

the like age and sex. In either case, such disability must be resulting directly, solely and independently of other cause from an Injury that occurs during the Journey within the Period of Insurance, which has lasted for an uninterrupted period of twelve (12) calendar months from the date of Injury and at the expiry of that period is beyond hope of improvement and recovery and shall continue for the remainder of the Insured Person's life as certified by a Registered Medical Practitioner.

2.29 "Policy" means this policy document and endorsements issued by the Company, which set out the terms and conditions of this insurance.

2.30 "Pre-existing Medical Conditions" refers to any Injury, Sickness, medical or dental condition already existed or with sign or symptom presented, irrespective of whether the Insured Person is or should have reasonably been aware of before the effective dates of respective sections of coverage under this Policy.

2.31 "Registered Medical Practitioner" means any person who is a legally qualified and registered occidental medical practitioner to render medical or surgical service, but excluding a Registered Medical Practitioner who is the Insured Person, the Relative or the employer of the Insured Person.

2.32 "Registered or Listed Chinese Medicine Practitioner" means Chinese medicine practitioner including general practitioner, acupuncturist and bonesetter whose name appears on the List of Registered or Listed Chinese Medicine Practitioners as approved and qualified practitioner administrated by the Chinese Medicine Council of Hong Kong, but excluding the Insured Person, the Relative or the employer of the Insured Person.

2.33 "Relative" means Insured Person's legally married spouse, parents or legal guardian, parents-in-law, grandparents, grandparents-in-law, child(ren), grandchild(ren), sibling(s), brother or sister-in-law, uncle or auntie and niece or nephew.

2.34 "Rental Vehicle" means a rented sedan, station wagon, hatchback, four-wheel-drive or any other non-commercial vehicle rented or hired from a licensed motor vehicle rental/hire company for the sole purpose of carrying the Insured Person on public roads.

2.35 "Replacement Cost" means the cost of repairing or replacing an item or any part thereof with the articles or parts of the same kind and quality at the time of loss or damage.

2.36 "Rewards" means any airline ticket, hotel stay or car rental arranged through a frequent flyer program upon redemption of the required number of mileage credits.

2.37 "Riot" means the act of any persons taking part in any disturbance of the public peace (whether in connection with a strike or lock-out or otherwise).

2.38 "Schedule" means the document attaching to the Policy which sets out the person(s) covered, Benefits Cover, Sum Insured, the Period of Insurance and the premium of this Policy. It forms a part of and should be read in conjunction with the Policy and any subsequent endorsement(s).

2.39 "Serious Injury or Sickness" means Injury or Sickness certified by a Registered Medical Practitioner as being dangerous to life and requiring Hospital Confinement, resulting in the Insured Person's discontinuation or cancellation of the original Journey. When the Insured Person or travel companion is concerned, the Registered Medical Practitioner shall also certify that he/she is unfit for travel for as a result of Injury or dangerous to life or Hospital Confinement is required as a result of Sickness.

2.40 "Sickness" means illness or disease first contracted by an Insured Person during the Journey and shall exclude any Pre-existing Medical Conditions.

2.41 "Strike" means the willful act of any striker or locked-out done in furtherance of a strike or in resistance to a lock-out; the action of any lawfully constituted authority in preventing or attempting to prevent any such act, or in minimizing the consequences of any such act.

2.42 "Underlying Limit" means the original maximum amount payable under the relevant Basic Benefit.

2.43 "We/Us/Our/Insurer/Company" means QBE Hongkong & Shanghai Insurance Limited.

