Platform** which you have applied for this insurance policy, with specific **Sum Insured** as stated in the **Schedule of Benefits**.

This coverage under Section 12 ("Cancellation of Trip") shall not be valid once the **Insured Person** has commenced the insured **Journey**.

### Exclusions Applicable to SECTION 12 - Cancellation of Trip

No benefits will be paid for any loss:

1. That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.
3. That arises from any circumstances leading to the cancellation and/or disruption of his/her insured **Journey** before the purchase of this travel insurance.
4. That directly or indirectly arises from the **Insured Person's** failure to notify the travel agent/ tour operator or provider of transportation or **Accommodation** immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs i. to iii. of Section 12a.
5. That relates to travel costs that were not booked through the **Online Travel Booking Platform** from which you have applied for this insurance policy unless where Section 12b applies.
6. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
7. Any travel when **Black Travel Alert** or **Red Travel Alert** were hosted or announced by **Hong Kong Security Bureau** prior to the **Effective date** of the Policy.

## SECTION 13 - Curtailment of Trip

### 13a. Curtailment of Trip

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

- i. Death, **Serious Injury Or Serious Sickness** of the **Insured Person** or **Close Business Partner**;
- ii. Death, **Serious Injury Or Serious Sickness** of the **Insured**

**Person's Immediate Family Members** or **Traveling Companion**;

- iii. Sudden occurrence of strike by the employees of a **Common Carrier**, unanticipated outbreak of riot or civil commotion, natural disasters, or **epidemic** which prevents the **Insured Person** from continuing with his/her scheduled insured **Journey**
- iv. The unexpected issuance of a **Black Travel Alert** for a destination scheduled in the **Journey** during this policy effective and which is in force at any time during the **Journey**, resulting in curtailment of the **Journey**.
- v. The unexpected issuance of a **Red Travel Alert** for a destination scheduled in the **Journey** during this policy effective and which is in force at any time during the **Journey**, resulting in curtailment of the **Journey**, **The Company** will reimburse, up to 50% of the **Sum Insured** as stated in the **Schedule of Benefits**.

The coverage under Section 13 ("Curtailment of Trip") extends to cover those travel costs paid on the **Online Travel Booking Platform**, from which you have applied for this insurance policy.

### 13b. Extended Trip Curtailment Cover

The coverage under Section 13 ("Curtailment of Trip") can be extended to cover those travel cost paid through booking from other booking platforms than the **Online Travel Booking Platform** which you have applied for this insurance policy, with specific **Sum Insured** as stated in the **Schedule of Benefits**. This coverage Section 13 ("Curtailment of Trip") including Section 13a. is effective only if this insurance is purchased before the **Insured Person** becomes aware of any circumstances which can lead to the disruption, interruption or cancellation of the insured **Journey**.

### Exclusions Applicable to SECTION 13 - Curtailment of Trip

No benefits will be paid for any loss:

1. That is covered by any existing insurance scheme, government program, or which will be paid or refunded by any **Common Carrier**, travel agent or any other provider of transportation and/or **Accommodation**.
2. That is caused directly or indirectly by government regulations or control, bankruptcy, liquidation or default of travel agencies, tour operator and/or **Common Carrier**.
3. That arises from any circumstances leading to the cancellation and/or disruption of his/her insured **Journey** before the purchase of this travel insurance.
4. That directly or indirectly arises from the **Insured Person's** failure to notify the travel agent/ tour operator or provider of transportation or **Accommodation** immediately if it is necessary to cancel or curtail the travel arrangement for the reasons set out in sub-paragraphs i. to ii. of Section 13a..
5. That related to travel costs that were not booked through the **Online Travel Booking Platform** from which you have applied for this insurance policy unless where Section 13b applies.
6. In respect of loss resulting directly or indirectly from insurrection, rebellion, revolution, civil **War**, usurped power, **Terrorist Act** or action taken by Governmental Authorities in hindering, combating or defending against such an occurrence; or from action taken by any Government or Public Authority pursuant to any customs or other regulations to secure, destroy, quarantine or confiscate any property; or in respect of any property which is (or represents the proceeds of) contraband or which is or has been illegally transported or traded (or represents the proceeds of such actions).
7. Any travel when **Black Travel Alert** or **Red Travel Alert** is hosted or announced by **Hong Kong** Government agencies prior to departure.

## SECTION 14 - Rental Car Excess

**The Company** shall reimburse the **Insured Person** up to the **Sum Insured** as stated in the **Schedule of Benefits** for the **Insured Person** if the **Insured Person** rents or hires a **Rental Vehicle** in the course of the



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

### Exclusions Applicable to SECTION 14 - Rental Car Excess

No benefits will be paid if there is:

1. Any use of the **Rental Vehicle** by the **Insured Person** that is in violation of the terms of the rental agreement or applicable comprehensive motor insurance policy.
2. Any condition under the influence of alcohol or drugs of the **Insured Person** who is in charge of a **Rental Vehicle**.
3. Any illegal or unlawful use of the **Rental Vehicle** by the **Insured Person** during the rental period.
4. The **Insured Person** not holding a valid driving license of the country.
5. Any **Rental Vehicle** that has not taken out a comprehensive motor vehicle insurance, or
6. Any loss of items such as, but not limited to, tires and/or windscreens if such items do not covered by the comprehensive motor vehicle insurance.

## SECTION 15 - Trip Re-route

In the event that a **Journey** has to be re-routed because of the unanticipated occurrence during the **Period of Insurance** of a strike by the employees of a public conveyance, riot or civil commotion, adverse weather, natural disaster or epidemic at the scheduled destination, which prevents the **Insured Person** from continuing his/her scheduled **Journey**, **The Company** will reimburse the reasonable and necessary additional travel fare and/or accommodation incurred by an **Insured Person** to enable him or her to arrive at their scheduled destination, up

to the **Sum Insured** stated in the **Schedule of Benefits**.

### Exclusions Applicable to SECTION 15 - Trip Re-route

No benefits will be paid if the loss is:

1. Refundable to, or recoverable by the **Insured Person** from any other source of indemnity or reimbursement;
2. Incurred as a direct or indirect result of a prohibition or regulation issued by any national, regional or local government;
3. Incurred due to the negligence, misconduct or insolvency of the travel agent through whom the **Journey** was booked;
4. Incurred due to the inability of a tour operator or wholesaler to complete a group tour due to a deficiency in the number of persons;
5. Incurred as a direct or indirect result of financial hardship experienced by an **Insured Person**, changes in an **Insured Person's** circumstances or contractual obligations or an **Insured Person's** general disinclination to proceed with the **Journey**;
6. Arising from a circumstance which, at the time of booking a **Journey** or on the date the **Journey** first begins, existed or might reasonably have been anticipated, as being likely to result in the **Journey** being interrupted;
7. Any loss claimed under Section 10 ("Travel Delay") and Section 13 ("Curtailed Trip") arising from the same cause.

# GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS

**THE COMPANY** will not pay under any section of this policy for loss, injury, damage or liability suffered and/ or sustained by or arising directly or indirectly as a result of or in connection with any of the following:

1. **War**, civil **War**, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
2. Please note that travel to any of the following countries is not eligible for coverage. We will not accept liability for any losses incurred in these ineligible countries. The ineligible countries are as follows: Cuba, Iraq, Iran, Syria, Afghanistan, Korea (North) and other countries or under sanctions of the United Nations, the European Union or the United States;
3. Any travel to countries which were known to be at elevated risk, with sufficient warning against travelling to such destination from media outlets or governmental agencies being issued prior to the **Effective Date** of the Policy.
4. Any losses resulting from your participation in trekking or mountaineering, or undertaking expeditions or similar activities.
5. An **Insured Person** who is: a **Terrorist**; a member of a **Terrorist** organization; a narcotics trafficker; or a purveyor of nuclear, chemical or biological weapons.
6. Any illegal or unlawful act by the **Insured Person** or confiscation, detention, destruction by customs or other authorities;
7. Any prohibition or regulations by any government; any breach of government regulation or any failure by the **Insured Person** to take reasonable precautions to avoid a claim under this insurance following the warning of any intended strike by the employees of a **Common Carrier**, riot or civil commotion, inclement weather, natural disasters, or **epidemic**;
8. The **Insured Person** is not taking all reasonable efforts to safeguard his/her property/money, to avoid **Injury** or to minimize any claim under this insurance;
9. Riding or driving in any kind of motor racing, competition, engaging in a professional capacity in any sport where an **Insured Person** would or could earn income or remuneration from engaging in such sport as a source of income;
10. Any loss which has connection with the effects of alcohol or drugs other than those prescribed by a **Qualified Medical Practitioner**;
11. Pregnancy or childbirth, and any **Injury** or **Sickness** associated with pregnancy or childbirth;
12. Suicide or attempted suicide or intentional self-Injury, or self-exposure to needless peril;
13. Any **Pre-Existing Condition**, congenital and heredity condition;
14. **AIDS** or any **Injury** or **Sickness** commencing in the presence of a seropositive test for HIV and related disease, sexually transmitted disease;
15. **Pandemics or Epidemics**;
16. Psychosis, sleep disturbance disorder, mental or nervous disorders;
17. The **Insured Person** engaging in naval, military or air force service or operations; armed force service; being as a crew member or an operator of any air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore activities like commercial diving, oil rigging, mining or aerial photography; handling of explosives; performing as actor/actress; being a site worker, fisherman, cook or kitchen worker; tour guide or tour escort;
18. Any medical treatment received during an insured **Journey** which was made for the purpose of receiving medical treatment or if the insured **Journey** was undertaken while the **Insured Person** was unfit to travel; or the **Insured Person** is traveling against the advice of a **Qualified Medical Practitioner**;
19. Any loss and expenses that can be reimbursed or recovered from any other source;



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

## DEFINITIONS

“**Accident**” means an unforeseen and involuntary event which causes an **Injury** during an insured **Journey**.

“**Accommodation**” means room charge only.

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

“**Allianz Global Assistance**” means the **Authorized Representative** appointed by the company, registered in Hong Kong as Allianz Worldwide Partners (Hong Kong) Limited, Suite 304-306, 3rd Floor, Cityplaza Four, 12 Taikoo Wan Road, Taikoo Shing, **Hong Kong, Hong Kong**.

“**Assistance Hotline**” shall mean the 24/7 call center provided by the Company or its **Authorized Representative**.

“**Authorized Representative**” shall mean Allianz Global Assistance.

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

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

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

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

“**Close Business Partner**” shall mean a Close Business Partner of an **Insured Person** proved as such to the satisfaction of the Company on the basis of business registration or corporate registration documentation acceptable to the Company.

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

“**Confinement**” or “**Confined**” means the period the **Insured Person** is registered as an in-patient in a **Hospital** because of a medical necessity under the professional care of a **Qualified**

**Medical Practitioner** and which the **Hospital** levies a charge for room and board for the treatment of an **Injury** or **Sickness** for such **Confinement**.

“**Departure Date**” means the date where **Insured Person** departs from **Hong Kong** (or the **Place of Departure** if the insured **Journey** commences from a place other than Hong Kong) to their destination.

“**Effective Date**” means the date of the **Period of Insurance** starts as stated in the **Certificate of Insurance**.

“**Epidemics**” means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

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

“**Hong Kong**” means the **Hong Kong** Special Administrative Region.

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

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

“**Immediate Family Member**” means **Insured Person’s** spouse, parent, parent-in-law, grandparent, son or daughter, brother or sister, grandchild or legal guardian.

“**Injury**” shall mean the bodily **Injury** sustained in an **Accident** directly and independently of all other causes.

“**Insured Person**” shall mean the **Insured Person(s)** named in the **Certificate of Insurance** or subsequently endorsed herein.

“**Journey**” wherever used in this Policy shall mean the **Journey** with the period of travel commencing from the **Insured Person** leaves the **Hong Kong** (or the **Place of Departure** if the insured **Journey** commences from a place other than Hong Kong) immigration counter on the **Departure Date** for the purpose of commencement of his/her insured **Journey** and until the expiry of the period of travel as specified in the **Certificate of Insurance** or the **Insured Person’s** arrival at any immigration counter for returning to Hong Kong (or the **Place of Departure** if the insured **Journey** commences from a place other than Hong Kong) after the insured **Journey**, whichever first occurs.

“**Loss of**” or “**Loss of Use**” shall mean the Permanent total functional disablement or complete and Permanent physical severance through or above the wrists or ankle joints, and as used with reference to eyes, shall mean the entire and irrecoverable loss of sight.

“**Loss of Hearing**” shall mean **Permanent** irrecoverable **Loss of Hearing** where:

If a db - Hearing loss at 500 Hertz If b db - Hearing loss at 1,000 Hertz If c db - Hearing loss at 2,000 Hertz If d db - Hearing loss at 4,000 Hertz

1/6 of (a+2b+2c+d) is above 80dB.

“**Loss of Sight**” shall mean the entire and irrecoverable loss of sight.

“**Loss of Speech**” shall mean the disability in articulating any three of the four sounds which contribute to the speech such as the Labial sounds, the Alveololabial sounds, the Palatal sounds and the Velar sounds or total loss of vocal cord or damage of speech center in the brain resulting in Aphasia.

“**Mobile Device**” means a portable computing device such as smartphone, laptop or tablet computer.

“**Medically Necessary Expenses**” means expenses incurred and paid by the **Insured Person** to a legally **Qualified Medical Practitioner**, physician, surgeon, nurse, **Hospital** and/or ambulance service for medical, surgical, X-ray, **Hospital** or nursing treatment including the cost of medical supplies and ambulance hire but excluding the cost of dental treatment unless such treatment is necessarily incurred to sound and natural teeth and is caused by **Injury**, and excluding any expenses incurred under Section 3a (Emergency Medical Evacuation) and Section 3c (Repatriation of Mortal Remains) of this Policy. All treatment must be prescribed by a **Qualified Medical Practitioner** in order for expenses to be reimbursed under this Policy. Provided that in the event an **Insured Person** becomes entitled to a refund of all or part

of such expenses from any other source, **The Company** will only be liable for the excess of the amount recoverable from such other sources.

“**Online Travel Booking Platform**” shall mean a website of an airline, online travel agent, or other from which you have purchased your travel related products (fares, accommodations) and your travel insurance policy.

“**Opportunistic Infection**” shall include but not be limited to pneumocystis carinii pneumonia, organism of chronic enteritis, virus and/ or disseminated fungi infection.

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

“**Percentage of Principal Sum**” is the **Percentage of Principal Sum** as stated in the Benefit Table in Section 4 (**Personal Accident**) herein used to calculate the compensation payable.

“**Period of Insurance**” means as follows:

For Benefits Section 12, the period of insurance starts from the Policy Issue Date shown on the **Certificate of Insurance**, or 30 days prior to the **Departure Date**, whichever is later. For Benefits Section 12, the cover expires on the **Departure Date**, at the moment of the **Journey** commencement.

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

- The **Expiry Date** stated on your **Certificate of Insurance**;
- Your return back to **Hong Kong** (or the **Place of Departure** if the insured **Journey** commences from a place other than Hong Kong);
- When the insurer determines that you should return to **Hong Kong** (or the **Place of Departure** if the insured **Journey** commences from places other than Hong Kong) for treatment.

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

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

“**Place of Departure**” means a place other than Hong Kong where an **Insured Person** commences the insured **Journey**.

“**Pre-Existing Condition**” means any condition for which the **Insured Person** or Immediate Family Member received from or were recommended by a **Qualified Medical Practitioner** prior to the **Effective Date** of this Policy for: a) any medical treatment; b) any diagnosis; c) any consultation; or d) any prescribed drugs leading to a claim under this Policy; or any **Symptom** which existed prior to the **Effective Date** leading to a claim under this Policy.

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

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

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

“**Schedule of Benefits**” means the table of benefits presented in the **Certificate of Insurance** that sets out the coverage that is provided under each policy and the limits we will pay in total for all claims under each section.

“**Serious Injury or Serious Sickness**” means an **Injury** or **Sickness** for which the **Insured Person** requires treatment and which is certified by a **Qualified Medical Practitioner** as being dangerous to life and as rendering the **Insured Person** unfit to travel

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

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

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

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

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

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

“**The Company**” means **Liberty International Insurance Limited**, 13/F, Berkshire House, 25 Westlands Road, Quarry Bay, **Hong Kong**.

“**Traveling Companion**” shall mean the person who is accompanying the **Insured Person** for the whole insured **Journey**.

“**Usual, Reasonable And Customary**” shall mean an expense which:

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

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

## GENERAL CONDITIONS

1. At the time this insurance becomes effective, the **Insured Person** must be fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the insured **Journey**, otherwise any claim could be forfeited.
2. The cooling off period entitles to policy cancellation with full premium refund if the **Authorized Representative** is notified of the request prior to **Departure Date** (no refund post **Departure Date**) and within 5 days of the **Effective Date**.
3. Upon issuance of the Policy, all the insurance details, including the **Insured Persons**, **Departure Date**, Insurance **Expiry Date** and Destinations, are confirmed and final and cannot be changed.
4. Eligibility of this policy is restricted to residents of **Hong Kong**

travelling overseas.

5. For any **Journey** which is not commencing from **Hong Kong**, all the words of "**Hong Kong**" which appears in the policy (save and except for the words "**Hong Kong**" appearing under "DEFINITIONS", "GENERAL CONDITIONS" and "GENERAL PROVISIONS") shall be changed to read as "**Place of Departure**", except for the currency which should remain to be Hong Kong dollars. The following benefits shall not be available unless the insured **Journey** is departing from and returning to **Hong Kong**: follow up medical expenses under section 1.b of this policy.
6. This Policy may not be renewed or extended. However, If any circumstance exists during the insured **Journey** which is outside the **Insured Person's** control and the insured **Journey** is extended beyond the period stated in the **Certificate of Insurance**, **The Company** will automatically extend this Policy for a maximum ten (10) consecutive days without charge for such an extended period as is reasonably necessary for completion of the **Insured Person's** insured **Journey**.
7. If the **Insured Person** is covered under more than one (1) comprehensive voluntary travel insurance policies underwritten by **The Company** for the same trip, only the travel insurance policy with the greatest compensation will apply and benefits thereunder be payable.
8. Any non-disclosure or fraudulent misrepresentation in any particular material shall lead to the whole Policy being void from inception.
9. Age limit may apply to the Insured Person(s) under this Policy. Please refer to the Certificate of Insurance for any age limit that may be imposed.

## GENERAL PROVISIONS

### 1. ENTIRE CONTRACT

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

### 2. TIME OF NOTICE OF CLAIM

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

### 3. FORMS FOR PROOF OF LOSS

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

### 4. TIME FOR FILING PROOF OF LOSS

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

### 5. SUFFICIENCY OF NOTICE

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

### 6. IMMEDIATE PAYMENT OF INDEMNITIES

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

### 7. TO WHOM INDEMNITIES PAYABLE

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

### 8. FRAUDULENT CLAIMS

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

### 9. RIGHT OF RECOVERY

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

### 10. RIGHTS OF THIRD PARTIES

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

### 11. MEDICAL EXAMINATION AND TREATMENT

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

### 12. SUBROGATION

In the event of any payment under this Policy, **The Company** shall be subrogated to all the **Insured Person's** rights of recovery



therefore against any person or organization and the **Insured Person** shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Insured Person** shall take no action after the loss to prejudice such rights.

### 13. LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy. No such action shall be brought after the expiration of three (3) years after the time written proof of loss is required to be furnished.

### 14. LIMITATIONS CONTROLLED BY STATUTE

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

### 15. COMPLIANCE WITH POLICY PROVISIONS

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

### 16. POLICY INTERPRETATION

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

### 17. ASSIGNMENT

No notice of assignment of interest under this Policy shall be binding upon

### 18. DATA PRIVACY

The **Insured Person/Policyholder/Applicant** agrees that:

- a) the personal data collected during the application process or administration of this policy may be used by Allianz Worldwide Partners (**Hong Kong**) Limited or by **Liberty** International Insurance Limited for the purposes stated in its Data Privacy Policy, which include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, data matching, claim processing, investigation, payment and subrogation).
- b) Allianz Worldwide Partners (**Hong Kong**) Limited may use the **Insured Person's/Policyholder's/Applicant's** contact details (name, address, phone number and e-mail address) to contact him/her about other insurance products provided by the Allianz Worldwide Partners (if Allianz Worldwide Partners (**Hong Kong**) Limited has obtained the agreement of the **Insured Person/Policyholder/ Applicant** to use such contact details for this purpose).
- c) Allianz Worldwide Partners (**Hong Kong**) Limited may transfer the personal data to the following classes of persons (whether based in **Hong Kong** or overseas) for the purpose identified. Such persons may be located in other countries such as Mainland China, France and Switzerland. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of **Hong Kong's** privacy laws. This transfer of personal data may apply to:
  - i. third parties providing services related to the administration of this policy, including reinsurers (per (a) above);
  - ii. financial institutions for the purpose of processing this policy
  - iii. and obtaining policy payments (per (a) above); in the event of a claim, loss adjustors, assessors, third party administrators, emergency providers, legal services providers,
  - iv. retailers, medical providers and travel carriers (per (a) above);
  - v. for the purpose of conducting direct marketing activities (subject to 18(b) above), marketing companies authorized

by the Allianz Worldwide Partners;

- vi. another member of the Allianz Worldwide Partners (for all of the purposes stated in (a) and (b)) in any country; or
  - vii. other parties referred to in Allianz Worldwide Partners (**Hong Kong**) Limited's Data Privacy Policy for the purposes stated therein.
- d) The **Insured Person/Policyholder/Applicant** may gain access to, or request correction of his/her personal data (in both cases, subject to a reasonable fee), or change the option he/she previously elected in relation to the use of his/her contact details for direct marketing at any time, by writing to the Privacy Compliance Officer of Allianz Worldwide Partners (**Hong Kong**) Limited at Suite 304- 306, 3<sup>rd</sup> Floor, Cityplaza Four, 12 Taikoo Wan Road, Taikoo Shing, **Hong Kong**. The same addresses may be used to contact Allianz Worldwide Partners (**Hong Kong**) Limited with any comments in relation to the services it provides.

### 19. CLERICAL ERROR

Clerical errors by **The Company** shall not invalidate insurance otherwise valid nor continue insurance otherwise not valid.

### 20. PREVAILING LANGUAGE

The terms and conditions in the Chinese policy wording is translated from this English version only for your reference. Should there be any inconsistency between Chinese and English versions in policy wording, the English version shall prevail.

# 網上旅遊保障 – 機票及套票

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## 旅遊保險條款及條件

當利寶國際保險有限公司（以下稱為「本公司」）收妥保費後，即依據本保單或批註內的定義、不受保項目、限制、條款和條件，同意承保名字列於保險證明書內之受保人及根據本保單之條文及條款對在受保日期內所出發和發生的旅程（以下稱為「受保旅程」）之損失作出賠償。

本公司已任命安聯全球救援（以下稱為「授權代表」）為其代理及授權代表，為您提供索賠及救援服務，以及管理您的保單。保險證明書、本旅遊保險條款及條件及批註（如有）將構成完整的保險

合約（以下稱為「保單」）。請緊記細閱及列印保險證明書及本旅遊保險條款及條件，並留意「適用於所有條目的一般不受保項目」及「一般條文」兩條規定。

保險證明書列示了保障表，您會找到重要的資訊，例如計畫類型、保障區間和有關救援熱線的詳情。

# 保障

## 第一項— 醫療費用

### 1a. 海外醫療費用

若受保人在旅程期間因受傷或疾病，需在當地治療之受傷或疾病醫療費用，本公司將根據保障表訂定的投保額賠償有關醫療費用。該醫療費用須(i)由受保人於首次受傷或感染疾病起計一百八十二(182)日內導致的；及(ii)於當地由執業醫生所收取的正常、合理及慣性醫療所需費用。

### 1b. 覆診醫療費用

倘若受保人返回香港後須就有關第1a.項下的損傷或疾病覆診（即除了受保人返回香港前有關損傷或疾病接受的治療），本公司將根據保障表列明的相應投保額向受保人賠償覆診醫療費用，惟覆診醫療費用須 i) 於受保人返回香港後三個月內產生及 ii) 由執業醫生收取的正常、合理及慣性醫療所需費用。

惟在任何情況下，根據本第一項訂定（「醫療費用」），賠償金額不超過保障表所列明的相應投保額的百分之一百。

### 適用於第一項— 醫療費用的不受保項目

以下各項將不受保障：

1. 根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。
2. 倘受保旅程的目的是為進行醫療相關之治療；或受保旅程是在違反執業醫生的建議下進行。
3. 任何由另一方提供但受保人無需支付的任何費用或服務，或已包括在受保旅程所支出的任何費用。
4. 未能提供執業醫生之書面醫療報告。
5. 受保人拒絕跟從執業醫生的建議返回香港或在受保人身體狀況許可下，拒絕繼續其受保旅程。
6. 在香港以外的覆診醫療費用。
7. 任何於醫院獨立或私家病房住院、或特別或私家看護費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。
8. 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間因意外受傷所引致的除外。
9. 任何本地醫療保險中可以報銷或獲得賠償的損失和費用。

## 第二項— 海外住院每日現金保障

倘受保人於旅程期間因受傷或疾病而需海外住院連續24小時或以上，本公司將向受保人支付，金額不超過保障表所列明的投保額。

### 適用於第二項—

### 海外住院每日現金保障適用的不受保項目

以下各項將不受保障：

1. 根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。
2. 倘受保旅程的目的為進行醫療相關之治療；或受保旅程是在違反執業

醫生的建議下進行。

3. 任何由另一方提供但受保人無需支付的任何費用或服務，或已包括在受保旅程費用的任何支出。
4. 未能提供執業醫生之書面醫療報告。
5. 受保人拒絕跟從執業醫生的建議返回香港或在受保人身體狀況許可下，拒絕繼續其受保旅程。
6. 任何於醫院獨立或私家病房住院、或特別或私家看護的額外費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。
7. 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間因意外受傷所引致的除外。

## 第三項— 緊急醫療救援

### 3a. 緊急醫療運送

當受保人因於受保旅程期間因行程中受傷或疾病，並在本公司或其授權代表經醫療評估後認為適宜將受保人移送至另一個地點接受治療，或將受保人送返香港或其慣常居住地，本公司或其授權代表會根據受保人身體狀況的醫療嚴重性，安排最合適的醫療運送方法。本公司將直接向醫療服務供應商支付保障費用，金額不超過保障表所載相關運送的投保額。

保障費用是指由本公司或其授權代表因緊急運送受保人而提供及/或安排之運送、醫療服務及醫療設備等產生的必需費用。

本公司或其授權代表安排的運送方式可包括空中救護、地面救護、一般航空運輸、鐵路或任何其他合適方式。有關運輸方式及最終目的地的所有決定將由本公司或其授權代表作出，並只會基於醫療上的必要性作出決定。

受保人或其代表必須致電救援熱線以獲得上述安排。

### 3b. 遺體運返

當受保人於受保旅程期間因行程中受傷或疾病而死亡，本公司或其授權代表將安排受保人的遺體運返香港或其慣常居住地。本公司將支付金額不超過保障表所載相關運返的投保額的實際開支。

此外，對於在香港以外的死亡地點就棺材、殯葬業者或殯儀員進行的屍體防腐處理及火葬程序產生的合理開支，本公司將賠償金額不超過保障表所載相關投保額的實際開支。

受保人或其代表必須致電救援熱線以獲得上述安排。

### 3c. 親屬探訪

根據本條，倘受保人在受保旅程期間因行程中受傷或疾病，因而需於當地醫院治療而預計會住院超過七天，而受保人在返回香港前因受傷或疾病無法照料自己，本公司將為一位直系家屬賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）產生的合理及所需開支，讓其從慣常居住地前往探望及照料受保人。

受保人或其代表必須致電救援熱線以獲得上述安排。

### 3d. 返程親屬探訪

根據本項，若受保人於受保旅程期間，其直系家屬在香港因受傷或疾病而在香港死亡，本公司將賠償受保人返回香港的一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）產生的合理及所需開支。

受保人或其代表必須致電救援熱線以獲得上述安排。

### 3e. 隨行未獲照料子女送返

當受保人於旅程期間因於使用有效文件的海外行程中受傷或疾病，導致其隨行子女未獲照料，本公司或其授權代表將賠償一張來回經濟客位旅遊票（飛機、船或艇的旅遊票）產生的合理及所需開支，以讓其直系家屬送返其隨行子女至其香港慣常居住地。

受保人的隨行子女須使用該旅程的原回程旅遊票或電子回程旅遊票。若受保人購買的原回程旅遊票或電子回程旅遊票因拯救期間過期，救援代理須承擔隨行子女的回程旅遊票，惟受保人須向救援代理提交原回程旅遊票或電子回程旅遊票，或提供其購買該回程旅遊票的證明。若受保人並無原回程旅遊票或電子回程旅遊票，或無法就此提供相關證明，隨行子女返回原來地點的回程旅遊票須由受保人承擔。



受保人或其代表必須致電救援熱線以獲得上述安排。

## 適用於第三項—

### 緊急醫療救援的不受保項目

以下各項將不受保障：

1. 根據執業醫生的意見，受保人的手術或治療可以合理地延期至受保人返回香港後進行。
2. 倘受保旅程的目的為進行醫療相關之治療或受保旅程是在違反執業醫生的建議下進行。
3. 由另一方提供的服務但其任何費用並非由受保人負責，或已包括在受保旅程費用的任何支出。
4. 未能提供執業醫生的書面醫療報告。
5. 受保人拒絕跟從執業醫生的建議返回香港，或在受保人的身體狀況許可下，拒絕繼續其受保旅程。
6. 任何於醫院的獨立或私人病房住院，或特別或私家看護的額外費用；非醫療個人服務，例如收音機、電話等；購買或使用特別支架、器具或儀器的額外費用。
7. 任何整容手術、眼睛折射造成的誤差、助聽器及佩戴眼鏡的費用，但於受保旅程期間的意外受傷所引致的除外。
8. 任何未經本公司或其授權代表批准及安排的服務費用；受保人在緊急醫療情況期間，在其可控制範圍外無法聯絡救援熱線的職員除外。在任何情況下，於第3a條（「緊急醫療運送」）下，本公司保留權利僅賠償受保人於有關服務引起的費用，惟該服務須為在同一情況下，本公司或其授權代表亦會同意提供。
9. 任何未經本公司或其授權代表批准及安排的受保人遺體運返費用。

## 第四項— 個人意外

如在受保旅程期間受保人受傷，而該受傷直接及獨立於其他原因導致以下賠償表所列出的事件的發生（以下稱為「事件」），受保人可獲得此保障，惟事件必須於意外發生當日起九十（90）天內發生。

賠償表	投保額百分比
意外死亡及殘疾	100%
1. 死亡	100%
2. 永久完全傷殘	100%
3. 永久及無法痊癒之四肢癱瘓	100%
4. 雙眼永久完全失明	100%
5. 喪失任何雙肢或任何雙肢永久完全殘廢	100%
6. 永久喪失說話能力	100%
7. 永久完全失聰：	
a) 雙耳	75%
b) 單耳	15%
8. 一眼永久完全失明	50%
9. 喪失任何一肢或任何一肢永久完全殘廢	50%