### 3. BENEFITS

#### 3.1 TABLE OF BENEFITS (please refer to the sections below for details)

Basic Benefits	Maximum Limits (HK\$)		
	Economy	Superior	Premier
1. Medical Expenses • Submit for local medical follow up in Hong Kong - due to Injury 100% of the unused limit - due to Sickness 10% of the unused limit • Follow up includes treatment by Chinese Medicine Practitioner • Follow up includes treatment by physiotherapist or chiropractor	500,000  3,000 (150/day visit) 3,000 (300/ day visit)	1,000,000  5,000 (150/day visit) 5,000 (500/ day visit)	3,000,000  5,000 (150/day visit) 10,000 (600/ day visit)
2. Hospital or Quarantine Allowance	3,000 (300/day)	5,000 (500/day)	10,000 (800/day)
3. Intensive Care Unit Allowance	3,000 (300/day)	5,000 (500/day)	10,000 (800/day)
4. Mugging	2,000 (300/day)	5,000 (500/day)	10,000 (800/day)
5. 24-Hour Worldwide Emergency Assistance a) Emergency Medical Evacuation &/or Repatriation b) Repatriation of Mortal Remains c) Return of Unattended Child(ren) d) Hospital Admission Guarantee e) Compassionate Visit  f) Convalescence Assistance g) Hotline and Referral Services	Actual Cost  Actual Cost One-way economy airfare 50,000 Return economy airfare and room accommodation at 10,000 (2,000/day) 10,000 (2,000/day) Included		
6. Personal Accident • Accidental Death or Permanent Disablement • Accidental Death or Permanent Disablement on Common Carrier • Second or Third Degree Burns	500,000 1,000,000  100,000	1,500,000 2,250,000  200,000	2,000,000 3,000,000  300,000
7. Funeral Expenses	20,000	30,000	50,000
8. Compassionate Cash	10,000	20,000	30,000
9. Personal Belongings a) Baggage and Personal Effects - Per item/pair/set - Laptop up to HK\$10,000 per item/set - Sports equipment up to HK\$5,000 per item/pair/set b) Personal Money c) Document Loss	10,000 3,000  2,000 10,000	20,000 3,000  3,000 10,000	50,000 5,000  6,000 20,000
10. Unauthorized Use of Credit Card	3,000	5,000	8,000
11. Trip Cancellation • Air mileage cancellation fee at USD120 or cash allowance at HK\$1 for each 10 air mileage	20,000 1,000	40,000 1,000	50,000 1,000
12. Trip Curtailment • Air mileage cancellation fee at USD120 or cash allowance at HK\$1 for each 10 air mileage	20,000 1,000	40,000 1,000	50,000 1,000
13. Trip Re-route	20,000 (5 full hrs)	30,000 (5 full hrs)	40,000 (5 full hrs)
14. Baggage Delay	2,000 (500 first 5 full hrs, 1,000 every 5 full hrs thereafter)	3,000 (500 first 5 full hrs, 1,000 every 5 full hrs thereafter)	5,000 (500 first 5 full hrs, 1,000 every 5 full hrs thereafter)
15. Travel Delay • Cash Allowance  • Additional travel and overnight accommodation expenses • Pre-paid travel and accommodation expenses	2,000 (300 first 5 full hrs, 500 every 5 full hrs thereafter) 5,000 1,000 (5 full hrs)	3,000 (300 first 5 hrs, 500 every 5 full hrs thereafter) 10,000 1,000 (5 full hrs)	5,000 (300 first 5 hrs, 500 every 5 full hrs thereafter) 20,000 2,000 (5 full hrs)
16. Missed Connection	1,000 (5 full hrs)	2,000 (5 full hrs)	3,000 (5 full hrs)
17. Missed Event	1,000	2,000	3,000
18. Rental Vehicle Excess	3,000	5,000	5,000
19. Personal Liability	1,000,000	2,000,000	5,000,000
20. Aircraft Hijack	10,000 (2,000/day)	20,000 (2,000/day)	30,000 (2,000/day)
21. Credit Card Protection	10,000	20,000	30,000
22. Emergency Cash Allowance	5,000 (500/day)	8,000 (800/day)	10,000 (1,000/day)
23. Home Contents Protection	10,000 (5,000/item)	20,000 (5,000/item)	30,000 (5,000/item)
24. Home Return Protection	1,000	2,000	3,000
25. Trauma Counselling	15,000 (1,500/day visit)	15,000 (1,500/day visit)	15,000 (1,500/day visit)

TOP UPS	
1. Business Package	
• Baggage and Personal Effects Expansion	50,000
- Laptop/Notebook up to HK\$10,000	
- Sports equipment up to HK\$5,000	
• Staff Replacement Expenses	25,000
2. Snow Sports	
• Missed Booking	2,000
• Piste Closure	3,500
	(350 / day)
TOP UPS (Continued)	
• Snow Sports Equipment Hire	2,500
• Snow Sports Equipment Expansion	5,000
3. Cruise Voyage	
• Cruise Hijack or Kidnap	20,000
	(2,000/day)
• Cruise Rejoin	10,000
• Cruise Cancellation due to Travel Delay	10,000
• Shore Excursion Cancellation	10,000
	(2,000/excursion)
4. Rental Vehicle Extension	50,000 per annum
• Excess Expansion	10,000 per trip
• Loss or damage of tyres, windscreen and undercarriage	10,000 per trip
5. Trip Cancellation and Curtailment Expansion	150,000
6. China Network Hospital Admission Guarantee	50,000

### 3.2 COVERAGE

#### Benefit 1 – Medical Expenses

The Company shall reimburse the Insured Person up to twelve (12) calendar months from the date of Injury or Sickness the customary, necessary and reasonable expenses incurred, as a result of an Injury sustained or Sickness contracted solely and directly during the Journey, up to the amount stated in the Schedule for medical, surgical and nursing home treatments including medical supplies, X-ray, laboratory tests made or recommended by a Registered Medical Practitioner and the use of ambulance as the result of an emergency.

The Company shall reimburse also the reasonable additional transportation and/or accommodation incurred for reverting to the original scheduled itinerary or return to Hong Kong beyond the original return date after the interruption as a result of seeking medical treatment, provided that such additional expenses shall not be better than the original travel class or accommodation room type.

The cost of dental treatment shall be reimbursed provided that such treatment is necessarily incurred to sound and natural teeth (except milk teeth) and is caused by an Injury suffered during the Journey.