### 賠償：

1. 倘若多於一（1）項上述的事件合資格，則僅最高賠償額（即投保額百分比最高者）的事件可獲賠償，並且在任何情況下賠償不得超出賠償表所載的相應投保額。
2. 當受保人出現任何損失，因而可索取上述任何一（1）項事件的賠償時，本保單的保險便會終止，惟該終止不會影響因意外造成該損失的任何索賠。
3. 當受保人的手腳任何一肢或器官於本保單受保意外前已喪失部份功能，現因受傷變成完全傷殘時，本公司須以傷殘程度釐定應付的投保額百分比；惟意外前手腳任何一肢或器官已永久傷殘，其損失則不會獲得任何賠償。

### 風險性元素：

倘若在受保旅程期間發生任何受保意外，受保人因此無可避免地暴露於風險性元素（包括但不限於持續及惡劣天氣或環境情況），由意外當日起計十二（12）個月內，相關風險性元素直接及無可避免地導致死亡、損失或傷殘，本公司將根據第四項的保障表所列的事件支付賠償。

### 失蹤：

倘若受保人在受保旅程期間遇上意外，導致其乘坐的公共運輸工具失蹤、沉沒或失事及受保人失蹤，而在意外當日起計十二（12）個月後受保人仍然失蹤時，並本公司有理由相信受保人已在意外中死亡，本公司將支付個人意外保障，惟必須先收到由受保人的遺產代理人簽署的承諾書，承諾如果日後發現受保人沒有因該意外死亡，本公司將獲所支付金額的退還。

## 適用於第四項—

### 個人意外的不受保項目

在第四項下，於任何情況下本公司均無需就因受傷或任何種類病症或疾病造成的損失負責支付賠償。

## 第五項—

### 個人行李保障

倘若在受保旅程期間，受保人的行李及個人物品被盜竊、意外損毀或永久遺失，本公司將賠償受保人，賠償金額不超過保障表所載的相應投保額。本公司祇支付下列費用的最低者：

- 維修開支；
- 更換開支；
- 倘若由本公司去維修或更換物品的金額，扣除本公司可享有的任何商業折扣；
- 原本零售價；或
- 物品因使用年期及損耗所餘下的折舊值。

任何單件物品或屬於一對、套或組的物品、手提電腦、相機、便攜式攝錄機及附件，本公司均加設副限額的限制。有關副限額詳情，請參閱保障表。

對於任何物品，或屬於一對或一套的物品，本公司考慮其損耗情況後，可能支付賠償，或按本公司決定作出更換或維修。

## 適用於第五項—

### 個人行李保障適用的不受保項目

以下情況將不受保障：

1. 屬於以下類別的財產：商業貨品或樣本、食品、動物、機動車輛（包括配件）、電單車、單車、船隻、摩托車、任何其他運輸工具、家用傢俱、古董、珠寶首飾或飾物、手提電話（包括個人數碼助理電話及其他配件）、流動設備、智能手錶、金錢（包括支票、旅行支票等）、塑料貨幣（包括具信貸價值的信用卡、八達通卡等）、證券、門票或文件。
2. 因正常損耗及消耗、逐漸惡化、蟲蛀、害蟲、固有缺陷而導致的損失或損毀，或由受保人為物品發起的任何維修、清潔或改動處理而導致的損毀。
3. 屬於租用或借用的儀器的損失或損毀。
4. 財產的任何損失或損毀是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關財產；或有關財產屬違禁品或正被或曾被非法運送或買賣。
5. 財產的損失或損毀有任何其他保險的保障，或可以獲得有關公共運輸工具、酒店、任何服務供應方或其他方式的賠償。
6. 任何財產的損失或損毀經第三方修理或維修後可正常運作。
7. 受保人故意不使用者乘坐的公共運輸工具運送受保人的任何行李，或受保人另行郵寄或寄送的任何行李、紀念品或其他物品。
8. 在公眾地方無人看管下受保人個人行李或因受保人沒有小心謹慎和作出預防措施去確保該財產的保護和保安而導致的損失。
9. 儲存於磁帶、記憶卡、光碟或其他的資料損失。
10. 屬於易碎物品的破損或損毀。
11. 於酒店或公共運輸工具看管期間發生的損失或損毀，除非在發現後

三(3)天內立即向相關酒店或公共運輸工具作書面報告,及如果事件發生於航空公司,獲取財物事故報告。

12. 沒有於事故發生後二十四(24)小時內向警方報案的損失,和沒有獲取損失發生當地的警方報告。
13. 於第六條(「移動設備保障」),第七條(「個人金錢損失」),第八條(「旅行文件遺失」)以及第十一條(「行李延誤津貼」)項下已因同一原因索賠的任何損失。
14. 因神秘失蹤而導致的損失。
15. 因失誤、遺漏、退換或貶值造成的短缺。
16. 提交的索賠物品單據並非受保人名下。

## 第六項— 流動設備保障

倘若在受保旅程期間,受保人的手機、平板電腦或筆記型電腦被盜竊、意外損毀,本公司將賠償受保人,賠償金額不超過保障表所載的相應投保額。本公司祇支付下列費用的最低者:

- 維修開支;
- 更換開支;
- 倘若由本公司去維修或更換物品的金額,扣除本公司可享有的任何商業折扣;或
- 原本零售價;或
- 物品因使用年期及損耗所餘下的折舊值。

對於任何物品,或屬於一對或一套的物品,本公司考慮其損耗情況後,可能支付賠償,或按本公司決定作出更換或維修。

### 適用於第六項— 流動設備保障適用的不受保項目

以下情況將不受保障:

1. 因正常損耗及消耗、逐漸惡化、蟲蛀、害蟲、固有缺陷而導致的損失或損毀,或由受保人為物品發起的任何維修、清潔或改動處理而導致的損毀。
2. 屬於租用或借用的儀器的損失或損毀。
3. 財產的任何損失或損毀是直接或間接地基於:騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動;或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關財產;或有關財產屬違禁品或正被或曾被非法運送或買賣。
4. 財產的損失或損毀有任何其他保險的保障,或可以獲得有關公共運輸工具、酒店、任何服務供應方或其他方式的賠償。
5. 任何財產的損失或損毀經第三方修理或維修後可正常運作。
6. 在公眾地方無人看管下受保人的流動設備或因受保人沒有小心謹慎和作出預防措施去確保該財產的保護和保安而導致的損失。
7. 沒有於事故發生後二十四(24)小時內向警方報案的損失,和沒有獲取損失發生當地的警方報告。
8. 第五條(「個人行李保障」)項以及第十一條(「行李延誤津貼」)項下已因同一原因索賠的任何損失。
9. 因任何的神秘失蹤而導致的損失。
10. 因失誤、遺漏、退換或貶值造成的短缺。
11. 非受保人持有的流動設備的任何損失和損壞。
12. 任何無照片留證及無法提供購買發票的索賠。
13. 於保障表下超出投保額的金額。

## 第七項— 個人金錢損失

在受保旅程期間,倘若因搶劫、爆竊或盜竊直接導致受保人的現金、鈔票、旅行支票及匯票的損失,本公司將作出賠償,賠償金額不超過保障表所載的相應投保額。受保人必須於事故發生後二十四(24)小時內在損失當地向警方報失,並於索賠時附上當地警方的書面文件及報告。

### 適用於第七項— 個人金錢損失的不受保項目

以下情況將不受保障:

1. 屬於任何形式的塑料貨幣(包括任何信用卡、八達通卡等)或證券。
2. 未有於事故發生後二十四(24)小時內向警方報失,且未能提交當地警方的報告。
3. 因失誤、遺漏、退換或貶值造成的短缺。
4. 沒有即時向發行旅行支票機構的當地分行或代理報告損失旅行支票。
5. 因神秘失蹤而導致的損失。
6. 第五條(「個人行李保障」)項下已因同一原因索賠的任何損失。
7. 損失是直接或間接地基於:騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動;或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公相關現金、鈔票、支票或金錢;或任何現金、鈔票、支票或金錢屬違禁品(或其收益)或正被或曾被非法運送或交易(或其活動帶來的收益)。

## 第八項— 旅遊證件遺失

在受保旅程期間,倘若因搶劫、爆竊或盜竊直接導致受保人遺失其旅遊證件,本公司將賠償受保人,賠償金額不超過保障表所載有關旅遊證件替換的投保額,包括必需及合理的交通及住宿的開支。

### 適用於第八項— 旅遊證件遺失的不受保項目

出現以下情況開支不受保障:

1. 未有於事故發生後二十四(24)小時內向警方報失,且未能提交當地警方的報告。
2. 受保旅程不需要所遺失的旅遊證件及/或簽證去完成。
3. 因神秘失蹤而導致的損失。
4. 損失是直接或間接地基於:騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動;或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產;或任何現金、鈔票、支票或金錢屬違禁品(或其收益)或正被或曾被非法運送或交易(或其活動帶來的財物收益)。
5. 倘若同一份旅遊證件有臨時及永久版本,受保人僅可索賠其中一個版本,而不可索賠兩個。

## 第九項— 個人責任

對於在受保旅程期間因下列原因要對第三方負起的法律責任,本公司將賠償受保人,賠償金額不超過保障表所載的相應投保額:

- 使第三方死亡或意外身體受傷;
- 使第三方財產意外損失或損毀。

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

### 適用於第九項— 個人責任的不受保項目

以下情況將不受保障:

1. 涉及的財產屬於受保人或受保人的直系親屬、僱主或法律上被視為受保人的僱員。
2. 責任的對象是受保人的直系親屬、僱主或法律上被視為受保人的僱員。
3. 財產屬於受保人或由其照顧或看管或控制。
4. 任何根據合約承擔的責任。

- 因**受保人**蓄意、惡意或進行不法活動產生的責任。
- 因擁有、持有或使用車輛、飛機、船隻、槍械或動物產生的責任。
- 因任何貿易、商業或專業產生的責任。
- 因任何刑事行為產生的責任。
- 損失是直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或曾被非法運送或交易（或其活動帶來的財物收益）。

## 第十項— 行程延誤

倘若**受保人**在**受保旅程**期間擬乘坐的**公共運輸工具**較其行程表所列的出發時間延誤，而該延誤是直接由於惡劣天氣、天災、儀器故障、騎劫或**公共運輸工具**的僱員罷工，本公司將支付金額不超過**保障表**所載的相應**投保額**。

計算延誤離開的時間，是由**公共運輸工具**提供的行程表上所列的出發時間起計，直至i) 該**公共運輸工具**或ii) 由該**公共運輸工具**的行政部門提供的最早替代交通工具的實際出發時間為止。

### 適用於第十項—

#### 行程延誤的不受保項目

以下情況將不受保障：

- 受保人**沒有提供**公共運輸工具**的書面證明列明延誤的小時數目及延誤原因。
- 購買本保險前已公佈有事件或事故會導致相關的延誤。
- 受保人**沒有準時到達機場或港口（即其到達時間遲於辦理登記或預訂手續所規定的時間，因**公共運輸工具**僱員罷工除外）。
- 受保人**沒有登上由相關**公共運輸工具**的行政部門提供的最早替代交通工具。
- 直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或曾被非法運送或交易（或其活動帶來的財物收益）的任何財產。

## 第十一項— 行李延誤津貼

在**受保旅程**期間，倘若因**受保人**乘坐的**公共運輸工具**把**受保人**的行李送運到錯誤地方，導致**受保人**在抵達目的地暫時無法獲得該行李，因此必須緊急購買必需物品，因此必須緊急購買，本公司將支付此實際開支，支付金額不超過**保障表**所載的相應**投保額**。

### 適用於第十一項—

#### 行李延誤津貼的不受保項目

以下情況將不受保障：

- 受保人**沒有提供**公共運輸工具**的書面證明列明延誤的小時間數目及延誤原因。
- 受保人**返回香港時發生的損失。
- 受保人**故意以另一**公共運輸工具**（而非**受保人**乘坐者）運送任何**受保人**行李，或**受保人**另行郵寄或寄送任何行李、紀念品或其他物品。
- 本公司或其**授權代表**認為不是基於必要的購買；或**受保人**被認為在延誤期間沒有打算減低額外開支。
- 基於相同原因，根據第五項（「個人行李保障」）索賠。
- 損失的造成直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或曾被非法運送或交易（或其活動帶來的財物收益）。

## 第十二項— 行程取消

### 12a. 行程取消

倘在**受保旅程**出發日期前三十（30）天內發生下列任何事件（第iii至vi項除外），而**受保旅程**必須取消，及**受保人**已預先支付旅遊開支並對其承擔法律責任，而該責任不能經任何其他來源來彌補，本公司將賠償有關損失給**受保人**，賠償金額不超過**保障表**所載的相應**投保額**：

- 受保人**、**旅伴**及或直系家屬死亡或嚴重受傷或病重；
- 受保人**被傳召擔任證人、出任陪審員或強制隔離；
- 在原定**受保旅程**出發日期前一（1）星期，**公共運輸工具**的僱員突然罷工、爆發不能預料的暴亂或內亂；
- 在原定**受保旅程**出發日期前一（1）星期，**受保人**或**旅伴**的香港主要住所因火災、水浸、地震或類似天災被嚴重損壞，因此需要**受保人**在出發日期出現在其住所。
- 於保單生效不少於一（1）天後，在未能預計的情況下**旅程**的計劃目的地被發出**黑色外遊警示**，而此**黑色外遊警示**在**旅程**計劃開始日期前一（1）週內的任何時間內生效，導致**旅程**必須取消。
- 於保單生效不少於一（1）天後，在未能預計的情況下**旅程**的計劃目的地被發出**紅色外遊警示**，而此**紅色外遊警示**在**旅程**計劃開始日期前一（1）週內的任何時間內生效，導致**旅程**必須取消，而本公司將賠償金額不超過**保障表**所載的相應**投保額**的百分之五十。

第十二項（「行程取消」）的保障適用於在網上旅遊預訂平台，亦即您申請此旅遊保險的平台，支付的旅遊開支。

### 12b. 行程取消保障延展

第十二項（「行程取消」）的保障可擴展到適用於除在網上旅遊預訂平台（亦即您申請此旅遊保險的平台）支付的旅遊開支外的其他預訂平台的旅遊開支，最高為**保障表**中規定的相應**投保額**。

第十二項（「行程取消」）的保障於**受保人**開始**受保旅程**便立即失效。

### 適用於第十二項—

#### 行程取消的不受保項目

以下情況損失將不受保障：

- 有任何現有保險計劃、政府計劃的保障，或有任何**公共運輸工具**、旅遊代理或任何其他運輸及/或住宿供應方支付或退回損失。
- 直接或間接因政府的規例或控制、旅行社、旅行團營運商及/或**公共運輸工具**破產、清盤或違責。
- 在購買本旅遊保險前已出現導致其**受保旅程**取消及/或中斷的任何情況。
- 基於12a.項第i至第iii項的原因**受保人**必須取消或中斷旅遊時，因未有即時知會旅行社/旅行團營運商或運輸或住宿供應方而直接或間接引致的損失。
- 並非透過網上旅遊預訂平台（亦即您申請此旅遊保險的平台）預訂的旅遊開支，適用12b項的情況除外。
- 直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產；或有關財產屬違禁品（或其財物收益）或正被或曾被非法運送或交易（或其活動帶來的財物收益）。
- 香港保安局在**受保人**旅遊保險生效日期之前就針對旅行目的地發出**紅色外遊警示**或**黑色外遊警示**的任何旅遊。

## 第十三項— 行程中斷

### 13a. 行程中斷

因下列原因使**受保人**必須終止及縮短**受保旅程**並返回香港時，對於未被使用及不獲發還的旅遊支出，本公司將賠償**受保人**，賠償金額不超過**保障表**所載的相應**投保額**：

- 受保人**或其緊密商業夥伴死亡、嚴重受傷或病重；



- 受保人的直系家屬或旅伴死亡、嚴重受傷或病重；
- 公共運輸工具的僱員突然罷工、爆發不能預料的暴亂或內亂、天災或大規模流行性疾病，使受保人無法繼續原定受保旅程。
- 於保單生效期間，在未能預計的情況下旅程的計劃目的地被發出黑色外遊警示，而此黑色外遊警示在旅程計劃開始日期後及旅程計劃結束日期前的任何時間內生效，使受保人旅程中斷。
- 於保單生效期間內，在未能預計的情況下旅程的計劃目的地被發出紅色外遊警示，而此紅色外遊警示在旅程計劃開始日期後及旅程計劃結束日期前的任何時間內生效，使受保人旅程中斷。本公司將賠償金額不超過保障表所載的相應投保額的50%。

第十三項（「行程中斷」）的保障適用於在網上旅遊預訂平台，亦即您申請此旅遊保險的平台，支付的旅遊開支。

### 13b.行程中斷保障延展

第十三項（「行程中斷」）的保障可擴展到適用於除在網上旅遊預訂平台（亦即您申請此旅遊保險的平台）支付的旅遊開支外的其他預訂平台的旅遊開支，最高為保障表中規定的相應投保額。祇有購買本保險前，受保人並

### 適用於第十三項—

#### 行程中斷的不受保項目

出現以下情況損失不受保障：

1. 有任何現有保險計劃、政府計劃的保障，或有任何公共運輸工具、旅遊代理或任何其他運輸及/或住宿供應方支付或退回損失。
2. 直接或間接因政府的規例或控制、旅行社、旅行團營運商及/或公共運輸工具破產、清盤或違責引致。
3. 在購買本旅遊保險前已出現導致受保旅程取消及/或中斷的任何情況。
4. 基於13a.項第i至第ii項的原因，受保人必須取消或中斷旅遊時，因未有即時知會旅行社/旅行團營運商或運輸或住宿供應方而直接或間接引致的損失。
5. 並非透過網上旅遊預訂平台（亦即您申請此旅遊保險的平台）預訂的旅遊開支；適用13b.項的情況除外。
6. 直接或間接地基於：騷亂、叛亂、革命、內戰、奪權、恐怖活動或政府機關為制止、打擊或防範上述各項所採取的行動；或任何政府或公共機關根據任何慣例或其他規例去獲取、銷毀、隔離或充公任何財產所採取的行動；或有關財產屬違禁品（或其財物收益）或正被或曾被非法運送或交易（或其活動帶來的財物收益）。
7. 香港保安局在被受保人出發之前就針對旅行目的地發出紅色外遊警示或黑色外遊警示的任何旅遊。

## 第十四項—

### 租用車輛自負額

受保旅程中受保人租用的租賃車輛，在受保人控制車輛過程中發生碰撞或被盜或受損，而租賃協議包含自負額（或墊底費或類似條款），我們將賠償受保人對租賃車輛自負額部分應付的損失或損毀，賠償金額不超過保障表所載的相應投保額。此保障每次受保旅程賠償次數不得超過一次。受保人在租用租賃車輛期間必須購買租賃組織提供的綜合汽車保險，以保障損失或損壞。

### 適用於第十四項—

#### 租用車輛自負額的不受保項目

以下情況不受保障：

1. 受保人對租賃車輛的使用，違反租賃協議條款或者適用的綜合汽車保險；
2. 負責租賃車輛的受保人在酒精或藥物的影響下引致的任何狀況；
3. 受保人在租賃期間任何非法或不法使用租賃車輛；
4. 受保人沒有持有當地有效駕照；
5. 租賃車輛未有購買綜合汽車保險；或
6. 綜合汽車保險內的任何不受保障物品的損失，例如（但不限於）輪胎和/或擋風玻璃。

## 第十五項— 變更行程

在旅程期間於計劃目的地發生未能預計的涉及公共交通工具營運商的僱員罷工、暴亂、內亂、惡劣天氣、自然災害或大規模流行性疾病而導致受保人未能繼續其計劃的旅程，本公司將對受保人產生的合理及必要的旅行和住宿費用進行賠償，使受保人到達原定目的地；賠償金額不超過保障表所載的相應投保額。

### 適用於第十五項—

#### 變更行程的不受保項目

以下情況損失不受保障：

1. 受保人可從任何其他彌償或賠償來源獲得退款或收回款項。
2. 由於任何國家、地區或地方政府頒發禁令或規例而直接或間接引致。
3. 由於接受旅程預訂的旅行代理的疏忽、行為失當或無力償債而引致。
4. 由於人數不足導致旅遊經營商或批發商無法令旅行團成行而引致。
5. 由於受保人出現財務困難，或受保人的情況或合約責任有變，或受保人不願繼續旅程，而直接或間接引致。
6. 因在預訂旅程時或於開始第一日旅程時，已存在或於當時可合理地預計可能會導致旅程被阻礙的情況所致的損失。
7. 第十條（「行程延誤」）以及第十三條（「行程中斷」）項下已因同一原因索賠的任何損失。

## 適用於所有條目的一般不受保項目

因為或有關以下任何一項項目直接或間接引致、蒙受及或承擔的遺失、受傷、損毀或責任，本公司不會支付本保單任何條目下的保障：

1. 戰爭、內戰、侵略、騷亂、革命、使用軍事力量、或政府或軍事奪權；
2. 請留意，前往下列任何國家將不符合受保資格。在這些不合資格國家所招致的任何損失，本公司一概不會承擔責任。不合資格國家包括：古巴、伊拉克、伊朗、敘利亞、阿富汗、北韓及其他正受聯合國、歐盟或美國制裁的國家；
3. 前往任何為人知悉屬高風險的國家，在保障生效日期前，傳媒或政府機關已充份發出反對旅遊的警告；
4. 因您參與遠足或登山或進行探險或類似活動引致；
5. 受保人是：恐怖份子；恐怖份子組織成員；毒販、或核子、化學或生物武器供應商；
6. 受保人任何違法或不法行為或海關或其他機關的任何充公、拘押、銷毀；
7. 任何政府的任何禁制或規例；對政府規例的任何違反或有關公共運輸工具僱員任何計劃罷工、暴亂或內亂、惡劣天氣、天災或大規模流行性疾病發出警告後，受保人未有採取合理防範措施避免本保險項下索賠；
8. 受保人未有盡所有合理努力保護其財產/金錢、避免損傷或減低本保險項下的索賠；
9. 受保人乘坐或駕車輛用作賽車、比賽或任何專業運動，當中受保人會或可以賺取收入或酬金作為收入來源；
10. 酒精或非執業醫生處方藥物的影響引致損失；
11. 懷孕或分娩，及與懷孕或分娩有關的任何受傷或疾病；
12. 自殺或企圖自殺或蓄意自殘，或自行暴露於非必要危害中；
13. 任何已先存在狀況、先天及遺傳狀況；
14. 愛滋病或人體免疫力缺乏病毒血清測試呈陽性反應的任何受傷或疾病

及相關疾病、經由性接觸傳染的疾病；

15. 廣泛性流行性疾病或大規模流行性疾病；
16. 精神病、睡眠障礙症、精神或神經錯亂；
17. 受保人參與海軍、陸軍、空軍服務或行動；武裝部隊服務；作為任何航空運輸工具的成員或操作員；測試任何類型的運輸工具；參與任何類型的體力工作；參與離岸活動，例如商業潛水、鑽油、採礦或航拍；處理爆炸品；以演員身份演出；擔任地盤工人、漁民、廚師或於廚房工作；導遊或領隊；
18. 於以下情況下在受保旅程期間接受的任何治療：受保旅程目的為接受治療，或受保人在不適宜旅遊的情況下進行受保旅程，或受保人不理會執業醫生的反對進行旅遊；
19. 可經任何其他來源獲賠償或追討的任何損失及開支；
20. 由於核爆炸包括其所引致的後果或因分離輻射引致的放射性污染或因核燃料或因核燃料燃燒及 / 或持續燃燒產生的任何核廢料所引致的放射性污染；或任何核能裝置或組件造成的放射性、有毒、爆炸性或其他危險性物質，及 / 或散播或運用致病或有毒生物或化學材料；或釋放致病或有毒生物或化學材料。
21. 任何與智能手錶相關的索賠。

## 定義

「意外」指在受保旅程期間因不可預見及非自願事件而造成損傷。

「住宿」僅指房間收費。

「後天免疫力缺乏症」或「愛滋病」須具世界衛生組織所指定的涵義，包括人體免疫力缺乏病毒血清測試呈陽性反應的**機會感染**、**惡性腫瘤**、人體免疫力缺乏病毒、腦病（癡呆症）、人體免疫力缺乏病毒消瘦綜合症或任何病症或疾病。

「安聯全球救援」指由本公司所委任的授權代表Allianz Worldwide Partners (Hong Kong) Limited (於香港註冊，地址為香港太古城太古灣道12號太古城中心4期3樓304-306室) 使用的品牌名稱。

「救援熱線」指本公司提供的全日24小時客戶電話中心。

「授權代表」指安聯全球救援。

「行李及個人物品」指您的行李、行李箱及類似容器，包括其存放的物品或您穿戴或攜帶的物品，包括您的貴重物，但不包括任何單車、商業樣本或您計劃交易的物品、護照或旅遊文件、現金、鈔票、紙幣、支票、可轉讓票據、任何類型的船隻（衝浪板除外）、傢俬、家具陳設、家居電器、租用品或任何其他於您的**保險證明書**列為不包括的物品。

「黑色外遊警示」指由香港政府保安局於「外遊警示制度」下就旅遊目的地發出的黑色外遊警示，就此定義，本公司會配合香港政府保安局就「外遊警示制度」的修訂不時作出修改。

「保險證明書」指發給受保人的列明詳情(包括保障表)的文件。

「子女」是指未滿18歲的未成年人。

「緊密商業夥伴」指本公司根據其可接受的商業註冊或公司註冊文件信納的受保人緊密商業夥伴。

「公共運輸工具」指由正式持牌定期運載購票乘客的運輸商所提供及經營的任何巴士、旅遊巴士、的士、渡輪、氣墊船、水翼船、輪船、火車、電車或地下鐵路，以及正式持牌定期運載購票乘客的航空公司或包機公司所提供及經營的定翼飛機，以及由正式持牌定期運載購票乘客的航空公司提供及經營並僅來往既定商用機場或持牌商用直升機場的直升機，以及任何設有固定路線及時間表的機場客車。

「住院」指受保人因醫療需要被醫院接收為住院病人以接受執業醫生專業護理的期間，並就相關住院的受傷或疾病須治療向醫院支付病房及膳食費用。

「出發日期」指受保人從香港(或出發地，如果受保旅程非由香港出發)出發前往目的地的日期。

「生效日期」指保險期開始之日。

「大規模流行性疾病」指傳染性疾病，在某個本僅發展為風土疾病的地區或在一個先前未受其影響的社區突然發展及迅速散播。

「屆滿日期」指保險證明書上保險期完結之日。

「香港」指香港特別行政區。

「香港保安局」是指香港特別行政區政府的保安局。

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

「直系家屬」指受保人的配偶、父母、配偶之父母、(外)祖父母、子女、兄弟姐妹、(外)孫子女或合法監護人。

「受傷」指直接在意外及別無其他原因下蒙受的身體損傷。

「受保人」指保險證明書指明或本保單隨後批註的受保人。

「旅程」每當於本保單中使用時是指受保人為開始其受保旅程於出發日期離開香港(或出發地，如果受保旅程非由香港出發)入境事務處櫃檯開始，至**保險證明書**述明旅遊期間完結或受保人於受保旅程後返回香港(或出發地，如果受保旅程非由香港出發)並到達任何入境事務處櫃檯為止(以較早者為準)的旅遊期間。

「喪失」或「喪失功能」指手腕或足踝以上之部位永久完全失去功能或手腕或足踝以上之部位永久完全分離；若套用於眼睛，須指視力完全喪失及無法恢復。

「失聰」指聽力永久喪失及無法恢復：

如果a分貝—損失聽力至500赫

如果b分貝—損失聽力至1,000赫

如果c分貝—損失聽力至2,000赫

如果d分貝—損失聽力至4,000赫

(a+2b+2c+d)之1/6高於80分貝。

「失明」指視力完全喪失及無法恢復

「喪失語言能力」指構成語言之口唇音、齒舌音、口蓋音及喉頭音四種語言機能中，有三種以上不能發出者，或聲帶完全損壞或因腦部言語中樞神經的損傷而患失語症。

「流動設備」指便攜式電腦設備，如智能手機、筆記本電腦或平板電腦。

「醫療必需費用」是指由受保人引出及所須支付予執業醫生、醫生、外科醫生、護士、醫院及/或救護車服務的費用，包括醫藥、手術、X光檢查、醫院或護理治療包括醫療用品及租用救傷車的費用，但不包括牙科護理(除非因受傷而損害健全及天然之牙齒所必須之診治費用)，亦不包括本保單內第3a條(緊急醫療運送)及第3c項(遺體運返)所需的任何費用。本保單僅負責賠償執業醫生所處方或治療的費用。倘受保人可從任何其他來源取回全部或部份費用，本公司則僅負責賠償剩餘未取回的費用。

「網上旅遊預訂平台」指航空公司網站、網上旅遊代理網站或其他您已從中購買旅遊相關產品(交通票、住宿)及旅遊保險的網站。

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

「廣泛性流行性疾病」指散播至整個大洲甚至全人類的大規模流行性疾病。

「保額百分比」是指本保單第四項(個人意外)中之賠償表中的投保額百分比，用以計算應付賠償。

「保險期」指以下：

就第十二項的保障而言，保險期由**保險證明書**所示的保單發出日期或出發日期前30日開始(以較遲者為準)。就第十二項的保障而言，保障於出發日期旅程開始的時候屆滿。

就所有其他保障而言，保險期由出發日期旅程開始的時候開始。保障於以下任何一項發生時屆滿(以較早者為準)：

- 保險證明書所示的屆滿日期；
- 您返抵香港(或出發地，如果受保旅程非由香港出發)；
- 當安聯全球救援認為您應返回香港(或出發地，如果受保旅程非由香港出發)接受治療。

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

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

「出發地」指受保人非由香港出發及開始其受保旅程的地點。

「已先存在狀況」指受保人或直系家屬於本保單生效日期前接受執業醫生治療或建議並引致本保單項下索賠的任何情況，治療或建議指a)任何藥物治療；b)任何確診；c)任何醫療意見；或d)任何處方藥物；或於生效日期前已存在並引致本保單項下索賠的任何病徵。

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

「紅色外遊警示」指由香港政府保安局於「外遊警示制度」下就旅遊目



的地發出的紅色外遊警示，就此定義，本公司會配合香港政府保安局就「外遊警示制度」的修訂不時作出修改。

「租賃車輛」是指從授權汽車租賃公司或機構租用的不超過 4.5 噸的露營車/房車、轎車、轎跑車、兩廂車、旅行車、越野車、四輪驅動或大巴/捷運。

「保障表」是指在保險證明書中記錄保障的列表和該保單向受保人提供的總賠償額及個別項目賠償額的詳細列表。

「嚴重受傷或病重」指受保人需接受治療，且被執業醫生診斷為有生命危險及令受保人不適宜旅遊或繼續其原定受保旅程的受傷或疾病。當「嚴重受傷或病重」引用在受保人的直系家屬時，其須指受保人直系家屬需接受治療，且被執業醫生診斷為有生命危險及引致受保人不能再繼續或須取消其原定受保旅程的受傷或疾病。