#### Local Follow-up Medical Expenses

Benefit 1 shall include the actual and necessary local medical (excluding dental) expenses incurred in Hong Kong for the continuation of medical treatment rendered by a Registered Medical Practitioner within ninety (90) days immediately after the Insured Person returns to Hong Kong in relation to the Injury sustained or Sickness contracted during the Journey.

##### (a) Local medical follow-up due to Injury

The Company shall reimburse reasonable and necessary medical expenses up to 100% of the unused portion of the limit.

##### (b) Local medical follow-up due to Sickness

The Company shall reimburse reasonable and necessary medical expenses up to 10% of the unused portion of the limit.

This Benefit is also extended to cover medical expenses related to an Infectious Disease an Insured Person contracted in the course of a Journey if no medical treatment outside Hong Kong has occurred, subject to a Registered Medical Practitioner diagnosing the Infectious Disease within seven (7) calendar days after an Insured Person's returning to Hong Kong.

The local follow-up medical expenses shall include medical treatment and consultation by a physiotherapist or chiropractor as recommended by a Registered Medical Practitioner subject to a maximum limit as stated per Table of Benefits.

#### Chinese Medicine Practitioner Expenses Extension

Local follow-up medical expenses is extended to cover medical treatment and consultation by a Registered or Listed Chinese Medicine Practitioner subject to a maximum limit as stated per Table of Benefits.

#### Provision:

Reimbursement on Medical Expenses other than in-patient Registered Medical Practitioner fee, surgical fee, operating theatre fee and anaesthetist's fee shall be adjusted for Hospital Confinement in Semi-private, Single or Private Room. Adjustment shall apply as follows:

Semi-private Room	50%
Single or Private Room	25%

#### Benefit 2 – Hospital or Quarantine Allowance

The Company shall pay a daily cash allowance and up to the maximum Sum Insured as specified in the Table of Benefits if the Insured Person is:

- hospitalized outside Hong Kong for medical treatment including continuation of medical follow-up within ninety (90) days immediately after the Insured Person returns to Hong Kong due to Injury sustained or Sickness contracted during the Journey; or
- detained due to compulsory quarantine measure by the government authority in the country to which the Insured Person has travelled to; provided that the daily cash allowance payable in regard to Hospital Confinement shall be based on the actual number of days of room and board are charged and on the condition that the claim is admissible under Benefit 1 Medical Expenses for the same Injury or Sickness.

#### Benefit 3 – Intensive Care Unit Allowance

The Company shall pay a daily cash allowance for the period of Confinement in the Intensive Care Unit of a Hospital as a result of an Injury or Sickness sustained by the Insured Person during the Journey, up to the maximum limit as specified in the Table of Benefits.

#### Benefit 4 – Mugging

The Company shall pay a daily cash allowance for the period of Hospital Confinement and up to the maximum limit as specified in the Table of Benefits in the event the Insured Person suffers an Injury as a result of mugging attack during the Journey, provided that the incident is reported to the police within twelve (12) hours and the police report and evidence of Hospital stay is provided to Us.

#### Benefit 5 – 24-Hour Worldwide Emergency Assistance

Access to a Worldwide Emergency Assistance network operated by Our nominated service provider of the following services for the Insured Person:

##### (a) Emergency Medical Evacuation and/or Repatriation

In the event the Insured Person is suffering from an Injury or Sickness whilst traveling outside Hong Kong:

- Emergency Medical Evacuation shall be provided by utilizing appropriate and suitable means based on the Insured Person's medical condition, to arrange the Insured Person to the nearest Hospital or clinic with appropriate or adequate medical facility; and/or
- Emergency Medical Repatriation shall be provided, if the Insured Person's medical conditions allow, to arrange the Insured Person back to Hong Kong or Home Country for continuation of treatment.

Evacuation or repatriation arrangement by Worldwide Emergency Assistance shall include but not be limited to air ambulance, regular air transportation, road network or any other appropriate means and if required, the assignment of a doctor and/or nurse to accompany the Insured Person throughout the process.

##### (b) Repatriation of Mortal Remains

In the event of Accidental Death of the Insured Person whilst traveling outside Hong Kong, Worldwide Emergency Assistance shall:

- arrange and pay for repatriation of the Insured Person's mortal remains or ashes to Hong Kong or the Home Country; or
- at the request of the Insured Person's immediate family, pay for the cost of burial outside Hong Kong, subject to the expenses for such burial shall not exceed the costs of repatriating the mortal remains or ashes as provided by this Benefit.

##### (c) Return of Unattended Children

In the event of Accidental Death or Hospital Confinement of the Insured Person outside Hong Kong due to an Injury or Sickness, the cost for a one-way economy class airfare for the Insured Person's unattended child(ren) under eighteen (18) years of age to return to Hong Kong or the Home Country is covered.

##### (d) Hospital Admission Guarantee

In the event of Hospital Confinement of the Insured Person whilst travelling outside Hong Kong due to Injury or Sickness, a Hospital Admission Guarantee up to HK\$50,000 shall be provided on the medical expenses to be incurred by the Insured Person. Such expenses are to be