「疾病」指在受保旅程期間直接及別無其他原因被感染且於受保旅程期間開始的疾病或病症。

「投保額」指本保單中的保障表所載的各項受保保障的最高額。「病徵」指一名人士出現失調或染病的跡象或症狀。

「恐怖分子」或恐怖份子組織成員指任何作出或企圖作出恐怖活動、或參與或促成恐怖活動、及/或被任何政府或機關或委員會核實或認定或指稱為恐怖份子的任何人士。

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

「本公司」指利寶國際保險有限公司，地址為香港鰂魚涌華蘭路25號栢克大廈13樓。

「旅伴」指於整個受保旅程中陪同受保人的人士。

「正常、合理及慣性」指以下的費用是：（1）在執業醫生照料、監督或命令下為照料受保人和醫療所需而使用的治療、藥物或醫療服務；（2）在局部地區引出的治療、藥物或醫療服務，其收費不超出類似項目的正常水平；及（3）不包括當沒有保險時將不會收取的費用。

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

## 一般條件

1. 在本保險生效時，受保人必須適宜旅遊及不知悉任何可能導致受保旅程取消或中斷的情況，否則一切索賠不將受理。
2. 冷靜期內取消保單可獲退還保費全額，但必須於出發日期前（出發日期後一概不退款）及生效日期起計五日內授權代表獲得有關要求的通知。
3. 本保單一經發出，所有保險資料，包括受保人、出發日期、保險屆滿日期及目的地，均屬已確定的最終確定，不會接受任何變更。
4. 本保單僅供前往海外的香港居民申請。
5. 若受保旅程的出發地並非香港，本保單內所提及的「香港」一詞（出現在「定義」、「一般條件」及「一般條文」的「香港」一詞除外）將更改為「出發地」，惟貨幣除外並一律以港幣為準。
6. 本保單不可續期或延長。然而，如果在受保旅程期間出現任何超出受保人控制範圍的情況，使受保旅程超過其保險證明書上所定的日期時，本公司將自動免費最多延長連續十（10）天，讓受保人享有合理需要的時間去完成受保旅程。
7. 倘若受保人就同一旅程擁有多於一（1）個由本公司核保的全面性自願旅遊保險保單時，將使用佔最大賠償額的旅遊保險保單，並按其保障獲取賠償。
8. 任何個別資料如未有披露或出現欺詐性失實陳述，將令本保單自初始起失效。
9. 年齡限制可能適用於本保單的受保人。就可能實施的年齡限制，請參閱保險證明書。

## 一般條文

### 1. 完整合約

保險的完整合約須包括有保險證明書、旅遊保險條款及條件和批註（如有）。但凡本保險不包括的，申請人不得引用用作廢除本保單，或被用於任何訴訟程序中（後者除非申請人所作陳述有欺詐成分）。任何代理均無權更改本保險或豁免其任何條文。除非經本公司批准，並註有簽署同意該批准，否則本保險任何變更均屬無效。

### 2. 索賠通知的期限

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

### 3. 損失證明的形式

本公司接獲索賠通知後，將申請賠償表格給予索賠人，為損失的證明存檔。假如索賠人於通知發出後十五（15）天仍未收到該申請賠償表格，索賠人可將事故的發生、性質與損害程度於本保單內損害證明遞交之期限前提交本公司，本公司會將此證明視作已符合本保單條款之要求。本公司所需之任何證明、資料及證據，須依據本公司所定之形式及性質提交，而所需費用概由受保人/索賠人或其法定遺產代理人承擔。

### 4. 提交損失證明的期限

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

### 5. 充份通知

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

### 6. 即時支付賠償金

除有關殘疾的損失索賠外，當接獲所需的證明文件後，將根據本保單立即作出合理賠償。

### 7. 賠償金之支付

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

### 8. 欺詐性索賠

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

### 9. 追討權利

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

### 10. 第三方權利

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



## 11. 身體檢查及治療

於處理本保單的賠償申請時，在合理需要時本公司將有權及機會對受保人進行合理需要次數的身體檢查，有關費用由本公司負責。或如果受保人死亡，在法律許可下進行驗屍。受保人在出現任何損傷或疾病後須儘快獲取及跟從執業醫生的建議。對於因受保人未有獲取及跟從相關建議及未有使用可能處方的相關用具或補救方法引致的任何後果，本公司無需負責。

## 12. 取代權

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

## 13. 法律行動

在根據本保單規定提交書面損失證明後的六十（60）天屆滿前，不得採取法律上或衡平法上的行動以要求賠償。任何訴訟不得於損失證明提交時限後的三（3）年屆滿後提出。

## 14. 法規限制

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

## 15. 遵從保單條文

受保人如未有遵從本保單所載任何條文，本保單項下所有索賠將屬無效。

## 16. 保單詮釋

本保單受香港法律規限，訂約各方謹此同意接受香港法院的專屬司法管轄權管轄。

## 17. 轉讓

所有本保單項下的權益轉讓通知對本公司未能有無約束力，直至其正本或複印本獲提交至Allianz Worldwide Partners (Hong Kong) Limited的總辦事處（地址為香港太古城太古灣道12號太古城中心4期3樓304-306室），並且本公司同意相關轉讓約束力才有效。本公司對轉讓的有效性不會承擔任何責任。本公司任何憲章、章程或規定不得用以妨礙本保單的任何索賠，除非有關條文已完整納入本保單內。

## 18. 資料私隱

受保人/保單持有人/申請人同意：

- a) 在本保單申請程序或管理期間收集的個人資料可被Allianz Worldwide Partners (Hong Kong) Limited或利寶國際保險有限公司用於資料私隱政策訂明的目的，包括核保及管理所申請的私隱政策（包括取得再保險、就續期核保、資料配對、處理索賠、調查、付款及處理取代權）。
- b) Allianz Worldwide Partners (Hong Kong) Limited可使用受保人/保單持有人/申請人的聯絡資料（姓名、地址、電話及電郵地址）與其聯絡，介紹其他由Allianz Worldwide Partners (Hong Kong) Limited提供的保險服務（假設Allianz Worldwide Partners (Hong Kong) Limited已得到受保人/保單持有人/申請人同意，去使用他/她聯絡資料作這些用途）。
- c) Allianz Worldwide Partners (Hong Kong) Limited為了進行識別，會轉移個人資料予以下類別的人士（不論以香港或是海外為根據地）。相關人士可身處其他國家，例如中國內地、法國及瑞士。您同意雖然該等人士通常受保密或私隱責任規限，但可能不會一直跟從香港私隱法例的具體要求。個人資料轉移可適用於：
  - i. 就管理本保單提供服務的第三方，包括再保險人（根據上文(a)段）；
  - ii. 財務機構，以處理本保單及取得保單款項（根據上文(a)段）；
  - iii. 在出現索賠時，理賠師、估值員、第三方管理人、緊急服務供應方、法律服務供應方；
  - iv. 零售商、醫療服務供應方及旅遊承運人（根據上文(a)段）；
  - v. 獲Allianz Worldwide Partners (Hong Kong) Limited授權的市場推廣公司（根據上文(b)段），以處理直接市場推廣活動；
  - vi. Allianz Worldwide Partners (Hong Kong) Limited於任何國家的另一

間成員公司（就(a)及(b)所述的所有目的）；或

- vii. 其他方是指Allianz Worldwide Partners (Hong Kong) Limited的資料私隱政策，用作之前所述用途。
- d) 受保人/保單持有人/申請人可查閱或要求修正其個人資料（兩者均須支付合理費用），或在任何時間變更其先前就使用其聯絡資料作直接市場推廣所選取的選項，方法為以書面通知Allianz Worldwide Partners (Hong Kong) Limited的私隱合規專員，地址為香港太古城太古灣道12號太古城中心4期3樓304-306室。倘有任何關於Allianz Worldwide Partners (Hong Kong) Limited所提供服務的意見，亦可透過上述地址與Allianz Worldwide Partners (Hong Kong) Limited聯絡。

## 19. 書寫錯誤

本公司就文書錯誤而引致的事項，並不會對保險的效力做成任何影響。

## 20. 語言

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

# 网上旅游保障— 機票及套票

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## 旅游保险条款及条件

当利宝国际保险有限公司（以下称为「本公司」）收妥保费后，即依据本保单或批注内的定义、不受保项目、限制、条款和条件，同意承保名字列于**保险证明书**内之**投保人**及根据本保单之条文及条款对在**受保日期**内所出发和发生的**旅程**（以下称为「**受保旅程**」）之损失作出赔偿。

本公司已任命**安联全球救援**（以下称为「**授权代表**」）为其代理及**授权代表**，为您提供索赔及救援服务，以及管理您的保单。**保险证明书**、**本旅游保险条款及条件**及批注（如有）将构成完整的保险

合约（以下称为「**保单**」）。请紧记细阅及打印**保险证明书**及本**旅游保险条款及条件**，并留意「适用于所有条目的一般不受保项目」及「一般条文」两条规定。

**保险证明书**列示了**保障表**，您会找到重要的信息，例如计划类型、保障区间和**有关救援热线**的详情。

# 保障

## 第一

### 项-医疗费用

#### 1a. 海外医疗费用

若**受保人**在**旅程**期间因**受伤**或**疾病**，需在当地治疗之**受伤**或**疾病**医疗费用，本公司将根据**保障表**订定的**投保额**赔偿有关医疗费用。该医疗费用须(i)由**受保人**于首次**受伤**或**感染疾病**起计一百八十二(182)日内导致的；及(ii)于当地由**执业医生**所收取的**正常、合理及惯性**医疗所需费用。

#### 1b. 覆诊医疗费用

倘若**受保人**返回**香港**后须就有**第1a.项**下的**损伤**或**疾病**覆诊（即除了**受保人**返回**香港**前有**有关损伤**或**疾病**接受的治疗），本公司将根据**保障表**列明的相应**投保额**向**受保人**赔偿覆诊医疗费用，惟覆诊医疗费用须 i) 于**受保人**返回**香港**后三个月内产生及 ii)由**执业医生**收取的**正常、合理及惯性**医疗所需费用。

惟在任何情况下，根据**本**第一项订定（「医疗费用」），赔偿金额不超过**保障表**所列明的相应**投保额**的百分之一百。

#### 适用于第一项 –

##### 医疗费用的不受保项目

以下各项将不受保障：

1. 根据**执业医生**的意见，**受保人**的手术或治疗可以合理地延期至**受保人**返回**香港**后进行。
2. 倘**受保旅程**的目的是为进行医疗相关之治疗；或**受保旅程**是在违反**执业医生**的建议下进行。
3. 任何由另一方提供但**受保人**无需支付的任何费用或服务，或已包括在**受保旅程**所支出的任何费用。
4. 未能提供**执业医生**之书面医疗报告。
5. **受保人**拒绝跟从**执业医生**的建议返回**香港**或在**受保人**身体状况许可下，拒绝继续其**受保旅程**。
6. 在**香港**以外的覆诊医疗费用。
7. 任何于**医院**独立或**私家病房**住院、或特别或**私家**看护费用；非医疗个人服务，例如收音机、电话等；购买或使用特别支架、器具或仪器的额外费用。
8. 任何整容手术、眼睛折射造成的误差、助听器及佩戴眼镜的费用，但于**受保旅程**期间因**意外受伤**所引致的除外。
9. 任何本地**医疗保险**中可以报销或获得赔偿的损失和费用。

## 第二项–

### 海外住院每日现金保障

倘**受保人**于**旅程**期间因**受伤**或**疾病**而需**海外住院**连续**24小时**或以上，本公司将向**受保人**支付，金额不超过**保障表**所列明的**投保额**。

#### 适用于第二项–

##### 海外住院每日现金保障适用的不受保项目

以下各项将不受保障：

1. 根据**执业医生**的意见，**受保人**的手术或治疗可以合理地延期至**受保人**返回**香港**后进行。
2. 倘**受保旅程**的目的是为进行医疗相关之治疗；或**受保旅程**是在违反**执业医生**的建议下进行。

3. 任何由另一方提供但**受保人**无需支付的任何费用或服务，或已包括在**受保旅程**费用的任何支出。
4. 未能提供**执业医生**之书面医疗报告。
5. **受保人**拒绝跟从**执业医生**的建议返回**香港**或在**受保人**身体状况许可下，拒绝继续其**受保旅程**。
6. 任何于**医院**独立或**私家病房**住院、或特别或**私家**看护的额外费用；非医疗个人服务，例如收音机、电话等；购买或使用特别支架、器具或仪器的额外费用。
7. 任何整容手术、眼睛折射造成的误差、助听器及佩戴眼镜的费用，但于**受保旅程**期间因**意外受伤**所引致的除外。

## 第三项-紧急医疗救援

#### 3a. 紧急医疗运送

当**受保人**因于**受保旅程**期间因行程中**受伤**或**疾病**，并在**本公司**或其授权代表经医疗评估后认为适宜将**受保人**移送至另一个地点接受治疗，或将**受保人**送返**香港**或其惯常居住地，**本公司**或其授权代表会根据**受保人**身体状况的医疗严重性，安排最合适的医疗运送方法。**本公司**将直接向医疗服务供应方支付保障费用，金额不超过**保障表**所载相关运送的**投保额**。

保障费用是指由**本公司**或其授权代表因紧急运送**受保人**而提供及/或安排之运送、医疗服务及医疗设备等产生的必需费用。

**本公司**或其授权代表安排的运送方式可包括空中救护、地面救护、一般航空运输、铁路或任何其他合适方式。有关运输方式及最终目的地的所有决定将由**本公司**或其授权代表作出，并只会基于医疗上的必要性作出决定。

**受保人**或其代表必须致电**救援热线**以获得上述安排。

#### 3b. 遗体运返

当**受保人**于**受保旅程**期间因行程中**受伤**或**疾病**而死亡，**本公司**或其授权代表将安排**受保人**的遗体运返**香港**或其惯常居住地。**本公司**将支付金额不超过**保障表**所载相关运返的**投保额**的实际开支。

此外，对于在**香港**以外的死亡地点就棺材、殡葬业者或殡仪员进行的尸体防腐处理及火葬程序产生的合理开支，**本公司**将赔偿金额不超过**保障表**所载相关**投保额**的实际开支。

**受保人**或其代表必须致电**救援热线**以获得上述安排。

#### 3c. 亲属探访

根据本条，倘**受保人**在**受保旅程**期间因行程中**受伤**或**疾病**，因而需于当地**医院**治疗而预计会住院超过七天，而**受保人**在返回**香港**前因**受伤**或**疾病**无法照料自己，**本公司**将为一位直系家属赔偿一张来回经济客位旅游票（飞机、船或艇的旅游票）产生的合理及所需开支，让其从惯常居住地前往探望及照料**受保人**。

**受保人**或其代表必须致电**救援热线**以获得上述安排。

#### 3d. 返程亲属探访

根据本项，若**受保人**于**受保旅程**期间，其直系家属在**香港**因**受伤**或**疾病**而在**香港**死亡，**本公司**将赔偿**受保人**返回**香港**的一张来回经济客位旅游票（飞机、船或艇的旅游票）产生的合理及所需开支。

**受保人**或其代表必须致电**救援热线**以获得上述安排。

#### 3e. 随行未获照料子女送返

当**受保人**于**旅程**期间因于使用有效文件的海外行程中**受伤**或**疾病**，导致其随行子女未获照料，**本公司**或其授权代表将赔偿一张来回经济客位旅游票（飞机、船或艇的旅游票）产生的合理及所需开支，以让其直系家属送返其随行子女至其**香港**惯常居住地。

**受保人**的随行子女须使用该**旅程**的原回程旅游票或电子回程旅游票。若**受保人**购买的原回程旅游票或电子回程旅游票因拯救期间过期，救援代理须承担随行子女的回程旅游票，惟**受保人**须向救援代理提交原回程旅游票或电子回程旅游票，或提供其购买该回程旅游票的证明。若**受保人**并无原回程旅游票或电子回程旅游票，或无法就此提供相关证明，随行子女返回原来地点的回程旅游票须由**受保人**承担。

**受保人**或其代表必须致电**救援热线**以获得上述安排。



## 适用于第三项–

### 紧急医疗救援的不受保项目

以下各项将不受保障：

1. 根据**执业医师**的意见，**投保人**的手术或治疗可以合理地延期至**投保人**返回**香港**后进行。
2. 倘**投保旅程**的目的为进行医疗相关之治疗或**投保旅程**是在违反**执业医师**的建议下进行。
3. 由另一方提供的服务但其任何费用并非由**投保人**负责，或已包括在**投保旅程**费用的任何支出。
4. 未能提供**执业医师**的书面医疗报告。
5. **投保人**拒绝跟从**执业医师**的建议返回**香港**，或在**投保人**的身体状况许可下，拒绝继续其**投保旅程**。
6. 任何于**医院**的独立或私人病房住院、或特别或私家看护的额外费用；非医疗个人服务，例如收音机、电话等；购买或使用特别支架、器具或仪器的额外费用。
7. 任何整容手术、眼睛折射造成的误差、助听器及佩戴眼镜的费用，但于**投保旅程**期间的意外受伤所引致的除外。
8. 任何未经**本公司**或其**授权代表**批准及安排的服务费用；**投保人**在紧急医疗情况期间，在其可控制范围外无法联络**救援热线**的职员除外。在任何情况下，于第3a.条(「紧急医疗运送」)下，**本公司**保留权利仅赔偿**投保人**于有关服务引起的费用，惟该服务须为在同一情况下，**本公司**或其**授权代表**亦会同意提供。
9. 任何未经**本公司**或其**授权代表**批准及安排的**投保人**遗体返运费用。

## 第四项– 个人意外

如在**投保旅程**期间**投保人**受伤，而该受伤直接及独立于其他原因导致以下赔偿表所列出的事件的发生(以下称为「事件」)，**投保人**可获得此保障，惟事件必须于**意外**发生当日起九十(90)天内发生。

賠償表	投保額百分比
意外死亡及殘疾	100%
1.死亡	100%
2.永久完全傷殘	100%
3.永久及无法痊愈之四肢癱瘓	100%
4.双眼永久完全失明	100%
5.丧失任何双肢或任何双肢永久完全殘废	100%
6.永久丧失说话能力	100%
7.永久完全失聰:	
a) 双耳	75%
b) 单耳	15%
8.一眼永久完全失明	50%
9.丧失任何一肢或任何一肢永久完全殘废	50%

### 赔偿：

1. 倘若多于一(1)项上述的事件合资格，则仅最高赔偿额(即**投保額百分比**最高者)的事件可获赔偿，并且在任何情况下赔偿不得超出**保障表**所载的相应**投保額**。
2. 当**投保人**出现任何损失，因而可索取上述任何一(1)项事件的赔偿时，本保单的保险便会终止；惟该终止不会影响因**意外**造成该损失的任何索赔。
3. 当**投保人**的手脚任何一肢或器官于本保单**投保意外**前已丧失部份功能，现因**受伤**变成完全伤残时，**本公司**须以伤残程度厘定应付的**投保額百分比**；惟**意外**前手脚任何一肢或器官已永久伤残，其损失则不会获得任何赔偿。

### 风险性元素：

倘若在**投保旅程**期间发生任何**投保意外**，**投保人**因此无可避免地暴露于

风险性元素(包括但不限于持续及恶劣天气或环境情况)，由**意外**当日起计十二(12)个月内，相关风险性元素直接及无可避免地导致死亡、损失或伤残，**本公司**将根据第四项的**保障表**所列的事件支付赔偿。

### 失踪：

倘若**投保人**在**投保旅程**期间遇上**意外**，导致其乘坐的**公共运输工具**失踪、沉没或失事及**投保人**失踪，而在**意外**当日起计十二(12)个月后**投保人**仍然失踪时，并**本公司**有理由相信**投保人**已在**意外**中死亡，**本公司**将支付**个人意外**保障，惟必须先收到由**投保人**的遗产代理人签署的承诺书，承诺如果日后发现**投保人**没有因该**意外**死亡，**本公司**将获所支付金额的退还。

## 适用于第四项–

### 个人意外的不受保项目

在第四项下，于任何情况下**本公司**均无需就因受伤或任何种类病症或疾病造成的损失负责支付赔偿。

## 第五项–

### 个人行李保障

倘若在**投保旅程**期间，**投保人**的**行李**及**个人物品**被盗窃、意外损毁或永久遗失，**本公司**将赔偿**投保人**，赔偿金额不超过**保障表**所载的相应**投保額**。**本公司**祇支付下列费用的最低者：

- 维修开支；
- 更换开支；
- 倘若由**本公司**去维修或更换物品的金额，扣除**本公司**可享有的任何商业折扣；
- 原本零售价；或
- 物品因使用年期及损耗所余下的折旧值。

任何单件物品或属于一对、套或组的物品、手提电脑、相机、便携式摄影机及附件，**本公司**均加设副限额的限制。有关副限额详情，请参阅**保障表**。

对于任何物品，或属于一对或一套的物品，**本公司**考虑其损耗情况后，可能支付赔偿，或按**本公司**决定作出更换或维修。

## 适用于第五项–

### 个人行李保障适用的不受保项目

以下情况将不受保障：

1. 属于以下类别的财产：商业货品或样本、食品、动物、机动车辆(包括配件)、电单车、单车、船只、摩托、任何其他运输工具、家用家具、古董、珠宝首饰或饰物、手提电话(包括个人数码助理电话及其他配件)、**流动设备**、智能手表、金钱(包括支票、旅行支票等)、塑料货币(包括具信贷价值的信用卡、八达通卡等)、证券、门票或文件。
2. 因正常损耗及消耗、逐渐恶化、虫蛀、害虫、固有缺陷而导致的损失或损毁，或由**投保人**为物品发起的任何维修、清洁或改动处理而导致的损毁。
3. 属于租用或借用的仪器的损失或损毁。
4. 财产的任何损失或损毁是直接或间接地基于：骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动；或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公相关财产；或有关财产属违禁品或正被或曾被非法运送或买卖。
5. 财产的损失或损毁有任何其他保险的保障，或可以获得有关**公共运输工具**、酒店、任何服务供应方或其他方式的赔偿。
6. 任何财产的损失或损毁经第三方修理或维修后可正常运作。
7. **投保人**故意不使用时乘坐的**公共运输工具**运送**投保人**的任何行李，或**投保人**另行邮寄或寄送的任何行李、纪念品或其他物品。
8. 在公众地方无人看管下**投保人**个人行李或因**投保人**没有小心谨慎和作出预防措施去确保该财产的保护和保安而导致的损失。
9. 储存于磁带、记忆卡、光碟或其他的资料损失。
10. 属于易碎物品的破损或损毁。
11. 于酒店或**公共运输工具**看管期间发生的损失或损毁，除非在发现后三(3)天内立即向相关酒店或**公共运输工具**作书面报告，及如果事件发生于航空公司，获取财物事故报告。

12. 没有于事故发生后二十四 (24) 小时内向警方报案的损失, 和没有获取损失发生当地的警方报告。
13. 于第六条 (「移动设备保障」), 第七条 (「个人金钱损失」), 第八条 (「旅行文件遗失」) 以及第十一条 (「行李延误津贴」) 项下已因同一原因索赔的任何损失。
14. 因神秘失踪而导致的损失。
15. 因失误、遗漏、退换或贬值造成的短缺。
16. 提交的索赔物品单据并非**受保人**名下。

## 第六项— 流动设备保障

倘若在**受保旅程**期间, **受保人**的手机、平板电脑或笔记本电脑被盗窃、意外损毁, **本公司**将赔偿**受保人**, 赔偿金额不超过**保障表**所载的相应**投保额**。**本公司**只支付下列费用的最低者:

- 维修开支;
- 更换开支;
- 倘若由**本公司**去维修或更换物品的金额, 扣除**本公司**可享有的任何商业折扣; 或
- 原本零售价; 或
- 物品因使用年期及损耗所余下的折旧值。

对于任何物品, 或属于一对或一套的物品, **本公司**考虑其损耗情况后, 可能支付赔偿, 或按**本公司**决定作出更换或维修。

### 适用于第六项— 流动设备保障适用的不受保项目

以下情况将不受保障:

1. 因正常损耗及消耗、逐渐恶化、虫蛀、害虫、固有缺陷而导致的损失或损毁, 或由**受保人**为物品发起的任何维修、清洁或改动处理而导致的损毁。
2. 属于租用或借用的仪器的损失或损毁。
3. 财产的任何损失或损毁是直接或间接地基于: 骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动; 或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公相关财产; 或有关财产属违禁品或正被或曾被非法运送或买卖。
4. 财产的损失或损毁有任何其他保险的保障, 或可以获得有关**公共运输工具**、酒店、任何服务供应方或其他方式的赔偿。
5. 任何财产的损失或损毁经第三方修理或维修后可正常运作。
6. 在公众地方无人看管下**受保人**的**流动设备**或因**受保人**没有小心谨慎和作出预防措施去确保该财产的保护和保安而导致的损失。
7. 没有于事故发生后二十四 (24) 小时内向警方报案的损失, 和没有获取损失发生当地的警方报告。
8. 第五条 (「个人行李保障」) 项以及第十一条 (「行李延误津贴」) 项下已因同一原因索赔的任何损失。
9. 因任何的神秘失踪而导致的损失。
10. 因失误、遗漏、退换或贬值造成的短缺。
11. 非**受保人**持有的**流动设备**的任何损失和损坏。
12. 任何无照片留证及无法提供购买发票的索赔。
13. 于**保障表**下超出**投保额**的金额。

## 第七项— 个人金钱损失

在**受保旅程**期间, 倘若因抢劫、爆窃或盗窃直接导致**受保人**的现金、钞票、旅行支票及汇票的损失, **本公司**将作出赔偿, 赔偿金额不超过**保障表**所载的相应**投保额**。**受保人**必须于事故发生后二十四 (24) 小时内在损失地向警方报案, 并于索赔时附上当地警方的书面文件及报告。

### 适用于第七项— 个人金钱损失的不受保项目

以下情况将不受保障:

1. 属于任何形式的塑料货币 (包括任何信用卡、八达通卡等) 或证券。
2. 未有于事故发生后二十四 (24) 小时内向警方报案, 且未能提交当地警方的报告。
3. 因失误、遗漏、退换或贬值造成的短缺。
4. 没有即时向发行旅行支票机构的当地分行或代理报告损失旅行支票。
5. 因神秘失踪而导致的损失。
6. 第五条 (「个人行李保障」) 项下已因同一原因索赔的任何损失。
7. 损失是直接或间接地基于: 骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动; 或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公相关现金、钞票、支票或金钱; 或任何现金、钞票、支票或金钱属违禁品 (或其收益) 或正被或曾被非法运送或交易 (或其活动带来的收益)。

## 第八项— 旅游证件遗失

在**受保旅程**期间, 倘若因抢劫、爆窃或盗窃直接导致**受保人**遗失其旅游证件, **本公司**将赔偿**受保人**, 赔偿金额不超过**保障表**所载有关旅游证件替换的**投保额**, 包括必需及合理的交通及住宿的开支。

### 适用于第八项— 旅游证件遗失的不受保项目

出现以下情况开支不受保障:

1. 未有于事故发生后二十四 (24) 小时内向警方报案, 且未能提交当地警方的报告。
2. **受保旅程**不需要所遗失的旅游证件及/或签证去完成。
3. 因神秘失踪而导致的损失。
4. 损失是直接或间接地基于: 骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动; 或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公任何财产; 或任何现金、钞票、支票或金钱属违禁品 (或其收益) 或正被或曾被非法运送或交易 (或其活动带来的财物收益)。
5. 倘若同一份旅游证件有临时及永久版本, **受保人**仅可索赔其中之一 (1) 个版本, 而不可索赔两个。

## 第九项— 个人责任

对于在**受保旅程**期间因下列原因要对第三方负起的法律责任, **本公司**将赔偿**受保人**, 赔偿金额不超过**保障表**所载的相应**投保额**:

- 使第三方死亡或意外身体受伤;
- 使第三方财产意外损失或损毁。

然而, 在未有**本公司**的书面批准下, **受保人**不得向任何其他方作出任何付款建议或承诺或承认过失, 或牵涉任何诉讼。

### 适用于第九项— 个人责任的不受保项目

以下情况将不受保障:

1. 涉及的财产属于**受保人**或**受保人**的**直系亲属**、雇主或法律上被视为**受保人**的雇员。
2. 责任的对象是**受保人**的**直系亲属**、雇主或法律上被视为**受保人**的雇员。
3. 财产属于**受保人**或由其照顾或看管或控制。
4. 任何根据合约承担的责任。

- 因**投保人**蓄意、恶意或进行不法活动产生的责任。
- 因拥有、持有或使用车辆、飞机、船只、枪械或动物产生的责任。
- 因任何贸易、商业或专业产生的责任。
- 因任何刑事行为产生的责任。
- 损失是直接或间接地基于：骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动；或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公任何财产；或有关财产属违禁品（或其财物收益）或正被或曾被非法运送或交易（或其活动带来的财物收益）。

## 第十项— 行程延误

倘若**投保人**在**受保旅程**期间拟乘坐的**公共运输工具**较其行程表所列的出发时间延误，而该延误是直接由于恶劣天气、天灾、仪器故障、骑劫或**公共运输工具**的雇员罢工，本公司将支付金额不超过**保障表**所载的相应**投保额**。

计算延误离开的时间，是由**公共运输工具**提供的行程表上所列的出发时间起计，直至i) 该**公共运输工具**或ii) 由该**公共运输工具**的行政部门提供的最早替代交通工具的实际出发时间为止。

### 适用于第十项— 行程延误的不受保项目

以下情况将不受保障：

- 投保人**没有提供**公共运输工具**的书面证明列明延误的小时数目及延误原因。
- 购买本保险前已公布有事件或事故会导致相关的延误。
- 投保人**没有准时到达机场或港口（即其到达时间迟于办理登记或预订手续所规定的时间，因**公共运输工具**雇员罢工除外）。
- 投保人**没有登上由相关**公共运输工具**的行政部门提供的最早替代交通工具。
- 直接或间接地基于：骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动；或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公任何财产；或有关财产属违禁品（或其财物收益）或正被或曾被非法运送或交易（或其活动带来的财物收益）的任何财产。

## 第十一项— 行李延误津贴

在**受保旅程**期间，倘若因**投保人**乘坐的**公共运输工具**把**投保人**的行李送到错误地方，导致**投保人**在抵达目的地暂时无法获得该行李，因此必须紧急购买必需物品，因此必须紧急购买，本公司将支付此实际开支，支付金额不超过**保障表**所载的相应**投保额**。

### 适用于第十一项— 行李延误津贴的不受保项目

以下情况将不受保障：

- 投保人**没有提供**公共运输工具**的书面证明列明延误的小时数目及延误原因。
- 投保人**返回香港时发生的损失。
- 投保人**故意以另一**公共运输工具**（而非**投保人**乘坐者）运送任何**投保**行李，或**投保人**另行邮寄或寄送任何行李、纪念品或其他物品。
- 本公司或其**授权代表**认为不是基于必要的购买；或**投保人**被认为在延误期间没有打算减低额外开支。
- 基于相同原因，根据第五项（「个人行李保障」）索赔。
- 损失的造成直接或间接地基于：骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动；或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公任何财产；或有关财产属违禁品（或其财物收益）或正被或曾被非法运送或交易（或其活动带来的财物收益）。

## 第十二项— 行程取消

### 12a. 行程取消

倘在**受保旅程**出发日期前三十（30）天内发生下列任何事件（第iii至vi项除外），而**受保旅程**必须取消，及**投保人**已预先支付旅游开支并对其承担法律责任，而该责任不能经任何其他来源来弥补，本公司将赔偿有关损失给**投保人**，赔偿金额不超过**保障表**所载的相应**投保额**：

- 投保人**、旅伴及/或直系家属死亡或严重受伤或病重；
- 投保人**被传召担任证人、出任陪审员或强制隔离；
- 在原定**受保旅程**出发日期前一（1）星期，**公共运输工具**的雇员突然罢工、爆发不能预料的暴乱或内乱；
- 在原定**受保旅程**出发日期前一（1）星期，**投保人**或**旅伴**的**香港主要住所**因火灾、水浸、地震或类似天灾被严重损坏，因此需要**投保人**在**出发日期**出现在其住所。
- 于保单生效不少于一（1）天后，在未能预计的情况下**旅程**的计划目的地被发出**黑色外游警示**，而此**黑色外游警示**在**旅程**计划开始日期前一（1）周内的任何时间内生效，导致**旅程**必须取消。
- 于保单生效不少于一（1）天后，在未能预计的情况下**旅程**的计划目的地被发出**红色外游警示**，而此**红色外游警示**在**旅程**计划开始日期前一（1）周内的任何时间内生效，导致**旅程**必须取消，而本公司将赔偿金额不超过**保障表**所载的相应**投保额**的百分之五十。

第十二项（「行程取消」）的保障适用于在网上**旅游预订平台**，亦即您申请此**旅游保险**的平台，支付的**旅游**开支。

### 12b. 行程取消保障延展

第十二项（「行程取消」）的保障可扩展到适用于除在网上**旅游预订平台**（亦即您申请此**旅游保险**的平台）支付的**旅游**开支外的其他**预订平台**的**旅游**开支，最高为**保障表**中规定的相应**投保额**。

第十二项（「行程取消」）的保障于**投保人**开始**受保旅程**便立即失效。

### 适用于第十二项— 行程取消的不受保项目

以下情况损失将不受保障：

- 有任何现有**保险计划**、**政府计划**的保障，或有任何**公共运输工具**、**旅游代理**或任何其他**运输及/或住宿**供应方支付或退回损失。
- 直接或间接因**政府**的规例或控制、**旅行社**、**旅行团运营**商及/或**公共运输工具**破产、清盘或**违责**。
- 在购买本**旅游保险**前已出现导致其**受保旅程**取消及/或中断的任何情况。
- 基于12a. 项第i至第iii项的原因**投保人**必须取消或中断**旅游**时，因未有即时知会**旅行社/旅行团运营**商或**运输**或**住宿**供应方而直接或间接导致的损失。
- 并非透过**网上旅游预订平台**（亦即您申请此**旅游保险**的平台）预订的**旅游**开支，适用12b项的情况除外。
- 直接或间接地基于：骚乱、叛乱、革命、内战、夺权、**恐怖活动**或政府机关为制止、打击或防范上述各项所采取的行动；或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公任何财产；或有关财产属违禁品（或其财物收益）或正被或曾被非法运送或交易（或其活动带来的财物收益）。
- 香港保安局**在**投保人****旅游保险**生效日期之前就针对旅行目的地发出**红色外游警示**或**黑色外游警示**的任何**旅游**。

## 第十三项— 行程中断

### 13a. 行程中断

因下列原因使**投保人**必须终止及缩短**受保旅程**并返回**香港**时，对于未被使用及不获发还的**旅游**支出，本公司将赔偿**投保人**，赔偿金额不超过**保障表**所载的相应**投保额**：

- 投保人**或其**紧密商业伙伴**死亡、严重受伤或病重；



- 受保人的直系家属或旅伴死亡、严重受伤或病重；
- 公共运输工具的雇员突然罢工、爆发不能预料的暴乱或内乱、天灾或大规模流行性疾病，使受保人无法继续原定受保旅程。
- 于保单生效期间，在未能预计的情况下旅程的计划目的地被发出黑色外游警示，而此黑色外游警示在旅程计划开始日期后及旅程计划结束日期前的任何时间内生效，使受保人旅程中断。
- 于保单生效期间内，在未能预计的情况下旅程的计划目的地被发出红色外游警示，而此红色外游警示在旅程计划开始日期后及旅程计划结束日期前的任何时间内生效，使受保人旅程中断。本公司将赔偿金额不超过保障表所载的相应投保额的50%。

第十三项（「行程中断」）的保障适用于在网上旅游预订平台，亦即您申请此旅游保险的平台，支付的旅游开支。

### 13b.行程中断保障延展

第十三项（「行程中断」）的保障可扩展到适用于除在网上旅游预订平台(亦即您申请此旅游保险的平台)支付的旅游开支外的其他预订平台的旅游开支，最高为保障表中规定的相应投保额。祇有购买本保险前，受保人并非任何情况下，任何情况导致干扰、中断或取消受保旅程时，第十三项（「行程中断」）的保障不适用。

#### 适用于第十三项-

##### 行程中断的不受保项目

出现以下情况损失不受保障：

1. 有任何现有保险计划、政府计划的保障，或有任何公共运输工具、旅游代理或任何其他运输及/或住宿供应方支付或退回损失。
2. 直接或间接因政府的规例或控制、旅行社、旅行团营运商及/或公共运输工具破产、清盘或违例引致。
3. 在购买本旅游保险前已出现导致受保旅程取消及/或中断的任何情况。
4. 基于13a.项第i至第ii项的原因，受保人必须取消或中断旅游时，因未有实时知会旅行社/旅行团营运商或运输或住宿供应方而直接或间接引致的损失。
5. 并非透过网上旅游预订平台（亦即您申请此旅游保险的平台）预订的旅游开支；适用13b.项的情况除外。
6. 直接或间接地基于：骚乱、叛乱、革命、内战、夺权、恐怖活动或政府机关为制止、打击或防范上述各项所采取的行动；或任何政府或公共机关根据任何惯例或其他规例去获取、销毁、隔离或充公任何财产所采取的行动；或有关财产属违禁品（或其财物收益）或正被或曾被非法运送或交易（或其活动带来的财物收益）。
7. 香港保安局在被受保人出发之前就针对旅行目的地发出红色外游警示或黑色外游警示的任何旅游。

## 第十四项-

### 租用车辆自负额

受保旅程中受保人租用的租赁车辆，在受保人控制车辆过程中发生碰撞或被盗取或受损，而租赁协议包含自负额（或垫底费或类似条款），我们将赔偿受保人对租赁车辆自负额部分应付的损失或损毁，赔偿金额不超过保障表所载的相应投保额。此保障每次受保旅程赔偿次数不得超过一次。受保人在租用租赁车辆期间必须购买租赁组织提供的综合汽车保险，以保障损失或损坏。

#### 适用于第十四项-

##### 租用车辆自负额的不受保项目

以下情况不受保障：

1. 受保人对租赁车辆的使用，违反租赁协议条款或者适用的综合汽车保险；
2. 负责租赁车辆的受保人在酒精或药物的影响下引致的任何状况；
3. 受保人在租赁期间任何非法或不法使用租赁车辆；
4. 受保人没有持有当地有效驾照；
5. 租赁车辆未有购买综合汽车保险；或
6. 综合汽车保险内的任何不受保障物品的损失，例如（但不限于）轮胎和/或挡风玻璃。

## 第十五项-

### 变更行程

在旅程期间于计划目的地发生未能预计的涉及公共交通工具营运商的雇员罢工、暴乱、内乱、恶劣天气、自然灾害或大规模流行性疾病而导致受保人未能继续其计划的旅程，本公司将对受保人产生的合理及必要的旅行和住宿费用进行赔偿，使受保人到达原定目的地；赔偿金额不超过保障表所载的相应投保额。

#### 适用于第十五项-

##### 变更行程的不受保项目

以下情况损失不受保障：

1. 受保人可从任何其他弥偿或赔偿来源获得退款或收回款项。
2. 由于任何国家、地区或地方政府颁发禁令或规例而直接或间接引致。
3. 由于接受旅程预订的旅行代理的疏忽、行为失当或无力偿债而引起。
4. 由于人数不足导致旅游经营商或批发商无法令旅行团成行而引起。
5. 由于受保人出现财务困难，或受保人的情况或合约责任有变，或受保人不愿继续旅程，而直接或间接引致。
6. 因在预订旅程时或于开始第一日旅程时，已存在或于当时可合理地预计可能会导致旅程被阻碍的情况所致的损失。
7. 第十条（「行程延误」）以及第十三条（「行程中断」）项下已因同一原因索赔的任何损失。

## 適用於所有條目的一般不受保項目

因为或有关以下任何一项项目直接或间接引致、蒙受及/或承担的遗失、受伤、损毁或责任，本公司不会支付本保单任何条目下的保障：

1. 战争、内战、侵略、骚乱、革命、使用军事力量、或政府或军事夺权；
2. 请留意，前往下列任何国家将不符合受保资格。在这些不合格国家所招致的任何损失，本公司一概不会承担责任。不合格国家包括：古巴、伊拉克、伊朗、叙利亚、阿富汗、北韩及其他正受联合国、欧盟或美国制裁的国家；
3. 前往任何为人知悉属高风险的国家，在保障生效日期前，传媒或政府机关已充份发出反对旅游的警告；
4. 因您参与远足或登山或进行探险或类似活动引致；
5. 受保人是：恐怖份子；恐怖份子组织成员；毒贩、或核子、化学或生物武器供货商；
6. 受保人任何违法或不法行为或海关或其他机关的任何充公、拘押、销毁；
7. 任何政府的任何禁制或规例；对政府规例的任何违反或有关公共运输工具雇员任何计划罢工、暴乱或内乱、恶劣天气、天灾或大规模流行性疾病发出警告后，受保人未有采取合理防范措施避免本保险项下索赔；
8. 受保人未有尽所有合理努力保护其财产/金钱、避免损伤或减低本保险项下的索赔；
9. 受保人乘坐或驾车辆用作赛车、比赛或任何专业运动，当中受保人会或可以赚取收入或酬金作为收入来源；
10. 酒精或非执业医生处方药物的影响引致损失；
11. 怀孕或分娩，及与怀孕或分娩有关的任何受伤或疾病；
12. 自杀或企图自杀或蓄意自残，或自行暴露于非必要危害中；
13. 任何已先存在状况、先天及遗传状况；

14. 艾滋病或人体免疫力缺乏病毒血清测试呈阳性反应的任何受伤或疾病及相关疾病、经由性接触传染的疾病；
15. 广泛性流行性疾病或大规模流行性疾病；
16. 精神病、睡眠障碍症、精神或神经错乱；
17. 受保人参与海军、陆军、空军服务或行动；武装部队服务；作为任何航空运输工具的成员或操作员；测试任何类型的运输工具；参与任何类型的体力工作；参与离岸活动，例如商业潜水、钻油、采矿或航拍；处理爆炸品；以演员身份演出；担任地盘工人、渔民、厨师或于厨房工作；导游或领队；
18. 于以下情况下在受保旅程期间接受的任何治疗：受保旅程目的为接受治疗，或受保人在不适宜旅游的情况下进行受保旅程，或受保人不理会执业医生的反对进行旅游；
19. 可经任何其他来源获赔偿或追讨的任何损失及开支；
20. 由于核爆炸包括其所引致的后果或因游离辐射引致的放射性污染或因核燃料或因核燃料燃烧及/或持续燃烧产生的任何核废料所引致的放射性污染；或任何核能装置或组件造成的放射性、有毒、爆炸性或其他危险性物质，及/或散播或运用致病或有毒生物或化学材料；或释放致病或有毒生物或化学材料。
21. 任何与智能手表相关的索赔。

「香港」指香港特别行政区。

「香港保安局」是指香港特别行政区政府的保安局。

「医院」指依法运作的医院（不包括用作照顾老人或长期病患者的机构或疗养、休养或护理机构、或酗酒或吸毒者治疗所，或类似目标机构），用以照顾及治疗患病或受伤人士，设有诊断及施行手术的设施，并提供24小时护理服务及医疗监察。

「直系家属」指受保人的配偶、父母、配偶之父母、（外）祖父母、子女、兄弟姐妹、（外）孙子女或合法监护人。

「受伤」指直接在意外及别无其他原因下蒙受的身体损伤。

「受保人」指保险证明书指明或本保单随后批注的受保人。

「旅程」每当于本保单中使用时是指受保人为开始其受保旅程于出发日期离开香港（或出发地，如果受保旅程非由香港出发）入境事务处柜枱开始，至保险证明书说明旅游期间完结或受保人于受保旅程后返回香港（或出发地，如果受保旅程非由香港出发）并到达任何入境事务处柜枱为止（以较早者为准）的旅游期间。

「丧失」或「丧失功能」指手腕或足踝以上之部位永久完全失去功能或手腕或足踝以上之部位永久完全分离；若套用于眼睛，须指视力完全丧失及无法恢复。

「失聪」指听力永久丧失及无法恢复：

如果a分贝—损失听力至500赫

如果b分贝—损失听力至1,000赫

如果c分贝—损失听力至2,000赫

如果d分贝—损失听力至4,000赫

(a+2b+2c+d) 之1/6高于80分贝。

「失明」指视力完全丧失及无法恢复

「丧失语言能力」指构成语言之口唇音、齿舌音、口盖音及喉头音四种语言机能中，有三种以上不能发出者，或声带完全损坏或因脑部言语中枢神经的损伤而患失语症。

「流动设备」指便携式电脑设备，如智能手机、笔记本电脑或平板电脑。

「医疗必需费用」是指由受保人引出及所需支付予执业医生、医生、外科医生、护士、医院及或救护车服务的费用，包括医药、手术、X光检查、医院或护理治疗包括医疗用品及租用救护车费用，但不包括牙科护理（除非因受伤而损害健全及天然之牙齿所必须之诊治费用），亦不包括本保单内第3a条（紧急医疗运送）及第3c项（遗体运送）所需的任何费用。本保单仅负责赔偿经执业医生所处方或治疗的费用。倘受保人可从任何其他来源取回全部或部份费用，本公司则仅负责赔偿剩余未取回的费用。

「网上旅游预订平台」指航空公司网站、网上旅游代理网站或其他您已从中购买旅游相关产品（交通票、住宿）及旅游保险的网站。

「机会感染」包括但不限于卡氏肺囊虫肺炎（pneumocystis carinii pneumonia）、慢性肠炎生物体的生物体（organism of chronic enteritis）、病毒及或扩散性真菌传染。

「广泛性流行性疾病」指散播至整个大洲甚至全人类的大规模流行性疾病。

「保额百分比」是指本保单第四项（个人意外）中之赔偿表中的投保额百分比，用以计算应付赔偿。

「保险期」指以下：

就第十二项的保障而言，保险期由保险证明书所示的保单发出日期或出发日期前30日开始（以较迟者为准）。就第十二项的保障而言，保障于出发日期旅程开始的时候届满。

就所有其他保障而言，保险期由出发日期旅程开始的时候开始。保障于以下任何一项发生时届满（以较早者为准）：

- 保险证明书所示的届满日期；
- 您返抵香港（或出发地，如果受保旅程非由香港出发）；
- 当安联全球救援认为您应返回香港（或出发地，如果受保旅程非由香港出发）接受治疗。

「永久」指由意外发生之日起计损害情况持续至少十二（12）个月，并于此段时间结束时没有任何好转迹象。

「永久完全伤残」是指由意外发生之日九十（90）天后变成伤残，且属永久及完全妨碍受保人从事任何类型的业务或有薪工作，或倘受保人没有从事任何业务或工作，则指完全不能进行其日常一般会进行的活动。

「出发地」指受保人非由香港出发及开始其受保旅程的地点。

「已先存在状况」指受保人或直系家属于本保单生效日期前接受执业医生治疗或建议并引致本保单项下索赔的任何情况，治疗或建议指a)任何药物；b)任何确诊；c)任何医疗意见；或d)任何处方药物；或于生效日期前已存在并引致本保单项下索赔的任何病症。

「执业医生」指于其执业地区获具司法管辖权的政府合法授权提供医疗或外科服务的任何人士，惟倘执业医生为受保人或受保人直系家属则不包括在内。

## 定義

「意外」指在受保旅程期间因不可预见及非自愿事件而造成损伤。

「住宿」仅指房间收费。

「后天免疫力缺乏症」或「艾滋病」须具世界卫生组织所指定的涵义，包括人体免疫力缺乏病毒血清测试呈阳性反应的机会感染、恶性肿瘤、人体免疫力缺乏病毒、脑病（痴呆症）、人体免疫力缺乏病毒消瘦综合症或任何病症或疾病。

「安联全球救援」指由本公司所委任的授权代表Allianz Worldwide Partners (Hong Kong) Limited（于香港注册，地址为香港太古城太古湾道12号太古城中4期3楼304-306室）使用的品牌名称。

「救援热线」指本公司提供的全日24小时客户电话中心。

「授权代表」指安联全球救援。

「行李及个人物品」指您的行李、行李箱及类似容器，包括其存放的物品或您穿戴或携带的物品，包括您的贵重物，但不包括任何单车、商业样本或您计划交易的物品、护照或旅游文件、现金、钞票、纸币、支票、可转让票据、任何类型的船只（冲浪板除外）、家俬、家具陈设、家居电器、租用品或任何其他于您的保险证明书列为不包括的物品。

「黑色外游警示」指由香港政府保安局于「外游警示制度」下就旅游目的地发出的黑色外游警示，就此定义，本公司会配合香港政府保安局就「外游警示制度」的修订不时作出修改。

「保险证明书」指发给受保人的列明详情(包括保障表)的文件。

「子女」是指未满18岁的未成年人。

「紧密商业伙伴」指本公司根据其可接受的商业注册或公司注册文件信纳的受保人紧密商业伙伴。

「公共运输工具」指由正式持牌定期运载购票乘客的运输商所提供及经营的任何巴士、旅游巴士、的士、渡轮、气垫船、水翼船、轮船、火车、电车或地下铁路，以及正式持牌定期运载购票乘客的航空公司或包机公司所提供及经营的定翼飞机，以及由正式持牌定期运载购票乘客的航空公司提供及经营并仅来往既定商用机场或持牌商用直升机场的直升机，以及任何设有固定路线及时间表的机场客车。

「住院」指受保人因医疗需要被医院接收为住院病人以接受执业医生专业护理的期间，并就相关住院的受伤或疾病须治疗向医院支付病房及膳食费用。

「出发日期」指受保人从香港（或出发地，如果受保旅程非由香港出发）出发前往目的地的日期。

「生效日期」指保险期开始之日。

「大规模流行性疾病」指传染性疾病，在某个本仅发展为风土疾病的地区或在一个先前未受其影响的小区突然发展及迅速散播。

「届满日期」指保险证明书上保险期完结之日。



「红色外游警示」指由香港政府保安局于「外游警示制度」下就旅游目的地发出的红色外游警示，就此定义，本公司会配合香港政府保安局就「外游警示制度」的修订不时作出修改。

「租赁车辆」是指从授权汽车租赁公司或机构租用的不超过 4.5 吨的露营车/房车、轿车、轿跑车、两厢车、旅行车、越野车、四轮驱动或小巴/捷运。

「保障表」是指在保险证明书中记录保障的列表和该保单向投保人提供的总赔偿额及个别项目赔偿额的详细列表。

「严重受伤或病重」指投保人需接受治疗、且被执业医生诊断为有生命危险及令投保人不宜旅游或继续其原定受保旅程的受伤或疾病。当「严重受伤或病重」引用在投保人的直系家属时，其须指投保人直系家属需接受治疗、且被执业医生诊断为有生命危险及引致投保人不能再继续或须取消其原定受保旅程的受伤或疾病。

「疾病」指在受保旅程期间直接及别无其他原因被感染且于受保旅程期间开始的疾病或病症。

「投保额」指本保单中的保障表所载的各项受保保障的最高额。「病征」指一名人士出现失调或染病的迹象或症状。

「恐怖分子」或恐怖分子组织成员指任何作出或企图作出恐怖活动、或参与或促成恐怖活动、及/或被任何政府或机关或委员会核实或认定或指称为恐怖份子的任何人士。

「恐怖活动」指进行任何实际或恐吓使用武力或暴力手段务求或造成损害、损伤、伤害或干扰的行为，或任何针对个人、财产或政府且对生命或财产构成威胁的行为，而表明或未有表明的目的为达至经济、血统、民族、政治、种族或宗教利益，不论该等利益有否被宣告。主要为个人利益而作出的犯罪行为及主要为因施虐者及受害人先前的个人关系导致的行为，不得被视为恐怖活动。恐怖活动亦包括经（相关）政府核实或认定为恐怖活动的任何行为。

「本公司」指利宝国际保险有限公司，地址为香港鲗鱼涌华兰路25号栢克大厦13楼。

「旅伴」指于整个受保旅程中陪同投保人的人士。

「正常、合理及惯常」指以下的费用是：（1）在执业医生照料、监督或命令下为照料投保人和医疗所需而使用的治疗、药物或医疗服务；（2）在局部地区引出的治疗、药物或医疗服务，其收费不超出类似项目的正常水平；及（3）不包括当没有保险时将不会收取的费用。

「战争」须指战争（无论有否宣战）或任何近似战争的活动，包括任何主权国动用军事力量以达至经济、地理、民族、政治、种族、宗教或其他目的。

## 一般条件

1. 在本保险生效时，投保人必须适宜旅游及不知悉任何可能导致受保旅程取消或中断的情况，否则一切索赔将不受理。
2. 冷静期内取消保单可获退还保费全额，但必须于出发日期前（出发日期后一概不退款）及生效日期起计五日内授权代表获得有关要求的通知。
3. 本保单一经发出，所有保险资料，包括投保人、出发日期、保险届满日期及目的地，均属已确定的最终确定，不会接受任何变更。
4. 本保单仅供前往海外的香港居民申请。
5. 若受保旅程的出发地并非香港，本保单内所提及的「香港」一词（出现在「定义」、「一般条件」及「一般条文」的「香港」一词除外）将更改为「出发地」，惟货币除外并一律以港币为准。
6. 本保单不可续期或延长。然而，如果在受保旅程期间出现任何超出投保人控制范围的情况，使受保旅程超过其保险证明书上所定的日期时，本公司将自动免费最多延长连续十（10）天，让投保人享有合理需要的时间去完成受保旅程。
7. 倘若投保人就同一旅程拥有多于一（1）个由本公司核保的全面性自愿旅游保险保单时，将使用占最大赔偿额的旅游保险保单，并按其保障获取赔偿。
8. 任何个别资料如未有披露或出现欺诈性失实陈述，将令本保单自初始起失效。
9. 年龄限制可能适用于本保单的投保人，就可能实施的年龄限制，请参阅保险证明书。

## 一般条文

### 1. 完整合约

保险的完整合约须包括有保险证明书、旅游保险条款及条件和批注（如有）。但凡本保险不包括的，申请人不得引用作废除本保单，或被用于任何诉讼程序中（后者除非申请人所作陈述有欺诈成分）。任何代理均无权更改本保险或豁免其任何条文。除非经本公司批准，并注有签署同意该批准，否则本保险任何变更均属无效。

### 2. 索赔通知的期限

损失索赔的书面通知，必须于造成相关损失事故发生之日起计三十（30）天内送交本公司。如果意外涉及死亡，则必须立刻通知本公司。

### 3. 损失证明的形式

本公司接获索赔通知后，将申请赔偿表格给予索赔人，为损失的证明存档。假如索赔人于通知发出后十五（15）天仍未收到该申请赔偿表格，索赔人可将事故的发生、性质与损害程度于本保单内损害证明递交之期限前提交本公司，本公司会将此证明视作已符合本保单条款之要求。本公司所需之任何证明、资料及证据，须依据本公司所定之形式及性质提交，而所需费用概由投保人/索赔人或其法定遗产代理人承担。

### 4. 提交损失证明的期限

投保人如要申索损失赔偿时，则必须于本公司负责的投保期完结后六十（60）天内把损失证明提交本公司前文所述办事处。倘若投保人在合理情况下未能于该限期内提交相关通知，则须于合理可行的情况下尽快在相关损失发生之日一（1）年内提交。

### 5. 充份通知

由投保人或其代表发予本公司、且当中所载资料足以识别投保人身份的通知，须视为是为发送本公司的通知。假如通知未能于本保单订明时间内发出，惟可证明在合理情况下于订明时间发出通知并不可行，并且有关通知已于合理可行的情况下已尽快提供，则任何索赔均不会无效。

### 6. 即时支付赔偿金

除有关残疾的损失索赔外，当接获所需的证明文件后，将根据本保单立即作出合理赔偿。

### 7. 赔偿金之支付

倘若投保人死亡，赔偿金将赔偿予投保人的遗产，任何其他赔偿则支付给投保人本人，惟紧急医疗运送及遗体运返除外；根据本保单相关条款，这两项的有关金额将直接支付给服务供应方。

### 8. 欺诈性索赔

倘若索赔存有任何欺诈成份，或投保人或其代表以任何欺诈手段或方法获取本保单任何索赔，则相关索赔的所有赔偿均会作废。

### 9. 追讨权利

倘若本公司及其授权代表授权支付及/或已支付不包括在本保单保障范围内的索赔，或超出本保险的责任上限，本公司保留向投保人追讨上述款项或超额部份的权利。

### 10. 第三方权利

除投保人及本公司以外，本保单未有赋予其他人士享有按《合约（第三者权利）条例》或其他等直接强制执行本保单条款的权益。惟特此说明及同意，只有本公司及于保险证明书列明的投保人，有权在无需给予任何其他人士通知或无需获任何其他人士同意的情况下，藉协议修改本保单或取消/终止本保单（如本保单载有任何相关权利）。



## 11. 身体检查及治疗

于处理本保单的赔偿申请时，在合理需要时本公司将有权及机会对**受保人**进行合理需要次数的身体检查，有关费用由**本公司**负责。或如果**受保人**死亡，在法律许可下进行验尸。**受保人**在出现任何**损伤**或**疾病**后须尽快获取及跟从**执业医生**的建议。对于因**受保人**未有获取及跟从相关建议及未有使用可能处方的相关用具或补救方法引致的任何后果，**本公司**无需负责。

## 12. 取代权

根据本保单支付任何款项后，**本公司**将取得**受保人**向任何人士或机构追讨赔偿的一切权利。**受保人**须为使**本公司**取得相关权利签订及交付文据及文件，并进行其他所需的行动。**受保人**在损失后不得采取任何对相关权利造成损害的行动。

## 13. 法律行动

在根据本保单规定提交书面损失证明后的六十（60）天届满前，不得采取法律上或衡平法上的行动以要求赔偿。任何诉讼不得于损失证明提交时限后的三（3）年届满后提出。

## 14. 法规限制

倘若本保险任何时间限制（就为索赔发出通知或提供损失证明而言）较**香港**法律容许者短，相关限制谨此延长至法律容许的最短期限。

## 15. 遵从保单条文

受保人如未有遵从本保单所载任何条文，本保单项下所有索赔将属无效。

## 16. 保单诠释

本保单受**香港**法律规限，订约各方谨此同意接受**香港**法院的专属司法管辖权管辖。

## 17. 转让

所有本保单项下的权益转让通知对**本公司**未能有无约束力，直至其正本或复印本获提交至Allianz Worldwide Partners (Hong Kong) Limited的总办事处（地址为**香港**太古湾道12号太古湾中心4期3楼304-306室），并且**本公司**同意相关转让约束力才有效。**本公司**对转让的有效性不会承担任何责任。**本公司**任何宪章、章程或规定不得用以妨碍本保单的任何索赔，除非有关条文已完整纳入本保单内。

## 18. 资料私隐

受保人/保单持有人/申请人同意：

- a) 在本保单申请程序或管理期间收集的个人资料可被Allianz Worldwide Partners (Hong Kong) Limited或利宝国际保险有限公司用于资料私隐政策订明的目的，包括核保及管理所申请的私隐政策（包括取得再保险、就续期核保、资料配对、处理索赔、调查、付款及处理取代权）。
- b) Allianz Worldwide Partners (Hong Kong) Limited可使用受保人/保单持有人/申请人的联络资料（姓名、地址、电话及电邮地址）与其联络，介绍其他由Allianz Worldwide Partners (Hong Kong) Limited提供的保险服务（假设Allianz Worldwide Partners (Hong Kong) Limited已得到受保人/保单持有人/申请人同意，去使用他/她联络资料作这些用途）。
- c) Allianz Worldwide Partners (Hong Kong) Limited为了进行识别，会转移个人资料予以下类别的人士（不论以**香港**或是海外为根据地）。相关人士可身处其他国家，例如中国内地、法国及瑞士。您同意虽然该等人士通常受保密或私隐责任规限，但可能不会一直跟从**香港**私隐法例的具体要求。个人资料转移可适用于：
  - i. 就管理本保单提供服务的第三方，包括再保险人（根据上文(a)段）；
  - ii. 财务机构，以处理本保单及取得保单款项（根据上文(a)段）；
  - iii. 在出现索赔时，理赔师、估值员、第三方管理人、紧急服务供应方、法律服务供应方；
  - iv. 零售商、医疗服务供应方及旅游承运人（根据上文(a)段）；
  - v. 获Allianz Worldwide Partners (Hong Kong) Limited授权的市场推广公司（根据上文(b)段），以处理直接市场推广活动；
  - vi. Allianz Worldwide Partners (Hong Kong) Limited于任何国家的另一间成员公司（就(a)及(b)所述的所有目的）；或

vii. 其他方是指Allianz Worldwide Partners (Hong Kong) Limited的资料私隐政策，用作之前所述用途。

d) **受保人**/保单持有人/申请人可查阅或要求修正其个人资料（两者均须支付合理费用），或在任何时间变更其先前就使用其联络资料作直接市场推广所选取的选项，方法为以书面通知Allianz Worldwide Partners (Hong Kong) Limited的私隐合规专员，地址为**香港**太古湾道12号太古湾中心4期3楼304-306室。倘有任何关于Allianz Worldwide Partners (Hong Kong) Limited所提供服务的意见，亦可透过上述地址与Allianz Worldwide Partners (Hong Kong) Limited联络。

## 19. 书写错误

本公司就文书错误而引致的事项，并不会对保险的效力做成任何影响。

## 20. 语言

本中文版的保单条款和条件乃根据英文版翻译而成，以供参考，如发现与英文版本的条款有差别，条款将以英文版本作准。